

# Matt's Home News

News To Help You Save Time And Money

July 2014

## Living With Faults

When I was a kid, my Mom liked to make breakfast food for dinner every now and then. I remember one night in particular when she had made breakfast after a long, hard day at work. On that evening so long ago, my Mom placed a plate of eggs, sausage and extremely burned biscuits in front of my dad. I remember waiting to see if anyone noticed!

All my dad did was reach for his biscuit, smile at my Mom and ask me how my day was at school. I don't remember what I told him that night, but I do remember watching him smear butter and jelly on that ugly burned biscuit. He ate every bite of that thing...never made a face nor uttered a word about it!

When I got up from the table that evening, I remember hearing my Mom apologize to my dad for burning the biscuits. And I'll never forget what he said, "Honey, I love burned biscuits every now and then."



Later that night, I went to kiss Daddy good night and I asked him if he really liked his

biscuits burned. He wrapped me in his arms and said, "Your Mom put in a hard day at work today and she's real tired. And besides--a little burned biscuit never hurt anyone!"

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As I've grown older, I've thought about how life is full of imperfect things and imperfect people.

I'm not the best at hardly anything, and I forget birthdays and anniversaries just like everyone else. But what I've learned over the years is that learning to accept each other's faults and choosing to celebrate each other's differences is one of the most important keys to creating a healthy, growing, and lasting relationship.

~ From [www.truthbook.com](http://www.truthbook.com)

Matt Haviland

# What's Jumping In July

**Canada Day, July 1.** The national holiday celebrates the unification of Nova Scotia, New Brunswick, and the Province of Canada in 1867.

**Independence Day, July 4.** Birthday of the United States of America, the date on which the 13 colonies declared independence from Great Britain in 1776.

**International Kissing Day, July 6.** People who study such things say that two-thirds of us tilt our heads to the right when we kiss, and it has nothing to do with whether one is right- or left-handed. This is the day to test that out.

**World Population Day, July 11.** Established by the United Nations in 1989 to raise awareness of global population issues.

**Moon Day, July 20.** Celebrating the first landing of human beings on the moon in 1969. "That's one small step for man; one giant leap for mankind."

## July Quiz Question

**Q:** *What is a flink?*

## June Quiz Question

**Q:** *I am not alive, but I grow. I don't have lungs, but I need air. I don't have a mouth, but water kills me. What am I?*

**A:** *Fire.*

# Bumper Sticker Wisdom

Sometimes the best entertainment during the morning commute comes from the bumper stickers on passing cars. Here are a few samples from the Internet:

- Where there's a will, I want to be in it!
- Have you ever stopped to think, and forgotten to start again?
- I don't suffer from insanity. I enjoy every minute of it.
- If you make it idiot-proof, someone will make a better idiot.
- Always remember you are unique. Just like everyone else.
- I have pride. Others have vanity.
- Why is "abbreviation" such a long word?
- It's lonely at the top—but you eat better.
- Hard work pays off in the future. Laziness pays off today.
- Warning: Dates on the calendar are closer than they appear.



# Driving Gas Savings

Like death and taxes, rising gas prices are unavoidable, especially in the summer. Here are some tips for saving money at the gas pump:

- Drive more slowly on the open road. The most fuel-efficient speed may be the point at which your car shifts to high gear, somewhere around 50mph/80kph. Going faster in high gear will further reduce efficiency.
- Avoid drag. Get rid of roof racks. Avoid carrying equipment outside of the car on long trips. If buying a new car, consider the sleeker models rather than boxy models. Drag can reduce gas mileage significantly.



- Avoid slow and go driving, where you race up to a stop or behind another car, brake, then accelerate again.
  - Don't be idle. Letting your car run when you're not going anywhere wastes fuel—you can burn through one-eighth of a gallon idling your motor for 10 minutes. Turn off your engine if you expect to be stationary for more than 30 seconds.
  - Stay in tune. Change air filters, motor oil, and spark plugs, regularly.
  - Inflate tires correctly. Check your tire pressure often when the air temperature fluctuates. Hot air will have higher pressure, and cool air will have lower pressure. If you make radical adjustments based on air temperature, be sure to recheck the pressure again frequently.
- Fill up on gas often whenever you see a low-priced gas station rather than waiting until you're down to your last drops and can't look for the best price.

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# When The Ants Go Marching In...

Most of us don't want to share a home with ants, but we don't want to douse the place with insecticide to keep them out, either. Here are a few natural treatments to keep ants at bay:

**Cinnamon.** Place a few cinnamon sticks where you spot ants crawling into your house. The odor will send ants away. (Garlic cloves work, too.)

**Vinegar.** Spray some apple or white vinegar on areas where ants have set up shop.

**Black pepper.** Sprinkle a little pepper when you see ants. Watch where they run to, and treat that area as well to prevent them from returning.

**Mint.** The scent of mint can disrupt ants' sense of smell. Plant mint outside, especially near doors and windows, and place a few mint leaves in and around your windows.

# Deterring Future Scientists With Boredom

The death of Apple co-founder Steve Jobs reminded us of the role scientists and engineers play in driving innovation. But according to studies reported by *The New York Times*, approximately 40 percent of college students planning careers in science or engineering fields change their major before graduating, or fail to complete their degrees.

The percentage is as high as 60 percent when pre-med students are included in the data. Experts blame the daunting (and frequently mind-numbing) load of dry lectures for the attrition, along with tough introductory classes and crowded classrooms that impede discussion and personal attention.

The conclusion some would-be scientists are coming to: Find smaller schools with the chance of more in-person interactions, getting away from online education and large institutions.

## Eating Disorders Are In Your Head

Most of us know that eating disorders are somewhat in the head, but what we may not know is that there is a specific location in the head, according to scientists studying the relationship between eating and the brain.

In a study presented at the annual meeting of the Cognitive Neuroscience Society, researchers measured the brain activity of a wide range of subjects, from the anorexic to the morbidly obese.

Participants were given fMRI brain scans while viewing images of high-calorie food, then fed, and then scanned a second time. Subjects on the anorexic side of the scale, who were scanned before eating, exhibited lower than normal activity in regions of the brain associated with feelings of reward; those on the opposite extreme who were scanned before eating demonstrated a higher than normal response in the reward areas of the brain.

The findings suggest that eating disorders on both ends of the spectrum may share some of the same brain pathways and that eating disorders might be disorders of brain function in the reward stimulation area—raising hopes that specific areas of the brain could be targeted to help treat both obesity and anorexia.

### Does a Pre-Approval Letter Matter?

Home buyers facing a bidding war for a popular listing have few weapons at their disposal. One of those weapons is a strong pre-approval letter. A pre-approval letter comes from a buyer's mortgage professional, and describes the buyer's qualifications for getting a loan. This puts the seller's mind at ease that they will not be left holding the bag in several weeks if the buyer does not qualify for their mortgage.

A pre-approval is based on a mortgage professional's review of the buyer's finances, and is a statement of the likelihood of the buyer getting a loan. However; it is not an *approval*, which comes after an offer is accepted, leaving a small chance the buyer won't get the loan. The stronger the *pre-approval*, the better the odds of *approval*.

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# Money Mistakes To Avoid

Unless you're incredibly rich, you probably worry about money. That's natural, but you'll feel better about your financial situation if you avoid these basic money mistakes:

- **Not tracking your spending.** Pay attention to where your money goes. Your credit card statement will help you do this, but don't forget all the incidentals you pay cash for. With this data, you'll find it easier to stick to your budget.
- **Not setting up a budget (and sticking to it).** This advice may seem elementary, but many smart people don't take it seriously. Determine how much money you realistically need to pay bills and buy supplies for a week or month, and don't exceed it.
- **No emergency fund.** Set aside some money for emergencies, and don't touch it for any other reason. Ten or 20 dollars a month can add up, especially if it's drawing interest in an account.
- **Not shopping around.** Take the time to look for the best prices, and avoid buying on impulse. Stock up on essentials on sale, and always look for opportunities to negotiate a better deal.
- **Borrowing too much money.** Don't put more on your credit card than you can pay off at the end of the month. Resist the urge to buy more house than you can afford, and don't be seduced by reward programs that entice you to buy extravagances in order to get bonus points.
- **Not watching your credit rating.** You should be aware of your overall credit score to avoid problems when you really need to borrow money. Make sure all the information is correct, and watch out for signs that your identity has been lifted by con artists.

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*It is a miracle that curiosity survives formal education. ~ Albert Einstein*

## You're In Good Company

You may know how and why the company you work for was founded, but do you know where the word "company" comes from? According to Charles Earl Funk's book *Thereby Hangs a Tale* (HarperCollins), the word comes from a combination of the Latin word *con*, meaning "together," and *panis*, which means bread. Thus, "company" originally described a group of people who shared their bread with each other. Think of that the next time you're eating lunch with your co-workers.

# Have You Read This?

Following is a list of the 10 bestselling books over the last 50 years. Have you read them?

1. *The Bible*: 3.9 billion copies
2. *Quotations from Chairman Mao Tse-Tung*: 820 million copies
3. *Harry Potter* series: 400 million copies
4. *The Lord of the Rings*: 103 million copies
5. *The Alchemist*: 65 million copies
6. *The Da Vinci Code*: 57 million copies
7. *The Twilight Saga*: 43 million copies
8. *Gone With the Wind*: 33 million copies
9. *Think and Grow Rich*: 30 million copies
10. *The Diary of Anne Frank*: 27 million copies

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**See page 7**

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*How wonderful it is that nobody need wait a single moment before starting to improve the world. ~Anne Frank*

# 5 Ideas For Family Summer Fun

1. Go on a local photo safari. We take our surroundings for granted, which means we miss a lot of the interest in our own backyards, so to speak. Give the kids disposable cameras and challenge them to come up with the best photo. Offer prizes for everyone.
2. Have a series marathon where you watch all the episodes in a given TV or Movie series, getting the whole family involved.
3. Do a book reading challenge, where kids earn points for every book read. The points can be redeemed for whatever they like most...money, video games, special treats, etc. Plan to discuss the books with the kids, too.
4. Take a weight loss or other health challenge together as a family. Give it a catchy name, like "Three inches in three months," or "Kill the Kilos."
5. Take short road trips to places you have not been in your area. Make it an event, not a destination.



# MATT'S HOME NEWS

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# Are You Listening?

We've all heard that listening is the greatest compliment we can show to another person. Yet we are all constantly guilty of what Steven Covey called "autobiographical listening." That's listening with only half an ear, while in our heads we are busy preparing what to say next.

It is said that Franklin Delano Roosevelt, US President, so despised this, that he devised a test. When a petitioner asked how he was doing, he would say, "I murdered my grandmother this morning." Most of the time he got a noncommittal response, proving the other person was probably rehearsing what to say next. (Although, one person trumped him by saying, "I'm sure she had it coming to her.")

In a world where our attention is constantly being demanded by electronic devices, it is an even greater compliment than ever before to pay attention to one another, to lift our faces out of our phones and be 100% present.

One way to practice the art of listening well is to do something called "Parrot Phrasing." During conversations with family, co-workers, your boss, and friends, you occasionally say back to the person exactly what they said to you, switching only the pronouns. After parroting what they said, you can add a question or comment.

For example, if they say, "I've had a horrible run of luck at work lately." You can say back, "You've had a horrible run of luck at work lately. What's been happening?" Give it a try and let me know how it works for you.

Sincerely,



Matthew Haviland  
Your Real Estate Consultant For Life

P.S. If you've got a story to tell, you can reach me at [matt@sjhouses.com](mailto:matt@sjhouses.com), or by calling me at 609-338-3773.



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