

# Matt's Home News

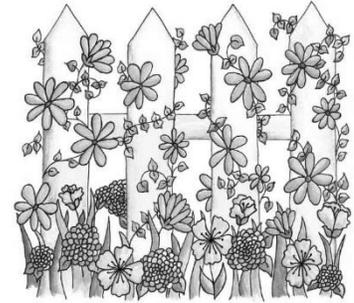
News To Help You Save Time And Money

November 2014

## On The Other Side

There was an elderly man who loved his garden and spent many hours growing the most beautiful flowers on the entire street. One day while looking at new plants online, he came across a different sort of flowering shrub that he had never seen before. The flowers were exquisite. "I have to have it," he said to himself, and immediately ordered the plant.

When it arrived, he had a place prepared to put it at the base of a wood fence that separated him from his neighbor. He thought it would do nicely to block gaps in the fence.



Over the next weeks, it grew vigorously, with thick green leaves all over it, but there were no blooms. Day after day he continued to cultivate it, water it, feed it, but to no avail.

One day as he stood before the vine, he decided he would tear it out and plant something else there that would produce flowers. He went to the garden center to select a new plant.

While he was there, a young woman approached and said, "Aren't you Mr. Jones from Denning Street?"

"Do I know you?" he asked.

"Not me, but my mother lives next door to you, and I have seen you around. I wanted to thank you. You have made her so happy with those wonderful flowers along the fence. She's too ill to work in her own garden, but you have made it beautiful for her."

When he went home that day, he got a box and stood on it so that he could see over the fence. Sure enough, the shrub he had planted had grown through the fence gaps, and on the other side it was rife with gorgeous flowers.

The moral of this story is that good work bears fruit, even if we can't always see it directly.

~ Matt Haviland

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# Notable In November

## **World Communication Week (November 1-7)**

stresses the importance of communication among human beings who speak more than 3,000 languages and promotes the international language, Esperanto.

## **Perigean Spring Tides (November 3 and 28)**

observes the highest possible tides, which occur when New Moon or Full Moon takes place within 24 hours of the moment the Moon is nearest Earth (perigee). These tides are not named for the season of spring but for the German *springen*, meaning "to leap up."

**World Kindness Day (November 13)** grew out of the Japanese Small Kindness Movement in 1996. The Random Acts of Kindness Foundation in the USA has been a part of these conferences along with representatives from around the world.

**Hello World Day (November 21, 1973)** encourages us to greet ten people for peace. Over 180 countries have participated. The idea was started as a response to fighting between Egypt and Israel. If we get to know each other, perhaps we will refrain from fighting.

## **November Quiz Question**

**Q:** *A flock of crows is called a murder. What is a flock of ravens called? (There are several possible answers.)*

## **October Quiz Question**

**Q:** *What is the famous painting, La Gioconda, more commonly called?*

**A:** *The Mona Lisa.*

# Email Greetings Etiquette

It's surprising how challenging email communication can be. Even the greeting causes some people to have fits. Here is the latest advice on good salutations for email messages when communicating with people in business contexts.

Cringe-worthy business email greetings:

- Hey there, Bob!
- Dear Sir or Madam,
- Dear Ma'am,
- Dear Sir(s),
- Dear {FirstName}, *(if you're going to use mail merge, double check that it's working)*
- To Whom It May Concern,
- Greetings, Bob. *(sounds old-fashioned)*

Modern and acceptable business email greetings:

- Hello, Mr. Smith.
- Dear Bob/Mr. Smith, *(only use the first name if you know them already by first name)*
- Good morning/Good afternoon. *(with or without a name)*
- Dear [title], *(eg. "Dear hiring manager")*

# More Of Us Living To 100

It's starting to get crowded in the 100-year-olds' club.

Once nearly nonexistent, the world's population of centenarians is projected to reach nearly 6 million by midcentury. Here are the startling facts:

- **340K** — The number of people worldwide who are 100 or older **today**.
- **6M** — The estimated number of people who will be 100 or older **in 2050**.
- **233%** — The estimated growth of the world's population 80 and older, **by 2040**.



The number of centenarians has already jumped from an estimated few thousand in 1950 to more than 340,000 worldwide today, with the highest concentrations in the United States and Japan, according to the latest Census Bureau figures and a report being released by the National Institute on Aging.

Demographers attribute this boom to decades of medical advances and improved diets, which have reduced heart disease and stroke. Genetics and lifestyle also play a factor. So, too, do doctors who are more willing to aggressively treat the health

problems of people once considered too old for such care.

Japan, known for its low-fat staple of fish and rice, will have the most centenarians in 2050-627,000, or nearly 1 percent of its total population, according to census estimates. In the United States, centenarians are expected to increase from 75,000 to more than 600,000 by midcentury.

## Which Lesson Learned?

Johnny was being quizzed by the teacher during an arithmetic lesson.

"If you had ten dollars," said the teacher, "and I asked you for a loan of eight dollars, how much would you have left?"

"Ten," Johnny answered firmly.

"Ten?" she said. "How do you still have ten if you've loaned me eight?"

Johnny replied, "My daddy says I shouldn't loan money or borrow it. So you can ask for ten, but I would say no. So I would still have ten."



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# Be Interesting With Prepared Stories

When at a party or networking event, having a few conversation starters on hand will help you break the ice and engage. But once you do that, you still need to be able to continue the conversation and be interesting.

So, just as you would have a few ice-breakers handy, prepare a few short stories in advance that might be relevant to the group you're with. This might feel contrived to you, but it won't seem that way to your listeners.

Suppose you are going to an event where there are likely to be some business people (a networking event or a party). To prepare for this event, perhaps you read through a copy of Entrepreneur magazine.

At the event, you start a conversation with "What kind of work do you do?" (Always an easy conversation starter in a business or formal social setting.) They tell you they make golf balls. You ask them more about the art and science of making golf balls.

Then you segue into a story: "That reminds me of another interesting business..." tell a story about an interesting entrepreneur you read about. Be prepared to tie your story back to them somehow, even if it's to end by saying, "I think making golf balls is a lot like what the guy did in that business."

Finally, be sure to ask the listener another question to help him tell his stories. Remember, most people are more interested in finding a great listener who can draw them out and make them feel interesting than they are in looking for someone with great stories. Use your story to encourage them to tell theirs.

## 13 Surprising Real Names Of Celebrities

- Nicolas Cage—Nicolas Kim Coppola
- Whoopi Goldberg—Caryn Johnson
- David Bowie—David Robert Jones
- Demi Moore—Demetria Guynes
- Hulk Hogan—Terry Jean Bollette
- Katy Perry—Katy Hudson
- Muhammad Ali—Cassius Marcellus Clay, Jr.
- Woody Allen—Allen Stewart Konigsberg
- Julie Andrews—Julia Elizabeth Wells
- Michael Caine—Maurice J. Micklewhite
- Alice Cooper—Vincent Damon Furnier
- Tom Cruise—Thomas Cruise Mapother IV
- Elton John—Reginald Kenneth Dwight

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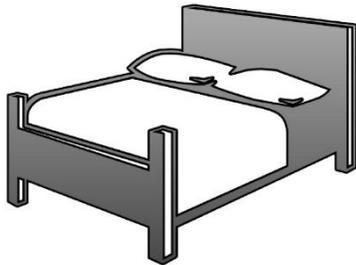
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# Sleep-Inducing Colors

Can the color of your bedroom help you sleep?

According to the Hotel booking site Travelodge, the answer is yes. Travelodge studied 2,000 British homes and found that those who slept in a blue bedroom got an average of 7 hours and 52 minutes of sleep every night. The study authors think this is because blue is associated with being calm, and helps reduce blood pressure and heart rate.

Shades of yellow were the second best, clocking in 7 hours and 40 minutes of sleep for inhabitants, closely followed by green (7 hours and 36 minutes), silver (7 hours and 33 minutes) and orange (7 hours and 28 minutes).



The worst colors were purple (5 hours and 56 minutes), brown (6 hours and 5 minutes) and grey (6 hours and 12 minutes).

The study also had a few other interesting findings:

- Of those with a blue bedroom, 58% reported they regularly wake up feeling happy.
- Of those with a green bedroom, 22% reported they regularly wake up feeling upbeat and positive.
- Of those with silver decor in their bedroom, 21% reported they are more motivated to exercise in their bedroom.

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*"I love sleep. My life has the tendency to fall apart when I'm awake, you know?" ~ Ernest Hemingway*

# Satisfied With Great

The great composer Igor Stravinsky once wrote the music for a new ballet.

According to one story, after the ballet opened, a dancer sent Stravinsky a telegram: "Ballet great success, but if you would allow violin to play *pas de deux* instead of trumpet, it would be a triumph."

Stravinsky cabled back: "Satisfied with great success."



## Should You Rent Or Buy Now?

Many families wonder if, in a rising real estate market, it might make more sense for them to rent instead of buy. It's a fair question, which raises other questions: Can you afford the monthly payments on a mortgage for a house that you would want to live in? Perhaps you can only afford to buy a shack an hour's drive away, but do you want to do that? You might want to, if you believe the shack makes a great investment worth the inconvenience. On the other hand, you might be just as well off renting and putting away the difference in a different kind of investment. As your mortgage consultant, I'd be happy to discuss these and other questions to help you, or someone you care about, determine if renting or buying might be a better choice in the near future.

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# Kitchen Disasters Averted!

Anyone who cooks (and that's most of us) is familiar with unwanted results, like gooey rice or stuck-on cake. But did you know that there are some easy fixes for those common cooking disasters? Here are some examples.

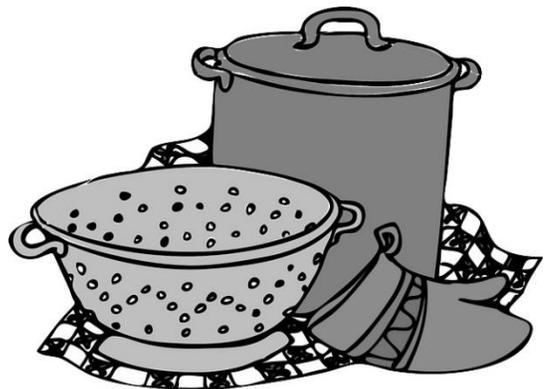
**Disaster: You over-beat your egg whites. Solution: Add unbeaten whites.**

Add another unbeaten white (one for every two over-whisked whites), continuing just until a smooth consistency returned. "Quick fixed" whites act quite normally, but must be used at once. The Joy of Baking blog also adds that at this point, you should remove 1/4 cup of the egg whites.

**Disaster: A film of oil has risen to the top of your sauce. Solution: Use ice cubes to remove excess fat.**

Stir them into the pot and the fat will adhere to the cubes. You'll have to be quick and remove the cubes before they melt. Alternatively, *Reader's Digest* has a few similar tricks to skim the oil from the top:

- During cooking, you can also place a lettuce leaf on the top of the soup and remove it when it's covered in fat.
- Tear a paper towel into strips and drag the strips across the top of a soup or sauce, one at a time, to absorb fat floating on the surface.
- If you have more time, refrigerate the sauce or soup overnight, so the fat rises and settles at the top. Then skim the hardened fat off the top.



If you cook a fair amount, you might be interested in knowing that there's an app for that! Do a search on either Google Play or iTunes for "Kitchen Disasters & Fixes" by Charmian Christie of The Messy Baker. The app comes with a long list of things that go wrong in the kitchen and what you can do in each instance. It has you covered for everything from pasta stuck together to "rescue recipes" like making rum balls from dry cakes and muffins.

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*"The most remarkable thing about my mother is that for thirty years she served the family nothing but leftovers. The original meal has never been found." ~ Calvin Trillin*

# MATT'S HOME NEWS

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# Cut Holiday Costs without Cutting Value

November is a good time to talk about money. Why? Because during November and December, people spend on travel, gifts, and food at a rate of three to four times their ordinary rate of spending. The result is that many people end the holiday season in January with a profound sense of loss—in the pocketbook.

So I thought it would add value to your life to discuss some approaches to spending wisely over this holiday season. Here are some of my suggestions for cutting costs without cutting the fun.

1. Instead of cooking everything for your holiday parties yourself, invite guests to bring a dish, dessert, or drink they can share with others. Coordinate so that you don't get too many cookie plates and too few main dishes.
2. Think of high-value gifts that don't cost a lot. A gift basket filled with low-cost, but fun items is a big hit.
3. When someone in your life has expensive tastes, see if you can get relatives to share the cost, and that can be their gift. A 14 year old boy would probably prefer to get one new Xbox from four relatives than get four separate gifts of clothes and books.
4. Make your own decorations instead of buying them. Google DIY Christmas (or whatever holiday you prefer) Decorations, and you'll get tons of ideas!

If you put your mind to it before you start spending, you can probably come up with even more ways to save this holiday season. Let me know what you find.

Sincerely,



Matt Haviland  
Your Real Estate Consultant For Life

P.S. Another way to save is to use e-cards instead of mailed cards this Christmas season. If you want to send me an e-card, send it to: [matt@sjhouses.com](mailto:matt@sjhouses.com) - I'd also love to hear from you in person at 609-338-3773. That's free!



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