

# Just 96 Seconds!

Now that the real estate market has become more balanced with an increase in home inventory, buyers have more time to react before making an offer. And, sellers are still able to take advantage of increased home prices from the past few years.

I am happy to set up a personalized home-search website for anyone considering buying a home. They will have access to all of the listed homes for sale that match their desired criteria. It's a great way to monitor home prices and see the newly listed homes for sale.

For anyone considering selling their home, I am happy to give a complimentary analysis to let them know how much their home might sell for in the current market.

Please take 96 seconds to send me your referral (**really, I timed it...just 96 seconds!**).

**A referral is sending someone you care about to someone you trust.**

I promise I'll be short (and friendly) and just ask if they'd like more information.

You can use the address below, call/text me at 480-390-5380, or email [danazhomes4sale@hotmail.com](mailto:danazhomes4sale@hotmail.com).

Thank you.

*Dan*

-----  
Just 96 seconds! Send to Infinity & Associates Real Estate: Attn: Dan Kilde 2450 S. Arizona Ave., Suite #1 Chandler, AZ 85286

---

Your Name	Their Name	Their phone/email
How you know them and any other helpful information		Their address (optional)

---



# Life Stuff

News To Help You **Save Time And Money**

January 2023

## An Alphabet of New Year's Resolutions

**A**void negative people, places, things, and habits.

**B**elieve in yourself.

**C**onsider things from every angle.

**D**on't give up and don't give in.

**E**njoy life today. Yesterday is gone, and tomorrow may never come.

**F**amily and friends are hidden treasures. Seek them and enjoy their riches.

**G**ive more than you planned.

**H**ang on to your dreams.

**I**gnore those who try to discourage you.

**J**ust do it!

**K**eep trying no matter how hard it seems. It will get easier.

**L**ove yourself.

**M**ake dreams happen.

**N**ever lie, cheat or steal.



**O**pen your eyes and see things as they really are.

**P**actice makes perfect.

**Q**uitters never win and winners never quit!

**R**ead and learn about everything important to you.

**S**top procrastinating.

**T**ake control of your own destiny.

**U**nderstand yourself in order to better understand others.

**V**isualize your dreams.

**W**ant your dream more than anything.

**X**-celerate your efforts.

**Y**ou are a unique individual. Nothing can replace you.

**Z**ero in on your goals and go for them

**Choose just one or two – and make 2023 your best year ever!** Dan

Get Some Tips At:  
[PlanYourArizonaMove.com](http://PlanYourArizonaMove.com)

### INSIDE THIS ISSUE

- A New Year's Resolution for Fiscal Fitness
- January Quiz Question
- It's About Time
- Up Close and Personal
- Available Homes Increasing
- Raising a Giving Teenager
- January 16: Martin Luther King, Jr. Day
- Don't Let Arthritis Spoil Your Winter
- Free Reports
- Random Thoughts
- New Year's Resolutions for Success

# A New Year's Resolution for Fiscal Fitness

Most New Year's resolutions revolve around health and exercise. Although that frequently means losing weight, one area you want to fatten up is your money supply. Here are some simple resolutions for adding healthy heft to your overall financial health:

**Save 10%.** Put aside 10% of your income for long-term investments and retirement savings before paying any bills. This is also known as paying yourself first!

**Track your expenses.** Record every dollar you spend - for at least one week. You'll get a clearer idea of where the money goes and which items you can cut back on.

**Energize your house.** Look for ways to make your house more energy efficient. You'll save on heating and cooling costs, and you'll help the environment.

**Stay home.** Resist the temptation to eat out; cook more meals at home. Instead of going to the movies, stream a video, read a book, or play a game with your family.

**Don't rely on credit cards.** Credit card debt can eat up your savings and chip away at your future. Start reducing your debt, and don't buy anything on credit if you don't have enough money to pay the bills promptly.

## It's About Time

Imagine there is a bank which credits your account each morning with \$86,400, carries over no balance from day to day, allows you to keep no cash balance, and every evening cancels whatever part of the amount you didn't use during the day. What would you do? Draw out every penny every day, of course! Well, everyone has such a bank. Its name is *Time*.

Every morning, it credits you with 86,400 seconds. Every night it writes off, as lost, whatever of this you've neglected to invest to good purpose. It carries over no balance. It allows no overdraft. Each day it opens a new account for you. Each night it burns the records of the day. If you fail to use the day's deposit, the loss is yours. There is no going back, and there is no drawing against "tomorrow." There is never "not enough" time or "too much" time. There is exactly the same amount of time in every day – and it's our decision how to spend it. Resolve to make the most of all 86,400 seconds every day!

## January Quiz Question

**Q:** *What is the longest-running Broadway show?*

Everyone who texts, emails or calls in the correct answer by January 25th will be entered into a drawing for two free Harkins movie tickets. (current winner eligible after 2 months)

**(480) 390-5380**  
**[danazhomes4sale@hotmail.com](mailto:danazhomes4sale@hotmail.com)**



## UP CLOSE AND PERSONAL

Have you learned to do nothing yet? I was introduced to a book about leisure. Part of the author's definition of leisure is the capacity to receive the reality of the world. He states that the enemy of leisure is total work. Basically, it's working all the time and living a life of distraction. Total work and constant distraction both prevent the deep reflection that we get from leisure. Leisure allows us to receive the gifts of wisdom that no amount of human effort can obtain. Total work makes wisdom, culture, religion, and contemplating God impossible. This is why total work was so central to communism of the 20<sup>th</sup> century. Communism seeks to destroy religion through total work. It seems like today we impose the condition of total work on ourselves. We might not work in our jobs and careers all the time, but when we are not doing paid work, we busy ourselves with all types of unpaid work, which includes shopping for example. This keeps us from leisure. Leisure is essential to our human flourishing. We have removed silence from our lives, and have replaced wisdom and insight with knowledge and information. We have been seduced by endless distractions, and these things are destroying our very selves. The hardest thing in the world to do is nothing. Let's try adding a bit more leisure to our lives this year by learning to relax and do nothing. What we discover when we start doing nothing is that true leisure is anything but nothing.

Have a leisurely month!

*Dan*

## Available Homes Increasing

Just a quick note to let you know how I can help you or anyone you might refer to me.

Andrew, who was referred to Dan by his mom, wanted to buy his first home. Andrew and Dan's son, Ryan, had been in Boy Scouts together and had both earned their Eagle Scout rank. Dan connected Andrew with a trustworthy lender and then set up a personalized home-search website for him. That way, he could see all of the available homes listed for sale that were in his price range that met his customized criteria. At first, there were not many options in his price range. But, after the market became more buyer friendly, more homes became available. After looking for a while, Andrew found a home he wanted to pursue. Unfortunately, there was another buyer who was willing to pay much more than Andrew, so he continued looking. The next home Andrew liked ended up having too many repair issues, so he decided to pass and keep searching for the right home. They say the third time is the charm, and that was certainly true for Andrew. He found the perfect home in a cul-de-sac with a large backyard and view fencing overlooking a grassy greenbelt. And Dan was able to negotiate to have the seller pay all of Andrew's closing costs.

If you know someone who would like to take their time to find the right home, just have them call me at 480-390-5380. I would be happy to help them just like I helped Andrew.

# Raising a Giving Teenager

Some high schools require students to complete a certain number of community service hours before graduating. If you are raising your teens or grandkids to be generous and thoughtful individuals, then stress to them the importance of giving back. Here are three ways you can help your teen cultivate a spirit of generosity and a willingness to serve:

**Make it a family affair.** Be the example of stewardship for your teens to follow. Find an organization or a cause that the entire family can get involved with and participate in together.

**Let them decide.** If your teens have a service project they want to explore, then support them in their efforts. Their ideas are being shaped by their interests and experiences. Your encouragement at this crucial stage in their development will help validate their sense of self-worth and provide an additional boost of motivation.

**Even small gestures count.** Raising money for charity or volunteering a couple of hours a week at a food bank or a similar civic-minded organization are great ways to give back. So, too, are neighborly deeds, such as shoveling an elderly neighbor's driveway or pulling their trash cans out to the curb. Teach your teens to look for small ways in which they can make a difference.

## January 16: Martin Luther King, Jr. Day

Martin Luther King, Jr. was a Baptist minister and social activist who led the civil rights movement in the United States from the mid-1950s until his assassination at age 39 in 1968. An eloquent and widely quoted speaker, King is perhaps most often remembered for the "I Have A Dream" speech he gave in 1963 in Washington, DC, which is credited with mobilizing supporters of desegregation and prompting the 1964 Civil Rights Act.

### The Kid Scoop

Ryan (22) was home for ten days at Christmas. This is the first time we have seen him since moving to Texas a few months ago. Brandon (20) was home during his month-long break from ASU. Buckley was sure happy to share the big bed with him again.

### See An Interesting Home?

No need to wonder about the price or call a high-pressure sales agent who will make you feel obligated. I can send you the information quickly and easily for any house, listed or sold, anywhere in town.

**Just ask me! It's all part of my free, no-obligation HomeFinder Service.**

Email me or leave the address on my voicemail, anytime, 24 hours a day, and I'll mail or email all the information on that listing within 24 hours.

**(480) 390-5380**  
**[danazhomes4sale@hotmail.com](mailto:danazhomes4sale@hotmail.com)**

The U.S. Congress voted to observe a national holiday in King's honor beginning in 1986, on the third Monday of January, close to the time of his birthday.

---

*"My own prescription for health is less paperwork and more running barefoot through the grass." ~ Leslie Grimutter*

# Don't Let Arthritis Spoil Your Winter

The winter months can be hard on people with arthritis. Cold weather can exacerbate joint pain, making life uncomfortable when temperatures are low. *The Integris Health* website offers this advice for enduring winter with arthritis:

**Dress in layers.** Stay warm indoors and outdoors. Wear gloves and add layers to your knees, elbows, and other places where your body aches.

**Eat healthy.** Rich foods and sweets can cause a flare-up of rheumatoid arthritis. Limit your consumption of gravy, processed meats, desserts and unhealthy snacks.

**Minimize stress.** Stress can make your work (or play) harder than it should, which then overtaxes your muscles and leads to more pain. Try meditation, deep breathing, and yoga to stay in a calm frame of mind.

**Exercise.** Physical activity helps increase flexibility, strength, and energy and helps ease arthritis pain. Aim for 150 minutes of moderate aerobic exercise a week, along with two strength training sessions.

**Wear compression gloves.** These encourage blood flow in your joints and help keep your hands warm.

**Get plenty of sleep.** A lack of sufficient sleep has been linked to depression, fatigue and additional pain in people who suffer from rheumatoid arthritis.

**Talk with your doctor.** If you're in more pain than usual during winter, then consult with your physician. It's a good idea to also let your family know about it, too.

## The Dog Scoop

I heard a noise in our room but was the only one in there. All of a sudden Buckley comes out from underneath the bed. That was a first in the eight years we've had him.

## *Please Don't Keep Me a Secret*

*Please take a moment and think about the next person you know who is most likely to buy or sell a home in the next six months. I need your help.*

*I have great systems in place to give your referrals the world-class experience they deserve. Working by referral allows me to spend the necessary time needed with my clients, as opposed to using that time looking for new business. I can't do it without you! I promise to never pressure your referrals or make them feel obligated. You can call me at 480-390-5380 or email me their name at [danazhomes4sale@hotmail.com](mailto:danazhomes4sale@hotmail.com).*

# Free Reports

- How to beat other buyers to the best listings
- Five powerful buying strategies
- Seven different reasons to own your own home
- Ten simple steps to ensure your home sells at top dollar
- The nine most deadly mistakes you can make when selling your home
- How sellers price their homes
- Making the move easy on the kids
- Protect your home from burglars
- How to show your home
- Things you should know about moving
- How to stop spending money on rent and own a home instead

## How to Order:

- Call/Text Dan at 480-390-5380
- Go to Dan's website at [www.PlanYourArizonaMove.com](http://www.PlanYourArizonaMove.com)
- E-mail Dan at [danazhomes4sale@hotmail.com](mailto:danazhomes4sale@hotmail.com)

---

**Go Green: Recycle This Newsletter!**  
*After you've enjoyed my newsletter, please recycle it by passing it along to a family member, friend, neighbor or coworker.*

# Random Thoughts

Here are some silly points to ponder:

- Age sixty might be the new forty, but 9 p.m. is the new midnight.
- It's the start of a brand-new day, and I'm off like a herd of turtles.
- The older I get, the earlier it gets late.
- When I say, "the other day," I could be referring to any time between yesterday and fifteen years ago.
- I remember being able to get up without making sound effects.
- I had my patience tested. I'm negative.
- Remember, if you lose a sock in the dryer, it comes back as a Tupperware lid that doesn't fit any of your containers.
- If you're sitting in public and a stranger sits next to you, do you ever just stare straight ahead and say, "Did you bring the money?"

## New Year's Resolutions for Success

Ralph Waldo Emerson (1803-1882), philosopher, poet and public speaker, wrote this a long time ago, but his thoughts are still timely for today, especially when we think about making New Year's resolutions:

*To laugh often and love much; to win the respect of intelligent persons and the affection of children.*

*To earn the approbation of honest citizens and endure the betrayal of false friends; to appreciate beauty; to find the best in others.*

*To give one's self; to leave the world a bit better, whether by a healthy child, a garden patch, or a redeemed social condition.*

*To have played and laughed with enthusiasm and sung with exultation; to know that even one life has breathed easier because you have lived...*

*This is to have succeeded.*



---

*"He who laughs, lasts." ~ Mary Pettibone Poole*

Sam says...

*"I appreciate all of your hard work, diligence, and the results in selling my mom's home. Although you never met her, she was impressed enough with your phone calls and correspondence through the years to leave written instructions to have you handle the sale of her house. She was always a good judge of character, and I'm sure she would have been pleased with the results."*

See over 100 more rave reviews from actual clients at [www.PlanYourArizonaMove.com](http://www.PlanYourArizonaMove.com). Just click the "True Stories" link at the top of the page. You can call Dan directly at 480-390-5380 or email at [danazhomes4sale@hotmail.com](mailto:danazhomes4sale@hotmail.com)

Copyright 2023 Dan Kilde. This information is solely advisory and should not be substituted for legal, financial or tax advice. Any and all financial decisions and actions must be done through the advice and counsel of a qualified attorney, financial advisor and/or CPA! I cannot be held responsible for actions you may take without proper financial, legal, or tax advice!



**Life Stuff**

**Dan Kilde**

**Infinity & Associates Real Estate**

**2450 S. Arizona Avenue #1**

**Chandler, AZ 85286**

**480-390-5380**

**[danazhomes4sale@hotmail.com](mailto:danazhomes4sale@hotmail.com)**