

Matt's Home News

News To Help You Save Time And Money

February 2016

Better Than Fences

For 40 years, two friends lived on adjoining farms, separated by a wide creek. One day the friends began to fight over a petty thing and their long friendship fell apart. The misunderstanding grew into bitter words and finally, silence.

Weeks later there was a knock on John's door. He opened it to find a man with a carpenter's toolbox. "I'm looking for a bit of work," said the carpenter.

"I have a job for you," said John. "Look across the creek at that farm. That's my neighbor, Albert. We used to be good friends, but that's all over now." John's face twisted into a dejected frown. "See that pile of lumber by the barn? I want you to take that lumber and build me a tall fence, so I won't see his place anymore."

The carpenter said, "I think I understand the situation. Show me the nails and the post-hole digger and I'll do a job that pleases you." John helped the carpenter get the materials ready, and then he went into town, leaving the carpenter to his job.



The carpenter worked hard all that day, and at sunset, the farmer returned. When he saw the work, his jaw dropped.

There was no fence there at all. Instead, there was a bridge stretching from one side of the creek to the other. And coming across, his hand outstretched, was Albert.

"You are quite a fellow to build this bridge after all I've said and done," called Albert.

The two friends met in the middle, taking each other's hand. They turned to see the carpenter hoisting his toolbox on his shoulder. "No, wait! Stay a few days. I've got other projects for you," said John.

"I'd love to stay on," the carpenter said, "but, I have more bridges to build."

~Matt Haviland

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Valentine's Day Funnies

My college English professor was a hard grader. One February day I received a B-minus on a research paper. In hopes of bettering my grade, I sent her a Valentine's Day card with the inscription: "BE MINE." The following day, I received a valentine from the teacher. It read: "Thank you, but it's still BE MINE-US."



A couple were having marital problems and went to a marriage counselor. Several visits later, the counselor had discovered the problem. He stood up, went to the woman and gave her a huge hug. She dissolved into grateful tears. "This is what your wife needs once every day," said the counselor. The husband shrugged and said, "Ok, what time should I bring her back tomorrow?"

*"You've gotta dance like there's nobody watching,
Love like you'll never be hurt,
Sing like there's nobody listening,
And live like it's heaven on earth."
— William W. Purkey*

Next Time You Log Into Your Dashboard...

You might be interested to know that the term dashboard originally had nothing to do with a control center for a car or web page. It had no dials, buttons, or gauges. In fact, it was little more than a piece of wood or flap of leather.

The meaning of *dash* being referred to, according to the Oxford English Dictionary, is the "violent throwing and breaking of water or other liquids upon or against anything." Think of the painter dashing gobs of paint against a canvas.



A dashboad was a wooden board, or a leather apron, placed at the front of a carriage to catch mud or water being dashed up by the horses' hooves, keeping it from soaking the driver and passengers. We would now call that a mudguard.

As carts evolved into cars, a windscreen (windshield) was put in place above the dashboard, and the latter became a handy place to put instruments. But it kept its name.

February Quiz Question

Q: *What fruit is also known as the "love apple?"*

January Question

Q: *Which weighs more: A kilogram of asphalt, a kilogram of titanium, or a kilogram of cotton?*

A: *They all weigh the same—a kilogram.*

Better Vocabulary Helps Kids in School

One way to help your children start school ready to learn is by helping them expand their vocabulary at a very early age. A study reported in the journal *Child Development* found that children with larger oral vocabularies by age 2 start kindergarten better prepared, both academically and behaviorally, than others.

Researchers analyzed nationally representative data for 8,650 children. Parents answered a survey about their 2-year-olds' vocabulary. At the same time, kindergarten teachers rated the same children on such factors as behavior, self-regulation, and academic performance.

The data showed that children who had a larger oral vocabulary at age 2 had greater reading and math achievement in kindergarten, as well as fewer behavioral problems, such as acting out or anxiety.

What can parents do? Start talking to their kids very early in conversational tones. Expose them to words. Read to them every day.

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Mind Reading Over The Internet?

You may not need psychic powers to read minds in the future. A good Internet connection might be enough. An experiment by researchers at the University of Washington (reported on the NBC News website) succeeded in helping volunteers send simple yes-or-no messages directly from their brains to each other.

The experiment used an EEG and a large electromagnet to read and transmit signals from the brain of one volunteer to another. The subjects played a version of 20 Questions in which one participant looked at pictures of different animals and attempted to answer questions mentally to another subject in a separate lab 10 miles away. The second subject could ask only three predetermined questions before attempting to identify the animal (like, "Can it fly?" or "Is it a mammal?"). The volunteer answering the questions looked at a "Yes" or "No" light flashing on his or her computer screen. The responses were recorded as EEG activity and then sent through the Internet to the second participant via a transcranial magnetic stimulation device attached to the back of the volunteer's head.



In the experiment, the subjects were able to correctly interpret the signals and identify the animal 72 percent of the time. The researchers hope to conduct more experiments allowing subjects to transmit more complex information.

5 Bits Of Financial Advice Most People Don't Take

1. Run your finances like a business. You should treat your budget like a business, because in the business of life, the bottom line matters. Many of the same principles business owners use can be applied to your personal life: prioritize your spending, assess your profits and losses, and don't lose sight of the big picture, like saving for retirement or getting out of debt.

2. Make saving part of your lifestyle. Saving money doesn't always come naturally. Successful savers usually fail a few times (or more) before they figure out what works best for them. People who live with less and save more get ahead in life. Be like the tortoise in the *Tortoise and the Hare*. Even shrinking your grocery bill by just \$15 a week will save \$780 a year—imagine all the other little cutbacks that are possible.

3. Automate the process. This is a piece of money-saving advice that is echoed by nearly every financial expert. Paying yourself first is the first step, which means setting up an automatic transfer from your paycheck into a savings or investment vehicle. You can set up one large transfer to go through monthly, weekly or whenever works best for your finances—as long as it's automatic, you'll be saving without even realizing it.

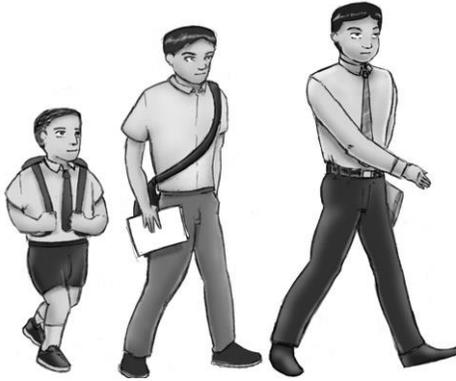
4. Pay off your debt. Being in debt can literally ruin you. By saving for major purchases instead of putting them on credit cards, you may have to delay gratification, but you will win in the end. You'll save thousands of dollars in fees over your lifetime. Also, by developing a habit of saving vs. borrowing, you'll be less likely to make extravagant purchases, and be more satisfied with fewer big purchases.

5. Trick yourself. Many behavioral economists say mental accounting (i.e., treating different piles of money with different intentions) helps trick your brain into better budgeting and saving. This strategy might sound a little complicated, but it's really a take on the classic envelope system, where you allocate your paycheck to a weekly or monthly budget and put the cash into different envelopes – one for each budget category. Once the envelopes are empty, your budget is maxed out.



Are You An Adult Yet?

Do you remember the first time you felt you'd really become an adult? A UK survey of 2,000 people, 18 and older, found that the average age people start to consider themselves to be adults is 29 years old. A large number of people also used lifestyle cues to determine when they felt like they'd become adults. Here are some of those results:



- Buying a home 64%
- Having children 63%
- Getting married 52%
- Having a pension 29%
- Getting life insurance 21%
- Staying late at night 21%
- Hosting first dinner party 18%
- Doing a DIY project 18%

"Don't you find it odd," she continued, "that when you're a kid, everyone, all the world, encourages you to follow your dreams. But when you're older, somehow they act offended if you even try." ~ Ethan Hawke, The Hottest State

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Pot Calls The Kettle Black

There was a farmer who regularly sold a pound of butter to a baker. One day the baker decided to weigh the butter to see if the farmer was honestly giving him a full pound of butter.

He found that he was not. This angered the baker and he took the farmer to court.

The judge asked the farmer how he was measuring the butter. The farmer replied, Your Honor, I am primitive. I don't have a proper scale."

The judge asked, "Then how do you weigh the butter?"

The farmer replied "Your Honor, I have no scale, but I do have a balance. I regularly buy a pound of bread from the baker. So whenever he brings the bread, I put it on the balance and give him the same weight in butter."



Don't Stop Fidgeting

Do you have a hard time sitting still at work? Do you find yourself unconsciously tapping your foot or playing with your pen? Don't fight the urge! A British study has found evidence suggesting that fidgeting at your desk may actually be good for your health.

The *UK Women's Cohort Study* divided thousands of participants into three groups based on how much they fidgeted—low, middle, and high. Those in the “low” group, who sat while working for seven hours, were found to have a mortality risk 30 percent higher than those who spent the same amount of time seated, but who fidgeted at middle or high levels. This suggests that fidgeting may help to compensate for the health risks of sitting still in one's chair for long periods of time.

The data seems to support the advice that moving around even a little throughout your day can have positive health benefits, and may even help you live longer.

How Walking Can Change Your Life

Walking can do more for your life than just improve your health. Here are a few additional advantages of putting one foot in front of the other for 20 minutes every day:

- **Ideas.** They will slowly swirl up from your subconscious, boosting your creativity for problem solving and organizing. Walking puts you into a meditative state that encourages deep thoughts in a way that other forms of exercise don't.
- **Feelings.** You might be experiencing great happiness or sadness, or even anxiety. Walking helps you work through feelings and reduce cortisol levels, helping you feel greater calm and control.
- **Sights.** When you walk, you see things that can spark new ideas, solutions, or perspectives. It's helpful to walk in a beautiful place and notice the beauty, because seeing beauty lifts the spirit and lowers stress hormones.
- **People.** You might encounter other humans as you walk. Those people might think differently than your usual crowd, giving you new perspectives and even friendships.
- **Hormone Health.** You know that walking helps you lose weight, improve your heart rate, and lower stress hormones. But did you know that it will also increase healthy hormones, such as testosterone and progesterone?



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I Wish You Enough

Dear Friend,

I once read a story about an old man who was saying goodbye to his daughter at the airport. The daughter was going on an overseas assignment, and the old man felt it would be the last time he would see her.

As they were saying their final goodbyes at the gate, the old man said to his daughter, "I love you, and I wish you enough."

Afterwards, another man who was waiting at the gate asked the old man what he had meant by saying, "I wish you enough."

The old man smiled and said, "That's a wish that has been handed down from other generations. My parents used to say it to everyone." He paused for a moment and looking up as if trying to remember it in detail, he smiled even more.

"When we said 'I wish you enough,' we were wanting the other person to have a life filled with enough good things to sustain them," he said.

"We meant, 'I wish you enough sun to keep your attitude bright. I wish you enough rain to appreciate the sun more. I wish you enough happiness to keep your spirit alive. I wish you enough pain so that the smallest joys in life appear much bigger. I wish you enough gain to satisfy your wanting. I wish you enough loss to appreciate all that you possess. I wish enough *Hello's* to get you through the final *Good-bye*.'"

I love that sentiment. It reminds me that the pain in life has an upside, and the highs in life don't last forever, so don't take them for granted. As you gear up for the rest of this great year, I want you to know that *I wish you enough* in all things so that you find the right find balance.

Sincerely,



Matt Haviland
Your Real Estate Consultant For Life

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