

Initial Shot

Don't forget to save 2/11/2010 for our fourth annual **Death by Chocolate** event! If you don't get an invitation, ask me about DBC! You won't want to miss it!

Volume X, Issue I Friday, 11:00 AM Lehi, UT

What's in it for me?

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Who do you know who is upsidedown in their home and they can't make their payments? They have options and I can help. Call me and let me know so I can be of service! (801-836-3112)



Dean L. Crandall's

Around the Block

Insider Tips for Healthy, Wealthy, and Happy Living...

Hello 2010!

Dear Friends and Neighbors:

It's BAAACK! After taking a year off, the YsGuy.com team has decided to make the time commitment and publish *Around the Block* on a monthly basis.

This year, *Around the Block* will be in blog format—and available to those who wish to print it out. The PDF print version has much of the same look and feel of the original AtB, and both versions will have the same content. We'll share some thoughts on Dean's mind and what might be out there in our future. Of course there'll be trivia and headlines just because they're fun! I always welcome your feedback, so pick up the phone and call, or send me a letter, text or email.

To make it easy for you, text messages can be sent to me directly from my web site where there's a widget to text me. It's also the fastest way to reply to trivia questions or reach me.

This new year, don't set resolutions (although there are some great resolution tips on the next page)! Set SMART goals for 2010 and really make a change that you want. (These tips have been shared before.) Your goals must be specific; be measurable; be acceptable to YOU; be realistic; and time-oriented—when you'll get there... One more recommendation is to share your goals with your spouse or a trusted friend. If you set your goals according to these criteria, you'll stretch yourself and you'll be successful. Go for it!

For the Crandall family, we have had our share of trials and triumphs in 2009. Lindsay is an LDS missionary in the Midwestern US; Darci is a Junior at BYUi; Sarah is a sophomore at Lehi HS; and Amelia is an 8th grader at Lehi Jr. High. Lorrie's working with the Alpine School District at two schools, and does pre-school testing. Work has tried her patience and stretched her balancing act to near insanity! She's the best school psych and consummate professional I know as she touches so many lives and she keeps working her magic on me. Such a wonderful partner...

I was recently elected to the Utah County Association of REALTORS® board and we're all learning how to shift in this "new" market. In the world we live in, we must have "go-to" people. I want to be your REALTOR® of choice—the first who comes to mind when someone mentions real estate. I don't mind being #2 either!

Finally, I want you to know that you may call me for any reason and that your successes are important to me. Please let me know how I can help you in any way.

I truly appreciate your friendship and introductions to others who can benefit from my services and from *AtB*. Enjoy your issue.

Sincerely,

Dean L. Crandall REALTOR®

PS: Friends don't let friends go it alone in this *challenging* market. Let me be a valued resource to your family or friends—*especially those moving into or out of the area!*

Mind Teaser for the Month...

Figure out the pattern in the first three examples and use it to figure out the last.

1, 2, 3 (s) 4, 5, 6 (f) 7, 7, 1 (f) 3, 9, 7 (?)

(answer near the bottom of this column on page 4)

Tip 'o The Month PrintFriendly.com

Ever found an article online that you wanted to read later (away from the screen)? Of course. Now: How many times have you printed it, only to find a stack of twenty sloppy pages, covered in ads, and other garbage? It's a waste of paper, ink, and your time. Next time, use "Print Friendly," a free website which makes even the most crowded pages print cleanly and efficiently 1. Go to the web page you want to print. 2. Copy the address of the page from your web browser's location bar (CTRL+C). 3. Go to printfriendly.com and paste address of the page you want to print in the form (CTRL+V) 4. Click the "Print Preview" button on printfriendly.com to see your clean copy before you print it. Once you preview the page, you can also choose to "Remove Images" if you want, or delete sections you don't want to print. You'll also have the option to email it or turn it into a PDF.

2010 Resolutions (You've got time!)

Lose weight, eat right, save money, quit smoking, reduce stress, help others...seem to be just a few popular New Year's Resolutions this time of year.

We go to excess with food, fun, festivities and a fast approaching end of the year in December. So, it is only natural to view the New Year as a way to correct the craziness of the holiday excesses from the previous month.

New Year's resolutions help us get organized, get healthy, slow down, and approach the next year with new vigor.

However, if January 1st seems like a close deadline to make for your New Year's resolutions, remember the Chinese New Year—Year of the Tiger—begins later on February 14th. Allowing some of us a little more time to get organized and repledge our commitment to improve in 2010.

Food Safety New Year's Resolutions

- 1. I will buy and use a food thermometer.
- 2. I will not leave pizza sitting out on the table or my "doggie" bag in the car overnight.
- 3. I will not defrost my turkey in the garage or in the trunk of my car.
- 4. I will wash my hands and all food preparation surfaces with soap and water before and after touching raw meat, poultry or fish.
- 5. I will not feed my dog or cat old "leftovers" or "take-out" food that's no longer fit for people.
- 6. I will not leave "take-out" or "ready-to-eat" food in the refrigerator so long that it's forgotten.
- 7. I will not lick the spoon or the bowl of homemade cookie dough or cake batter made with raw eggs.
- 8. When grilling outdoors, I will use a clean plate for the cooked hamburgers, hot dogs or other meat or fish. I won't use the same plate that held raw meat.
- 9. I will always put an ice pack in my child's lunch box and my own lunch bag if I have a perishable lunch, such as meat, poultry, fish, milk or eggs.
- 10. I will put meat and poultry packages in plastic bags at the meat counter before putting them in my grocery cart.
- If I have a question about food safety, I will call the USDA Meat and Poultry Hotline toll free at 1-888-MPHotline or 1-888-674-6854, TTY: 1-800- 256-7072.

Headlines...

"Fruits Freeze, Iguanas Drop From Trees in Fla."-headline, <u>MSNBC.com</u>, Jan. 7

"Pieces of Homemade Nativity Scene Stolen From Aztec Police Chief's Lawn"-headline, <u>Daily Times</u> (Farmington, N.M.), Jan. 6

"Midwest City Man Uses Buttocks to Smash Ex's 72-Inch TV, Oklahoma City Police Say"--headline, Oklahoman, Jan. 6

"Airport Chaos as Icy Weather Grips Northern Europe"--headline, <u>BBC</u> Web site, Jan. 7

"Self Destructing Supernova Explosion May Wipe Out Earth"--headline, News.com.au, Jan. 6

"Priest Outrages Police by Telling Congregation: 'My Advice to Poor Is to Shoplift' "--headline, <u>Daily Mail</u> (London), Dec. 21

"Cyclists 'to Ride Nude in the Snow to Protest NY Bike Lane Removal' "--headline, <u>Daily Telegraph</u> (London), Dec. 18

What's on the Market?

Find every active listing on the Wasatch Front Regional Multiple Listing service on my web site: http://YsGuy.com

If you want to know what homes sold for in the last year, please go to: http://Snapshot.YsGuy.com

Looking for something in particular? I'd love to help you find just the right property! Call or text me at 801-836-3112.

—Recipe Corner—

Before you laugh or scoff at this recipe, you'll want to try it! If you want to take this recipe up a notch, you can caramelize the onions while prepping the other ingredients. If you do that, double the amount of onion.

Ingredients:

1 - 9-inch pie shell

1/2 yellow or red onion, chopped

3-4 tomatoes, cut in half horizontally, squeezed to remove excess juice, roughly chopped, to yield approximately 3 cups chopped tomatoes

1/4 cup sliced basil (about 8 leaves)*

2 cups grated cheese (combination of sharp cheddar and Monterey Jack, or Gruyere or Mozarella)

3/4 cup mayonnaise

1 teaspoon (or more to taste) of Frank's Hot Sauce (or Tabasco)

Salt and freshly ground black pepper

*To slice basil, chiffonade them by stacking the leaves on top of each other, roll them up like a cigar, starting at one end slice the "cigar" crosswise in thin slices.

Method:

1 Preheat oven to 350°F. Place pie shell in oven and cook for 8-10 minutes or longer until lightly golden. If you are starting with a frozen crust, you'll need to cook it a little longer. If you are using a homemade crust, freeze the crust first, then line the crust with aluminum foil and pre-bake it for 20 minutes, then remove the foil and bake an additional 10 minutes.

- **2** Squeeze as much moisture as you can out of the chopped tomatoes, using either paper towels, a clean dish towel, or a potato ricer.
- **3** Sprinkle the bottom of the pre-cooked pie shell with chopped onion. Spread the chopped tomatoes over the onions. Sprinkle the sliced basil over the tomatoes.
- **4** In a medium bowl, mix together the grated cheese, mayonnaise, Tabasco, a sprinkling of salt and freshly ground black pepper. The mixture should be the consistency of a gooey snow ball. Spread the cheese mixture over the tomatoes.
- 5 Place in oven and bake until browned and bubbly, anywhere from 25 to 45 minutes.

Serves 6. (found at SimplyRecipes.com)

Martin Luther King, Jr. Day—January 16

Each year, on the third Monday in January, citizens in the United States honor Martin Luther King, Jr. for his incredible contributions to the Civil Rights Movement.

On this day, many participate in a Day of Service. Initiated by Congress in 1994, King Day of Service builds on that that legacy by transforming the federal holiday honoring Dr. King into a national day of community service grounded in his teachings of nonviolence and social justice. The aim is to make the holiday a day where people of all ages and backgrounds come together to improve lives, bridge social barriers, and move our nation closer to the "Beloved Community" that Dr. King envisioned.

Visit MLKDay.gov for more information.

Thanks everyone for a terrific 2009!

For REALTORS®, 2009 was a difficult year. For the YsGuy.com team, we had a fantastic year because of the great people we got to serve. Please call, text, or email us for any reason. We'll do all we can to bless your life (or of anyone you introduce to us). We know 2010 will be a great year too.

Really? Sharing?

An elderly couple goes to a fast food place, where they carefully split a burger and fries. A trucker takes pity on them and offers to buy the wife her own meal. "It's all right," says the husband. "We share everything."

A few minutes later, the trucker notices that the wife hasn't taken a bite. "I really wouldn't mind buying your wife her own meal," he insists. "She'll eat," the husband assures him. "We share everything."

Unconvinced, the trucker implores the wife, "Why aren't you eating?"

The wife snaps, "Because I'm waiting for the teeth!"

What's new with you?

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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Mind Teaser Answer:

The missing letter is (n). (Add the numbers and take the first letter of the sum.)

Who Wants To Win Movie Tickets For Two?

Take my Trivia Challenge and you could win too!

Thought we'd do a simple question about calendars as we're into a new year (some would even say a new decade, although proponents of 2011 being the start of a new decade are much more adamant that we're in the last year of the first decade...). Here's the question:

Under which calendar is New Year's Day Jan. 1?

a) Julian b) Gregorian c) Jewish d) Chinese

Call or text me right now with your answer and you could win too! 801-836-3112

Real Estate Corner...

- **Q.** We bought a home (or are thinking of buying a home). What kinds of tax benefits should we be looking for?
- **A.** First and foremost, talk with a tax professional (CPA, preparer, etc.) about your specific situation. Many tax software programs can help you find deductions. Below are a few areas where you can benefit from buying your first or next home. Don't miss our first-time homebuyers' seminar the evening of January 28! (Please call and reserve your seat.)

Moving Expenses: Your moving expenses may be deductible on your federal tax return if you meet certain tests relating to all three of the following requirements: Your move is closely related to the start of work at a new job location, You meet the distance test, and You meet the time test. However, if your employer reimburses you for the cost of the move, the reimbursement may have to be included on your tax return.

Buying a Home: Many people find that home ownership allows them to itemize deductions on their tax returns. If you're a first-time homeowner, you should know that mortgage interest, "points" paid to obtain the mortgage and real estate taxes are deductible expenses that can be itemized to help reduce the amount of taxes you owe. Other expenses that can be itemized and deducted include medical costs, certain state and local tax payments, charitable contributions, casualty losses and certain miscellaneous deductions. If the total amount of your itemized deductions is more than the standard deduction amount, you can usually benefit by itemizing.

Tax Credits: You've probably heard about the \$8,000 1st-time homebuyer tax credit. Did you know there's also a tax credit for current homeowners to buy up or downsize? It's a \$6,500 credit. Call me with your questions and inquiries! See my blog for details.