

Life Stuff

News To Help You Save Time And Money

September 2017

Wealth Advice From Those Who Know

Despite what you might think, becoming wealthy is often boring. It's often small, daily choices that lead to financial security in the fullness of time. Here are tips based on the success of some of the world's wealthiest people.

You Don't Have to Game the System. Billionaire Warren Buffett lives in Omaha, Nebraska, and he made his investment fortune on the fundamentals: focusing on companies with strong annual cash flow, and choosing companies that aren't at risk of technical obsolescence. Buffett spent the early part of his career investing in insurance companies. Whether you have \$50 to invest or \$5,000, sticking with the fundamentals is smart.



Simplify Your Life. Carlos Slim, a Mexican business magnate, was ranked as the richest person in the world from 2010 to 2013. He has lived in the same house for more than 40 years. Constantly pursuing things you don't need puts you on a financial treadmill, not an upward escalator.

Get Some Tips At:
PlanYourArizonaMove.com

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Be Driven by Passion. Christopher Paul Gardner is "only" a millionaire, but he was a homeless single father for a time. The inspiration for the movie *The Pursuit of Happiness*, his advice is "Find something you love to do so much, you can't wait for the sun to rise to do it all over again. That way, even if you don't make millions, at least you'll never have to 'work'."

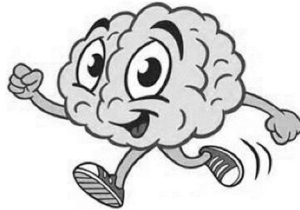
Save to Invest; Don't Save to Save. According to author Grant Cardone: "The only reason to save money is to invest it. Put your saved money into secured, untouchable accounts. Never use that money for anything, not even an emergency." He adds that this will force you to increase your income, which is, of course, another key to wealth.

~ Dan

Take A Walk To Grow Your Brain

In a study funded by the National Institute on Aging, 120 people ages 55 to 80 were divided into 2 groups, with half instructed to walk for 40 minutes a day 3 times a week. The other half did exercises to stretch and tone their muscles.

After 6 months, and then 1 year, the scientists measured the size of the hippocampus, a section of the brain that tends to shrink with age.



In the walking group, the volume of the hippocampus had increased by 2 percent at the end of the year, while in the other group the hippocampus had decreased by 1.5 percent.

So whatever your age, remember that taking a brisk walk can keep you physically and mentally healthy throughout your life.

Keeping Tidy Your Way

The company Lifehacker recently surveyed people, seeking their best cleaning hacks. Here are three of the best responses:

- 1. Fit your house to your habits.** If you tend to drop your keys on the counter when you come in the house, put a small basket on the counter or hooks on the wall next to the counter. If you tend to toss your dirty clothes on the floor next to the bath door, stick a hamper there.
- 2. Look at where your clutter tends to wash up into piles,** and consider adding a cabinet there. Sure that'll get cluttered, too, but at least you can close the doors to hide it.
- 3. Schedule cleaning around entertainment.** If you like a particular podcast and don't feel like you have time to listen, kill two birds with one stone. Enjoy that podcast while scrubbing the toilet or vacuuming the house. Or clean out the cabinet your clutter washes up into.
- 4. Clean little things while waiting.** You put toast in the toaster...3 minutes to clean some dishes. You turn on the computer...2 minutes to clean your desk. Your daughter takes an extra 10 minutes to get ready after you tell her it's time to go...wash the bathroom counter or clean the mirror. Embrace the wait time.

"Sometimes dreams are enough, and they don't need to become goals. I like the idea of fishing at 5am, not necessarily getting up to fish at 5am."

September Quiz Question

Q: *September comes from the Latin root for what number?*

Everyone who emails or calls in the correct answer by September 25th will be entered into a drawing for two free Harkin's movie tickets.

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August Quiz Answer

Q: *Frogs can be found on every continent in the world except _____?*

A: *Antartica*

Congratulations to Bill Escobedo.

His name was drawn out of all of the correct quiz entrees, and he won 2 free Harkin's movie tickets!

UP CLOSE AND PERSONAL

Kim and I took a day trip up to Flagstaff by ourselves. We wanted to do the zipline course at Flagstaff Extreme Adventure Course. We asked the kids if they wanted to go, but neither of them were interested. So off we went...just the two of us. We tried not to read too much into the kids not wanting to go with us and just figured no other teenagers would want to go have fun zip lining from tree to tree in the woods where it's 25 degrees cooler and then go eat pizza and ice cream afterwards. After doing the training for the ziplines, Kim decided it looked better from the ground, so she walked along and took pictures. After pushing on the tree where the first zipline was attached, making sure it was sturdy enough, I felt better. And then once I climbed up on the first platform and saw all the bolts holding the cables and everything together, I knew it would be really safe. I had to assume that all the safety tests were already performed for the day. Now, it was just up to me to make sure I hooked everything up correctly before I jumped. After successfully zip lining to the second platform, I knew I had done everything right. The hardest part of the course was standing by myself on the highest, 70-foot platform, where I had to wait about 3 hours (maybe it was more like 5 minutes) for the people to leave the platform where I was headed next. It's then when I started to think about all that safety stuff again (Why are my palms getting sweaty as I type this? I'm just sitting on the ground in my chair). There were 31 ziplines and I really enjoyed all of them. I even managed to take a 360 video after leaving one platform, doing a full turn with one hand, not dropping my phone with the other, all before reaching the platform on the other side. If you'd like to have some fun, go do the zipline course. If no one else will go with you, I'd love to go again.

Have an awesome month!

Dan

The Needle In The Haystack

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

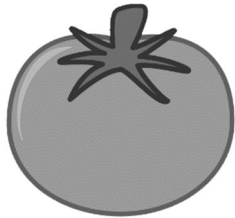
Jonathan and Karen returned from a year-long mission trip to Haiti. Dan had sold their home before they left, and after being back a while, they were ready to get back into home-ownership. They were looking for a home close to their daughter's school and preferred finding something priced under market value that had fix-up potential. They found a couple of homes they liked that had already been sold and many that were nice but at the top of their price range. This didn't leave any funds for fixing it up. Homes in this price range were selling fast which made it even more difficult. After viewing many homes, Jonathan and Karen looked at one that had great potential. It needed more work than most of the other homes, but it was priced well under other homes in the area. This is just what they were looking for. Not only did their offer get accepted over other offers (there were multiple offers), but Dan was able to negotiate a lower price after their home inspection to help with some of the repairs that were needing to be done.

If you know anyone who might like help finding that needle in the haystack, just have them call me at 480-390-5380 or email me at danazhomes4sale@hotmail.com. I would be happy to help them just like I helped Jonathan and Karen.

The Art Of Keeping Tomatoes Fresh

When you buy too many tomatoes at the market, you'll be happy to know how to keep them fresh longer.

Ideally, if you have firm, ripening tomatoes, you don't want to refrigerate them, unless you live in a



super-hot climate. Since tomatoes originated in a warm climate, they're more comfortable ripening and keeping at room temperature. A very ripe tomato should be refrigerated in order to stop enzyme activity, then

allowed to sit at room temperature for a day before eating.

In addition, tomatoes should be stored in a single layer, stem-side down (after the stem has been plucked). Most of a tomato's moisture escapes from the stem, and storing them upside down on a flat surface can help prevent this.

Another tip to prevent moisture loss, is to cover the stem opening with a bit of tape. With a few precautions, your tomatoes will stay firm, plump, and juicy, until you're ready for your next tomato sandwich.

The Secret History Of *Monopoly*

Did you know that the board game *Monopoly* was originally known as *The Landlord's Game*? It was designed and patented by Elizabeth Magie in 1903. Magie intended it to illustrate the consequences of rent, privilege, and land value taxation. Her emphasis was on the concept of economic rent, which is viewed as unearned revenue vs. earned income through productive human action.

The game was popular among friends, and passed along using hand-drawn boards. By 1933, several people had contributed to the game's design in small ways, making it one of the first successfully crowd-sourced games.

In the early 1930s a man named Charles Darrow was particularly enamored of the game, and he eventually was able to sell it to Parker Brothers, claiming it as his own invention. At first, when Parker Brothers realized that Darrow had lied, they asked him to sign an affidavit asking him to repeat his statements to the contrary, and thus bolster their claim to the game. They eventually bought out the original patent by Magie, though her fame was quickly buried, and Darrow was celebrated as the developer. Now you know, *Monopoly* was in fact invented by a stenographer using her hidden brilliance to attempt in some small way to affect the world around her.

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

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Why We Catch A Cold

Cold season is coming. Most colds begin in late August or early September, increasing slowly for a few weeks, then remaining high until March or April. The increase may be due to the opening of schools and to cold weather, which prompts people to spend more time indoors and increase the chances that viruses will spread from person to person. Also the most common cold-causing viruses survive better when humidity is low—during the colder months of the year. Cold weather also may make the nasal passages' lining drier and more

vulnerable to viral infection entering the body.



Hand washing is the simplest and most effective way to keep from getting rhinovirus colds. Not touching the nose or eyes is another. Other than direct contact with an infected person —hand to face contact is the most common way of transferring the virus into your body.

Individuals with colds should always sneeze or cough into a facial tissue, and promptly throw it away. Also, because rhinoviruses can survive up to three hours outside the nasal passages on inanimate objects and skin, cleaning surfaces with a disinfectant might help if someone in the house has a cold.

Clients Of The Month

Congratulations to Mike and Kristin on the purchase of your new home!

Thank you for your trust and allowing me to help you with your purchase.

How To Prevent Bathroom Mold

No matter where you live, high moisture in your bathroom makes mold difficult to control. Eliminate moisture by taking these steps:

- **First**, after a bath or a shower, squeegee water off the shower walls. That eliminates **at least three-fourths** of the moisture that supports mold and mildew growth.
- **Second**, run your fans during your shower and for **a half hour after**.
- **Third**, seal grout lines annually with a standard grout sealer.

To get rid of current mold, scrub with detergent and water, then let the surface dry completely. Or use a solution of 10% bleach and 90% water (a stronger bleach solution will not give better results). If the fans aren't clearing out most of the moisture after 10 minutes, your fans may not be moving enough air. Ask an electrician for the right fan for your size of bathroom.

The Kid Scoop

Ryan (17) will take the ACT test (college readiness assessment test). I sure hope he has his "act" together.

Brandon (15) and I went on our twelfth annual father-son camp out. It was our second year staying in a cabin versus a tent. No set-up involved and you stay dry. I have become much more civilized since turning 50.

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 Order:

- Fax to Dan Kilde at 480-821-4926
- Call Dan at 480-390-5380
- Go to Dan's website at www.PlanYourArizonaMove.com
- E-mail Dan at 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.

How To Break Bad Habits

The Dog Scoop

If you're like most people, you probably have a bad habit or two that you'd like to get rid of. Habits are reacting or doing something automatically that helps us reduce stress. Habits are usually a way of comforting ourselves, but sometimes they can get in the way of our relationships or cause pain for ourselves and others.

Buckley has another ear infection. The kids have never had an ear infection. It looks like Buckley breaks that streak.

For instance, some people have a drink to relieve stress, and after the drink they sometimes become less sensitive to others' feelings. Others bite their fingernails when they're nervous, which doesn't look professional. And some people smoke when they're stressed, which gives them something to do other than focus on how they feel – and this can be dangerous to their health. Once you're aware that you have a bad habit, how do you go about breaking it? Follow these tips to raise your awareness and have a better chance of success:

- **Keep a journal.** Record how many times a day you catch yourself in your habit and how you feel when you resort to automatic behavior. This will help you see what purpose your habit is serving for you.
- **Focus on breaking one habit at a time.** Sometimes people make resolutions to quit all their bad habits at once. While this is admirable, it can also be unrealistic for some people. The best approach is usually to knock out one habit at a time. Pick the habit that you most want to rid yourself of and then start your program to change only that one.
- **Be kind and understanding of yourself.** Try to think of yourself as you would a young child you were trying to teach something. Be forgiving and patient, but determined to help yourself succeed. Stay away from negative self-talk. Don't degrade yourself if you slip or fail in your attempts. Reward yourself for at least trying to improve and get back to the business of breaking your habit.

How's Business...??

PEOPLE ASK ME ALL THE TIME HOW BUSINESS IS GOING. I STRUGGLE WITH THE ANSWER TO THAT QUESTION. MY BUSINESS DOES WELL BECAUSE OF YOUR REFERRALS. **WITHOUT YOUR HELP, MY BUSINESS WILL DIE.** BECAUSE MOST OF MY BUSINESS COMES FROM REFERRALS, I DON'T NEED TO SPEND VALUABLE TIME LOOKING FOR NEW BUSINESS. THIS ALLOWS ME TO SPEND THE NECESSARY TIME WITH YOUR REFERRALS, MAKING SURE THEIR NEEDS ARE BEING MET. **I NEED YOUR HELP.** I HAVE GREAT SYSTEMS IN PLACE TO GIVE YOUR REFERRALS THE WORLD CLASS EXPERIENCE THEY DESERVE. **I CAN'T DO IT WITHOUT YOU.** PLEASE TAKE TWO MINUTES AND THINK OF THE NEXT PERSON YOU KNOW WHO IS MOST LIKELY TO BUY OR SELL A HOME IN THE NEXT 3 TO 6 MONTHS. AT LEAST GIVE THEM THE OPPORTUNITY TO TALK WITH ME TO SEE IF I CAN HELP THEM. I WILL NEVER PRESSURE YOUR REFERRALS OR MAKE THEM FEEL OBLIGATED IN ANY WAY. CALL ME OR E-MAIL ME WITH THEIR NAME. YOU'LL BE GLAD YOU DID, AND THEY'LL THANK YOU FOR DOING SO.

Ronny and Monika say...

"Dan is a wonderful man who is always thinking of others. He goes above and beyond what is required from a Realtor. He is a friend. Dan will do whatever it takes to get his homes sold. Whether you are buying or selling, he always gets the job done! Dan is truly a wonderful person and an awesome Realtor! We have and would choose Dan again when buying or selling. Thanks Dan! You are truly appreciated!"

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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