

**Volume 1 Issue 1 March 2021**

**DorenAldana’s**

**Home Newsletter**



These boxes throughout the document will contain TIPS to make your newsletter sell. Be sure to DELETE THESE BOXES BEFORE PRINTING AND MAILING.

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Volume, Issue

December 2005

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Volume, Issue

Month, Year

***Adding Value to Your Life with News, Tips and Entertainment***

**DorenAldana**

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Why it's important to price your house right.



When you list your house, you want it to sell fast and at a high price. In order for that to happen, it needs to be priced right. But this is where it gets tricky. Price it too low, and it may sell quickly but you’ll leave money on the table. Price it too high, and it may take months and several price reductions to sell. The solution is to work with an experienced Realtor. Here are some of the things real estate professionals consider in setting the right price for your home:

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Home Buyer Mistakes …...…4

* There isn’t one correct price for a given home: a home’s value depends on neighborhood and current market activity. This is why Realtors study recent sales of comparable properties so carefully.
* Sometimes a slightly lower price will attract extra buyers who may compete for your home and drive the price up (or eliminate the need for discounting).
* But an underpriced home can make buyers suspicious that something is wrong with the property.
* An overpriced home can sit on the market longer, which can again make buyers suspicious that something is wrong. Repeated price reductions can have the same effect.
* Research shows that the longer a house sits on the market, the lower its final selling price will be. Often, houses that start at a lower price sell more quickly and the buyer ends up making more money.
* Price categories are important. When buyers do online searches, they enter a maximum price. If you inadvertently exceed a maximum price level by even $5, a huge number of buyers who can afford your home will never see it!
* Check out websites that offer estimates of your home’s market value. This value won’t be as accurate as your Realtor’s. But buyers will be looking at these sites, so you should make sure you’re not too far off base.

If you’d like help deciding on the right price for your home, we can introduce you to one of our trusted local Realtor partners. Call us today!

**Quote of the Month**

### *"All things are difficult before they are easy.”*

### *-* Thomas Fuller

Client News

**DELETE THIS AFTER READING!**

How about welcoming your new clients to the firm, and giving recognition to the clients that referred them in? This is a great way to stimulate more referrals! (Of course, you must get their permission before doing this!)

Here are the new clients who became members of our firm’s family in the last month! We’d like to welcome you publicly, and send you our best wishes!

**Bob and Karen Schwartz from Middletown (Referred in by Sarah Parker! Thanks!)**

Larry Primrose from Trenton

**Sue and Linda Winthrop from Middletown (Referred in by Kelly Winthrop! Thanks!)**

Carl and June Lockhart from Bainbridge (Referred in by Sam and Brea Weir! Thanks!)

**Joyce Smith and Jim Aito from Trenton**

Janet Collins from Bainbridge (Referred in by Sarah Parker! Thanks again!

**Gerry and Jenny Bozman from Middletown. (Referred in by Sarah Parker! Thanks!)**

*We love giving recognition to our new friends and our wonderful existing clients who are kind enough to refer their friends and relatives to us! We’re all helping each other, which is the whole point of all this! Right?*

zz





Seasonal Article of the Month

5 steps to a stress-free long distance move.

Major life changes are always stressful. And moving from one city or region to another is definitely a major change. Here are 5 steps you can take to help eliminate the stress of moving:

* 1. **Choose a less busy time.** The busiest time of year for movers is late May through early September. The busiest times of the month are the first and final weeks. And the busiest time of the week is weekends. If you choose a non-peak time, you’ll have more choice of movers, things will be less hectic, and the price could be lower.



* 1. **Declutter in advance.** Moving’s the perfect time to get rid of things you no longer want or use. This makes the move less expensive and packing easier.
  2. **Get multiple quotes.** First decide what kind of move you want: do it yourself packing, full service, transport only, or specialized handling of art or antiques. Then get 3 quotes from licensed, insured movers.
  3. **Understand the quote.** Some quotes from movers are just estimates, and they can increase once everything is loaded, moved and delivered. Other quotes are guaranteed not to exceed the estimate, and you can actually pay less if your load is smaller than anticipated.
  4. **Understand your moving insurance.** Insuring your move is essential, but not all insurance is the same. Make sure you understand what’s covered and to what limits.

Financial Freedom Tip of the Month

An easy way to calculate how much house you can afford.

Before starting to look for that perfect home, take a close look at your finances. The reality is your dream home will remain a dream if you can’t afford it. Here’s how to determine how much house you can afford:

* **How much do you earn?** Sit down with your spouse and add up your total monthly household income.
* **How much can you afford to spend on mortgage payments?** It’s best not to spend more than 25% of income on mortgage payments. Multiply your monthly household income by 25% to determine the maximum monthly mortgage payment you can afford.



* **Use an online calculator to see how much home that will buy.** Plug these numbers into a calculator, along with estimated default insurance cost (CMHC, etc.), property taxes, condo fees, etc.
* **Don’t forget other expenses.** Remember, homeownership comes with additional costs like utilities, new appliances, ongoing repairs and maintenance. Estimate how much this will add to your monthly expenses.
* **Consider down payment.** The bigger your down payment, the lower your mortgage payments. Plus, if you can save a 20% down payment, you’ll avoid default insurance. But saving a larger down payment may delay your purchase.
* **Remember closing costs.** Like a down payment, closing costs are a significant one-time expense. They can amount to 4% of the purchase price, and include appraisal, legal fees, home inspection, etc.

Holistic Health Tip of the Month

8 reasons why oranges are good for you.



We all know oranges are good for us. But how are they good for us? Here’s what makes oranges so nutritious:

1. **Rich in vitamin C.** Everyone knows this benefit! One orange has about 80% of the daily requirement of vitamin C.
2. **High in fiber.** Fiber supports digestion, regulates blood sugar and improves bowel function. A medium orange contains 3 grams of fiber.
3. **Good source of potassium and folate.** Potassium supports heart function and muscle mass. Folate promotes brain and nervous system function.
4. **Mostly water.** This is a good thing! Your body needs several liters of liquids per day. Eating an orange is a delicious way to drink water!
5. **Antioxidant properties.** The flavonoid antioxidants in oranges provide [anti-inflammatory*,* antiviral, and antimicrobial](https://pubmed.ncbi.nlm.nih.gov/28497905/?from_term=citrus+antioxidants&from_pos=1) benefits, and they’re linked to lower depression risk and reduced weight gain.
6. **Flavonoids in the peels too.** Flavonoids in organic citrus peels may help prevent the growth of cancer cells.
7. **The juice is nutritious too.** Think of orange juice as a serving of fruit (with less fiber). Drinking citrus juice is linked to improved cognitive function in older adults and enhanced blood flow to the brain in young adults.
8. **Versatile enough to be included throughout your diet.** Aside from eating a raw orange or drinking juice, you can add nutrition to meals by throwing oranges into salads, stir fries, cereals, whole grain dishes and yogurt.

Quiz Question of the Month

March Trivia Question

Which of the following celebrities WASN’T born on St. Patrick’s Day, March 17?

1. Rob Lowe
2. Lady Gaga
3. Nat King Cole
4. Kurt Russell

**Answer to Last Month's Quiz**

February 2 is Groundhog Day. What order of mammals do groundhogs belong to?

* 1. Primate
  2. Carnivora
  3. Rodent

1. Lagomorpha

ANSWER: c) Rodent

**ANNOUNCING LAST MONTH’S WINNERS!**

Congratulations to Sarah and Dan Penner of North Vancouver for winning last month’s quiz contest! They have won a FREE dinner for themselves and another couple at the Salmon House in West Vancouver. Enjoy!

**How does this contest work?**

The first person to respond with the correct answer will win a FREE Dinner for themselves and another guest couple of their choice!

**How do I submit my answer?**

To respond with your answer, email us: email@yourweb.com or fax (xxx-xxxx) in your answer with the enclosed “Free Info” request form. The contest deadline is MM/YY.

Resource of the Month

Buying a home is a BIG deal. Here’s how to avoid making BIG mistakes!

If it’s gotten to the point that owning a home is cheaper than renting, that’s a good indication that it might be time to buy. But deciding to buy a home isn’t as simple as that. There are lots of financial and lifestyle factors that need to be taken into account. And at every step, there’s the chance you’ll make a mistake that could cost you BIG!

That’s why I’m offering you an exclusive FREE report entitled *“15 Mistakes Homebuyers Make and How to Avoid Them”*. As your local mortgage experts, we make it our business to make the home buying process as simple, affordable and risk-free as possible. This report is full of essential tips that can help you make better decisions and avoid costly errors. Inside, you’ll learn how to:

**DELETE THIS AFTER READING!**

You can access the Home Buyer Guide here: <http://bit.ly/1SEoCIR>

* Narrow down your search criteria before you start shopping.
* Get pre-approved instead of pre-qualified.
* Navigate all the lenders, offers, rates and qualification requirements.
* Get approved when your bank says “no”.
* Use Realtors strategically.
* Make sure the home doesn’t have any hidden problems.
* And more!

Don’t venture out into the real estate market on your own. Arm yourself with this report so you can avoid costly mistakes. To get your complimentary, no-obligation copy today, call our 24-hour info hotline at: 1-800-123-1234 Ext. 235.

As you can see, we’ve got a growing selection of free reports that are jam-packed with valuable tips and proven strategies to help you and your friends and family avoid costly financial pitfalls. If you’d like us to rush you one or more of these free reports, please fill out the reply form below and submit it by fax: 1-800-XXX-XXXX or snail mail it to: 123 any street, any town, any province, postal code.

Have you gained value from this newsletter? If so, we want to invite you to “pay it forward” by giving the **GIFT of a FREE SUBSCRIPTION** to your friends, co-workers, relatives, business acquaintances, etc. Simply fill out the info on the “Subscribe-a-Friend” form at the bottom of this page, and we’ll send them a free subscription. As a courtesy to you, we’ll also enclose a special note along with their first issue telling them that you asked us to surprise them with this free gift. And of course, they can contact us any time if they’d like to cancel. If you’ve been enjoying our newsletter, this is your hassle-free opportunity to share it with the people you care about - for FREE!

**“Do You Have All the Information You Need To Make An Informed Decision About Buying, Selling, or Refinancing Your Home?”**

###### YES! Please send the FREE Report(s) I’ve selected below: To Get Your Free Copy of Any Of These Reports Simply Call our 24hr Hotline 1-800-XXX-XXXXor Check Off The Ones You Want On This Form And Mail/Fax It In!

**Press Extension:**

[ ] “9 Secrets to Make Your Home Reno Pay for Itself” - Ext. 1310

[ ] “7 Facts You Need to Know About Reverse Mortgages” - Ext. 1311

[ ] “7 Steps to Stop Paying Rent and Own a Home Instead” - Ext. 1312

**YES! I’d like your trusted advice and counsel about:**\_\_\_\_\_ Getting a Mortgage \_\_\_\_\_ Refinancing \_\_\_\_\_ Other

**Your Contact Information:**

First Name \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Last Name \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Best time to contact \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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Phone \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Fax \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Email\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Don’t forget to send in your Client Quiz answer to win a FREE DINNER! Submit your answer by fax, mail or email.**

Also, please contact me to help me with: \_\_\_\_\_ Getting a Mortgage \_\_\_\_\_ Refinancing

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**My answer for the Client Quiz of the Month is:** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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### “Free Info” Request Form

**Answers To Last Month's Quiz**

Q. According to the Census Bureau, which of the following categories did Americans spend the most on in 2004?

1. Sporting Goods 2. Jewelry

3. Shoes 4. Pets

A. The correct answer is: Pets - According to the U.S. Census Bureau, Americans spent $34.3B on their pets in 2004, up from $17B in 1994. An estimated 63% of households own a pet and 45% of households own more than one pet. The most popular remains man's best friend, the dog, with 43.5M households claiming a canine relative. In fact, the average dog owner spent $1,571 per animal last year. In second place is the cat which 37.7M homes claimed as a pet. The most populous pet turns out to be the freshwater fish. The American Pet Products Manufacturers Association estimates that there are 139M freshwater fish kept as pets in 14M households.



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**Subscribe-A-Friend Request Form**

**[ ] YES! Please give the following people a FREE subscription to your monthly newsletter. I understand you’ll enclose a special note informing them that I asked you to surprise them with this free gift, and that all they have to do is contact you if they wish to cancel.**

Full Name \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Address \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  
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Fu Full Name \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Address \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  
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Please use the back of this form if you need more room. Remember to submit your Quiz answers to win a FREE dinner!



BEFORE YOU SEND OUT YOUR NEWSLETTER YOU MUST READ THESE IMPORTANT INSTRUCTIONS!

Dear Done4U Newsletter Member,

I want to make sure you understand how to get the most value from your Done4U client newsletter so you can build Top of Mind Consciousness with your prospects, clients and referral sources and maximize your referrals and repeat business.

Here are the critical steps you must take to ensure success with your newsletter:

**STEP #1:** Watch the orientation video to learn how to customize your newsletter. Just go to: <http://budurl.com/customizeletter> (personalize all text in red then turn it back to black). If this is not your FIRST issue, be sure to add in the answers to last month’s quiz and announce the winners.

Things to customize:

* Header
* Name of Newsletter
* Pic and Contact info (page 1)
* Client News
* Quiz of the Month: a) How to respond b) Last month’s winners
* Resource of the Month: Contact Info
* Free Info Request Form
* Cover Letter (If Applicable)
* Contest Insert (If Applicable)

**STEP #2:** If there are any articles included in this month’s issue that you don’t want to include, you can easily replace it with another article found in our article archive here: <https://b.link/articlearchive>

**STEP #3:** Get access to the customizable Done4U Lead Generation Reports at: <https://b.link/consumerguides>

**STEP #4:** If this is your inaugural issue, be sure to also enclose the following...

a) For your own newsletter [use this cover letter](https://drive.google.com/file/d/1yQDGiVE_1R9erCDH_EJQ9mMq9ybRmGNU/view?usp=sharing).

c) Consider adding the “Contest Insert” to explain the contest.

**STEP #5:** Send the customized file to your printer or send it to a fulfillment vendor to do it all for you. Find our recommended vendors at: [www.DorenRecommends.com](http://www.DorenRecommends.com). Be sure to get your newsletter in the mail by the 10th of each month or earlier.

**IMPORTANT:** be sure you follow these specifications…

1. If you are printing full color, print double sided on white 11X17 paper
2. If you are printing full black ink, print double sided on 11X17 colored paper (pastel green, canary yellow, or golden rod)
3. Fold like a booklet
4. If you choose to use a larger envelope than a basic No.10 envelope use the envelope document I provide and print the teaser copy on the front. You can also have it be a self-mailer (without an envelope), which makes it much more cost-effective to mail. Ask your fulfillment vendor for the difference in price between those two options.
5. Use blue handwriting font for the return address and mailing address (no company name or logo)
6. Always use a separate colored color 8 ½ X11 sheet for the response form. If you use colored paper for the newsletter use white paper for response form.

**STEP #6:** Send a prize for your Quiz of the Month! The answer to this month’s quiz is…

ANSWER: B. Lady Gaga was born March 28, 1986