Holiday Greetings to Our Readers, Clients and Friends!

By JIM SMITH, Realtor®

In our increasingly busy lives, we sometimes overlook life's niceties, like sending out holiday greeting cards. Such was the case this year.

So, instead of writing another column on real estate, let me use this space to send our collective and individual wishes for a joyous Christmas season—regardless of faith—to all of our many friends and clients.

Among our nine agents, including myself, we served over 100 client families in 2015 and nearly as many in previous years, so there are a lot of you to thank for the privilege of serving your real estate needs

For most of you it was a pleasant experience, as reflected in our reviews on www.RatedAgent.com, but it's unavoidable (and undeniable) that we didn't leave everyone with a warm and fuzzy feeling. I myself had one client — a fellow church member — who needed to downsize and who felt that I didn't do an adequate job of explaining the risk entailed in finding a replacement home once he had to move out of his current home. In this market, trying to sell and then buy can be tricky, and we do our best to pull off that trick for those who can't

Read More About Metropolitan Tax Districts

Last week I wrote about property taxes and how much they vary because of the tax districts routinely created by new home builders.

Because this newspaper's deadline is earlier than the Denver Post's (where this column also appears), I didn't have all the information and insights that ended up in that newspaper. Indeed, after that newspaper went to press, I learned even more!

Therefore, I draw your attention to the more extensive and accurate description of this issue at www.JimSmithColumns.com. The column posted there goes well beyond what was published in both newspapers.

buy without selling first. In this one case, the timing didn't work out, but are glad he did find a new home following a couple months renting.

You'll see his negative review in this regard on RatedAgent.com, but that's the beauty of that website — you can't cherry pick the reviews that are displayed, making it the most trusted review website for Realtors.

Back to the good stuff. We have been blessed with great clients — including him — and we love them all. We are in this business because all of us enjoy serving. We do our level best to go beyond what buyers and sellers might expect from real estate professionals.

Decades ago my sister Susie had a quote from Confucius on her refrigerator that I have never forgotten. It said, "Concentrate on giving and the getting will take care of itself." I later discovered, after adopting it as a business principle, that Confucius never said that, although it sounded like something a wise man like him would have said. At least Susie said it, and I believed it.

To me, that quotation reflects the spirit of this season we call Christmas. A gift is something you give without expectation of return, and when it's given in that spirt, you never know what the returns will be, but they'll probably be good!

I'm pleased that this "culture" of Golden Real Estate has attracted eight like-minded professionals. I didn't recruit any of them. They all asked to join our brokerage, perhaps because of our culture of giving and serving unconditionally.

Our agents are active in their own right, too. Karon Hesse and Kristi Brunel are

"front and center" not only in the picture at right, but also in their own charitable activities — Karon with her ongoing mission outreach to Rwanda, and Kristi with her service to the Chris-



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Merry Christmas from our families to yours! Left to right: Jim Swanson, Chuck Brown, Karon Hesse, broker/owner Jim Smith, Kristi Brunel, Kim Taylor, and David Dlugasch. Not shown: Leo Swoyer and Carrie Lovingier

tian Action Guild, where Kim Taylor also donates time. A few of us are frequent blood donors, too.

We are always coming up with new ways to "give." Well known examples include our free moving truck (used by local non-profits, not just clients); free moving boxes and packing materials, free staging consultations, free electric vehicle charging stations, a free smartphone app for finding service providers, and the accepting of Styrofoam for recycling.

Following a peaceful and joyous holiday, we wish you a happy and prosperous New Year.





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