

Happy Thanksgiving

Dear Friends,

As 2025 comes to a close, here are a few highlights:

Kim and I continue to mentor engaged couples in our church. It's very rewarding to grow and journey with them to their wedding day.

Ryan turned 25 in February. He owns his own home and has a few roommates. He continues to grow his YouTube animation channel and is on year seven. He got a dog named Dojo.

In April, Kim and I celebrated our 29th year wedding anniversary. Kim is working part-time at a local hospital. I'll have 32 years in real estate at the end of the year.

Brandon turned 23 in May. He is part owner of an online business and has grown their YouTube channel from 400k to 3 million subscribers in less than two years!

We went back to Wisconsin this summer along with my brother's family and we all stayed in a Vrbo. It was a big farmhouse in the country. It was the first time our whole family - my parents, both sons with their wives, and all the grandkids - were together in one place.

Buckley (our dog) turns 13 this December. He still enjoys his 3 mile walk each day as well as chasing any cats or rabbits when he sees them.

The end of this year will mark 32 years in real estate. Thank you all for continuing to trust me to serve your referrals. It's super fun to NOT have to advertise.

If you have any family, friends, or co-workers buying or selling outside of the Phoenix area, please remember I can connect them with a trustworthy real estate agent to help.

Enthusiastically!

Dan

Dan Kilde
Your Real Estate Consultant For Life
West USA Realty
480-390-5380

P.S. If you know anyone who might need to consult with a real estate agent to buy or sell a home, I would be happy to speak with them. They can read 100+ client reviews at www.PlanYourArizonaMove.com. Just click the "True Stories" link at the top of the page.



Life Stuff

News To Help You Save Time and Money

November 2025

Gratitude at the Table

In a small town blanketed by autumn leaves, Clara stood at her kitchen counter, preparing Thanksgiving dinner for the first time since her husband passed away. The silence in her home had grown louder over the months, but this year, she chose to open her door. She invited a young couple new to the area, a retired veteran who lived alone, and a neighbor recently widowed herself.

The table overflowed—not just with food, but with stories, laughter, and quiet moments of connection. The young couple shared tales of their first fixer-upper. The veteran spoke of Thanksgivings spent overseas. Clara listened, smiled, and felt something stir—a sense of belonging, of purpose.

**Get Some Tips At:
PlanYourArizonaMove.com**

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She realized that gratitude isn't just about what we have—it's about who we welcome. That evening, strangers became friends, and the warmth of shared presence filled the empty spaces in her heart.

Thanksgiving reminds us that joy multiplies when shared. It's not the perfect turkey or the polished silverware that makes the day memorable—it's the spirit of generosity, the courage to reach out, and the grace of being together.

Whether your table seats two or twenty, may it be filled with kindness, reflection, and the simple beauty of connection. And may we all, like Clara, find healing in the act of gathering.

Happy Thanksgiving! ~ 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.

What's in Your Freezer and What That Says About You

The contents in someone's freezer tell a lot about that person. Not the fridge, which is performative. That's where we keep the oat milk and the lettuce. But the freezer? That's where the real story lives. Open a drawer, sneak a peek, and see if you recognize yourself in any of these:

The Soup Archivist

Your freezer is a neatly stacked museum of well-labeled quart containers—chili from last month, lentil stew from 2022 or a lone miso broth you forgot to date but refuse to throw away. You believe in the future you: organized, aspirational, and possibly running a small soup-subscription business without realizing it.

The Snack Opportunist

There's a half-eaten pint of ice cream, a tube of frozen cookie dough, and a family-size bag of pizza rolls, even though no children live in your home. You are prepared for cravings, unexpected guests, and emotional plot twists. You believe joy should always be within arm's reach.

The Frozen Mystery Collector

You have foil-wrapped objects you no longer recognize, three bags of peas that predate the internet, and something labeled "open at your own risk." You are sentimental and a little chaotic, and you've definitely said, "It's still good" about something that absolutely was not. You live on hope and strong stomach enzymes.

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**

Clients of the Month

Congratulations to Robert and Karen on the sale of your home! Thank you for trusting me to help you through the process from start to finish.

The Minimalist (aka The Ice Tray Only Club)

Only a single ice tray fills your freezer, and maybe a bag of frozen spinach you forgot about. You travel light. You are efficient. You probably get your steps in. You will survive an apocalypse by sheer discipline alone.

The Wild Card

You have frozen banana peels for composting, one Cornish game hen, three boxes of popsicles, and an emergency frozen pizza. No one knows what you're up to, and, honestly, we love that about you.

No right or wrong way exists to stock a freezer. But if yours is overdue for a mystery cleanout, then now is a great time. Who knows? You might rediscover that soup from last winter—and the version of you who made it.

Up Close and Personal

Ahhhh...Thanksgiving. What does it mean to you? Below are a few things it means to me. Remember that practicing gratitude is one of the most reliable ways of increasing happiness as well as reducing anxiety and depression. Studies show that gratitude strengthens your immune system, lowers blood pressure, reduces symptoms of illness, helps us to exercise more and sleep better, promotes forgiveness, and strengthens relationships.

T...ime with loved ones
H...ealthy food my wife makes
A...ll who take time to read this newsletter
N...ice people
K...nowing that God loves me
S...ugar
G...iving to those in need
I...nstant answers from Google
V...ikings losing to the Packers
I...nspired scripture reading
N...on-healthy food that my wife does not make
G...ratitude for each day
Have a grateful month! *Dan*

Let's Try This Again

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

Kathleen was referred to Dan by her good friends. She was a bit frustrated after having her home on the market for six months without any offers. Keeping her home "show ready" day after day was very exhausting. She was very busy with work and needed someone who could not only get her home sold, but who could also manage and represent her through every detail of the closing process. Dan met with Kathleen to see if he might be able to help. After analyzing her situation, Dan suggested making a few changes. Kathleen was open to Dan's suggestions, and hired Dan to sell her home. Upon listing and marketing her home, there were perspective buyers looking at her home within the first week. With many perspective buyers looking each week, a very serious buyer fell in love with Kathleen's home. With Dan's help, Kathleen sold her home to that serious buyer. Kathleen was on her way to getting her home sale finalized, with Dan taking care of all of the closing details. The end results were just what she had hoped for.

If you know someone who has become frustrated trying to sell their home, have them call me at 480-390-5380. I would be happy to help them just like I helped Kathleen.

The Myth of the Perfect Table

A lot of pressure exists around Thanksgiving; for instance, the perfect meal, the perfect mood, and the perfect table where everyone gets along, the stuffing is crisp but not dry, and someone brings a tasty gluten-free dish.

But here's the truth: Most of the time, people don't remember how coordinated the centerpiece was.

Instead, they remember who spilled something, who told the story they always tell, and who sat next to them and really listened.

We can spend hours planning menus and polishing silverware, but the most-meaningful moments tend to happen during the soft spaces, between the burned rolls and the awkward pauses.

If your table isn't perfectly curated this year, then that's OK. If the chairs don't match or someone forgets the cranberry sauce or you end up eating off paper plates, then that's OK, too. What matters is that someone showed up, someone shared a memory, and someone laughed with their whole body.

Although a perfect Thanksgiving doesn't exist, a real one does exist. And real always wins.

The Science of Gratitude: A Little Thanks Goes a Long Way

Gratitude is more than a warm, fuzzy feeling; it's a biological boost to your brain and body.

Studies using fMRI scans have shown that practicing gratitude activates the brain's medial prefrontal cortex, which is the region associated with emotional regulation and moral cognition.

Remarkably, this activation can persist for weeks after a gratitude practice ends, which suggests lasting effects on the brain's wiring. But the benefits don't stop at the neurological level. According to a 2021 article from *Harvard Health Publishing*, consistent expressions of gratitude are linked to improved sleep, reduced symptoms of depression and anxiety, and stronger social bonds. In other

words, regularly reflecting on what you're thankful for isn't just nice; it's neuroscience-backed self-care.

And here's the kicker: you don't have to write a novel or maintain a daily journal. Even simple habits, such as texting a friend "thinking of you today" or jotting down three things that went right this week, can help rewire your brain for greater resilience, joy, and connection.

All Real Estate

Just so you know, I can help with ALL areas of real estate. We have a team that can assist with commercial real estate, land, or property management services. Just ask, and I'm happy to make the connection.

The Dog Scoop

Buckley reminded us how much he does not like thunderstorms when the last one rolled through our area.

The Woman Who Wrote Thanksgiving Into History

Long before Thanksgiving became a national holiday, it was celebrated sporadically across different states. That changed thanks to the persistence of one remarkable woman: Sarah Josepha Hale.

A widowed mother of five and editor of *Godey's Lady's Book*, Hale believed deeply in the power of gratitude and unity. Starting in the 1840s, she began a decades-long campaign to establish Thanksgiving as a national holiday. She wrote editorials, published recipes, and sent countless letters to governors and presidents—including five U.S. presidents.

Her efforts were finally rewarded in 1863, when President Abraham Lincoln, seeking to heal a divided nation during the Civil War, proclaimed a national day of "Thanksgiving and Praise." But not all states embraced it. The Confederacy, still at war with the Union, largely ignored Lincoln's proclamation, viewing it as irrelevant to their cause.

Still, Hale's vision endured. Her advocacy helped establish a tradition of celebrating Thanksgiving in late November. In 1870, Congress passed legislation officially recognizing Thanksgiving as a national holiday. And in 1941, it was formally set as the fourth Thursday of November.

Sarah Hale's story is a testament to quiet determination. She didn't hold office or command armies, but she used her pen and her voice to shape a tradition that still brings families together today.

This Thanksgiving, may we remember the power of persistence, the grace of gratitude, and the impact one person can have when they believe in something bigger than themselves.

Gobble Giggles

Why did the turkey join a band?

Because it had the drumsticks!

What sound does a turkey's phone make?

Wing, wing!

Why did the turkey cross the road twice?

To prove he wasn't chicken!

What did the turkey say to the computer?

"Google, google, google!"

Why did the cranberries turn red?

Because they saw the turkey dressing!





Why Is Everyone Waiting?

When the Federal Reserve (Fed) cuts interest rates, homebuyers get excited and think mortgage interest rates just dropped. Well, not quite, because they are two different things.

The Fed interest rate is the rate that banks charge each other for overnight loans and serves as a benchmark for many other interest rates in the economy. It's a short-term rate used to control inflation, stimulate growth, or cool down the economy. Examples of loans affected by the Fed interest rate are credit cards, car loans, and home equity lines of credit.

Mortgage rates are long-term loans (typically 15–30 years) offered to consumers to buy homes. Mortgage rates are influenced by bond markets (especially 10-year Treasury yields) as well as market expectation, and not directly by the Fed rate. So, they can move independently of the Fed's actions.

When mortgage interest rates do drop because of a lower Fed rate, the drop is reflected in the weeks leading up to a Fed rate cut because markets anticipate the move. In fact, once a rate cut is announced by the Fed, mortgage rates can have a bounce back effect and actually rise a bit because of other factors like inflation worries, future Fed policy uncertainty, and the 10-year Treasury yield rising.

I have a mortgage lender who is one of the best I have worked with in my 32 years. He offers a free refinance for any of my clients who close a home loan with him, if interest rates drop within two years. That allows home buyers to take advantage of this market where many sellers are paying for buyers' closing costs and home repairs. That will not last. If rates do go lower, more buyer competition will take those seller incentives away. So, if you know someone who is on the fence about buying a home but waiting for lower interest rates, they might benefit in this current market. They are welcome to contact me at 480-390-5380 or danazhomes4sale@hotmail.com.

Turkey Tips for a Smooth Thanksgiving

- Thaw early: A frozen turkey needs time—about 24 hours in the fridge for every 4–5 pounds. Don't wait until the day before!
- Size matters: Plan for about 1.5 pounds of turkey per person to allow for generous servings and leftovers.
- Season simply: Salt, pepper, and herbs go a long way. A dry brine (salt and herbs rubbed on the skin a day ahead) helps lock in flavor and moisture.
- Stuff with aromatics, not stuffing: Fill the cavity with onions, garlic, herbs, or citrus. Cook stuffing separately to ensure safety and even roasting.
- Try a turkey bag for a moist bird: Roasting your turkey in an oven-safe bag helps lock in moisture and speeds up cooking time. It also keeps your oven cleaner and reduces the need for basting. Just be sure to cut 4–6 small slits in the top of the bag to allow steam to vent and add a tablespoon of flour to the bag before placing the turkey inside—this prevents it from bursting and helps blend the juices. Tuck the ends of the bag inside the pan so they don't hang over the edges and touch the oven walls.
- Use a meat thermometer: The thickest part of the thigh should reach 165°F. Don't rely on pop-up timers—they're not always accurate.
- Let it rest: After roasting, let the turkey sit for 20–30 minutes before carving. This helps keep juices in and meat tender.

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.

A Thanksgiving Prayer

Thank you for the blessings in our lives—family, friends, and the chance to gather today. We're grateful for the food before us and for those who prepared it with care. Help us to be generous in our hearts, kind in our words, and thoughtful in our actions. May this time together strengthen our bonds and remind us of what truly matters. And may we carry a spirit of thankfulness with us beyond this day.



Brenden and Jamie Say...

"Dan is more than just a realtor to us, he is a good friend. He and his wife, Kim, were our marriage preparation mentors. We had been receiving his monthly newsletter for years and when it came time for us to buy our first home, we knew exactly who to call! Dan's knowledge and experience were invaluable in assisting us with our home search. He was extremely professional and we could tell that he knows the business inside and out. We also observed that he keeps up-to-date on current information and continuing education. He gave us so many tips and suggestions that helped us to avoid making mistakes. He even taught us how to check for taxes, crime and land zoning in the properties we were considering. He was always on call to answer questions or give council (even during his vacation week). His negotiation skills were superb and we received almost every concession we wanted from the sellers. Dan's sense of humor brought joy to our days and helped lighten stressful situations. When we finally closed on our home, he went above and beyond by bringing sparkling cider and taking a celebratory picture of us toasting! Overall it was a joy to work with Dan and we highly recommend him to all! It is no wonder that he is able to serve clients through referral alone: he's just that good!"

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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Life Stuff

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