

Are You Suffering From Burnout At Work?

Dear Friend,

Job burnout is pretty common, but it doesn't need to become your normal state. In today's **Service For Life!**® Free consumer newsletter, you'll learn some of the signs you may be getting burned out at work, how to relieve that stress, and tips to prevent it from returning.

You'll also learn some simple ways to prevent heartburn, four reasons you should consider opening a business bank account (even if you just have a side hustle), and safety tips for power strip use – plus fun facts, a trivia challenge, and lots more.

Here's what's happening in your neighborhood.

With little time left in 2025, closed sales are up 2.1% year over year as 22,294 homes have closed in 2025 through the end of September. That equates to a total sales volume of \$8.4 billion.

County by county, Franklin led the way in closings with 1,272, up 2.3% year over year. Delaware County followed with 251 closings, down 1.6% from last year. Licking County came in third with 212 sales but was the standout, posting an 18.4% increase in sales over last September. Fairfield (201 sales; +6.9%) and Union (100 sales; +19.0%) rounded out the top five.

Finally, Dad and I want you to know that you may call us for any reason. And please let us know if a friend, family member or neighbor needs a caring, competent real estate professional to help in buying or selling.

We truly appreciate your friendship and referrals. Enjoy your issue!

Warmest regards,
Evan & Greg Skinner
Turning Point Realty

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P.S. When you notice people talking about real estate in the next few weeks, can you tell them about the free consumer information we provide?

They may be people wanting to move in the coming year, and you can tell them about our Free Consumer Report: ***“How To Avoid 7 Costly Mistakes When Selling Your Home.”*** Mentioning this guide will be a huge help to them because it shows how to net the most money from a home sale in the least amount of time. They'll be so grateful for this help, and you can call us at 614-546-8354 & 614-537-1994 to request a copy for a friend.

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Central Ohio Edition

Inside This Issue...

Is Stress At Work Becoming Job Burnout? ...Page 1

Relieving Heartburn...Page 2

Business Bank Basics...Page 3

Power Strip Safety 101...Page 3

Answer This Trivia Question And You Could Win a \$25 Dollar Gift Card...Page 4

What Questions Should I Ask A Mortgage Lender To Get The Best Deal On A Home Loan?...Page 4



Evan & Greg's...

Service For Life!®

"Insider Tips For Healthy, Wealthy & Happy Living..."

Recovering From Job Burnout

Job-related stress is fairly common, but it's important to recognize when that stress is turning into burnout so you can find healthy ways to address it before it becomes a more serious issue.

Because "burnout" isn't a diagnosis, there isn't a specific set of symptoms to check. Instead, one of the things you need to look at is how you feel about work now compared to how you felt about work in the past—a project that used to feel easy now feels difficult to accomplish, a formerly mundane task now makes you angry, or you're starting to feel resentment toward coworkers or customers that you used to like.

Burnout can manifest itself outside the workplace, too, which may make it harder to identify as job-related. But if you're feeling tired or ill more often than usual, experiencing insomnia or other sleep disruption, or losing interest in activities, these can also be signs of job-related burnout. If this sounds like you, find a support network. Talking to a therapist can be helpful, and if your company has an employee assistance program you may be able to utilize those services for free or reduced cost.

You may need to take some time away from work, or need to set boundaries to prevent burnout from coming back—switching work email off when you leave the office, not putting in overtime, or reducing the number of projects you have. You won't necessarily know what boundaries might help, though, if you don't know what your stress triggers are at work. Identifying those triggers is a good first step, and (depending on your relationship with them) talking with your supervisor about your struggles may help.

Experts also recommend **mindfulness and grounding practices**, which can greatly reduce stress in the heat of the moment (even simple deep breathing can work wonders), as well as cutting back on doomscrolling and screen time. Additionally, many of the activities that help reduce stress and burnout are habits we should be engaging in anyway for our overall health, such as **exercising, eating well, and getting good sleep at night**.

Thinking Of Buying A Home Soon?

If you're planning to buy a home in the next 6 months, you'll want a copy of our Free consumer guide, **"7 Secrets For Saving Thousands When Financing Your Next Home."** Our report will help you avoid frustrations and costly pitfalls when buying a home. Simply call us to get a free copy: 614-546-8354 & 614-537-1994

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Word of the Month...

Studies have shown your income and wealth are directly related to the size and depth of your vocabulary. Here is this month's word, so you can impress your friends (and maybe even fatten your wallet!)

boondocks (pronounced BOON-docks)
noun

Meaning: an isolated or secluded area, usually sparsely populated or unpopulated

Sample Sentence: In order to see more constellations in the night sky, you need to go out into the boondocks, where there is little or no light pollution.

Ketchup Beyond The Fries

Everyone's favorite fry dip has some surprising uses that go well beyond the kitchen. Here are just a few.

- **Polishing:** Apply a layer of ketchup to tarnished areas on copper, brass, and silver, leave it for 10-15 minutes, and rinse it clean.
- **Rust Removal:** Spread ketchup on a rusted cast-iron skillet or the rusty spots on metal outdoor furniture and leave it for 15-30 minutes. You'll still need some elbow grease to scrub away the rust, but not as much as you would without the ketchup.
- **De-Green Blond Hair:** Blond locks can look a little green after too much time in a chlorinated pool, but ketchup can help with that. Work ketchup through your hair, wrap in a shower cap, and let it sit for about 30 minutes before rinsing and washing your hair.

Quotes To Live By...

"Your body is not who you are. The mind and spirit transcend the body."
— Christopher Reeve, Actor

"Opportunities are like sunrises. If you wait too long, you miss them."
— William Arthur Ward, Writer

"Health food may be good for the conscience but Oreos taste a 'heck' of a lot better."
— Robert Redford, Actor

Relieve And Prevent Heartburn

Most people have felt occasional heartburn after overindulging in something fried or especially spicy. Heartburn is pretty common—and if it's infrequent and short-lived, it may be no more than an annoyance. When heartburn lingers or occurs more often, it may be time to make some changes. Left untreated, heartburn and acid reflux can lead to more serious health issues (including gastroesophageal reflux disorder, or GERD, permanent damage to the esophagus, and even esophageal cancer). Talk to your doctor if you have any concerns. Here are some easy ways that should help you relieve heartburn and prevent it in the future.

- **Avoid triggering foods.** Fatty/greasy, spicy, or acidic foods are more apt to cause heartburn, so avoid or cut back on things like tomatoes, citrus, alliums (garlic and onion), hot peppers, and deep-fat fried foods. Caffeine can also be a trigger, so coffee, tea, and even chocolate may be on the chopping block. Keep a food diary to find out exactly what your food triggers are. For some, peppermint can cause heartburn, while for others it may soothe an upset stomach.
- **Eat more slowly.** Eating quickly doesn't give your brain time to register that your stomach is full, and eating until you're "stuffed" is a good way to give yourself heartburn. Some experts even suggest eating smaller meals throughout the day, rather than three large meals.
- **Allow time to digest before lying down.** Plan to be upright for at least three hours before you go to bed so gravity can help keep stomach acid in the stomach instead of in your esophagus. You may also try sleeping on a slight incline, with the head of the bed roughly 6-8 inches above the foot. Adding lifts to the legs at the head of the bed is a good way to do this—cramming several pillows under your head is not.
- **Try home remedies.** There are herbal remedies that may provide some heartburn relief, including licorice root or ginger supplements, and even baking soda can be used as an antacid for short periods. Always talk with your doctor before trying a home remedy.

Thank you! Thank you! Thank you!
Thank you! Thank you!

Thanks to all our clients and friends who support our practice and graciously referred us to your friends and neighbors. Rather than pester people with unwanted calls and visits, we build our business based on the positive comments and referrals from people just like you. We couldn't do it without you !

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Brain Teaser...

It doesn't matter if this 4-letter word is written forward, backward, or upside-down—in any configuration, it can still be read the same from left to right. What's the word?

(See page 4 for the answer.)

What's My Home Worth?

If you want to know your home's current value, we will gladly conduct a **Maximum Value Home Audit**. Request this "no charge" in-depth home value analysis by calling us at: 614-546-8354 & 614-537-1994

Way Out In The Bundok

The word "boondocks" has its origins very far afield, indeed: in the Philippines.

In the early part of the 20th century, while the archipelago was a U.S. colony, Americans in the Philippines adapted the Tagalog *bundok* (which means "mountain") to the word we know today. In the 1950s, "boondocks" was shortened to "boonies," and, today, the latter is the more commonly used.

Dad Joke: Coming Up Short

Did you hear the bad news? The yard stick factory won't be making them any longer.

Volunteer Signup Websites

Organizing volunteer schedules can be hard, but these free sites make it much easier.

VolunteerSignup.org is completely free (it's even ad-free) and it lets you create signup sheets to coordinate and schedule volunteers for different shifts or tasks. Volunteers don't even have to register to sign up.

SignUpGenius.com is a popular volunteer organization site, and you can even add a payment option if you need to collect funds from your volunteers. The free option has unlimited signup pages, but it does include ads.

YourVolunteers.com has a free option that allows for unlimited "volunteer focuses," but you're limited to 1,000 volunteers per focus. The free version also includes ads.

Should You Have A Business Bank Account?

Whether you're starting a small brick-and-mortar business or just selling handmade dog sweaters at the local farmer's market, it's a good idea to set up business bank accounts to keep all business expenses and income separate from your personal finances. Not only does this make bookkeeping and tax preparation far easier, it may also be a legal question—your bank may forbid the use of personal accounts for business transactions. Here are some other reasons why you should consider opening a business bank account, even if you're operating as a sole proprietor.

- Accepting payments by credit card without a payment service provider.
- Building business credit, which helps when applying for small business loans or grants.
- Securing personal identity by using an Employer Identification Number instead of a Social Security Number.
- Protecting personal assets in the event of a business lawsuit.

Compare business account offers before you sign up by looking at things like monthly fees, minimum balance requirements, limits on transactions or deposits, and interest rates.

FREE Consumer Help Is Just A Phone Call Away

Learn valuable secrets for saving thousands and avoiding costly mistakes when buying, selling or refinancing a home. Best of all, it's FREE. Ask about our "Insider's Free Resources" by calling us at: 614-546-8354 & 614-537-1994

DID YOU KNOW...

Unlike most real estate agents, we *DON'T* spend our time pestering people with phone calls or bothersome interruptions to find good clients. Instead, we dedicate 110% of our time and energies to providing such outstanding service, people naturally think of us when a friend or family member needs help buying or selling a home. THANKS for your referrals!

5 Power Strip Safety Tips

When an electrical outlet isn't sufficient for a room, it's tempting to just add a power strip and plug everything in. But there are some important safety tips you should know about using power strips to help prevent overheating (or worse). Here are just a few:

1. Make sure you only use indoor power strips indoors. Only outdoor power strips are designed to withstand being exposed to weather.
2. Do not plug high-wattage appliances and devices (such as air conditioners, microwaves, and power tools) into a power strip, as these can overload it.
3. Avoid cheap power strips. Get high quality power strips that are surge protectors to safeguard devices against damage from power spikes.
4. Never plug a power strip into an extension cord or another power strip, and never plug more than one power strip into one wall outlet.
5. If a power strip feels hot to the touch while in use, or if you notice one of its outlets looks burned, it's no longer safe to use. Unplug it immediately and safely discard it.

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Thanks For Thinking of Us!

Did you know we can help you or any of your friends or family save time and money when buying or selling a home? Thanks for keeping us in mind with your referrals...and spreading the word about our services.

Brain Teaser Answer:

Noon!

Say "Prunes"

Have you ever wondered why people in old photos all look so glum? The answer is a mix of rare experiences, technological limitations, poor dental hygiene, and proper etiquette. When photography was new, a person was lucky if they had their picture taken a few times in their life. Posing for a photo was akin to posing for a portrait painter, so people donned the serious expressions they saw in formal portraits. An exposure could take as much as 15 minutes, and it's easier to hold a serious face still than a grin. This was also a time when fewer people took care of their teeth the way we do today. Big, toothy grins were considered unseemly, so no one would dream of preserving a smile in a photo. In fact, Victorian-era photographers instructed subjects to say "prunes" to make their mouths look small and taut.

THANK YOU for reading our Service For Life![®] personal newsletter. We wanted to produce a newsletter that has great content and is fun and valuable to you. Your constructive feedback is always welcome.

AND...whether you're thinking of buying, selling or financing real estate, or just want to stop by and say "Hi," we would love to hear from you...

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Disclaimer: The information contained in this letter is intended for informational purposes. It should not substitute as legal, accounting, investment, medical or other professional services advice. Always seek a competent professional for answers to your specific questions. This letter is not intended to solicit real estate properties currently for sale.



"Who Else Wants To Win A \$25 Dollar Gift Card?"

Guess who all won last month's Trivia Question? We are pleased to announce the lucky winners of last month's quiz. And the winners are ...drum roll please: Bill Burkey, Bill Diehl, Jon MacLean, Jen Morbitzer, and Freddie Noe.

What non-fruit plant are apples, peaches, cherries, pears, and strawberries all related to?

a) lichen b) sunflower c) ivy d) rose

The answer is d) rose. Apples, peaches, cherries, pears, and strawberries are all in the Rosaceae family. So let's move on to *this* month's trivia question.

What animal hibernates the longest?

a) bear b) sloth c) koala d) snail

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And You Could Be One Of Our Next Winners!

Real Estate Corner...

Q. I'm seeking financing to purchase a home. What questions should I ask a mortgage lender to get the best deal on a home loan?

A. Before you meet with the lender, learn important financing terms such as origination fee, discount points, and lock period. This way you'll be prepared to ask relevant questions. Here are some examples:

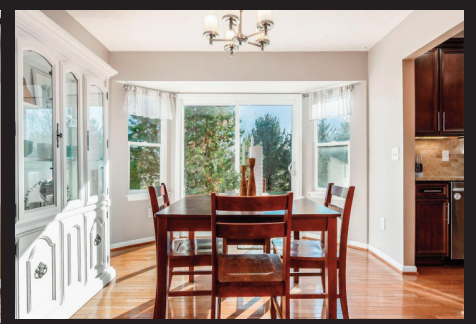
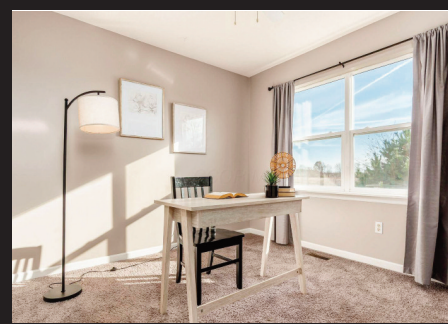
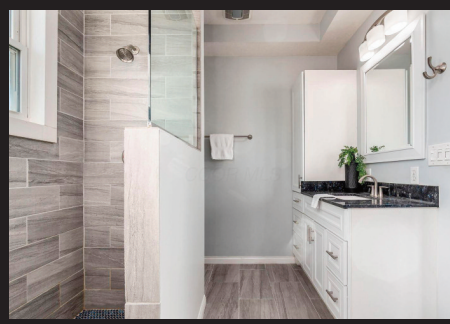
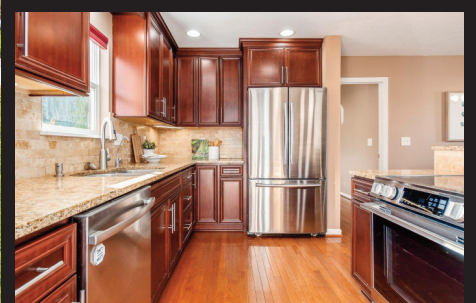
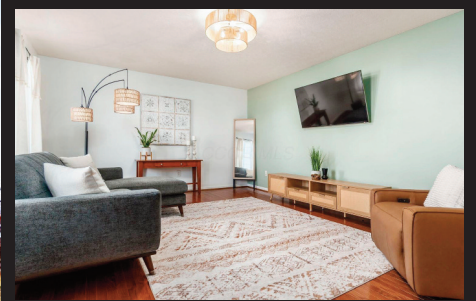
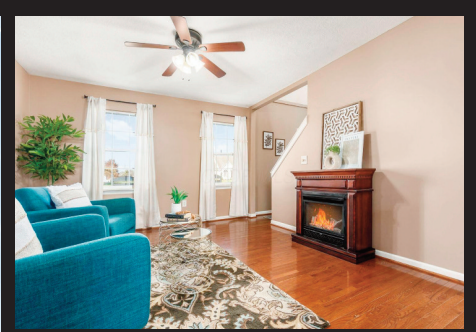
- Will I be charged an origination fee? If so, how much?
- Will I be charged separate discount points? If so, how much?
- Will I be charged any of these separate fees: processing, document preparation, underwriting, tax service, or flood certification?
- Will there be additional fees at closing?
- Is there a lock period with this loan? If so, how long?
- Are there any penalties if I pay off the note early?
- What is the interest rate I'll be charged, and is it fixed or variable?
- What term (length) of loan provides the best payment for my budget?

For definitions of these terms and more financing tips, ask for our Free Consumer Report called "**7 Secrets For Saving Thousands When Financing Your Home.**" We will send a copy right to you.

Do you have a real estate question you want answered? Feel free to call us at 614-546-8354 & 614-537-1994 Perhaps we will feature your question in our next issue!

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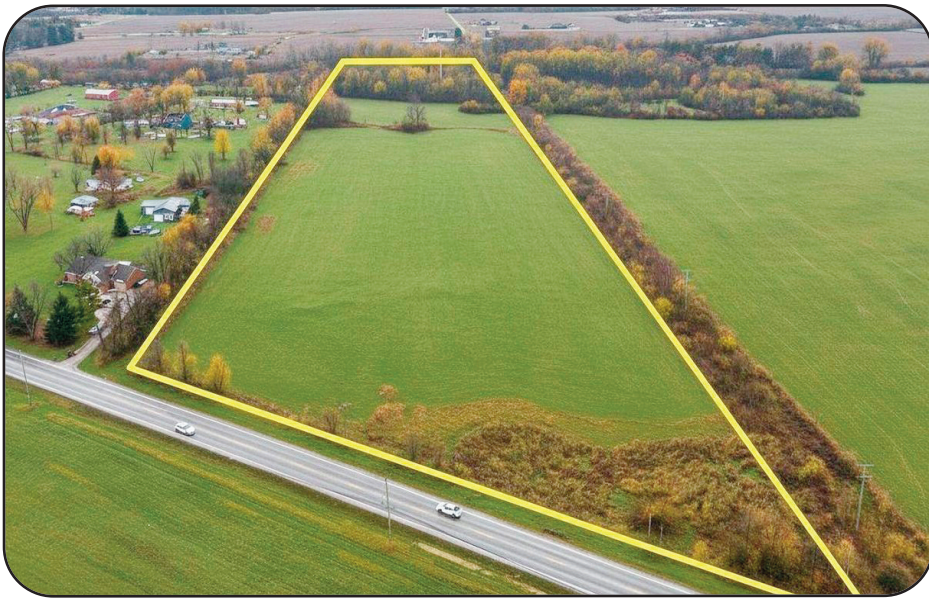
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SHOULD I USE A REALTOR WHEN BUYING A NEW BUILD HOME?

The real question that a buyer should ask is, "Why would I use a Realtor for buying from a builder?"

The answer: There isn't a single reason!

Many buyers are unaware that they can have their Realtor represent them for a new construction. Another common myth that buyers have is that builders will offer lower prices if the buyer buys directly, instead of through a Realtor. This is totally false. In fact, a Realtor could get you a better price or more upgrades than what you can negotiate with a builder.

SOME ADVANTAGES OF USING A REALTOR FOR NEW CONSTRUCTION

- A purchase contract is a legal document and most buyers never pay close attention to what they are signing. There is no standard contract for new construction. Every builder has their own version of a purchase contract. Buyers realize a problem only after they get into a dispute during the transaction. A Realtor would explain the contract to you up front and be able to negotiate changes to the contract to your advantage.
- A buyer is purchasing a house that will be delivered in the future (*a few months later*). Most buyers who go directly to the builder to negotiate from a list price (*based on guess-work*) end up paying to the advantage of the builder. A Realtor has more experience and insight into the specific market and can write up a contract that would possibly protect you when you are ready to close.
- The builders usually keep a considerable amount as an up-front deposit. If you ever get into a dispute with a builder, you will have the Realtor as your professional advisor to guide you through, and possibly resolve, the situation, by negotiating on your behalf. It is always your Realtor's priority to protect your deposit.
- Most importantly, it doesn't cost you anything to have a Realtor represent you. It is time the buyers start realizing this free benefit and use it to their advantage. If you are considering building your dream home, let us assist you in the process so you can obtain the best possible deal and walk into your new home, knowing everything is right.



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