

REFERRALS ARE THE ♥ OF MY BUSINESS

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# Jim's Journal

News To Help You Save Time And Money

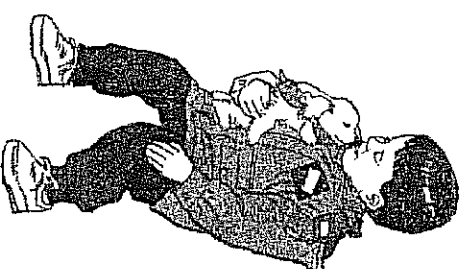
February

## Someone Who Understands

Amanda's golden retriever had a litter of puppies that were now old enough to go to new homes. Since retrievers make great family pets, Amanda figured she'd be able to sell them pretty quickly to her neighbors. So one day, she posted a "For Sale" sign on her fence and brought the puppies out into the yard.

Her first customer was a small boy from the neighborhood who observed the dogs carefully from a distance. He walked over to the fence and said to Amanda, "I'd like to buy one of your puppies." The boy was holding a jar brimming with every type of coin imaginable and had his eyes fixed on a puppy sitting across the yard from its siblings. The puppy was the runt of the litter and the boy had noticed that it had difficulty running and walking. "I want that one!" he exclaimed.

Amanda looked at the runt. She knew it wouldn't be fair for her to sell the boy that puppy. She politely shook her head and said, "To be honest, I don't think that one will be much fun for a boy like you. He'll never be able to



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The youngster thought about what Amanda had said. After a few minutes, he looked at Amanda and replied, "He just needs to be with someone who understands." Then the boy moved away

from the fence and raised the right leg of his pants, revealing a metal brace supporting his knee. "He's just right for me."

— Adapted from *Bits & Pieces*

*Whether it's our spouse, family member, friend or a pet, it's always nice to know there's someone in our life who understands us.*

# Keep Your Brain Healthy

Want to improve your brain function? Experts believe that in order to maintain a healthy brain over your entire life, you should treat brain health the same way you would heart health. That is, you can make lifestyle choices that will directly affect your brain in the long run.

Author and professor Paul Nussbaum says that the best thing people can do to maintain brain health is to keep learning. He encourages people to engage in new and complex activities on a daily basis. Participating in these kinds of activities likely helps the brain form new connections, and recent research suggests that these new connections improve psychological performance.

Nussbaum adds that people need to push themselves to step outside of what they're good at and learn throughout their life. Other lifestyle choices that can help brain health include

- Maintain a purpose in your life.
- Form and maintain strong relationships with family, friends and social networks.
- Keep a healthy weight and make sure to include antioxidants in your diet.
- Find your own brand of spirituality, and spend time each day meditating or praying.
- Maintain financial security.
- Be social, have a good time and slow down.
- Participate in some kind of daily exercise; walking is especially beneficial.
- Participate in new and complex learning.
- Get regular physical exams and follow your doctor's advice.
- Don't smoke.

— Adapted from the Alzheimer's Association website

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COMPLETELY FOOLPROOF IS  
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FOOLS. – DOUGLAS ADAMS**

## 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!

Tina and Jerry Sampson

(Referred by Jill Bray)

Sharon and Keith Hassler

(Referred by Sarah Martin)

Cary Pritzkau ~ Welcome

*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.*

## The Truth About Reality TV

What is it about reality TV that captivates the American mind? Psychologist Steven Reiss decided to find out why shows such as *Survivor* and *Big Brother* have ratings rivaling those of the NFL Super Bowl. He conducted a survey of 239 people and found some surprising answers:

- One common assumption about regular reality-TV viewers is that they watch the shows in order to improve their sociability at work. The research found that fans and non-fans score almost equally when tested on their sociability.
- Another popular theory about reality-TV fans is that they're not very smart. Researchers also found that assumption incorrect. People who say they enjoy intellectual activities are no less likely to watch reality TV than are those who don't.
- Researchers found that fans of reality shows tend to be more competitive and place a very high value on revenge. That makes sense since many of the shows are competitive in nature, and shows such as *Survivor* have a voting system that gives contestants opportunities for payback.

***A kiss is a lovely  
trick, designed  
by nature, to  
stop words  
when speech  
becomes  
superfluous.  
– Ingrid Bergmen***

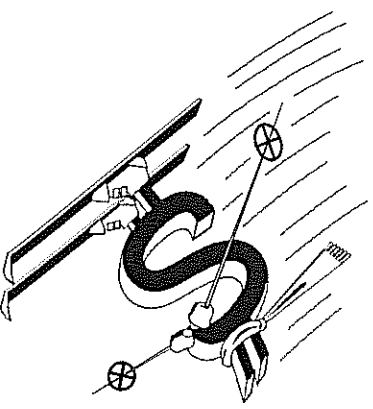
- The primary characteristic that separated fans from non-fans of reality TV is that watchers have a greater desire for status than non-fans. Prestige is important to reality-TV fans, and the shows allow them to fantasize about gaining status through instant fame. It doesn't matter if the shows don't portray the contestants in the most positive light. The fact that millions of viewers are paying attention to them means the contestants are important.

– Adapted from *Psychology Today*

## How To Cut Your Heating Bills

Have your recent energy bills left your bank account a bit chilly? This winter, your electricity and natural gas prices may have risen by 40 to 50%, some areas by even more. If you want to save some money during the remainder of the cold months, try employing some of these helpful hints:

- If you spend most of your time in one room, heat it with a portable electric heater instead of using your central heating system.
- Close your curtains at night to reduce heat loss but leave them open during the day. Sunlight can provide a free source of heat. Keep your windows and doors closed.
- Keep the humidity up. Add more plants indoors and consider buying a humidifier. You'll feel warmer with some humidity in the air.
- Insulate bare heating ducts with one to two inches of insulating batting. Also, inspect the furnace ducts for holes. Seal with duct tape, if necessary. You could save up to 17% of your heating costs.



- Turn off thermostats for separate area heaters in unused rooms and close the doors. Make sure you turn off all thermostats other than a heat pump when leaving the house for more than a few hours.
- A good way to check for proper thermostat operation is to use a thermometer to compare actual room temperature to the thermostat reading. Make sure furniture and draperies do not obstruct the thermostat; they could cause an inaccurate reading. Heat from lights will also affect a thermostat reading. If the thermostat seems to be out of calibration, call a heating contractor to adjust or replace it.
- Check your furnace's energy efficiency. You can measure a gas furnace's energy efficiency by how well it converts energy into usable heat. You'll want a furnace with a rating of 80% or higher. If your furnace has a low energy-efficiency rating or is more than 15 years old, you might consider replacing it with a new energy-efficient model. You could save up to 20% of your heating costs.

— Adapted from [sdge.com](http://sdge.com) and [pgc.com](http://pgc.com)

## Improve Your Study Habits

Earning good grades usually depends on how well you perform on tests and assignments. If you've ever been involved in sports or music, the same principles of performance apply to studying. You must practice on a regular basis and sculpt a lifestyle that doesn't interfere with your performance. Here are a few tips to help you develop a successful study regimen:

**Write it all out.** Most people wouldn't look at a piece of music and say, "That doesn't look too hard. I'll give it a whirl when the concert comes around." Write out problems, solutions or exercises on paper. What you think in your head might not come out as well on paper. It's better to find out sooner if you need more work prior to the test.

**Practice every day.** If you were a football player, you wouldn't put off practicing until the night before the big game and then stay up late and cram. It's a good idea to set up short study sessions spread out over a period of time, rather than trying to learn everything at a sitting or two. Marathon sessions can cause fatigue, and that can affect your performance. It's also a good idea not to kid yourself about your study sessions. If you go to the library and daydream for 90 minutes, don't tell yourself that you put in an hour and a half of work.

**Always do your best work.** Remember, sloppy work will probably produce sloppy performance. Be neat and clear in your practice sessions.

### *February Quiz Question*

In honor of International Dog Biscuit Appreciation Day on February 23, what company created their first dog biscuit nearly 100 years ago in 1908?

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.

**Concentrate on learning the material.** A good performance usually requires total concentration. Focus on what you are trying to learn and not on making the grade.

**Always be prepared for your class.** Read everything assigned, so that the classroom discussion and activities have meaning and context.

– Adapted from the Cornell College website

## An Honest Man

Major League Baseball pitcher Danny Graves once lost his wallet during a trip to the West Coast for a game. Graves assumed his wallet was gone forever. The wallet contained about \$1,400, credit cards and Graves' driver's license.

Graves didn't know it, but he'd lost his wallet on the bus that took his team to the airport. Lucky for Graves, the man who cleaned that bus was an honest man. He didn't just return the wallet to Graves – he took extra steps to make sure the ball player got everything back safely. The bus cleaner exchanged the cash for traveler's checks so no one would steal it in the mail. The man also overruled the wallet to Graves. And what did this honest man want in return?

He included his name and address and asked for an autograph for his father.

– Adapted from The Rugged Elegance Inspirational Network website

## The One And Only Tupperware

Stretching your food dollar wasn't easy before Earl Tilas Tupper created Tupperware, the well-known plastic container with the airtight lid. Here's a brief overview of the food storage invention:

The development of Tupperware began when Earl, a plastics factory worker, purified and molded pieces of plastic to create light-weight, non-breakable containers, cups, bowls and plates. He then designed liquid-proof, airtight lids by inversely duplicating the lid of a paint can. With these plastic molds in hand, Earl founded the Tupperware Plastics Company in 1938 and in 1946 he introduced Tupper Plastics to hardware and department stores – patented with the Tupperware seal.

### January Quiz Answer

**Question:** What is the largest freshwater lake in the world?

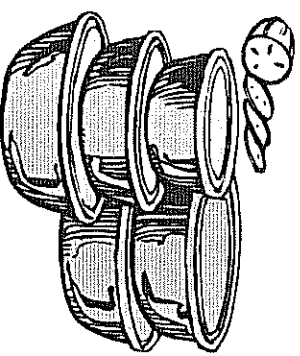
**Answer:** Lake Superior. This Great Lake, on the border of the U.S. and Canada, stretches approximately 350 miles from east to west, 160 miles north to south, and has a shoreline nearly 2,800 miles long.

Source: [www.great-lakes.net](http://www.great-lakes.net)

**Congratulations to BRETT QUINCY.** Your name was selected at random from all of the correct quiz entries and you'll receive a \$30 gift certificate to the restaurant of your choice. **Watch for your name in a coming month!**

***It is better to offer no  
excuse than a bad  
one.***

**– George Washington**



Initially, Tupperware sales lagged, mostly because confused consumers didn't know how to operate the lid, so in the late 1940s, Earl tried using "Tupperware Parties" to market the product. Home demonstrations of the product's effectiveness proved highly successful, and by 1951, Earl had completely pulled it off the shelves and focused directly on home sales presentations. The concept grew to be a household phenomenon: The Tupperware Party.

Today, a Tupperware demonstration begins approximately every two seconds some place in the world with yearly net sales exceeding \$1.2 billion.

– Adapted from I-net

## Think Before You Criticize

Is someone in your life driving you crazy? Do you need that person to stop behaving a certain way? If you're going to confront someone about a behavior that you want him to change, the most effective strategy isn't to criticize that person. According to Adam Kahn in his article, "Change People Without Criticizing," the easiest thing to do is make a simple request for what you want to happen in the future.

Does a coworker come into work late every morning and you have to cover a task they're responsible for? Is your anger building because your own work is suffering? If so, think about the different scenarios that could take place when you talk to the person about the problem. What are you going to say? For instance, picture starting the conversation with, "Are you lazy or what? Why can't you get here on time like everybody else?" It's likely the person will become defensive since you've attacked their personality, not the problem behavior. Visualize another scenario. Instead of "confronting" the person about what's wrong, ask for what you want to happen. Try saying, "Hey, Jack, how are you doing? I was wondering if you could get here by 8am, because when you're not here, I have to answer the phones, and I can't get the daily schedule typed up and e-mailed out." That's much better because it's a specific request and now Jack knows exactly what you want him to do. In the first scenario, you're just

## You Can Do It

*Do you have something in mind that you'd like to accomplish, but you don't really feel you have the know-how to realize it? That seems to be a common problem occurring in today's world. Perhaps we're out of touch with the days when people had to do virtually everything for themselves. If they wanted a blanket to stay warm during the winter, someone in the household had to make it. Or if they needed a fence to keep deer out of the garden – someone had to build it. But as technological advances make life more convenient, people may continue to grow further and further away from self-sufficiency. It seems as time goes by, individuals are losing the ability to solve problems with the creativity they possess.*

*Remember the words of Mariame Williamson: "Our deepest fear is not that we are inadequate. Our deepest fear is that we are powerful beyond measure. It is our light, not our darkness that most frightens us. We ask ourselves, who am I to be brilliant, gorgeous, talented and fabulous. Actually, who are you not to be?"*

– Adapted from "Waiting for the Mountain to Move," by Charles Handy

# Presidential Fun Facts

On February 20, the United States observes Presidents Day. America has had a total of 43 presidents, but only 42 men have been president (Grover Cleveland served as our 22<sup>nd</sup> and 24<sup>th</sup> president, sandwiching Benjamin Harrison at 23). And did you know that James Madison was our shortest president at five feet, four inches? Here are some other presidential tidbits you might not know:



- James Buchanan was the only bachelor throughout his term in office.
- Washington, DC police arrested Ulysses S. Grant for speeding while driving a horse and buggy. He had to pay a \$20 fine and walk back to the White House.
- A total of nine presidents never attended college.
- President Grover Cleveland and his wife Frances were the only couple to have a baby while in office. They're also the only Presidential couple married *in* the White House.
- Warren G. Harding once lost all the White House china, gambling on one hand of cards.
- John Tyler had the most children with 15.
- Benjamin Harrison was so afraid of electric lights that he used to have White House staff turn them on and off.
- Twenty-six presidents were lawyers in their previous careers, the most of any occupation.
- Andrew Jackson was the only President to have killed a man in a duel (it was prior to his presidency).
- William Henry Harrison died from pneumonia after only 31 days in office – the shortest presidential term.
- Presidents John Adams, Thomas Jefferson and James Monroe all died on July 4, with Adams and Jefferson both dying within an hour of each other in 1826.

– Adapted from infoplease.com and other websites

## 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.

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**For more information about my Client Referral Donation Program, just give me a call at 360-651-0103.**

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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