

February

Happy February!

We hope everyone is having a great month!

One of the most important things you can do for yourself and your future is to be the conductor of your credit. Knowing and understanding credit is the first step to securing financial freedom. For more information on everything you need to know about your credit, visit: [me and my credit](#). If you already have good credit, brush up on your knowledge and skills.

If you are thinking about making some changes, we are always available for references. This kitchen was completed by Tanya Roman of Roman Kitchens and Baths.



Featured Home



Navigable waterfront home with access to the Ortega, St. Johns and Ocean. Three bedroom/3 bathroom with two docks/boat lifts. For more information and photos just click on the photo or visit: <http://4952eulacerd.thebestlisting.com/>

Please do not hesitate to contact us with any questions.

Best Always,

Linda, Carol & Shannon

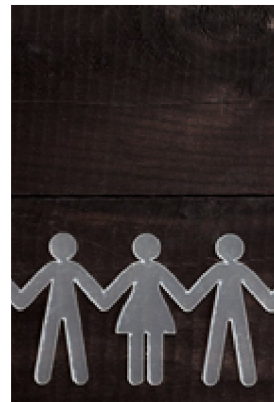
Thought of the Day:

"Love all, trust a few, do wrong to none."
- William Shakespeare

The Benefits of Making Time for Friendship

During the month of February, much attention is paid to Valentine's Day and romantic relationships. While this type of love is certainly worth celebrating, sometimes it is friendship that enriches life the most.

Adults often find it difficult to form or maintain friendships, as work, family, and other obligations tend to take priority. However, research indicates that taking the time and energy needed to develop friendships is beneficial to physical and mental well-being. Here are a few noteworthy benefits of friendship for adults:



- Unsurprisingly, friendship supports mental health. In addition to bringing joy and warding off loneliness, friends can reduce stress, boost self-confidence, and mitigate the effects of trauma, like divorce, illness, or loss of a loved one.
- Friends can encourage you to live healthier lifestyles and avoid harmful habits, such as lack of exercise or excessive drinking. At the same time, it is possible to adopt the unhealthy habits of your friends, so be sure to choose your social network carefully and recognize when someone is having a negative influence on you.
- Adults with strong social support networks are less likely to develop major health problems, such as high blood pressure and depression. Scientists believe that isolation and the loneliness that comes with it may cause chronic stress, which has a negative impact on physical well-being.
- Elderly people with active social lives tend to live longer than those with more solitary lifestyles. In addition, older adults who experienced high levels of loneliness were more likely to develop dementia. Scientists hypothesized that a perceived lack of social connections contributed to the risk of cognitive decline.

If you tend to be an introvert or find that your social calendar is less than full, remember that quality is more important than quantity when it comes to friends; one or two close friends may be more likely to offer these benefits than a large network of acquaintances. Regardless of the size of your social circle, taking the time to cultivate friendships will undoubtedly be a worthwhile investment for your physical and mental wellness.

One-Bowl Chocolate Cake

Ingredients

- 3/4 cup plus 2 tablespoons whole-wheat pastry flour
- 1/2 cup granulated sugar
- 1/3 cup unsweetened cocoa powder
- 1 teaspoon baking powder
- 1 teaspoon baking soda
- 1/4 teaspoon salt
- 1/2 cup nonfat buttermilk
- 1/2 cup packed light brown sugar
- 1 large egg, lightly beaten
- 2 tablespoons canola oil
- 1 teaspoon vanilla extract
- 1/2 cup hot strong black coffee
- Confectioners' sugar, for dusting



Directions:

1. Preheat oven to 350°F. Coat a 9-inch round cake pan with cooking spray. Line the pan with a circle of wax paper.
2. Whisk flour, granulated sugar, cocoa, baking powder, baking soda and salt in a large bowl. Add buttermilk, brown sugar, egg, oil and vanilla. Beat with an electric mixer on medium speed for 2 minutes. Add hot coffee and beat to blend. (The batter will be quite thin.) Pour the batter into the prepared pan.
3. Bake the cake until a skewer inserted in the center comes out clean, 30 to 35 minutes. Cool in the pan on a wire rack for 10 minutes; remove from the pan, peel off the wax paper and let cool completely. Dust the top with confectioners' sugar before slicing.

[Recipe from eatingwell.com](http://eatingwell.com)

Buyer Demographics are Shifting: 6 Strategies for Marketing Your Home to Millennials

In 2016, a report by the National Association of Realtors declared the Millennial generation as the largest cohort of home buyers in the U.S. The report estimated that this generation which encompasses those born between the early 1980s and the late 1990s constituted 35 percent of buyers, compared to 26 percent for their Generation X predecessors.

Due to their strength in numbers, Millennials are already transforming the real estate market and the way that properties are bought and sold. Agents and sellers that do not tune into this generation's characteristics and preferences may lose exposure to numerous potential buyers. As a seller, here are six strategies for capturing the interest of the current market's youngest and most prominent generation of home buyers:



1. Ensure that your home is listed on real estate apps. When most of today's buyers—particularly Millennials—are searching for a home, they reach for apps on their smartphones before any other source. Making sure that your property is displayed on all of the major real estate apps will help to maximize visibility.
2. Consider staging a room as a home office if you do not already have one. In the business world, Millennials are notorious for demanding non-traditional work arrangements, including the option to work from home. Therefore, younger buyers will likely place a high value on home offices. If you have a flexible living space or spare bedroom, furnishing it with a desk and chair will convey the idea that the room is ripe for a functional home work area.
3. Highlight open floor plans—or create the appearance of having one. Most Millennials love to entertain and value floor plans that allow their guests to move freely through the kitchen, living room, and outdoor living spaces. On the contrary, these buyers tend to place a lower priority on formal rooms, such as dining rooms. Whether or not your home has an open floor plan, steps such as minimizing clutter, keeping countertops clear, leaving doors between rooms open, and letting in plenty of natural light will help to create the desired effect.
4. Emphasize neighborhood walkability or other attributes that this age group may find desirable. Millennial home buyers tend to reject urban sprawl, preferring walkable communities or neighborhoods with convenient access to public transportation. At the same time, many are starting families or plan to do so in the future, so they are drawn to suburban areas with good school districts and a family-oriented vibe. If your community has any of these qualities, be sure to highlight them for Millennial buyers.
5. Implement sustainable features. Millennials have grown up in an era characterized by concerns about climate change and depletion of natural resources, so they are drawn to energy-efficient and other sustainable features in a home. If your budget permits it, consider easy upgrades like swapping older incandescent light bulbs for LEDs or installing low water-use fixtures.
6. Ensure that your agent is using Millennial-preferred methods of communication when contacting prospective buyers from this demographic. Unlike the generations before them, many Millennials are averse to talking on the phone. Instead, they tend to prefer texting or emailing. However, agents should not eschew face-to-face contact entirely. Considering that most Millennials are first-time homebuyers, they will likely find occasional in-person meetings reassuring.



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

