

Matt's Home News

News To Help You Save Time And Money

September 2014

This, Too, Will Pass

A student was studying to be a stone mason. He was working on his masterpiece, a statue that had taken him more than six months so far.

He was just on the finishing strokes when his chisel slipped and he broke off the nose of the statue. In tears of frustration he went to his teacher who was quietly smoothing some stone in the garden.

"It's no use," cried the student. "I've failed. My life is over. I'll never graduate in time. What am I going to do?"

The master mason paused and looked kindly at the distraught student.

Then he said, "This will pass. By this time next year, you will be someone else, doing something else. This moment will be a memory. Move on."



Another year went by, and the student had completed yet another statue. This time he was able to finish it without error, and he was justifiably proud of his work. He went to his master, who was again in the garden polishing stone.

"I have created something that I never thought I could. Because I failed before, I have become even better than I would have. Isn't it wonderful?"

His teacher smiled at the young man for a moment before returning to his work, saying only, "This, too, will pass."

I'm reminded by this story to always keep a balanced view of life!

Matt Haviland

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Fun Facts About Fall

In 2014, the fall season starts in the Northern Hemisphere on **September 22** at 10:29 pm EDT. This is the **autumnal equinox**, when day and night are each *about* 12 hours long. At this point, temperatures begin to drop and the days start to get shorter.

The word *equinox* comes from the Latin words for "equal night." However, you would be hard-pressed to actually be able to measure an equal day and night.

That's because, according to the *Old Farmer's Almanac*, the day begins when the upper edge of the sun reaches the horizon (which happens a bit before the center rises), and it doesn't end until the entire sun has set. Not only that, but the sun is actually visible when it is below the horizon, as Earth's atmosphere refracts the sun's rays and bends them in an arc over the horizon. According to astronomer George Greenstein, "If the Sun were to shrink to a star-like point and we lived in a world without air, the spring and fall equinoxes would truly have 'equal nights.'"

A common question about fall: The autumn leaves seem to be staying longer than usual in my neck of the woods. Is this an indication of winter weather to come?

Answer: There's an old weather proverb that states, "If autumn leaves are slow to fall, prepare for a cold winter." Or perhaps you just haven't had the kind of wind or rain needed to shake the leaves loose from their branches. But look on the bright side—you get to look at the beautiful autumn foliage for a little bit longer!

Flexible Electronics Are Coming

Flexible electronics are coming to the marketplace soon, in the form of such things as roll-up keyboards, clothes that can monitor an athlete's heart, a hoodie that can recharge an iPod, and even electronic sensors that can be wrapped around a catheter to track a patient's vital signs during an angioplasty.

As reported by the website *Talking Points Memo*, a Cambridge, Massachusetts start-up is in the process of developing semiconductor applications for a wide array of products, as companies in Tokyo and France are pursuing similar research. One prototype is a flexible sensor designed to stretch around prosthetic limbs to enhance movement.



September Quiz Question

Q: *What do you see in fall, but not in summer, winter, or spring?*

August Quiz Question

Q: *Can you name four days that start with the letter 'T'?*

A: *Tuesday, Thursday, Today, Tomorrow.*

Natural Cleaners You Have Around The House

Vinegar. Vinegar is by far one of the most versatile cleaning agents. Use it to remove soap scum from the shower. Mix it with borax to get rid of hard-water rings in the toilet. Tape a bag of vinegar to your showerhead and leave it overnight for an easy, sparkly clean showerhead; or add a couple of tablespoons of white vinegar to your dish soap to eliminate grease in the kitchen.

Lemons. The acid in lemons makes them a natural cleanser. The juice can disinfect kitchen countertops and cutting boards. You can cut a lemon in half and scrub your bath and shower to remove soap scum. If your shaving cream can has left a rusty ring on your counter top, use your lemon half to scrub it away.

Tea. More than a favorite beverage, brewed tea can be used to clean windows, mirrors and countertops. Spray on your bathroom surfaces just as you would any window or surface cleaner. Then, keep your damp bags in the back of the fridge. They will actually work to deodorize it. And if you need to remove the scent of onion, garlic or fish from your hands, cut a tea bag open, and wash your hands with the leaves to remove the odor.

Olive Oil. Foods taste better, and our bodies are healthier with olive oil. But olive oil goes further. Remove paint from hands by soaking them in olive oil. Buff furniture and stainless steel to a shine with a little olive oil on a rag. Protect rattan furniture by wiping on a little olive oil.

To achieve great things, two things are needed: a plan and not quite enough time. ~ Leonard Bernstein

A Fit House Is Worth More

Doctors tell us that if we keep our bodies fit, we can live longer, feel younger, and look better. The same principle applies to a house.

An out-of-shape house can appear older than its years and can even lose up to 10% of its appraised value, according to some appraisers and real estate agents. That's up to \$20,000 for a home priced at \$200,000.

While poor maintenance can reduce value, good maintenance can add value. A study out of the University of Connecticut in the US finds that regular maintenance increases the value of a home by about 1% each year. A good strategy for staying on top of maintenance is to do a home maintenance audit once or twice a year. During a home maintenance audit, you identify all the items that need work, then prioritize your list in terms of cost and time involved in making repairs.

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The Nautical Origins Of Rummage Sales

Whether you call it a garage sale, rummage sale, or yard sale, you are doing the same thing...selling your unwanted possessions for small change.

You may not know that yard and garage sales really got their start in shipyards in the early 1800's with "rummage" or "rommage" sales, where shipping companies would sell unclaimed cargo at a discount.

The word rummage comes from the Middle French word *arrumage*, which meant the "arrangement of cargo in a shop's hold." The associated verb was *arrumer* "to stow goods in the hold of a ship."

In the 1600's, the term came to mean "to closely search the hold of a ship, especially by moving things about."

Then in the 1800's ships began to hold popular "rummage/rommage" sales, though by now the cargo was unloaded from the hold before the sale. (The words *rommage* and *rummage* are phonetic differences, like *po-tay-to/po-tah-to*.)

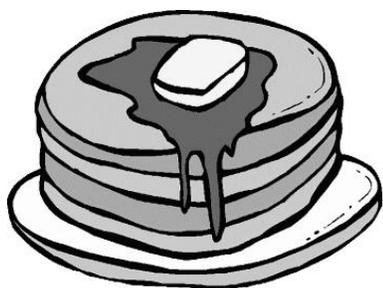
In the late 1800's, the sales moved to community centers like churches. Then in the 1950's and 1960's, they became what we know them as today...rummage, yard, and garage sales.



Pancake Math

Finally, science comes up with something useful! Students at the Sheffield University Maths Society in Great Britain have developed a formula for choosing the correct amount of ingredients for making pancakes.

The "perfect pancake calculator" is based on the number of pancakes wanted, your desired thickness, and the diameter



of your frying pan, and allows one to determine the precise amount of eggs, flour, water, etc. to achieve pancake perfection whether you're making just one flapjack for yourself or feeding an army.

You can find the formula at

<http://phys.org/news/2014-03-secret-pancake.html>.

Seriously, try it out. Get the kids involved to show how math can be applied to cooking in a real-life math problem.

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What Not To Do Everyday At Work

Just doing your job isn't enough to succeed at work. You rise and fall in your organization based on your behavior—a combination of attitude, language, appearance, and professionalism. To stay on the upward track, resist these office mistakes:

- **Whining.** Your job may not be perfect, but no one wants to work with a chronic complainer. Deal with problems and issues constructively, and learn to ignore the minor annoyances that come with every job.
- **Over-apologizing.** Everyone makes mistakes, and people with integrity take responsibility for their missteps and failures. Just don't overdo it. Endless explanations and pleas for forgiveness make you seem needy; a simple, "I'm sorry, what can I do to help?" shows that you're committed to fixing problems and moving forward.
- **Showing up sick.** Absenteeism is a worry for most managers, but employees who come to work while ill can spread germs and disease across the workplace, making a simple problem worse. Do your best to stay healthy so you don't have to miss work. But if sickness strikes, do your co-workers a favor and stay home.
- **Over-sharing.** Being social is one thing; just don't overdo it. Be friendly with your co-workers, but don't pry into their personal lives, share too much of your own, or indulge in spreading rumors. You want to gain a reputation as a dependable, standup colleague, not a gossip.
- **Hiding.** The flip side of over-sharing is not joining any activities with your co-workers. You don't have to be the biggest partier at the bar, but devote some time to getting to know your colleagues. You'll build strong bonds that will help you maintain a healthy work/life balance and also contribute to your ability to get things done at work.



Keep The Motor Running

A heart surgeon took his car to the local garage for a tune-up. When he returned a few hours later to pick it up, he and the mechanic began chatting.

"So I've been wondering," the mechanic said. "We both kind of do the same thing for a living. We open things up, find out what's wrong, take some stuff out or put some stuff in and fix the problem, and then we close everything back up. So how come you make 10 times more money than I do?"

The surgeon smiled. "I do it all with the motor running and can't turn it off for even a minute."

Preventing Alzheimer's

Recent studies have found several factors that help limit or even prevent Alzheimer's disease. For instance, people who are physically active, or play games or music have a lower risk of Alzheimer's.

In fact, people who were *less* active were three times more likely to have Alzheimer's than those who were active. Activities like gardening, exercising and playing board games or a musical instrument were part of the lifestyle in those less likely to develop the disease.

Being active especially between the ages of 40 and 60 seems to reduce incidences of Alzheimer's—regardless of income, gender and education.

Another key factor is diet. By eating less, in fact eating sparingly, we tend to sharpen our wits, perhaps by limiting the toxins, inflammatory foods, and other wastes our bodies must battle.

One surprising result of recent studies is that people who stave off Alzheimer's disease tend to have more faith. Not necessarily religious faith, but spirituality. By engaging in some sort of regular practice of meditation or deep introspection, the brain remains at peace and electrically stable, removing chemicals like cortisol that result from stress.

The pleasure of remembering had been taken from me, because there was no longer anyone to remember with. It felt like losing your co-rememberer meant losing the memory itself, as if the things we'd done were less real and important than they had been hours before. ~ John Green, The Fault in Our Stars

Epigrams

Epigram – a pithy saying or brief remark expressing an idea in a clever, amusing, and often satirical way. Examples:

- Woke up and smelled the coffee. Awaiting further instructions.
- Is it just me, or am I an egomaniac?
- Breakfast. Not just for breakfast anymore!
- I'm about to go eat lunch alone. Is there some polite way I can get out of this?
- I can resist everything except temptation. ~ Oscar Wilde

Where Do Lenders Get Their Money?

Buying a home usually involves getting a loan from a financial institution. Did you ever wonder where financial institutions get the money to loan? Consider that they might have to come up with possibly hundreds of millions of dollars in mortgage loans over several years. They would quickly run out of funds.

So instead of holding all those mortgages, they package their loans together and sell them to larger financial institutions—usually government entities with billions of dollars to invest over the long term. Without being able to sell their packaged loans to larger financial institutions, banks would not be able to offer 30 year mortgages.

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MATT'S HOME NEWS

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Don't Look Where You Don't Want To Go

Are you familiar with the idea that we tend to attract more of what we focus on? Here's a great story that perfectly illustrates this concept.

A man who was afraid of heights decided to conquer his fear by rappelling down the side of a steep cliff. A guide was on hand to help him, but as he stood on the edge of the cliff, the sight of the long drop and the rocks waiting for him down below made him freeze.

The guide gave him some simple advice: "Don't look where you don't want to go." By this simple twist on familiar goal-setting advice ("look where you want to go"), the man was able to complete his descent.

The following Monday at work, the man remembered his mountaineering advice. He had been stressing about all the stuff he didn't like about his work: his boss, his effectiveness, his job duties, some of his co-workers. He had been trying to create goals for himself, but they just made him feel anxious and incomplete.

After his climbing trip, he realized that he was overly focused on what he didn't like about his workplace. So he resolved to not look at the things he didn't like. He chose instead only to focus the entire day on what he liked.

The result? He found himself relaxing more, getting along with his boss better, and getting more done.

After reading this story, I spent the entire day reciting things I like about my work and the people I work with. I refused to look at my problems or shortcomings. Within minutes I felt great. Give it a try and see for yourself, and let me know what you think!

Sincerely,



Matt 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 or by calling me at 609-338-3773.



We have added a new office location in Ocean City, NJ!

Located at 1 Atlantic Avenue, in addition to our Northfield office. Our goal is to continue helping people in Atlantic County and help the people you care about with their real estate needs in Ocean City.

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