

Matt's Home News

News To Help You Save Time And Money

August 2014

Assumptions Lead To Impatience

In the days when an ice cream sundae cost much less, a 10 year old boy entered a hotel coffee shop and sat at a table. A waitress put a glass of water in front of him. "How much is an ice cream sundae?" he asked.

"50 cents," replied the waitress.

The little boy pulled his hand out and studied the coins in it.

"How much is a dish of plain ice cream?" he inquired. People were now waiting for a table and the waitress said impatiently, "35 cents."

The boy again counted the coins. "I'll have plain ice cream," he said.

The waitress brought the ice cream, put the bill on the table and left. The boy finished the ice cream, paid the cashier and departed.



When the waitress came back, she began wiping down the table and then swallowed hard at what she saw. There, placed neatly beside the empty dish, were 15 cents – her tip.

As I read this, it reminds me to be less impatient. After all, I may be the one who's in the wrong.

Matt Haviland

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What They Made

A student sat with his grandfather at a football game. Many of the fans checked their phones during the game, and grandfather said, "Things sure have changed since I was your age."

"I bet," his grandson agreed. "You didn't have smartphones, or personal computers, or the Internet, or hybrid cars, or the space shuttle. I mean, what did you do?"

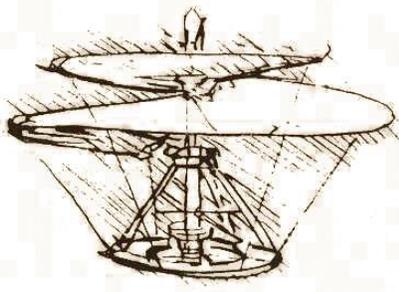
The man paused, then said, "We invented them."

Why You Need a Vacation

It's Sunday evening but instead of relaxing with your family, you're finishing up a few emails. Once the emails are sent, you have to fold the laundry, help with the dishes, and get the kids to bed. During the week, you'll do the same thing on most nights.

Between your work, the long commute, housework, and kids' activities, you can't remember the last time you sat around all day reading a good book.

It seems that doing nothing once in a while – lying in a hammock, listening to music, reading a book, painting a picture, and most importantly, getting away from it all on a long vacation – has become less and less available to us. But, according to research cited in *Scientific American*, not taking extended breaks is robbing us of perspective, making us crankier, and eliminating creativity.



Take it from one of the most creative minds ever to have lived, vacations are valuable:

“Every now and then go away, have a little relaxation, for when you come back to your work your judgment will be surer since to remain constantly at work will cause you to lose power of judgment . . . Go some distance away because then the work appears smaller and more of it can be taken in at a glance and a lack of harmony and proportion is more readily seen.” ~ Leonardo da Vinci

August Quiz Question

Q: *Can you name four days that start with the letter 'T'?*

July Quiz Question

Q: *What is a flink?*

A: *A flink is a group of 12 or more cows. A herd is a group of animals numbering more than 1. So a flink is a herd of cows numbering 12 or more.*

How To Be Less Efficient

Here's a tongue-in-cheek look at how to be inefficient. Hint: Do the opposite!

Don't plan your day. Without a plan, you'll end up reacting to demands instead of concentrating on priorities, greatly reducing your efficiency.

Keep a messy work space. A disorganized desk and life cause you to lose time and attention, and therefore become less efficient.

Don't take mental breaks. By avoiding time off and relaxation, you can stay busy, which can cause you to lose perspective and become less efficient – and less pleasant, too!

Optimize Credit Card Debt

Want to make your credit card company happy? Just max out your card's limit, pay interest at a rate of 18% to 25%, and make only the minimum payment each month.

The minimum monthly payment is set by each card issuer, but it's typically about 2% to 3% of the outstanding balance. Card companies want you to pay only the minimum, so that most of your payment is interest, not principal. If you have a \$5,000 balance, make 3% payments, and plan to pay it off in 5 years, you would pay an EXTRA \$2,359.

Does that mean you should pay off your card each month? Not exactly. You also need to maintain a credit card utilization score so that your credit rating stays high. That means regularly USING about 10% to 20% of your credit balance, then paying off all but a small balance. Leave about 5% on your card.

People who keep their utilization percentage low on average have higher scores than those who constantly max out their credit cards.

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Live out of your imagination, not your history. ~ Stephen R. Covey

The Wise Man's Gift

Once upon a time, a small village had fallen upon hard times. Only twenty five people were left in town, all older residents whose children had moved away.

In the mountains near the town lived an old wise man. It occurred to the villagers to ask the wise man if he could offer any advice that might save the town. The wise man simply said, "I have no advice to give. The only thing I can tell you is that the Messiah is one of you."

In the months that followed, the old villagers began to treat each other with extraordinary respect on the off chance that that one among them might be the Messiah.

And on the even greater off chance that each person might be the Messiah themselves, they also began to treat themselves with extraordinary respect.

As time went by, people visiting the village noticed the aura of respect and gentle kindness that surrounded the villages. Hardly knowing why, more people began to come back to the town. They began to bring their families, and more friends. Within a few years, the small village had once again become a thriving town, thanks to the wise man's gift.



Latest Findings In Health

We're learning more about the factors that influence our overall health all the time. This list of recent discoveries in the field of health comes from the 2013 Gallup-Healthways Well-Being Index.

- **Unemployment is linked to depression.** Being jobless, or working part-time while desiring fulltime employment, is one of the strongest predictors for depression, even taking into account age, gender, income, education, marital status, being a caregiver, and other factors.
- **Smoking may be a symptom of disengagement.** Employees who feel disconnected from their work—"actively disengaged," in Gallup's words—are more likely to smoke, and experience poor health in general. Engaged workers tend to have healthy habits: They exercise three times a week for at least 30 minutes, and eat the optimal amount of fruits and vegetables.
- **Heart attacks are tougher on women.** A heart attack doesn't just affect your body; it can also have an impact on your emotional health. And the toll is higher for women: Gallup's research indicates that American women who have suffered a heart attack have an average "Emotional Health Index" score of 73, eight points lower than the average of 81 for women who have never had a heart attack, and four points lower than the average score of 77 for male heart attack survivors.



If I'd known I was going to live so long, I'd have taken better care of myself. ~Leon Eldred

Excellence Takes Focus

A martial arts student approached his teacher.



"I'd like to improve my knowledge of the martial arts. In addition to learning from you, I'd like to study with another teacher in order to learn another style. What do you recommend?"

"The hunter who chases two rabbits," answered the master, "catches neither one."

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See page 7

Spring Cleaning Anytime

While spring cleaning implies it's done in the spring, most of us will clean house thoroughly more than once a year, and at all different times of year. Here's how to make the most of a bout of "spring cleaning."

1. **Conduct Recon.** The military conducts reconnaissance to determine what needs to be done to have a successful mission. You can do the same in your own home. Take a pad of paper or a tablet and walk through your home making notes of these three categories for each room of the house:
1) Things that need fixing, painting, or replacing. 2) Things that need tossing or selling. 3) Things that need deep cleaning.



2. **Create a Plan.** After doing recon, you can attack in different ways. You can start with one list and go through it entirely before going on to the next list. In other words, fix all the broken things in the house at once before moving on to tossing or cleaning. Or you can choose one room and go through each list just for that room. Choose the plan that gives you the most satisfaction and biggest wins.
3. **Execute.** To execute your plan, you'll need supplies. You'll need to schedule time for the work. You'll need to gather bins to place things into. You'll need refreshments. You might want music. Make it fun and stick to it until the list is done.

Lost In Translation

From the Mother Nature Network website comes this list of concepts from other languages that just don't translate neatly into a single English word:

- **Cualacino** (Italian): A mark left on a table by a cold glass.
- **Dépaysement** (French): The feeling of not being in one's home country.
- **Jayus** (Indonesian): A joke that's told so poorly that it forces others to laugh in spite of themselves.
- **Komoreb** (Japanese): Sunlight filtered through leaves.
- **Pochemuchka** (Russian): Someone who asks lots of questions.
- **Sobremesa** (Spanish): A period of time spent after a meal talking to those you shared the meal with.

What Goes Into a Mortgage Payment?

A fixed interest rate mortgage has a fixed monthly payment over the entire period of the loan. That payment consists of four things: principle, interest, taxes, and insurance, called PITI. Many new homebuyers are surprised to learn that their property taxes and homeowners insurance are included in their monthly payment. Lenders do this to ensure those fees are paid. If not paid, a lien could be placed on the property, jeopardizing the lender's first position claim on the property in the event of a default.

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Egg-xactly

You think coloring and hiding eggs for Easter is tough? Imagine what those hens have to go through in order to produce them for you. As the water is boiling on the stove, ponder these interesting facts from the American Egg Board:

- A hen requires 24 to 26 hours to produce an egg. Thirty minutes later, she starts all over again.
- The eggshell may have as many as 17,000 tiny pores over its surface. Through them, the egg can absorb flavors and odors. Storing them in cartons helps keep them fresh.
- White-shelled eggs are produced by hens with white feathers and white earlobes. Brown-shelled eggs are produced by hens with red feathers and red earlobes.
- To tell if an egg is raw or hard-cooked, spin it. If the egg spins easily, it is hard-cooked but if it wobbles, it's raw.
- Egg yolks are one of the few foods that naturally contain vitamin D.
- Yolk color depends on the diet of the hen. Natural yellow-orange substances such as marigold petals may be added to light-colored feeds to enhance colors. Artificial color additives are not permitted by food safety boards.
- Occasionally, a hen will produce double-yolk eggs throughout her egg-laying career. It is unusual, but not rare, for a young hen to produce an egg with no yolk at all.

Walk Or Run? It Might Not Matter

Walking and running are two of the simplest ways to exercise. Aside from a good pair of shoes, you don't need any training or fancy equipment, just some space and time. But which is better for you?

In some senses, according to a study reported in USA Today, they're equally beneficial, depending on how much time you're willing to invest. Two scientists studied data from over 33,000 runners and 15,000 walkers, monitoring blood pressure, cholesterol, blood sugar, and other vital health indicators over six years. They found that, although walking requires more time than running an equal distance, the health effects come out the same as long as the amount of energy expended is equivalent. Running does burn more calories in less time, but a long, brisk walk can be just as healthy—and easier on your knees.



MATT'S HOME NEWS

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Great Neighbors Make Great Neighborhoods

Here's a comment I read online that got me thinking about my neighbors differently.

"I've had cause lately to examine my cultural prejudices. I'm not talking about international culture. I'm talking about family culture.

Family culture is about 'the way we do things in our family.' It's the feeling we get when we go to someone else's house for dinner for the first time, and it feels 'foreign.'

Like most people, I measure other families to my own standards, and of course, my standards are always higher. For instance, I have my son mow the grass, rather than using a gardener as most of my neighbors do. It's because I want him to learn to do unpleasant chores responsibly. I judge my neighbors for coddling their sons. So imagine my surprise when I was chatting with one of these neighbors, and she confided in me: 'I was wondering why you force your son to mow the lawn. It seems so degrading.'

That's what got me thinking about my cultural prejudices and wondering which families I'm judging because they do things differently. I've resolved to be friendlier and if the chance presents itself, to talk about our differences. I may not have liked my neighbor's approach to talking about my son, but it did open up both our eyes, and we had a good laugh."

At the very least, this comment reminds us to look at our neighbors with more empathy, and to notice if we've pulled away from them because they're too "different" from us. I believe that great neighbors make great neighborhoods, and we're all charged with being great neighbors.

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, or by calling me at 609-338-3773.



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