

Matt's Home News

News To Help You Save Time And Money

July 2015

Waiting Makes The Pain Last Longer

Farmer Joe had a wide rock buried in the middle of one of his fields. He tried to plow and plant around it, but over the years it broke more than a few of his plows and cultivators. He thought he would have to live with the inconvenience since the rock was so big.

But one day after breaking yet another plow, Joe decided to do something about the rock, no matter how much work it took. He brought a sledgehammer and a big crowbar out into the field, ready for hours of backbreaking toil.



But when he slipped the crowbar under the rock, it came up from the ground with hardly any effort. The rock was only a few inches thick, and Joe only needed a few minutes with his sledgehammer to break it up. As he went for his tractor to cart the pieces away, Joe smiled to think of how much trouble he

would have spared himself if he'd just taken action sooner.

The moral of this story is obvious: Take care of challenges as soon as you can; they're often not as big as you think.

~ Matt Haviland

Lowest Interest Rate Home Loans For High-Income Professionals At

(888) 856-3579 ext. 30

INSIDE THIS ISSUE

- Waiting Makes The Pain Last Longer
- Brass Doorknobs Fight Germs
- July Quiz Question
- Time To Celebrate Independence Day!
- Say Yes To Saying No
- Adapt To Your Manager's Work Style To Succeed
- Oldest Solar System Found
- Four Elements Of Success
- Perspectives On Work Matter
- Would You Hire One Of These People?
- Sleepy Teenagers—A Growing Trend
- Kids Say The Darndest Things
- The Ease Of Xeriscaping

Brass Doorknobs Fight Germs

Did you know that brass doorknobs disinfect themselves? It's called the oligodynamic effect. The ions in the metal have a toxic effect on spores, fungi, viruses, and other germs — eliminating the germs within eight hours.

Time To Celebrate Independence Day!

Why do both the US and Canada celebrate their Independence Days in early July?

The fact that they have similar Independence Days is merely coincidence. The US celebrates independence from British rule and the founding of the United States of America on July 4, 1776. Canadians celebrate the uniting of three colonies into Canada on July 1, 1867.

If liberty means anything at all, it means the right to tell people what they do not want to hear. ~George Orwell

July Quiz Question

Q: *Where did Canada get its name?*

June Question

Q: *What does LCD stand for when referring to electronic screens?*

A: *Liquid Crystal Display*

Say Yes To Saying No

Do you say yes to requests that commit you to things you don't really have time for or that make you feel stressed? There are many reasons that people say yes, when they really want to say no:

- Some people have a great sense of duty and obligation. They feel like they have to say yes to almost anything they are asked to do.
- Some people just want everyone to like them, and they're afraid if they say no they might cause the person making the request to reject them.
- Some people are afraid they'll miss out on a big opportunity if they say no to something.
- Some people feel flattered when they are asked to do something extra.
- Some people hate confrontation so much that they will do almost anything to avoid it, including saying yes even when they want to say no.

When you do need to say no, here are a few tips that might help:

- Always be polite, but firm. Don't over explain about your situation because the person making the request might then try to convince you to say yes.
- Say no as soon as possible to avoid dragging the situation out.
- Always know your priorities. If something doesn't fit in with your beliefs or needs, don't do it. Say no.

Adapt To Your Manager's Work Style To Succeed

Getting ahead at work often means learning how to work with your boss. You don't have to be submissive. Just make some basic moves to accommodate the boss's needs and preferences. Here's what to concentrate on:

- **Work style.** Some managers like to be involved in all the details; others only want you to bring them in at key points. Knowing what your boss wants can help you adapt.
- **Communication strategies.** Some managers like to get information one-on-one. Others like to call meetings. Some prefer memos. You'll have to learn how to communicate in your manager's preferred style. For example, if he or she likes meetings, you



may have to make time in your schedule to meet and then recap the meeting with a memo. It's extra work that will pay off handsomely by creating better relations with your boss.

- **Decisions.** A lot of managers like to make all the decisions. Others delegate and expect employees to decide how to accomplish tasks.

Insight on how the boss makes decisions allows you to meet his or her needs. If the boss demands to be involved, keep him or her in the loop. Eventually your expertise will show through if you let your boss lead the way, while you provide your input as you go.

- **Strengths and weaknesses.** If you know your boss's best asset is dealing with people and not technical demands, you can adjust your partnership to maximize that strength. Let him or her handle the interdepartmental strategy sessions, for example, but be sure to brief your manager on the technical glitches that the project may encounter.

How To Become Closer To Your Family

How often have you heard someone say this: "I wish my kids (grandkids) were closer?" While technology has made it easier than ever before to connect with loved ones remotely, we've also become far more fragmented and disconnected – feeling more isolated and alone. A changing economy has left more families living apart in different time zones than ever before. Many of us barely know our extended families.

It used to be normal to grow up with grandparents, aunts, cousins, and uncles nearby. They were very present in our lives. In many ways we've not only lost memories of a lifetime, but a true support system right down the street.

If you know someone who lives too far away or hear someone mentioning that their loved ones are too far away, take out your cell phone, look up my number and call or text me immediately. I belong to a national network of Realtors and lenders. I can help your friends or family secure the finances to buy a new home and put them in touch with a great real estate agent, too. Together, we will help them find a new home that reunites them with their loved ones!

**Call Juan Jordan Meridian
Bank 732-423-6494**

Oldest Solar System Found

The oldest solar system in our galaxy is 11.2 billion years old, according to data from NASA's Kepler space telescope. By comparison, our home solar system is about 4.5 billion years old. The new find is about 117 light-years from Earth, with five Earth-sized planets in an orbit too close to their star to allow for life. But the discovery of a solar system's formation only a few billion years after the Big Bang (some 13.8 billion years ago) suggests that life could have proliferated throughout the cosmos much earlier than scientists previously believed.

Four Elements Of Success

Success isn't easy. It takes focus, hard work and long-term effort, but you can get started by concentrating on these four elemental building blocks of success:

- **Have strong belief.** You can't just hope you'll achieve your goals. You have to be absolutely convinced that you're capable of success.
- **Be better than everyone else.** This requires total commitment. If you're not willing to do the work necessary to achieve greatness, you'll have to settle for second best. Be prepared to get up early, work late, listen to mentors and critics, and make hard choices.
- **Find the answers.** People will depend on you if you can give them answers no one else has. Become the expert in your field, whatever it is, and continue learning things every day.
- **Be Creative.** Think outside the box. If you see problems and solutions in unique ways, and you learn how to communicate your ideas effectively, you'll be a valued member of the team, and one who will be sure to rise quickly through the ranks.

**DO YOU WANT TO
WORK WITH OTHER
BUSINESSES THAT
GIVE OUTSTANDING
CUSTOMER SERVICE?**

Request a free copy of my **service directory**. All the businesses listed in it have a proven track record for providing the kind of outstanding customer service you deserve.

Make it a habit to keep on the lookout for novel and interesting ideas that others have used successfully. Your idea needs to be original only in its adaptation to the problem you are working on. ~ Thomas Edison

Perspectives On Work Matter

A crew of workmen was repairing railroad tracks when an approaching train brought their job to a stop. The train screeched to a halt, and a railway executive stepped down from the train.

"Dave, is that you?" the executive asked, looking at the workmen.

Dave, the crew leader, recognized the executive. “Jim! It’s great to see you!” They shook hands and chatted for a few minutes, and then the executive returned to the train.

As the train started moving away, one of the workmen asked Dave, “Wasn’t that the CEO of the railroad? How do you know him?”

“We started working for this railroad together 23 years ago,” Dave explained.

“So how come he’s the boss and you’re out here in the hot sun?”

“Well,” Dave said, “I guess it’s because I went to work for \$10 an hour, and Jim went to work for the railroad with all his heart.”

Would You Hire One Of These People?

Composing a job-winning résumé is important to career success. Unfortunately, some jobseekers seem to have a lot to learn, judging from these résumé errors collected on the JobMob website:

- “Career break in 1999 to renovate my horse.”
- “Skills: Strong Work Ethic, Attention to Detail, Team Player, Self-Motivated, Attention to Detail.”
- Hobbies: “Drugs and girls.”
- Achievements: “Nominated for prom queen.”
- Additional skills: “Can function without additional oxygen at 24,000 feet.”
- Objective: “Career on the Information Super Highway.”
- “Revolved customer problems and inquiries.”
- “Able to say the ABCs backward in under five seconds.”
- Personal interests: “Donating blood. Fourteen gallons so far.”

*Whenever you are asked if you can do a job, tell ‘em, “Certainly I can!”
Then get busy and find out how to do it. ~Theodore Roosevelt*

Sleepy Teenagers—A Growing Trend

Many experts recommend that people get nine to 10 hours of sleep every night, but maybe those experts don’t have any teenagers in the house. A 1991-2012 study by the University of Michigan, published in *Pediatrics*, found that over half of 15- to 19-year-olds got seven hours of sleep or less each night.

Among 15-year-olds, slightly more than 50 percent reported sleeping at least seven hours a night in 2012, compared to 43 percent in 1991. Conversely, about 30 percent said they felt they got enough sleep in 1991, but only 24 percent said they got enough sleep in 2012. Some of the culprits include access to distracting electronic devices, computer games, and social media.

Kids Say The Darndest Things

These words of wisdom are said to have come from real kids who obviously have a lot more wisdom than one might expect:

- Never trust a dog to watch your food.
- When your dad is mad and asks you, "Do I look stupid?" don't answer him.
- Never tell your mom her diet's not working.
- Home is where the house is.
- If you want a kitten, start out by asking for a horse.
- When you get a bad grade in school, show it to your mom when she's on the phone.



Free Reports!

- How To Sell Your House For The Most Money In The Shortest Time

Free Information!

- Protect Your Home From Burglars
- How To Buy A House With Little (Or No) Money Down

Free Newsletter Subscription!

See page 7

Start by doing what's necessary; then do what's possible; and suddenly you're doing the impossible. ~ St. Francis of Assisi

The Ease Of Xeriscaping

In many parts of the US and Canada, drought is forcing people to cut back on watering their lawns. But that doesn't mean having an ugly, dead yard. Xeriscaping is one way to cut down on water while still having a beautiful low-maintenance yard and garden. (Xeros is the Greek work for "dry.") You don't have to make your entire area drought-resistant, but if you place all your thirsty plants in one section, you will concentrate your watering needs and save time as well as water. Other ways to reduce water needs:

Reduce the size of your lawn. Either plant more drought-tolerant groundcovers or increase the size of your hardscape areas, such as patios and decks.

Use mulch. It not only helps retain moisture, but keeps weed seeds from sprouting.

Consider rock gardens as an attractive alternative to lawn. Most rock garden plants are accustomed to dry, windy places and perform well in less than perfect situations. Rock gardens take a little more time to do well, but are worth the extra effort when you do get it right.



MATT'S HOME NEWS

Free Information Request Form

Please complete the box below and place check marks next to the free reports and information you'd like to receive.

Fax this form to 609-681-5230 or mail it to:

Matt Haviland, Keller Williams Realty, 802 Tilton Road, Suite 202 or just call me at 609-338-3773

www.SJHouses.com **email: Matt@SJHouses.com**

Name: _____ Phone: _____
Address: _____ Email: _____
City: _____ State/Province: _____ Zip/Postal: _____ Fax: _____

Please send me the requested free information selected below via () Mail () Fax () Email.

Free Reports

- Protect Your Home From Burglars
- Five Deadly Mistakes Home Sellers Make
- Making The Move Easy On The Kids
- How Sellers Price Their Homes
- How To Stop Wasting Money On Rent
- How To Sell Your House For The Most Money In The Shortest Possible Time
- The 10 Dumbest Mistakes Smart People Make When Buying Or Selling A Home

Free Information

- Send me information about your free, no-obligation HomeFinder/HomeLoanFinder service.
- Send me the special computer report showing the features and sale prices of up to 15 of the most recent home sales near the following address:
_____, City: _____ or in
the _____ area.
- Please let me know the listing price and features of the home at the following address:
_____.
- Please let me know the selling price of the home at the following address:
_____.
- Please call me to arrange a free, no-obligation market valuation on my house.

Do you have a family member or friend who would enjoy a free subscription to Matt's Home News? Provide me with their contact info., and I'll add them to my mailing list.

Name: _____
Address: _____
City: _____ State/Province: _____ Zip/Postal: _____

Failure Is Not the Same as Quitting

Dear Friend,

I consider myself to be fairly successful in life. I've worked hard, been smart, and pushed when the going got tough. I know that success isn't a straight road, and that along the way, there can be a lot of bumps and potholes. But I believe that pushing through is what leads to success.

Sure, I know that sometimes there are detours. But we need to keep going towards our destination rather than turning back or quitting. I believe that failing at something is merely a set-back, and that failing is not the same as quitting! You might be familiar with the quote by Thomas Edison, inventor of the light bulb, who said: "I have not failed. I've just found 10,000 ways that won't work."

I think some of the greatest gifts we can give our children are the capacity to endure failure, the strength to persevere, and the occasional tough love they need so that they aren't allowed to quit...so that they learn to recognize the capacity for perseverance within themselves.

So as I look back on the first trimester of 2015, I'm satisfied that I've succeeded overall, but also failed a few times. I've learned things I didn't know before, and am a better person--and a better real estate/mortgage consultant for it.

Sincerely,



Matt Haviland
Your Real Estate Consultant For Life

P.S If you are celebrating something special I'd like to hear about it. Please email me at Matt@SJHouses.com or 609-338-3773

This newsletter is intended for entertainment purposes only. Credit is given to the authors of various articles that are reprinted when the original author is known. Any omission of credit to an author is purely unintentional and should not be construed as plagiarism or literary theft.

Copyright 2015 Matt Haviland. This information is solely advisory, and should not be substituted for medical, legal, financial or tax advice. Any and all decisions and actions must be done through the advice and counsel of a qualified physician, attorney, financial advisor and/or CPA. We cannot be held responsible for actions you may take without proper medical, financial, legal or tax advice.