

Life Stuff

News To Help You Save Time And Money

September 2024

Which Day Are You Living?

There are two days in every week about which we should not worry, two days which should be kept free from fear and apprehension.

One of these days is Yesterday with all its mistakes and cares, its faults and blunders, its aches and pains. Yesterday has passed forever beyond our control. All the money in the world cannot bring back Yesterday. We cannot undo a single act we performed; we cannot erase a single word we said. Yesterday is gone forever.



The other day we should not worry about is Tomorrow with all its possible adversities, its burdens, its large promise and its poor performance; Tomorrow is also beyond our immediate control. Tomorrow's sun will rise, either in splendor or behind a mask of clouds, but it will rise. Until it does, we have no stake in Tomorrow, for it is yet to be born.

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This leaves only one day: Today. Any person can fight the battle of just one day. It is when we add the burdens of those two eternities – Yesterday and Tomorrow – that we break down.

It is not the experience of Today that drives a person mad, it is the remorse or bitterness about something that happened Yesterday and the dread of what Tomorrow may bring.

Let us, therefore, live but one day at a time.

*Which day are you living -
yesterday, tomorrow or today?*

Dan

How to Use a Fire Extinguisher

Knowing how to use a fire extinguisher is crucial for ensuring safety and minimizing damage during a fire emergency. To start a fire extinguisher quickly and use it properly, remember PASS:

P: Pull the pin to discharge material.

A: Aim low. Point to spray at the bottom of the blaze first.

S: Squeeze the lever above the handle to operate and release it to stop the spray.

S: Sweep the extinguisher from side to side until the flames are out.

Always ensure the fire extinguisher is fully charged and easily accessible.

Regularly check expiration dates and service the extinguisher as needed.



Advantages of Electronic Bikes

Here is a way to strengthen yourself, improve your heart health, boost your mood and thinking power, and provide adventure: e-bikes.

That's right, electric bikes, or e-bikes, are pedal bikes fitted with a motor. Adult trikes also can be fitted with a motor.

According to a 2019 U.K. study, e-bikes might provide older adults with more physical and mental benefits than conventional bikes. A group of 100 older adults, ages 50-83, participated in the study. Half of the group rode conventional bikes; the other half rode e-bikes. Each participant rode at least three times a week for 30 minutes.

The e-bike riders showed similar or greater benefits than the pedal cyclists. Researchers concluded that the benefits come from physical activity and engagement with the outdoor environment, such as riding longer and going more places.

According to National Geographic, most riders use a low pedal assist power setting. Riders are pedaling, but not quite as hard, which helps them cash in on a host of benefits. Studies also show that e-riders have reduced stress, sleep better, and are generally happier.

E-bike clubs provide companionship on bike paths and trails. E-bikes are available with a wide range of configurations and price points. You can buy an e-trike, such as the Liberty Trike, for about \$2,000. This small and foldable adult trike holds riders up to 300 pounds and can be used in some public places as a mobility device.



Other bikes and trikes retail from \$2,000 to as much as \$13,000, although lighter bikes are the more expensive ones

Up Close and Personal

Kim and I took a trip to Chattanooga, TN for our Goddaughter's wedding. It was nice seeing old friends (her parents) and catching up. While we were there, we did some sight-seeing in Chattanooga including the River Walk over the Walnut Street Bridge and along the Tennessee River. We also saw the underground waterfall at Ruby Falls (1,120 feet underground). It's the tallest underground waterfall open to the public in the United States. In Nashville, we walked along Broadway where all of the live country music was playing in the bars, saw a show at the Grand Ole Opry, and went to dinner at a quaint little jazz club. We drove to Franklin, TN (near Nashville) and saw The Dave Ramsey Show live in studio. It was fun seeing the show in person after listening so many times on the radio. Tennessee is so green and we loved driving around all of the winding roads seeing the thick-dense trees and grass everywhere.

Have an awesome month!

Dan

Whew, That Was Close!

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

Sara's* mom, Alice*, needed to sell her home quickly, so she referred her to Dan. Alice had some recent medical setbacks and was behind on her mortgage payments. She was just over 2 months away from her home being foreclosed on. The great thing was that she had a substantial amount of equity in her home. The not-so-great thing was that she would lose all of it if she was foreclosed upon. The typical time-frame to close on a home is 30 to 45 days once a purchase contract is accepted. That's if the sale goes well and closes successfully. Sometimes it does not, and you start again. So, time was not on her side. Dan met with both Sara and Alice, came up with the best strategy, and immediately listed her home for sale. Soon after, Dan got a call from an investor he knew who had just seen the home come on the market. He was very interested and came over to view the home. Within just a few hours, he submitted a purchase contract to Dan. This ended up being exactly what every seller would want in this situation: a full price cash offer with a quick close date of two weeks!! Of course, Alice accepted the contract. Now, the true test would be to see if they could get past the inspection period. After the buyer did his home inspection, he had some legitimate questions and concerns regarding some structural issues. Dan had Alice address each question with a thorough response. The buyer was comfortable enough with the provided information to continue with the sale and close the transaction. Whew!! That was the best-case scenario. Alice beat the foreclosure date, got all of her equity wired to her bank account (more than ever anticipated), and was finished with the process faster than she ever expected.

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 Sara and Alice.

*Names changed to conceal identity.

Top Priority for Flights: Legroom

It's become the most important issue in airline travel: Legroom.

Seat pitch is the key measurement that tells you if your legs will be touching your chin when you fly. The more inches of seat pitch you have, the better. Seat pitch is the distance from any point on one seat to the exact same point on the seat in front (or behind).

Since the 1980s, American, Delta, Southwest and United have all lost at least 2 inches in seat pitch, according to *Conde Nast Traveler*. The average pitch today is about 31 inches. The carrier with the greatest seat pitch is JetBlue with 32.3 inches on its Airbus A320 and A321. Southwest Airlines is next with 31.8 inches. Alaska and Delta airlines clock in at 31 inches, with American at 30.2 and United at 30.1, according to Kiplinger.com.

Try Seat Guru to review plane layouts when booking travel arrangements.

Unique Design Gives Soda Cans Three Superpowers

Take a look at the bottom of your soda can. You'll notice that the bottom is indented and concave, with a little ridge that encircles the indentation.

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
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Client of the Month

Congratulations to Ryan, our son, for buying his first home. He has been enjoying homeownership and is keeping busy with all it takes to own his own home.

This concave bottom design has one essential use. It makes it possible for the thin aluminum can to hold the pressure created by the carbonated soda. That's 90 pounds of pressure, or about six times greater than ground-level atmospheric pressure.

But that's not all. The bevel is encircled by an inset ridge. This allows you to neatly stack the cans, one on top of another.

And finally, a little-known superpower: The ridge actually lets you open another can. Demonstrated by TikTok Jordan the Stallion, you can put one can on top of another, then use the ridge to catch and lift the pull tab. It opens neatly and your nails won't break.

People often say that motivation doesn't last. Well, neither does bathing - that's why we recommend it daily. ~ Zig Ziglar

Active Listening

One essential skill to master when cultivating relationships is listening. If you don't actively listen to other people, you won't gain any wisdom from their insights. The *Healthline* website shares these tips for active listening:

- **Give people your full attention.** Concentrate on their words to the exclusion of everything else. Don't plan your response while they're still speaking, and don't use a pause to steer the conversation around to another topic.
- **Use positive body language.** Your body communicates just as much as your words do, if not more. Make sure you're fully facing the other person. Relax your body, but lean in slightly to show interest in what they're saying. Nod to show you're listening and that you understand.
- **Don't interrupt.** You may be tempted to jump in with an idea or solution. Restrain the impulse. Instead, wait for the other person to stop talking before asking questions or offering your point of view.

The Dog Scoop

We saw a big scorpion on the sidewalk during our walk. Buckley didn't bother it at all. He's such a SMART dog!

Scientists Turn Peanut Butter into Diamonds

Dan Frost of the Bayerisches Geoinstitut in Germany was trying to replicate crystalline structures believed to exist in the lower mantle of the Earth.



During his research, Frost discovered a laboratory process that extracts the oxygen from carbon-dioxide. In the earth, this happens naturally, and when the left-over carbon is subjected to intense pressure, it can turn into diamonds.

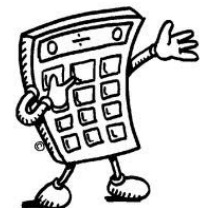
To replicate this in the lab, Frost's team needed a carbon-rich material, which they could subject to high pressure. They chose ordinary peanut butter. During the experiment, diamonds did actually emerge under extremely high pressure.

The experiment was done to demonstrate how turning carbon-rich materials into diamonds can be useful in superconductors and quantum computing.

New Math

A teacher was giving her class a math problem: "A wealthy woman died with an estate worth \$10 million. She left one-fifth to her daughter, another one-fifth to her son, one-sixth to charity, and the rest to her second husband. Now, what does each person get?"

A smart kid in the back of class answered, "A lawyer."





What About Mortgage Rates?

Mortgage rates have dipped again at the end of August, largely due to growing expectations that the Federal Reserve may soon cut interest rates. This trend of declining mortgage rates is expected to continue, providing potential relief for prospective homebuyers who have been waiting on the sidelines.

However, despite the drop in rates, the anticipated surge in home purchasing activity has yet to materialize. Many buyers remain cautious, hoping for further decreases before re-entering the market. Until mortgage rates fall more significantly, a strong rebound in home purchases is likely to remain out of reach, as affordability challenges continue to dampen buyer enthusiasm.

This situation underscores the delicate balance in the housing market, where both rates and buyer confidence play crucial roles in driving activity.

What About Foreclosures?

Are you concerned about the astronomical number of foreclosures that happened in 2010 on the heels of the great recession? We are not there. Even though foreclosure numbers were up in 2023, they were still down 28% compared to 2019, and down by 88% compared to the numbers in 2010 that were caused by the Great Recession.

Another positive note is that most of the homes in foreclosure today likely will not be repossessed by lenders like they were during the Great Recession. This is because unlike the foreclosures in 2010, many of the borrowers in today's market have positive equity (their homes are worth more than they owe). That is a positive tool they can use to avoid foreclosure by selling their house before that happens.

For homeowners, this means that the value of your homes won't drop due to many foreclosures.

As for investors and buyers looking for a great deal, you will still be able to find your share, but it won't be anything like 2010.

Creative Fun for All Ages

Here are some ways to indulge in some fun and creative DIY (do it yourself) projects with your kids or grandkids. Crafting fosters creativity and creates cherished memories.

Here are some imaginative and easy-to-do craft ideas:

Nature Collage Boards

Materials: Cardboard, glue, scissors, and treasures from nature (leaves, flowers, small twigs, and pebbles).

Instructions: Take a nature walk to collect items. Cut cardboard into shapes and glue the collected items onto the cardboard to create beautiful nature collages.



Painted Rock Garden Markers

Materials: Smooth stones, acrylic paints, paintbrushes, and clear sealer.

Instructions: Paint stones with vibrant colors and fun designs, label them with herb or flower names, and use them as garden markers.

Handmade Bird Feeders

Materials: Pine cones, peanut butter, birdseed, and string.

Instructions: Spread peanut butter over pine cones, roll pine cones in birdseed, tie a string around the top, and hang them on tree branches.

DIY Wind Chimes

Materials: Sticks, string, small bells, beads, and shells.

Instructions: Tie bells, beads, and shells to strings and attach them to a sturdy stick. Hang the wind chime outside and enjoy the soothing sounds.

Personalized Tote Bags

Materials: Plain canvas tote bags, fabric paint, stencils, and brushes.

Instructions: Paint designs, names, or fun shapes on the bags using stencils and fabric paint. These totes are perfect for carrying books, groceries, or beach gear. These DIY projects are fun and easy to execute with common materials and a wonderful way to bond and create lasting memories. Happy crafting!

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

Jacquelyn says...

"I'd like to thank Dan for the determination and professionalism that was displayed during the sale of my home. I first put my home on the market with a small realty company and was fed up with the lack of response on the part of the Realtor. I terminated my contract with my existing Realtor and immediately called another company. Dan visited my home and was eagerly at work. He seemed to do everything the other Realtor neglected; home appearance, helpful hints, and continuous communication. Thanks again to Dan for the great service and customer satisfaction he takes to heart"

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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