

REFERRALS ARE THE ♥ OF MY BUSINESS

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Jim's Journal

News To Help You Save Time And Money

August

Fill Your Week With Romance

As the summer days come to a close and the eventual cool-down nears, keep the heat up with your loved one. The week of August 14-20 – exactly six months after Valentine's Day – is designated "National Resurrect Romance Week."

Started in 1995 by Michael Webb, writer of *The Romantic* syndicated column and author of *The Romantic's Guide*, the seven-day celebration takes place during the second full week of August. His idea spawned a series of romantic holidays promoting the idea of romance with time and attention spent on each other, rather than spending money on lavish gifts.

Michael suggests couples try something romantic every day of the week, something costing little or no money. Instead, explore your creative side. Create a poem or song for the one you love. Because it comes from your heart, it undoubtedly will mean more.



There are several other things to try during this love-filled week – attempt to rediscover what you've thought of doing, but just never followed through. Has it really been that long since the two of you enjoyed a sunset? When was the last time you took a romantic walk on the beach together? Or danced the night away as love songs played softly in the background?

So, when "National Resurrect Romance Week" arrives, think outside the box and plan something special, or let the spontaneity of the moment whisk you and your significant other away. Just remember Michael's motto: Real romance comes from the heart, not from the wallet.

– Adapted from TheRomantic.com

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Loneliness And Your Health

Making time for personal relationships in your life can profoundly affect your health. Lonely people or people who perceive themselves as being lonely often have higher levels of stress that can negatively affect their immune system and other health factors. People who have strong social connections – romantic partners, close family and friends – or do volunteer work seem to be less prone to stress and get a cleaner bill of health in the long run.

Being socially connected seems to help a person control the body's responses to stress. "People's need for contact with others is so basic that it seems to be somewhat biologically based," says University of California psychologist Shelley Taylor.

John Cacioppo, professor of psychology at the University of Chicago, found in a study of 135 students at Ohio State University that students who perceived themselves as lonely had higher levels of cortisol, a hormone that stores fat in the abdomen, therefore increasing the risk of heart disease. "But being around others is not going to help if the quality of the relationship is poor, and a bad relationship can be at least as damaging as isolation," Cacioppo says.

Experts say people who are loners might have trouble developing new relationships since they often see the world as a threatening place. They encourage people to get out there and try to make those connections anyway, and they recommend starting out by joining a club. "Something as simple as joining a book club can benefit your health," says Taylor.

July Quiz Answer

Question: What is the lowest point of elevation in North America?

Answer: Death Valley

Congratulations to Andrea Butler. Your name was selected at random from all of the correct quiz entries and you'll receive a \$30.00 gift certificate to the restaurant of your choice.

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One statistic that makes this all the more important: By 2010, it's projected that the number of Americans living alone could reach 31 million, a 26% increase from the year 1995.

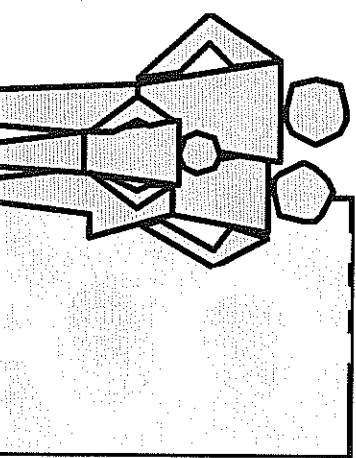
— Adapted from *Psychology Today*

Teach Your Children About Money

If you're a parent, you have to think about your finances. Providing financial security for your children is a priority. Here are a few tips to help parents get into the groove of a healthy financial life:

Realize that you must teach your children about finances. You want your children to live good, secure

Lives, so start out with encouraging messages about saving. Teach your children that saving money will help them, and that if they start early their money will generate more money.



Make sure you save for the future. You need to start saving for your child's education from birth. Even if you're only saving \$50 per month, that amount will add up to about \$20,000 by the time your child is ready for college, assuming you make a 7% return on your money.

Keep an emergency fund. Life is full of surprises and you need to be prepared to handle them. If you're faced with difficult times, the last thing you want to worry about is money.

Spend wisely. Let your children see you leave your credit cards at home. Having to go all the way back home to fetch a card will give you time to think about your purchase. Are you just doing something impulsive, or is this something that you need, want and can afford?

Keep an account for yourself. Don't allow all of your money to go flying right back out into the world; save something out of each paycheck or bonus.

— Adapted from *Baby Years*

How To Have A Safe Vacation

Don't let criminals turn your vacation into a stressful nightmare — be vigilant.

Before you go on vacation, do your research. Look into the area where you'll be visiting, particularly the hotel. If you have any questions about the area, it's good idea to call the local police station and ask the following questions:

- Is the area safe?
- Can a woman walk alone at night in the area?
- Is the police station close to the hotel?

The local police will probably be more forthcoming about the area than hotel employees.

When you do talk to hotel personnel, ask if the front desk has security cameras that operate 24 hours a day. When you check in, ask the clerk not to announce your room number out loud, but rather to write the number on a piece of paper and hand it to you. Ask also if the hotel provides security personnel who can walk you to your room.

Request a room that opens into an interior hall, and not to the outside.

**FAILURE IS
SIMPLY THE
OPPORTUNITY
TO BEGIN AGAIN,
THIS TIME MORE
INTELLIGENTLY.
— HENRY FORD**

When you're in your room, use the deadbolt and safety bar at all times. Never prop your door open.

When you go out to explore the area, make sure you look at a map first and know where you're going. Stay on well-lit streets and remain aware of your surroundings. If you rent a car, stick to something economical and practical. Stay away from ostentatious car models, as they might give thieves the idea that you have things that are worth stealing.

It's also a good idea when you're out and about to have a roll of bait money. Keep a wad of singles in your pocket and if you're robbed, throw the money down. Nine times out of 10 the thief will take the money and run, leaving you safe.

— Adapted from *Safety + Health*

Thinking Of Completing Your Degree?

Did you start to work on a degree earlier in your life, and then because of certain problems or circumstances never finished your schooling? Or have you been working out in the real world and now you want to go after a degree?

If either of these circumstances describes your situation, then you may be able to get credit for prior learning or life experiences. It depends on whether the courses you took before coincide with the program you'll now be entering and whether your new educational institution will transfer the credits. The best thing to do is meet with an admissions or academic counselor to find out how your previous coursework will transfer, if at all.

You'll also want to meet with a counselor if you believe your professional experience should be credited. This can be difficult to do, as most schools have stringent standards for awarding credit

for life experience, if they allow for it at all. But you should definitely investigate whether your school offers that option.

— Adapted from the Further Your Education website

A Lesson In Linguistics

A linguistics professor was lecturing his class. "In English," he explained, "a double negative forms a positive. In some languages, such as Russian, a double negative is still a negative.

"However," the professor continued, "there is no

TODAY I BENT THE
TRUTH TO BE KIND, AND
I HAVE NO REGRET, FOR
I AM FAR SURER OF
WHAT IS KIND THAN I
AM OF WHAT IS TRUE.
— ROBERT BRAULT

*Sometimes the road
less traveled is less
traveled for a reason.*

— *Perry Seinfeld*

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!

Scott and Rebecca Sootoo

Welcome

Christina-Maria Johnson Wright

Richard and Rebecca Vanguard

(Referred by Lester Dahl)

John Murphy

(Referred by Alan Scott)

Tina and Lester Olson

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.

language wherein a double positive can form a negative.”

A voice from the back of the room piped up, “Yeah, right.”

How To Keep Your Life In Balance

One of the hardest things to do these days is to keep your life in balance. The demands of family and work are often difficult to prioritize. Keeping in mind that you’ll probably have to make changes as you go along to keep things running smoothly, here are some tips for helping you assess the demands of your life and how to keep it all from careening out of control:

- Write it down. For one week, religiously record everything you do. That means work, home, family and errands. Then sit down and look at your life. Do you see a pattern where you’re doing things you don’t enjoy? Do you have the ability or authority to change that part of your life? If you do, take action. If not, sit down with your supervisor/family members and see what you can work out.
- Use your time efficiently. Try to do things as you go, rather than letting big jobs build up.
- Adopt a “good enough” attitude. Let a few things go. The world is not going to come to an end if you don’t get your dusting done. Are you setting unreasonable standards for yourself?
- Communicate. This will help you avoid time-consuming and energy-sucking situations.
- Take care of yourself. Try to do something you enjoy every day.
- Enjoy your day off. Try to do household chores during the week, so you don’t have to spend your day off catching up.
- Get some sleep. You’ll be amazed by how much better you feel.
- Make sure you have someone you trust that you can talk to. If you feel supported, it makes it easier to get through the tough times that everyone inevitably faces.

August Quiz Question

Our planet is home to just two types of mammals that lay eggs. One is the platypus; what is the other?

Everyone who faxes, e-mails or calls in the correct answer by the next publication of this newsletter will be entered into a drawing for a \$30 gift certificate to the restaurant of their choice!

- ☒ When you feel as though things are out of control – ask for help. Talk to a psychologist, doctor, or other professional who can help you when you're at your most vulnerable point.

– Adapted from Walgreens.com

Honey, Let's Get A Loan And Go Out To Eat

If you're ready to drop a wad on dinner, there are a few places where you can do it right. High-end restaurants are popping up and thriving these days. But before you drop in, give a call first. At some of these places it can take up to two months to get a seating. And it won't hurt to pad your bank account a bit before your visit, either.

Here are some of the restaurants and (gasp) bills:

- Per Se in Manhattan – Run by famous Chef Thomas Keller. A five-course meal featuring white-truffle-topped risotto, herbed Mediterranean turbot, roasted farm pheasant, and an array of cheeses, sorbets, fruits and desserts costs \$150 per person.
- The French Laundry in Napa Valley – Also run by Chef Keller. Be ready to fork over \$175 per person.
- Charlie Trotter's in Chicago – The tasting menu is \$135 per person. Tack on \$85 for wine and the average cost per person can run between \$200 and \$250. Trotter says it's a bargain at about \$80 an hour for a three-hour experience – where 60 culinary professionals are working to wow you.
- The Inn at Little Washington in Washington, Virginia – Prices for dinner on the weekend start at \$128 and can climb to \$168 per person.
- Masa, in New York – The price for dinner or lunch: \$350. And you don't even get to order what you want. Everything is planned personally by Chef Masayoshi Takayama, but diners don't seem to mind.
- Or how about the tasting menu at Alain Ducasse in New York for \$260? If you're willing to forgo the truffles, the price drops to \$225.

– Adapted from “Eat, Drink, and Go Broke” by Diane Cole

Be who you are and say what you feel, because those who mind don't matter, and those who matter don't mind.

– Dr. Seuss



How A Little Imagination Changed The Way We Shop

A little story about imagination:

Before supermarkets existed as we know them, going to the grocery store used to be a totally different experience. In the old days, customers walked in and told a clerk what they wanted. Then the clerk set to the task of compiling the order for the customer.

Clarence Saunders made his living as a grocery store clerk in a small Southern town. He had never made more than \$20 a week.

One day he stood in line at a cafeteria carrying a tray, waiting to select his food. Clarence had always seemed like an ordinary man – nothing in him so far had indicated that he had any unusual abilities.

But that day, as he stood in line, something happened. In his mind two ideas collided. His imagination took off and he took the “self-help” idea of the cafeteria and applied it to a grocery store – and thus was born the Piggly-Wiggly chain of supermarkets.

Clarence Saunders, the \$20-a-week clerk, became a millionaire. And grocery shopping was forever changed.

– Adapted from *The Law of Success in 16 Lessons* by Napoleon Hill

Actual Excerpts From Classified Sections Of City Newspapers

- Illiterate? Write today for free help.
- Auto Repair Service. Free pick-up and delivery. Try us once, you'll never go anywhere again.
- Our experienced mom will care for your child. Fenced yard, meals, and smacks included.
- Dog for sale: Eats anything and is fond of children.
- Man wanted to work in dynamite factory. Must be willing to travel.
- Stock up and save. Limit: One.
- Mixing bowl set designed to please a cook with round bottom for efficient beating.
- For sale: Antique desk suitable for lady with thick legs and large drawers.
- Now is your chance to have your ears pierced and get an extra pair to take home, too.
- We do not tear your clothing with machinery. We do it carefully by hand.
- Great Dames for sale.
- Tired of cleaning yourself. Let me do it.
- Vacation Special: Have your home exterminated.
- Used Cars: Why go elsewhere to be cheated? Come here first.
- Wanted. Man to take care of cow that does not smoke or drink.
- Our bikinis are exciting. They are simply the tops. – Adapted from quotesandjokes.com

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 purchase or refinancing 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 refinancing 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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