

Life Stuff

News To Help You Save Time And Money

October 2024

A Second Chance

Although it was long past her bedtime, Sophie couldn't sleep. She climbed out of bed and quietly crept to the living room. She saw her tired mom sitting with a huge smile while reading a book, with a basket of unfolded laundry at her feet.

Hearing Sophie enter, her mom looked up and said, "A book by Erma Bombeck," already knowing what Sophie was about to ask because moms just know. She patted the couch next to her, smiled when Sophie plopped down, and started reading aloud:

"If I had my life to live over, I would spend more time listening and less talking. I would spend more time on loved ones and less on work. Spend more time living in my living space and less cleaning it. Spend more time learning from the older people in my life and less trying to convince them I already know it all."

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She reached over and patted Sophie's shiny curls.

"I would spend more time with the windows rolled down and less worrying about mussing my hair. I would spend more time having fun and less being practical. Spend more time finding joy in each moment, spend more time on love and forgiveness, and less on anger and insults. Most of all, given another shot at life, I would seize every minute ... look at it and really see it ... live it ... and never give it back."

Glancing over, she saw Sophie's eyes closing. Instead of putting her back to bed, she pulled her daughter close and breathed in the moment. The laundry could wait.

All good reminders of how to spend our time.....Dan

October Dates

October 4, National Taco Day – Celebrate with delicious tacos of all kinds!

October 10, World Mental Health Day – An internationally recognized day that aims to raise awareness about mental health issues, promote mental well-being, and advocate for improved support and resources.

October 16, World Food Day – A day established by the United Nations to highlight the importance of food security and sustainable agriculture, with a focus on combating hunger and malnutrition.

October Quiz Question

Q: *What popular fall treat was originally created as a way to use up excess corn syrup and sugar during the late 1800s?*

Everyone who texts, emails or calls in the correct answer by October 25th will be entered into a drawing for two free Harkins movie tickets.

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Cozy Fall Mulled Mocktail

This warm, spiced drink combines apple cider, cranberry juice, and festive spices, making it perfect for cozy gatherings and celebrations. Enjoy the taste of the season without alcohol! Whether served at a holiday party or a quiet evening at home, this delightful beverage will bring a touch of warmth and cheer. The rich blend of flavors will leave everyone asking for the recipe.

Ingredients:

4 cups apple cider
2 cups cranberry juice
1 orange, sliced
3 cinnamon sticks
4 whole cloves
2 star anise



Instructions:

Combine all ingredients in a large pot. Simmer over low heat for 20–30 minutes. Strain and serve warm.

Celebrating 30 Years!

Whew! I've completed 30 years in real estate. Throughout the year I will be highlighting 30 different client celebration pictures (for 30 years) on my Facebook page with a few words from each client based on their own personal experience. If you want to take a peek, just go to my Facebook page, or better yet, send me a "friends" request and we can stay connected that way too. Thank you to all of you who have supported my business these past 30 years, whether I have personally helped you with a sale or by serving someone else you have referred to me.

Up Close and Personal

Kim and I celebrated our 29th engagement anniversary today (September 30th). While we were on our walk this morning, we were trying to remember what we did the evening we were engaged. Of course, we remember where I proposed which was in the outside garden at our church. But we could not remember what happened after that. Thanks to a few photo books we have from our dating years, we were able to solve that question. I had planned a dinner to the Chart House in Scottsdale, followed up with a gondola ride along the Hyatt Regency's waterway, complete with our own private singing gondolier. I didn't have Google at the time to come up with such a stellar idea, but I think that was a good thing. When I Google "best romantic evening ideas," the first idea I am presented with is to "create a mock movie theatre." That could have ended the whole engagement right then and there. Gosh, if I would have done that, I might be eating dinner alone tonight. It seems like that suggestion could be the same top Google search for "worst romantic evening ideas." This just goes to show you that Google does not have all the answers.

Have an awesome month! *Dan*

No Worries

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

David's co-worker, Bob, referred him to Dan. David needed to sell his house because his employer was going to transfer him to a new data center in North Carolina. Dan met with David to take a look at his home and discuss price along with the best way to market his home. The only problem was that David's home was much nicer than all of the recent home sales around him. Dan felt that David would be able to get a much higher price than those homes, but eventually the buyer's loan company would have to have an appraisal done on the home. And with most of the existing sales being lower in price, it could be a challenge to convince the appraiser of the price Dan was suggesting. Understanding the potential price and appraisal challenge, Dan and David arrived at a price they were both comfortable with to list David's home on the market. After generating a lot of interest, Dan managed to get a full price cash offer on David's home. With a cash offer, there was no bank involved to require an appraisal, and the buyer was not concerned with getting an appraisal done themselves. On top of that, it was sold "as is" so the buyer would not start to nickel and dime the seller after the home inspection. Dan helped to coordinate the entire home selling process, and everything went like clockwork. David didn't know selling a home could be so easy.

If you know someone wanting to sell their home, just have them call me at 480-390-5380. I would be happy to help them just like I helped David.

*"The next two months will be spent proving that one can live solely on things made with pumpkin."
- Unknown Author*

AI, On the Go

Ten years ago, the notion of having a powerful and complex AI program might have seemed like science fiction. But soon it will fit in your pocket because Apple is partnering with ChatGPT to bring AI to iPhones.

Apple Intelligence, unveiled at June's Worldwide Developers Conference, has generated ample buzz by allowing users to use native AI on Apple's powerful proprietary chips.

Typically, AI tools are accessed via the internet: Users connect with the AI tool provider's servers, which can do all the heavy lifting to make the AI actually work. Apple Intelligence, however, will allow users to use it right on their phones.

Apple Intelligence can be used to write, proofread, and summarize text, which is ideal for composing emails and articles. It can also be used as a research tool for tasks such as troubleshooting a problem with your swimming pool pump or your website code.

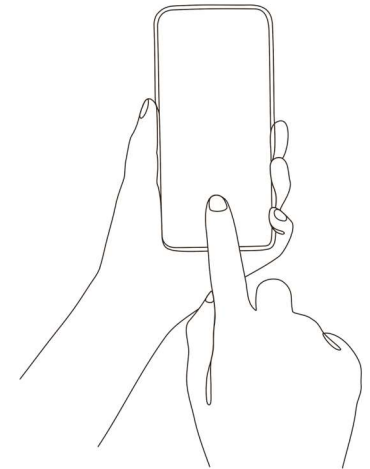
You can also create images, monitor your emails, and more. In some cases, however, Apple might ask to send specific requests to ChatGPT. Doing so would allow iPhone and Mac users to tap into powerful servers when necessary.

Apple has been slow to roll out its own AI solutions compared to Microsoft and Google. However, the timing put Apple in a prime position to study AI's problem areas and learn from mistakes. In the meantime, Apple has bought more than 24 AI companies, and CEO Tim Cook has argued that AI will play an integral role in many of the company's products.

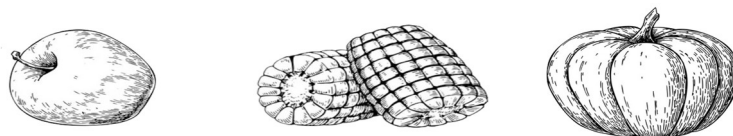
Apple Intelligence will be ready this fall. Among the iPhones already on the market, only the 15 Pro and 15 Pro Max will get it. The platform will also be available on Mac computers with an M1 or newer processor.

Clients of the Month

Congratulations, Steve and Robin, on the purchase of your new home! Thank you, Tara, for referring your parents to me. I am grateful for your trust and never take your referrals for granted.



HELLO



FALL

(well, sorta in AZ!)

This Halloween, Eat Your Pumpkins!

Pumpkins are not just for jack-o'-lanterns—they're a nutritional powerhouse offering numerous health benefits. Rich in vitamins A and C, pumpkins play a crucial role in boosting immunity and maintaining eye health. They are also high in fiber, which aids digestion, promotes a healthy gut, and helps keep you feeling full for longer periods. Additionally, the antioxidants found in pumpkins are effective in combating chronic diseases and promoting overall well-being.

There are many delicious and versatile ways to integrate pumpkins into your fall diet. Try adding pumpkin puree to your smoothies for a nutrient-packed breakfast or incorporate it into soups for a rich and creamy texture. Baked goods like muffins and bread also benefit from the addition of pumpkin, providing extra moisture and flavor. Don't forget about roasted pumpkin seeds, which make a tasty and nutritious snack.

Embrace the pumpkin season for a healthy autumn boost and enjoy the myriads of ways this versatile vegetable can enhance your meals and your health!

Respite Care: Every Caregiver Needs a Break

Respite is time off, time away, a much-needed time for a caregiver. It's relying on someone else, whether a friend, relative, volunteer or professional, who can fill in for you and give you some time to yourself -- because your wellness should be priority number one.

Unfortunately, according to a National Respite Coalition survey, most caregivers don't realize they're in need of respite care until it's too late.

Only a small percentage of a National Alliance for Caregiving members actually used respite care. When they did, it was because of a health crisis or another emergency.

Who Do You Know?

Who do you know who was recently married and might be looking to buy their first home? I am happy to talk with them and answer any questions about the home-buying process. Just have them call me at 480-390-5380 or email at danazhomes4sale@hotmail.com

The Dog Scoop

Buckley started to chase a big piece of tree bark until he realized it was not a cat.

The challenge is that they view themselves not as caregivers, but as spouses, parents, or siblings who feel it's their duty to provide care. They don't believe they deserve a respite.

If you are a caregiver, you need time away - just as any worker needs a vacation from the daily stress of their job, according to the National Caregivers Association. It's a break that renews you.

The ideal respite is to go somewhere else so you're not in the same environment. That's the best way to clear your head. It gives a little bit of your life back.



Declining Mortgage Rates

The recent dip in mortgage rates brought the 30-year fixed-rate mortgage to its lowest level in two years, offering promising opportunities for both homeowners and potential buyers. Homeowners are seizing the moment, with refinancing activity on the rise as many take advantage of the lower rates to reduce their monthly payments and improve their financial position.

At the same time, homebuyers are in an advantageous position. While some are patiently waiting to see if rates fall even further as more economic data is released in the coming weeks, the current market already presents an exciting opportunity to secure a low rate. With favorable conditions emerging, now is an excellent time for buyers to explore their options and potentially make their move in the housing market. As rates decrease, buyer activity tends to rise. When rates go down, mortgage applications—and buyer demand—typically go up.

What This Means for You:

According to the National Association of Realtors (NAR), home sales increased in July after four months of decline, signaling a turning point for the market. If you're considering selling your home, this boost in buyer interest could work in your favor.

More buyers mean more competition, which can result in higher offers and a quicker sale for your property. Edward Seiler, AVP of Housing Economics at the Mortgage Bankers Association (MBA), supports this outlook:

“MBA is expecting that slower home-price appreciation, coupled with lower rates, will ease affordability constraints and lead to increased activity in the housing market.”

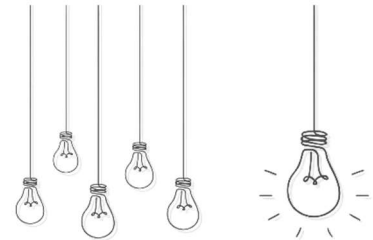
With market conditions becoming more favorable to a wider range of buyers, your home could attract more interest and competitive offers.

Did Thomas Edison Invent the Modern Job Interview?

Thomas Edison, the genius behind the light bulb, batteries, and motion pictures, also had a knack for revolutionizing job interviews. Imagine being interviewed by the man himself. Sounds electrifying, right?

Edison wasn't your typical mad scientist working alone in a secret lab. With more than 10,000 employees throughout various companies, he needed the best minds for his cutting-edge projects. Enter the Edison Tests—detailed questionnaires focusing beyond mere technical skills.

Edison's interviews were anything but ordinary. Picture this: He serves you a bowl of soup. If you salt it before tasting it, he marks you as someone who jumps to conclusions—not what he wanted in a meticulous researcher.



Back in his day, employers rarely considered personality fit. Edison, however, was ahead of his time. His 140-question test required a whopping 90% to pass. In 1921, only 32 of 718 candidates succeeded. Even Einstein stumbled on this one!

Edison might have also accidentally invented news leaks. After his test was leaked to the *New York Times*, he had to rewrite the whole thing. Talk about unintended innovation!

Edison's approach to hiring—blending technical know-how with personality insights—has shaped today's job interview. So next time you're prepping for an interview, remember: You might have Edison to thank for those quirky questions!

These Famous Phrases Came From Sailors

Sailing ships were the cutting-edge technology of the 18th century, and the shipbuilding boom spawned many phrases we still use today.

Loose cannon: Today, an unpredictable person. Then, a literal unsecured big iron tube that was going to hit something and cause a lot of pain.

Batten down the hatches: Today, get ready for trouble. Then, literally, get an iron bar to cover the door of a ship for terrible weather.

All hands on deck: Today, there's a problem and we need everyone here now. Then, the same, except an actual ship's deck.

Show one's true colors: Today, a dishonest person who reveals who they really are. Then, a ship flying a fake flag to confuse enemies, pretty much the same thing.

Learn the ropes: Today, learn the rules and skills of a job. Then, literally, learn how to tie and use ropes.

David says...

"Thank you so much for your help in finding a new home. I absolutely love the house! Your constant meticulous attention to detail and follow-up with the numerous items involved with the home buying process and keeping them on track was very professional. Your service was first class, and I will highly recommend you to others."

See over 100 more rave reviews from actual clients at 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

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