

Matt's Home News

News To Help You Save Time And Money

October 2014

Unconditional Love

A story is told about a soldier who was finally coming home from the war. He called his parents from the airport after landing back on his home soil.

"Mom and Dad, I'm coming home, but I've got a favor to ask. I have a friend I'd like to bring with me."

"Sure," they replied, "we'd love to meet him."

"There's something you should know," the son continued. "He lost an arm and a leg in this war. He has nowhere else to go and I want him to come live with us."

"I'm sorry to hear that, son. We'd like to meet him, and he's welcome to stay with us for a time. Bring him along and we will do the best we can to get him set up on his own when he's ready."



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The soldier smiled. He knew his parents would say that.

When the soldier flew back into his home town, his parents were there to greet him. They saw him come off the plane in a wheelchair, one leg and one arm missing, and they ran to embrace him.

After tearfully looking over their maimed son, the father looked around and said ironically, "Well, where is that other fellow that you wanted us to meet?"

They had a good laugh, and the soldier felt he was home. He looked at his parents with the deepest love and knew he would be all right.

~ Matt Haviland

Thanksgiving and Columbus Day Overlap

Is there anything better than a long weekend? This year, Columbus Day in the US and Thanksgiving Day in Canada fall on the same day—Monday, October 13. Here are the brief facts about each:

The very first Thanksgiving celebration in North America took place in Canada when Martin Frobisher, an explorer from England, arrived in Newfoundland in 1578. He wanted to give thanks for his safe arrival in the New World. This means the first Thanksgiving in Canada was celebrated 43 years before the US pilgrims even landed in Plymouth, Massachusetts!

Columbus Day has been a US holiday since 1920 in honor of Christopher Columbus, the explorer who came to the New World on October 12, 1492. Columbus wasn't really the first person to see America. Regardless, Columbus Day is used to mark the start of the transformation of the New World from the wilderness it was to the civilization it is today.

"October, baptize me with leaves! Swaddle me in corduroy and nurse me with split pea soup. October, tuck tiny candy bars in my pockets and carve my smile into a thousand pumpkins. O autumn! O teakettle! O grace!" ~ Rainbow Rowell, Attachments

Bad Stuff That Used To Be Good

Our knowledge of what's healthy and not healthy changes all the time. Here are three substances that physicians once thought to be beneficial to our health:

- **Soda.** Pharmacists began adding herbs, medicines, and sugars to carbonated water in the 1800s, creating homemade "health drinks." Nowadays, sodas are linked to obesity and diabetes.
- **Cigarettes.** Physicians once touted the benefits of a relaxing cigarette or two, prompted by tobacco companies and advertising executives. That ended in 1964 with the US Surgeon General's report on smoking that linked tobacco use to cancer.
- **Cocaine.** Derived from the coca leaf and used as a stimulant, cocaine was famously touted by pioneering psychologist Sigmund Freud as a cure for depression and sexual dysfunction--until 1922, when it was made illegal.



October Quiz Question

Q: *What is the famous painting, La Gioconda, more commonly called?*

September Quiz Question

Q: *What do you see in fall, but not in summer, winter, or spring?*

A: *The letters F A L.*

Who Should Invest In Real Estate?

Buying an extra condo or home can be a solid investment for both home owners and home renters alike. Consider that in some markets, homes are too expensive for many people to buy, so they rent a large home, and then buy a small house in a less convenient area, and then rent it out. In this way they benefit from home ownership, too. Here are five ways that real estate investing pays off.

Rental yield. Experienced investors take expenses, taxes and other costs into account, making sure there is enough coming in front rents to pay for everything going out, including loan servicing, maintenance, HOA fees, etc.

Appreciation. The value of rental properties normally appreciates over time. Increased value can mean selling and reinvesting in still higher value properties, or using an equity line of credit for other investments. Also, rents often increase along with rising values.

Leverage. Instead of paying \$100,000 cash for one property, an investor can use that same cash as down payments for two or three properties. All leverage involves risk, so the successful investor must understand how leverage works.

Paying down the loan. The best way to pay down a mortgage loan is to have rents coming in that cover the mortgage. Some investors own ten to twenty small rental properties that just break even now, but in 15 to 20 years could be worth significantly more, and nearly paid off. Other investors use the equity to invest in more properties.

Property improvement. Investors look for properties that need improvement. Also called a "flip," these properties can be fixed and resold at a profit. Investors will calculate that the value of the improvements will exceed the cost. This is called ARV (after repair value).



Why Jack-O'Lanterns?

Have you ever wondered how the practice of turning pumpkins into jack o'lanterns was born? The origin is quite fascinating.



O'lantern sounds Irish, and it is. The carved pumpkin faces that animate the Halloween landscape derive from an old Irish custom of creating lanterns from vegetables.

The Irish child's typical Halloween flashlight was a hollowed-out turnip or potato with a candle inside, and when the Irish landed in America in the nineteenth century, they were quick to spot the possibilities of using pumpkins for the same purpose.

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A Real Estate Ghost Story

There was an abandoned house sitting in the middle of a fancy neighborhood in Vancouver that everyone said was haunted. Robert was the agent in charge of selling that house, which had been listed for over two years. Finally, Robert found a rich city slicker to buy it. Robert thought that if he could show the house in the bright light of day, the house wouldn't look so scary, and he could finally close the deal.

Unfortunately, the city slicker's train was delayed and it was evening before Robert took him to the house.

Robert unlocked the front door, and crossed his fingers that nothing strange would happen. He swallowed nervously, but the city slicker just said something about atmosphere. Robert relaxed a bit, deciding this might not be so bad as he opened the front door.



"Creepy!" the city slicker said enthusiastically. He bounded into the foyer and with a boyish grin, raised his arms and intoned "Come to me, foul spirits!"

Immediately, the whole house rang with a sinister, unearthly laugh. Then a voice boomed: "I'm coming to you." The city slicker jumped and then turned to Robert with a happy grin. "Great special effects! How'd you do that?"

"I didn't," Robert said, his teeth chattering.

"I'm coming down now!" the voice boomed again, and the city slicker's grin slipped a bit. He followed

Robert's frightened gaze toward the stairs.

At the top of the steps, a grotesque green head was floating. The deformed mouth opened and screamed--a terrible, high-pitched sound that scraped across their nerves.

As the head began rolling down the stairs toward the two men, they ran from the house screaming.

"Robert," yelled the city slicker. "I don't think I want that house."

"Why not?" asked a haunting voice. The men looked over and saw the green head keeping pace with them as they raced down the street.

The men screeched and put on a burst of speed, leaving the head behind.

"Must have been the asking price," chuckled the floating head as it faded away.

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See page 7

How To Get A Raise

The economy may be partially to blame for recent freezes on raises, but your own mistakes could also be blocking the increase you think you deserve. Take a look at these reasons why you might not be earning as much as you could:

- **Your achievements are invisible.** Don't be a showoff, but make sure your bosses know what you've accomplished in the previous year. Managers are busy; they may be unaware of your good work if you don't keep them in the loop.



- **You're focused on the wrong priorities.** You can work hard, but if you're not supporting your manager's objectives, you won't be able to justify a bump in salary. Find out what tasks and activities contribute directly to measures of success, and concentrate on those.
- **You haven't asked.** Don't make demands, but tell your manager what you'd like to earn. You may find out that your figure is unrealistic, of course. But you may learn what you can do to win the raise you want, and your manager will know what your goals are.
- **You're working too hard.** Twelve-hour days and 60-hour weeks don't necessarily mark you as worthy of a raise. You'll impress managers more with efficiency and results than by just working longer hours than anyone else (which may suggest you don't know how to manage your time).
- **You don't know your value.** Keep track of the employment market for people in your job and your region. Current data will help you make your case. Or you may realize that you're already earning what's reasonable for someone in your position, in which case you'll want to start looking at pursuing opportunities for training and advancement to enhance your worth.
- **You're not pushing yourself.** The days of getting more than a cost-of-living raise for just showing up are dwindling. Show your willingness to take on more responsibility—stretch yourself and your skills, and demonstrate a commitment to going the extra mile when necessary.

“Without ambition one starts nothing. Without work one finishes nothing. The prize will not be sent to you. You have to win it.” ~ Ralph Waldo Emerson

Unshakeable Belief

A devoutly religious, but sadly poor woman lived next door to an atheist.

Although she had little, she began each day by standing at her front door and shouting, "Thank you, Lord, for this day you have given us!"

This annoyed the atheist, but he tolerated it because the woman had so little to be happy about. One day he did a good deed by leaving a big basket of food at her front door so she would have enough to eat.

The next morning the woman opened the door, found the basket, and cried, "Thank you, Lord, for the food you have given me!"

The atheist leaned out his window and called, "Actually, that wasn't God, ma'am. I left that food for you."

The woman cried, "Thank you, Lord, for making this atheist bring me the food that you have given me."

"I got a rock." ~ Charlie Brown

Make Your House a Better Investment

Millions of home owners view their homes as a sound investment. However, that may not be true when compared to other investments. For example, the return on a personal residence over 10 years might be less than 5%, compared to 8% returns on stocks over the same period. Here are 3 ways to make home ownership more profitable:

1. Own longer. The longer you own your home, the higher your likely return as property values rise.
2. Leverage more. Pay off extra chunks of your mortgage early to reduce the principle balance.
3. Get the lowest interest rate you can, and consider refinancing as your credit improves.

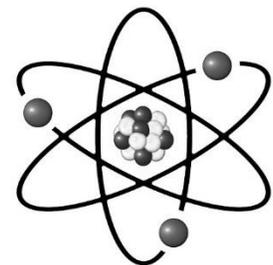
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The Science Of New Elements

Look fast, and you might just see a new element being born in a German particle collider. The new element, number 117, is a "superheavy" atom containing 117 protons. It was created by scientists who shot a beam of calcium atoms made up of 20 protons and 28 neutrons into a target of radioactive berkelium, which has 97 protons and 152 neutrons. The collision between the elements fused some of the protons while ditching a few of the neutrons, resulting in a new short-lived substance currently known as ununseptium, according to the Science News website. A new, official name must come from the International Union of Pure and Applied Chemistry.

Why should you care, and why do scientists look for new elements anyway?

The fact is a lot of fundamental research is undertaken for the sake of pushing the envelope, or furthering our understanding of the physical world simply for the sake of it. 100 years ago, we might have thought special relativity was "useless." Turns out it is necessary for our GPS to communicate with satellites in real time. We never know what will come of something we study. And even if we can't find a practical application, the value of the study might simply be a stepping stone to something else in some far future scientific study.



MATT'S HOME NEWS

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Relax and Smell the Roses

Do you ever find yourself rushing around in a frenzy of productivity, and when you finally have a moment to yourself, you only then realize how tense and stressed you've been?

Here's how that moment happened recently to me. I had just gone through a fast food drive-through line, and was sitting in my car in the parking lot, too busy to go inside to eat. The morning had been a dash to finish errands, and the afternoon looked busier still. My mind was clouded with thoughts.

I was planning to snatch a moment to gulp down my food before continuing my errands.

As I was taking a bite, I noticed a little bird hopping around the parking lot looking for crumbs. It was so small and intent on searching for food. I tore off a piece of bread and tossed it to the bird. It hopped over, grabbed it and flew away.

At that moment I felt myself relax a notch. I tossed another piece of bread out the window and another bird flew down and snatched it up. I breathed deeply and sighed.

I drove away with a little smile, feeling more attentive to my surroundings instead of being so inwardly focused. Just that little bit of sharing in the moment had brought me back to the present.

I encourage you—as I remind myself—to stop and smell the roses, as the old saying goes. When trying to get a lot done in a short amount of time, a brief moment of getting present can give you energy to push on.

Sincerely,



Matt 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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*Located at 1 Atlantic Avenue, in addition to our Northfield office. Our goal is to continue helping people in Atlantic County and help the people you care about with their real estate needs in Ocean City.
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