

Janet's Journal

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November 2021

Finish Strong

Dear [FirstName],

With just one month left in the year, now is the time to take a close look at how you're approaching life for a strong finish to 2021. What feeds your inspiration? This month's newsletter has some interesting statistics on where and when everyday people find themselves most creative— do coffee shops or the great outdoors inspire you? Also included: some wise advice in the form of tough love that asks questions like: can you really afford that house and are you actually saving enough for retirement?

If you're sitting by a crackling fire and your house still feels a bit cold, it might be time to consider a few home improvements. Or, maybe the house is perfectly warm but everything has begun to look a bit dated. Please let me know if you want to talk about options to buy or sell. Or we can discuss ideas to make your home the best it can be for you. I'm ready to talk whenever you are. In the meantime, best wishes to you for a safe and happy Thanksgiving.

In gratitude,

Janet Browning

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Stand Fast

A father and son were wandering around a carnival passing through town. The father took his son into a toy stand, wondering what might catch his son's eye.

Amongst all the tricky items and clever toys, the boy found a roly-poly man with a sign propped up next to him that said, "Try and hit me, but I won't fall down... guaranteed!"

The boy looked at it for a minute, then bopped the toy as hard as he could. The funny-looking toy leaned over for a moment, then popped back up with a quick wiggle.

The disconcerted boy took a few steps back, looked up at his father in confusion and then bopped the figure again.

Once again, the balloon figure looked like he would fall over, but popped right back up.

The boy's father asked his son, "*Why do you think he comes back up when you try to knock him down?*"

The boy thought for a moment. "*I don't know. I guess it's because he's standing up on the inside.*"

Smiling, the boy's father knew his son would see through tricksters no matter what came his way in life.

The moral of the story: strength comes from within.

November Question

Q: What country did pumpkins originate?

Oct Question

Q: How many bones does a shark have?

A: None

Surprise Ending

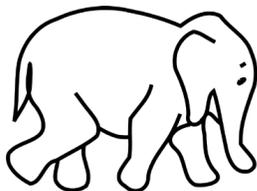
A man with an elephant walked into a movie theater.

"*I'm afraid I can't let your elephant in here, sir,*" the manager said.

"*Oh, I assure you, he's very well behaved,*" the man said.

"*All right, then,*" the manager said. "*If you're sure.*"

After the movie, the manager said to the man, "*I'm very impressed! Your elephant was well behaved, and he even seemed to enjoy the movie!*"



"*Yes, I was surprised, too,*" said the man.

"*He hated the book.*"

Food For Thought

What feeds your inspiration? The *Refinery2* website surveyed their readers on where and when they feel most creative. Here's what they said:

- Outside 77%
- Alone 72%
- At home 65%
- At night 62%
- Running 55%
- During yoga 45%
- Daytime 38%
- In a coffee shop 35%
- In a group 28%



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Ready For Change

Changing careers is uncomfortable, but these days it's sometimes necessary. If you're contemplating a switch, the *Ladders* website has some tips for overcoming these common obstacles:

- **A new network.** Don't abandon your current network when you move on to a new industry. Find out if any current contacts have connections in the industry you'd like to join. Use them to build a new network.
- **Irrelevant skills.** You may have to master new skills to make a change. Start by making a list of your current hard and soft skills. Many of these may transfer. Highlight these as you conduct your job search. Emphasize that you're actively working to fill in your gaps when you talk to employers.
- **Money issues.** Be prepared to take a pay cut as you start over. Build up your emergency fund ahead of time, pay down your debt, and establish a budget you can stick to in the early days.

Make the Call

Consultant Michael Hargrove uses this exercise frequently in his training sessions: *Imagine you are on a 747 flying over the ocean. Halfway through the flight the plane begins experiencing mechanical difficulties. The captain comes on the intercom and explains as calmly as he can that an engine has fallen from the plane, ripping a fuel line. The crew will continue to fly as long as possible until fuel runs low, and then they will attempt a water landing.*

Hargrove asks his listeners to write down the name of the one person they would call in the next few minutes, and what they would say.

Then he asks, “*So what are you waiting for? Today, make the call.*”

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Tough Love, Wise Advice

Some advice is tough to take, especially about money. The *Inside* website shares one financial planner’s unwelcome words that more people should bear in mind:

- **You’re probably not saving enough money for retirement.** Chances are you’re thinking you’ve got enough time to start putting money aside for your later years. Unless you’re already wealthy, you’re probably wrong. Take a look at your income and assets, determine when you want to retire, and calculate realistically how much money you’ll need to live the rest of your life comfortably. If you’ve got children, don’t forget to start saving for college early, too.
- **You can’t afford that much house.** Monthly payments are only part of the expense in owning a home. Taxes, maintenance, repairs, and everything else can add up quickly. Don’t be too eager to buy the biggest house you can get a mortgage for. Get a reasonable loan that you can live with as other expenses come and go.
- **Be comfortable with risk.** The economy and the stock market are uncertain, but you can’t play it safe all the time. Don’t panic when the stock market goes down. Remember that you’re in it for the long haul, and stick to your investment plan. The economy is cyclical, so eventually things should swing back to positive territory.

Advice for Entrepreneurs

November is National Entrepreneurship Month and with that comes a chance for business owners to celebrate and reflect. The *Forbes* website offers these tips for entrepreneurs that are good to keep in mind all 12 months of the year:

1. Always put customers first. While digital tools are incredibly useful, it's essential not to let distance de-emphasize the need to focus on your customers. Check in regularly with customers about how they're responding to your services. Ask important questions to refocus on who you should be targeting. Is there something you aren't doing that competitors are? What about the opposite?

2. Get your books in order. Belts and budgets tightened for a lot of businesses throughout the pandemic. Use revenue projections to predict what your business will need to bring in next year to remain profitable and limit turnover. Take a long look at your budget to figure out how you can stretch it as far as humanly possible. By getting creative with your bottom line, you'll be able to sustain and thrive companywide.

3. Keep track of your mentorship programs and support systems. Employees are the heartbeat of any company. Seventy-one percent of Fortune 500 companies offer mentorship programs. By taking care of employees and providing them with opportunities to grow and feel supported, you keep high-performing staff in the organization and inspired to continue contributing to your long-term growth. And by building a healthy stable of mentees, you're encouraging everyone to pay it forward—89% of them will likely mentor others.

4. Start brainstorming now— not in the new year. Planning is vital for any organization with long-term aspirations. But strategic planning can look different based on your unique goals. With less than two months left in 2021, take the rest of the year to put things into perspective for 2022. Continually revisit your budget, aligning those numbers with your big picture goals for the year. Put these elements into perspective and determine where they fit into your company's prospects for the next year and beyond.

November is an excellent time to reflect on the past and look forward to your future business trajectory. Take this month to think about where you've been, look at where your company currently stands, and set a clear course toward its ultimate destination.

Sweeten Your Hearth

Fall is the perfect time to light up the fireplace with a cozy blaze. If you want to add little fragrance to your hearth, try these types of wood to sweeten your fire:

- **Apple.** It not only sweetens the smell, it produces colorful flames.
 - **Cherry.** Although not as sweet as apple wood, cherry wood still adds a little sugar in the mix.
 - **Hickory.** Known to many great barbecue grill-meisters, hickory brings in a nice nutty aroma and is a great heat producer.
 - **Black birch.** Don't like your fires so sweet? Black birch adds just enough spice with a cinnamon scent.
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The History of Cookies

With the Thanksgiving holiday around the corner, all things baked are omnipresent, including cookies, crackers, and (as the British say) biscuits. Cookies have a long history, but the first ones didn't taste much like the treats we enjoy today. According to some sources, the first cookies were made in Rome around the third century B.C. They were thin, hard, bland wafers that were twice baked, and the Romans ate them by dipping them in juice.

Modern cookies may have originated in Persia during the seventh century, when sugar became more common in that region. They became popular across Europe in the 14th century, enjoyed by royalty and peasants alike. One reason for their appeal was that they traveled well in tins and boxes, making them a reliable source of food on trips.

The word "cookie" comes from the Dutch "koekje," for "little cake." Cookies arrived in America in the 17th century, in the form of macaroons, gingerbread cookies, and the "jumble," a hard cookie that combined nuts, sweeteners, and water. The cookies we're most familiar with, made by creaming butter and sugar, became common in the 18th century.



Enjoy your cookies with friends, family and lots of laughter this Thanksgiving!



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