

# Matt's Home News

News To Help You Save Time And Money

September 2015

## Everything Works Out For The Best

A king was friends with a wise doctor. They spent years hunting together, talking about the world as they walked. The king was intrigued by the doctor's optimistic view that events always worked out for the best. He was never convinced, but they remained friends.

One day while they went out hunting, the doctor's rifle went off by accident. The bullet hit the king's hand and the doctor had to amputate two fingers. The king was so angry that he had his friend thrown into a dungeon.

Later, the king went hunting without his friend for the first time, and his party was captured by savages who carried them back to their village.

The king realized they planned to eat him, but they ignored his promises of riches if they freed him. First they ate all the other members of the hunting party, but when they came to the king, they noticed that his hand was missing two fingers.



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Their tradition demanded that they not harm anyone with an amputated limb, so they freed the king.

When he got back to his castle, the king freed the doctor. He told his friend the story, and added, "If not for you cutting off my fingers, I might have been killed."

The doctor was happy for the king. "You see, that proves my point about things always happening for the best."

"But what about you?" the king cried. "You spent months in a dungeon. How did that work out the best for you?"

The doctor smiled. "If I hadn't been in the dungeon, I might have been out hunting with you."

~Matt Haviland

# Quick Back To School Lunch Ideas

With little ones off to school again, parents are back to the struggle of finding something quick to put into the lunch box every day. Here are four quick ideas for variety that go beyond the sandwich. (Great for parents' lunch boxes, too!)

1. Cold pasta with just about anything: tomatoes, black olives, marinated artichoke hearts, chicken, etc. Add a dash of olive oil to moisten.
2. Pita pockets with tuna, egg, or chicken salad. Toss in sliced or diced cucumbers and tomatoes.
3. Tortilla rolls with cream cheese, chopped green onions, cheddar cheese, and a dash of salsa. Also tortilla rolls with hummus, turkey, and lettuce.
4. Mini bagels with a variety of toppings: pizza sauce and cheese, cream cheese, peanut butter, tuna salad, etc.

## September Quiz Question

**Q:** Which North African seaport's name is Spanish for white house?

## August Question

**Q:** What do you get when you divide 30 by half and add 10?

**A:** 70.  $\frac{1}{2}$  is the same as 0.5. So the formula is  $30 \div 0.5 = 60$ .  $60 + 10 = 70$

# Start Of Goose Migration

A surefire sign that fall is coming is the sight and sound of skeins of Canada Geese, honking and flying in vee formations. While one subspecies—the Giant Canada Goose—is relatively non-migratory, other subspecies fly south for the winter, though not as far as you might think.

Much of the Canada goose population—estimated at 1.5 million—leaves Canada for the relative warmth of US states like Illinois, Missouri, South Dakota, Nebraska, Wisconsin, Minnesota, New York, and Pennsylvania. There, they can generally find leftover grain in farm fields and unfrozen bodies of water.

Geese mate for life. In the spring, they instinctively return to the place they were born to raise their young. As young birds, they learn the migration routes from their parents and older birds. They fly in vee formations to reduce wind drag. Their hollow bones make them light and capable of soaring at great heights.



# Why Squinting Helps Us See Better

The eyeball is an amazing piece of human architecture. But because of its complexity, it can easily fail. The most common way for the eyeball to fail is for it to lose its elasticity. When that happens, light entering the eyeball is minutely diffracted (spread) throwing off the focus, resulting in near- or farsightedness. The result is a need for glasses to compensate and refocus the light before it hits our eyes.



Another way to focus incoming light is to squint, which both reshapes the eyeball and limits incoming light. We can also look through a tiny hole, like a pinhole in a piece of cardboard or our curled finger. These things limit diffraction, allowing our eye to “make sense” of a more limited set of incoming signals.

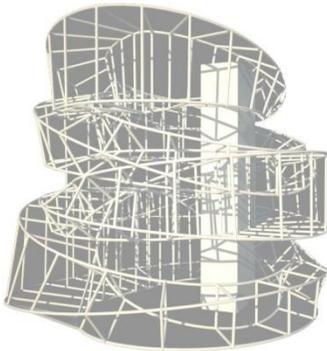
## Smart Apps For Around The House

- **Billminder:** Keeping up with bill schedules can be hectic. This app helps you stay organized and up to date on when to pay what bills and where to send payments.
- **AroundMe:** If you're relocating to (or visiting) a new area, this app points out the nearest restaurants, grocery stores, banks, and hospitals in an instant, without you having to search for them individually.
- **My Home Scr.APP.book:** This app lets you take pictures, write a description, and add bar codes to items in your house—in case you need to make an insurance claim.
- **Pinterest:** Yes, it's been around, but nothing beats it for quick decorating and organizing ideas.
- **HomeSavvy:** With just a small amount of information input by you, this handy app will provide a detailed calendar list of common home maintenance tasks to complete throughout the year, such as reminders when to change furnace filters and service appliances.
- **Wifi Analyzer:** If your home Wi-Fi is sluggish, then it could be because your Wi-Fi is on the wrong channel. Wi-Fi analyzer will tell you which Wi-Fi channels are clogged up so you can switch to a new channel and increase speed.

# Practical Math Adds Beauty To Architecture

The link between math and architecture goes back to ancient times, when the two disciplines were nearly indistinguishable. Pyramids and temples were the

earliest examples of mathematical principles at work.



Math continues to feature prominently in building design. Thanks to modern technology, architects can explore exciting options based on complex mathematical languages, allowing them to build

groundbreaking forms, like this Buddhist temple design based on the Mobius Strip.

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## Want Success? Copy Steve Jobs

Steve Jobs was a controversial figure throughout his life, but few can argue with his impact and success. Whatever your ambitions, his approach to work can help you find your own path to the top. Here are some of his beliefs:

- Find your passion. Jobs once offered this advice to would-be entrepreneurs in search of something to focus on: “I’d get a job as a busboy or something until I figured out what I was really passionate about.”
- Make connections. Known chiefly for his achievements in technology, Jobs also studied calligraphy and traveled to India and Japan in search of ideas, broadening his thinking and stretching his mind.
- Learn to say no. Don’t overextend yourself. One of Jobs’ first acts when returning to Apple in 1977 was to streamline its product line, cutting it from 350 products to just 10 so the best people could use their talents on only the most promising projects.
- Sell the dream. Jobs didn’t sell computers; he sold what the computers could do—how they could make people’s lives better.
- Communicate. Apple’s product announcements were legendary for their theatricality and for Jobs’ talents as a showman. He stuck to his core message while educating and entertaining the public.



# Real Head Slappers!

Some jokes are so lame that they're actually funny. Here are a few "punny" jokes to share with friends and have a laugh:

- If you're cold, just stand in a corner for a few minutes. They're usually 90 degrees.
- Did you hear about the two thieves who stole a calendar? They each got six months.
- Why do you never see elephants hiding in trees? Because they're really, really good at it.
- I'm trying to get a job cleaning mirrors professionally. It's something I could really see myself doing.
- What's blue and smells like red paint? Blue paint.

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*Physical fitness is not only one of the most important keys to a healthy body, it is the basis of dynamic and creative intellectual activity. ~John F. Kennedy*

## The Body Parts Your Body Doesn't Need

The human body is a marvelous machine, but like many machines that have evolved over time, it contains some leftover parts. According to the Mother Nature Network website, these leftover body parts appear to have lost their original uses:

- **Appendix.** This tiny pouch in the abdomen near the larger and small intestines may have been necessary when early humans survived on a plant-based diet. Today it seems largely superfluous, aside from being an unwanted storage place for bacteria.
- **Wisdom teeth.** A leftover from when humans' jaws were larger, the extra molar no longer comfortably fits in most people's mouths and frequently has to be extracted in early adulthood.
- **Jacobsen's organ.** In animals, including reptiles and amphibians, this organ in the nose detects pheromones emitted by potential mates. Although present in the human nose, it appears not to function in modern-day humans.
- **Extra eyelid.** Birds and reptiles have a nictitating membrane in their eyes that functions as a third eyelid. It's called the plica semilunaris, and apparently humans have it too, left over from earlier incarnations. It isn't entirely useless, though; it still helps to drain tears and remove foreign objects from the eye.

# Mistakes Are Opportunities For Self-Esteem In Kids

Raising confident children means building up their self-esteem, especially when they make mistakes. Here are 5 ideas for minimizing mistakes and maximizing encouragement at those critical moments:

1. Don't get overly emotional or reactive. By modeling the right reactions to mistakes, you teach your child how to deal with mistakes in an emotionally mature way.
2. Show your child what to do differently next time. Learning what NOT to do is only part of the experience. But many kids don't know what to do differently even if it seems obvious; you have to help them see it, too.
3. Separate the mistake from your feelings for them. Tell them you love them, but point out what they did wrong.
4. Give them another chance. When your daughter spills her milk for the third time in a week, make sure she knows what to do, help her find a successful strategy for not spilling, then let her try again using the new strategy. But don't hover. Allow her the independence to try.
5. When the mistake occurs, ask your child what they noticed. "What did you learn from what just happened?" or "What would happen if you did..." This will help your child come up with his or her own solutions.

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*Have the courage to set down every penny you spend,  
and add it up weekly. ~ Josephus Nelson Larned*

# Saving For College Is On The Decline

A college education is expensive, and saving for it takes time and sacrifice. So much so, unfortunately, that fewer parents are doing it, according to a report from student loan lender, Sallie Mae, and market research firm, Ipsos Public Affairs.

The report found that among parents with kids 18 or younger, only 48 percent are saving for college in 2015, a decline from 51 percent in 2014. The peak came in 2009, when 52 percent of parents reported saving money for their kids' college education.

Families that are actively saving have an average of \$10,040 earmarked for college, a 25 percent drop from \$13,408 in 2014.



# MATT'S HOME NEWS

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## Attitude: The Most Important Freedom

Dear Friend,

In September 1942, Viktor Frankl, a prominent Jewish psychiatrist and neurologist in Vienna, was sent to a Nazi concentration camp with his wife and parents. Three years later, when his camp was liberated, most of his family had perished. But he, prisoner number 119104, had lived.

In his bestselling 1946 book, *Man's Search for Meaning*, Frankl describes people who would walk through the camp giving words of comfort to others, even though their circumstances were no better. He concluded that the difference between those who could give comfort and those who couldn't came down to one thing: Meaning.

As he saw, those who found meaning even in horrendous circumstances were far more resilient to suffering than those who did not. "Everything can be taken from a man but one thing," Frankl concluded, "the last of the human freedoms—to choose one's attitude in any given set of circumstances, to choose one's own way."

Whenever I find myself in a really bad mood, or mired in boredom or life's challenges, I remind myself that I can choose a different attitude. Something that helps is focusing on being grateful, even if it's just to say, "I'm thankful for having the wisdom to recognize I'm in a funk so I can choose a different attitude." I also remind myself that my circumstances are never as dire as what Frankl faced, and if he could do it there, I certainly can do it in my blessed life.

Mr. Frankl continues to teach us that we do not always choose our circumstances but we can choose how we respond to things that happen in our lives.

Sincerely,



Matt Haviland  
Your Real Estate Consultant For Life

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