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Jim's Journal

News To Help You Save Time And Money

May & June

To Honor Our Fathers

Each year we set aside the third Sunday in June to pay special tribute to our fathers, who for many of us are the first and most important men in our lives. The role of father is a unique blessing and a profound responsibility, one at the very heart of our nation's families and communities. When we are young, our father's nurturing brings us comfort and security. As we grow, our dads are teachers and coaches – whether we are learning to read or to play a sport – and they instill in us cherished values of honor, courage, hard work, and respect for others. Later, as adults, we look to our fathers for advice and friendship. On all the paths of life, our fathers encourage us when we hesitate, support us when we falter, and cheer us when we succeed.



Sunday, June 19th

COMPLIMENTS OF AMERICAN
FREEDOM MORTGAGE!
www.americanfreedomgroup.com

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On Father's Day and every day, let us honor our fathers, both living and deceased, for believing in our dreams and helping us to achieve them.

Throughout the year, let us continue to reflect on the importance of fathers – whether biological, foster, adoptive, or stepfathers – as role models in our lives. And let us express our gratitude for the many gifts fathers bring to our lives by passing on their legacy of love and caring to their children.

– Adapted from the Presidential Proclamation,
June 2000

*Celebrate all fathers on Sunday,
June 19 – and every day!*

Tips For Safe Cookouts

If you're planning cookouts this summer, here are some tips for cooking up a storm – safely:

- ☺ Always wash the racks on your grill. Unwashed racks can be breeding grounds for bacteria and could contaminate the food at your next cookout. Use a brass-bristle brush to remove all the debris from the rack.
- ☺ Never place your grill close to your picnic table or other seating. Instead, place it far away from where people will be gathered.
- ☺ Don't wear loose or flowing clothes when you are grilling. A flowing sleeve could brush against the grill or coals and catch fire.
- ☺ Use heat-resistant cooking mitts and long-handled utensils to avoid burns.
- ☺ Keep a fire extinguisher or a large spray bottle filled with water nearby in case of fire emergencies. If you're using a gas grill, purchase the appropriate type of extinguisher.
- ☺ Never add charcoal starter or fluid to coals that are already warm or hot. The fluid could cause the flames to flare and spread.

Time and trouble will
tame an advanced
young woman, but an
advanced old woman
is uncontrollable by
any earthly force.
– Dorothy Sayers

April Quiz Answer

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

Answer: *Archery*

Source: *National Geographic Traveler*

CONGRATULATIONS to STEVE GURION. 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.

Watch for your name in a coming month!

☺ Never use alcohol, kerosene or gasoline to start a fire or grill. Using any of these fluids to start a fire can cause an explosion.

– Adapted from *Good Housekeeping*

Reward Cards May Not Be So Rewarding

We've all watched as credit card companies have linked themselves to various name brands and offered cards that rack up points and reward consumers. Now the question is, are these cards worth using, and is there a bad side to using them? Experts say consumers should be wary of using reward cards because while the marketing might make it sound like a great deal to get reward points – and it can be – consumers have to pay attention to the terms of the card that they are agreeing to. Try not to fall prey to aggressive marketing

**The best car safety device
is a rear-view mirror –
with a cop in it.
– Dudley Moore**

out the annual rate and grace period for the card. you may receive through the point system.

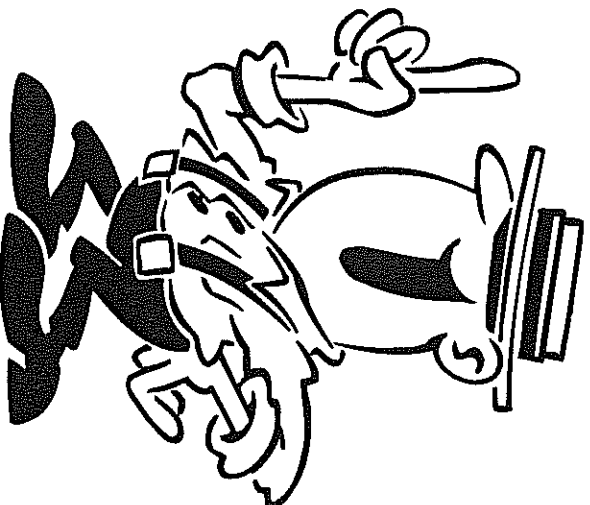
campaigns that sound good, even though you may rack up points to use toward purchasing certain brand-name products. This “system” may actually end up costing you more in the long run.

Most of these types of cards operate on the spend-a-dollar-get-a-point type of setup. This is all fine and can be good and fun, but look at the *true* cost of the card. Make sure you know what the annual fee is, and check interest rates can totally negate any reward

– Adapted from *Time* magazine

What's Your Favorite Dad-ism?

- What happened to your allowance?
- Shut the door! Were you born in a barn?
- Go ask your mother.
- Okay, but don't tell your mom I let you.
- You're grounded!
- I'm not sleeping, I'm just resting my eyes.
- If you don't cut that out, I'm going to pull over.
- Turn on a light! Do you want to ruin your eyes?
- Doesn't anybody know how to turn off a light in this house?
- That's my chair you're sitting in, kiddo.
- As long as you're living in this house, you live by MY rules!
- This is going to hurt me more than it hurts you.
- Don't you roll your eyes at me.
- You didn't beat me – I let you win.
- Come give your dad a big hug!
- Who opened two milk cartons?
- Turn that thing down!
- Because I said so!
- I'll give you something to cry about!
- I'm very proud of you.
- Has anybody seen my keys?
- Stop and ask for directions? What for?
- What did your mom say?
- I'm only gonna say this one more time.
- I get no respect around here!
- Okay, who took my screwdriver?
- Do you think I'm made of money?



June Quiz Question

If you began spelling out numbers in sequence, beginning with o-n-e, t-w-o, t-h-r-e-e, what is the first number you would come to with an “a” in it?

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

- Who left their bicycle in the driveway?
- Great! I can always use another tie!
- You don't know how good you've got it.
- Don't slam the door!
- Daddy loves you very much.

Get A Handle On Clutter!

Is the clutter in your home getting you down? If it is, then it's time to get things under control. To get started, think about what kind of person you are. Do you like to do a lot in one session – or do you prefer to tackle a single problem for a short period of time? Then set a schedule according to what your preferences are.

You'll also want to understand *why* you want to get organized. This might seem a little silly, but it will help you define what needs to get done and will help you set goals.

When you actually start dealing with your belongings, look at each item and ask yourself why you have it. Is it something you need or use? Or is it something you're emotionally attached to? Will it ever be of use to you again? Try to be honest with this task. Often, this is the hardest part of tackling clutter.

Then just go for it. Take action. Clear that shelf. Sort everything out – one by one. Make a list and decide what you're going to keep and what you're going to throw out or give away. Then put everything you keep back in an organized way.

Here are some more tips to get uncluttered:

- Put like items together and put them away.
- Use space efficiently.
- Use plastic storage bins with color-coded files for paper storage.
- When you label a box, make sure you do so on the top and the sides.
- Observe the one-year rule: If you haven't used it or needed it for one year, then get rid of it.

– Adapted from *Modern Sage*

THE GREAT THING
ABOUT GETTING
OLDER IS THAT
YOU DON'T LOSE
ALL THE OTHER
AGES YOU'VE
BEEN.

~Madeleine L'Engle

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!

Robert and Carol Anderson ~ Welcome
Kerry and Scott Bylund
(Referred by David Green Jr.)
Mike and Sara Lewis
(Referred by Jamie Pester)
Richard and Tara Sullivan
(Referred by Melanie Carlson)
CeCe and Danielle Weston ~ Welcome
Chad and Becky Martin ~ 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.

Things You Didn’t Know About Flag Day

During the American Revolution, the colonies and local militia each fought under their own individual flags. The first national flag, referred to as the “Grand Union Flag,” was first flown on New Year’s Day in 1776 to celebrate the Continental Army’s formation. It had 13 stripes of red and white that represented the 13 original colonies, and a square with crosses of St. George and St. Andrew to represent Great Britain.

The Continental Congress didn’t adopt an official design for a national flag until June 14, 1777, approximately 11 months after the Declaration of Independence was signed. Tradition says that Betsy Ross made the original 13 stars and 13 stripes banner, but there are several contradictory theories including crediting John Paul Jones (American naval hero) and Francis Hopkinson (a signer of the Declaration of Independence) with our flag’s creation.

When Kentucky and Vermont were admitted to the Union in 1794, there were 15 stars and stripes. Then in 1818, Congress voted to restore the flag to its original 13 stripes and just add a new star for each new state. In 1959, Alaska and Hawaii were the 49th and 50th states to be added.

The first Flag Day celebration didn’t take place until June 14, 1861, almost 100 years after the original design adoption. Historians credit William T. Kerr of Pennsylvania as the person who created Flag Day. He began his efforts as a schoolboy and continued through adulthood, lobbying the government and doing everything he could to bring Flag Day to the American public’s attention.

President Woodrow Wilson first proclaimed June 14 as “Flag Day” in 1916, and President Calvin Coolidge issued a similar proclamation in 1927. However, Flag Day didn’t officially become a holiday until President Harry Truman supported the idea in 1949.

Pennsylvania is the only state that observes June 14, Flag Day, as a legal holiday.

— From www.brownielocks.com, *Holiday Symbols*, by Sue Ellen Thompson

Signs Of Civilization

Someone once asked the great anthropologist Margaret Mead, “What is the first sign you look for to tell you of an ancient civilization?”

The interviewer had in mind a tool or article of clothing, but Margaret Mead surprised him by answering, “a healed femur” (thigh bone).

Explained the famous anthropologist, “When someone breaks a femur, they can’t survive to hunt, fish or escape enemies unless they have help from someone else.”

Thus, a healed thigh bone indicates that someone else helped that person, rather than abandoning them and saving themselves.

– Adapted from ideabank.com

Health Savings Accounts Can Be – Healthy!

Is a Health Savings Account (HSA) a good thing for you? That probably depends on your current health insurance coverage, especially if you happen to be self-employed. The way these accounts work, as of December 2003 (part of the Medicare prescription drug legislation), is that they allow you to accrue money that’s tax free for approved medical expenses. Some health insurance companies, as well as financial institutions, can set these accounts up for you.

The way these accounts work is that you are only allowed to carry a single healthcare plan, and then according to whatever your deductible is (it has to be at least \$2,000 for a family and \$1,000 for a single person), that’s the amount you’re allowed to deposit. This means that if your family deductible is \$3,500, then you’re allowed to put that same amount in an HSA. And that money is all tax free. This is an improvement over Flexible Spending Accounts (FSA) because any money you have left over at the end of the year is then rolled over to the next year, so you don’t lose it like you do with an FSA.

~ Adapted from ABCNEWS.com

BETTER TO DO
SOMETHING
IMPERFECTLY THAN
TO DO NOTHING
FLAWLESSLY!

~ Robert H. Schuller

Mom's "Night Off"

Mom and Dad were watching TV. Though it was still rather early, Mom was tired and said, "I think I'll go to bed."

She stopped in the kitchen and made sandwiches for the next day's lunches, rinsed out the popcorn bowls, took meat out of the freezer for supper the following evening, checked the cereal box levels, filled the sugar container, put spoons and bowls on the table, and set up the coffee pot for brewing the next morning.

She put some wet clothes into the dryer, put a load of clothes into the wash, ironed a shirt and secured a loose button. She picked up the newspapers strewn on the floor, picked up the game pieces left on the table and put the telephone book back into the drawer. She watered the plants, emptied a wastebasket and hung up a towel to dry.

She yawned and stretched and headed for the bedroom.

She stopped by the desk and wrote a note to the teacher, counted out some cash for the field trip, and pulled a textbook out from hiding under the chair. She signed a birthday card for a friend, addressed and stamped the envelope, and wrote a quick note for the grocery store. She put both near her purse.

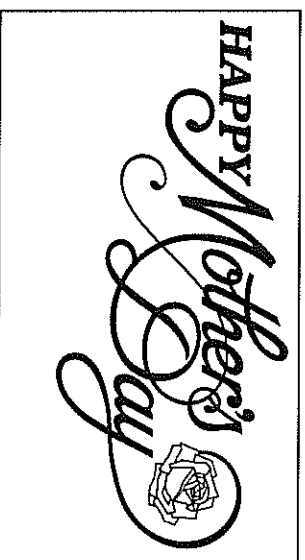
Dad called out, "I thought you were going to bed."

"I'm on my way," she said.

In the bathroom Mom creamed her face, put on moisturizer, brushed and flossed her teeth and trimmed her nails. That done, she put some water into the dog's dish and called the cat in, then made sure the doors were locked. She looked in on each of the kids and turned out a bedside lamp, hung up a shirt, threw some dirty socks in the hamper, and had a brief conversation with the one still up doing homework.

In her own room, she set the alarm, laid out clothing for the next day, straightened up the shoe rack. She added three things to her six-most-important-things-to-do list for tomorrow.

And took the night off.



A BELATED MOTHERS DAY
WISH TO ALL YOU MOMS AND
GRANDMAS OUT THERE!

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 refinance 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 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.

Free Newsletter Offer

If you want any friends, coworkers, relatives, or business acquaintances to receive a **FREE** subscription to this newsletter, please call 360-657-3334 and I’ll send them the latest issue. I’ll also send them a note with their first issue telling them that you suggested they receive this newsletter, and to contact me if they would like to stop at any time. **If you enjoy this newsletter, share it with people you know, with no hassle for you!**

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ADDRESS CORRECTION REQUESTED

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