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10 MOTIVATION TIPS FOR 2015 *And Beyond*

1. Get Clear On Your Goal(s): One critical component to keeping your motivation up through low points and frustration is being crystal clear about what you are trying to accomplish. Once you've made the choice to do something, try not to think about how difficult it might be; just think about how great it's going to feel and how proud you're going to be when you accomplish it.

2. Go Back To "Why" Again And Again: It's easy to stay on course when you're feeling motivated, but motivation can fade over time. Asking yourself why you are bothering in the first place can keep you on track. If you can't figure out why, then maybe it's not worth doing in the first place. Make a list of reasons why achieving the goal is important to you and read your list aloud when you need a boost.

3. Get Started: Start working on your goal(s) as soon as possible, even if it's just for a few minutes. The first step is normally the most difficult to take. The key is to get started on something... anything.

4. Divide And Conquer: You don't have to do it all in one sitting or even one day. Divide big tasks into smaller ones, and focus on completing just one task at a time. You'll be surprised how much you can do if you take it one step at a time.

5. Plan Your Next Day: Plan and prioritize tomorrow. Get up early and attack the most important things first in the morning. Building momentum early in the day can carry you forward.

6. Get Out Of The Rut And Take The Next Step: Even after you've started working on something, you can get stuck in a rut. Don't get overwhelmed or frustrated when this happens—just focus on the next immediate step to restart your momentum.

7. Embrace Discomfort: There's no way to expand your abilities without going beyond your comfort zone. Don't let a little bit of discomfort or unpleasantness sap your motivation. Struggling a little is actually good for you.

8. Bribe (Or Punish) Yourself: Both positive and negative incentives can help motivate you. Reward and punishment works for your dog and can work for you. For example, if you want to do something, set a deadline and a reward for when you finish it. The punishment can be a pay-out on a bet to a friend or family member if you miss your deadline.

9. GET HELP: This can be a friend, a partner or a coach. The truth is that you need accountability in order to consistently move forward. Find someone who will motivate you when you're feeling lazy.

10. Acknowledge Your Accomplishments: Success breeds more success. No matter how small, acknowledge all your accomplishments. You know you're going to feel good when you ultimately achieve your big goals, but in the meantime, set a few progressive goals and reward yourself when you reach them with something you enjoy. It doesn't have to be big... just big enough to keep you going in the right direction!

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.REAL ESTATE INSIDER.

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POWERFUL REAL ESTATE TIPS & STRATEGIES YOU CAN USE

THIS YEAR'S RESOLUTION: Stop Procrastinating & Finally Make It Happen!

“Decision is the spark that ignites action.
Until a decision is made, nothing happens.”
—Wilfred A. Peterson

With a new year comes another set of New Year's resolutions. You know, classics like

- “This year, I'm going to lose 25 pounds and get in shape.”
- “This year, I'm going to get out of debt and save money.”
- “This year, I'm going to finally make some money in real estate.”

The problem with New Year's resolutions is that they rarely have a real plan behind them. The important question to ask yourself is HOW are you going to lose 25 pounds or finally make some money in real estate? Do you have a written plan to get those things done?

Without a plan with tangible, measurable goals that you can work toward every day, it's easy to fall victim to procrastination. Psychologists have discovered that procrastination is actually a human coping mechanism. When people procrastinate, they're avoiding emotionally unpleasant tasks and instead doing something that provides a temporary mood boost. The procrastination itself then causes shame and guilt—which in turn leads people to procrastinate even further, creating a vicious cycle.

Before you get down and depressed, there's hope. One key to beating procrastination is to begin high priority items as soon as possible because that creates momentum. Progress on our goals feeds our well-being. So the most important thing you can do is make

a little progress. Progress, even just a little, will fuel your well-being and your motivation.

In order to work on the highest priority items, however, you have to prioritize your to-do list. Let's face it, you have things on your to-do list that are much more important than others. If a task is worth doing, it's worth doing at the earliest reasonable time. Do the most important things first and either trash what's left or get someone else to do them.

If making money in real estate is a top priority, make sure your daily activities are income-generating activities that will add to your bottom line like following up on a lead from a motivated seller or making a new purchase offer on a property. Reorganizing your home office or redesigning your company logo should take a back seat to actions that are more likely to put money in your pocket.

So how do you get to the next rung on the ladder? You reach for it—seems simple, right? Simple but not necessarily so easy. If you're having trouble getting started yourself, get help from a friend, a partner or a coach.

Action is the key component. Before you think it over for the umpteenth time, make a decision and act.

Best wishes for success and happiness in 2015.

Onward and upward!

Gerald Lucas

GERALD LUCAS
Real Estate Expert & Best-Selling Author

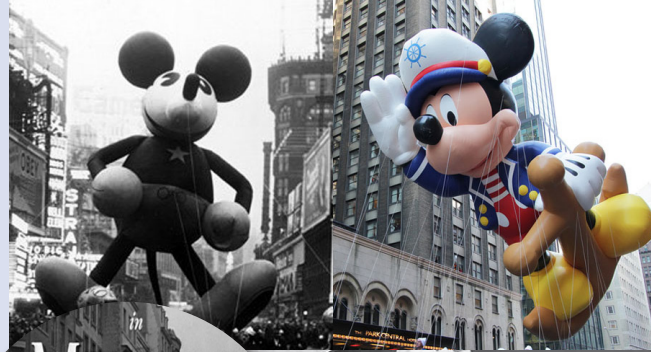


DID YOU KNOW...

SETTING THE RECORD STRAIGHT

It all started in 1858 when entrepreneur, Rowland Macy, decided to open a dry goods store at the corner of 14th Street and 6th Avenue in New York City. On his first day open, sales totaled \$11.06 (about \$300 today) and the store's future looked pretty bleak. Fortunately, though, a slow start tumbled into massive growth, and before long, the small, dry goods shop was expanding into neighborhood buildings and opening other departments. With success on the way, Rowland created the store's logo from a star tattoo he'd gotten as a teenager after working on a Nantucket Whaling Ship. That first year, the store's sales reached \$85,000.

To aid the store in its growth, Rowland created fun marketing strategies such as employing a Santa Claus for Christmas and illuminated window displays. Later, in 1929, his love for Christmas was continued in an event that is now named after the entrepreneur: The Macy's Thanksgiving Day Parade. Unfortunately, if you're wondering about the infamous "Mr. Macy" that oversaw the store in the beloved 1947 film, "Miracle on 34th Street," the logistics of the movie's premise were a little off—and we're not talking about Ol' Saint Nick. Unfortunately, Mr. Macy died in 1877 from Bright's disease. While the store was passed through the Macy's family for a short time, it was bought by Isidor and Nathan Straus in 1895, and it wasn't until 1902 that the store was moved to its well-known, flagship location in Herald Square. Mr. Macy wasn't alive to witness the parade; nor was the store even owned by a Macy at the time of "Miracle on 34th Street." Nevertheless, with or without a Macy at its helm, the once-dry goods department store went on to become one of the most well-known retailers of all time, and is a multi-billion dollar success today.



ASK GERALD a Real Estate Question

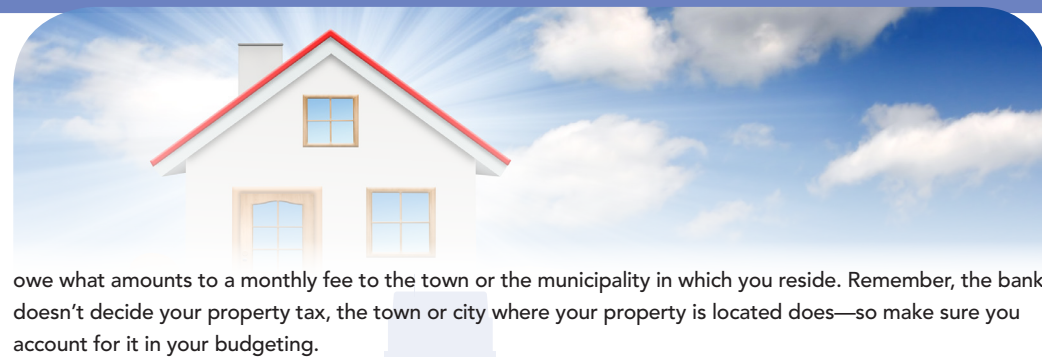
Q. I'm buying a home after years of renting. What are the new expenses I need to be concerned about?

—Patricia, North Bergen, NJ

That's a good question, Patricia.

I'm a big proponent of home ownership. There are many benefits that make it worthwhile, however, there are expenses that you'll have to begin taking care of when you buy a home. Here are the 3 most overlooked real estate expenses:

1. Property Taxes: Property taxes can be demanding because even if you've paid off your mortgage, you still



owe what amounts to a monthly fee to the town or the municipality in which you reside. Remember, the bank doesn't decide your property tax, the town or city where your property is located does—so make sure you account for it in your budgeting.

2. Property Maintenance: It's true there are many advantages to owning real estate, but the asset itself has to be maintained to retain its highest value. So property maintenance is the 2nd most overlooked home expense. Make sure you put money aside for property maintenance—if your home was newly built or recently renovated, then you don't have to put aside as much as you will for an older house or a house that has not been renovated recently. Two pricey items to focus on for property maintenance are your roof and your heating and cooling systems.

3. Insurance: Personal liability is something that people often overlook when they buy. If someone slips and falls on your property, you could be sued personally. There is also the risk of flood, fire or natural disaster. So, insurance is the 3rd most overlooked property expense. I strongly suggest that both you and your property are adequately insured to protect your investment. Thanks for your question, Patricia—good luck. For more real estate tips, visit performanceproperty.com

—Gerald

Puzzling Entanglement

You learned how to tie knots as a necessity—it's part of your craft. From the sheepshank, to the midshipman's hitch, you've got them down cold, and you can tie your way into any situation. But how do you measure up in the art of untying? Skill in hand, there are a whole set of gadgets and games meant to test your skill with rope and gray matter! With every good disentanglement puzzle, comes a ridiculously elegant solution that makes the solving of it that much more fun and rewarding, and Tavern Puzzles are our absolute faves!

Tavern Puzzles make you wish for the good old days of yore, filled with barmaids, blacksmiths, and mead. These deconstruction challenges ask you to take apart metal fixings that appear to be impossibly tangled together. Each puzzle is a little different, and a bit more challenging. Traditionally, these brain-bending

configurations were created by blacksmiths who wanted to amuse (or frustrate) their friends at the local tavern or inn.

What starts as a mess of metal will turn into an ordered collection of pieces you can only believe were connected because you removed them! These addicting and ultimately brain-feeding puzzlers are great for children and adults of all ages (but you'll wonder how anyone could do it sipping from a stein).



Real Estate Insights

1. Eviction history is more important than credit score or income in determining whether a prospective tenant will pay their rent on time.

2. A 1% rise in mortgage rates is equivalent to a 9% rise in housing prices.

3. A 10% decline in house price is equivalent to a 25% decline in land value.

4. Zillo home price estimates are less accurate than property appraisals and realtor comparative market analyses because they use linear regression algorithms based on a point system to estimate home values.



Real Estate Tips

1 Be very careful if you participate in a real estate auction. Auctions encourage impulsive behavior and at most auctions, there's usually someone dumb enough to pay too much for a property—better to let that person win. No one ever got rich paying too much for something!

2 Always pay for a tank scan to check for underground oil tanks during your purchase contract's inspection period when you buy property. When you pay for an oil tank scan on a property you are going to buy, have the company you hire determine whether the tank is actively in use. If the tank has been taken out of service, you should request all documents relating to the tank closure, including town permits and contractor reports. These documents will prove the tank was closed properly according to regulatory guidelines.

3 Overpricing a property reduces its selling price and inevitably ends with price cutting & a weak negotiating position. The longer a property stays on the market, the less it will sell for. The key to selling a property for top dollar is pricing it correctly in the 1st 30-45 days it's on the market.

4 Think twice before sinking a lot of money into home renovations like granite counter tops, pricey fixtures and fancy alarm systems—on average, capital improvements add only 50% of their cost to a home's value!