

December Newsletter



"The joy of brightening other lives, bearing each other's burdens, easing others' loads and supplanting empty hearts and lives with generous gifts becomes for us the magic of the holidays"

– W.C. Jones

How To Alleviate Holiday Season Stress

Source: [mayoclinic.com](https://www.mayoclinic.com)

The holidays are a time for joy, celebration, and love—but for many people, hectic schedules and holiday blues can make stress the predominant emotion of the season. In a year that's already been unusually stressful, the added chaos of holiday shopping and festivities—or the sadness of not being able to celebrate with your usual traditions due to the pandemic—may overshadow the magic of the season. While managing stress can be easier said than done, it's essential for maintaining both your mental and physical health.

Feeling the stress of the holiday season beginning to creep in? Here are a few ways to keep it in check:

- Give yourself permission to say no. Whether you're opting out of a family get-together because you'd prefer to avoid travel or you simply don't have time to attend a holiday event, remind yourself that it's okay to say no. Overburdening yourself with commitments can lead to burnout and a feeling of resentment, so try to be honest about how much you'll be able to handle before filling up your calendar.
- Maintain healthy habits. The holidays are a time of indulgence—and particularly when you're feeling stressed, it can be tempting to adopt unhealthy eating or drinking habits, which ultimately leads to more stress and feelings of guilt. To avoid this negative cycle, be sure to get plenty of sleep, keep up with your exercise routine, and have healthy snacks before holiday meals so that you'll be less likely to overindulge.
- Set aside differences you may have with friends or family. The possibility of conflict when gathering with friends or family members that you haven't seen in a while is a major cause of holiday season stress for many people. Whether you're concerned that arguments may erupt over politics and current events or long-standing relationship disputes, resolving to accept your loved ones as they are and set aside grievances until a calmer time can help avoid conflicts and reduce stress.
- Stick to a budget. Excessive spending on holiday gifts can be a source of stress now and into the future. To avoid this, set a manageable budget for all of your holiday spending, and consider giving homemade gifts or offering your loved ones experiences or services in lieu of material goods.
- Take time for yourself. No matter how busy you are during the holidays, taking time for activities that you find relaxing and enjoyable is an essential way to minimize stress and find joy in the season. Even if it's just 15 minutes a day to meditate, read, or take a walk, stealing moments for yourself can help keep you equipped to handle the stresses of everyday life.



Holiday Roasted Veggies

Source: delish.com

Ingredients:

- 3/4 lb. Brussels sprouts, trimmed and halved
- 2 large carrots, peeled and sliced into 1/2" pieces
- 2 tbsp. extra-virgin olive oil
- 1 tbsp. balsamic vinegar
- 1 tsp. chopped rosemary leaves
- 1 tsp. chopped thyme leaves
- Kosher salt
- Freshly ground black pepper
- 1/2 c. toasted pecans
- 1/2 c. dried cranberries

Directions:

- Preheat oven to 400°. Scatter vegetables on a large baking sheet. Toss with oil, balsamic vinegar, rosemary, and thyme. Season with salt and pepper.
- Bake for 20 to 25 minutes, until the vegetables are tender, shaking the pan halfway through.
- Before serving, toss roasted vegetables with pecans and cranberries.



Facing a Bidding War On your Dream Home? Here are a Few Winning Strategies

Source: realtor.com, redfin.com

Despite setbacks from the COVID-19 pandemic, the real estate market has remained strong in many areas, with demand for homes often exceeding inventory. This can lead to bidding wars, in which multiple buyers compete for a home by making increasingly higher offers. While a bidding war is the ideal situation for sellers, it can be disheartening as a buyer to find your dream home—only to risk losing it to another buyer with a stronger offer.

If you find yourself embroiled in a bidding war when purchasing a home, here are a few strategies that may help you triumph over your competitors:

- Get pre-approved for a mortgage. By having a pre-approval letter handy to show that you are qualified for a mortgage loan, you'll be able to assure sellers that there won't be any delays to closing the sale due to your finances. You could even have your lender write a specific pre-approval letter for the home on which you are making an offer to show that you are ready and able to buy.
- Offer a bigger down payment or more earnest money. While raising your overall offer price will certainly give you an edge over other buyers, simply increasing the amount of your down payment or earnest money deposit will also help show the seller that you are serious. Additionally, your lender won't need to approve you for a higher loan amount if you put more money down.
- Consider waiving contingencies. Contingencies offer important protection because they allow you to walk away from the sale or renegotiate price if the inspection reveals significant issues with the home, or if a discrepancy in value affects your mortgage loan. When facing a bidding war, however, you might consider waiving these contingencies—but be aware that this is a risky move and it's probably best to consult your realtor first.



If you are currently working with another Broker please do not consider this a solicitation.

