



WARNING: Don't even think of selling your home without my Free Consumer Guide, "44 Money-making Tips For Preparing Your Home To Sell." See my enclosed Insider's Free Resources insert for helpful advice...

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## Inside This Issue...

How to Keep Those Pesky New Year's Resolutions....Page 1

Tips For Saving A Bundle on Auto Insurance....Page 2

Here's A Secret Recipe That'll Knock Your Socks Off!....Page 3

Get Answers To Your Toughest Home Ownership Or Real Estate Questions....Page 3

Beat This Trivia Question And You Could Win a \$250 Certificate..Page 4

To Sell By Yourself or Use an Agent?....Page 4



Tristan Emond's...

# Service For Life!

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

## How to Keep Those Pesky New Year's Resolutions

1. **Aim low.** It goes without saying that most New Year's resolutions are easier announced (or written) than done—but if you set the bar too high, you're doomed from the start. Instead of a sweeping declaration like "I will lose 30 pounds by April and finally fit into that dress," target a goal that's more attainable, like losing 10 or 15 pounds.
2. **Don't overload yourself.** It's difficult enough for the average person to follow through on one ambitious New Year's resolution; why on earth would you saddle yourself with three or four? Choose the most pressing issue at hand—losing weight, finding a girlfriend, improving your relationship with your parents—and concentrate on that. Trying to do everything simultaneously practically guarantees failure across the board.
3. **Tell everyone you know.** One school of thought says that New Year's resolutions are best kept to oneself, but look at it this way: the more people to whom you announce your resolution (say, to get out of your dead-end job by spring), the more people there'll be to prod you along if you fall behind. There's no shame in seeking help if you can't accomplish your resolution on your own.
4. **Reward yourself.** Following through on a New Year's resolution is rarely easy, so a little Pavlovian conditioning goes a long way. If you've resolved to shop less, congratulate yourself for not buying those shoes by springing for a steaming hot cappuccino at the mall. If you've resolved to be nicer to people, buy yourself a nice jacket after enduring that tedious cocktail party without delivering any insults.
5. **Wait until spring.** Sometimes the best way to accomplish a New Year's resolution is to make it at a time of year of your choosing, rather than the one dictated by the calendar. May 1 is a good alternate date, since the change of season will neatly coincide with the change you're hoping to accomplish in yourself.

### Learn How To Maximize The Value Of Your Home!

Did you know I offer a free service called the Maximum Home Value Audit? I'll go through your home with tips on how to get the most money for your investment! Give me a call at 391-7086

Don't sweat the setbacks; persistence is the key.

Information from wHow.com – by Bob Strauss

Get Free money-saving tips at my web site: [www.rapidhomesonline.com](http://www.rapidhomesonline.com)

## Word of The Month...

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

**Prescient** \preh-shent\ (adj)

Meaning: having or showing advance knowledge of what is going to happen.

Example Sentence: Every morning Walter would review the advance copy of the foreign financial markets and issue **prescient** warnings to his colleagues at the stock exchange.

## Bumper Stickers Seen On Cars...

- ◆ So Many Men, So Few Who Can Afford Me
- ◆ God Made Us Sisters, Prozac Made Us Friends
- ◆ My Mother Is A Travel Agent For Guilt Trips
- ◆ If You Want Breakfast In Bed, Sleep In The Kitchen
- ◆ If We Are What We Eat, I'm Fast, Cheap and Easy
- ◆ I Used To Have A Handle On Life, But It Broke

## Random Tips For Happy, Healthy Living...

**Hospital Stays:** When you mail get-well cards to hospitalized friends, write their home address as the return address. That way, if they've gone home, the card will still reach them.

**Dry Skin:** Hot water tends to dry your skin, so opt for warm showers and baths. Leisurely soaks in the tub are luxurious, but long baths can strip moisture from dry skin – especially in the winter months.

**Your Car:** A full tank of gas helps save wear and tear on your fuel pump, which is located in the gas tank and depends on the gas for lubrication. When your car's fuel tank is less than a quarter full, you risk damage to the pump.

## Thank You! Thank You! Thank You! Thank You! Thank You!

Thanks to *YOU* the word is spreading. Thanks to all of my clients and friends who graciously referred me to your friends and neighbors this past year! See, rather than pester people with unwanted calls and visits, I build my business based on the positive comments and referrals from people just like you. I just couldn't do it without you!

## 5 Tips For Saving A Bundle On Your Auto Insurance...

Do you remember the last time you shopped for auto insurance? If you can't remember, chances are you're paying too much. Insurance rates vary from category-to-category and from year-to-year. Unless you shop frequently, you could easily be paying double for the very same coverage. Here are five helpful tips you can use to cut insurance costs:

1. **Shop Around.** Most consumers seek insurance quotes from just one or two companies. To get the best rates, check at least four companies or agents. You can make comparisons at [www.insweb.com](http://www.insweb.com).
2. **Consider A Higher Deductible.** Ask your agent to give you several deductible scenarios and compare the costs of each. *Consumer Reports* magazine reports that most people have a \$250 deductible on collision and comprehensive. And that's too low, given today's repair costs. A \$1,000 deductible, for example, you can save as much as 30 percent on collision and comprehensive.
3. **Consider Your Car's "Profile."** Choose a safe car by checking safety records from the Insurance Institute for Highway Safety at [www.iihs.org](http://www.iihs.org). A sports car will cost considerably more to insure than a family sedan. Drive a car that costs less to begin with, costs less to repair, and is less popular with thieves.
4. **Ask For Discounts.** Most consumers are unaware of the many discounts available to them. The Insurance Information Institute, at [www.iii.org](http://www.iii.org) lists many discounts you may not know about.
5. **Drive Safely.** This sounds obvious, but insurers give better rates if you've had no moving violations in the past three years. Without a doubt, it pays to stay alert while driving.

Disclaimer: This newsletter is not intended to solicit properties already on the market for sale or buyers already represented. If your home is listed with another agent or you are working with a real estate professional, call or email me to be removed from my list.

## Trivia Mind Teaser ...

My voice is tender, my waist is slender and I'm often invited to play.

Yet, wherever I go I must take my bow or else I have nothing to say.

What Am I?

(answer at bottom of page 4)

## They Spent How Much, On What??

It's true. Some years ago, these items were approved in the U.S. Budget agreed upon by the House and Senate Committees, and approved by the White House:

- ◆ \$240,000 grant for development of a 2-headed stethoscope,
- ◆ \$112,350 for brass polish for the Marine Corps band servicing the White House,
- ◆ \$84,425 printing allocation for posters to commemorate Bernard W. Trencher, the first settler of Muskegon Heights, MI.
- ◆ \$2,075,000 to establish The Skateboard Hall of Fame in Palo Alto, California,
- ◆ \$26,500 grant for improving the packaging of fly paper,
- ◆ \$3,000,000 allocation to the District of Columbia to promote a Miss District of Columbia Pageant in year 2000,
- ◆ \$12,600 to replace the waffle irons in the Congressional dining room,
- ◆ \$615,000 for renovation of a skating rink in Plattsburg, NY,
- ◆ \$770,000 grant to the College of the Pacific to study the effects of the 1994 devaluation of the Mexican peso, and its effect on the US ball bearing industry,
- ◆ \$5,325,000 allocation to the National Institute of Health to study alcohol consumption on college campuses.

## New Use For Silly Putty...

A contest by the makers of Silly Putty resulted in "The Top 50 Silliest Uses For Silly Putty."

The winning idea came from Peter Hyde of Collinsville, Conn., who recommended replacing one's stockbroker with Silly Putty by throwing a ball of it against the stock pages and investing in the stock it lifts off the newsprint!

## Here's A Tasty Secret Recipe...

# Fantastic Turtle Brownies

**First Ingredients:** For brownie Layer  
4 ounces semisweet chocolate, chopped  
1 ounce unsweetened chocolate, chopped  
1 stick (1/2 cup) unsalted butter, cut into pieces  
1 cup packed brown sugar  
1 teaspoon vanilla  
2 large eggs  
3/4 cup plus 2 tablespoons all-purpose flour  
1/4 teaspoon baking powder  
1/2 teaspoon salt

**Second Ingredients:** For caramel-pecan layer  
3/4 cup granulated sugar  
1/3 cup light corn syrup  
3 tablespoons water  
1/3 cup heavy cream  
1 teaspoon vanilla  
1 1/2 cups pecans (6 ounces)

**For Garnish** (if desired): 1 ounce semisweet chocolate

### DIRECTIONS:

Preheat oven to 350 degrees. Add butter and flour to a 9-inch square baking pan, tap off and discard excess flour.

### Making Brownie Layer:

In a heavy 1 1/2 quart saucepan, melt chocolate and butter over low heat, stirring, until smooth and remove pan from heat. Cool mixture to lukewarm and stir in brown sugar and vanilla. Add eggs, one at a time, beating well with a wooden spoon until mixture is glossy and smooth. In a bowl, sift together flour, baking powder, and salt and add to chocolate mixture, beating just until batter is combined well. Spread batter evenly in pan and bake in middle of oven 30 to 35 minutes, or until a tester comes out clean. Cool brownie layer completely in pan on rack.

### Making Caramel-Pecan Layer:

In a heavy 3-quart saucepan, bring sugar, corn syrup, water, and a pinch of salt to a boil over moderate heat, stirring until sugar is dissolved, and boil mixture, without stirring, until it turns a golden caramel. Remove pan from heat and carefully add cream and vanilla (mixture will bubble up and steam). Stir in pecans and quickly pour mixture over brownie layer, spreading evenly. Cool brownies completely in pan on rack.

### For Garnish:

In a double boiler or metal bowl set over a saucepan of barely simmering water, melt chocolate, stirring until smooth and remove top of double boiler or bowl from heat. Transfer chocolate to a small sealable plastic bag. Squeeze chocolate into one corner of bag and with a sharp knife, cut a tiny slice off corner to form a small hole. Squeeze chocolate decoratively over brownies.

Chill brownies, loosely covered, until caramel is firm, at least four hours. Cut chilled brownies into 16 squares and remove from pan while still cold. Let brownies come to room temperature before eating. Brownies keep for five days, covered and chilled in one layer.

## Do You Have A Tough Homeowner Or Real Estate Question You Want Answered?

I love hearing from my good friends and clients who enjoy reading my monthly letter. And I'm always looking to answer pressing questions you might have about *anything* relating to real estate or home ownership. If you have a question, need help with repairs, or have a real estate problem, please feel free to call me at 391-7086. Perhaps I'll feature you in a future issue!

# “Who Else Wants To Win?”

*Take my Trivia Challenge and you could win too!*

First Place: Certificate to \$250 off my services on a closed transaction  
(transferable – give it to a friend if you want!)

Second Place: \$25.00 Wal-Mart gift card

Third Place: Pack of 3 dips from Tastefully Simple

Guess Who Won Last Month's Trivia Question? I'm pleased to announce the Grand Prize Winner of last month's quiz. And the winners were...Joey Dobbs and Natalie Marsh! Congratulations!

**On Earth, It Takes 365.25 Days For Our Planet To Circle The Sun. How Long Does It Take Mercury, The Planet Closest To The Sun At 58 Million Miles, To Circle The Sun?**

a) 37.24 hours b) 15.67 days c) 87.97 days d) 215.38 days e) 659.27 days

No need to go calling the NASA or hounding your local Astronomer, because the answer is “C,” 87.97 days.

**How Many Of The Great Lakes Are In Both The United States And Canada?**

a) Two b) One c) Three d) Five e) Four

*Call me right now with your answer and you could win too! 391-7086*

## **Real Estate Corner...**

**Q. We've been thinking of listing our home for sale. Should we use a real estate agent or try to sell it myself?**

A. Ahh, the question of the ages. I guess it really all boils down to what you are comfortable with. If you want to sell your home yourself, you'll handle all of the calls and showings, place your own ads, and work out the final inspection and closing details. Many lawyers can help you with the closing paperwork process, and I can't say anything but good stuff about the benefits of title companies. If you have no problem with doing this, go for it.

Agents are there to provide full service to help you sell your home. They present data to help accurately price for your home based on comparable sales in the area. They also have more ability to provide exposure for your home by placing it on the multiple listing service (MLS), realtor.com, and other real estate based websites. Even Yahoo! Real Estate grabs information from the MLS. They handle all the showings and calls, place ads in real estate magazines and websites, and talk with other REALTORS® who are actively working with buyers. They are committed to working for you and with you through all the negotiations – all the way to closing...and beyond!

If you are interested in listing your home, Prudential Kahler REALTORS® offers a menu of services: 1) **Full Service**, 2) **Marketing and office exposure starting at \$2,995.00**, and 3) **Transaction Brokerage** (paperwork only). I can also offer **ala carte web services** such as getting your home online with it's own web address ([www."youraddress".com](http://www.)) and virtual tour. I can use your pictures or come and take some for you. Give me a call to talk about your options!  
**605-391-7086**

## **Thanks for Thinking of Me!**

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

## **Eulogy For A Friend...**

Do not stand at my grave and weep.  
I am not there, I do not sleep.  
I am a thousand winds that blow.  
I am the diamond glints on snow.  
I am the sunlight on ripened grain.  
I am the gentle autumn rain.  
When you waken in the mornings, hush.  
I am the swift uplifting rush  
of quiet birds in circled flight.  
I am the soft stars that shine at night.  
Do not stand at my grave and cry.  
I am not there, I did not die.

Author Unknown

## **The Sign...**

A boss complained at a staff meeting that he wasn't getting any respect from his subordinates. Later that morning, he went to a local card shop and purchased a small sign that read, "I'm The Boss." He brought it back to the office, mounted it on his door and left for lunch. When he got back, he found a note taped to the sign that said, "Your wife called, she wants her sign back!"

## **Quote For The Month...**

"Everything that irritates us about others can lead us to an understanding of ourselves."

C.G. Jung (1875 – 1961)

## **Answer To Mind Teaser...**

I am a Violin.

**THANK YOU** for reading my Service For Life!<sup>®</sup> personal newsletter. I wanted to produce a newsletter that has great content and is fun and valuable to you. Your constructive feedback is always welcome.

**Tristan Emond**

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