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**News To Help You Save Time & Money**

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**REFERRALS ARE THE  OF OUR BUSINESS**

**September 2009**

## What's Prettier Than Freckles?

An elderly woman and her young grandson, whose face was sprinkled with bright freckles, spent the day at the zoo. Lots of children were waiting in line to get their cheeks painted by a local artist who was decorating them with tiger paws.

"You've got so many freckles, there's no place to paint!" a girl in the line said to the little fellow.

Embarrassed, the boy dropped his head. His grandmother knelt down next to him. "I love your freckles. When I was a little girl I always wanted freckles," she said, while tracing her finger across his cheek. "Freckles are beautiful."

The boy looked up. "Really?"



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"Of course," said the grandmother. "Why, just name me one thing that's prettier than freckles."

The boy thought for a moment, peered intensely into his grandma's face, and softly whispered, "Wrinkles."

**Celebrate Grandparents Day on September 13!**

## Pat and Doug

### Going Nuts For Almonds

Shelling out for a bag of almonds might not be a bad idea if you need to lower your cholesterol. Almonds are recognized as a cholesterol-lowering food; studies also show that they can reduce the risk of heart disease.

One ounce of almonds – about 25 nuts – contains 164 calories and 1.10 grams of saturated fat. That same ounce is also a good source of protein, potassium, vitamin E, and magnesium, and has no cholesterol. So, go nuts!

# Is Smaller Cheaper?

We've become conditioned to believing that purchasing larger portions of food, bigger packages of paper towels, or giant containers of laundry soap is a good way to save money, and sometimes it is.

But in some cases, smaller portions or quantities *can* be cheaper, and the way to ascertain this is by checking the shelf label for the product's price-per-ounce or price-per-sheet or price-per-count, and so on.

For example, a 12-pack of paper towels may actually cost more *per sheet* than a six-pack or three-pack. A box of 50 tea bags could be priced higher *per count* than a box of 20. And those pre-packaged apples might prove to be less than a bargain, depending on the price *per ounce* compared to unpackaged apples.

If your supermarket doesn't provide this information on their shelf labels, ask the manager to start – sooner rather than later! In the meantime, take along your calculator and do your own pricing. Just take the cost of the item – say, a 16-ounce jar of peanut butter for \$3.29 – divide \$3.29 by 16, and your cost per ounce is about 20 cents. If the 28-ounce jar of that same peanut butter is \$6.29, it will cost you 22 cents per ounce. Clearly, the smaller jar is the better buy.

It makes sense – and saves dollars – to read shelf labels or do your own calculation. Spend a little time and you'll save money every time you shop.

## Whether You Labor Or Labour...

In the U.S. it's Labor Day; in Canada it's Labour Day; and in both countries it's Monday, September 7. It's a day to honor the contributions made by workers to the strength and prosperity of our country, a "good-bye" to summer, and a day to enjoy with family and friends.

## How To Protect Your Asthmatic Child At School

If your child has asthma and is headed back to school, you'll want to ensure that he or she is allowed to carry an inhaler when necessary. Despite the fact that most states have passed laws allowing students to self-administer their asthma drugs, some schools are strictly interpreting the laws and requiring students to obtain permission from school nurses or school officials before being given access to their medication and inhalers.

What's a parent's best plan of action? The American Lung Association says communication between the school and the parents is essential to make sure that your child is safe. Parents need to ask the school about laws and local policy in place allowing students to carry and self-administer asthma medications. The ALA also recommends that all students have an Asthma Action Plan, a written directive detailing personal information about the child's asthma – such as symptoms, medication, and physical activity limitations – and specific instructions of what to do if medication doesn't immediately improve the situation. All teachers, coaches, the school nurse, and the office should have an updated action plan for your child. For more information, go to [www.lungusa.org](http://www.lungusa.org).

### August Quiz Answer

**Question:** What is the team of Moses Horwitz, Louis Feinberg, and Jerome Horwitz more popularly known as?

**Answer:** The Three Stooges.

**Source:** [www.threestooges.com](http://www.threestooges.com)

**Congratulations to Sunil Kumar.** Your name was selected at random from all of the correct quiz entries and you'll receive a gift certificate to **Starbucks.**

### September Quiz Question

**The terms *ruck*, *lineout*, and *maul* pertain to what sport?**

Everyone who faxes, emails or calls in the correct answer by the last day of this month will be entered into a drawing for a gift certificate to

**Starbucks**

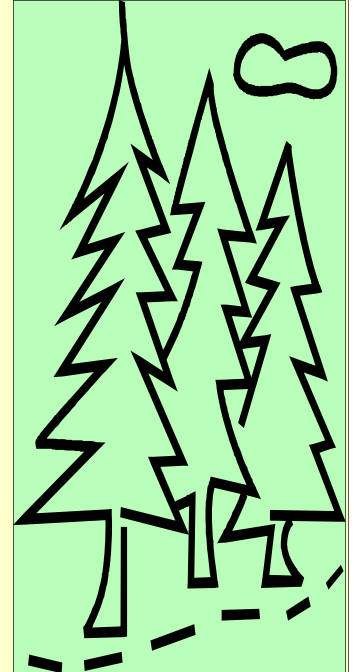
# Go Green – Pay Electronically

Want to go green? Here's an easy way to be kind to the environment: receive and pay your bills electronically. According to the Federal Reserve, nearly 50 percent of the checks written in the United States are written by consumers to businesses. American businesses mail about 26 billion bills and statements per year, and consumers mail 9 billion payments per year in paper form. All that paper mailing consumes 755 million pounds of paper, nine million trees, and 512 million gallons of gasoline.

On a household scale, here's how paying electronically pans out. Stuart Williams, of CheckFree/Fiserv and a member of the PayItGreen Alliance, says that the average U.S. household receives 19 bills and statements each month, and makes seven payments with checks each month. If just 20 percent of American households switched to electronic statements and payments, it would save 150 million pounds of paper and avoid producing 3.9 billion pounds of greenhouse gases.

So why aren't people switching over? Williams says it's mostly because people are entrenched in their habits. But by breaking away from routine and switching over to electronic statements, each year the average American household would

- Save 6.6 pounds of paper.
- Save .08 trees.
- Prevent 63 gallons of wastewater from entering the environment.
- Save the 4.5 gallons of gasoline needed to transport bills, statements, and payments via mail service.
- Prevent 171 pounds of greenhouse gases from being produced, which is equivalent to: 1) Preserving 24 square feet of forest from deforestation; 2) Not consuming 8.8 gallons of gasoline; 3) Planting two tree seedlings and allowing them to grow for 10 years; and 4) Not driving 169 miles.



## How To Achieve Success

The person determined to achieve maximum success learns the principle that progress is made one step at a time. A house is built one brick at a time. Football games are won one play at a time. A department store grows bigger one customer at a time. Every big accomplishment is a series of little accomplishments. – David Schwartz

## Stressed Out? Take These Steps



Our work lives are often filled with what can seem like unbearable amounts of stress. And while some of those stresses are unavoidable, there's a lot you can do to start to whittle those high levels of stress down to something that feels at least manageable. Here are a few suggestions:

**Know when to say "No."** That means you have to first understand your own limits. Then set limits on others so they don't encroach on your time by pressuring you to take on tasks or responsibilities that will throw you out of balance.

**If possible, avoid people who consistently stress you out.** If your boss is the culprit, you might not be able to do this. And you can't steer clear of everyone who inadvertently or occasionally causes you anxiety. But you can avoid people who have a history of leaving you feeling stressed after you've tried to change the situation and they haven't responded.

**Don't expose yourself to unnecessary environmental stressors.** For instance, if you read the news on the Internet during your break, but it leaves you feeling tense, stop reading the news on your break. Do something that relaxes you instead: Go for a short walk, knit, meditate, work a puzzle.

**Learn to manage your time.** Letting projects go until the deadline is upon you will undoubtedly cause you stress. Work at a steady pace – and don't procrastinate. Procrastination can affect the quality of your work and leave you feeling anxious and strained for prolonged periods.

# See An Interesting Home?

No need to wonder about the price. No need to call a high-pressure sales agent who will just make you feel obligated. Our computers can send you the information quickly and easily, for any house, listed or sold, anywhere in town.

Just ask us! It's all part of our free, no-obligation

## **HomeFinder Service.**

Leave the address on our voicemail, anytime, 24 hours a day, and I'll fax, mail or e-mail all the information to you on that listing within 24 hours.

**858-618-5674**

## **You May Be Too "Techy" If...**

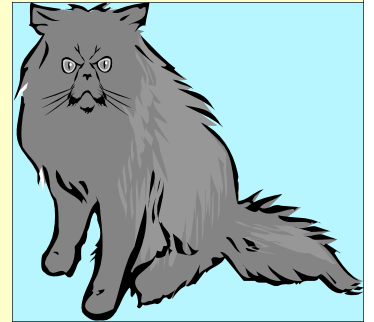
1. You've never sat through an entire movie without having at least one device on your body beep or buzz.
2. You turn up your speakers when leaving the room so you can hear if a new email arrives.
3. On vacation, you're reading a computer manual and turning the pages faster than everyone else who's reading John Grisham novels.
4. You'd rather get more dots per inch than miles per gallon.
5. All of your friends have an @ in their name.
6. You rotate your screen savers more frequently than your automobile tires.
7. You have a functioning home copier machine, but every toaster you own turns bread into charcoal.
8. Off the top of your head, you can think of 19 keystroke symbols that are far more clever than :-).
9. You start introducing yourself as "Jim at net dot com."
10. You spend half of the airplane trip with your laptop on your lap...and your child in the overhead compartment.

# It's Smart To Lock Up

Get in the habit of locking your car doors before you put the car in motion. Locked doors help prevent carjacking and theft. Many newer models have an auto-locking feature, but if your car does not, take the time to click those locks.

## Here, Kitty Kitty

Persian cats, with their soft, long hair and flat faces, appear to have originated in central Asia, most likely in Iran (formerly Persia). Persians were introduced to Europe in the 1300s when returning Crusaders brought them home, and by the 17<sup>th</sup> century, Italian and French nobility were keeping them as pets. In 1871 they appeared at the first official cat show held in London, and became very popular throughout England where they are known as *Longhairs*. Today Persians are the most popular purebred cats in the world.



## The “Whys” Of White Hair

One day a little girl was watching her mother do the dishes at the kitchen sink. She suddenly noticed that her mother had several strands of white hair sticking out in contrast to her brunette head.

Curious, she asked, “Why are some of your hairs white, Mom?” Her mother replied, “Well, every time you do something wrong and make me unhappy, one of my hairs turns white.”

The little girl thought about this revelation for awhile and then said, “Momma, how come ALL of grandma’s hairs are white?”



## Don't Learn Like This

Can we learn to be incompetent? Absolutely, says Chris Argyris, organizational development expert and professor emeritus of Harvard Business School. He calls the phenomenon “skilled incompetence.”

Often, we ride a fine line between saying what we want to say and avoiding upsetting those in power. When we might really think, “This is going to be a disaster,” we say instead, “Well, I’m a little concerned about taking that road, but I’m sure there are other opinions on the matter.” This kind of “diplomacy” – skilled incompetence – keeps us out

of trouble, yet dilutes the nature of what we really think. It takes some expertise and can take our careers in just the upward direction we desire. But it takes our organizations down a much different path.

As this diplomacy becomes the norm and every potentially uncomfortable situation is avoided, unspoken rules will develop: 1) Provide information, not conflict; 2) Agree with but don't question superiors; and 3) Maintain the course of action – don't try to stop it or modify it. The result? Policies, procedures, and strategies based on ignorance rather than knowledge.

Skilled incompetence can be “unlearned,” Argyris says, and should be if organizations are to meet their goals and retain employees for whom facts, truth, and authenticity matter.

## Quotes

The best time to plant a tree was 20 years ago. The second best time is now.  
– Chinese Proverb

My dad always used to say, “If you're falling off a cliff, you may as well try to fly. You have nothing to lose.”  
– Captain John Sheridan

Everyone driving slower than you is an idiot. Everyone driving faster than you is a maniac.  
– George Carlin

# **\$8,000 Tax Credit Ends** *in 4 Months*



A tax credit\* of up to \$8,000 is available for qualified first-time homebuyers purchasing a principal residence on or after January 1, 2009 and before December 1, 2009. If you know someone who has been out of the housing market for the past three years and is ready to buy again, they may also qualify for the tax credit.

Remember, this is a dollar for dollar tax credit. Should the approved tax credit amount exceed the amount owed in taxes, you're mailed a check for the difference— which could be the entire amount! This \$8,000 tax credit is equal to the FHA loan down payment on a \$228,500 home purchase!

*Do it now!*

Find out how you can get your piece of the economic stimulus “pie”. Come December 2nd, 2009 don't look back with regret that you... a) didn't take advantage of the tax credit or b) forgot to tell someone about it.

## **Quote**

*Do not spoil what you have by desiring what you have not; remember that what you now have was once among the things you only hoped for.*

— Epicurus