



July 2016
Minneapolis/St. Paul

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Monthly Digest!

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

Make Extra Income By Renting Your Home Or A Room

With thousands of hotel rooms available that offer the same amenities, many travelers now prefer a more personal experience – staying with a host by renting a room or an entire house through sites like **AirBnB.com**, **Homeaway.com**, and **VRBO.com**. As a host, you can make significant extra income by renting your space. Here are key questions you should ask if you are considering hosting:

- **Is it safe?** Check with the site you might list with for specifics. AirBnB provides hosts with insurance and "Verified ID," which means they have verified guests' information. It's wise to speak with your guests on the phone before you book the reservation. Plus, guests and hosts are both subject to reviews from other guests/hosts on most sites.
- **How much can you earn?** Hosts who rent out a room make anywhere from \$70 per night on AirBnB in a city like Houston, to over \$100 in San Francisco. The most profitable locations are places with beaches like Miami and San Diego, mountain towns, or cities with summer festivals. HomeAway reports that homeowners charge an average weekly rate of \$1,520 for an entire home.
- **How much time does it take?** Hosts who are more hands-on have higher occupancy rates. Cleanliness, an accurate description and pictures of your property, and developing a relationship with your guests will help you book more often, and get you better reviews. HomeAway says its hosts spend an average of 9 hours per week marketing and managing their properties.
- **Can I do it in my neighborhood?** Understand the laws in your town. Call your local zoning/planning office to make sure it's legal to rent a room to short-term renters.

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." author of the infamous report, "Fraud, Lies, Cheats & Unethical Scams," he also founded Edina Nurse Only Program. 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.



Search For Your Dream Home On Our Private, Mobile Friendly, Website: **SearchForMinneapolisHomes.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!)...

Intrapreneur (in-tra-pruh-nuhr) noun

Meaning: An employee who is given the authority to develop new enterprises or products within an established company.

Sample Sentence: We have several intrapreneurs in our company who are adept at conceiving and implementing new ideas.

5 Things You Should Rent Instead of Buy

- **Musical instruments for your kids** – Don't invest until your child is committed to an instrument.
- **RVs** – See if you like this lifestyle first before you spend big bucks.
- **Medical equipment** – Google "medical equipment rentals" for things like wheelchairs that you may only need temporarily.
- **Boats** – It's cheaper to charter.
- **Textbooks** – Try **BookRenter.com** or **Chegg.com**.

Having Car Problems?

You can learn the basics (and at least know what questions to ask a mechanic) at www.howacarworks.com. The site has color illustrations of all the major car parts and systems. Plus, if you've lost your owner's manual, you can search a database to see if you can find the one you need.

Tips For Better Health Care

- **Build a relationship with your primary-care doctor.** Choose a doctor you can be open with.
- **Consider a second opinion before major surgery.** Doctors are used to it. The more knowledge the better!
- **Consider traveling to a larger hospital if you have a special condition.** Your condition may warrant going to a hospital or clinic that specializes in it.

Surprise: Coffee Is Good For You

Studies show that black coffee – in moderation (no more than 5 cups a day) – can be good for your health. Here are four benefits you probably haven't considered:

1. **Coffee contains nutrients and antioxidants such as riboflavin, pantothenic acid, manganese, potassium, magnesium and niacin.** These are all things your body needs to function well.
2. **It also contains caffeine.** Caffeine speeds up your metabolism and aids in fat burning. **Health.com** says it may protect brain cells from damage that contributes to the development of Parkinson's, dementia, and Alzheimer's. Avoid it, however, at least four hours before bedtime, or if you have caffeine sensitivity.
3. **Drinking one or two cups per day can reduce your risk of cardiovascular and liver disease,** as well as lower your risk of developing type 2 diabetes.
4. **Coffee may fight depression and make you happier.** But, seriously, try to hold off on the venti white chocolate mocha lattes.

Thank You! Thank You! Thank You!



It was an absolute pleasure working with you :-)

Thanks to everyone who support me and graciously trusts your friends, family & 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! :-)

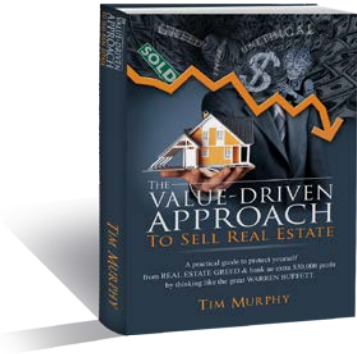
Brain Teaser...

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



Guess These Sounds...

Do you reminisce about the sound of dialing up the internet, playing PacMan, or tapping on typewriter keys? Me neither. But someone is preserving them for posterity. Go to www.savethesounds.info and have fun asking your friends to guess what the sound is.

Top Websites For Learning

www.duolingo.com – Learn a new language on this site or the app, the most downloaded app in the Education category on Google Play and iTunes.

www.khanacademy.org – Called “the largest school on planet Earth,” it offers free online courses on everything from math to art and economics.

www.coursera.org – Access more than 1,800 courses from top universities and organizations, including Duke, Stanford, and the Museum of Modern Art.

Toss Those Old Batteries?

It's not great to throw single-use batteries in the trash but they don't contain the poisons they did before 1996. (California does require that you recycle them.) Tips:

- Don't bag them up in bunches.
- Putting tape on both ends prevents terminals from sparking when they touch metal.

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: **Matt Wagner & Kim Colvin**

These two are so much fun to work with. Both have laid back personalities and enjoy life to the fullest. Matt, is an extremely loyal guy who knows what he wants and when he sees it you know. Matt works at TenA Companies the same company I worked for right after graduating college. This company actually played a big role in getting me into real estate. Funny when you think about it... how small the world is. Everything comes full-circle.

Kim, well let me tell you, she can put a smile on your face any day, any time and any place. You feel energy in the room when Kim is around. Very happy to say she is also my cousin. One of many great cousins on the Colvin (Mom's) side of the family. Kim is dedicated to helping people which, is something many know and love about her.

Having an opportunity to help family members, like Matt & Kim, in making the biggest purchase of their life; is an honor not taken lightly. When purchasing your first home everything is new: Getting financing for hundreds of thousands of dollar (bet you haven't done that before), Understanding all the "What Ifs" going into buying & owning a home and managing all the decisions you need to make. At any moment one wrong decision could cost you. With 13 years in this business and almost 700 homes sold, I feel confident in passing along my experiences to better help family & friends understand every detail that goes into buying a home.

These are all big choices to make. "Yes" there is risk and "Yes" things can go wrong. But, rest assured everything will be alright. Personally buying and selling almost 100 of my own properties either as a rehab project or rental. I'm still here :-)

Because of their amazing personalities, Yin & Yang, Matt & Kim will turn their house into a home. Matt already has ideas about how to attack the big projects like replacing siding. With his quiet patience and dedication to researching every angle, nothing will be missed. While you can imagine Kim focusing on the overall look and feel of their home. With all Kim's energy and spirit, you can imagine her creating a home with style like the trendy restaurants in Uptown and class like a high end hotel downtown.

Thank You both for allowing me this opportunity to help you. The opportunity to get to know you a little better and a chance to learn more about both of you in the years to come.

Wishing you only the best in your new home!!

Cheers,

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:

Your name!

Airline Personnel

The weather was awful. The flight was behind schedule. One passenger was giving the gate agent a hard time, complaining about everything. The agent remained cool and polite. After the obnoxious passenger was checked in, the next passenger complimented the agent on her behavior. "No problem," she said, "He doesn't know it, but this guy is going to New York and his bag is going to Paris."

A Sticky Solution

Still trying to get that label glue off a jar you want to use for other purposes? You may have tried Goo Gone, but here's a homemade solution: Make a paste of equal amounts of baking soda and cooking oil. Rub on the sticky parts, leave on for 30 minutes, wipe off with a scrubber and wash with soap and water.

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...

My daughter Shanley.... She is a spit fire and has been participating in swimming for a while now. Just the other week she finished up her final swimming lesson. Of course, she is moving up the ranks to super swimmer because she, at the age of 4, was able to swim half the length of the pool without help. Don't underestimate this little one. She has more fight than a junk yard dog :-)

Podcast Junky..... Now that I am researching to start my own podcast I have been ditching TV for podcast. Really... It is amazing how many podcasts are actually out there. It's like Google for radio. Type in a subject and BAM! you will find someone talking about it. Weed through the junk and you find a gem. Someone you connect with and learn from. Check it out for yourself.

My New Project.... We are always looking to improve our services at *MetropolitanHomeTeam.com...* In doing so, I am working with Dave Lawson, a friend of mine and we are researching the concept for marketing homes on the internet. It's called "Property Stories" every home is unique and every family has special stories they attach to their home. Why not bring your stories to life. Done correctly, it could increase the value of your home significantly!

Real Estate Corner...

Q. I'm wasting money on rent and want to buy a home. How can I get help with a down payment?

A. There are ways to get a down payment, including the following:

- Look into local or federal government programs. They expire or change frequently, so ask your REALTOR[®] about any programs that may apply to your area and situation.
- Have the seller finance you. Some sellers may be willing to help you buy their homes in something called a "seller take-back."
- Use a financial gift from a friend or relative. Tax law allows gifts of up to \$14,000 a year to be given without tax consequences to the giver or recipient (see IRS publication 950). You can get a gift from each parent or two friends without them having to pay a gift-tax, which brings it up to \$28,000.

Learn more about squeezing the most value out of your home when using, "The Value-Driven Approach to Sell Real Estate." for your FREE copy visit: **FreeBook4CharityForward.com**

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