



Bill Speidel/Broker
 Wagons West Realty
 1933 Main Street
 Torrington, WY 82240
 307-532-3771

December 2011
 Volume IV,
 Torrington, WY

Inside This Issue...

Wagons West Cruise
 photos...Page 1

From the Desk of
 Judy Daily...Page 2

Last Minute Tax Tips...Page 3

Wagons West Open
 House Party...Page 4

How Do I Find The Best Deal When
 Getting A Home Loan?...Page 4



Wagons West Realty

Service For Life!®

“Insider Tips For Healthy, Wealthy & Happy Living...”

Wagons West on the High Seas!



October 20 2011
 Nassau & Freeport
 Bahamas



Formal Dinner



Left:
 Shelly &
 Kelly

below:
 Bill &
 Bonnie



Eric & Shelly Judy & Bob



Group heading ashore!

Thanks to you we had reason to celebrate! In Wagons West Realty's 10+ years of service you have helped us break personal and office sales records! We are thankful to all of you. Wagons West went to Nassau & Freeport Bahamas on Carnival Cruise. We are most thankful to our FANTASTIC Tori. . . she keeps our office running for without her we would be lost!

Get Free money-saving home tips at my web site: www.WagonsWestRealty.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!)...

Temerity (tuh MER i tee) noun

Meaning: reckless, boldness, rashness, audacity, unreasonable, without regard for danger.

Sample Sentence: None of his students had the temerity to speak up and challenge the professor's opinion.

Eat At The Most Popular Restaurants

You have a good chance of getting a last minute reservation at the most popular restaurants if you call around lunchtime the day before. This is the most common time for people to cancel reservations for the next evening.

Strange But True

A woman was arrested trying to smuggle 65 snakes into Sweden inside her bra.

Get Rid Of Lower Back Pain

Your back pain may be easily corrected by simply changing a few things about how you sit. Follow this advice from www.spine-health.com:

- Keep knees even with the hips.
- Have both feet flat on the floor.
- Straighten your shoulders.
- Get up and walk around every hour or so and stretch as needed.

Quotes To Live By...

There is no cure for birth and death save to enjoy the interval.

—George Santayana

I think a hero is an ordinary individual who finds strength to persevere and endure in spite of overwhelming obstacles.

—Christopher Reeve

Paying attention to simple little things that most men neglect makes a few men rich.

—Henry Ford



From the desk of Judy Daily . . .

The holiday season is approaching rapidly.....Thanksgiving always gives us a chance to step back and take a moment and appreciate all our many blessings..... From the beauty of each new day and each breath of fresh air that we breathe to the birth of a newborn child or the long awaited purchase of a new home. It always does

my heart good to take time to thank the Lord for the many blessings great and small. For many of us the hardest arithmetic is counting our Blessings.

It seems that our lives have become so fast paced that we have so little time or concern for anyone else but ourselves. I am so very thankful for God allowing me to become a real estate agent. Almost every day I have the chance to meet someone new or renew an old acquaintance. I appreciate every opportunity that is before me to help someone.

I am so thankful for the team members I work with and play with at Wagons West Realty. Our cruise to the Bahamas' Islands in October was a once in a life time adventure for us all. I also give a special Thank you to Bill and Bonnie for including our spouses on this wonderful trip. We all enjoyed our time together and the memories and stories will live on for many years.

So I encourage each one of you to take time and count your blessings. Start with family and friends. Take the time to send that Thank You note or call them and let them know how much you appreciate what they have done for you. Thank you to each and every one who reads this and our newsletter. Hope you each have a Blessed Thanksgiving with loving family and friends.



Get Free money-saving home tips at my web site: www.WagonsWestRealty.com

Brain Teaser...

What happened in 1961 that will not happen again until 6009?

(See page 4 for the answer.)

Clean Drapes And Bed Linens For Less

Dry cleaners have a slower business during the months of January, July and August so it is a great time to get these big dry cleaning projects done. Look for discounts of up to 15%. If they don't advertise a discount, ask for one.

Know How To Properly Use A Fire Extinguisher

Take the advice of the National Fire Protection Association, www.nfpa.org. Remember the proper way to use a fire extinguisher with the word **PASS**.

- **Pull** the pin to allow material to be discharged.
- **Aim** low and point to the bottom of the blaze.
- **Squeeze** the lever above the handle to operate.
- **Sweep** the extinguisher from side to side until flames are out.

Give Your Feet A Workout

Closed shoes can prevent your foot joints from staying properly lubricated. Foot exercises can help keep feet healthy and prevent problems. Try this one: While sitting, lift your foot and spread your toes as wide as possible and hold them open for five seconds. This helps prevent muscle weakness that can cause toes to overlap.

Please Be Careful Driving

New Year's is the day of the year when the greatest numbers of people are killed in automobile accidents.

Healthy Wallet Professions

According to the U.S. Bureau of Labor Statistics, the top-paying industries are dominated by health care professionals. Surgeons top the list, followed by anesthesiologists, oral surgeons, obstetricians & gynecologists, internists, orthodontists, and other physicians. It is not until you reach the ninth income level that you find someone in a field not related to health care.



Last Minute Tax Tips

Timing matters when it comes to getting your maximum deductions at tax time. Review this list of tax tips to see if there are any last minute actions you can take to keep more money in your pocket and send less to the IRS.

- **Donate things you no longer use** such as furniture in usable condition, perfectly good business clothing you no longer wear, and kid's outfits they have outgrown. Learn more at: www.financegourmet.com.
- **Charitable contributions** to non-profit organizations are often deductible. Find a good charity at: www.charitynavigator.org.
- **Medical expenses** can be deducted, so if you have been putting off a trip to the dentist or optometrist, saving on taxes may be your catalyst.
- **Education costs** are another way to lower taxes. If you will have education expenses next year, think about paying tuition and registration fees early. Remember that audio and video programs related to your business skills can be considered an education cost.
- **Taxes at the state, local and foreign levels** can be deductible. Get past due taxes paid now and prepay for 2012 to help minimize your tax bill.
- **Going GREEN can pay** with Home Energy Tax Credits. If you replace energy wasting windows, doors, roofs, central air conditioning and heating systems and more, you may be able to get a credit on your taxes. Refer to www.ase.org to see some of the criteria.
- **Job search expenses** can be deductible but have many rules. Be sure to investigate these possible deductions: agency fees, resume preparation and mailing, travel and transportation, phone/fax costs and others.
- **Boost your tax-deferred retirement savings** to the maximum allowed.

There are many more ways to minimize your taxes to your lowest legal level, so use these tips as a starting point and consult a licensed professional for tax advice. By the way, the expense of tax advice is also deductible.

Of course, you can also learn more by visiting www.irs.gov.



Get Free money-saving home tips at my web site: www.WagonsWestRealty.com

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 with your referrals...and spreading the word about my services.

Brain Teaser Answer:

The year will be read exactly the same when it is upside down.

Paid To Make Us Laugh

It's been almost a decade since the last episode of Seinfeld was filmed. Yet Jerry Seinfeld is still the world's top-earning comedian from his TV series. With \$60 million a year in earnings, he is way ahead of 2nd ranked David Letterman at \$40 million and Ben Stiller whose 3rd ranked earnings are around \$38 million.

When Adult Kids Come Home To Live With Parents

"Boomerang Kids" is the name given to children that return home after college or after an unsuccessful launch into full adult responsibilities. If this happens to you, consider this advice from experts:

1. Charge them rent.
2. Ask for help with household chores, cooking and cleaning.
3. Set an anticipated move-out date.
4. Expect them to pay part of graduate school tuition if returning to school.
5. Talk about your own transition into adult life with the financial and career struggles you had at the beginning.

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.

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...

Thank you Coni and her staff at Print Express! Print Express is Wagons West Realty's printer of choice.



You are invited!
Open House
Celebrate the season and friendship with
us at this year's Open House

Relax, Visit and Enjoy Food and
Spirits

December 13, 2011
2:00pm-6:00pm

1933 Main Street
Torrington, WY 82240

Real Estate Corner...

Q. How do I find the best deal when getting a home loan?

A. Your decisions about a home loan can translate into thousands of dollars over the life of your loan. Request quotes from multiple lenders and follow these tips to get the best deal on a mortgage:

- ◆ **Stay confident** and ask for clarification of items you do not understand.
- ◆ Ask to see different options for **down payments** and **term of your loan**.
- ◆ **Interest rates** are critical to you getting the lowest possible mortgage payment. The interest rate you get is based on your credit score, but know that interest rates changes on a daily basis. You have the power to decide whether to lock-in the current rate at the time you submit your loan application or take the chance that it might float down during the processing period.
- ◆ Carefully analyze **disclosures** and **estimated costs** provided by the lender.

You deserve fair rates and extremely good service from the lender who gets the opportunity to earn your business. Let me know if you need help and I can recommend a few mortgage lenders to contact.

If you have questions, or need capable and trustworthy representation, please call me at [307-532-3771](tel:307-532-3771).