

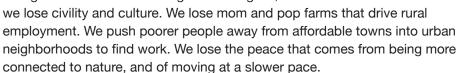
Natalie's Neighborhood Newsletter

## **Do We Need Small Towns Anymore?**

People are increasingly moving from rural communities to urban centers, creating ever-greater population density. This move is driven by necessity

for some, convenience for others. Some say cities are better for the environment, as they concentrate resources. Certainly cities are better for businesses, with a greater concentration of customers.

But city's gain is country's loss... Small towns are boarding up their doors at an increasing pace. This begs the question...what do we lose by losing small towns? According to sociologists,



And as small towns die, they thin out, making it difficult to live there even if you wanted to. But there may be a cycle to this. Many towns are "shrinking smart," luring people back to the country with more affordable housing and big-city connectivity, offering remote job support that fits a new rural lifestyle. Many of those new jobs will depend on customers in cities, creating a symbiotic relationship.

#### A Fun Fact to Share with Dad this Father's Day

This Father's Day, June 16, thousands of neckties will be given by loving children. But have you ever wondered where the necktie came from?

Here's a quick history of the origin of the modern necktie to share with dad along with his traditional gift.

In the 1660s, French King Louis XIII hired Croat mercenaries to fight for him in the Thirty Years War. The Croats wore a red piece of cloth around their necks to tie their jackets together.

The cloth had a striking decorative effect that Parisians admired. King Louis made it a royal accessory, and to honor the Croatian soldiers, he gave this piece of cloth the name "La Cravate," a derivation of Croat. Cravat is the French word for necktie.



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**Team Member Spot Light!** 



Natalie Swanson | 925-580-9829 | Homes@NatalieSwanson.com June 2019



# It's easy to win! Just send in the answer to the guiz below. Each month, all correct entries

have a chance of winning a coffee card. Put **QUIZ** in the subject and email it to:

Quiz@NatalieSwanson.com

You could be next months winner!

#### June Quiz Question:

China, India, and the US are the 1st, 2nd, and 3rd most populous countries. What's the 4th?

**Last Month's Answer:** A mother horse is a dam.

Congratulations to last month's winner: Rich Weirmack

## Having a garage sale? Need directional signs?

and we will bring them to you!

Homes@NatalieSwanson.com (925) 580-9829

#### **Home Maintenance Projects for Summer**

Longer days mean more time to do extra household projects, like these:

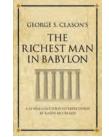
- 1. Is it time to repaint? Summer weather means quick drying time. If you've been needing to spruce up your color palate, gather your supplies, wait until a day with no rain in the forecast, then get to it!
- 2. Pressure wash the walkway, driveway, and even your walls, if they're made of stone or stucco.
- 3. Make a repair list. Now's the time to tick off those nagging details, like a torn screen, squeaking hinge, scraped wall, add a ceiling fan, etc. With a list, you can do a project here and there when you have a few minutes, cross it off, and feel more accomplished.



- 4. Clear the yard. After the spring bloom, chances are your yard is feeling flush with growth. If you stay on top of it now, it will be easier to manage later in the year when the end of season die-off happens.
- 5. Re-stain the deck or paint the trim on your house. This time-consuming task is important both for appearance and longevity.

## A Powerful Gift for College-Bound Kids

One of the many gifts we give our children is the value of financial responsibility. To reinforce that message, send them off with a copy of The Richest Man in Babylon, by George Clason, a book that dispenses financial advice through a collection of parables set in ancient Babylon.



Originally a series of informational pamphlets distributed by banks and insurance companies, the pamphlets were bound together and published in book form in 1926. At only 145 conventional pages, it's a quick read, filled with time-tested advice delivered in story form, such as "avoid excessive spending," "save a portion of all you earn," etc.

#### "Should I apply for a loan before I go househunting, or can I just talk to a lender first?"

You can go house-hunting without applying for a loan. It's fun to visit open houses and look at homes online. It gets your imagination going. But once you cross the line from wishing to planning, then you should apply for a loan before you start doing serious house hunting. The reason is simple: if you find the perfect home, your offer may be contingent on having loan approval. You could lose the house to someone who already has



approval, or you could discover that you don't qualify for a loan after getting your hopes up.

Should you apply for a loan or just "talk to a lender?" The truth is, you'll almost always have to formally apply for a loan before any lender will be able to counsel you effectively. Let me

know if you need a referral to a good lender you can talk to in person.

925-580-9829



#### Thank You!

## Special thanks this month to...

- Rick Watt
- Jared Wiener
- Scott Tracv
- David and Stephanie Elliott
- Stephen and Kimberly Micheff
- Jill Lorack
- · Gary and Donna Leeman

I hope you feel comfortable introducing me to the people you care about, so I can help them with their real estate needs.

# **Team Member Spotlight**



### Shelby Swanson Teams Marketing Administrator

Shelby Swanson, daughter of Don and Natalie Swanson, is our Teams Marketing Administrator. Shelby is a Sonoma State graduate with a degree in Business Administration and She has officially been with the Swanson Team for six months. Currently, Shelby is in charge of marketing our listings through several applications and websites that syndicate all over the internet activities". Shelby is scheduled to take her Real Estate Sales Person Exam in June to fulfill her ultimate goal of becoming a buyer's agent for the Swanson Team. "It took me some time to figure out what I wanted to do, but I discovered this past year that all of my passions involve helping people first hand and building exactly this in Real Estate."

Her biggest hobbies are weight training and nutrition, as she was formerly a personal trainer. Her other interests include cooking, art, dogs, cosmetology, and finance. "I hope I can eventually help my parents work less and make them very proud."



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#### **Natalie Swanson**

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**Postal Customer** 



2824 College Avenue, Livermore, CA

\$585,000



2946 Gelding Lane, Livermore, CA

\$872,900



994 Old Oak Road, Livermore, CA

\$1,350,000



3732 Valley View, Livermore, CA

\$1,121,000





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