

Matt's Home News

News To Help You Save Time And Money

November 2016

Who Are You Inviting Into Your Life?

A woman came out of her house and saw three old men with long white beards sitting in her front yard. They looked harmless and poor. They greeted her and introduced themselves by the names Wealth, Success, and Love.

"Well, those are interesting names," she said. "Why don't you come in and have something to eat."

"You may only invite one of us," they replied. "But if you will discuss with your family which of us it should be, we will be grateful for whoever it is."

The woman went in and told her husband what they had said. Her husband was delighted. "How nice!" he said. "Since that is the case, let's invite Wealth inside!

His wife disagreed. "My dear, why don't we invite Success? Surely that will lead to wealth as well as make us the envy of our neighborhood."

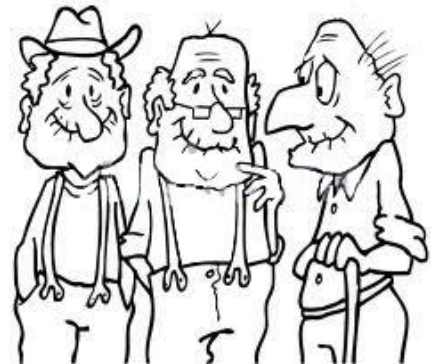
Their daughter chimed in, "I would rather have Love." She was so sweet and the couple loved her so much, they laughed and said, "Yes, let's invite Love to eat with us."

The woman went out and asked the three old men, "Which one of you is Love? Please come in and be our guest."

Love got up and walked toward the house. The other 2 also got up and followed him. Surprised, the lady said: "I only invited Love. Why are you all coming?"

The old men replied together, "When you invite Love into your house, you get both Wealth and Success."

~ Matt Haviland



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Vitality Makes Life Easier

Of all the ways you can improve your life to be the best you can be, the one thing that underlies all is vitality.

You probably have noticed you're more vital when you feel good. After a good night's sleep, you have more energy than after a poor night's sleep. After eating light, you have more energy than when you eat heavy. After having a success at something, you feel more alive than you do after you fail at something.



When you feel vital, it's easier to get things done. You're full of life and energy. You jump to do things that you don't do when you feel lethargic, bored or distracted.

To enjoy abundance, gain financial, emotional, and spiritual wealth, and live confidently, you have to be in control of the engine of all of your accomplishments—your body.

November Quiz Question

Q: Which word in English gets shorter when lengthened?

October Question

Q: Why did the phlebotomist go to art school?

A: To learn to draw blood.



Nov 6

Back 1 hour

Nov 6, 2016 - Daylight Saving Time **Ends**

When local daylight time is about to reach

Sunday, November 6, 2016, **2:00:00 AM** clocks are turned **backward** 1 hour to Sunday, November 6, 2016, **1:00:00 AM** local standard time instead

Sunrise and sunset will be about 1 hour earlier on Nov 6, 2016 than the day before. There will be more light in the morning.

Also called Fall Back and Winter Time.

It's All In How You Look At Things

Many years ago two salesmen were sent by a British shoe manufacturer to Africa to investigate and report back on market potential.

The first salesman reported, "*There is no potential here - nobody wears shoes.*"

The second man reported, "*There is massive potential here - nobody wears shoes.*"

No To Front Yard Vegetable Gardens

Recently, a Florida couple lost a lawsuit seeking to overturn a town's ban on front-yard vegetable gardens.

They upheld a zoning ordinance prohibiting such gardens. The homeowners had challenged the ordinance as an unconstitutional violation of their property rights.

Attorneys for the couple say they used the front garden to grow vegetables for 17 years. They dug up the garden after officials said it violated an ordinance adopted in 2013 and was punishable by fines of \$50 per day.

The Judge ruled that the community has a legitimate government purpose in promoting the town's aesthetics and that the ordinance is not arbitrary.

This is not the first time such ordinances have been challenged. It just goes to show that aesthetics is really a community affair. While some people may think a front yard garden is beautiful to look at, the vast majority rules the day...and at least for now, the vast majority sees front yards as conforming to non-edible plants.

Does that mean front yards can't serve the greater good by providing food in exchange for the water they use? Not at all. There are a whole host of ornamental edibles that can be planted instead. With a little planning, you can have your front yard and eat it, too.

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Green Building Goes Beyond The Walls

The concept of a Green Home not only refers to the energy efficiency of the home itself, but also to the manufacturing processes that go into creating green products. Here are just a few different ways to view home construction through green colored glasses:

- A factory in Ontario manufactures wood-beam components for homes. They use natural gas-powered machinery from inside a solar-heated and cooled workspace. They also use environmentally-safe chemicals and coatings, so that consumers know their homes are green from the inside out.
- A solar-power company produces roof panels in several regional locations to employ locals, control the manufacturing environment, and reduce carbon-causing long-distance transportation.
- Highly insulated windows and walls can reduce the loss of heat and cooling by up to 68%, resulting in a much lower energy bill for you, and a lower energy drain on our shared resources.

Walking Is Healthy And Wise

In a study funded by the National Institute on Aging, 120 people ages 55 to 80 were divided into two groups, with half instructed to walk for 40 minutes a day three times a week. The other half did exercises to stretch and tone their muscles. After six months, and then one year, the scientists measured the size of participants' hippocampus, a section of the brain that tends to shrink with age.

In the walking group, the volume of the hippocampus had increased by 2 percent at the end of the year, while in the other group the hippocampus had decreased by 1.5 percent. So whatever your age, remember that taking a brisk walk can keep you healthy throughout your life in many different ways.



7 Quick, Easy Ways to Winterize

November is a great time to winterize your home in preparation for colder weather. Here are a few quick, inexpensive tips for cutting your heating bills.

1. Use a draft snake. This device was adopted during the Great Depression, and is one of the easiest ways to cut the cold. It's a long sack filled with sand or kitty litter that you can push into the crack under doors to stop drafts. You can buy a pre-made draft snake, or make your own.
2. Change the direction of your ceiling fans. Heat rises, so pulling the heat down from the ceiling will warm your room up fast.
3. If you used a window AC unit in the summer, remove it for winter. Warm air escapes through the vents and the areas around the unit.
4. Service your heating unit and replace filters. An efficient heating unit will work better and cost less to run.
5. Consider using window insulation film. This thin layer of film sticks right onto your windows and adds up to 70% more heat retention.
6. Use a candle to detect subtle air leaks. Light a candle, then move it all around the edge of your windows. If the flame wiggles in the breeze, then caulk that spot on the window.
7. If you have a fireplace, keep the flue closed when not in use to prevent heat from escaping and cold air from working its way down into the house.

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The Strange History Of The Humble Bagel

According to the Einstein Bros. Bagel chain, the first bagel was created in 1863 by a Jewish baker in Vienna, Austria. As a way to thank the king of Poland for protecting Austria from Turkish invaders, the baker created a hard roll in the shape of a riding stirrup to honor the king's prowess as a horseman. "Stirrup" is "bugel" in German.

Bagels became popular in Poland, where they were often given as gifts to new mothers for use as baby teething rings.

Bagels made their way to Russia, where they were called "bubliki," and in the 1880s, when waves of Eastern European immigrants came to America, bagels did too. Their popularity continues to grow:



in 2015, consumers spent \$543 million on nearly 277 million pounds of bagels (well over 600 million bagels), according to the American Institute of Baking.

Here are a few additional fascinating bagel facts:

For the uninitiated, "just a schmear" is what you tell your bagel guy when he's about to slap a half pound of cream cheese on your bagel. "Just a schmear" means no, I'd like less than a quarter inch slab of cream cheese for breakfast. Because just a thin schmear is all a bagel really needs.

Bagels originally, and many still today, are made with lye. Yes that's right – lye. The one that burns and used to be added to soap. What does lye do, and why it is sometimes used to make bagels? Lye is basically sodium hydroxide, which is very alkali and very corrosive and toxic on its own. When a bagel or pretzel dipped in lye solution goes into the oven, the lye reacts with the carbon dioxide given off by steam from the dough and forms a benign carbonate, which makes the bagel safe to eat. The lye browns the dough, giving a distinctive color and flavor, especially noticeable in pretzels. Many bagel makers substitute baking soda for lye, but many purists say it's not the same.

Once I was coming down a street in Beverly Hills and I saw a Cadillac about a block long, and out of the side window was a wonderfully slinky mink, and an arm, and at the end of the arm a hand in a white suede glove wrinkled around the wrist, and in the hand was a bagel with a bite out of it. ~ Dorothy Parker

The Art Of Scrambling Perfect Eggs

One of the most important ingredients in scrambled eggs is air. It would be nice if we could just dollop a tablespoon of air into the mixing bowl, but for the time-being, incorporating air into beaten eggs requires good old-fashioned elbow grease.

The more you whisk, the more air bubbles become trapped in the shaken and unraveling protein of the eggs. As the eggs cook, protein molecules firm-up around the air bubbles resulting in a spongy texture and hopefully full and fluffy scrambled eggs. Over-beating will completely unravel the protein molecules and destabilize their ability to form a microscopic casing around the air.



How To Put Away An Extra \$65,000 For Retirement

If you can figure out how to save just \$125 per month, then set up an automatic savings to a mutual fund that yields an average of 7 percent, in five years you will have almost \$9,000. In 20 years, that amount will have grown to \$65,000! Here are four suggestions for coming up with that extra \$125 per month:

- **Look at your cable bill.** Do you need all those channels? You can roll your bill back by getting rid of premium channels or subscribing to a smaller, cheaper package.
- **Stop picking up magazines from the supermarket or newsstand.** Save yourself some money by reading online or subscribing to your favorite magazine instead. And if you're subscribing to anything you don't read, cancel it.
- **Change your cell service.** Shopping around can get you a better deal that will save you bucks. Make sure you won't be penalized for breaking a contract early.
- **Call your credit card company.** You may be able to get a lower interest rate just by asking.
- **Create a junk food envelope.** Many of us buy expensive junk food. Instead of putting junk food in your belly, put your money in an envelope.

MATT'S HOME NEWS

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Address: _____

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

Dear Friend,

Music in the Metro

I enjoy this true story so much, that I wanted to share it again as we move into this year's holiday season. It's a reminder to look beyond the surface and tune into the heart of what we're seeing, doing, and hearing. Or another way to put it is "Don't judge a book by its cover."

A man stood in a metro station in Washington DC and started to play the violin; it was a cold January morning. He played six Bach pieces for about 45 minutes. During that time, around 1,100 people went through the station.

After the first three minutes went by, a middle aged man noticed the playing. He stopped for a few seconds, and then hurried to meet his schedule. A minute later, the violinist received his first dollar tip: a woman threw the money in the box without stopping. A few minutes later, someone leaned against the wall to listen, but then looked at his watch and walked away.

A 3-year old boy wanted to listen, but his mother dragged him away while the child kept looking back. This action was repeated by several other children. All the parents forced the children to move on.

In the 45 minutes the musician played, only 6 people stopped and stayed for a while. He collected \$32. When he finished playing, no one noticed.

No one knew that the violinist was Joshua Bell, one of the most talented musicians in the world. He had just played one of the most intricate pieces ever written, on a violin worth \$3.5 million dollars. Two days before he had sold out at a theater in Boston.

Joshua Bell playing incognito in the metro station was organized by the Washington Post as part of a social experiment about perception, taste, and priorities. The outlines were: In a commonplace environment at an inappropriate hour, do we perceive beauty? Do we stop to appreciate it? Do we recognize talent in an unexpected context?

One possible conclusion: If we can't hear one of the best musicians in the world playing the best music ever written when it's in the wrong context, *what other amazing things are we missing because we refuse to acknowledge their greatness out of context?*

Warm regards,



Matt Haviland
Your Real Estate Consultant For Life

PS. Is this an idea you can use? Let me know at me at Matt@SJHouses.com or 609-338-3773.

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