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About The Author:

An entrepreneur and relentless innovator of the real estate industry. Tim Murphy is a creator and author of the book, "The Value-Driven Approach to Sell Real Estate." Murph has been called "Motivating and entertaining," but also "A committed philanthropist" in raising over \$10,000 for JDRF to help fight juvenile diabetes a cause close to his heart.

Visit: TeamSugarShay.com



Tim Murphy...

Monthly Digest!

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

What Car Dealers Don't Want You To Know

Car salespeople have a reputation for sneaky sales tactics – and rightfully so! There are deceitful tricks throughout the entire car-buying process, so it is always best if you know what to watch out for before stepping foot on the car lot.

- **You hold the power.** Buyers used to walk into car buying blind, but today there is a lot of information online to inform you before you purchase. Do your research in advance and have a general idea about what you want to buy and how much it should cost with websites like edmunds.com, autotrader.com and consumerreports.org.

And, if you know what you want to buy, don't be persuaded by dealers to upgrade or try something else if it's not what you want.

- **Negotiating does not end with the price.** You might want to breathe a sigh of relief once you've agreed on a price, but don't let your guard down yet. Car dealers make a commission on extended warranties and extra features like sealants and fabric protectants – features you either don't need or can get a better deal for elsewhere – so just say no.
- **Don't fall for the "today only" price pitch.** These high-pressure tactics are designed to force you into a decision before you are ready. Very rarely is a price available *only* today. Always take your time when making a big decision like buying a car.

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!)...

Haughty (haw-tee) adjective

Meaning: Disdainfully proud, snobbish

Sample Sentence: The aristocrat's haughty dismissal of the servants showed that he thought highly of himself.

Inexpensive Pest Control

Before you call in a top-dollar professional to handle your pest invasion problem, try one of these cheaper options:

- If you have ants, make a spray of vinegar and water (one part vinegar to one part water). Spray at their entrance into the house, whether it's at a door, window, or baseboard. Spray their trail completely.
- Make homemade ant bait with a mixture of Borax and sugar. Place the mix in small containers. If sugar doesn't work, mix Borax with something fatty or oily.
- If gnats are a problem, let soil in indoor plants dry out completely. This kills any larvae that are nested there.

How Big Is One Billion?

Relatively speaking, there is a huge difference between one million and one billion.

1 million seconds = 12 days

1 billion seconds = 31 years

Quotes To Live By...

"If you want a happy ending, that depends, of course, on where you stop your story."

—Orson Welles

"As you slide down the banister of life, may the splinters never point in the wrong direction."

—Irish saying

"Everyone must take time to sit and watch the leaves turn."

—Elizabeth Lawrence

"Everyone must take time to sit and watch the leaves turn."

—Elizabeth Lawrence

Is That \$1 Credit Report Too Good To Be True?

The Fair Credit Reporting Act (FCRA) requires that Equifax, Experian, and Transunion – the three nationwide credit reporting companies – give you access to your credit report for free once a year. To drum up business, these agencies (and Experian in particular) sometimes offer your score for only \$1, a service that can cost upwards of \$20 per month outside of the one free annual report.

People who sign up for this \$1 credit report are roped into a bait-and-switch outlined in the fine print. It is often tied to a trial period (sometimes only five days long) before the company begins charging its monthly fee for a credit-monitoring service.

Instead, take advantage of the three free credit reports you receive annually from **AnnualCreditReport.com**, which details your credit history. Report any fraudulent purchases or suspicious activity to **consumer.ftc.gov** and click on "Report Identity Theft" for information on how to put a stop to inappropriate debt collection.

Thank You! Thank You! Thank You!



Xiu Rong Wu, Jian Mao Lin, Cai Chen, Tim Murphy

It was an absolute pleasure working with you :-)

Thanks to everyone who supports me and graciously trusts your friends, family, co-workers & neighbors will be in good hands. Rather than pester people with unwanted calls and visits, I grow based on the positive comments and support from people just like you. I couldn't do it without you! :-)

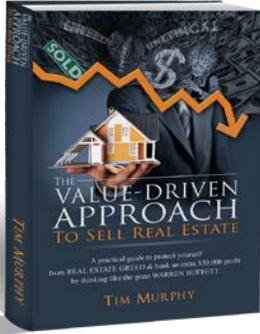
Brain Teaser...

What belongs to you, but other people use it more than you?

(See page 4 for the answer.)

What's My Home Worth? Visit

Freebook4charityforward.com



Double Trouble: Fun Facts About Twins

- Mothers of twins have, on average, longer lifespans.
- Taller women are more likely to have twins.
- You can tell identical twins apart by their belly buttons.
- Twins are twice as likely to be left-handed.

Be Ready In An Emergency

It's always a good idea to have an emergency preparedness kit ready to grab at a moment's notice. Some items are standard, regardless of who you are or where you live, such as a flashlight, first aid kit, and multi-purpose tool. Consider the specific needs of those in your family and geographical location as well. Find pre-made lists and help in building an emergency kit at ready.gov/kit and redcross.org.

Outdoor Adventure Websites

Why sit inside when a world of adventure waits out your front door?

www.rei.com – In addition to selling gear, REI offers an array of classes (many of them free) to help prepare you for everything from cycling and hiking to camping and climbing.

www.geartrade.com – Gear can be pricey, but you can buy it used for a fraction of the price at this site.

Special People, Doing Special Things

Every month I choose a very special *Story Of The Month*.
It's my way of acknowledging good friends and good people.

This month's *Story Of The Month* is: **Jill O'Gorman**

Just the other day I was talking with Mike, a friend of mine, he asked me, "Tim, do you know Jill O'Gorman? She did some staging work for me." I said, "Do I know her... We have been working together for years." Immediately after saying this I felt an urge come over me, similar to the one you get before you open a Christmas present you know is something special, to tell Mike how amazing Jill is.

Jill and I started our relationship when she was referred to me by her friend Susie who I knew from the real estate business. Jill had been working as an assistant with another agent in the business and was looking for a change. Not knowing exactly what kind of change she was looking for we met to see if we could figure something out. This was one of the best decisions I ever made. After talking, Jill said, "Tim, one way or another I need a change. Let's think about it and let me know what you come up with."

From there our relationship began. I knew the second I spoke with Jill and learned her story she was an amazing person. Jill was so open about her daughter and struggles they have every day with her physical disability. She told me how it would limit her and how she needed flexibility. I responded, "Of Course!" She told me about how she enjoyed real estate but wanted to do more. "Maybe selling more homes would be the next step for me Tim." Jill said. She told me about how she enjoyed helping the agent she was working for currently when it came to staging and design. She explained how he would utilize her natural ability and instinct immediately after the homeowner said "YES" to working with him. I remember thinking to myself, "That is cool!"

Jill is the kind of person who gives before she receives. She always looks to help before she looks for help. She has strength I have seen in very few others. She is a single mom with a physically disabled daughter whom is her #1 priority over everything else. Jill is simply amazing! As I have gotten to know her over our 5 years together, I feel myself constantly striving to find ways I can give back to her. Watching, observing how she has given so much for her daughter and expected nothing in return. How she has been the first in line to help myself and others on our team when they were struggling and she had answers; while receiving no additional compensation. I want to do all I can to help Jill fulfill a dream for herself. But how? What could I offer... Wait, "I got an idea!" like a bolt of lightning from the sky it hit me....

I called Jill "Hey Jill, we have to meet I have a great idea. I think..." As always Jill was very open to meeting anytime someone asked. A few weeks later we met and I proposed my idea to her. Jill, I think I have a plan which will allow you to do what you love. Since you have heard me preach about being a huge believer in family and doing what makes you happy. Jill said, "What is it... What is your idea!" Well I am not sure if you will like it Jill or want to do it. It's going to be hard. I will never forget... Jill said, "Stop it!! You have to tell me." She knew I was just playing around but, it's always more fun that way.

Well, I think you should start your own staging and design business full-time. I will be your first client for Life. Since you have been staging for me over the last few years on many of our rehab properties and our listings why can't you do it for others? But, on top of that I need you to start designing the homes I am building. Jill responded, "Stop! Are you serious?" Tim Said, "Of Course I am serious. This is a need I have and a passion you have had for years. Why Not?" Seeing the excitement in her eyes and then the fear and disbelief come over her face like a fog takes over the night. But Tim, I have never designed a full home before, I don't have much furniture, how am I going to pay for all of this, what about my daughter... I looked at her and said, "Take a deep breath" we don't have to do everything at once. Let's just take one step at a time and before you know it you will have a "Ravishing Rooms" staging and design business with 3 other co-workers doing 70-100+ staging consults a year, 20+ vacant full furniture home staging's all while fully designing the aesthetic appeal of 3-5 \$600,000-\$900,000 homes per year. Now doesn't that sound like fun? Before I could finish she was smiling ear to ear just thinking about it.

Jill is one of the most humble people I have ever met so getting her jumping up and down or running around the room probably won't happen. The smile, when I saw that smile on her face and her eyes light up to the idea and possibilities I just sat back and thought "THIS IS IT!"

From that day forward I have had the pleasure of getting to know Jill O'Gorman better than I ever thought I would. We have had amazing moments and struggles along the way but, I always know the most important thing for Jill is getting up in the morning and enjoying what she does to help others. The rest is just a cherry on top.

When you get a chance to meet Jill you will understand. She is strong, she is determined and most of all she has a heart of gold.

You might be my next Story Of The Month! Watch for your name here in an upcoming letter.

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...and spreading the word about my services.

Brain Teaser Answer:

“What” has four letters, “yet” has three letters, “although” has eight letters, “then” has four letters, “rarely” has six letters, and “never” has five letters.

Weird Worldly Festivals

- Bloomsday in Dublin, Ireland: Every June 16, locals follow the scenes of the book *Ulysses*, which takes place in a single day on June 16, 1904.
- Night of the Radishes in Oaxaca, Mexico: On December 23, sculptors turn average radishes into works of art.
- International Hair Freezing Contest in Yukon, Canada: Using only water and the cold air, contestants compete to create the craziest hairstyles every March.
- Gilroy Garlic Festival in Gilroy, California: Held every July, this garlic-themed event is supposedly one of the largest food festivals.

THANK YOU for reading my Service For Life[®] 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.

MetropolitanHomeTeam.com/Testimonials

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.

What's On My Mind... Thinking, Reading, Watching and Focusing on...

Books on my mind..... "Mastering The Rockefeller Habits" a book which dissects and breaks down what you must do to increase the value of your growing firm. "The New Psycho-Cybernetics" a book that is showing me how to use your mind to accomplish anything you set it to. This book is mind blowing. Because of sports, visualization and other things I have learned along the way.. this book is not totally unfamiliar to me. But, the new tips and trick I have learned are amazing. I highly recommend both of these books, they will change the way you think.

My New Project.... I am constantly trying new things and thinking of ways I can continue to help people. The newest adventure I am on is the development of a PodCast. You can find the beginnings of my podcast production at **Edina-SWMinneapolisArea.localadvicegivers.com**. This is where I am going to showcase my interviews with entrepreneurs, athletes, coaches and others who will inspire. My goal... To connect stories with like minded people in an effort to open eyes.

*Are you or someone you know interested in being interviewed on my podcast. Visit: **LocalAdviceGivers.com/Edina-SWMinneapolisArea** here entrepreneurs can read about how this podcast can help. Then if they have interest they can sign up to be interviewed.

Real Estate Corner...

Q. I'm seeking financing to purchase a home. What questions should I ask a mortgage lender to get the best deal on a home loan?

A. Before you meet with the lender, learn important financing terms such as origination fee, discount points, and lock period. This way you'll be prepared to ask relevant questions. Here are some examples:

- Will I be charged an origination fee? If so, how much?
- Will I be charged separate discount points? If so, how much?
- Will I be charged any of these separate fees: processing, document preparation, underwriting, tax service, or flood certification?
- Will there be additional fees at closing?
- Is there a lock period with this loan? If so, how long?
- Are there any penalties if I pay off the note early?
- What is the interest rate I'll be charged, and is it fixed or variable?
- What term (length) of loan provides the best payment for my budget?

*During my 13 years helping people buy and sell homes I have found some of the best and most trusted lenders in the industry. Carrie, Andra and Michelle whom I now call friends have done amazing things for my clients. Message me and I would be happy to provide you their contact information.

Do you have a real estate question you want answered? Feel free to contact me at 952.223.0999. Perhaps I'll feature it in my next issue!