

Matt's Home News

News To Help You Save Time And Money

December 2015

Rewards Not Always What They Seem

A ship was wrecked during a storm at sea, and only two sailors survived by floating on debris. When they reached a deserted island, one of the sailors promptly said there was not enough food and water for both of them, and he went off to fend for himself.

When he reached the other side of the island, he began to pray for food. The next morning he found a tree bearing fruit. From a hill, he looked down and saw the other sailor still searching for food. "My prayers have been answered," he thought smugly.

That day he prayed for fresh water, and soon he found a spring. The other sailor had to wait for rain. And so it went for days. The first sailor got everything he prayed for, while the second struggled.

One night the first sailor prayed fervently for rescue. The next day a ship sailed into sight. He waved, and soon a rowboat was sent to pick him up from his side of the island.

The rowboat started back to the ship, but before getting far, a voice sounded in the sailor's head: "Reach out to your fellow survivor," the voice said.



**Lowest Interest Rate Home Loans
For High-Income Professionals At**
(888) 856-3579 ext. 30

INSIDE THIS ISSUE

- Rewards Not Always What They Seem
- The Gift Of Wrapping
- December Quiz Question
- End Holiday Bickering With Nice Dice
- No Mistake About It
- What High Blood Pressure Does to a Body
- Wisdom From The "Oracle of Omaha"
- Sci-Fi Super-Power Laser Beams Are Here
- Social Media Mistakes Can Harm Your Career
- The Internet As The New Dr. Spock
- Thought-Controlled Robots Offer Mobility
- Tough To Maintain A Tough Image

But the sailor said back, "He must not have prayed hard enough. Why should I do anything for him?"

"You both prayed," the voice intoned. "But only his prayers were answered."

Confused, the sailor argued that all his prayers had been answered.

"No," said the voice again. "While you prayed for yourself, he prayed that everything you asked for in your prayers would be given to you."

The sailor immediately had the boat turned around to rescue his friend.

~Matt Haviland

The Gift Of Wrapping

Have you wrapped your holiday gifts yet? If not, you might be running to buy some wrapping paper. When you do, you'll be one of millions of people helping to spend an estimated \$2.6 billion annually on gift wrap.

To give you an idea of how much paper that entails, in Britain, a paper-conservation group claims that British people alone throw away 226,800 miles of wrapping paper over the holiday season—enough to stretch nine times around the world.



Where did this propensity for gift wrapping and paper-consumption get started?

The short answer is that gift wrapping has been around for ages. In Japan's Edo period (1603-1868), for instance, Japanese people hid gifts in a decorative reusable wrapping cloth of a type that's still in use today. The Chinese and Korean people have used such wraps since at least the first century CE.

In the west, using paper to cover gifts became more prevalent among upper-class Victorians, who elaborately decorated paper with ribbons and lace to conceal gifts. The practice was echoed in a slightly more practical form by stores, which would wrap customers' purchases in sturdy manila paper. Thriftier people would carefully unwrap, then decorate store wrappings for their own gift-giving.

I like to compare the holiday season with the way a child listens to a favorite story. The pleasure is in the familiar way the story begins, the anticipation of familiar turns it takes, the familiar moments of suspense, and the familiar climax and ending.

—Fred Rogers

End Holiday Bickering With Nice Dice

Quarreling between siblings can be a problem over long holidays. Here's a solution one mother found to stop her daughter and stepdaughter, both 10, from constantly bickering when they had to spend more than a few minutes together: She handed the girls a pair of dice and told them that the number they rolled would be the number of nice things they had to say to each other. The girls rolled and then spent a few minutes telling each other things like, "I like the shirt you're wearing today," or "I like when you're here on weekends." Over time, the mother reported that the girls seemed to be kinder to one another.

December Quiz Question

Q: *What are the 6 flavors of quarks?*

November Question

Q: *What is a crudivore?*

A: *A **crudivore** is someone who eats only raw food.*

No Mistake About It



One morning a grocer put a sign out that read: "Eggplants—25 cents, 3 for \$1.00."

All day long, customers walked in and complained about the sign. "I should get four eggplants for a dollar!" they all said. The grocer apologized to each customer and put four

eggplants in bags for them. By the end of the day he was sold out.

The manager of a shoe store next door came in at the end of the day and heard the last customer demand four eggplants. "Why don't you just fix the mistake on your sign?" he asked.

"What mistake?" The grocer smiled. "Before I put up that sign nobody ever bought more than one eggplant!"

Great Service Referrals

Do You Want To Work With Other Businesses That Give Outstanding Customer Service?

Request a free copy of my **service directory**. All the businesses listed in it have a proven track record for providing the kind of outstanding customer service you deserve.

What High Blood Pressure Does to the Body

If you haven't checked your blood pressure lately, you may not be aware of some of the risks associated with hypertension. Here's what high blood pressure can do to you, and why it's important to monitor it:

- **Heart attack.** Your coronary arteries can be damaged and blocked, as high blood pressure causes atherosclerosis.
- **Stroke.** Hypertension can cause the arteries in your brain to weaken, potentially leading to a stroke if they clog or burst.
- **Heart failure.** Narrowed arteries caused by hypertension can increase your heart's workload, which may lead to an enlarged heart unable to supply enough blood to the rest of your body.
- **Kidney failure.** High blood pressure can also cause narrowing of arteries in the kidney, inhibiting their ability to filter blood and regulate hormones and fluids in your body. Ultimately, kidneys can shut down if the arteries get blocked.
- **Vision loss.** In the eyes, hypertension can cause bleeding, as well as swelling of the optic nerve—both of which can damage your eyesight

Wisdom From The “Oracle of Omaha”

Warren Buffett, often called The Oracle of Omaha, is one of the richest people in the world, so his advice on money should be worth heeding. Here, in his own words, are some of his tips and aphorisms on saving, investing, and spending:



so his advice on money should be worth heeding. Here, in his tips and aphorisms on saving,

- **Planning.** “Someone’s because someone planted
- **Spending.** “Price is what
- **Patience.** “No matter how things just take time. You month by getting nine
- **Mistakes.** “The rearview windshield.”
- **Borrowing.** “I’ve seen more people fail because of liquor and leverage—leverage being borrowed money. You really don’t need leverage in this world much. If you’re smart, you’re going to make a lot of money without borrowing.”
- **Risk.** “Risk comes from not knowing what you’re doing.”
- **Debt.** “The most important thing to do when you find yourself in a hole is to stop digging.”
- **Values.** “Live your life by an inner scorecard.”
- **Happiness.** “Too often, a vast collection of possessions ends up possessing its owner. The asset I most value, aside from health, is interesting, diverse, and longstanding friends.”

sitting in the shade today, a tree long ago.”

you pay; value is what you get.”

great the talent or efforts, some can’t produce a baby in one women pregnant.”

mirror is always clearer than the

Sci-Fi Super-Power Laser Beams Are Here

The most powerful laser beam yet developed is at Osaka University in Japan, according to *Fortune* magazine. In July, Osaka researchers fired a laser beam for one-trillionth of a second, containing energy equivalent to **1,000 times the amount of electricity consumed by the entire world**—2 quadrillion watts. Scientists hope to increase output to 10 petawatts (10 quadrillion watts) in the near future.

Social Media Mistakes Can Harm Your Career

Whether you're looking for a job or just trying to hold on to the one you have, beware of these social media errors that can damage your career prospects:

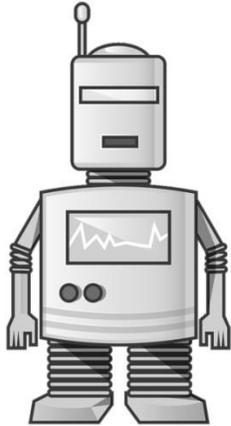
- **Complaining.** Think twice before griping online about how boring your job is or how much you hate your boss. Such negative comments can be widely seen and easily come back to haunt you. Remember that everything you post online is public, and don't assume no one will ever notice.
- **Careless comments.** Avoid posting jokes or sarcastic comments about the day's news. What seems funny in the moment can strike a nerve or prompt a backlash. Keep your tone professional and polite, even when talking among friends.
- **Exaggeration.** This is especially dangerous for jobseekers, but it can trip up experienced employees, too. Don't cite qualifications or degrees you don't actually have. Pretending you graduated from a particular university when you only took a few classes there can land you in hot water whether you're applying for a job, or you've been working for years.
- **Failure to network.** Facebook, LinkedIn, and other social media sites are great opportunities to make connections that will support your career. Don't just fill up your newsfeed with jokes and cartoons. Reach out to people who can help you—and people you can help in return.
- **Not managing your online image.** Use the highest privacy settings on your social media to avoid being hacked. Periodically search for your own name on Google, Bing, and other search engines. You might find false information, or other people with the same name you don't wish to be associated with. Review your posts and remove anything out of date or that might send the wrong message.

The Internet As The New Dr. Spock

Parents used to consult Dr. Spock's *Baby and Child Care* or their own parents for advice on raising children. Nowadays they have a different resource: the Internet.

According to a recent Pew Research Center Study, eight out of 10 parents with kids under age 18 say they've found useful child raising information on social networking sites like Facebook or Twitter, and four out of 10 find helpful emotional support from their online networks. Approximately one-third of moms and dads say they've "crowdsourced" social media for solutions to parenting issues.

Thought-Controlled Robots Offer Mobility



Humans can now control robots remotely with their thoughts, thanks to a team of scientists who have developed technology to help people with disabilities regain some independence in their lives.

The robots are equipped with wheels and a video camera. The scientists tested them with a group of 19 subjects, nine with disabilities and 10 without.

Each subject wore a helmet studded with electrodes that analyzed brain signals for several weeks. Then they were told to direct the movements of a robot in Switzerland via the Internet, which was programmed with their signals. After less than 10 days of training, all of the 19 participants were able to control the robot easily.

In addition, the robot is able to avoid obstacles on its own without direction from a human controller, allowing people to take a break when they become tired. Such robots could become part of daily life for people with severe mobility issues, giving them the opportunity to interact with others outside of their homes.

Tough To Maintain A Tough Image

A Fortune 500 corporation brought in a tough new CEO to shake things up. Touring the facilities on his first day, the new CEO spotted a young man leaning against a wall while other employees were working hard all around him.

He marched up to the young man. "You! How much money do you make in a week?"

Confused, the young man said, "About \$300."

"Here." The new CEO pulled out his wallet and thrust \$1,200 in cash at the man. "Go home, and don't come back."

"Yes, sir." The young man took the money and immediately and jogged away.

Proud of the tough image he was creating, the CEO turned to a nearby group of employees who had stopped to watch. "What was his job, anyway?" he asked.

They looked at each other nervously. Finally one answered, "He's the pizza delivery guy from down the street."

Free Reports!

- How To Sell Your House For The Most Money In The Shortest Time

Free Information!

- Protect Your Home From Burglars
- How To Buy A House With Little (Or No) Money Down

Free Newsletter Subscription!

See page 7

MATT'S HOME NEWS

Free Information Request Form

Please complete the box below and place check marks next to the free reports and information you'd like to receive.

Fax this form to 609-681-5230 or mail it to:

Matt Haviland, Keller Williams Realty, 802 Tilton Road, Suite 202 or just call me at 609-338-3773

www.SJHouses.com email: Matt@SJHouses.com

Name: _____	Phone: _____		
Address: _____	Email: _____		
City: _____	State/Province: _____	Zip/Postal: _____	Fax: _____
Please send me the requested free information selected below via <input type="checkbox"/> Mail <input type="checkbox"/> Fax <input type="checkbox"/> Email.			

Free Reports

- Protect Your Home From Burglars
- Five Deadly Mistakes Home Sellers Make
- Making The Move Easy On The Kids
- How Sellers Price Their Homes
- How To Stop Wasting Money On Rent
- How To Sell Your House For The Most Money In The Shortest Possible Time
- The 10 Dumbest Mistakes Smart People Make When Buying Or Selling A Home

Free Information

- Send me information about your free, no-obligation HomeFinder/HomeLoanFinder service.
- Send me the special computer report showing the features and sale prices of up to 15 of the most recent home sales near the following address:
_____, City: _____ or in
the _____ area.
- Please let me know the listing price and features of the home at the following address:
_____.
- Please let me know the selling price of the home at the following address:
_____.
- Please call me to arrange a free, no-obligation market valuation on my house.

Do you have a family member or friend who would enjoy a free subscription to Matt's Home News? Provide me with their contact info., and I'll add them to my mailing list.

Name: _____

Address: _____

City: _____ State/Province: _____ Zip/Postal: _____

My Holiday Gift

Dear Friend,

If you're like me, you search hard for holiday gifts that have special meaning for your loved ones. Fortunately, this year I came across an inspiring story that has sparked new ideas in a whole new direction. Maybe it will do the same for you. Here's the story:

It's just a white envelope stuck in the branches of our Christmas tree. No name, no tag. A similar envelope has peeked through the branches of our tree for the past 10 years. It all began because my husband Mike hated Christmas—the frantic running at the last minute to get a tie for Uncle Harry—the gifts given because you couldn't think of anything else.

Knowing Mike felt this way, one year I decided to bypass the usual swag and look for something special. I finally found inspiration through our son, Kevin. Shortly before Christmas, Kevin's team was in a wrestling match against an inner-city team. The inner-city youngsters attended in uniforms so ragged that shoestrings seemed to be the only thing holding them together. They were a sharp contrast to our Eastside boys in their spiffy uniforms. The other team didn't even have proper headgear.

Kevin's team beat them. Mike shook his head sadly, "I wish just one of them had won a round," he said. "They have potential, but losing could take the heart right out of them."

Mike loved kids, and he knew them, having coached little league football and baseball. That's when the idea for his gift came to me. That afternoon, I went to a local sporting goods store and bought an assortment of wrestling headgear and shoes and sent them anonymously to the inner-city team. On Christmas Eve, I placed the first envelope on the tree, the note inside telling Mike what I had done and that this was his gift from me. His smile was brighter than the Christmas tree that year and in all the succeeding years as I found new ways to help other youngsters on behalf of Mike.

The envelope became the highlight of our Christmas. It was always the last thing opened on Christmas morning and our children, ignoring their new toys for a time, would stand with wide-eyed anticipation as their dad lifted the envelope from the tree to reveal its contents.

Sincerely,



Matt Haviland
Your Real Estate Consultant For Life

P.S. If you know anyone starting a new job, business, or perhaps going off to college, please pass this letter along to them. Maybe it will make a difference! Let me know what you think at Matt@SJHouses.com or call me at 609-338-3773

This newsletter is intended for entertainment purposes only. Credit is given to the authors of various articles that are reprinted when the original author is known. Any omission of credit to an author is purely unintentional and should not be construed as plagiarism or literary theft.

Copyright 2015 Matt Haviland. This information is solely advisory, and should not be substituted for medical, legal, financial or tax advice. Any and all decisions and actions must be done through the advice and counsel of a qualified physician, attorney, financial advisor and/or CPA. We cannot be held responsible for actions you may take without proper medical, financial, legal or tax advice.