

Property Story @ 620NiagaraLane.com

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Monthly Digest!

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

How To Get The Most Out Of Your Credit Card Rewards

These days most credit cards offer some kind of rewards to entice you to use them. Here's how to use them to your best advantage:

- **Get the right card for you, and use it for most of your purchases.** Do you want airline or hotel points, merchandise points, or cash back? Do your research and choose what meets your needs. Be sure to compare potential annual fees, interest rates, limited time offers, etc.
- **Keep track if and when your points expire.** Redeem the points as soon as you can, or you may forget you even have them.
- **Check out the card's other perks.** You may be focused on earning points, but the card may offer other things like purchase protection.
- **Read the terms and conditions.** Credit card companies may change their terms and notify you by a letter you might not pay attention to. Read it, and if you don't like the changes, get a different card.
- **Pay off your balance on time every month.** The rewards won't be worth it if you're paying interest or late fees on your purchases.
- **Make sure you understand the rewards program.** If you get confused (you aren't alone!), call the company's Customer Service Department for clarification. Ask for help to make sure you are getting the benefits you are entitled to.
- **Go to the card company's web site and follow them on social media.** You may get tips on special promotions or points for participating in surveys.

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" with a yearly goal of raising over \$10,000 for JDRF to help fight juvenile diabetes a cause close to his heart.

Visit: TeamSugarShay.com



Search For Your Dream Home On Our Private, User 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!)

Mercurial (mer-kyur-e-al) adj

Meaning: Changing of mood or mind quickly and often

Sample Sentence: My friend's temperament is so mercurial that I never know how she's going to react to what I say.

Yikes: Data Overload

According to TheWeek.com, every second there are...

- 7,173 tweets
- 53,766 Google searches
- 120,607 YouTube videos viewed
- 2,481,685 emails sent
- 35 million megabytes of internet traffic (1 megabyte is 1024 kilobytes; all of Shakespeare's works would fit in a 5 megabyte file)

Goat Joke

Two goats wandered into the junkyard and started munching on junk. One of them nibbled on an old reel of film. When he was done, the other goat came over and asked, "So, did you enjoy the movie?"

"Actually I liked the book much better," the goat replied.

Quotes To Live By...

"You've got to get to the stage in life where going for it is more important than winning or losing."

—Arthur Ashe

"Management is doing things right; leadership is doing the right things."

—Peter F. Drucker

"My therapist told me the way to achieve true inner peace is to finish what I start. So far I've finished two bags of M&Ms and a chocolate cake. I feel better already."

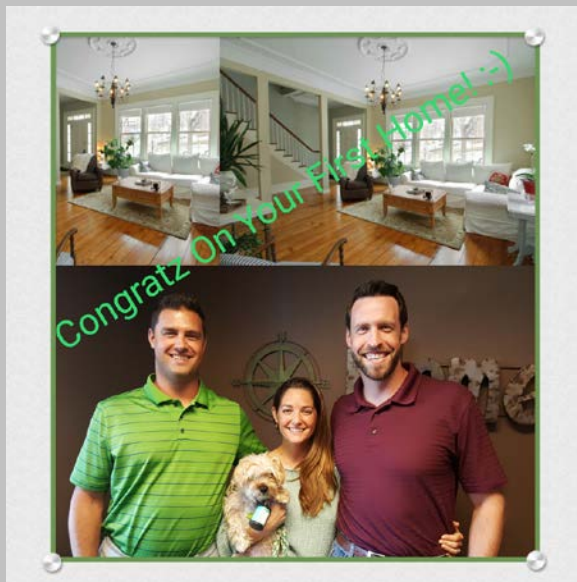
—Dave Barry

Reduce Your Diabetes Risk

You may not be able to totally prevent type 2 diabetes, but there are steps you can take to lower your chances of getting the disease.

- ◆ **Talk to your doctor about your personal risk factors**, such as age, weight, cholesterol level, blood pressure and family history. Make a personal lifestyle plan.
- ◆ **Choose healthier foods.** Add these foods to your diet: broccoli, fish, blueberries, olive oil, spinach, walnuts, and dairy. For details, search for "Top 10 Super-foods For Type 2 Diabetes" at www.webmd.com.
- ◆ **Avoid sugary beverages**, including soda and energy drinks. One 12-ounce can of regular soda has 150 calories and 40 grams of carbs. That's the same amount of carbs in 10 teaspoons of sugar!
- ◆ **Exercise every day.** Everything counts: walking, swimming, gardening. Just keep moving.

Thank You! Thank You! Thank You!



Jim Colvin & Siobhan O'Malley (soon to be colvin)

It was a ton of fun helping you find your first home :-)

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! :-)

Do you know a thought leader who would be great for the podcast?

Visit: LocalAdviceGivers.com/Edina-SWMinneapolisArea

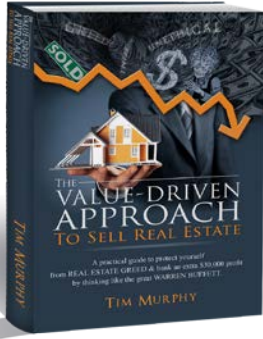
Brain Teaser...

What do you have to give before you can keep it?

(See page 4 for the answer.)

What's My Home Worth? Visit

Abook4charity.com



Real Estate Question?

Maybe you want to know how much your home is worth. Or maybe you just need a recommendation for a handyman, carpet cleaner or plumber...

Either way, I love hearing from all of my good friends and clients. And I'm happy to help answer questions you might have about anything relating to real estate or home-ownership.

If you have a question, tip or idea, call me at **952.223.0999**. I'm here to help!

Good/Bad Foods For Your Dog

Good:

- **Unsalted peanut butter (without xylitol)** – an occasional tablespoon
- **Cooked, unseasoned chicken** – especially if you're out of dog food
- **Raw carrots** – fiber & vitamins
- **A scrambled egg** – a protein boost

Bad:

- **Chocolate** – causes vomiting, diarrhea and may be life threatening
- **Onions** – damages red blood cells
- **Grapes & raisins** – can cause kidney failure

Have A Laugh...

What do you get when you cross an elephant and a kangaroo?

Big holes all over Australia

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: Chris Cornelius

Hey Murph, Chris said, I got a call from another developer who wants me to build 5 homes, in the Edina-SW Minneapolis market, for them in the next 12 months. A possible \$250,000 of income for me. What do you think?

Upon hearing these words your heart sinks into your stomach, your speech becomes stuttered and chills run down your back. For this is the day you hoped would never come. Like a doctor taking the United States Medical Licensing Examination or an aspiring attorney taking his BAR exam. You knew there were no second chances. This was the test you couldn't fail.

Chris and I have been working together for years now. We met for the first time back in 2013 while he was working on a project of mine in South Minneapolis. Jason, A mutual friend of ours brought us together. Jason had been working with Chris on countless remodels over the years starting in 2009. Between Jason and I we had rehabbed or helped investors rehab 200+ homes from 2009 until today. Chris played a key role in helping us complete these projects as our General Contractor (GC). For many years I just heard about Chris and how great he was. Never meeting him because Jason was always point man with our General Contractors (GC). I would hear about how he can be trusted, how he always gets the job done and how he is one of the few loyal contractors Jason didn't have to babysit.

In 2013 the market started shifting. Banks stopped giving away homes, the small rehabs we had done for so many years were starting to evaporate. That's when I decided to get into new construction. It was the natural progression from where we were to where we wanted to go. In my quest to find a rock solid contractor I met with Chris. With his 20+ years of building experience in both residential and commercial construction he was a perfect fit.

Our first project was an \$800,000 home in Wayzata. Yes, you could say Chris and I both don't like to mess around. Going from \$250,000 rehabs to \$800,000 new construction was intense. I didn't know what to expect and I was nervous as hell about the risk. I remember Chris saying, as we walked through the home planning our strategy, "Don't worry Tim I have built a ton of homes, we are in a great location, this will all work out just fine." 7 months later it did work out just fine. We sold the home, made a profit and I could breathe again. Wheeeew....

Now, several years into our relationship, building 3-5 \$500,000 - \$900,000 new construction or major remodeled homes a year; we are well on our way. Making a name in the Edina & SW Mpls market as people are recognizing us. Getting calls about our project and families wanting to work with us to help them build their dream homes. It's an exciting time. Our business is growing.

"So Murph, What do you think about this opportunity I have?" Chris said again. My response, "Chris, what I don't like about you building with another developer, in our same market (Edin-SW Mpls) is the fact you would literally be building in the same market we have created a name for ourselves in and just starting to break into. No matter how you cut it, you would be building competing projects against ourselves. Then Chris said, "Yeah but that is a lot of money, \$250,000, to pass up." My response, "If you are in need of the money then do it. I will never take food off your plate. But, I still don't think it is the right thing to do for our business."

After a week of pondering all his options Chris and I met for lunch. For 7 days I considered how this would affect our business. What was I supposed to do if he decided to work with another competing developer. Was Chris going to leave me? Was this the end? I would be lying to you if I didn't say all these thoughts and emotions ran through my head. Walking into our lunch was like walking into church on your wedding day. You knew, at the end of the day, your relationship with that person would change forever. You would create a bond that could never be broken as long as each of you trusted and respected the other no matter what enticement or challenge was to follow. So long as you both stayed loyal.

"Chris, what did you decide to do?" I asked. Chris paused, looked up and said, "I'm not going to do it. You made some good points and we have way to much momentum for me to jeopardize. I want to stay focused on what we are doing. We are a TEAM!"

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 word!

Beware Of "Like-Farming"

If you "Like" or share a lot of posts on Facebook, you may end up being a victim of a scam. The scammer may start with a post that isn't dangerous. After so many likes, that person edits it and adds something malicious (like promoting a product to get your credit card data).

Be wary of these:

- Emotional stories (unless you know the person who posted it)
- Posts that say "Like this post and have a chance to win a new iPad."
- Brain teasers.

Best advice: If the post promises you anything for liking or sharing it, don't do it.

Complaints Made Easy

Want to file a complaint about a product or service but don't know exactly what to say? Go to www.USA.gov and search for their Consumer Complaint Letter Wizard.

THANK YOU

for reading my Advice Giver![®] 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...

Tim Murphy
Re/Max Results
952.223.0999

TimMurphy@MetropolitanHomeTeam.com
MetropolitanHomeTeam.com

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 constitute an offer.

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

Building Dreams.... My development company, *GroundUp Development*, in partnership with Chris at EHRConstruction.com currently has 2 pre-sold projects: one in Minneapolis at **5816LoganAve.com**, another in Edina at **6029 Kellogg Ave**. We are excited to build these homes in partnership with two amazing families. Going through the building process with a family is quite literally like making a dream come true. Each family has literally been dreaming about their "Dream Home" for years. Now, we are the ones who make their dream come true. What an honor.

We have another \$875,000 new build going up, **620NiagaraLane.com**, close to downtown Wayzata. Visit these property websites to follow the LIVE story as it unfolds. So far in 2016 we have built and SOLD over \$2,000,000 in real estate. The ball is just starting to roll and we're really excited for what is to come in the next 5 years. I keep hearing from people, "I didn't know you were doing that!!" So, Chris and I are thinking this means we need to throw a party. Keep reading my newsletter and look for your invite sometime down the road. Pssst... it will be at one of the new homes we are building.

Family Fun.... Ireland was super excited about her horse camp a few weeks ago. She couldn't stop talking. "Dad, Dad!! I want a horse. I will quit everything... Softball, hockey, volleyball if you will get me a horse." I responded, "Honey, I know you would love a horse. But, where would we keep it." She replies, "Easy, in the backyard." :-O

Real Estate Corner...

Q. What should I do to find the right home at the right price?

A. The first step is to be financially prepared *before* you start house hunting. Here are two key points:

- **Find a motivated lender.** Ask your REALTOR[®] (choose one who is an experienced Home Buyer Representative) to refer you to one or two reputable lenders. Study up on basic terms so you'll be able to choose the loan that will be the best deal for your situation.
- **Get pre-APPROVED, not just pre-QUALIFIED for a loan.** You'll have more power to negotiate because the sellers know you can close on the transaction.
- **Start your search, on your own, private** (stop getting harassed by sales people), home search site at SearchForMinneapolisHomes.com

*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!

Search For Your Dream Home On Our Private, User Friendly, Website: **SearchForMinneapolisHomes.com**