

Life Stuff

News To Help You Save Time And Money

April 2024

The Parable of Two Wolves

In a small village nestled between a forest and the hills, there lived an old man known for his wisdom. One evening, as the sun painted the sky with hues of orange and purple, he sat outside his quaint cottage with his young grandson, who always yearned for his stories and lessons about life.

"Grandfather," the boy said, "tell me, what is the most important lesson for a person to learn?"

The man smiled and gazed into the distance, where the shadows of the trees were merging with the night. "Inside each of us is a fierce battle that rages on," he said. "It's like two wolves constantly at war with each other. One wolf represents darkness and despair—it is anger, jealousy, regret, greed, arrogance, self-pity, guilt, resentment, inferiority, lies, false pride, superiority, and ego. It thrives on our worst impulses and feeds on our failures."

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"The other wolf embodies light and hope—it is joy, peace, love, hope, calmness, humility, kindness, empathy, generosity, and faith."

The boy, absorbed in his grandfather's words, asked with a sense of urgency, "But, grandfather, if they are always fighting, which wolf wins?"

The man looked deeply into his grandson's eyes and said softly, "The one you feed, my child. The one you feed."

"The darkness wolf may seem strong and overpowering at times, and it's easy to feed it with our fears and anger. But the light wolf, though sometimes harder to nurture, has the power to fill our lives with meaning and joy."

I'd rather have light and hope!

Dan

What Did They Predict in the 1950s?

The 1950s were a different world than today, but to some, the future world was clear.

"Here is my prophecy: In its final development, the telephone will be carried about by the individual, perhaps as we carry a watch today," said Pacific Telephone and Telegraph Company director Mark R. Sullivan in 1953.

Remember how we had to be in front of the TV at the exact time the show was broadcast? Well, RCA's David Sarnoff knew that wouldn't last. In 1959, he predicted a television recorder and TV sets as thin as a picture frame. Right on both.

Before that, in 1948, Dr. Cleo Burnett predicted that we would one day put a radio on the wrist and by 1960, Bell Labs predicted that TV could be on a watch. Both predictions have more or less come true with smart phones and smart watches.

In 1959, Parade magazine worried that the future would be so automated that people would struggle with boredom, as even cars would drive themselves. Given the kids' current fixation on devices, boredom isn't the problem -- but the self-driving car is here.

Exhausted After a Family Vacation?

Here's a secret: Going on vacation with the kids is a lot of work. Parents are often exhausted after being full-time nannies, swim or snow board instructors, drivers, and entertainment directors. And they have spent a lot of money.

Family vacations can be defeated by expectations that are too high. One kid gets sick, another gets testy, and everyone decides they don't really like the resort.

All that having been said, it's time to plan your annual vacation with the family.

Don't go far, especially with small kids. Kids can't tell the difference between a beach in Florida and one in Bali. Choose something close.

Go someplace the kids will love. Forget the museum. Just go to that splash park and let the kids frolic.

Let the kids eat cake and burgers. Don't expect the kids to enjoy that great sushi restaurant you heard about. Just let them stay up late and eat stuff they can't eat at home.

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

I've seen many changes over my 30 years in real estate, and more are on the way (see related article on page 6). When I got in the business in January of 1994, we had pagers (clipped to your pants) that the office could send a phone number to and then you'd call that phone number back. If you were out of the office, you might have to look for a pay phone to return the call. To make a long-distance call in the office, we needed to have a special code where we were charged to make the call. The purchase contract had carbon copies under each page. After clients would sign the contract, we'd tear off their copy and keep the original. The old lockboxes had a special key we'd use to open them to get the key out to show a home. If I lost my lockbox key, anyone could pick it up and access any home with a lockbox. Current MLS listings have a spot to put driving directions to the home. Years ago, many agents started to write "Google it" for the driving directions. We used to fax the offers over to the listing agent. We'd watch each page go through the fax machine to make sure they did not get jammed and that all pages went through properly. Many times, the agent on the other end would say they did not receive it, and we'd try it again. We used to drive over to the seller's home to go over the offers that were faxed from the buyer's agent. Sometimes, the buyer's agent would want to present their own offer so both agents would meet with the seller. The purchase contract used to have a seller warranties section where the seller had to warrant that the electrical, plumbing, and mechanical systems were in working order. The current contract is an "as is" contract, meaning, the seller does not have to make any repairs and the home is sold "as is." The seller still has to disclose all material facts about the home and the buyers still have an inspection period where they can ask the seller to make repairs or back out during the inspection period. Over the years, the Arizona purchase contract has gone from a one-page document to its current 10 pages, along with other addendums and forms as part of the contract. It will be interesting to see what changes happen in the next 30 years. Stay tuned, and I'll give you another overview when I'm in my late 80's.

Have an awesome month. *Dan*

Enough Horsing Around

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

About 16 years ago, Lexie won a horse. After seeing an ad in the paper to win a free Arabian horse, Lexie (who was 13 at the time) wanted to enter the contest. She had always wanted a horse. She had to write a letter explaining why she wanted a horse, what she would do with it, and how she would care for it. Out of all the contestants, Lexie was ultimately chosen as the winner. After boarding the horse for about a year, Lexie's parents, Steve and Marisa, were referred to Dan from Hertha, who Lexie won her horse from. Marisa said they would love to buy a horse property so Lexie could have the horse at their home. After several months of patiently searching, Lexie's second dream came true. Dan was able to help them buy an acre and a half horse property that was about to be foreclosed on. In fact, the foreclosure date got postponed so the sale could be completed. Fast forward to 2024 – Steve has unfortunately passed away, Lexie has grown up and moved, and Marisa no longer needs a large home with an acre and a half. So, Dan helped Marisa sell her horse property. This is one example how our needs change over the years.

If you know someone who might be ready to downsize from a large home, have them call me at 480-390-5380. I would be happy to help them just like I helped Marisa.

Riddles to Ponder

1. I'm not alive, but I can grow. I don't have lungs, but I need air. I don't have a mouth, but water kills me. What am I?
2. The more you take, the more you leave behind. What am I?
3. I have keys but no locks. I have space but no room. You can enter, but you can't go outside. What am I?

Happy Pondering! (The answer key is on pg. 7)

April Quiz Question

Q: *What is the first day of spring also known as?*

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

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Vitamin K: The Unsung Hero

Vitamin K, often overlooked yet crucial for health, plays a key role in many ways. It's vital for coagulating blood, preventing excessive bleeding, and strengthening bones by regulating calcium. It also shows potential in preventing arterial calcification and reducing heart disease risk.

Rich sources can be found in green leafy vegetables, such as kale, spinach, and Swiss chard, as well as broccoli, Brussels sprouts, and certain vegetable oils. Smaller amounts of it are found in fish, meat, eggs, and dairy. Being deficient in Vitamin K is rare, but people on blood thinners should monitor their intake carefully.



Consulting a healthcare provider, especially when considering supplements or if on medication, ensures a balanced Vitamin K intake is aligned with overall health needs. Essential yet understated, Vitamin K is a key component of a well-rounded diet and overall health maintenance.

Up or Down?

Are interest rates up or down? Are home prices up or down? Are you waiting for rates to drop so you'll have a lower monthly payment? What if while waiting, home prices jump up and you lose thousands of dollars in home equity regardless of interest rates? Confused what to do? Give me a call at 480-390-5380 and we can discuss what makes sense in your situation. Or email me at danazhomes4sale@hotmail.com

Don't Stress About It

No foolin'— April is Stress Awareness Month. It's important to manage stress, because it's not only emotionally taxing, but it can also be harmful to your physical health. To keep stress under control, try these three simple tips from Harvard Medical School.

Take a new approach. Much of life's stress comes from how we view the various situations we encounter. For example, two people may take on the exact same task, but only one person may find it stressful. Some of this has to do with personality, but it also has to do with your inner narrative and how you frame things in your mind. If you aim to change your perspective, you can often reduce the number of stressors in your life.

Burn off tension. Physical activity can help get you on a more even keel. But for many people, sticking to a daily exercise schedule is stressful itself, often because they pick activities they don't enjoy. Instead, choose to do something you love— like gardening, nature walks, or a bike ride. Looking forward to the activity can keep you motivated, and help you destress and recharge.

Get organized. Ever spend 20 minutes looking for your car keys or trying to find a misplaced wallet or purse? Disorganization and clutter can cause unnecessary stress. Taking time to set up some systems, such as a set location for your keys, can help reduce these daily nuisances. In addition, plan ahead when it comes to other strategies that can help you manage your stress. Create a time for exercise, plan healthy meals, and get on a regular schedule to ensure that you're getting enough sleep. Also, if you know you're going to encounter a stressful situation, think ahead of time about how you are going to manage it. Have a plan in place to help reduce your level of stress, and prevent it from taking a toll on your health.

Meeting Success: Three Questions

If you spend a lot of time in meetings, as either a leader or participant, you may have noticed that you can't always tell whether a meeting has been successful or not. Whenever you're unsure that a meeting has accomplished anything of value, try asking these three questions:

- Was this decision the best one we could make?
- Will it be good for the people in the organization?
- Will it be good for our customers?



If you can't answer yes to all three of these questions, then you and your co-workers have more work to do.

Client of the Month

Congratulations to Marisa on the sale of your home!

Thank you for your trust and having me help you once again. You are always a joy to work with!

Who Likes Paying Commission?

For the past several decades, listing agents have negotiated the total commission with the seller, and then they would offer a portion of that total amount in the MLS (Multiple Listing Service) to the buyer's agent. So, when the buyer's agent successfully brought a buyer with an acceptable offer and the home closed, the buyer's agent (technically the real estate company) would be compensated that amount.

The current pending lawsuit against NAR (National Association of Realtors) is questioning why sellers have been paying the total commission all these years for both buyer and seller agents, and feels that buyers should pay for their own buyer representation. Upon court approval, here are some changes that will result:

- Listing agents will no longer be allowed to include offers of compensation on the MLS. This rule will go into effect in mid-July, per NAR. Instead, agents and brokers will have to negotiate compensation directly with clients — outside the MLS. Sellers can still offer compensation to buyer's agents, but it cannot be through the MLS.
- Mandatory buyer agreements will begin in July. NAR said that real estate agents using the MLS "would be required to enter into written agreements with their buyers before touring a home." The agreement would include the agent's fee and services offered.

Sellers will love the idea of only paying for their agent and not having to pay for a buyer's agent (conceivably saving half the cost). Even though sellers won't "have" to pay a buyer's agent fee, many will likely still choose to do so, realizing that with over 50,000 licensed real estate agents in Arizona, they would still like to offer compensation to those agents who may have the buyer for their home. Here are some considerations:

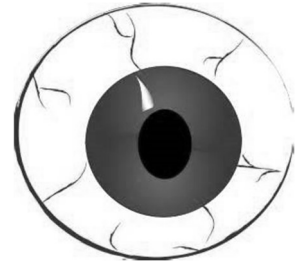
- If a seller chooses not to offer any compensation to a buyer's agent, the buyer who wants representation but can't afford to pay for their own agent representation may not want to view their home. They may choose to only view the homes where the seller is offering buyer agent compensation.
- Many buyers now can barely afford their down payment and closing costs (loan costs, title company costs, HOA costs, home inspection costs, appraisal costs etc.). Now try adding in their buyer's agent fee and many will not be able to do that. This will be especially true for first time home buyers who already feel they are priced out of the market with high home prices and higher interest rates.
- A seller might say, "Who cares, that's their problem." For sellers who think this might be the buyer's problem if they can't afford their own agent compensation, it could become a seller's problem if there is very limited interest in their home. We all want to save money, but sometimes trying to save in the wrong place could end up costing more in the end.

Commissions have always been negotiable and will continue to be so. Buyer's agents may have to contact the listing agent directly to see if the seller is offering any buyer agent compensation. Ultimately, the seller and their real estate agent should discuss the best way to market their home.

Use the Right First Aid for Eyes

The eyes can be the most vulnerable part of our bodies. Using the proper eye protection for the job we're doing is important, but accidents happen at home and at work. The first aid that we apply to our own, our children's, and our co-workers' eyes can mean the difference between minor eye damage and permanent disability. Follow these first aid techniques in these specific situations:

- **Foreign objects.** Don't rub your eyes. Instead, lift your upper eyelid outward and gently pull it over your lower lashes. This will cause your eye to tear, which can wash out the foreign object without scratching the eyeball. However, if an object is embedded in your eyeball, don't try to remove it. Immediately seek qualified medical attention.
- **Chemicals.** Immediately flush your eyes with cool water for at least 15 minutes. If possible, keep your head under a stream of water from the faucet, or slowly pour water from a cup into your eyes. If you wear contacts, remove them immediately and then flush your eyes. See a doctor right away.
- **Black eyes.** If you get a blow to the eyes, use cold compresses for about 15 minutes every hour. Have your doctor check your eyes for any internal damage.
- **Cut or penetration.** Gently cover your eye with a bandage or gauze and go to a nearby hospital. Don't try to flush your eyes with water, remove the object, or apply medication.



The Dog Scoop

Buckley stands by the door when he wants to go outside. He does not bark, whine, or make any noise. He just stands there and moves the blinds with his nose while waiting to be let out.

Riddle Answer Key

1. *Fire. Fire can grow and spread but is not a living organism. It requires oxygen to burn but is extinguished by water.*
2. *Footsteps. As you walk and take more steps, you leave more footsteps behind you.*
3. *A keyboard. A keyboard has keys but no locks, space (bar) but no physical room, and you can enter (using the 'Enter' key) but cannot physically go outside of it.*



Perspective!

From 1971 to present, the highest average mortgage rate ever recorded was **18.63%** in October 1981. Mortgage rates held steady above 18% in the two-month span between Sept. 10 and Nov. 12, 1981. What's your current interest rate?

Michael 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. 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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