

Matt's Home News

News To Help You Save Time And Money

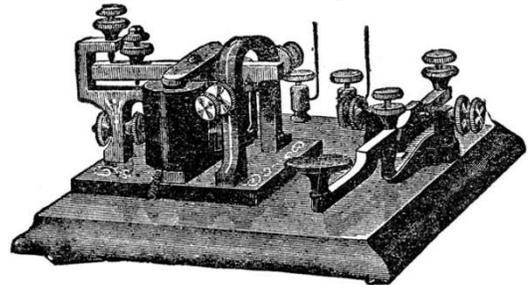
February 2015

When You're Right For The Job...

In the 19th century, when the telegraph was the fastest method of long-distance communication, a young man went to apply for a job as a Morse code operator.

At the job location, he found a busy office filled with noise and bustle and the ever-present clatter of a telegraph in one corner. He joined ten other applicants, all following instructions written on a blackboard that said to sit and wait to be summoned for an interview.

But after five minutes, the young man stood up with a smile and walked confidently into the office without an invitation. The other applicants looked at each other, and smiled. All expected the brash young man to be tossed out the door.



Ten minutes later the manager came out of the office. "Gentlemen, thank you for your time, but the position has been filled."

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"What?" The group jumped up, annoyed. "You haven't interviewed any of us!" they cried. "Just that one kid who disrespectfully barged through your door."

The manager nodded. "Exactly. See, here's the thing. While you were sitting here, that telegraph in the corner has been ticking out a message in Morse code. It has been saying '*If you understand this message, then ignore the blackboard and come right in.*' None of you apparently paid attention to it, if you even understood it at all. That young man did. The job is his."

What I take away from this is that when you're right for a job, it's obvious to both yourself and others.

~ Matt Haviland

Origin of Groundhog Day

Groundhog Day is a popular tradition in the United States. It is also a legend that traverses centuries, with origins clouded by other stories that predict the weather based on events happening or animals awakening on specific dates.



February 2nd is the day that in Punxsutawney, Pennsylvania, a groundhog named Phil comes out of his hole after a long winter. If he sees his shadow, he is startled and retreats. People

regard that as an omen of more bad weather to come. If the day is cloudy and shadowless, the groundhog stays above ground, and people regard that as an omen that winter will end early because the groundhog is ready to start gathering food.

The groundhog tradition stems from similar beliefs by early Christians in Europe around Candlemas Day, when the custom was to have clergy bless candles and distribute them. It marked a mid-winter milestone, and traditions that combined the weather and lighting of the candles sprang up.

Roman legions, during the conquest of the northern country, supposedly brought this tradition to the Teutons, or Germans. They morphed it into the idea that if the sun made an appearance on Candlemas Day, a hedgehog would cast a shadow, thus predicting six more weeks of bad weather.

Pennsylvania's earliest settlers were Germans, and they found groundhogs in profusion where they resettled. They determined that if the sun appeared on a particular day in mid-winter, the groundhog would "meet" its shadow, be frightened, and hurry back into its underground home for another six weeks of winter. Groundhog Day has since been centered on the location of Punxsutawney, Pennsylvania in the US, but has spread in popularity to other countries, as well.

Is This A Good Candidate?

A manager was interviewing a job candidate. After reviewing the applicant's qualifications, he went on to some questions designed to probe the man's personality.

"If you could have a conversation with someone, living or dead," he asked, "who would it be?"

The candidate thought for a moment and then responded, "The living one."

February Quiz Question

Q: *If you were running a race and you passed the person in 2nd place, what place would you be in now?*

January Question

Q: *What word becomes shorter when you add two letters to it?*

A: *Short.*

Try Edible Landscaping

Edible gardening is thrifty, good for the planet and good for our health by providing plenty of fresh food for our diet. But many people avoid growing food because they can't imagine planting and maintaining a vegetable garden.

Luckily, edible landscaping doesn't have to be so utilitarian as planting a vegetable garden. Making edible plants part of your overall landscaping plans can result in a beautiful outdoor space, full of interesting textures and designs that taste as good as they look.

An easy approach to growing food involves starting with a simple one-on-one replacement. Switch out just one ornamental plant or tree with something similar that's edible. Then try it again with something else. Go at whatever pace suits you.

In the book *The Beautiful Edible Garden*, the authors offer several simple swaps, including: replacing a magnolia tree with a fuyu persimmon, planting peppers in place of zinnias, using hanging tomato plants in place of hanging spider plants, and switching out boxwood with blueberries. Chives and onions add texture and purple flowers, while leafy greens can replace broad-leaf ornamentals.

Growing food in your yard provides an inexpensive source of produce and the chance to grow unusual varieties. It also saves water, since you are already watering the lawn and ornamentals anyway. Finally, there's something satisfying about having a source of food in your own yard.



"But always, to her, red and green cabbages were to be jade and burgundy, chrysoprase and prophery. Life has no weapons against a woman like that." ~ Edna Ferber

A Penny Saved...

...is a penny earned. You might be interested to know that this old saying is not true. The saying implies that by keeping the penny, you are being wise. But the idea that you can earn money by saving it is backwards. You need to *invest* that penny to earn.

Both saving and investing have their places in good financial planning. The trick is to both save some pennies and make others grow through wise investing.

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Perhaps the saying should be "A penny saved is a penny kept." Or perhaps "A penny invested is a penny earned."

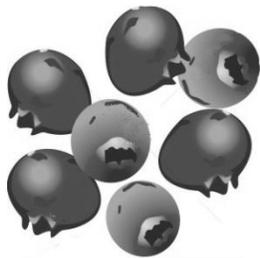
Foods That Help Fight Off The Flu

It's never too late to protect yourself, as well as your friends and family, from the flu. A flu shot may be your best line of defense, but you can also keep the flu virus at bay by eating well. Here are some flu-fighting foods:

Chicken soup. Once again, your mother was right. Chicken soup provides fluids that help fight off viruses and reduce inflammation caused by the flu.

Garlic. Compounds in garlic (also onions) known as allion and allicin have an antiviral impact. For maximum effect, chew a raw clove every four hours, or chop the clove into smaller pieces to swallow like pills. (This will also keep you from spreading the flu, as people will not want to come too close.)

Pumpkin seeds. The zinc in pumpkin seeds is said to help white blood cells fight off disease.



Citrus fruits. The vitamin C found in citrus fruits (as well as red bell peppers, broccoli, and sweet potatoes, among other foods) can reduce flu symptoms by up to 25 percent.

Blueberries. Blueberries contain antioxidants, which can strengthen lung tissue that is damaged during the flu and other respiratory illnesses. Eat half a cup of fresh or frozen blueberries a day during flu season.

*"Children are likely to live up to what you believe of them."
~ Lady Bird Johnson, former U.S. first lady*

Don't End Home Prices In Zeros

Pricing your home with zeros at the end may generate lower offers. Studies show that buyers perceive a precise price, such as \$281,284, as lower than rounded ones, such as \$280,000, even when the rounded prices are actually lower.

Real-life sales show that zeros at the end of an asking price lower the final sold price by .73%. That may not sound like much, but .73% of a \$280,000 home equals \$2,044.

Review Credit Report Before House-Hunting

When a home buyer first starts thinking about buying a home, they should order a copy of their credit report and review it carefully. First, they should look for errors in balances and accounts, then contact those agencies to dispute the mistakes. It's not uncommon for old, paid-off debts to linger on credit reports. Second, buyers should look at the total amounts they owe on everything in their report and create a long-range financial plan for their debt, not just an immediate budget.

As a loan consultant, my job is to help buyers find the right loan, which can include a discussion about how home ownership fits into their complete financial plans. If you, or anyone you know, is thinking about buying a home, please contact me.

**Call Juan Jordan Meridian
Bank 732-423-6494**

The data suggests that if you price your home at \$281,284, chances are better that you'll get your asking price, while pricing at \$280,000 means you're more likely to get an offer of \$277,956.

Fun In Rio With Carnaval

The largest of Brazilian Carnaval festivals, the Rio de Janeiro celebration draws 500,000 foreign visitors each year. The raucous four-day event culminates on Fat Tuesday, ushering in Ash Wednesday and a time of abstention. This year Carnaval is February 13–18.

Carnaval first came to Rio around 1850, and over time its French flavor evolved to embrace many African and Amerindian cultural elements. Dance and music play a starring role in the celebrations, as do balls and masquerades. During Carnaval, class hierarchy is set aside and cultural roles are explored and reversed via costume.

The heart and soul of Rio Carnaval springs from the *favelas*—the poorest neighborhoods. Residents of the favelas unite in well-practiced street bands that march during the festivities, dancing and sharing their music in full costume. The dominant musical style of the parades and street celebrations is samba, and the participating neighborhoods have their own year-round “samba schools.” Members compose and perform their own music and create elaborate costumes and floats for the Carnaval period, which culminates with the fantastical Samba Parade.

Planning To Drive In Snow? Be Prepared!

The winter months can be dangerous for driving, especially if a blizzard hits. Don't take chances. Respect the power of a blizzard, and remember these guidelines for staying safe:

- Check weather conditions. Don't set out in a blizzard unless you absolutely have to. Call ahead to make sure the roads are safe all the way to your destination.
- Fill up your tank. Don't risk running out of gas in a snowstorm. Stop at the gas station to top your tank off before heading out.
- Dress appropriately. Always bring a warm coat, gloves, and winter boots, even if just running to the store.
- Carry adequate supplies. Carry a shovel, road flares, booster cables, emergency food, a sleeping bag, and other supplies that will keep you warm and safe.
- Make sure your cell phone is fully charged. If you get stuck use it to text or call for help, but don't use it for anything else.



Wonder Bread's Proud History

The first print advertisement for Wonder Bread came out before the bread itself. It stated only that “a wonder” was coming. When it arrived, Wonder Bread was considered the perfect loaf.

That evenly sliced, squishy, moist, perfectly white, industrial loaf was a designed solution to a critical problem of the day...consumers were complaining that they didn't know where their food was coming from.

In a strange quirk of cultural de-ja-vu, that is the exact same statement that modern food purists use against Wonder Bread: We don't know where our food comes from...real food doesn't look like that.

Here's how Wonder Bread became a welcome solution before it became an iconic symbol of bland.



For most of humanity's long history with bread, we baked bread in homes. Eventually small bakeries cropped up to supply bread for more people, but they weren't a picture of purity. Bakeries of the early industrial age were dirty and often underground, usually with terrible working conditions. You never knew when the baker would cut costs by mixing the dough with sawdust or other horrible additives.

Also, around the late 1800s and early 1900s, people became more aware that cholera and typhus, among other diseases, were food-borne illnesses.

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See page 7

That's when people started getting interested in where their food came from. Back at the turn of the century, that meant avoiding locally baked bread. Factory bread, the thinking went, was made by clean hands in a modern, light-filled palace of industry. One could see that factory-made bread was clean and healthy, because it was spotless and white.

Entrepreneurial Ingenuity

A police officer found a perfect hiding place for watching for speeding motorists.

One day, the officer was amazed when everyone was under the speed limit, so he investigated and found the problem.

A 10 years old boy was standing on the side of the road with a huge hand painted sign that said “Radar Trap Ahead.”

A little more investigative work led the officer to the boy's accomplice. He found another boy about 100 yards beyond the radar trap holding up a sign reading “TIPS,” with a bucket at his feet full of change.

MATT'S HOME NEWS

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Name: _____
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How Does Someone Create a More Interesting Life?

I was reading a blog post that asked people how they would define an "interesting life" for themselves. After reading the responses, I thought I'd share one with you that I particularly liked.

Having an interesting life doesn't mean it has to be interesting to anyone else. It also doesn't mean you have to do the typical things most people associate with being interesting, such as travel.

The definition of the word interesting, in application to life, is different to everyone.

I have done things such as swim with dolphins, ride a horse along the beach, rappel down a steep cliff, star in high school plays, have my picture in the newspaper, ride home on the first train of morning because I missed the last train the night before, roll around in a large plastic ball on water, walk on stilts for a circus company, teach a college course, sew my own clothing, make actual useful things in woodshop, and more. The list of random things goes on and on.

Are these things going to make me famous? No. Are they exciting enough to make a book out of? Probably not. Do you think any of those things are interesting at all? I have no idea. But I feel I've had an interesting and meaningful life so far.

Sometimes what we think of as interesting is some external idealized life. But if you listed all the things you've done in your life, I'll bet you'd have a fairly long list of things that you found interesting at the time, and even more so in hindsight. From that list, you may find yourself feeling motivated to do something a little different to recapture that feeling of doing something interesting. Go for it!

Sincerely,



Matt Haviland
Your Real Estate Consultant For Life

P.S. I'm amazed at the interesting things people have done with their lives. Next time we talk, I may just ask you about some of the interesting things you've done. You can always reach me at: matt@sjhouses.com or phone 609-338-3773

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