

# Life Stuff

News To Help You Save Time and Money

January 2026

## The Year of the Soft Start

Some years begin with fireworks; others begin with a whisper.

There is beauty in the quiet beginning, the kind that asks for patience instead of plans and that invites you to breathe before you build.

We are taught to begin with urgency—to reset, to improve, and to do better. Yet most meaningful things begin slowly: The tide does not rush in, the sun takes time to cross the horizon, and the first green shoots of spring appear so gradually that we notice only once they're already there.

A soft start is not about hesitation; it is about honoring the space between what was and what will be. It is the pause that lets us hear our own thoughts again and the moment before the brush touches the canvas.

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Strength is in this gentler way of beginning, teaching us to trust the quiet, allowing us to let things unfold without force, and reminding us that momentum built with care carries farther than anything rushed.

So, begin softly. Open the curtains and let the light in. Tidy one small corner. Take the long way home.

Let life reintroduce itself at a pace that feels human.



*Happy New Year! ~ Dan*

**Go Green: Recycle This Newsletter!**

After you've enjoyed my newsletter, please recycle it by passing it along to a family member, friend, or coworker.

## Hat Tip From Yellowstone

Hold onto your hat—literally! Yellowstone National Park rangers have a message for visitors: While the park's geothermal wonders might take your breath away, don't let them take your hat, too.

As of September 2025, crews have fished more than **10,000 items** out of the park's hot springs and mud pots, including over 300 hats, according to *Smithsonian*. Even the smallest bits of debris, such as peanut shells, can alter the delicate chemistry and temperature of these thermal features.

The lasting effect is a serious issue. During the 1880s, Yellowstone's famous Morning Glory Pool shimmered a deep purple. Today, it's orange and red, largely due to trash being tossed into the spring throughout the years.

With more than four million people visiting the park annually, park officials say most "lost" hats are simply victims of the wind. Next time you're in Yellowstone, enjoy the view, but hang onto that hat!

## January Quiz Question

**Q: What is the only food that never spoils?**

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.

**(480) 390-5380**

**[danazhomes4sale@hotmail.com](mailto:danazhomes4sale@hotmail.com)**

## The Homebody Economy

After years of hustle culture, something shifted. More people are staying in, lighting candles, making dinner, and finding joy in slow evenings at home. Economists are calling this shift the "homebody economy," and it has become a movement, not just a mood.

The pandemic changed how we see our spaces. Homes are now offices, gyms, coffee shops, and sanctuaries. Spending money on home comfort items, from weighted blankets to high-end cookware, has soared. Interior designers say clients now prioritize atmosphere over square footage. People want rooms that feel calm and safe where sensory light, scent, and texture matter as much as furniture.

Psychologists agree. Studies in the *Journal of Environmental Psychology* link nurturing spaces to lower cortisol levels and greater emotional stability. When your surroundings feel peaceful, your nervous system does, too. House hunters are searching for a feeling in addition to storage or upgrades.

### The Dog Scoop

Buckley found a candy wrapper on our walk. I told him to "leave it alone because that stuff is bad for you."

Creating that feeling starts small: Clear clutter, layer soft lighting, add plants, or invest in a good candle. A cozy space can change your state of mind within minutes. The homebody economy reminds us that comfort is restoration, not laziness. The more we value that, the better we live and the better we show up for everything outside our doors.

## Up Close and Personal

Instead of making a New Year's Resolution, I choose a word for the year. My word for this year is discipline. The reason I chose this word is because my cholesterol has skyrocketed to a new all-time high. It's time to make some serious eating habit changes, and it's going to be with discipline that I achieve this. The relationship between discipline and success is undeniable. In order to thrive in any area of our lives, discipline is essential. We all seek happiness, but we'll never have more happiness than we have discipline. If you want more happiness, increase the discipline in your life. The two are directly related to one another. The opposite of discipline is addiction. For me, my addiction ~~is~~ was sugar: soda, chocolate, ice cream, etc. Discipline is intentional. Addiction is compulsive. I loved sugar and was happy to find some each day. One way to be successful in making a change in your life is to figure out the "why." Why does someone want to lose weight, stop drinking, be more patient, or exercise more? If you can really find the answer to your "why," your chance of success will increase dramatically. My "why" is to avoid a heart attack or diabetes, and to have the best chance of a better quality of life as I get older. I am living proof that this works. So far this year I have had no soda or ice cream, and have been avoiding foods that are high in saturated fat (as of this writing on New Year's Day at 4:07 pm 😊). Ya gotta start somewhere, right? If you are struggling with your New Year's Resolution, try to figure out the "why" and the reason you chose it in the first place. If you still can't figure it out, let's discuss it over some pizza and soda. Oops, I mean salad and water. Have an awesome month! *Dan*

## Buy First, Then Look??

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

Dan sold Kris and Krista's home many years ago when they moved to Texas. Nearly a decade later, they contacted Dan and were ready to move back to Phoenix. They were in Colorado Springs at the time, but wanted to move back near family. They were in the process of selling their home in Colorado Springs, and once it was sold, they were ready to buy a home in Phoenix. Dan started by getting them in touch with a trusted home lender so they could get qualified for their next home. Dan also set up a home-search portal website for them to track the market with homes available for sale in their price and desired areas. Once they got their Colorado Springs home under contract, Kris came to Phoenix to look at homes. He was able to video chat with Krista at each home so she could see them too. Once Kris went back home, there were a couple of other homes he wanted to have his sister (who lived in Phoenix) tour for him. So, Dan showed his sister, and Kris and Krista were able to connect via video chat to see them too. And from a distance, they found their dream home. Dan wrote an offer and started negotiating, which resulted in a successfully accepted offer with a lower price than the sales price, as well as the seller paying all of the buyers' closing costs and even a home warranty. Dan assisted in coordinating inspections and helped negotiate all of the buyers' repair requests, including a new patio roof and AC repairs. The appraisal ended up coming in less than the contract price (which Dan told the buyers could likely happen). Dan was able to negotiate for the seller to lower the sales price to the appraised value. Kris and Krista arrived in Phoenix for their final walk-through and first time viewing of their new home the day before they closed and got their keys. They loved their new home and were excited to start unpacking and get settled in.

If you know of anyone wanting to buy a home first, and then see it in person later 😊, just have them call me at 480 390-5380. I would be happy to help them just like I helped Kris and Krista.

# Nourish Your Body After the Holidays

The new year is the perfect time to slow down, simplify, and support your body after the busy holiday season.

Skip the crash diets and detox teas. Your body already knows how to restore balance. This 10-day gentle reset is designed to nourish your natural detox systems, reduce inflammation, and restore steady energy during the year ahead.

Your liver leads the process by metabolizing nutrients and filtering toxins. Research shows it relies on two key detox phases supported by amino acids, vitamins C and E, and compounds in cruciferous vegetables, such as broccoli and kale.

A 2023 *Nutrients Today* study found that a whole-food metabolic reset improved liver enzymes and antioxidant balance, proving that food, not fasting, drives real detoxification.

Movement matters, too. Gentle, consistent exercise boosts lymphatic flow and lowers inflammation, according to the *Journal of Applied Physiology* and the *American Journal of Physiology*. Even during winter, staying active helps your body cleanse and thrive.

How to Reset in 10 Days:

- **Hydrate deeply.** Aim for half your body weight in ounces of water daily.
- **Eat protein** with every meal. Amino acids like cysteine and glycine help your liver produce glutathione, your body's master antioxidant.
- **Load up on cruciferous veggies.** Broccoli, kale, and cauliflower contain sulforaphane, which activates detox enzymes and supports hormone balance.
- **Cut added sugar and alcohol.** Both slow down detox pathways and increase oxidative stress.
- **Support your gut.** Add probiotic and fiber-rich foods because they aid elimination and keep digestion steady.
- **Move daily.** Walking or stretching promotes lymph flow and improves circulation.
- **Prioritize sleep.** Seven to eight hours of rest allows your brain's glymphatic system to clear metabolic waste.

A true reset is about adding in, not cutting out. With ten days of intentional nourishment, movement and rest, you can help your body work the way it's designed to: efficiently, energetically, and with balance.

## Clients of the Month

Congratulations to Kris and Krista on the purchase of your new home! Welcome back to Phoenix! Thank you for trusting me again to help you through the buying process.

## Low Tire Pressure Can Be Dangerous

Taking proper care of the tires on your car not only saves money, it could save your life. Here's some advice from the Rubber Manufacturers' Association:

- Inflate tires properly. Under-inflation makes it more likely that you will lose control or skid. Yet most cars have underinflated tires. Tire pressure can be low without tires looking flat.
- Check the label on the door, in the glove compartment, or on the fuel door for air pressure guides. Some makers recommend different pressures for front and rear tires, especially for SUVs.
- It's best to test pressure when tires are cold. Check every couple of weeks and before leaving on a trip.
- Avoid fast starts and stops, don't bump the curb when parking, and don't overload the car.

### 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**

## Why Cooking at Home Helps You Feel Better (And Lighter)

Cooking at home saves money *and* changes how your body processes food. When you prepare a meal, you slow your mind and engage your senses, which trigger what scientists call "cephalic phase digestion." This is the brain's signal to the gut that food is coming. Enzymes and stomach acid start to flow, which helps your body digest more easily and absorb nutrients better.

Home cooking also gives you control. Restaurant meals often contain more salt, oil, and sugar than your body needs. Cooking your own food means using fresher ingredients and healthier fats, which maintain blood sugar and support gut balance.

Studies in *Public Health Nutrition* show that people who cook most of their meals at home eat fewer calories and maintain a healthier weight over time. You do not need to cook elaborate dishes; simple meals made with care are enough.

Cooking isn't only about which foods you put on the plate; it's a way to slow down, become aware, and nourish yourself inside and out.

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Happy New Year!!!



## What Happens When the Appraisal Comes in Low?

When using the Arizona Residential Resale Real Estate Purchase Contract, what would happen if the home were to appraise less than the purchase price (in any appraisal required by the lender)?

Let's assume the buyer is getting a conventional loan.

Once the buyer is notified from their lender that the appraisal value is less than the purchase price, the buyer has five days to either cancel the contract and receive their earnest money back, or the appraisal contingency shall be waived.

At this point, the buyer would have a few options:

- 1) Waive the appraisal contingency and continue with the sale. In this case, the buyer would need to pay the difference between the appraised value and the purchase price. If the home appraised \$8K lower than the purchase price, an additional \$8K would be added to the amount the buyer would need to pay at closing.
- 2) The buyer could negotiate for the seller to lower the purchase price to the appraised value. In this case, an addendum to the contract would establish the new purchase price and the buyer would purchase the home for \$8K less than the original price.
- 3) The buyer and seller could agree to a lower sales price somewhere between the appraised value and the purchase price. Maybe the seller comes down \$4K and the buyer comes up \$4K. In this case, an addendum to the contract would establish the new purchase price. The seller would get \$4K less and the buyer would pay \$4K more.
- 4) The buyer could immediately cancel the contract with return of their earnest money.

See related story on page 3 as to how Dan helped his buyers resolve a low appraisal.



# Setting Intentions for the Year Ahead

January often arrives with a rush of resolutions—lists of things we promise to do, change, or achieve. Too often, those lists feel more like pressure than inspiration. By February, many have already slipped away, leaving us discouraged instead of motivated.

What if we approached goals differently this year? Not as rigid checklists, but as guiding intentions—like compass points rather than mile markers.

Resolutions don't have to be grand. They can be small, steady commitments that shape the way we move through our days. Instead of "I will run five miles every morning," perhaps it's "I will spend more time outdoors." Instead of "I will overhaul my finances," maybe it's "I will make one thoughtful financial choice each week that supports my future."

The beauty of intentions is that they leave room for life to unfold. Progress isn't always linear, and growth often happens quietly. A seed doesn't sprout overnight, but with consistent care, it becomes something lasting.

Here are a few gentle ways to frame your goals this year:

- Choose one word to guide your year—something like "balance," "curiosity," or "gratitude."
- Set micro-goals that build momentum: a single drawer organized, a single walk taken, a single call made.
- Celebrate consistency over intensity. Small steps, repeated often, carry you farther than big leaps taken once.
- Allow flexibility. Life changes, and so can your goals. Adjusting isn't failure—it's wisdom.

The start of a new year doesn't have to mean sprinting out of the gate. It can mean choosing a direction, taking a breath, and beginning with intention. Goals are not about perfection; they are about movement.

So as 2026 unfolds, consider what matters most to you—not what looks impressive on paper, but what feels meaningful in your heart. Write it down, keep it simple, and let it guide you gently forward.

Because the best resolutions aren't about changing who you are. They're about becoming more of who you already want to be.

## 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](mailto:danazhomes4sale@hotmail.com)

## Mike and Nicole Say...

*"One of the best decisions we made when selling our home was to work with Dan Kilde. He worked tirelessly with our best interest in mind and was always available when we needed him. He is unquestionably a very good Realtor, but also a genuinely good person. Thank you Dan for all your help."*

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](mailto:danazhomes4sale@hotmail.com)

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**Life Stuff**

**Dan Kilde**

**WestUSA**  
REALTY

**1850 E Northrop Blvd #170**

**Chandler, AZ 85286**

**480-390-5380**

**[danazhomes4sale@hotmail.com](mailto:danazhomes4sale@hotmail.com)**