

# Life Stuff

News To Help You Save Time And Money

April 2020

## The Importance of Setting Priorities

A professor of philosophy stood silently before his class, waiting for students to take their seats. When they were ready, he wordlessly took an empty mayonnaise jar from his desk and filled it to the top with two-inch diameter rocks. When he was done he asked the students whether the jar was full. They replied that, indeed, it was full.

Next the professor took a box of small pebbles and poured them into the jar, shaking the jar so that the pebbles fell into the open areas between the larger rocks. The students smiled. When the professor asked the students again if the jar was full, they agreed that it was.

Then the professor poured in a box of sand, which naturally filled up all the spaces in the jar between the rocks and the pebbles. He then began to explain the purpose of the exercise.



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

### INSIDE THIS ISSUE

- "April Showers Bring May Flowers"
- April Quiz Question
- Dress for Success
- The Dog Scoop
- Up Close and Personal
- Meant to Be
- Hone Your Life Vision
- Get Up and Work Out
- Avoid Mistakes with Retirement Savings
- Free Reports
- Your Fingerprints
- The Kid Scoop

Holding up the jar, he said, This is your life. The rocks represent all the important things, like family, relationships, your health, whatever is so important that were it lost, you would be devastated, nearly destroyed.

The pebbles represent the other things that matter but are important to a lesser extent, like your job, a car or a house. They matter on a smaller scale.

The sand represents everything else. Were you to place the sand in the jar first, there would be no room at all for the rocks. It is the same with your life. If you spend all your energy and your time on the small stuff, you won't have room for the things in life that matter. So set your priorities. Be mindful of what are the rocks. And remember that the rest is just sand and pebbles.

~ Dan

## “April Showers Bring May Flowers”

We've all heard the old "April Showers" rhyme, but you might not know where the rhyme originated. It can be officially traced back to the mid-1500s, although earlier use of the phrase probably existed.

The first time it turned up in print was in 1557, written by a farmer named Thomas Tusser. His poem, compiled in rhyming couplets, was called *A Hundred Good Points of Husbandry* and contained instructions and observations about farming and country customs in the Tudor period of England.

In the April section on Husbandry, Farmer Tusser wrote:

*Swéete April showers,  
Doo bring Maie flowers.*

Tusser could have been referring to something agrarian societies have probably known for millennia...at least those living in particular temperate zones. Basically, the influx of rain in April coincides with the warming of the weather in May which brings forth flowers.

But since he was also a keen observer of life and a poet, he could as easily been using the phrase metaphorically as a reminder to look for opportunity in adversity.

## Dress for Success

This may add a new angle to the phrase “dress for success”: A study published in the journal *Social Psychological and Personal Science* suggests that how you dress may influence how you think.

Researchers found that dressing in formal clothes may help you with big, broad, long-term thinking, letting you focus on the forest instead of the trees. Formal attire may also help you in business negotiations, making you feel more influential than someone in casual clothes.

### The Dog Scoop

Buckley applauds the governor's stay at home order. Although, he's not going to know what to do when we leave him home alone again.

On the other hand, a more casual wardrobe can help you connect better with peers, while reducing obstacles to cooperation and teamwork. You're more comfortable, and co-workers may be more comfortable with you in turn.

### April Quiz Question

**Q:** Where was the first case of COVID-19 reported?

Everyone who texts, emails or calls in the correct answer by April 25th will be entered into a drawing for a free pack of toilet paper.

**(480) 390-5380**

**danazhomes4sale@hotmail.com**

### March Quiz Answer

**Q:** *When was the coil spring invented?*

**A:** 1763

There were no correct entries for this month's drawing.

## UP CLOSE AND PERSONAL

COVID-19. Say no more. We all know what that means now. But just a few short months ago, it meant nothing. Now, it means everything. Lock downs, social distancing, deaths, school closures, sporting events cancelled, routine doctor appointments cancelled, bare supermarket shelves, and the list goes on. I think we have had it way too good for way too long. After all, who really has the time or needs God when things are going so well? We're all just too busy doing our own "important" things. Maybe that's partly why we've been forced to hit the pause button. I've heard the question, "Why is God punishing us?" I don't know that God is punishing us or that He caused COVID-19, but I do believe God is allowing this to happen to teach us something. Maybe the overall lesson is somewhat the same, and maybe it's different for each of us. I think most would agree our world has not been headed in a very positive direction, or at least a very Godly direction. I think God must just shake his head at many of the decisions we make. Might this be a time for all of us to rethink a few things? Maybe He is sending us to our room for a "time out" to think how we have been behaving. Stuff is just stuff, and one day our stuff won't mean much. I do believe we have a merciful God, but we also have a just God. There will be a time for justice, but maybe this is the time to take advantage of His mercy.

Have an awesome month.

*Dan*

## Meant to Be

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

John was referred to Dan by Drew, a very close family friend. John wanted to buy his first home and was excited to start the process. Dan was able to refer John to a trustworthy lender to see about qualifying for a loan and what his price range would be. Dan then set up a personalized home-search website for John so he would have direct access into the Realtor MLS listings. John was notified immediately when a new home came on the market for sale that met his criteria. John wanted to find a single-family home, but after looking in his price range, he opened up his options to a condo. John ended up seeing a condo that just came on the market. After looking at it, he loved it and thought it would make the perfect home. With it still being a seller's market with such a low inventory of homes, John was dealing with a multiple offer situation. The challenge was to write a compelling enough offer for the seller to accept it. And that's just what happened. John's offer was accepted over the other offers. On an interesting side note, it turns out that many years ago, John's parents used to own a condo in the same complex. Not only was it in the same complex, but the same floor plan in the same building! Now that was meant to be. His parents won't even need to ask for directions when they come to visit.

If you know someone looking for a home in this competitive seller's market, just have them call me at 480-390-5380. I would be happy to help them just like I helped John.

# Hone Your Life Vision

Just as businesses are guided by a vision, your life can also benefit from having a vision. A vision is a description of your idealized lifestyle and outcomes. Vision is often based on living according to your highest values and principles.

When honing your life vision, here are things to keep in mind:

- Your vision shouldn't be about "shoulds." A compelling vision is based on what you want to achieve, not what you (or others) think you should have or should do.
- A vision includes identifying your highest values. One exercise is to list all of your most important values (such as honor, trust, fun, play, love, etc.), then imagine you have to throw away one of your values. Which one would you cross off? Then you have to throw away another value from your list. You keep doing this until you're left with the values you refuse to throw away.
- Focus your vision on a higher sense of what you'd like out of life based on your values, without worrying about specific details.
- Keep your vision distinct from your goals. A goal has a time-bound and measurable outcome. A vision is the broad sense of direction you want your goals to take you.
- Keep your vision fresh. If you're feeling bored, reevaluate your life vision. Are you still on the right path? Are you living your vision and finding that it's not what you thought it would be? Or have you discovered that there's more to life and you need a bigger vision?

## Get Up and Work Out

The alarm rings. Do you leap out of bed to head for the gym? Or hit snooze? Motivating yourself to get up and start exercising can be tough. Try these tips to get moving:

- **Eat light the night before.** A heavy snack right before you hit the mattress will make you feel lethargic in the morning.
- **Get a full night's sleep.** You'll wake up feeling refreshed and energetic.
- **Lay out your clothes the night before.** If all your gear is waiting for you, you have fewer excuses between you and your exercise.
- **Get a buddy.** Getting over resistance might be as easy as having someone call you.

### 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**

# Avoid Mistakes with Retirement Savings

Make one or two mistakes in handling your retirement money, and you could be paying a stiff penalty later in your life. The stock market goes up and down, but you'll survive if you stay clear of these common mistakes:

- **Obsessing about market losses.** Focus instead on long-term needs. Catastrophic events and long-term health care needs cause as much damage when you're caught unaware as does a shaky stock market. Will your nest egg be able to handle long-term care?
- **Forgetting about inflation and taxes.** Your retirement savings is a lot smaller than you think it is when you start factoring in the rate of inflation and the taxes you'll have to pay when you start drawing out of it.
- **Indulging instead of saving during your last years before retirement.** When you've got only a handful of years left before you retire, don't go out and buy that new sports car. Some people are able to build up almost a third of their savings in the last five years before retirement because they got serious about saving and investing. Be that person.
- **Thinking you can withdraw more than you really can.** If you rely on average annual returns on your investments to determine just how much you can withdraw, you could be drawing down your retirement fund faster than you should. Average returns are seldom steady. A safe rule of thumb: Count on a 3% rate of withdrawal.
- **Not expecting to live a long life.** Despite the rise in life expectancy, people still seriously underestimate how long they'll live. If you're not thinking about longevity, you could tap out your savings much faster than you should.

## Client of the Month

Congratulations to Amy on the sale of your home!

Thank you for trusting me to help you with another real estate transaction.

## 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.

## 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.*

# Your Fingerprints

They're right down there at the end of your hand – but how much do you really know about your fingerprints?

- ☞ Fingerprints are found on all people and some animals. They are unique to the individual and in almost all cases, remain unchanged over a lifetime (unless damaged by surgery, disease or an accident).
- ☞ The pattern of ridges on the friction skin of the fingers, palms, toes, and sole of the foot are formed *in utero* by about five months. Even identical twins have different fingerprints.
- ☞ Fingerprint configurations are probably determined by multiple genes.



☞ The science of the study of skin patterns, especially the hands and feet, is called *dermatoglyphics*.

☞ Fingerprints are either visible or *latent* (hidden). Most visible fingerprints are made by fingers soiled with blood, dirt, or other substances, or by leaving a print in a soft substance. Latent fingerprints are made by the perspiration and oils that accumulate naturally on the fingers.

- ☞ There are four main types of fingerprint patterns: loop, whorl, arch, and accidental. Arch patterns are rare and loops are most common.

While many believe fingerprint evidence is foolproof, there is a growing number of people who are challenging the reliability of that human element – fingerprint examiners.

## 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**

## The Kid Scoop

Brandon's (17) extra time at home during this COVID-19 pandemic has led to many more game nights with mom and dad (and more video games too).

Ryan (20) continues to work hard at home on his YouTube channel during this COVID-19 pandemic. Not much has changed in his world.

Mike says...

*"I feel very fortunate to have met Dan. He has held my hand now through two purchases and one sale. In my interactions with Dan, has always made me feel like I was his only client. He is a great communicator answering messages almost immediately. He is experienced, knowledgeable and has helpful connections with various handy-man contractors and finance people that he can recommend. He really goes out of his way to make the home buying/selling process as easy and efficient as possible."*

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

Copyright 2020 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**