



Natalie's Neighborhood Newsletter

Thanks Is the Gift that Keeps on Giving

As the holiday season approaches — like many people — I start thinking about buying presents. But before getting caught up in the frenzy, I also like to take a pause and reflect on the many gifts I already have, and to be thankful for them.

According to psychologists, being grateful for the gifts we have in life gives us powerful benefits. We sleep better, have fewer illnesses, and are simply happier. What a great way to go into the holiday season! There's simply no downside to expressing gratitude, and lots of upside.

If you want to really get a happiness bump from gratitude, then I recommend keeping a "gratitude journal." The basic practice is easy. Simply record five things you've experienced in the past week for which you're grateful. Do this weekly. Here are additional suggestions:



- Research suggests that journaling is more effective if you first make the conscious decision to become happier and more grateful.
- Go for depth over breadth. Elaborating in detail about a thing for which you're grateful carries more benefits than a superficial list of many things. Be aware of your feelings and how you "relish" and "savor" this gift in your imagination. You don't need to write these things down, but at least think about each item you list.
- Get personal. Focusing on people to whom you are grateful has more of an impact than focusing on things for which you are grateful.
- Try subtraction, not just addition. Reflect on what your life would be like without certain blessings, rather than just tallying the good.



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Should you sell your home yet?

If you've been wondering if it's time to sell your house, I can provide an estimate of value and discuss current financial trends. Call now!

 **925-580-9829**

 **NATALIE SWANSON**
REAL ESTATE TEAM
BUILDING COMMUNITY...ONE FAMILY AT A TIME



Want to Win a \$10 Coffee Card?

It's easy to win! Just send in the answer to the quiz 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 month's winner!

November Quiz Question:

What is yours, yet others use it more often than you do?



Last Month's Answer:

A man, Dr. Frankenstein. His monster did not have a name.

Congratulations to last month's winners:

Rich and Franca Weirmack

Having a garage sale? Need directional signs?

We have them! Just contact us and we will bring them to you!



Homes@NatalieSwanson.com
(925) 580-9829



COMING SOON: LIVERMORE!

- 1377 Lillian St., Livermore
- 1067 Sherry Way, Livermore
- 1926 Railroad Ave., #116 Livermore

Remember Others When Reaping Your Rewards

A ship was wrecked during a storm at sea, and only two sailors survived by floating on debris. When they reached a deserted island, one of the sailors promptly said there was not enough food and water for both of them, and he went off to fend for himself.

When he reached the other side of the island, he began to pray for food. The next morning he found a tree bearing fruit. From a hill, he looked down and saw the other sailor still searching for food. "My prayers have been answered," he thought smugly. That day he prayed for fresh water, and soon he found a spring. The other sailor had to wait for rain. And so it went for several days. The first sailor got everything he prayed for, while the second struggled.



Every night the first sailor prayed fervently for rescue. Finally a ship sailed into sight. He waved, and a rowboat was sent to pick him up from his side of the island.

The rowboat started back to the ship, but before getting far, a voice sounded in the sailor's head: "Reach out to your fellow survivor" the voice said. But the sailor said back, "He must not have prayed hard enough. Why should I do anything for him?"

"You both prayed," the voice intoned. "But only his prayers were answered." Confused, the sailor argued that all his prayers had been answered. "No," said the voice again. "While you prayed for yourself, he prayed that everything you asked for in your prayers would be given to you." The sailor had the grace to turn the boat around to rescue the other fellow.

Home Town Happenings

Earlier Than The Bird

Saturday November 23rd, 7am – 10am

Livermore Shopping District launches the holiday season with a pajama party designed to let you beat the corporate holiday launch the following week!

Roll out of bed and grab your friends for an early morning shopping extravaganza! Special giveaways if you are in your pajamas! It's one big slumber party in Downtown Livermore! Free gift to those in pajamas at Lizzie Fountain, corner of Livermore Avenue and First Street.

Holiday Sights & Sounds Parade

Saturday December 7th, 6pm – 9pm

Over 50 floats, including our local businesses, clubs, marching bands, associations and much, much more! The Parade ends with the special guest, Santa himself, leading our community in the official tree lighting!

Thank You!

Special thanks this month to...

- Paul & Lauri Paredero
- Chris & Eryn Monestier
- Michael Whitaker & Shannon Revel
- Thomas Vasconcellos
- Austin & Lauren Orth

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

DIVERSIFY YOUR ASSETS AND BUILD WEALTH WITH A RENTAL PROPERTY

A rental property can provide a great source of stable income but only if backed by a solid investment strategy.



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Contact me to explore your mortgage financing options today!

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Some People Are Better at Saving because They Know This...

Marketers make spending money as painless, attractive, and easy as possible for us.

- Go ahead...in one-click you can buy that Amazon product and it'll be here tomorrow.
- Go ahead...buy it now and with a quick signature, you can pay over time.
- Go ahead...drive through and grab dinner on the way home. Easy.

We don't actually need those items. But by creating as little friction as possible between our thought and our action, marketers get us to spend far more money than we need to. And we succumb, over and over again!

People who are good at saving money learn to recognize and resist the manipulation. They pocket that money instead, and use it to save for something they want, or to pay off a loan, or to invest. If you suspect you're overspending, here's an interesting exercise to help you (or someone you know) remove the veil and see the truth:

Go through your bank account for the past 30 days. Make a list of categories that you spend in, such as groceries, gas, restaurants, Amazon, etc. Then write down how much you spent the previous 30 days in each category. Look for places you could have done without. Add up how much you could save if you cut back. Then figure out how to use that money in other ways instead.



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*****ECRWSSDDM****

Postal Customer

SOLD

48282 Cottonwood St., Fremont, CA **\$1,150,000**

SOLD

THIS COULD BE YOU!

3812 Stanford Way, Livermore, CA **\$662,000**

SOLD

1905 De Vaca Way, Livermore, CA **\$649,000**

SOLD

714 Wimbledon Ln., Livermore, CA **\$950,000**

