

Buying A Home Soon? Learn how to save thousands of dollars when finding, buying or financing your home. See my enclosed insert for details...

March 2011
Bozeman, MT

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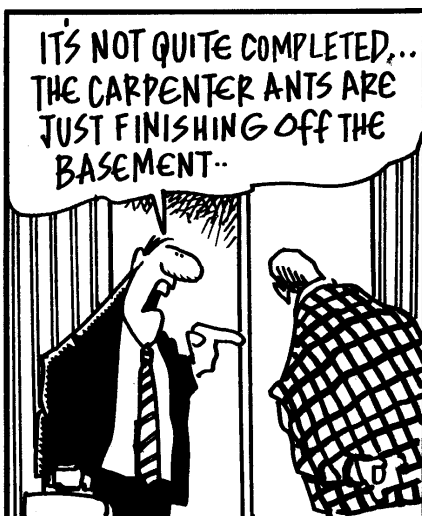
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Ken Joiner's...

Service For Life!®

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

The Challenge: Get Your Family Fit In 2011

Do you start every new year by resolving to exercise more? You need a program like the President's Challenge, which will help you and your family commit to daily physical activity, set realistic goals and track your progress during the year – plus it's free! Here's what you can do to make your resolution a reality.

Study the program. Go to www.presidentschallenge.org. Talk to your doctor to see if it's right for you and your family. Sign up as an individual, start a group (a school class) or join one (it's a worldwide program).

Know the goals. Adults (over 18) need to be active 30 minutes/day at least five days a week for six out of eight weeks. Or, achieve 8,500 steps/day on a pedometer. Kids need to be active 60 minutes/day in the same time frame.

Choose your challenge. Take the Adult Fitness Test (on the website) to estimate your level of aerobic fitness, muscular strength and endurance, flexibility and body composition. Kids and teens take the Physical Fitness Test, which includes curl-ups, shuttle run and endurance run/walk. You'll take these tests over again to see how your fitness changes during the program.

Improve your fitness. You'll add exercises according to the FITT principle: F (Frequency); I (Intensity); T (Time) and T (Type).

Choose from 100 activities, from biking or swimming to walking, dancing, yoga or skating. You can even choose the interactive video game, Wii Sports.

Move on to the Presidential Active Lifestyle Award Challenge or the President's Champions Challenge. These activities will help make physical fitness an integral part of your everyday life.

Enjoy the benefits. You'll know you're helping your heart, building stronger bones, maintaining a healthy weight and having fun with your family.

Important Information About Foreclosure Properties

Are you thinking about buying a Foreclosure or Short Sale property, or just interested to learn more about how it all works? I've written a guide called "A Buyer's Short Sale & Foreclosure Primer". You can get a free copy, no obligation, by e-mailing me at ken.joiner@prumt.com or by calling me at 406.539.1511

Search for ALL local properties, vital information...KenJoiner.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...

Dilatory (dil-uh-tawr-ee) adjective

Meaning: tending to delay or procrastinate

Sample Sentence: I couldn't get the project done because my co-worker was dilatory in his work habits.

Recycle Your Gadgets

Did you just buy a new smartphone, but don't know what to do with your old one? You can get money for it (or other items like iPods and gaming consoles) from such sites as www.gazelle.com or www.nextworth.com. The more current the device (in good condition), the better deal you'll get.

Have A Laugh

A woman's husband finally got on the scale after avoiding it for a number of years. Unable to read the numbers, he got off to grab his glasses and stepped back on. "What do you know?" he said. "These glasses weigh 25 pounds."

No More Empty Nest

Because of the tight job market, 85 percent of college seniors in a Twentysomething Research poll said they planned to move back home with their parents after graduation. Some plan to stay even after they get jobs!

Quotes To Live By...

Home computers are being called upon to perform many new functions, including the consumption of homework formerly eaten by the dog.

—Doug Larson

The young man knows the rules, but the old man knows the exceptions.

—Oliver Wendell Holmes

It is better to be a failure at something you love than to be a success at something you hate.

—George Burns

Know The Do's & Don'ts Of Travel Complaints

Have a bad travel experience? When you contact the airline or travel agency, follow these tips to make your complaint heard:

DON'T...

- **Relate every little thing that went wrong.** You'll sound like a whiner and the travel company won't know which point to address. Just hit the "high" points that are most important to you.
- **Tell them a sob story.** It's unfortunate that you're on a fixed income and you need the refund, but so are lots of other travelers.
- **Copy everyone in the world,** including the CEO, the Better Business Bureau and your grandmother.
- **Threaten legal action or never to do business with the company again.** A) Your letter may end up in the Legal Department; B) you don't want to be labeled as a "difficult" customer; and C) you may have to use them again (for example, your family wants to take *that* cruise line).

DO...

- ◆ **Put your complaint in writing,** whether by email or letter, but keep it short and professional, without rage. Take the high road and tell them you're looking for reasons to do business with them again.
- ◆ **Include any documentation.** List exact times, places, names and dates. You'd be surprised how many people forget the most relevant details.
- ◆ **Give the system time to work.** You may have to write a second letter or email if you don't get a response in a reasonable period of time. But if you were legitimately disserved, the airline or travel company will take you seriously and want to make it right.

Thank You So Much!

I'd like to take a moment to personally thank the kind people that have referred and used my services recently. I'm very grateful to all of you!

Hank & Lacy Galpin, thank you for allowing me to successfully sell your home in Bozeman

Clay Cook, thanks again for referring Hank & Lacy!

Diane Taylor, thank you so much for referring your daughter Saralyn to me

Ryan & Lindsey Anderson, thank you for allowing me to assist you with your recent purchase. It was great working with you again!

Mark & Janine Terwilliger, thank you so much for referring Doug & Robin Addicott to me for assistance

Brain Teaser...

What do these phrases have in common?

Was it a car or a cat I saw?

Todd erases a red dot.

Race fast, safe car.

(See page 4 for the answer.)

Shopping Tip

The Annual International Consumer Electronics Show runs the first week of January. Since retailers want to stock up on the newest gadgets, it's a good time to buy current models (if you didn't already buy over the holidays). Just do your research before you go.

Visit These Movie Locations

- "Field of Dreams" — Dyersville, IA
- "Twilight" movies — Forks, WA
- "Harry Potter" — many school scenes were filmed at Oxford University, Oxford, England.
- "Sex and the City," "Breakfast At Tiffany's" — you can tour many NYC locations used through a company like On Location Tours.

Save \$\$\$ On Printing

Change the font! In a test of 10 fonts (including Arial, the most popular) on two kinds of printers (home & business), Printer.com says the winner was Century Gothic, which had 31 percent savings on both printers. A private user printing 25 pages/week would save \$20 in a year. A business-user printing 250 pages/week could save \$80 per printer. FYI another good performer was Times New Roman.

Did You Know...

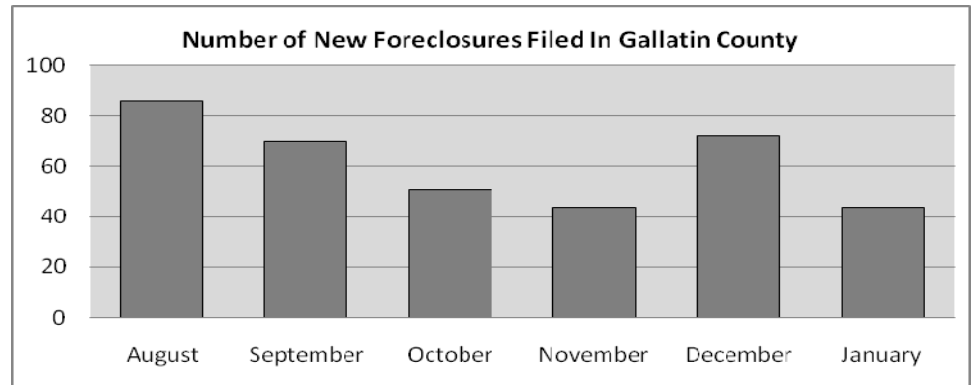
Spaceport America, a space launch facility near Truth or Consequences, NM, is expected to be fully operational at the end of this year. The main runway was dedicated last October. Anchor tenant for the \$212 million facility is Virgin Galactic, which plans to provide passenger trips to suborbital space.

Make Friends With a Fungus

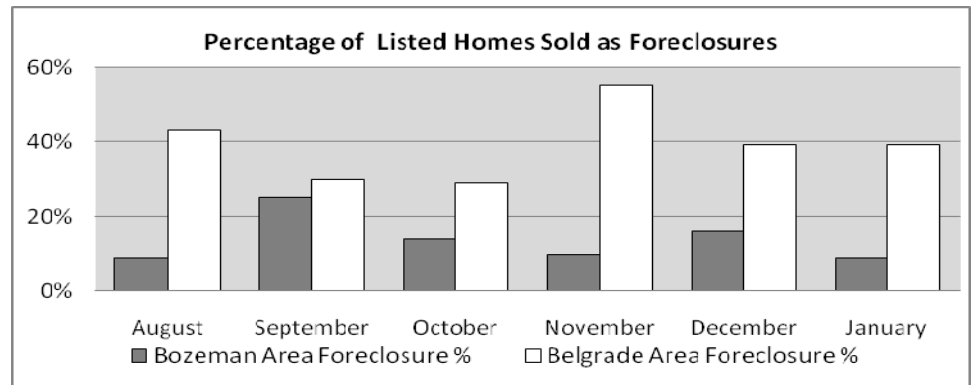
What's tasty *and* good for your skin? Mushrooms! They contain selenium, B vitamins and copper that all combine to give your skin a radiant glow. So pass the portobellos!

"Foreclosure Tracker"

Accurate information about foreclosures in our area



Source: Insured Titles of Bozeman



Source: Gallatin Association of REALTORS Multiple Listing Service

Warning: There is a lot of misinformation and misunderstanding about foreclosures and short sales out there. As a service to my friends and clients, I've written an informative guide called, "A Buyer's Short Sale & Foreclosure Primer". It's packed with important and up-to-date information about distressed properties. If you're considering purchasing a short sale or foreclosure property, or just interested in learning more about them, contact me for a FREE copy of this important guide.
ken.joiner@prumt.com or 406.556.2257

CPR Is Now Spelled C-A-B

If you saw someone in sudden cardiac arrest, would you know what to do? According to new guidelines from the American Heart Association, you should begin chest compressions immediately.

The Association has changed the order of cardiopulmonary resuscitation (CPR) from A-B-C (Airway-Breathing-Compressions) to C-A-B (Compressions-Airway-Breathing). Instead of tilting the victim's head back to open the airway first, you should start with chest compressions to help pump oxygen-rich blood to the victim's brain and heart sooner. The sequence change applies to adults, children and infants (excluding newborns).

If you see someone who suddenly collapses, the Association recommends Hands-Only CPR (CPR without breaths). Take the following steps: Call 9-1-1, and push hard and fast on the center of the victim's chest (at a rate of at least 100 times a minute) until professional help arrives.

Search for ALL local properties, vital information...KenJoiner.com

Thanks for the kind words...

"Ken, ...It was a pleasure to work with you... (we) will eagerly recommend you to our friends."

Pat & Linda Brown

Brain Teaser Answer:

They're all palindromes. That is, they read the same backward as forward.

How To Cut Out Junk Food

The next time you go to the grocery store, pay with cash! Studies show that people who use credit cards are less emotionally attached when they check out. Whereas those who use cash are more aware that they're handing over their hard-earned dollars to buy something they really don't need.

A Sweeter Image?

Apparently many people are concerned that "high-fructose corn syrup" poses a health risk. To clear up confusion, the Corn Refiners Association petitioned to change the name to "corn sugar." If approved, label changes may take another 12-18 months. It's not the first time: "low erucic acid rapeseed oil" was changed to "canola oil" in the 1980s.

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...

Ken Joiner, REALTOR®
Broker, ABR



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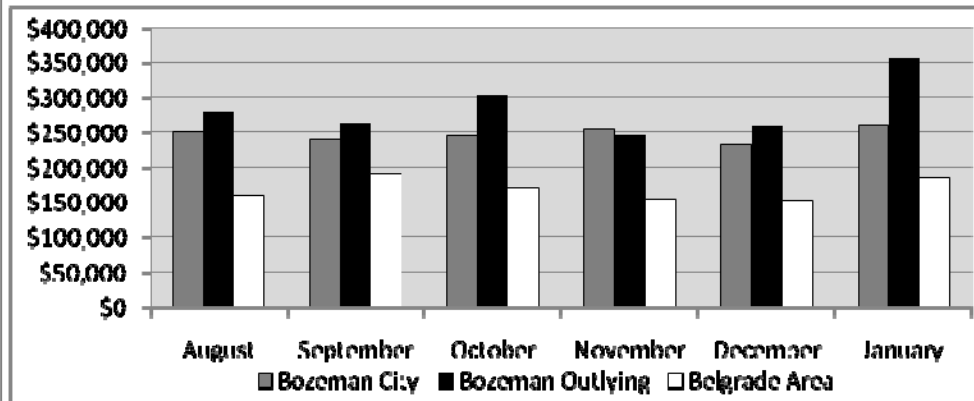
Website: kenjoiner.com

"Market Watch"

*The Latest Housing Information for Single Family Homes
Under 1 Acre In The Gallatin Valley*

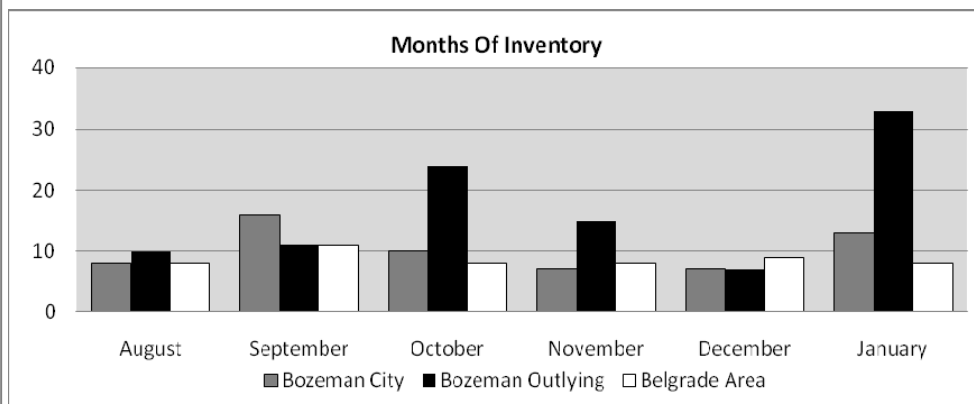
Median Home Sale Prices

Half the homes have sold below this amount, half above.



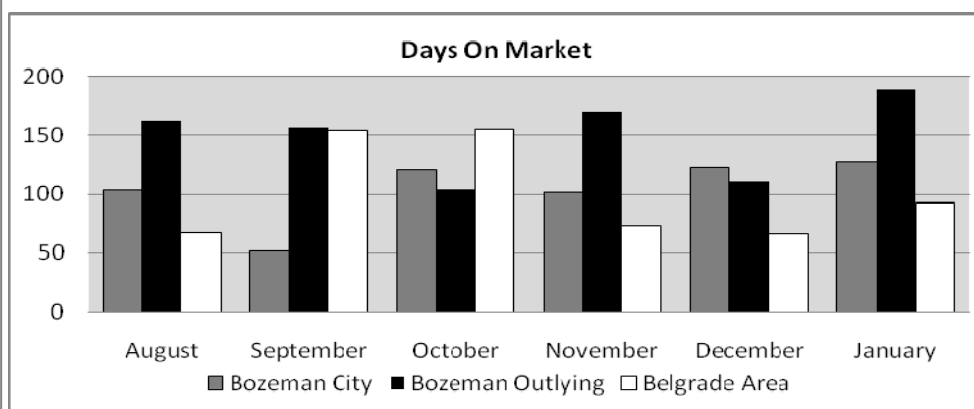
Supply & Demand

More than a 6-month inventory indicates an over-supply, or a "Buyer's Market";
Less than a 6-month inventory indicates an under-supply, or a "Seller's Market"



Days On Market

The amount of time it takes for a home to receive an accepted offer.
Generally, less than 60 days can be an indicator of a "Seller's Market". If homes are taking longer than 90 days to receive an offer, it can represent a "Buyer's Market".



Source: Gallatin Association of REALTORS® Multiple Listing Service

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