

Matt's Home News

News To Help You Save Time And Money

January 2015

Failure Provides Deep Roots For Growth

After years of failure at everything he tried, a man sought advice from a wise monk in a nearby monastery. "Brother," he said, "I just don't have it in me to go on anymore. Can you think of any reason why I shouldn't just quit?"

The monk took him out to the garden. "Look at the fern and the bamboo. Look closely."

"What about them?"

"When I first planted them, I gave them both plenty of light and water. The fern grew quickly, and its green leaves covered the garden.

"But nothing came from the bamboo seed. Year after year the fern grew more beautiful, but the bamboo still didn't sprout.

"Five years later, the bamboo started sending up shoots. Then in just a few months, it was taller than the fern. Why? It



had spent those five years growing roots strong enough to support a great height.

"One year, the fern was flattened by a terrible windstorm, but the bamboo stood firm because of the deep, strong roots.

"Think about this," the monk finished. "While others have been growing high, you have been growing the roots that will sustain you when the strong winds come. You will be able now to grow taller and stronger because of your deep roots."

In my opinion, success is built on adversity and challenge, not on easy wins.

~ Matt Haviland

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The Origin Of New Year's Resolutions

The tradition of New Year's resolutions dates all the way back to 153 B.C. when January was named the first month after Janus, a mythical god of early Rome.

Janus was often depicted with two faces — one looking forward, one looking backward. This allowed him to look back on the past and forward toward the future.

On December 31, the Romans imagined Janus looking backward into the old year and forward into the new year. This became a symbolic time for Romans to make resolutions for the new year and forgive enemies for troubles in the past.

The Romans believed Janus could forgive them for their wrongdoings in the previous year. They would then make promises, believing Janus would see this and bless them in the year ahead. Those promises are the origin of our New Year's Resolutions today.

January Quiz Question

Q: *What word becomes shorter when you add two letters to it?*

December Question

Q: *Do penguins have feathers or fur?*

A: *Feathers. A penguin is a bird and all birds have feathers, even if they look as sleek as seals.*

Facing A Tough Decision?

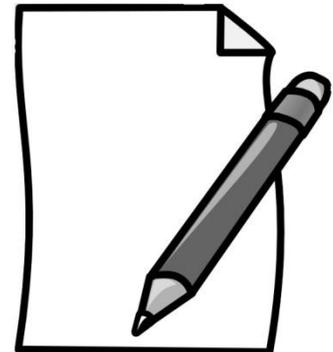
In our jobs, relationships, and even ordering dinner at a restaurant, life is full of choices. Most of the time, the decision is easy. You want chocolate or vanilla? Easy. But if you have a particularly important challenge and you're not sure how to approach it, here's a technique that can help: Brainstorm a "Do Want – Don't Want" list.

Take a sheet of paper and draw a line down the center so that you have two columns. At the top of one column, write *Do Want*. At the top of the other, write *Don't Want*.

Then brainstorm everything you Do Want and Don't Want about the situation. Go back and forth between the sides freely. Write down each thing you think, no matter how silly it sounds. No one will read this but you.

For example, if you're stuck trying to figure out how to advance at work, create a Do Want/Don't Want list. Say things like, "I don't want my boss to think I'm being pushy." And "I do want my boss to see me as being supportive of her."

You'll uncover subconscious thoughts that might be sabotaging you, and you'll discover new approaches you might not have considered before.



Do What You Love? Love What You Do?

The familiar saying, “Do what you love and the money will follow,” reminds us of the importance of pursuing our dreams, but is it really practical career advice? After all, you may love lying on the beach, but there’s not much money in that. Here’s how to approach the whole “Do what you love” notion:

- **Decide what you want.** What you choose to do for a living should be based on what kind of life you want. If you dream of a life of luxury, a career as an artist (however much you love to draw) probably won’t be very satisfying.
- **Learn your strengths.** You may love playing the piano, but are you really good enough to make a living at it? Be honest and realistic with yourself before committing yourself to a career that could be filled with frustration.
- **Understand secondary requirements.** Every job and career includes some tasks that are less enjoyable than others. Movie stars have to deal with intrusive paparazzi; CEOs have to make tough decisions about layoffs and ethical dilemmas. Be sure you’re ready for the downside when you choose to follow your dream.
- **Remember that work is still work.** Your career has to carry you through days and weeks when you don’t really want to go to the office, or wherever your job takes you. This is part of being realistic about your goals: Even the best jobs can seem like drudgery at times, and you’ll have to stick with it even when the initial enjoyment fades.
- **Don’t define yourself by your job.** Instead of seeking the perfect job, concentrate on finding satisfying work that allows you to enjoy your life as a whole. Remember that other old saying: “No one ever died wishing they’d spent more time at the office.”



Doomsday Upon Us—Not

It sounds like the scenario for a disaster movie, but it’s real: The world’s magnetic field is growing noticeably weaker, and since that field protects the Earth from solar radiation, the deterioration sounds ominous.

In fact, it might not be so catastrophic as it sounds. Scientists theorize that the weakening is a sign the Earth’s magnetic poles are in the process of shifting, an event that happens every few hundred thousand years. The flip will be gradual, not sudden, taking as long as 1,000 years (or perhaps just 100). Previous shifts haven’t resulted in any doomsday extinctions—although this time around, power grids and communication systems might be at risk.

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Is Pet Insurance Worthwhile?

In the army, they have a saying: "If it moves, salute it. If it doesn't, paint it." Insurance companies have a similar saying: "If it's worthless, ignore it. If it's valuable, insure it."

But as valuable as our pets are, is it worth insuring them?

It comes down to your finances and risk-tolerance. If your pet is healthy, and you have plenty of money, then insurance might not be worth it. It's common to pay \$300/year or more for pet insurance.

Remember, like all insurance, the most common treatments aren't covered, so your expensive items like teeth cleanings probably will come out of pocket anyway.

If your pet needs to have an expensive treatment--say \$5,000--your insurance may only cover a small fraction of that amount. In most cases, the total you pay for premiums will be greater than the benefit you receive back.

It makes more sense for you to put away a few hundred dollars each year in a household account to care for Fido in his old age.

However, before making that final decision, you might want to have a conversation with your pet's doctor.

The Honest Thief

The skeptical king spoke to the newest prisoner in his dungeon, "All these others loudly proclaim their innocence. I suppose you're as innocent as a lamb, too?"

This man shook his head sadly. "No, Your Majesty. I'm a thief. I was caught fair and square, and my sentence was just."

The king blinked in surprise. "Release this man!" he proclaimed, and the thief was promptly set free.

The other prisoners began shouting. "Your Majesty, how can you do such a thing? How can you free a confessed criminal while we rot in here?"

"I'm doing you a favor," the king said. "I can't risk leaving that evil scoundrel in here to corrupt all your innocent souls, can I?"



Extra Mortgage Payments that Make Sense

A homeowner can significantly reduce the amount they pay for their house in the long run, if they make small extra payments on their mortgage. However, paying even more on top of a high mortgage can be challenging. Here are 5 ways to take the sting out of making extra payments:

- Make an extra house payment each quarter to pay off a mortgage 11 years earlier.
- Divide a single payment by 12 and add that amount to each monthly payment.
- Pay half of your payment every two weeks, also known as bi-weekly payments.
- Round up your payments so you're paying at least a few extra dollars a month.

Increase your payment when you get a raise or bonus.

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Don't Sabotage Your Workout

You work out regularly, so why aren't you in the best shape of your life? You could be sabotaging yourself without realizing it. Whether you go to a fancy health club or simply exercise at home, don't undercut your progress with these mistakes:

- **Not warming up properly.** Without a thorough warm-up, you won't get all the benefits of a good workout, and you increase your chances of injury. Don't leap right into exercise—get your muscles ready to work.
- **Consuming the wrong calories.** Energy drinks and power bars may seem healthier than soda and chocolate, but they still add unwanted calories. Keep up your energy with fruits and vegetables, not trendy sports beverages or massive bran muffins.
- **Starving yourself.** The flip side of eating too much is not eating enough to get through your workout. If you're hungry, you'll tend to binge on high-calorie foods later. Focus on a healthy diet that supports your effort.
- **Doing the wrong exercise.** What do you want to accomplish? Get specific: Do you want to lose weight, build up muscle, increase your endurance, train for a marathon? Set clear goals, and then talk to a trainer about the best exercises for them.
- **Overdoing your workout.** Exercising for hours at a time can release hormones into your system that aren't good for your body in excess. Training seven days a week can wear you out and won't give your body sufficient time to adapt and recover. Take a reasonable approach to your workouts.



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Is Cash Losing Its Cachet?

On the road towards a cashless society, paying with plastic is the preferred way to go. A survey from CreditCard.com found that 51 percent of adults under 30 will use a credit or debit card for purchases under \$5, while 77 percent of people 50 or older prefer to pay cash when buying something for \$5 or less.

Debit cards are more popular than credit cards among the younger generation by a 3-to-1 margin, and hold a 2-to-1 margin among users of all ages.

10 Interesting Websites Just For Fun

1. Dear Photograph – The website features photographs of people holding up old pictures that were taken at the exact spot several years ago (**dearphotograph.com**).
2. Stratocam – This is like an online self-running slideshow showcasing some of the best satellite images found on Google Maps. (**stratocam.com**).
3. This Is Why I'm Broke – Unique products on the Internet that you never knew even existed. Stuff like an iPhone case that doubles as a bottle opener, sandals that resemble computer keyboards or a boat from World War II that you can actually buy (**thisiswhyimbroke.com**).
4. Is It Normal – Do you like to dip French fries in ice cream? The website will help you understand whether your thoughts, feelings and urges are normal or weird and just unique to you. People can ask questions and once it gets approved, the community can weigh in their thoughts (**isitnormal.com**).
5. Lamebook – Weird and hilarious stuff that people post on Facebook. The names and profile pictures of the Facebook users are blurred to protect real identity (**lamebook.com**).
6. Timelapse – Watch how a place has changed over a period of three decades through a series of satellite images from Google Maps. You can use the “Explore our World” link to watch the timelapse of any location on the planet (**world.time.com**).
7. Reasons My Son Is Crying – If you are a new parent, you'll love this one. It documents the different reasons that little children cry, as submitted by parents around the world. Also available as a book (**reasonsmysoniscrying.com**).
8. LOL My Thesis – This site created by an Harvard University senior creates funny and lighthearted one-line summaries of theses like this one submitted by a Sociology student – “It turns out, an only child never fights with its siblings” (**lolmythesis.com**).
9. Useful Science – This website offers a collection of one-line summaries of research published in scientific journals on topics ranging from health to productivity to creativity (**usefulscience.org**).
10. 9-Eyes – A collection of interesting images as captured by Google Street view cards around the world. Also check out mapcrunch.com that catalogues street view scenes by location (**9-eyes.com**).



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Getting Perspective This New Year

Dear Friends,

Each of us can probably identify times when a moment, a day, a year, or even our whole lives changed in an instant—not because we did something different—but simply because our perspective shifted. Here is a very small story from the website peopleandpossibilities.com that illustrates how simple and powerful a different perspective can be:

One day I was shopping with my child after work to pick up supplies needed for an employee celebration. I was exhausted and wanted to get in and out quickly. My child was tired and cranky and wanted out of the shopping cart. She was grabbing for every item we passed.

I was losing my patience and temper when an elderly woman came over to us. She took my child's hand, and said "What a lovely child." My little girl was quiet immediately. The woman looked at me. She had an angelic smile and then again said, "They are so wonderful at this age."

At once I felt peaceful and in control of the situation. After the lady walked away, I found a snack that pleased my little one and we had a pleasant shopping trip.

This year, one of my New Year's resolutions is to make an effort to seek a fresh perspective whenever I find myself feeling stressed, angry, or stuck. It won't be easy, but maybe by thinking of the opposite of whatever I'm thinking, I can gain some distance that will help me move on and be a bigger person in that moment.

I hope you are having a wonderful New Year so far, and wish you success and joy as you kick off 2015!

Sincerely,



Matt Haviland
Your Real Estate Consultant For Life

P.S. I would love to hear about your New Year's resolutions. You can always reach me at: matt@sjhouses.com or phone 609-338-3773

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