

# Matt's Home News

News To Help You Save Time And Money

June 2014

## When Everyone Wins

There was a Special Olympics race and eight children glowed in anticipation of the event. Excitedly the children all took their places and got ready for the start of the race.

A starter gave them the signal and shouted, "Get on your mark, get set—goooo!" And the children sprinted out. Soon one girl clearly took the lead with the other children running to catch up.

However, back in the pack of runners one boy, who had gotten off to a slower start, tripped and fell. He began to cry on the racetrack. He whimpered and tears spilled down his cheeks.

The leader of the race, a girl with Down syndrome heard her opponent's anguish—and though she was clearly set to win the race she stopped and ran back to the boy. When she reached him, she gingerly dropped down and gave him a kiss



on the knee and then she wiped away his tears.

When the other runners saw what was going on they also turned around and ran back. Together they pulled the boy up—then they set off to finish the race they had begun.

As the children approached the finish line it was hard to find a dry eye among the spectators. The runners came down the final stretch toward the finish line—with their arms linked. And each one of them was absolutely delighted to be together.

—adapted from *Relationships of Grace*, by Chris Karcher

*Is there someone around you who could use a hand to get to the finish line? Can you lend one?*

Matt Haviland

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# Origin Of Father's Day

There are suggestions that the idea of Father's Day originates in pagan sun worship. Some branches of paganism see the sun as the father of the universe. The June solstice occurs around the same time of year as Father's Day, so some people saw a link between the two.

The modern idea of a special day to honor fathers and celebrate fatherhood was introduced from the United States. A woman called Sonora Smart Dodd was inspired by the American Mother's Day celebrations, and planned a day to honor fathers early in the 20th century. The first Father's Day was celebrated in Spokane, Washington on June 19, 1910. Father's Day has become popular throughout North America and in others parts of the world.



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*Father's Day is Sunday, June 15<sup>th</sup>*

## June Quiz Question

**Q:** *I am not alive, but I grow. I don't have lungs, but I need air. I don't have a mouth, but water kills me. What am I?*

## May Quiz Question

**Q:** *Are humans precocial or altricial?*

**A:** *Humans are Altricial—our young are not able to obtain food on their own. Contrast with precocial—animals that are born in an advanced state of development.*

# Networking Know-How

In order to leverage the business connections you make through networking, you've got to be remembered. Maribeth Kuzmeski, author of *The Connectors: How the World's Most Successful Businesspeople Build Relationships and Win Clients for Life*, recommends using three contact strategies for keeping in touch:

1. **Meeting follow-up.** Have a system for following up after a meeting, conversation, or call, such as a handwritten note, e-mail, phone call, or social media connection.
2. **Periodic individual contact.** Contact people in person periodically to stay in touch and maintain the relationship, but don't contact them only when you want something from them. Ask if they need anything from you.
3. **Communication campaigns.** Target a subgroup within your network whenever you have something you particularly want to share.

"Yes, the prospect of staying connected to all 1,000-some folks in your LinkedIn network seems daunting," Kuzmeski says. "But if you break it down to to 20 or so people a week, the task is manageable." The hardest part is doing so consistently, but the rewards are worthwhile. Your contacts will remember your name and will appreciate your efforts. And that can pay off handsomely when you need help from them.

# Starting College: A Family Experience

Going off to college is a new beginning for parents as well as students. For students, independence and the real world are looming. For parents, it signals that they need to start getting comfortable with their child growing up and getting ready to go out into the world on their own.

This transition can be easier for all with these tips:

- **Prepare to make new friends.** Chances are your child is going to a college where he or she doesn't know many people. It can be hard to let the bonds from high school fade, but remember that college is a new experience, and with it come new friends who can only make the experience better.
- **Don't slack off.** Though colleges may make new students feel a good deal freer, it's still important that they go to class, study, and be on top of grades. This may seem fairly obvious, but the looser atmosphere of college, combined with the lack of parental supervision, can be detrimental to a student's work ethic and motivation.
- **Be open to new things.** Most colleges afford students the opportunity to explore new things. The diversity of peoples, ideas, and culture allows students to learn and discover new things outside the classroom. And don't let your student's major or concentration restrict them in terms of course selection. They should choose classes that interest them.
- **Don't buy into the stereotypes.** Forget what you've seen in movies. Those are Hollywood myths that are rarely found on college campuses. Not everyone is a drunken buffoon, and not every dean hates his or her students. College dorms are nowhere near as wild or outrageous as depicted, and, believe it or not, dorm food isn't that bad.

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*The difference between the poet and the mathematician is that the poet tries to get his head into the heavens while the mathematician tries to get the heavens into his head. ~G.K. Chesterton*

## Need More Staff?

A woman walked up to the manager of the hardware store and asked, "Are you hiring?"

"No, I'm afraid we're fully staffed right now," said the manager.

"In that case, would you mind finding someone to help me in the paint aisle?"



### Pre-Qualify or Pre-Approve for a Mortgage?

When applying for a mortgage, home buyers will likely take two steps. First, they will have a conversation with their mortgage professional to explore their credit, identify red flags that need to be cleared up, ask questions, and find out what they can afford to buy. This is called a pre-qualification conversation. When ready, the buyer will then fill out a loan application (this can happen before pre-qualification, too). The lender will review the buyer's credit, pay stubs, tax returns, bank records, etc. If they determine the buyer is likely to get a loan, they'll issue a pre-approval letter. Buyers should meet with their mortgage professional about 30 days before they plan to make an offer on a home in order to avoid delays

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## How Do You Define Work?

The way you define your work says a lot about your attitude—and it can shape your motivation to succeed.

Consider these basic distinctions:

- **Just a job.** You're working for the paycheck and nothing else. Fine in the short term, especially if you have other goals in mind, but not usually a viable strategy for lifetime satisfaction.
- **Career.** You're invested in a particular industry and type of work. You have goals, and you're working toward them with an eye toward finding and giving value to your employer and your customers—both worthy objectives.
- **Passion.** You feel a calling for the type of work you do that doesn't limit you to a specific organization, or even a particular industry. Be realistic, but look for opportunities to do work you feel passionate about. In the long run, that's the most fulfilling way to do your job.

## Eat When You Want

Organizational health experts typically advise employees to get away from their desks to eat lunch. Some new research, reported on the Science Daily website, suggests that where you eat your lunch is less important than how much choice you have over the decision.

Management researchers interviewed a range of administrative employees at a large university about where they ate their lunch and how tired they appeared to their co-workers at the end of the day. Those who were able to engage in relaxing activities away from their workspace were, predictably, the least fatigued by day's end. But employees who freely chose to remain at their desks to get work done were less tired than colleagues who felt forced to work through lunch.

The key issue appears to be choice. Employees who feel pressured to stay on the job—and even those who feel they have to socialize with their co-workers or managers at lunch—tend to feel more fatigued when their workday is over. So think through how you want to spend your lunch hour and, if possible, make your own decision. You'll feel better when you head home at the end of the work day.



# Tips For A Great Yard Sale

A yard sale can help you make some extra cash, but you've got to treat it like any other business venture. Here are some tips on getting the most out of your event:

- Advertise by placing notices on the Internet and in the local newspaper. (You can also wait until someone else in your neighborhood places an ad, then holding your own yard sale the same day.)
- Put prices on everything. When pricing items, start with the guideline of one-third of what it cost new. But that's just a guideline. That book that cost you \$15 probably won't sell for more than \$3.
- Display the more interesting items for sale at the end of the driveway to lure people in.
- If someone hands you a large bill and you need to give them change, leave the bill out until after you have given them their change. Otherwise, a dishonest person could claim, "I gave you a \$20, not a \$10," and it would be your word against his or hers.
- As items get sold, fill in the empty spots on your tables to look like a lot is available.
- Put out a "FREE" box. No one is going to buy that stained T-shirt or chipped coffee cup.
- Clean things, or at least dust them, before displaying them.

## Feeling Pressured To Earn?

Most of us envy the rich, but for some of us, the pressure to achieve financial success can be overwhelming.

The Global Trends Survey, an online survey with more than 16,000 participants in 20 countries, looked at the international view of wealth and found that the Chinese may be feeling the greatest stress, with 68 percent agreeing that they feel under "a lot of pressure to be successful and make money." Sweden reported the lowest level of agreement (28 percent), and the U.S. came in at the middle—46 percent.

China also is the most materialistic of nations, with 71 percent of its citizens in agreement with the statement "I measure my success by the things I own." And again, Sweden comes in at the other end, where only 7 percent do the same. The U.S. ranked closer to the bottom, with only 21 percent looking to possessions for affirmation.



## The Power Of Praise

The British novelist Arnold Bennett had a publisher who boasted often about the outstanding work of his secretary.



Waiting on an appointment one day at the publisher's office, Bennett approached her with a smile. "Your boss claims you're extremely efficient," he said. "What is your secret?"

"It's not my secret," the secretary said. "It's his."

She explained that the publisher never failed to acknowledge and appreciate every task she performed, no matter how routine or seemingly insignificant. Because of his attention and praise, she took great pains to deliver good work all of the time.

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*The greatest thing a FATHER can do for his children  
is to love their mother. ~Anjaneth Garcia Untalan*

## What Dreams Reveal

Dreams may reveal fears, desires, and repressed experiences—or they may just be random electrical impulses. Psychologists have long tried to figure out what's going on in our minds when we sleep. Here are a few of their interpretations of common dreams:

- **Falling.** You may sense that something is out of control, or that you're at risk of failure.
- **Flying.** Soaring in the sky can indicate you're feeling extremely confident or proud of something in your life. But if you're struggling to stay aloft, or worried about falling, you may have anxiety about what you're doing in some area.
- **Running.** Maybe you're being chased—or just running but not going anywhere. You could be feeling stuck, just going through the paces. Or you sense a threat you want to get away from.
- **Naked.** Though Sigmund Freud believed that dreaming of oneself naked expressed a sexual desire, other dream experts say it's more likely that you're feeling exposed, embarrassed, or unprepared, or that you wish to hide something.
- **Teeth falling out.** This can express fears surrounding your appearance, or the ability to communicate. You may feel helpless, humiliated, or unable to speak up.

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# MATT'S HOME NEWS

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# What If You Had One Year?

What would you do if you only had one year to live? The novelist Anthony Burgess found out when he was diagnosed with an inoperable brain tumor at age 40.

Burgess was working as a teacher in Brunei and had already published several novels. But when he got the devastating news and was sent back to England, he had to decide how he would provide for his wife after his death. His answer: Become a full-time writer.

During *the last year of his life*, he wrote five and a half novels, so one story goes. Ultimately he received some good news: His cancer had gone into remission. Instead of dying, he embarked on a lifelong career as a novelist, winning multiple awards and earning great fame for his book *A Clockwork Orange*, which was turned into a movie by legendary director Stanley Kubrick. He did eventually die...in 1993 at the age of 76 of lung cancer.

What could you accomplish if you lived like you only had a year left? Imagine the energy and force of will you would put towards your dreams, your family, your passion!

And then, what if you discovered that you were going to go on living after all? Imagine what a leap you would have made towards your dreams and goals.

Even if just for a day, what if you lived like you only had a year left? What would you do today?

Sincerely,



Matthew 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](mailto:matt@sjhouses.com) or by calling me at 609-338-3773.

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