

Matt's Home News

News To Help You Save Time And Money

December 2014

Chance Favors The Prepared

How does someone decide to be great...even to be the leader of a large country? Here's one lesson about one great leader, as told in a story by Orison Swett Marden from *The Project Gutenberg*:

"I meant to take good care of your book, Mr. Crawford," said the boy, "but I've damaged it a good deal without intending to, and now I want to make it right with you. What shall I do to make it good?"

"Why, what happened to it, Abe?" asked the rich farmer, as he took the copy of Weems's *Life of Washington* which he had lent young Lincoln, and looked at the stained leaves and warped binding. "It looks as if it had been out through all last night's storm. How came you to forget, and leave it out to soak?"

"It was this way, Mr. Crawford," replied Abe. "I sat up late to read it, and when I went to bed, I put it away carefully in my bookcase, as I call it, a little opening between two logs in the wall of our cabin. I dreamed about General Washington

all night. When I woke up I took it out to read a page or two before I did the chores, and you can't imagine how I felt when I found it in this shape. It seems that the mud-daubing had got out of the weather side of that crack, and the rain must have dripped on it three hours before I took it out. I'm sorry, Mr. Crawford. I want to fix it with you, if you can tell me how, for I have not got money to pay for it."

"Well," said Mr. Crawford, "come and shuck corn three days, and the book is yours."

Had Mr. Crawford told young Abraham Lincoln that he had fallen heir to a fortune the boy could hardly have felt more elated. Shuck corn only three days, and earn the book that told all about his greatest hero!



Lincoln

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"I don't intend to shuck corn, split rails, and the like always," he told Mrs. Crawford, after he had read the volume. "I'm going to fit myself for a profession."

"Why, what do you want to be, now?" asked Mrs. Crawford in surprise.

"Oh, I'll be President!" said Abe with a smile.

"You'd make a pretty President with all your tricks and jokes, now, wouldn't you?" said the farmer's wife.

"Oh, I'll study and get ready," replied the boy, "and then maybe the chance will come."

~ Matt Haviland

A Holiday Reminder

"As we struggle with shopping lists and invitations, compounded by December's bad weather, it is good to be reminded that there are people in our lives who are worth this aggravation, and people to whom we are worth the same."

~ Donald E. Westlake

Five Fast Home Face-Lifts

Paint may be the easiest way to improve the look of your house, but here are five additional ideas for a fast face-lift:

1. Add cork flooring over the top of your old flooring. Cork is soft, warm, and adds an earthy feeling. Just be sure your old flooring is level and smooth, or you'll end up with bumpy cork.
2. Replace moldy caulking in the bathtub. Chip away the old caulk, clean the tile with bleach, and then study up about how to caulk correctly. It's easy and very inexpensive.
3. Replace or add new decorative baseboards. In some homes, baseboards are thin, worn, or overpainted. Tearing these off using a wedge (look up how to remove baseboards first), then painting and preparing your boards before installing them will make this job go faster.
4. Add crown moulding. Cut and paint it before installing it. Then patch the holes and seams, and do touch-up painting afterwards.
5. Add an easy-to-clean kitchen backsplash. This can be almost any material, from tile (which can be purchased in finished sections), to metal sheeting, to glass, and more.

December Quiz Question

Q: *Do penguins have feathers or fur?*

November Question

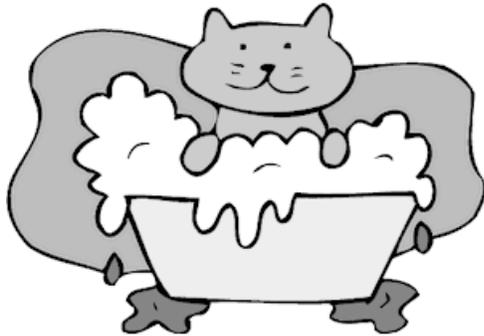
Q: *A flock of crows is called a murder. What is a flock of ravens called? (There are several possible answers.)*

A: *A congress, a quorum, an unkindness, a conspiracy, or a flight of ravens.*

Wacky Kickstarter Campaigns

Kickstarter.com is a website where people can pitch ideas and get crowd-sourced funding. But not all kickstarter campaigns do well. Which of these wacky Kickstarter campaigns do you think was most successful? (Answer at end of the article.)

- Potato Salad. Zack Danger Brown started a Kickstarter campaign asking for \$10 to make plain, ordinary potato salad.
- Gif vs. Gif. The creator of the .GIF image format pronounces it JIF. Many other people pronounce it GIF. Scott Sackville started a Kickstarter campaign asking for money to fund a site where people can vote on the pronunciation.
- Southpaw Protector. Mary-Anne O'Connell-Pope started a campaign to fund development of a half-glove that protects lefties from smudging the outside of their hands as they write.



- Diaper-Check Keychain. Eric Schul is asking for funding to save fussy parents from the indignity of touching the diaper to see if it's wet. Instead they can touch Shul's sensor to the diaper and it will tell them if it's wet.
- Cat Bath Contraption. Given that many people are sent to the hospital each year after trying to bathe their cats, this campaign from Valerie Dixon makes sense: A cat bathing device.

Which campaign did the best? The potato salad campaign raised \$55,000 (after Brown was featured in Buzzfeed and picked up in news outlets, and then letting people know he was really raising money for homelessness).

The campaign that did the worst? The cat washer at \$8. The diaper sensor raised \$12,000. The leftie protector raised \$200. And the GIF voting site raised \$150.

The Perfect Dream Gift

The day before Christmas, a young wife told her husband over breakfast, "Last night I dreamed you gave me a diamond necklace for Christmas!" And she smiled. "What do you think that means?" Her husband grinned back. "Maybe you'll find out tomorrow." Christmas Day arrived, and the husband handed his wife a small box. "Merry Christmas, darling." The wife opened it. Inside the box was a book: *The Interpretation of Dreams*.

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The Future: Not Exactly As Predicted

Nostradamus is said to have predicted, in the 16th century, such events as the crash of the Hindenburg, the rise of Hitler, and the assassination of John F. Kennedy. Other “seers” haven’t been as accurate. Here are a few predictions from the past that missed the mark:

- The Associated Press predicted in 1950 that in the year 2000 the average woman would be more than 6 feet tall, with muscles like a truck driver. She would consume food capsules instead of meat and potatoes.
- In 1893, a minister named Thomas Dixon predicted that during the 20th century, “Law will be simplified and brought within the range of the common people. As a result, the occupation of two-thirds of the lawyers will be destroyed.”
- In 1878, the Hartford Woman’s Friday Club, one of the oldest women’s organizations, published a paper and concluded that electricity, though an interesting experiment, was too uncertain and dangerous to be put to practical use.

“As to Bell's talking telegraph, it only creates interest in scientific circles, and, as a toy it is beautiful; but...its commercial value will be limited.” — Elisha Gray

Cold Winter Riddles

- Q: How are bad grades like a shipwreck?
A: They're both below C level!
- Q: What do chefs call "Baked Alaska" in Alaska?
A: "Baked Here"
- Q: Where do seals go to see movies?
A: The dive-in!
- Q: What do you call fifty penguins in the Arctic?
A: Lost! (Penguins live in Antarctica.)
- Q: What do you call ten Arctic hares hopping backwards through the snow together?
A: A receding hare line.



Is An Adjustable Rate Mortgage Right For You?

Adjustable-rate mortgages (ARMs) can be good loans for thrifty borrowers. If you're a home buyer in the market for a home loan, here are three reasons to consider an ARM:

First, if you plan to refinance or sell within three to seven years, the lower ARM rate will save you thousands of dollars in interest that you can't recapture in such a short time. Second, if you're a buyer who takes the long view and wants to pay as little as possible over the life of the loan, the first several years of savings will cut thousands off the loan on the back end. Third, if you want to aggressively pay down your mortgage, you can estimate the fixed payment, then make that payment on your ARM. When you switch to a fixed loan, you will have more equity and already be used to higher payments.

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The Origin Of The Jolly Fat Man

St. Nicholas, a 4th century religious figure, is the origin of our modern day Santa Claus ("Claus" is a shortening of the last portion of the name Nicolas, while Santa is another way of saying Saint.) Nicholas was a kindly Bishop who secretly gave gifts to people in need,



expecting nothing for himself in return. It is this selfless generosity which seeks only the good of the other that made Nicholas a saint. But how did an early Christian saint become a roly-poly red-suited American symbol for merry holiday festivity and commercial activity? History tells the tale:

The first US Colonists, primarily Puritans and other Protestant reformers, did not bring Nicholas traditions to the New World. Although it is almost universally believed that the Dutch brought St. Nicholas to New Amsterdam (in what is now the New York area), in the 1600's, scholars find scant evidence of Christmas traditions in Dutch New Netherland. Colonial Germans in Pennsylvania kept the feast of St. Nicholas, and

several later accounts have St. Nicholas visiting New York Dutch on New Years' Eve, thus adopting an English custom of New Year gift-giving.

In 1773 New York non-Dutch patriots formed the Sons of St. Nicholas, primarily as a non-British symbol to counter the English St. George societies, rather than to honor St. Nicholas. This society was similar to the Sons of St. Tammany in Philadelphia. Not exactly St. Nicholas, the gift-giver.

After the American Revolution, John Pintard, the influential patriot and antiquarian who founded the New York Historical Society in 1804, promoted St. Nicholas as patron saint of both society and city. On St. Nicholas Day in January 1809, Washington Irving published the satirical fiction, Knickerbocker's History of New York, with numerous references to a jolly St. Nicholas character. This was not the saintly bishop, but rather an elfin Dutch burgher with a clay pipe. Irving's work was regarded as the "first notable work of imagination in the New World." Gradually the St. Nicholas feast day of December 6 migrated to Christmas Day and St. Nicholas became Santa Claus.

"Once again, we come to the Holiday Season, a deeply religious time that each of us observes, in his own way, by going to the mall of his choice." ~ Dave Barry

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See page 7

Dental Care Is A Career Advantage

Some of us carry the do-it-yourself concept a little too far. In a survey of more than 300 dentists conducted by the Chicago Dental Association, 70 percent reported treating patients who had attempted some sort of home solution before calling a professional. Among the fixes: superglue to fix broken crowns and dentures, emery boards to file down chipped teeth, and self-administered root canal procedures.

In a related story, a poll from the American Academy of Cosmetic Dentistry tells us that teeth whitening procedures have increased in popularity among Americans by 300 percent in the past five years. Porcelain veneers have also become more common, rising by 250 percent in the same time period.



In another survey by the AACD, 99.7 percent of Americans said they believe a good smile is an important social asset; 74 percent think that an unattractive set of chompers can hurt one's chances of career success.

Be Your Own Forensic Accountant

Forensic accountants are professionals who apply accounting, auditing, and sleuthing skills to financial investigations. While you may not be a forensic accountant, you can be your own financial detective to get control of your finances:

- **Decide what you consider to be the biggest problem.** Are you struggling to pay the bills? Are you trying to save for a downpayment? Are you struggling to save for retirement? Do you lack luxuries you think you should have?
- **Examine the source of the problem.** Are you not making enough money, spending too much, or a combination of the two? Are you making enough money, but not saving automatically? Are you spending on the wrong things?
- **Brainstorm solutions to the source of the problem.** Not making enough money? Consider an extra job, asking for a raise, or changing careers. Spending too much? As hard as it is, examine where you're spending, and then use a budget. Making enough money, but not saving enough? Consider creating an automatic savings plan where money gets withdrawn automatically from your paycheck, either pre- or post-tax. If saving for a downpayment on a house or another large outlay of funds, a second job or special source of money can be devoted entirely to the savings.

MATT'S HOME NEWS

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Sometimes You Have to Keep Going

Most of us have experienced dire circumstances in life when we had to keep going or risk losing something of great value, perhaps even our own life. It's one of the ways that we learn to be resilient, by having to dig deep inside and come up with more strength than we thought we had. Here's a story about a young woman that illustrates this point:

I had gone with friends to a small resort island in Indonesia. Being 16 and invincible, I decided to windsurf alone to a small deserted island nearby. Halfway there, the wind changed and I found myself getting carried out towards open water. I panicked and began fighting the sail. Several times I dropped it into the water and had to pull it back up with brute force. Being a small girl, it took a toll on me and after a while I had lost all strength. I was afraid to paddle with my arms because I was worried about sharks, so I just lay on the board and floated out to sea.

Finally, I clamped down on my fear. I had to think my way out of this, so when I had the strength again, I picked up the sail and began very carefully tacking into the oncoming wind rather than fighting it. No one had ever taught me that, but I just figured that there had to be a way, and I refused to give up. Eventually over the course of two hours, I worked my way back to shore. The feeling of triumph did not diminish the lesson learned...that I was a fool for going out alone in the first place.

Now that my own children are teenagers, I try to warn them to look before they leap and think before they act. But I know that they will face these moments where they may have to keep going or die, and I realize that the best preparation I can give them is the strength to stay calm and think clearly in moments of crisis.

What a great story that reminds me to push through when the going gets tough. After all, there's very little in my daily circumstances as dire as getting swept out to sea.

Sincerely,



Matt Haviland
Your Real Estate Consultant For Life

P.S. If you remember a time when you had to push through or face losing something important, I'd love to hear about it. Reach me at: matt@sjhouses.com or phone 609-338-3773 to share your story.



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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