

# Life Stuff

News To Help You Save Time And Money

January 2011

## Include Family In Your New Year's Resolutions

Setting goals is a great way to nurture your growth. That's why it's important to make New Year's resolutions for family if you want your family life to change and improve. Consider including these goals this year:

**Pare down activities.** Families are busier than ever, so it's important to make room for consistent togetherness time. For example, think about cutting back on activities so everyone can eat dinner together most nights.

**Build confidence in children's strengths.** Parents spend a lot of time pointing out kids' weaknesses. Yet successful people become that way because they focus on their strengths. Do the same for your kids. It will give them the confidence to tackle their weaknesses.

**Consider establishing regular family meetings.** These times should be used to discuss schedules and goals and even grievances. In essence, family meetings are important to help everyone in the family reconnect. Don't schedule family meetings during meal times.

Start your new year searching at  
[www.PlanYourArizonaMove.com](http://www.PlanYourArizonaMove.com)

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**Make personal resolutions a family affair.** If you've decided that you want to do more charitable work, for example, consider making your personal goal a family goal. Volunteering as a family is a powerful way to build self-esteem and establish a sense of community in yourself and your children.

**Work on a parenting weakness.** There are many resources that can help you improve your parenting skills. Head to the library or start surfing the Web.

*Happy New Year!*

*Dan*

# Let's Get Ugli!

Have you ever eaten an ugli fruit? If not, you're in luck, because right now is ugli season!



According to ugli.com and other Web sites, UGLI® is the brand name for a citrus fruit that was discovered growing wild in Jamaica in 1924. A cross between a grapefruit, orange and tangerine, it's variously described as having an "unattractive, bumpy appearance" and "yellowish, pebbly skin with green blotches," and being "discolored and odd-shaped," "unsightly, rough, wrinkled" and finally, "lopsided, lumpy and frumpy"! But...

Ugli fans – or rather, fans of ugli fruit – tell a different story: "honey-sweet, tangy, succulent, delicious, and remarkably juicy." Slightly larger than a grapefruit and with fewer seeds, the ugli is easy to peel and separate into sections so it makes a great snack, and it's a wonderful addition to salads, soufflés and casseroles. It's also a *healthy* addition; half an ugli has 45 calories, no fat, no cholesterol, and is a great source of vitamin C and fiber.

When ugli fruit are in stores, they're ripe, no matter what their color is – green, greenish-yellow, yellow or orange. Choose fruits that are heavy with no bruises and no signs of drying at the ends. And if you can't find the fruit at your supermarket, tell the produce manager that it's time to – get ugli!

## Caregivers Need Care, Too

People who take care of the chronically ill often are expected to do all and be all for their charges. But caregivers often feel overwhelmed and disconnected from friends and life outside of taking care of a sick family member or friend. Here's how you can lend them some help:

**Educate yourself.** Find out about the disease or condition the sick person is suffering. Ask the caregiver for suggestions on articles or books to read. Your interest helps show your support.

**Keep in touch.** Write or call just to ask the caregiver how things are going – with him or her and with the person who's sick.

**Have an attentive ear.** Give caregivers a chance to talk about themselves and their feelings.

**Be observant.** See what needs to be done and suggest ways you can provide help to the caregiver. Be specific in your offer – like picking up groceries or taking books back to the library.

**Offer your time.** Give the caregiver a break – even if it's just for an hour – and sit with the person who is sick. Or, run the vacuum, do a load of laundry, and empty the dishwasher.

### Client Of The Month

Congratulations to my Client Of The Month, **Tim Jewart**.

Tim bought his first home.

Thanks Tim for your trust and allowing me to help you through the process.

**Enjoy your new home!**

## UP CLOSE AND PERSONAL

The New Year reminds me how life is a journey and not a destination. We not only start over each year, but each day. We don't finish an exercise program or a certain diet and say, "there...done with that for life." We don't arrive at a destination, but journey through each day. It's an ongoing process. Just like our faith or our relationships. We keep working to grow and improve. I am not much into making New Year resolutions, but do try to make daily improvements. It's easier for me to reach a daily goal, like to run 3 miles today, rather than think on January first that I'll run 3 miles a day the entire year. Goals are certainly a good thing to have, but they are reached one day at a time. I'm sure we have all set goals that were not accomplished. The New Year gives us another opportunity. It gives us all a chance to start fresh once again. Maybe it's time to re-start your exercise program or a certain diet. Start tomorrow, and then remember to take it one day at a time and enjoy the journey.

Have an awesome month.

*Dan*

## Are You A Distracted Driver?

A recent survey found that 54 percent of people check their cell phones while driving. In a related study of driving and talking on the phone, only 2.5 percent of test subjects were able to do both safely. For the other 97.5 percent, the ability to hit the brakes quickly was slowed by 20 percent, and the tendency to drive too slowly to keep up with traffic rose by 30 percent. To keep from being a distracted driver, consider these tips:

- Turn off your phone when driving. Talking on the phone or texting at the wheel is illegal in many states, as well as dangerous to you, your passengers, and other drivers. Pull over if you need to talk.
- Set priorities. Part of the problem comes from the belief held by many about being accessible outside the workplace. Discuss the situation with your employer (and your family) so everyone understands that you can't always be connected.
- Have a backup. If you anticipate being needed outside the office, leave an out-of-office message on your voicemail, and provide contact information for colleagues who can assist callers in your absence. That way, urgent calls can be taken care of even if you don't answer the phone.

### See An Interesting Home?

No need to wonder about the price.

No need to call a high-pressure sales agent who will just make you feel obligated. My computer 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.**

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

**(480) 355-8011**

**danazhomes4sale@hotmail.com**

# The Long Way To The End

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

Evelyn referred Mike to Dan. He was interested in buying a home closer to his work so he could reduce his current one-hour commute time. Mike was not in a hurry to buy a home, and considered either a short sale or bank foreclosure. After looking at some homes, Mike found a short sale home he wanted to buy. After writing the purchase contract, he waited about three months for an approval from the seller's lender saying they would do the short sale. Then after waiting a few more weeks for the appraisal to be done, the value came in less than the sales price. The seller's lender would not agree to lower the price to the current appraised value, so it was time to move on. Mike said no more short sales. It was a long frustrating process, with no home to show for it. After starting his home search again, Dan found the perfect bank foreclosure in which Mike thought was the best home yet. He wrote an offer and it was accepted. Dan was even able to get the bank to pay for Mike's closing costs and to include a two year home warranty. It was about 6 weeks later when Mike became the new owner. It was a long process, but in the end Mike found his dream home.

If you know someone who would like to find their dream home, just have them call me at 480-355-8011. I would be happy to help them just like I helped Mike.

## January Quiz Question

**In February many of us will watch a program with "XLV" in its title; what number does XLV stand for?**

Everyone who emails or calls in the correct answer by January 20<sup>th</sup> will be entered into a drawing for **two free Harkin's movie tickets.**

(480) 355-8011  
danazhomes4sale@hotmail.com

# Fifteen Seconds Of Fame

Miami Dolphins football coach Don Shula tells of being on vacation with his wife and two children in a small town in Maine. They went together to the local movie theater, and when they walked down the aisle, the 12 people in the theater stood and applauded.

As the Shulas took their seats, Don said to his wife, "It's just amazing. Sometimes I forget the power of network television and the level of interest in the game today. These people must get every Dolphin game all the way up here. And that standing ovation shows how strongly they feel about football."

At that point, one of the other customers came down to the row where the Shulas were sitting. "Excuse me, sir," the man said. "I don't know who you are, but we sure are glad to see you. The manager said if we didn't get four more people tonight, he wasn't going to show the movie."

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*What if, along with our "to do" list, we had a "to be" list, as well?  
– Ken Johnston*

# Here's An Easy Way To Exercise

Here's an exercise you can do without ever leaving your chair – an exercise for your brain! Scientists believe that puzzles and games are useful tools for stretching your mind. Challenge yourself with these brain teasers:

1. A child was born in Boston, Massachusetts, to parents who were both born in Boston, Massachusetts. But the child was not a United States citizen. How is this possible?
2. Before Mount Everest was discovered, what was the tallest mountain on Earth?
3. A child is born on December 27, yet her birthday is always in the summer. How is this possible?
4. How many times can you subtract the number 5 from 25?

Answers:

1. The child was born before 1776.
2. Mount Everest. It just hadn't been discovered.
3. The child lives in the southern hemisphere.
4. Only once. Then you're subtracting it from 20.

## If You Want Happiness...

If you want happiness for an hour, take a nap.  
If you want happiness for a day, go fishing.  
If you want happiness for a year, inherit a fortune.  
If you want happiness for a lifetime, help someone else.  
– Chinese proverb



## A Quick Stress Reliever

Try this tip for overcoming stress when it threatens to overwhelm you: Make a list of things you like to do, that you look forward to, and that help you relax. When you're feeling stressed, take a look at your list and pick something that you can do right away, even if only for a few minutes. You'll feel better, and just knowing you've got options should help you maintain your cool.

### **December Quiz Answer**

**Question:** What is the world's largest herb?

**Answer:** Banana plant.

**Source:** banana.com

**Congratulations to Ann Patterson.** Her name was selected at random from all of the correct quiz entries, and she received two free Harkins movie tickets.

# 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:

- Call Dan at 480-355-8011
- Go to Dan's website at [www.PlanYourArizonaMove.com](http://www.PlanYourArizonaMove.com)
- E-mail Dan at [danazhomes4sale@hotmail.com](mailto:danazhomes4sale@hotmail.com)
- Fax to Dan at 480-355-9026

## When Failure Is Good

Failure can be one more step on your road to success – you just have to turn it around in a positive direction. Here are some creative ways to view failure:

- Failure can **push** you harder to succeed.
- Failure can **strengthen** your determination to overcome obstacles.
- Failure can make you **braver** in the face of opposition.
- Failure can help you **learn** what you need to do in order to succeed.
- Failure can **encourage** you to change your strategy.
- Failure can **teach** you what your limitations are – and your strengths.

### The Kid Scoop

Ryan (10) always has an excuse why not to eat his fruit. The other day it was, “this pear is gross and has goose bumps on it.”

Brandon (8) was so excited Christmas Eve when he went to bed he said, “I’m getting extra wide pop-open eyes so I don’t fall asleep.”

## Is It Time For A Time-Out?

If you need to stabilize your finances, maybe you need to take a time-out. To take a time-out you might need to call your creditors and tell them that you intend on paying them fully in the future, but that right now you are struggling to get your finances under control, and you’re wondering if they will work with you. Most creditors are happy to work with people who are truly sincere and worried about paying their debts.

Once you have that taken care of, you need to refrain from creating any more debt and avoid any big, new expenses for several and perhaps many months, until you regain control over your finances.

What taking a time-out does is buy you time to think and come up with a plan. This will give you the opportunity to develop some financial clarity for yourself. Once you begin feeling some level of control, you can begin to heal your financial life.

## New Year’s Eve: The Midnight Kiss

According to some cultural historians, the tradition of kissing at the stroke of midnight on New Year’s Eve dates back to old English and German folklore that held that the first person you encounter in the New Year is indicative of the luck that awaits you in the year ahead. Over time, this evolved to people ensuring that their loved ones were nearby, and the shared kiss came to symbolize the hope that love will last throughout the year. But others contend that the kiss came about at masked balls held on New Year’s Eve. The masks represented evil spirits of the old year. At midnight the masks were removed, and revelers kissed as a way to purify the New Year.



# Start Your New Year's Search Here

[www.PlanYourArizonaMove.com](http://www.PlanYourArizonaMove.com)

480-355-8011

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## ***Life Stuff***

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