



If you're thinking about selling your home soon, request my Free Consumer Guide, "7 Insider Tips To Net More Money Selling Your Own Home." Call me right now at 425-327-5948 for details...

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Steve Dana's ... Service For Life!

"Insider Tips For Healthy, Wealthy & Happy Living..."

5 Fitness Fictions That May Surprise You

It's a new year, and you've probably made resolutions to work out more often or lose weight. The fitness world is full of myths about diet and exercise. To get off to a good start, join a gym or hire a fitness coach. Here are five fitness myths and the facts you should know so you can choose the fitness regimen that's right for you.

Fiction: No pain; no gain.

Fact: While you may feel sore a day or two after working out, you shouldn't feel real pain. If something hurts, stop and rest. If the pain persists, don't work through it. Talk to your doctor instead.

Fiction: Lifting weights will bulk you up.

Fact: Weight training forces your muscles to work 10 to 20 times more than cardio. But bulking up comes from high calorie intake. You can tone your muscles by combining weight training with a moderate diet.

Fiction: If you work out every day, you can eat anything you want.

Fact: If only it were true! To burn fat, you need to expend more calories than your body uses. While personal metabolisms vary, the answer is to eat a balanced diet – including on rest days – to fuel your body, and to exercise regularly to feel better physically, mentally and emotionally.

Fiction: You'll lose weight if you exercise and eat a low-carb diet.

Fact: Carbs are essential if you want to do strength training, cardio or almost any sport. Without them, you won't perform as well or recover as effectively between training sessions.

Fiction: You can spot reduce one area of your body.

Fact: Working out can reduce overall body fat, but you can't control where that fat comes from. What does work is to burn as much fuel as you can with a good overall exercise program and a healthy diet.

Save Thousands When Buying A Home...

Did you know there's a free consumer report revealing ways to save time and money when buying a home? It's called "8 Secrets For Saving Thousands When Finding and Buying Your Next Home," and it's great even if you're not planning to buy soon.

Get yours free by calling me at...425-327-5948

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Get Free money-saving home tips at my web site: <https://stevedanahomeseller.wordpress.com/>

Word of the Month...

Studies have shown your income and wealth are directly related to the size and depth of your vocabulary. Here is this month's word, so you can impress your friends (and maybe even fatten your wallet!)

Splendiferous (splen-dif-er-ous) adj

Meaning: extraordinarily or showily impressive

Sample Sentence: I could only describe the gala decorations as splendiferous.

Has This Happened To You?

Do you panic when your car's fuel light comes on? The amount of fuel left in the tank is not the same for every car. Go to www.yourmechanic.com, click on **Advice at the top** and search "How Far Can You Drive Your Vehicle on Empty?" to check out the details for many cars. *Beware: You can burn out the fuel pump if you drive with the fuel light on regularly.*

Have A Laugh...

Did you hear about the woman who called the airline customer-service desk to ask if she could take her dog on board?

"Sure," said the agent, "as long as you provide your own kennel." She added that the kennel needed to be large enough for the dog to stand up, sit down, turn around, and roll over.

The customer was confounded: "I'll never be able to teach him all of that by tomorrow!"

Quotes To Live By...

"People who are wrapped up in themselves make small packages."

—Benjamin Franklin

"A dog teaches a boy fidelity, perseverance, and to turn around three times before lying down."

—Robert Benchley, humorist

"The real winners in life are the people who look at every situation with an expectation that they can make it work or make it better."

—Barbara Pletcher, author

Over-Extending On Your Home?

Are you "house-rich but cash-poor"? In other words, you spend so much on your mortgage (and building equity) that you don't have cash to spend on other needs. The key is to get back into financial balance. Each case is different, so do your homework and consider these actions:

- **Sell your house and buy (or rent) something smaller.** Sounds drastic, but it frees up assets and is particularly relevant if you are close to retirement.
- **Refinance your current mortgage (when mortgage rates are down).** Talk to a loan expert to see if this option would be beneficial to you. If you can't keep up with your mortgage, check out info at www.knowyouroptions.com.
- **Look into a reverse mortgage (if you're 62 or older).** This lets you access your equity but there are up-front costs and you'll want to remain in your house for the rest of your life. Talk to a financial planner to fully understand this option.

How To Get Top Dollar Selling Your Home...

If you're thinking about selling your home soon, request my Free Consumer Guide, "*7 Insider Tips To Net More Money Selling Your Own Home.*"

This report will be your secret weapon to maximize the net profits from the sale of your home.

You can get a free copy by calling me at...425-327-5948

Quick Tipping Tips...

Do you get a little nervous when it comes time to calculate the tip in a restaurant? While it varies by country, here are some tips about tipping in the U.S.:

A common tip is 17 to 20 percent (depending on the restaurant, location, extra service provided etc.). Don't tip under 15 percent. One method is to double the sales tax and add that as the tip.

You don't have to tip on the tax. When a gratuity is included for a large party, it's added pre-tax. However, servers include the tax when they "cash-out" and determine what they share with busboys, runners, etc. so it does benefit more people if you do.

You can leave a small tip due to bad service but you are more or less "punishing everyone" when it may be, for example, a kitchen problem. Leave some tip, but tell the manager that you didn't have a good experience.

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Brain Teaser...

I'm named after nothing, though I'm awfully clamorous,

And when I'm not working, your house is less glamorous. What am I?

(See page 4 for the answer.)

Real Estate Question?

Maybe you want to know how much your home is worth. Or maybe you just need a recommendation for a handyman, carpet cleaner or plumber...

Either way, I love hearing from all of my good friends and clients. And I'm happy to help answer questions you might have about anything relating to real estate or home-ownership.

If you have a question, tip or idea, call me at **425-327-5948**. I'm here to help!

Amazing Facts...

- Banging your head against a wall burns 150 calories an hour.
- 95% of people text things they could never say in person.
- Surgeons who play video games at least 3 hours a week perform 27% faster and make 37% fewer errors.
- For every human in the world there are one million ants.
- In Alaska it's illegal to whisper in someone's ear while they're moose hunting.

Museum Secret

To protect paintings from being stolen, some museums put marbles between the painting and the wall. If you move the painting, you've "lost your marbles" and the sound will alert guards!

Great Find-A-Contractor Websites

- * **www.angieslist.com** – Already well known but now it's free to join!
- * **www.homeadvisor.com** – Gives you the bonus of providing cost guides for hundreds of projects.
- * **www.porch.com** – Lists 3.5 million contractors and features prices, photos and project descriptions.

Spring & Fall Home Maintenance Checklist

In the last two issues, I've focused on maintenance tasks you should perform *quarterly* and *monthly* to keep your home in great condition. This month I'll focus on things you should do *seasonally*. I'll complete the series next month with a list of *annual* tasks.

Spring

- Power-wash windows and siding.** It's spring cleaning on the outside of your house.
- Refinish your deck, if needed.** You'll want it to look great for the summer.
- Check sprinklers or drip systems for leaks.** Look for exposed lines, dripping sprinkler heads, or overly wet areas of the lawn.
- Clean window and door screens.** Remove and hose them down for a clear view.
- Inspect your roof.** You may have winter weather damage.

Fall

- Seal gaps in windows and doors with caulk or weather stripping.** You'll save money on heating bills.
- Attend to cracks and gaps in the driveway and walkways.** Fix them now before they get worse.
- Check fireplace to make sure it's operating safely.** You may want to hire a professional.
- Drain and winterize exterior plumbing (if appropriate).**
- Clean the carpets.** Good to get this done before the holidays.

2017 REFERRAL REWARDS...

If you were thinking about calling me with your referral, but couldn't see how it worked out for you, I'm here to tell you, I am a grateful receiver. If you send me a referral that results in a closed transaction, **YOU WIN**. That's right, not only do you receive my undying gratitude, but you also get a little something for yourself.

Here's how it works. You send me a name and phone number of someone you know who is either a buyer or seller and I take it from there. I call them and work out how I can help them. You don't have to do anything until a deal closes at which time you get a call from me letting you know you have earned your reward. You come in to my office and select an envelope from the WHEEL OF FORTUNE containing a ticket for your reward. For the first half of 2017 there will be four possible prizes.

1. A coupon for a Seven day/ Six night stay at a resort around the country.
2. \$100.00 in cash.
3. A 12 Month Passport Card good for Restaurant and Shopping discounts locally and around the country.
4. A \$50 Dining Certificate for Collector's Choice Restaurant.

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Get Free money-saving home tips at my web site: <https://stevedanahomeseller.wordpress.com/>

DID YOU KNOW...

Unlike most real estate agents, I don't spend my time pestering people with phone calls or bothersome interruptions to find good clients. Instead, I dedicate 110% of my time and energies to providing outstanding service, so people naturally think of me when a friend or family member needs help buying or selling a home.

THANKS or your referrals!

Full Moon Names and Their Meanings - JANUARY

JANUARY – Wolf Moon – Amid the cold and deep snows of mid-winter, the wolf packs howled hungrily outside Indian villages. Thus, the name for January's full Moon. Sometimes it was also referred to as the Old Moon, or the Moon After Yule. Some called it the Full Snow Moon, but most tribes applied that name to the next Moon.

MY CORE VALUES

To Always...

- 1...Live by the "Get By Giving" philosophy
- 2 ...Make my client's #1 Goal, my #1 Goal
- 3 ...Live up to my standards, despite temptations to lower them
- 4 ...Be willing to work toward a common good
- 5 ...Do what I say I will do, sometimes more, just never less.



As the old year comes to an end and the New Year dawns, I want to take a moment to thank all of you who helped me make a bunch of families happy in 2016. Each transaction I close represents a life changing experience for another family. I know I get paid for doing what I do, but quite often, the excitement from the client is equally rewarding. Your referrals connect me with your friends and family members looking for a life changing event of their own. Thank You!

Unlike my old customers at The Hub who frequently dined in my restaurant multiple times each week, my real estate customers rarely see me and only call if they are in the HOT ZONE ready to buy or sell. I hope my newsletter is working as a tool to stay in touch with so many of you who used to see Noreen and me at The Hub.

The thing we miss about the restaurant business is seeing so many of you on a regular basis. My goal in the coming year is to call you or meet with you to see if there is a way I can serve you as a realtor like I did as a restaurateur.

HAPPY NEW YEAR! From Noreen and Steve Dana

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Thanks For Thinking of Me!

Did you know I can help you or any of your friends or family save time and money when buying or selling a home? Thanks for keeping me in mind with your referrals...and spreading the word about my services.

Brain Teaser Answer:

A vacuum!

Up-To-Date On Net Lingo?

You'll find these in the Oxford English Dictionary:

- **POTUS:** President of the United States
- **FLOTUS:** First Lady of the United States
- **SCOTUS:** Supreme Court of the United States
- **ROFL:** Rolling On The Floor Laughing
- **YOLO:** You Only Live Once
- **YAM:** Yet Another Meeting
- **FOMO:** Fear Of Missing Out

Did You Know...

Sports mascots can get fleas? The faux-fur costumes can get pretty raunchy and most aren't machine-washable. Some mascots take a tip from the Muppets and clean their costumes with a spray bottle of vodka, which apparently kills bacteria! Others use a dog cologne that works on fake fur.

THANK YOU for reading my **Service For Life!** personal newsletter.

I want to produce a newsletter that has great content and is fun and valuable to you. Your constructive feedback is always welcome. **AND...**whether you're thinking of buying, selling or financing real estate, or just want to stop by and say HI I'd love to hear from you...

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Disclaimer: The information contained in this letter is intended for informational purposes. It should not substitute as legal, accounting, investment, medical or other professional services advice. Always seek a competent professional for answers to your specific questions. This letter is not intended to solicit real estate properties currently for sale.

Additional Thoughts about The CHRISTMAS Season:

Christmas is the annual feast commemorating the birth of Jesus Christ, a little over 2000 years ago. For Christians, it is not just a single day (Dec. 25), but an extended liturgical season of joy and celebration, involving many different symbols and traditions, special music and activities, which vary significantly among different countries and cultures. Here are a few interesting things to know about Christmas:

When and how long is Christmas?

Christmas Day, liturgically called "The Solemnity of the Nativity of the Lord" in the Catholic Church, technically includes both Christmas Eve (Dec. 24, after sunset) and Christmas Day (Dec. 25) itself. For religiously observant Christians, however, Christmas is not just one day, but an entire season, lasting anywhere from 12 days to 40 days in different ecclesial traditions.

When people hear about the "Twelve Days of Christmas" (or sing the song by that title), they might think it refers to the last 12 shopping days before Christmas. In most Christian traditions, however, the "Christmas Season" properly begins with Christmas Eve (after sunset on Dec. 24), while the "Twelve Days of Christmas" refers to the period from Dec. 25 to Jan. 5.

In different Churches, the Christmas Season might end on Jan. 6 (the traditional date of the Feast of the Epiphany), or might last until the Feast of the Baptism of the Lord (usually the Sunday after Epiphany), or might even last all the way to Feb. 2 (the Feast of the Presentation of the Lord, 40 days after Dec. 25).

Was Jesus really born on Dec. 25? Probably not! We simply do not and cannot know the exact day on which Jesus was actually born. However, Jesus' birth has been celebrated on Dec. 25 since the early fourth century, when most of the Roman Empire adopted the Christian religion. It replaced the mid-winter Roman festival of "the birth of the sun god" (sol invictus), celebrated just after the winter solstice.

"Christmas" properly refers to the day when Christians celebrate the birth of Jesus, Dec. 25 on most calendars, or to the season (Christmastide or Christmastime) which begins on that day (or the night before).

My HOPE for you and your families in 2017

"May the God of hope fill you with all joy and peace in believing, so that by the power of the Holy Spirit you may abound in hope." - Romans 15:13

Warning Before You Sell Your Home...

Don't put your home on the market without my FREE Consumer Guide titled, *"How To Avoid 7 Costly Mistakes When Selling Your Home."* My exclusive report will give you all the facts for a fast, top dollar sale. Just call **425-327-5948** anytime, 24 hours, and I'll rush a copy out to you.

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Real Estate Corner...

Question: What landscaping will attract buyers to my home?

Answer: Here are some ideas to get more offers on your property.

- 1) Consider a low-maintenance landscaping concept. Having little or no natural grass (try rock gardens) is perfect for busy professionals and retirees looking at your home. Also, consider using native plants because they are colorful, require little fertilizer, and need no additional water or special attention.
- 2) Keep your foundation plants pruned. Make sure plants are low enough against the windows and railings. This keeps a well-maintained appearance and makes your home look more secure.
- 3) If you are short on time, hire a professional. A professional landscaper can rid your lawn of weeds and dead spots. This ensures a healthy-looking yard.
- 4) Learn more about selling your home in my Free Consumer Report called ***“4 Steps To Stage Your Home For A Fast Sale.”*** Call me and I’ll send a copy right over to you.

Do you have a real estate question you want answered? Feel free to **call me at 425-327-5948**. Perhaps I’ll feature it in my next issue!

Would You Like To Know How Much Your Neighbor’s Home Listed Or Sold For?

Maybe you’re just curious. Or maybe you want to know how much your home is worth. Either way, I can help... with no “sales pitches” or run-arounds. Call me at **425-327-5948** and I’ll give you all the facts.