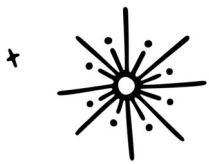


Life Stuff

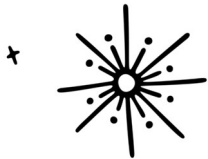
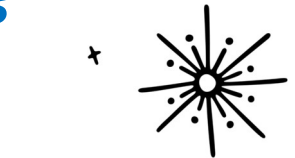
News To Help You Save Time And Money

January 2025

The Magic of Small Moments



It's the warmth of tea on a chilly night,
Steam swirling up in the soft, dim light.
The softest glow of a candle's flame,
Whispering comfort, calling your name.



It's the laughter shared in quiet rooms,
A melody drifting through the gloom.
The simple joy of flowers in bloom,
Brightening even the coldest of rooms.



It's the sound of footsteps in the snow,
a rhythm gentle, moving slow.

The joy in watching embers glow,
As winter winds around us blow.

A cozy sweater, worn with care,
the familiar hug of a favorite chair.

It's these moments, pure and small
that fill our hearts and make us whole.

In every breath, in every glance,
Life's magic thrives when we take a chance.

*Sometimes it's the small things in
life that can bring us joy if we take
the time to notice them.....Dan*



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PlanYourArizonaMove.com

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Little Resolutions That Make a Big Impact

- Ditch the snooze button. Set your alarm for when you'll really get up.
- Be punctual. Perfection isn't realistic but leaving a few minutes earlier each morning can be a good way to start the day.
- Floss. Your dentist always knows when you're lying about it.
- Send handwritten thank you notes. They're more thoughtful than text messages.
- Drink more water. Hydration is a wonderful thing!
- Practice gratitude. Think of something you're thankful for every day.
- Stand up at least once an hour. Set an alarm if you need to and take a lap around the office or do a few quick stretches next to your desk.
- Give yourself some grace when you stumble. Remember that progress isn't linear; it's a lifelong journey.

January Quiz Question

Q: *What was the first product ever to be scanned with a barcode?*

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

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Winter Superfoods to Boost Your Mood and Health

Citrus Fruits: Oranges, grapefruits, lemons, and clementines are at their peak during winter. Packed with vitamin C, they boost immunity and add a refreshing brightness to your meals.

Root Vegetables: Sweet potatoes, carrots, beets, and parsnips are hearty and comforting. Rich in fiber and antioxidants, they offer slow-release energy, which is perfect for chilly days. Roast them for a sweet, caramelized side dish.

Dark Leafy Greens: Kale, spinach, and Swiss chard are winter's nutrient powerhouses. High in folate and iron, they combat fatigue and support overall wellness. Sauté them for a quick and healthy side dish.

Pomegranates: Their jewel-like seeds are rich in antioxidants and vitamin C. These tangy bursts of flavor are perfect for adding crunch to salads or as a snack.

Walnuts: Packed with omega-3 fatty acids, walnuts improve brain function and mood. Add them to oatmeal, bake them into muffins, or pop them in your mouth as a heart-healthy snack.

Cranberries: These tart berries are loaded with vitamin C and antioxidants. Mix dried cranberries into trail mix or toss fresh ones into baked goods for a festive touch.

"Our imagination is stretched to the utmost, not, as in fiction, to imagine things which are not really there, but just to comprehend those things which are there." — Richard Feynman

Up Close and Personal

We went over to some friends for their annual orange harvest party. They have over 30 navel orange trees and plenty of oranges for everyone. They even had a juicer machine that peeled and juiced the oranges automatically. You just put the oranges in and out comes the juice all ready to drink. Kim and I picked about 150 oranges and were able to make a few jugs of orange juice and still had a lot of oranges left to bring home.

The boys got us an ice cream maker for Christmas that can also make sorbet. So, we used some of the oranges we picked to make orange sorbet. It required about 5 oranges to make the sorbet without any other ingredients. Wow, it was awesome! And we have already made ice cream with it too. So far, we have made both mint and vanilla ice cream. In addition to just making the ice cream, you can add mix-ins to it if you want, and the machine mixes them in for you. I can't say my Coldstone or Dairy Queen days are done, but it's nice to have another alternative which is easy and less expensive. And, once we have the ingredients on hand, we won't have to leave the house for a tasty treat.

Have a grateful month!

Dan

The Home Sale from Afar

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

Steve's aunt passed away. He was in charge of handling her estate and needed to sell her home. Living back east, he was not familiar with how real estate was done in Arizona. He wanted to be sure he handled his aunt's estate with great care and in the best way possible. Steve contacted Dan, who provided him some research on current market conditions. Dan and Steve met to discuss more details. Steve talked with different real estate agents, but decided to hire Dan to sell his aunt's house. He was comfortable with Dan and felt he would be the best person to handle the sale. Steve very much appreciated Dan's constant communication and handling of all of the details with regards to the appraisal, inspections, estate sale recommendation, repair requests, mortgage and title company details, etc. The transaction went very smooth, and Steve was grateful for all of Dan's guidance. And, he was especially grateful knowing that everything was properly taken care of with his aunt's estate.

If you know someone with limited time to get their home sold, just have them call me at 480 390-5380. I would be happy to help them just like I helped Steve.

You're Getting Old When ...

Three elderly gentlemen were taking a stroll in the park. The first man said, *"Isn't it windy?"*
The second man replied, *"I'm pretty sure it's Thursday."*
The third man said: *"Me, too. Let's go get some lemonade."*

Your Next Hotel Stay Is Printing Now

The world's first 3D printed hotel, called El Cosmico, is officially under construction in Texas, and it's unlike anything you've ever seen before.

Just north of the city of Marfa in the Lone Star State's far western desert region, the most noticeable piece of equipment at the site is a massive 3D printer. Nearly 47 feet wide, the Vulcan printer deposits layers of sand-colored concrete to form fantastically shaped structures that are unlike any hotel you've ever stayed in.

Created by the 3D printing and robotics company ICON, the Vulcan allows El Cosmico's architects to build fluid shapes with ample curves and domes, with fewer constraints than traditional construction methods.

The hotel is projected to cost \$200 to \$400 a night, and guests who really love it can pony up for their own 3D-printed dwelling on the same site—starting at a steeper \$2.29 million.

El Cosmico isn't ICON's only project. The company is also hard at work constructing one hundred homes in Georgetown, Texas. And the company may eventually go extra-terrestrial, too. In 2022, NASA awarded ICON a \$57 million contract to research ways to erect 3D printed structures on the surface of the moon.

Friendships Need Face-To-Face Time

Digital contacts are replacing real friendships. Technology, demanding jobs, and two-career households are translating into people having less time for in-person connections. Robert Putnam's book *Bowling Alone* notes that the decline of social activities, such as bowling leagues, reflects how people are doing fewer things together.

Similarly, the UK's *The Lonely Society* reports that half of Brits feel lonelier, and one-third wish they had closer relationships with family members.

Keeping the Trust

A referral is sending someone you care about to someone you can trust. I appreciate your trust in me to serve your referrals.

Finding the Right Agent

Remember that Dan can help find a trustworthy real estate agent anywhere in the country, and even the world. If you know someone wanting to buy or sell a home who does not have a connection to a real estate agent, Dan is happy to find someone that can help or even to just provide another opinion. Dan has connected people all over the country (and out of the country) who have successfully helped people find a home to buy, sell a home or vacant land, and even purchase a McDonald's franchise. Call Dan at 480-390-5380 or danazhomes4sale@hotmail.com

In the United States, many Americans now have only two close friends and one in four has none. Online interactions dominate, but sociologists warn that these shallow connections can't replace real friendships.

The key to strong bonds? Spend time face-to-face. Cultivate meaningful friendships by putting down electronic devices and making time for real interaction.

Be Realistic About New Year's Goals

Breaking New Year's habits is more common than you think. Research shows it takes about 66 days to form a lasting habit, so slipping up early isn't failure—it's part of the process.

"Behavior change isn't linear," therapist Dr. Kristin Neff says. Instead of viewing setbacks as failures, recognize them as opportunities to reflect and adjust.

One common pitfall is setting goals that are too big or vague. Dr. Timothy Pynchyl, an expert on habit formation, suggests breaking larger goals into smaller, actionable steps. For example, rather than aiming to "get in shape," try "walk 20 minutes three *times a week*." Achieving small wins builds momentum and increases motivation.

It's also essential to shift from a perfectionist mindset. Brené Brown, an American academic and podcaster, notes that perfectionism leads to all-or-nothing thinking, which can sabotage progress. Instead of aiming for perfection, focus on progress and learning from slip-ups. Don't give up when you miss a day or deviate from your plan. Instead, ask yourself, "What can I learn from this?"

Most importantly, practice self-compassion. Dr. Neff highlights that being kind to yourself reduces stress and increases motivation. During difficult times, treat yourself like you would a friend. Offer understanding, patience, and encouragement, instead of criticism or judgment.



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.

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The Dog Scoop

Buckley has a new friend. Ryan got a 3-month-old Australian Cattle dog and named him Dojo. Dojo made a visit to our house for the first time on Christmas. The 2 dogs got along well, although Dojo wanted to play a lot more than Buckley did. Buckley is 12 and was probably thinking "been there, done that!"



While striking an optimistic tone overall, economists at the National Association of Realtors (NAR) annual economic summit offered a range of predictions about the market — and some concerns about the potential effects of policy changes coming out of a new administration in 2025.

The new normal for mortgage rates? We're looking at it

Lawrence Yun, chief economist for the NAR, pointed out that while cuts by the Fed will help short-term interest rates, the looming deficit will probably keep long-term rates elevated.

While the panelists didn't agree on everything, they were closely aligned on one topic: mortgage rates. They expect rates to remain elevated in 2025, hanging around 6-6.5% throughout much of the year — even if the Federal Reserve continues to cut rates. Predictions of "higher for longer" mortgage rates are based on broader economic factors including inflation.

"We have had two years of difficulty in home sales, but we are seeing some green lights," Yun said, noting that existing sales in October were up year-over-year — something that hasn't happened since July 2021, according to NAR data.

But others are predicting much slower growth next year. Realtor.com's chief economist Danielle Hale is forecasting just 4.07 million home sales in 2025, which is only a 1.5% increase from 2024 — a year with one of the lowest levels of home sales in decades.

Concerns and opportunities (especially for builders)

A big wildcard in 2025 is how the Trump administration's proposed policies will affect the market. What impact will tariffs have on inflation and building materials? Or how about the effect on the construction sector from the expected deportations of immigrants?

For builders, those concerns are somewhat offset by the possibility of tax cuts and fewer regulations, and the construction industry is feeling generally more positive about 2025, said Robert Dietz, chief economist at the National Association of Home Builders.

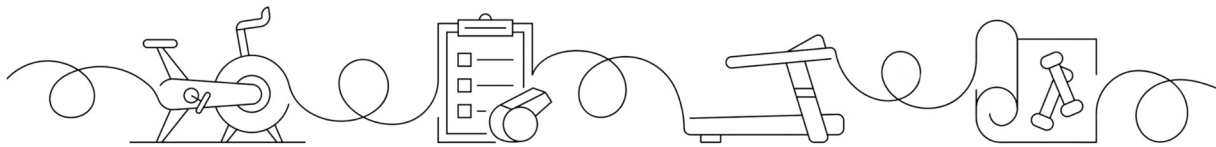
Go Green: Recycle This Newsletter!
After you've enjoyed my newsletter, please recycle it by
Passing it along to a family member, friend, neighbor, or coworker

Exercise to Store Fat?

This information might seem counterintuitive at first. Researchers have found that the more you exercise, the better your body becomes at storing fat. But wait: Doesn't exercise help you burn fat? Yes, it does, but the critical point is not whether your body stores fat, since fat storage is necessary for good health, but rather how and where your body stores it.

Researchers from the University of Michigan, writing in *Nature Metabolism*, discovered that people who exercise regularly have a greater capacity to store fat under the skin, which is beneficial. Why? Because if fat isn't stored under the skin, then it's more likely to accumulate in organs, such as the liver, heart, or pancreas. When excess fat builds up in these organs, it can interfere with their proper function and lead to serious health issues.

In fact, fat is meant to be stored under the skin, where it's safely kept and can be accessed for energy when needed. Regular exercise ensures that fat is stored in this healthier way, allowing your body to tap into those reserves efficiently for extra energy during physical activity or times of need.



How to Invest an Extra \$50

You get a gift from a relative, or a bonus, or win a prize at work, and suddenly you're \$50 richer! What are you going to do with it?

There are so many ways to spend a windfall of \$50 that it can easily disappear without any sense of it having been there at all. Do you buy a tank of gas? Pay the electric bill? Do you do the smart thing and pay extra on your mortgage?

No! It may not be "smart," but the best thing to do with an extra \$50 (provided you don't actually need it to live on) is to invest in a memory. The \$50 was a windfall; let it be a special treat. Spend it on something

personal. Go to a concert, buy the expensive wok you've always wanted, or splurge on a steering wheel cover. The

point is, use it for something you wouldn't normally spend money on. Because if you just use it for everyday expenses, it'll be gone and not even a memory will remain.



Who Do You Know?

Who do you know who recently became empty-nesters and might want to downsize? I am happy to talk with them and answer any questions about their options. Just have them call me at 480-390-5380 or email at danazhomes4sale@hotmail.com

Bo and Katie say...

"We always felt like we were in great hands with Dan. He went above and beyond, attending our meetings with the new build process, attending our home inspection meetings, going over the new build paperwork with us, etc. We never had to make a big decision without Dan."

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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