



News to Help You Save Time & Money

August 2008

It's Our Choice

There once was a woman who woke up one morning, looked in the mirror, and noticed she had only three hairs on her head. "Well," she said, "I think I'll braid my hair today." So she did and she had a wonderful day.



The next day she woke up, looked in the mirror, and saw that she had only two hairs on her head. "Hmm," she said, "I think I'll part my hair down the middle today." So she did and she had a grand day.

The next day she woke up, looked in the mirror, and noticed that she had only one hair on her head. "Well," she said, "today I'm going to wear my hair in a ponytail." So she did and she had a fun, fun day.

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The next day she woke up, looked in the mirror, and noticed that there wasn't a single hair on her head. "YEAH!" she exclaimed. "I don't have to fix my hair today!"

Attitude is everything – and it's our choice!

Ave Barlow

Entrepreneur Tip

Starting a business can be tough – just ask anyone who’s done it. The hours are long and the initial pay is usually low to nonexistent. Nonetheless, almost 465,000 Americans take the entrepreneurial plunge every month. If you’re one of them, then you might want to take a look at your local community college offerings, where many of the programs are open enrollment. This flexibility is a good match for people interested in starting a business, and rather than pursuing a degree in entrepreneurship, you have the option of taking only a class or two to fill gaps in your knowledge.

HAPPY ANNIVERSARY TO YOUR HOME!

- ☺ Robert Elzer
- ☺ Edy French
- ☺ Robert & Margaret Hill
- ☺ Eric & Keiko Chun
- ☺ Jesus & Connie Gallardo
- ☺ Brandon & Jill Hodges
- ☺ Nils & Beverly Rueckert
- ☺ Bud & Pat Wakefield
- ☺ Chad & Jean Westover

Do You Have Too Much Debt?

How do you know if you have too much debt? Even if you earn a high income and are currently making your payments on time, you could be in trouble if your debt-to-income ratio is too high, says personal finance expert Lynnette Khalfani-Cox (www.themoneycoach.net). Here are some warning signs:

- You have maxed-out credit cards, or cards that are pretty close to their limits.
- You use your credit card checks to pay your credit card bills.
- You can’t afford some of your payments, so you skip them.
- You’re not sure what your total debt is.
- You switch credit cards to get a lower rate because you can’t afford to pay the minimum on the card you have.
- You and your partner argue about bills.
- You’re stressing out or losing sleep over bills.
- When you apply for new credit, you’re turned down.
- You get phone calls from creditors or bill collectors.
- You’re using a credit card to buy things you need on a daily basis, like gas or groceries.
- You have a low FICO score because of the amount of your debt.



June Quiz Answer

Question: What is the only bone in the human body that doesn't touch another bone?

Answer: Hyoid bone..

Source: www.livescience.com

Congratulations to *Connie Sloan*.

Your name was selected at random from all of the correct quiz entries and you'll receive a \$25 gift certificate to Wood Ranch.

Watch for your name in a coming month

Khalfani-Cox says that if any of these statements describe you, you're probably operating in the danger zone with your credit cards.

On Choosing Your Battles Wisely

Theodore Roosevelt (1858-1919), the 26th president of the United States, was an extraordinary man: scientist, explorer, and cowboy, as well as an authority on wildlife. He wrote 36 books, more than 100,000 letters, and became president at the age of 42. It seemed there was nothing he couldn't do.

However, during his presidency, Roosevelt's oldest daughter, Alice, caused him and his wife a good bit of trouble. Alice was beautiful, willful, and rebellious. She was seen smoking cigarettes in public and flagrantly flirting with men; she enjoyed carrying a live snake in her purse. The newspapers loved Alice, and Alice loved the attention.

One day, Roosevelt was asked why he didn't keep his daughter more firmly under his control. He replied, "I can either run the country or control Alice, but I'll never be able to do both."

Roosevelt, who had mastered so much in the world, knew what battles he could fight and win. Even more important, the hero – who once led the "Rough Riders" to victory in the Spanish-American War – knew which battles to leave alone.

Do you know how to "choose your battles wisely"?

Say What?

We're not afraid of challenges. It's like we always say: If you want to go out in the rain, be prepared to get burned. – Anonymous Brazilian soccer player

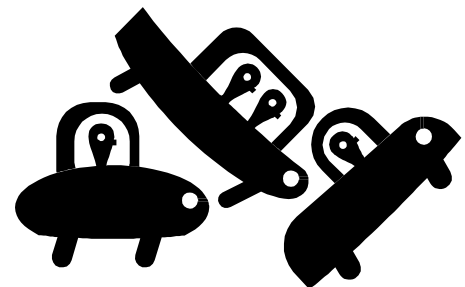
Please provide the date of your death. – From an IRS letter

You are welcome to visit the cemetery where famous Russian and Soviet composers, artists, and writers are buried daily except Thursday.

– Sign in a Moscow hotel

Can't act. Can't sing. Balding. Can dance a little.

– MGM summary of Fred Astaire's screen test



WELCOME NEW CLIENTS

Here are some of the new clients who became members of our “Real Estate Family” this past month. We’d like to welcome you and wish you all the best!

Frank Leon
Joe Alvarez
Rick & Traci Billings
(referred by Jill Hodges)
Marvin Cherin
Elva Levine

We love giving recognition to our new friends and our wonderful existing clients who are kind enough to refer their friends and relatives to us

Traffic is very heavy at the moment, so if you’re thinking of leaving now, you’d better set off a few minutes earlier.

– Anonymous traffic report

Go see it and see for yourself why you shouldn’t go see it. – Samuel Goldwyn

Fiction writing is great. You can make up almost anything.

– Ivana Trump, upon finishing her first novel

And now the sequence of events in no particular order.

– Dan Rather, television news anchor

Your food stamps will be stopped effective March 1992 because we received notice that you passed away. You may reapply if there is a change in your circumstances.

– Department of Social Services, Greenville, SC

Are You Educated – Really?

Do you consider yourself an educated person? We’re not talking about where you went to school or how many *Jeopardy* answers you can come up with. We’re not even talking about everything you’ve learned from your experiences in the world. What we’re asking is, are you educated? Do you know what you do and don’t know? That is the true definition of an educated person.

Being educated means this: First, you recognize and admit what you don’t know and what you need to know. Once you’ve admitted to yourself and the world that you don’t know something, the next piece of being educated is knowing where and how to get what you need. Once you’ve got everything you need, the real trick is knowing how to use what you’ve gone out and gathered up.

Author/publisher William Feather seemed to have gotten this right when he defined education this way: “An education isn’t how much you have committed to memory, or even how much you know. It’s being able to differentiate between what you do know and what you need to know; and it’s knowing how to use the information you get.”

How To Get Balanced

Life and work pressures can feel overwhelming at times. And when that happens it’s good to take a breather and remind yourself what’s important. Here are a few pearls of

August Quiz Question

**Name the world’s
deepest lake.**

Everyone who faxes, e-mails or calls in the correct answer by the 25th of this month will be entered into a drawing for a \$25 gift certificate to *Wood Ranch BBQ & Grill*.

Call in answers to Corrine 987-5755
x27 or email
info@barlowwilliams.com

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wisdom offered by Alan Weiss in his newsletter *Balancing Act* (www.summitconsulting.com/newsletter.html):

Try to remember that what you're shooting for is success – not perfection. That should give some relief; you don't have to be perfect and you don't have to make excuses for being human.

When you have time off, avoid checking email or voicemail unless you're expecting something truly important. Why? You risk the chance of upsetting your peace of mind and your good night's sleep if you see something that starts your mind working or worrying. Whatever it is, it's likely that it can wait till you've relaxed, recharged, and gotten a decent night's sleep.

When you're feeling constantly bombarded with too much work, take some time to see if there are some areas you can streamline. You might be surprised at the labor-saving technology, devices and techniques that are available. But you have to take the time to find and put them into action.

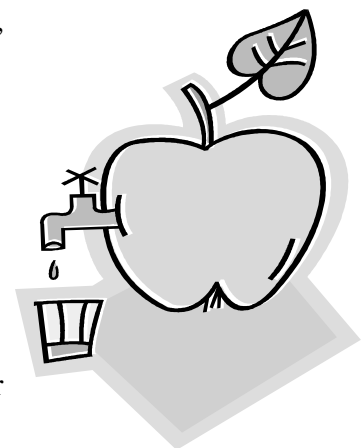
Good Parenting Principles

When talking to your child, there are certain expressions that parents should avoid, according to Laurence Steinberg in *The 10 Basic Principles of Good Parenting*. Some of them are "Don't talk back," "You'll know better when you're older," "If I want your opinion, I'll ask for it," and "Keep your mouth shut."

Steinberg says that even though you may have to make a preemptive decision about your child, there are more polite ways to tell him. You don't want your child to feel that whatever he thinks is automatically irrelevant because he's young. In fact, Steinberg says as a parent you should treat your child with respect, and consider his opinions most of the time. Inevitably there will be times when the latter isn't possible or advisable, but if children feel generally valued they'll likely come to understand that you're trying to make the best decision – even if they know they aren't going to get their way.

Some "Juicy" Facts

Do you love fresh-squeezed juices? Many venues offer this "healthy" treat, and people are consuming large quantities of it. But when fruits or vegetables are fresh squeezed, according to the Food and Drug Administration, harmful bacteria, which comes either from the inside or the outside of the produce, can become part of your juice. That's why



Advocate Of The Month

Congratulations to our
Advocate Of The Month,
Jill Hodges

As the Advocate Of The Month she
receives a \$25 Gift Certificate To
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Thank You!

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become Advocate Of The Month!**

most of the juices sold in the United States are pasteurized – to kill the harmful bacteria.

Some of us are especially vulnerable to the dangers of these bacteria, including children, the elderly, and people with weakened immune systems. These people should avoid unpasteurized juices.

Keep this in mind when you're visiting farmers' markets, grocery stores and health food stores that offer fresh-squeezed juices. Venues that sell containers of the juice must provide a warning label. But venues that sell fresh-squeezed juice by the glass, such as roadside stands,

restaurants and juice bars, do not have to provide any warning that the juice you're drinking has not been pasteurized.

Are You Seeing Red?

The color red is associated with mistakes and failures, experts say. And now researchers at the University of Rochester and University of Munich say that the color red can affect how people perform on tests. The study, which was published in the *Journal of Experimental Psychology*, found that people's associations with colors are so strong and deep that people are predisposed to certain reactions when they see that color.

Red has been traditionally associated with errors in schoolwork. Therefore, says Andrew Elliot, lead author and professor of psychology at the University of Rochester, when people see even a flash of red before being tested, they associate the color with mistakes and failure, and in turn perform poorly on the test.

The researchers say the study shows that care must be taken when it comes to color and achievement, and that color can act as an environmental cue that influences behavior.

Not-Reading Statistics

- One-third of high school graduates never read another book for the rest of their lives.



- Forty-two percent of college graduates never read another book.
- Eighty percent of U.S. families did not buy or read a book last year.
- Fifty-seven percent of new books are not read to completion.
- Seventy percent of Americans haven't visited a bookstore in five years.

Rosemary Is Good For Your Brain

The herb rosemary contains an active ingredient, *carnosic acid*, that fights off damage to the brain. This ingredient can protect the brain from stroke and neurodegenerative conditions such as Alzheimer's, and also from normal aging, according to a group of researchers at the Burnham Institute for Medical Research.

Rosemary comes from a shrubby evergreen bush with needlelike leaves and trusses of flowers that can be white, pink, purple or blue. It derives its name from the Latin *rosemarinus*, which translates as "dew of the sea," and has a long history as a memory aid. It was also used in the past at weddings to symbolize love and loyalty.

How To Tell A Story Well

Stories are one of the most powerful ways to communicate ideas. And there are some people who are naturally good storytellers. But just about anybody can benefit by knowing how to set up a good story. Here are some pointers from Doug Stevenson's Story Theater International Web site, www.storytheater.net:



When you begin a story you need to set the scene. Stevenson says consider using the five senses to get the reader into the place where your story kicks off. Then you can begin your journey, introducing characters as they naturally occur in the narrative. Great stories almost always include an obstacle and the telling of how that obstacle was overcome. According to Stevenson, this is where real teaching occurs, by breaking the story down so the reader or listener knows exactly what you did to succeed. Then wrap it up, make your point, try to help the audience relate it to their lives, and give it a pithy ending.

Quotes

There are three ways to get things done: Do it yourself, employ someone, or forbid your children to do it.

– Monta Crane



A teacher affects eternity; he can never tell where his influence stops.

– Henry Adams


The quickest way to double your money is to fold it and put it back in your pocket.

– Unknown

Remember if you need...



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Letter Openers
Bridge Score Pads
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