

Jim's Journal

News To Help You Save Time And Money

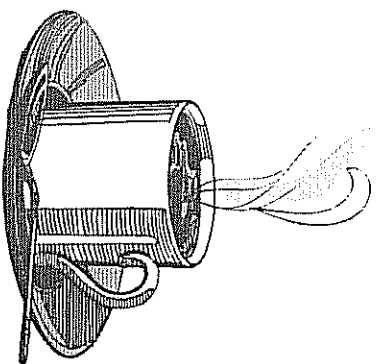
March

Are You Carrots, Eggs Or Coffee?

The teacher started class without saying a word. On the table in front of the class were three hot plates, each with its own pot of boiling water. The teacher placed a handful of carrots in the first pot. In the second, he placed two eggs. And in the third, he placed some ground coffee beans. Then, the teacher started the normal lesson for the day without a reference to the three pots of boiling water.

After about 10 minutes the teacher stopped the lesson. He scooped out the carrots and placed them in a bowl. He pulled out the eggs and placed them in another bowl. Finally, he ladled the coffee into a third bowl. The teacher asked the students what they saw. They responded, "Carrots, eggs, and coffee."

The teacher asked one student to touch the carrots. The student noted that they were soft and mushy. The teacher picked another student to take an egg and break it. After peeling off the shell, the student observed the egg was hard-boiled. The teacher asked a third student to sip the coffee. The student noted that it had a rich



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INSIDE THIS ISSUE

- Have A Great Escape – At Home
- A Different Bird
- Homework Issues
- Is Your Brain Playing Tricks?
- How To Manage Your Money Wisely
- March Is...
- Where Do Dreams Come From?
- How Observant Are You?

aroma and tasted good. Several students asked, "What's the point?"

The teacher explained each of these objects had faced the same adversity – boiling water – but each reacted differently. The carrots went in strong, hard and unrelenting. After being subjected to boiling water, the carrots softened and became weak. The eggs had been fragile, the thin outer shell protecting their liquid interior. But after sitting in boiling water, the eggs' insides became hardened.

The ground coffee beans, however, were unique. After they were in the boiling water, *they had changed the water*, the thing that was causing the pain. And the water became stronger and richer.

*You admit that money
may be the root of all
evil but there is one
great, soothing recom-
mendation – it keeps
your children in touch
with you.*
— Art Linkletter

“Which are you?” the teacher asked. “When adversity knocks on your door, how do you respond? Are you the carrot that seems hard, but with adversity loses strength? Are you the egg, something fluid that becomes hardened after a difficult time? Or are you the coffee beans, and when things are at their worst, you get better and change the situation around you for the better?”
“How do you handle adversity? Are you carrots, eggs, or coffee?”

It's better to change your surroundings than to let your surroundings change you.

Have A Great Escape – At Home

If you're feeling like you just need to get away from it all, but you can't, try the following suggestions to create a “great escape” at home:

- Create your own personal space in your home. Something that feels simple, clean and uncluttered will feel most relaxing. To complete the mood, play your favorite CD or fill the space with wonderful smells using aromatherapy products.
- Hire a massage therapist to come to your home to pamper you. Make sure you have a relaxed, unhurried session to get the ultimate benefits.
- Call a few friends and ask them over for dinner – and ask them each to bring a dish. Ask everyone to help and then bask in the happiness of the communal experience.
- Let people who might worry about you know that you are shutting off your cell phone and won't be answering e-mail for an entire day. Take a break from the world. Then sit back and enjoy the silence.

— Adapted from *Balanced Living*

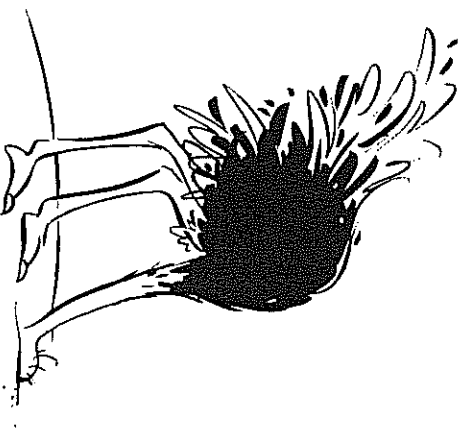
Think Twice Before You Say...

“It could be worse.”
“What else can happen?”
“Could you please tell me exactly what it is about me that bothers you?”
“Could you tell me a little about yourself?”
“I'd be happy to help you.” “Is there anything else I can do for you?”
“I have nothing to lose.”
“Could we please just talk about this first?”
“Go ahead, see if I care!”
“I don't care what happens, I'm doing it anyway.”
“Don't worry, I can do it myself.”
“Sure, I can have that ready for you by Monday morning.”
— From *First Draft*

A Different Bird

The ostrich is an imposing sight, from its head to its toes and *including* its toes, as it's the only two-toed bird in the world (other birds have three or four). Here are some other ostrich observations:

- It can't fly, but the ostrich is the fastest running bird, up to 45 mph – faster than a horse. Even ostrich chicks can run at speeds approaching 35 mph within a month of being hatched!



- It's the largest and heaviest bird, up to nine feet tall, 345 pounds, and lays the largest birds' egg – three pounds.
- Ostriches may live up to 40 years both in and out of the wild.
- The ostrich defends itself “feet first” – with kicks from its incredibly strong legs. That kick can kill a lion or put a hole in a car door!
- Ostriches are very fond of water and frequently take baths when given the opportunity.
- Ostrich feathers have unique anti-static properties that make them the item of choice for cleaning computers and other electrical equipment, where the buildup of a static charge could result in costly damage.

– Adapted from enchantedlearning.com

February Quiz Answer

Question: What is the only bird with two toes?

Answer: The ostrich

Source: www.guinnessworldrecords.com

Congratulations to

Lydia Standridge. Your name was selected at random from all of the correct quiz entries and you'll receive a \$30 gift certificate to the

Olive Garden.

Watch for your name

in a coming month!

Homework Issues

How do you handle it when your child has a homework assignment – and you find out at the 11th hour that he or she has procrastinated?

You need to remember that it's not your project. You can help your child, but it's probably better if you merely assist in helping think the project through. Your child needs to learn how to solve problems – and work under pressure.

But what if the situation is really dire and without your help the project will not get done? Should you jump in and help or let your child suffer the consequences?

Your best option is to help if this is only the first or second time your child has ended up in this situation. But if your child is in the habit of putting things off till the last minute, you shouldn't train him or her to expect you to save the day every time.

— Adapted from *Parenting* magazine

Is Your Brain Playing Tricks?

Could your own brain be playing a trick on you that causes you to walk around a few pounds heavier than you would be otherwise? That's exactly what Brian Wansink of the University of Illinois at Urbana-Champaign thinks is happening. Wansink, a professor of both nutritional science and marketing, got results in his study by rigging bowls of soup so that they replenished themselves, getting participants to eat two-week old popcorn, and putting bowls of jelly beans and M&Ms under people's noses.

Here's what he found:

- If you have a lot of variety on your dinner plate, you will likely consume more food.
- If food is easy to get, you'll likely eat more.
- If you think there is more to eat, you'll probably eat more — even if it's as unappetizing as stale popcorn.

The study seems to point to sets of “hidden persuaders” that are really powerful for human beings. So, for instance, if you go out with your friends and the group orders a lot of pizza, you will probably eat more merely because more is available.

One thing the study turned up was the fact that something as simple as the color of a food can be a powerful persuader. Wansink found that people ate a lot more M&Ms and jelly beans if they were offered them in many colors rather than just one. When the researchers placed the candy in bowls in which the same colors were kept together, as opposed to mixing colors together in one bowl, participants ate 69% less. When the colors were mixed together, people

The Power Of Rumors

The president of a fast-growing company called his public relations vice president to his office one day and said, “Somebody is trying to buy our company and if they succeed, you and I will be out on our ears. I want you to do something that will get the price of our stock up so it'll be too expensive for them to acquire us. I don't care what you have to do to bring this about; whatever it is, just do it!”

Within two days the stock rose 14 points, and the president was delighted.

“What in the world did you do?” he asked the vice-president of public relations.

“Simple,” she said. “I started a rumor, and Wall Street liked it.”

“What was the rumor?”

“I told them you were leaving the company,” she said.

— From *IdeaBank*

seemed to perceive more variety and that compelled them eat a lot more. When researchers offered people 10 different colors of M&Ms rather than seven, the people who were offered 10 colors ate 43% more.

“Anytime we see more variety, we anticipate we are going to enjoy it more. Since we anticipate we are going to enjoy it more, we end up taking more,” Wansink says.

The researcher also designed bowls that refilled automatically and so slowly that the study participants didn't notice. When they were later asked to estimate how much soup they had eaten, the estimates between those who had refillable bowls and those who didn't were not much different. That probably tells us that we're not very adept at estimating how much we've eaten, another contributor to overeating.

March Quiz Question
What is the largest crustal break in North America?
Everyone who faxes, e-mails or calls in the correct answer by the last day of this month will be entered into a drawing for a \$30 gift certificate to
Their Favorite Restaurant!

Finally, Wansink gave out different sized amounts of terrible-tasting 14-day old popcorn, some in medium buckets, and some in large buckets. The ones who got large buckets ended up eating 31% more.

Ready for your own experiment? Try eating off of a smaller plate and not loading a lot of different items onto the plate simply because they're available. You just may see those extra pounds start melting away.

— Adapted from *abcnews.com*

How To Manage Your Money Wisely

To manage your money well if you are in a relationship, you and your partner need to sit down and really communicate about how much money you actually bring in and how much money actually has to go out the door every month for you to survive. Be careful of falling into the trap of having “his money” and “her money.” While that might seem like a modern and chic thing to do, you won't really get to know what the truth about your financial reality is unless you figure out what you bring in together and what you pay out together.

At the same time, it *is* a good thing for each partner to maintain money that can be spent without discussion or mutual agreement, separate from the family account.

If you and your partner have trouble saving, check with the company you work for to see if they have a payroll deduction plan for savings. This can be a very effective way to save. If you never really “see” it, you're less likely to spend it.

It's also helpful if you make saving money a fixed part of your life plan, rather than something you do when

— Anonynous

Most of us know
how to say nothing;
few of us know
when.

you have money left over. The problem with the latter method is that there is always going to be something you need, and you can spend your bank account right down to your last dime every month unless you implement a system of saving for yourself.

When you're ready to save, check out your different options with your bank. Choose an account that will pay you the most interest possible, but see what the minimum is that you have to maintain to earn the interest – and be realistic. If you can't maintain a \$2,500 savings balance in order to earn interest that requires that, choose the one that pays less interest but requires a lower minimum balance.

– Adapted from the *Big Book of Hints from Heloise*

March Is...

In addition to St. Patrick's Day on March 17, March also brings us...



Poison Prevention Awareness Month: To raise awareness about accidental poisoning and how to prevent it. For information visit www.ppsinc.org.

National Colorectal Cancer Awareness Month: To generate widespread awareness about colorectal cancer and to encourage people to learn more about preventing the disease through a healthy lifestyle and regular screening. For information visit www.preventcancer.org/colorctal.

National Women's History Month: A time for re-examining and celebrating the wide range of women's contributions and achievements that are too often overlooked. For information visit www.mwhp.org.

National Animal Poison Prevention Week, March 20-26: The ASPCA sponsors this week to educate Americans about common household products, plants and foods that can be dangerous or even deadly to pets. For information visit www.aspcacom.

And **Easter** is early this year – **Sunday, March 27.**

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!

Angie Willard— Welcome Back

Stewart Granger

Referred by Linda Bauer

Mike Honea— Welcome Back

Anthony Rommel— 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.



Where Do Dreams Come From?

Are you trying not to think about all those problems or bother some people at work? If you are, you might want to prepare to meet them in your dreams, a recent study seems to suggest.

In the study, published in the journal *Psychological Science*, when participants were asked to refrain from thinking about a certain person before they fell asleep, they ended up being more likely to dream about that person than someone they had been told to specifically think about before drifting off.

And participants also reported dreaming about people they were not attracted to at least as often as they dreamed of people they were attracted to.

Daniel Wegner, a lead researcher and psychology professor at Harvard University, says that whatever it is we sweep under the rug, offentimes returns to us in our dreams. He says that one thing that proves is that at least some dreams come from prior content in our lives and are not just random occurrences. Wegner also says that the part of the brain that has to do with mental control is not operative while we sleep, and this allows the release of our unwanted thoughts into our dreams.

– Adapted from *Psychology Today*

How Observant Are You?

A science professor was trying to teach his students the importance of keen observation.

One day, he poured dish soap, castor oil, and mustard into a little cup. He dipped a finger into the foul liquid, and then sucked his finger. He passed the cup around to every student in the class, and asked them to do the same. Although they weren't happy about it, the students did as the professor requested. When all the students had dipped into the vile liquid, the professor remarked to the class, "I am afraid that not one of you used your powers of observation. The finger I put into the cup was not the same one that I stuck in my mouth."

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**Everything is funny as long as it's happening to someone else.
-Will Rogers**

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As a way of saying “thanks,” **I will donate \$30.00 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!

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