



**Wagons West Realty**  
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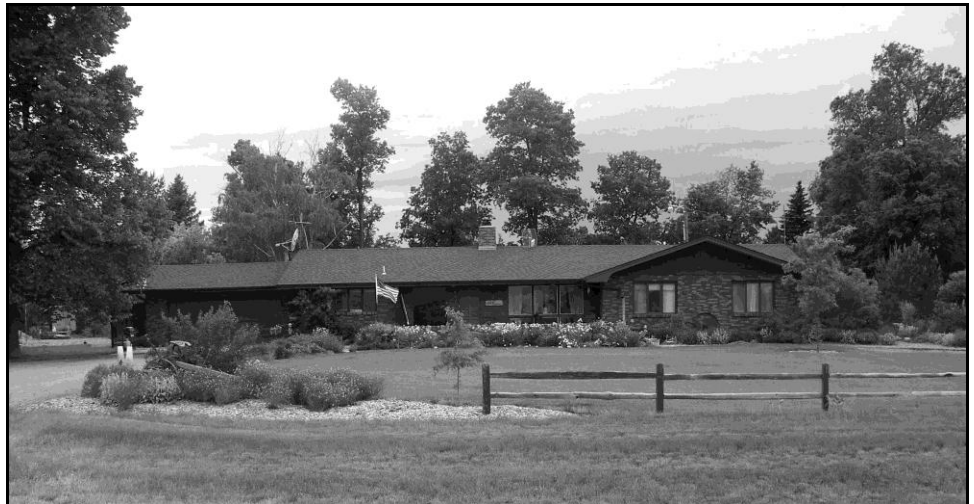


# Wagons West Realty

®  
**Service For Life!**

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

## June's Most Beautiful Yard!



Congratulations **Debbie & Wells Raben** for having the most Beautiful Yard! You can view their yard at 5294 State Highway 92 Torrington, WY. This home is located North of the old Huntley School one mile. They have won a Gardner's Tool Belt Provided by Farm Credit Services!

## Beautiful Landscaping Contest!

*If you know someone with an outstanding landscaped yard call us and we'll enter them into our contest!*

Guess Who Won Last Month's Trivia Question? I'm pleased to announce the lucky winner of last month's quiz. **Terry Denniston** was the only one to correctly answer my quiz question...

**How many types of clouds are there?**

- a) Twelve b) Three c) Seven d) Ten e) Five

The answer is letter "D," Ten. They are cirrus, cirrocumulus, cirrostratus, altocumulus, altostratus, nimbostratus, stratocumulus, stratus, cumulus, and cumulonimbus. **Due to the lack of response to our trivia contest, we will be doing a Beautiful Yard Contest.** Wagons West Realty has been and will continue to take snapshots of yards around the community and we will vote on a monthly winner. So if you would let us know a yard that we should include in the contest we would happily include into our contest. For the next 4 months we will have 1 winner and we will feature their yard in our monthly newsletter. **Call us at 307-532-3771 or email us a snapshot of your favorite yard!**  
[wagonswestrealty@netcommander.com](mailto:wagonswestrealty@netcommander.com)

Check out our web-site: [www.WagonsWestRealty.com](http://www.WagonsWestRealty.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 is this month's word, so you can impress your friends. You may even be able to fatten your wallet!

**Vacuity** \va kyoo itee\ (noun)

Meaning: emptiness of mind, lack of intelligence, interest or thought

Sample Sentence: As they scribbled notes, the press was astounded by the display of **vacuity** in the speaker's remarks.

## Tricky Trivia...

1. How long did the Hundred Years War last?
2. What is a camel's hairbrush made of?
3. What color is a Purple Finch?
4. What was King George VI's first name?
5. Where are Chinese gooseberries from?

*(answers on the last page)*

## Call To Seniors

The Senior Corps is a national service program looking for volunteers over the age of 55. If you are over 55 and have extra time now that you are retired, then visit the web site [www.seniorcorps.org](http://www.seniorcorps.org) for a listing of volunteer opportunities.

[www.aarp.org/volunteerguide](http://www.aarp.org/volunteerguide) also provides a state-by-state listing of needed volunteers. Volunteering is a great way to stay active in your community after retirement.

## Tired Of Dandruff Flakes?

Try this simple mixture of one part antiseptic mouthwash to five parts water. Massage the mixture into your scalp for about five minutes and then wash as normal. You'll be amazed at the results even as soon as the first wash. As you continue to use the solution, your dandruff will simply "flake" away.

## Quote Of The Month

"If A equals success, then the formula is:  $A=X+Y+Z$ . X is work, Y is play, Z is keep your mouth shut."

Albert Einstein



**Wagons West Realty Team:** Pictured from left to right; Bill Speidel Broker, Shelly Duncan Associate Broker, Shelly Osmera Office Manager/Agent, Judy Daily Agent, Victoria Hunt Agent, Rob Hunt Agent.

## Easy Time-Management Tips

Do you ever find yourself struggling to balance work, family, and personal needs? Many people are feeling the time crunch and discovering that a life of rushed, out-of-control days is not the answer for happiness. If you want to gain control of your time and ultimately your life, here are a few simple tips.

- ◆ List your priorities and goals and then analyze if time spent is matching these goals. If your number one goal is the relationship with your spouse, then you need to be sure that you are spending enough quality time with him or her.
- ◆ Analyze your time management and see where you might attempt to modify. Then, take time to reflect on your time management every day.
- ◆ Identify ways to reduce your monetary needs in order to reduce your stress and the need to work so many hours.
- ◆ See if you can work from home or job-share to gain commuting time and reduce stress.
- ◆ Turn off the TV. Television is one of the easiest ways to waste time without even realizing it. Escape from your cell phone, pager, and email when you leave the office. And don't fall into the rut of surfing the net for hours after work.
- ◆ Give away any items that clutter your home and that you have not used for at least six months.
- ◆ If you have children and they want to participate in extracurricular activities, limit their participation to one at a time. This will reduce carpool demands and the stress of juggling multiple activities.

Check out our web-site: [www.WagonsWestRealty.com](http://www.WagonsWestRealty.com)

## Brain Teaser Of The Month

I sizzle like bacon;  
I am made with an egg.  
I have plenty of backbone,  
but I lack a good leg.  
I peel layers like onions,  
but I still remain whole.  
I am as long as a flagpole.  
Yet I fit in a hole.  
What am I?

(answer at the bottom of last page)

## Avoid That Chocolate Cake

Are you trying to lose a little weight but can't avoid sweets? Here is a great idea. Next time you want to resist the temptation presented by sweets, rinse your mouth with a solution of one-teaspoon baking soda in a glass of warm water. Swish for a few seconds and then spit out the solution. Your sweet tooth should be immediately calmed.

## U.S. Government Web Site Of The Month...

There are over 27,000 government web sites covering nearly every topic you can imagine. Here's one that could help you:

Teachers, parents, and students can access lessons and educational materials on any topic at the Department of Education's Gateway to Educational Materials ([www.thegateway.org](http://www.thegateway.org)). The Gateway makes finding educational materials on the Internet easy by connecting users to thousands of quality learning resources. They offer ideas for both classroom and at-home activities.

## "Nice Try, Kid..."

A little boy had been pawing over a stationer's stock of greeting cards for some time when a clerk asked, "*Just what is it you're looking for? A birthday greeting, message to a sick friend, Anniversary or congratulations to your mom and dad?*"

The boy shook his head and answered, "*Got any blank report cards?*"



## From The Desk Of Shelly Duncan...

Its been 6 months now since the last time I wrote and introduced myself to all of you. Let me start by thanking everyone for their support, congratulations and words of wisdom. Many things have happened during those 6 months. . . . I passed my Associate Brokers license exam, my children successfully competed in their chosen sports and winning some championships along the way, but most thankfully of all was the return of my husband, Eric from his Baghdad, Iraq deployment!

It is such a pleasure to come into Wagons West every day meeting and getting to know you! As part of that I enjoy sharing with you what is going on in the real estate market & trends.

Recently the US Congress passed legislation that grants a tax credit of up to \$8000 to first time home buyers, as part of its plan to stimulate the US housing market and address the economic challenges facing our nation. As of May 29, 2009 lenders received the go-ahead to develop bridge-loan products that enable first time home buyers to use the benefits of this federal tax credit upfront towards closing costs. What does this mean for you? Well for the Buyer it brings down the upfront costs of buying a home significantly but would still need the minimum of 3.5% down. For the Sellers? This increases the number of Buyers in the market! We always welcome your questions and visits. Stop in for more information or just a cup of coffee!

## Relay For Life Bake Sale!

Wagons West Realty will be having a Bake Sale on June 30<sup>th</sup> from 9 a.m. until noon. All proceeds will go to the American Cancer Society. Wagons West Realty has a relay team participating on July 10<sup>th</sup> through the 11<sup>th</sup> at EWC. Our team goal is to raise \$1,000. At some point in our lives everyone will be touched by Cancer in some capacity. We all need to do our part in this ongoing battle.

## Is 'Free Checking' Really Free?

Free checking is one of the hottest trends in retail banking. Customers seem to love it, and it's become a financial windfall for banks. Here's how it works: Because no minimum balance is required to open an account, the "free checking" programs tend to attract people who are more likely to overdraw their accounts. When accounts overdraw, banks honor the charge, but hit their depositors with big fees. Banks argue this saves the consumer money, because bouncing checks can cost multiple fees for consumers, not to mention get you blacklisted by financial databases.

If you withdraw \$100 from an ATM and you have only \$50 in the bank, you get the hundred, but you also get an overdraft charge. To you it could be just \$20 or \$30, but to banks it's BIG interest for letting you use their money for just a few days. Banks average about \$150 per year in overdraft fees from their "free" checking accounts.

Free checking is great if you're careful with your funds. If you can keep from overdrawing your account, you'll save potentially hundreds of dollars per year.

Check out our web-site: [www.WagonsWestRealty.com](http://www.WagonsWestRealty.com)

## 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!

## Learn From The Mistakes Of Others...

When the type on the office printer began to grow faint, the office manager called a local repair shop where a friendly man informed her that the printer probably just needed to be cleaned. Since the store charged \$50 for such cleanings, he suggested that the manager might try reading the printer's manual and doing the job herself.

Pleasantly surprised by his candor, the office manager asked, "*Does your boss know that you discourage business?*"

*"Actually it's my boss' idea,"* the repairman replied. *"We usually make more money on repairs if we let people try to fix things themselves first!"*

## Tricky Trivia Answers

1. 116 years
2. Squirrel fur
3. Crimson
4. Albert
5. New Zealand

## Brain Teaser Answer

*A Snake*

**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.

**Our Thanks Goes Out To Coni & Her Staff At PRINT EXPRESS. Print Express Is Our Printer Of Choice!**

## Strengthening Your Memory...

Failing memory is a natural progression as you age. It doesn't necessarily indicate you are headed toward a future of Alzheimer's Disease. It may only mean that your brain has suffered normal wear and tear along with the rest of your body.

Fortunately, healthy brains are able to regenerate cells to replace damaged ones. If you find it difficult to remember names of acquaintances or rare words, don't worry. In most cases, it's a natural type of memory lapse. But when you can't remember your spouse's name or common everyday words, you need to seek treatment. Most cities have memory specialists at their local hospitals. They can help you to identify the problem and treat it accordingly.

Your brain is like a muscle; it gets stronger with use. A few tips to keep your mind strong include playing word games such as crossword puzzles or anagrams on a regular basis. You also can take classes on new and interesting subjects to increase your brain activity. If you have trouble remembering things, try to repeat them to yourself. And always write things down. Relying on your memory alone can cause you more stress and worsen your problems. Establish routines and follow them. These simple tips can keep your memory strong for years to come.

## Real Estate Corner...

### Q. We Are Considering Purchasing A Home and Are Uneasy About the Negotiation Process. Can You Help?

- A. The goal of a positive real estate negotiation is to result in a win-win agreement. This is an agreement where both the seller and buyer feel they have received an equitable deal. Here are a few simple tips to help ensure that you negotiate fairly.

First, make sure that you offer a fair price. Nothing turns a seller off faster than a "low-ball" offer. Likewise, don't get into negotiations on a grossly overpriced home. This can leave you feeling taken advantage of and exhausted. Both the asking price and your offer should be based on current and factual comparable sales in the area.

Second, always respect the priorities of your counterpart. Try to identify the other side's motivations. Then, examine your own. If some items prove to be a sticking point in negotiations, offer to meet half way. This may require you to pay a portion of some expenses or modify your closing date, but in the end you will feel as if you have fairly compromised. If you have addendums to your main agreement, it may be helpful to solidify the purchase agreement and then deal with the addendums later.

Finally, using a third party on your behalf will keep you focused and emotionally disconnected—resulting in a much better outcome. I've made the art of successful negotiation the cornerstone of my business. I work hard to understand the needs of both the seller and the buyer in the transaction, and can put these years of experience to work for you. If you are thinking of selling or buying soon, and require competent and caring representation, please call me at 307-532-3771.

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