

REFERRALS ARE THE ♥ MY OUR BUSINESS

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# Jim's Journal

News To Help You Save Time And Money

September

## Celebrating Grandparents

In honor of Grandparent's Day on September 11, here are some astute observations from a group of eight-year-olds:

- ☞ Grandparents are a lady and a man who have no little children of their own. They like other people's.
- ☞ A grandfather is a man grandmother.
- ☞ Grandparents don't have to do anything except be there when we come to see them. They are so old they shouldn't play hard or run. It's good if they drive us to the store and have lots of quarters for us.



☞ When they take us for walks, they slow down past things like pretty leaves and caterpillars.

This newsletter is sponsored by American Freedom and Veteran Mortgage. Check out our website at [Americanfreedomgroup.com](http://Americanfreedomgroup.com)

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☞ They show us and talk to us about the color of the flowers and also why we shouldn't step on "cracks."

☞ They don't say, "Hurry up."

☞ Sometimes grandmothers are fat, but not too fat to tie your shoes.

☞ Grandparents wear glasses and funny underwear. They can take their teeth and gums out. They don't have to be smart.

☞ They have to answer questions like "Why isn't God married?" and "How come dogs chase cats?"

☞ Everybody should try to have a grandmother, especially if you don't have television, because they are the only grownups who like to spend time with us.

- ☞ When they read to us, they don't skip. They don't mind if we ask for the same story over again.
- ☞ Grandma lives at the airport. When we want her we just go get her. When we're done having her visit, we take her back to the airport.
- ☞ Grandparents know we should have snack time before bedtime and they say prayers with us every time, and kiss us even when we've acted bad.

*Be sure to celebrate having grandparents – and being grandparents!*

## How To Plant Bulbs That Grow

It's pretty simple to plant bulbs in the fall and then welcome their blooms in the spring. For the greatest success, you should plant bulbs about six weeks before the ground freezes. When you plant the bulbs, you also need to water them. Here are a few more tips to help you get those beautiful spring blossoms going in the fall:

- ☑ Make sure you plant your bulbs at a depth three times their height – you can increase this if you live in a cold climate to ensure survival over the years. If you're planting a group of bulbs, remember to plant each bulb at three times its width from the previous bulb.
- ☑ When planting tulips, daffodils, and other pear-shaped bulbs, the pointy end should be up. If you can't tell (sometimes it's hard to distinguish), just plant the bulbs on their sides.
- ☑ In order to keep track of where you've planted your bulbs, it's a good idea to plant at least one grape hyacinth (muscari) in the middle of a grouping. The reason – this bulb will sprout leaves in the fall. This will help you in the future if you're putting out more bulbs, so you won't accidentally dig into an already planted bulb or group of bulbs.
- ☑ Many consider a slow-release bulb fertilizer the best food to use – not bone meal. Sprinkle the fertilizer on the ground after planting, in the spring when there is breakthrough growth, and after the flowers are gone.
- ☑ You might want to add some sharp gravel in the hole where you plant. It can keep away some underground dwellers who would like to make dinner of your bulbs.

**I never did  
a day's  
work in all  
my life. It  
was all fun.  
– Thomas  
Edison**

- ☑ Don't neaten up the dying foliage after your bulbs have flowered. This browning of the leaves must be allowed to take place, as it's a photosynthetic process and feeds the bulbs so they can come back the following year.

- ☑ If you need to learn more about planting bulbs take a trip to [www.bulb.com](http://www.bulb.com).

– Adapted from *Real Simple*

## School Bus Safety Tips

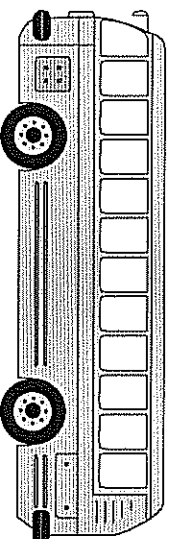
If your child rides a bus to school, you'll want to make sure he or she is following these safety tips.

### Waiting for the bus:

- Arrive at the stop at least five minutes before the bus arrives.
- Stay out of the street and avoid horseplay.
- Cross the street at least 10 feet (or 10 giant steps) in front of the bus. Maintain eye contact with the bus driver to get an "all clear" sign before moving out into the street. Look left, right and left again while crossing the street. Many cars disregard school bus warning lights.

### Boarding and leaving the bus:

- Always wait for parents on the same side of the street as the school bus loading/unloading zone.
- Be aware of the driver's blind spot (10 feet all around the bus) when walking away from the bus.
- Remove loose drawstrings or ties on jackets, sweatshirts and book bags, and replace with Velcro, snaps or buttons. Loose drawstrings can snag on bus handrails.
- Always ask the bus driver for help if you drop anything while entering or exiting the bus.
- Walk in a single-file line.



I'M NOT GOING TO BUY  
MY KIDS AN ENCYCLO-  
PEDIA. LET THEM  
WALK TO SCHOOL LIKE  
I DID.  
— YOGI BERRA

A day without  
laughter is a  
day wasted.  
— Charlie  
Chaplin

- Use the handrail to avoid falls.
- Wait until the bus comes to a complete stop before approaching it.
- Exit from the front of the bus after it comes to a complete stop.

### Sitting on the bus:

- Remain seated at all times and keep the aisles clear.
- Don't throw objects.
- Keep heads and arms inside the bus at all times.
- Don't shout or distract the driver.--

~Adapted from [safekids.org](http://safekids.org)

## September Quiz Question

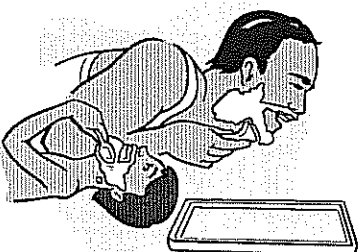
Throwing a no-hitter in a Major League Baseball game is something very few pitchers achieve. But pitching *two consecutive no-hitters*? That's only happened once. Who threw these back-to-back gems?

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!

## Hair-Raising Facts

Here are a few fun facts about men and shaving:

- 94 million men (90% of the U.S. male population) 15 and older remove hair.
- 68 million men (72% of men who shave) shave with a blade and razor.
- 26 million men (28% of men who shave) shave with an electric shaver.
- On the average, U.S. men shave 5.33 times per week, 24 times per month.
- In 2000, the U.S. male shaving industry (male-positioned blades, razors and shaving creams/gels) accounted for \$1.7 billion in sales — more than \$1.4 billion for blades and razors and more than \$250 million for shaving cream/gels.



## It's A Bird! It's A Plane! It's An Echidna?

Most everyone knows about the platypus, that duck-billed, web-footed, fur-covered critter that's a warm-blooded mammal like us — only it lays eggs. But did you know there's another mammal on our planet — just one — that also lays eggs?

Meet the echidna!

Like the platypus, echidnas are native to Australia. Commonly found in hollow logs, thick underbrush, caves or under piles of debris, the adaptable little echidna can live anywhere from hot, arid deserts to above the snow line in alpine regions.

An adult echidna — or spiny anteater as they're sometimes called — can weigh up to 15 pounds and reach 12-18 inches in length. It looks like a small porcupine with spines intermingled in its fur, and its snout is hairless, covered with sensory receptors that detect vibrations from the ground and lead it to prey. While echidnas dine mostly on ants and termites, they'll also eat earthworms, small beetles, and the larvae of moths and beetles. The echidna's long, sticky tongue flicks back and forth up to 100 times a minute to catch its meals.

## August Quiz Answer

**Question:** Our planet is home to just two mammals that lay eggs. One is the platypus; what is the other?

**Answer:** The echidna (also known as the spiny anteater)

Source: [www.australianmuseum.org](http://www.australianmuseum.org)

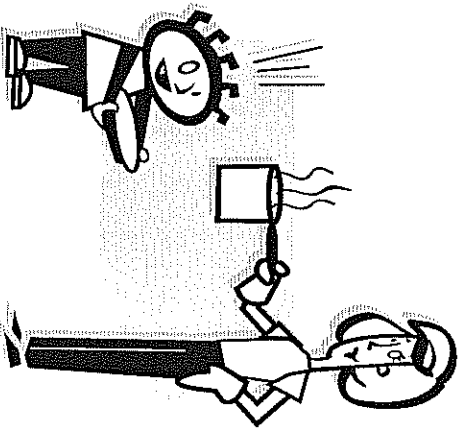
**Congratulations to DREW MOSHER.** Your name was selected at random from all of the correct quiz entries and you'll receive a \$30 gift certificate to the restaurant of your choice.  
**Watch for your name in a coming month!**

The female echidna lays just one or two eggs a year. After about 10 days, the egg hatches and a “puggle” is born. The puggle stays close to mom in her pouch for two months or until it becomes too prickly. But don’t worry about the young echidna; just like its parents, when threatened by predators, the echidna pulls its head in and curls up, presenting adversaries with a ball of sharp spines.

## The Value Of Staying Home

Some workers are overpaid; some are underpaid. Well, stay-at-home mothers aren’t paid at all!

Have you ever thought about what a stay-at-home mother would earn if she received a weekly paycheck? Well, an informal study by the website Salary.com showed she would bring home more than her fair share of the bacon: An average yearly income of \$131,471.



Naturally, a stay-at-home mother would not work the typical nine-to-five workday. The theoretical salary is based on a 100-hour work week and assumes the mother cares for at least two children. Salary.com, which tracks what jobs pay, suggested a base pay for a stay-at-home mother at \$43,461. However, mothers would earn an additional \$88,009 for the 60 hours of overtime each week.

According to Bill Coleman, senior vice president of compensation at Salary.com, “The importance of this estimate is just calling attention to the fact that being a stay-at-home mom is not a cop-out, it’s not the woman’s way out of the workforce, and it’s not a job of no value. There’s a lot of value there, and some would say it’s even priceless.”

Coleman added that feedback on the figure was mixed. Some mothers felt they deserved more, some less, and some mentioned that you can’t attach a figure to the time spent with their kids.

— Adapted from *Stay-At-Home Moms Deserve High Pay, Analysis Shows* by Jessica Wohl

## Getting Married? You Need To Talk About Money

Some couples seem to want to avoid talking about money before they get married. But talking can put a couple on the road to happiness and a healthy relationship. Couples need to define financial goals and see if there are attitudes that might cause problems later on. If there are, dealing with them up front is the smartest thing to do. Find out if you are on the same financial page. Even if you find out information about your partner that you don’t like, this will give you time to work things out. Here are a few questions to ask yourself:

- Do you know what your intended's income is?
- What would you do if you found out your intended has credit card debt you don't know about? Are you keeping any financial secrets from your future spouse?
- Do you know your and your future mate's credit score?
- Are you basing your wedding budget on what you can afford, what you want, or what you think you deserve?
- How would you describe your intended's financial style? How would you describe yours?
- Do you have a financial plan? Does it fit in with your vision of your future?



– Adapted from bankrate.com

## A Fiery Twist Of Fate

Anyone heavily invested in Enron or WorldCom stock knows fortunes can be lost in an instant. Edmund McIlhenny learned the same lesson more than a century ago. In the mid-1800s, McIlhenny built his fortune operating a sugar plantation and salt works on Avery Island, Louisiana. But his fortunes fell with the South during the Civil War. In 1863, he was forced to flee his home as Union troops invaded.

### 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!

**James and Regina Shadoff ~ Welcome**  
**Larry Frye from Sequim**  
*(Referred by Gary Reall)*  
**Dino Ciardelli ~ Welcome**  
**William and Vanessa Hoyt ~ Welcome**  
**Dennis Espinosa ~ Welcome**

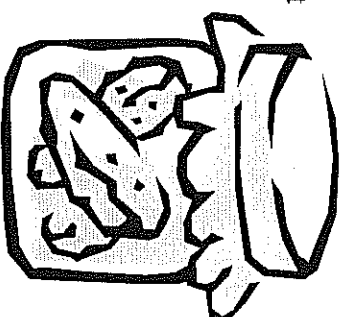
*I love giving recognition to my new friends and my wonderful existing clients who are kind enough to refer their friends and relatives to me.*

Returning when the war ended two years later, he found his sugar cane fields and salt works in ruins. But fate hadn’t quite finished with McIlhenny. He was living hand-to-mouth on the little he could yield from his garden when he spied some Mexican peppers that had reseeded themselves and were growing wild among the vegetables. Figuring they might liven up the bland fare, he ground the peppers to make a sauce. Before long, McIlhenny’s fortunes changed again – this time for the better. The sauce he concocted became known as Tabasco, and the McIlhenny family still markets it today.

– Adapted from *Speaker’s Library of Business Stories, Anecdotes, and Humor* by Joe Griffith

## Are Pickles Good For You?

Some picklemakers swear that pickles are good for you. That's what Dolores Mason, a 72-year-old prizewinning picklemaker from West Virginia, says: "There's something in vinegar that's good for your body."



Regardless of whether a vinegary pickle is good for you or not, recently pickles have been enjoying a resurgence in popularity. Why the newfound love of the pickle? It could be due to the introduction of trendy flavors (pickles infused with hot peppers and citrus) and the recent craze for low-carb diets, because – you guessed it – pickles are low in carbs. Richard Hentschel, executive president of Pickle Packers International, says that pickles are naturally low in carbohydrates, with the exception of sweet pickles.

According to the trade association, 67% of American households eat pickles, consuming 2.5 billion pounds each year. The biggest selling pickle in America, the dill, contains only five calories, zero grams of fat, zero grams of protein and one gram of carbohydrates.

Some dill pickles have a bit of sugar added and the sodium content is around 200 milligrams. Sweet pickles are becoming more popular as picklemakers add sugar substitutes to reduce calories. Some other new pickle flavors on the market include lemon, raisin and apple-cinnamon.

~Adapted from *The Baltimore Sun*

## Don't Forget Your Business Cards

Are you one of those people who never seems to have a business card? If so, then you'll want to break the habit of forgetting to bring your cards along.

Not having your business card available is a social faux pas. When someone asks you for a card, they're complimenting you. It means the person likes you and might be willing to do business with you in the future. Not having the card with you is embarrassing for both of you. It also puts your reputation on the line. After all, what kind of a businessperson doesn't have a card on hand? It communicates that possibly you're not serious about your job, your business or your life – and that you can't be trusted with their business. Here are a few strategies that will help you to always have a card handy:

- To use business cards strategically, you need a plan. For instance, you might decide to give out five to 10 cards per day. You'll be less likely to forget them if you have a plan.
- And while you're at it, why don't you invest in new cards? Make sure it's a design you love and will enjoy handing out. This will also serve as a motivation to keep your cards with you.
- You might also want to practice a presentation. How are you going to introduce yourself and offer your card? How are you going to make a positive impression?
- Buy a nice business card case. Get one you'll want to show off.
- Keep business cards everywhere – in your glove compartment, gym bag, desk drawer, coat pocket and briefcase. That way, you'll never have to say, "I don't have one with me right now."

~Adapted from [digital-women.com](http://digital-women.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 refinance 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 me at 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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