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Jim's Journal

News To Help You Save Time And Money

April :

Gone Fishing

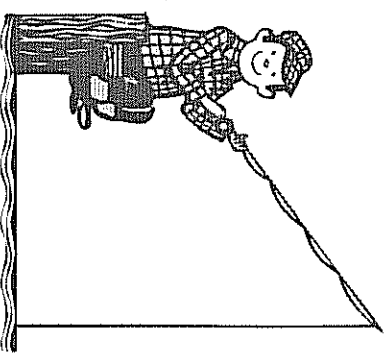
There's a story of a fisherman who was sitting on the dock one early afternoon with a few fish in his possession. A rich businessman – a visitor from out of town – paused by the dock and said, "Why aren't you out there fishing this afternoon?"

The fisherman said, "I've caught all I need for today. Now I'm just sitting back and enjoying the beautiful day."

"But," the businessman objected, "if you were to use your time fishing, you could catch more fish and then sell what you don't need and make some extra money."

"And then what?" replied the fisherman.

"Well," replied the businessman, "after saving enough money from your sales, you could buy a new and bigger boat that would take you out further to sea and you could catch bigger fish and make even more money."



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"And then what?" said the fisherman.

"Well, then you could buy a whole fleet of boats and catch thousands of fish and make thousands of dollars in one day and become rich like me."

"And then what?" asked the fisherman.

"Then you could sit back and enjoy life like I do," said the rich man.

"Well," smiled the fisherman, "Isn't that what I'm doing already?"

Which would you rather be – the fisherman or the businessman?

March Quiz Answer

Question: What is the largest crustal break in North America?

Answer: The Denali Fault (in Alaska)
Source: www.Alaskan.com

Congratulations to Andrew Sutton.

Your name was selected at random from all of the correct quiz entries and you'll receive a \$30.00 gift certificate to the Olive Garden.

Watch for your name in a coming month!

The Big Squeeze

Every year a contest was held at the county fair to determine the strongest person in the region. The contest was simple. Each contestant was given a lemon to squeeze, and the person who squeezed out the most juice would win.

One year the favored contestant was a local farmer, who milked a herd of cows each day and had enormous, well-muscled hands. He produced nearly a full glass of juice from his lemon, much more than everyone else.

The judges were just about to award the farmer the prize when a small woman with gray hair and a cane squeezed out enough juice from one lemon to fill a gallon jug.

As she collected the prize, the farmer asked her how she developed such squeezing ability.

“Honey,” she said, “I used to work for the IRS.”

— Adapted from the Daily Humor website

Who Has Bad Habits?

Are you harboring a few bad habits? According to a study by North Dakota University, people own up to an average of seven bad habits – and the report could not find any one person with no bad habits.

Bad habits, such as nail biting, hair twirling and foot or finger tapping are actually anxiety-reducing behaviors, says Dr. Stephen Palmer, director of the Centre for Stress Management in London. “Bad habits help ease our anxiety when we find ourselves in frustrating situations that are difficult to tolerate,” he says.

Generally, bad habits fall into the categories of nervous habits or boredom habits. Habits born of boredom are participated in to help pass time. Nervous habits are people’s way of trying to distance themselves from a situation that makes them uncomfortable.

Nervous habits are often associated with

TV Chefs Are Setting Bad Examples

Researchers at Toronto’s University of Guelph-Humber have found that cooking behaviors of TV chefs leave a lot to be desired. In the study, TV chefs didn’t wash vegetables and fruits, used spoons after tasting from them, and used food that had fallen on the floor. Shows from the United States, United Kingdom and Canada were used for the study. The findings are troubling as other studies have shown television to be a primary source from which North Americans learn to cook.

— Adapted from *Vegetarian Times*

You did what you did when you knew what you knew. When you knew better, you did better.
— Oprah Winfrey

nail biting, hair twirling and throat clearing, and are usually body-based. Boredom habits often involve an object, like pencil tapping or doodling with a pen. These habits are participated in when a person wants to get something over with or is feeling impatient.

Here's what some of your bad habits might be saying about you:

Foot jiggling: You're impatient. You just wish that people would get to the point. You want the other person to stop talking so you can put your two cents in on the subject.

Jaw clenching: You're experiencing stress, but you're denying it.

Teeth grinding: Also a sign of stress and often indicates a fear of failure.

Doodling: You're probably very bored and may feel like you're better than other people. You need new challenges in your life.

Throat clearing: You want to say something and you want people to listen to you, but you're not sure exactly what it is that you want to say.

Hair twirling: You need attention or you're flirting with someone and you don't know how he or she is going to react.



— Adapted from *Hello* magazine

Should You Repair Or Replace That Broken Appliance?

Should you throw out an old appliance and buy a new one — or should you get it repaired?

It's often a confusing question to ask yourself. Your dishwasher doesn't break down every day, so when it does happen, you're at a disadvantage because you don't have the information you need to make a good decision. Is it worth sinking money into an old appliance, or should you just bite the bullet and shell out the bucks for a new one now? Will the old one keep breaking down if you repair it? Will it be worth the hassle? Most consumers don't know what to do, but here are three rules about replacing or repairing appliances that may be helpful:

1. No matter what the age of the appliance, if you decide to repair it, the cost of the repair

should not be more than 50% of what it would cost to buy a new one. If it's more than 50%, then you're better off buying a new one. Make sure when you're calculating your costs for replacing vs. repairing that you add in service call fees, delivery fees and any other costs that are not part of the actual price of the repair or the appliance itself.

2. Calculate in what you could possibly save by buying an energy-efficient model of the appliance if you replace it. Your savings could be significant and possibly reduce your energy bill by hundreds of dollars.

I always wanted to be somebody, but now I realize I should have been more specific.
- Lily Tomlin

3. Ask yourself how much of your appliance's life has already been used. Estimates for appliance life can vary, but the average life of a washer is about 11 years, a dryer is 10 years, an oven is 14 years, a refrigerator is 10 years and a dishwasher is eight years. If half of that time has already elapsed you could be wasting your time repairing it, says Chris Hall of RepairClinic.com, a site that helps people repair their own appliances.

— Adapted from *USA Weekend*

Are Your Kids Picky Eaters?

If you have kids who are picky eaters, you might try the age-old method of sneaking nutritious ingredients into the foods you serve them. Who says your kids have to know that they're eating — and possibly enjoying — is good for them?

Trying to talk kids into eating what's good for them is often a losing battle. Bribing them rarely works. So why not slip some shredded zucchini

and nuts into some muffins you're making?

Another way to trick your kids into eating something nutritious — puree it! Make tofu and veggies disappear into healthful pasta sauces and soups. What they don't know might actually help them.

— Adapted from *Vegetarian Times*

Can You Rely On Your Intuition?

Should you use your intuition when it comes to making decisions? The answer is tricky. Using your intuition can be valuable — and dangerous.

WELCOME NEW CLIENTS

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

Daniel and Cece Weston

(Welcome Back)

Fredrick Wepfer

(Referred by Judith Harmon)

Michael J. Miller

(Referred by Tiffany Lunnz)

I love giving recognition to my new friends and my wonderful existing clients who are kind enough to refer their friends and relatives to me.

Be A Lifelong Learner

Are you set in your ways? If you are, you might want to shed that personality trait and take a class in something you've always had the desire to learn, but never have. Take piano lessons, a knitting class or a foreign language course.

Why? Because cultivating the mind cultivates flexibility. And having a flexible mind is a good thing. Research has shown that learning new skills or indulging in interests throughout life helps build brain connections – and that keeps the mind sharp.

So, go ahead and sign up for that Mandarin or astronomy class, and be a lifelong learner!

– Adapted from *Yoga Journal*

These days, “using your intuition” is often seen as courageous and even virtuous, but it can be fraught with problems.

Gut feelings are probably most closely related to our subconscious, which determines a lot of human behavior. That is, intuition is often thought to come from a different part of ourselves than our heads – meaning different from our rational, intellectual selves.

At the very least, you should reflect on your gut feelings first and never act on them impulsively. You should try to understand where they are coming from in your psyche and test them out against your rational side. You need to ensure that your intuition is being used as a finely tuned tool and does not arise out of some irrational wish or desire inside yourself.

– Adapted from *Fast Company*

Have You Heard...

- Eighty-five percent of our learning is derived from listening.
- Listeners are distracted, forgetful and preoccupied 75% of the time.
- Most listeners only recall 50% of what they've heard immediately after hearing someone say it.
- People spend 45% of their waking time listening.
- Most people remember only about 20% of what they hear over time.
- People listen at about 125 to 250 words per minute but think at about 1,000 to 3,000 words per minute.
- There have been at least 35 business studies indicating listening as a top skill needed for success.



– Adapted from The International Listening Association website

April Quiz Question

***Yabusame* is a sixth-century Japanese samurai art practiced from horseback. What sort of athletic endeavor is this?**

Everyone who faxes, e-mails or calls in the correct answer before the May 2005 newsletter is published, will be entered into a drawing for a \$30 gift certificate to the RESTAURANT of THEIR CHOICE!.

Be More Successful At Work

There's no magic pill that allows you to be more successful at work, but workplace gurus point to three practices that may help you handle assignments and deal with customers:

Measure yourself. Everyone gets evaluated, but are you measuring your own performance? Documenting your progress makes you feel like you're in charge of your own destiny. Like losing weight, it takes conviction from you alone to succeed. And the results will spur you on to greater performance.

Get organized. Project-management software will help you lay out your assignments, make a realistic plan, execute it and evaluate the results. It may take some time to master the intricacies of this tool, but that in itself pushes you to follow a logical and clear work plan.

Improve your contracting skills. Make sure your customer knows what you do and what expertise you bring to the assignment. Then find out what they want, and ask good questions to help them refine their needs and consider all the options. Be clear about what kind of information you need from them and then reach an agreement that is satisfactory to all.

— Adapted from careerjournal.com

How To Be A Good Neighbor

It's always a good idea to keep on good terms with your neighbors. Here are a few tips:

Make a good first effort. When new neighbors move in, go over and greet them. Bring food or a small gift.

Be a help. Lend your neighbors items they might need – and also make sure you return things you borrow in a timely manner. When your neighbors are going out of town or dealing with a crisis, offer to walk the dog, water plants or pick up mail.

Never pop in. Always call first.

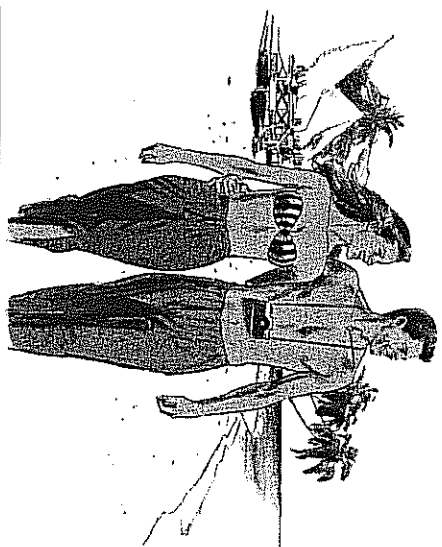
Try to fit in. If you live in a neighborhood of early-to-bedders, try to keep the noise down at appropriate hours.

Establish rapport. Throw block parties and bond with your neighbors.

— Adapted from *Real Simple*

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******PLEASE POST THIS ON YOUR BULLETIN BOARD AT WORK******

The Gift That Gives Back

I want to thank those of you who have participated in the Client Referral program! If I have already helped you in the refinancing or purchase of real estate, you know how well I serve my clients. If you refer your friends and relatives to me, I assure you I will take the same high-quality care of them.

As a way of saying “thanks,” **I will donate \$50.00 to your favorite charity** when the transaction closes. In this way, we complete an important cycle of giving. First, I help you meet your personal real estate goals. Then you help your loved ones with their buying and selling needs. You also assist me in building my business with preferred clients, like yourself. Finally, with a charitable donation, we all give back to the community in which we live. Everyone benefits!

For more information about my Client Referral Donation Program, just give me a call at 360-657-3334.

It’s a great program where, as my way of saying “thanks,” we can all feel good about our contribution to each other’s lives.

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