

# Carl & Pat's News

News To Help You Save Time And Money

April 2014

## Can't Get It Right? Let Go

The story is told of a Zen monk who was asked to dedicate a temple by writing the words "The First Principle" using his best calligraphy for display above the main door.

The monk sat at his table and carefully made the symbols on a sheet of paper. But a Zen master looked at it and said, "That's no good. Can you try again?" The monk performed his calligraphic art a second time with the master standing over him. Once he'd finished, the master again said, "No, that's still not good enough. Do it again."

The monk worked all afternoon and into the night, with the demanding master rejecting one attempt after another. He was close to exhaustion when the master finally stepped away to attend to other duties.

Relieved for a time from the pressure of observation, the monk sighed and mindlessly sketched the symbols again, without paying attention to the finer points of his art. The

master returned a few minutes later, looked at the paper, and smiled. "That's perfect."

*Paradoxically, I've found that sometimes letting go is the only way to get what I've been seeking.*



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## Made You Laugh

Comedian Will Rogers was meeting President Coolidge, who was said to have absolutely no sense of humor. Rogers bet a friend he could make the president laugh in 20 seconds or less.

A formal introduction was made: "Mr. President, may I introduce my friend, Mr. Will Rogers." As they shook hands, Rogers made a quizzical face and said, "I'm sorry, I didn't get your name?"

Coolidge burst out laughing, and Rogers won his bet.

# Bring Out The Gnomes

“April showers bring May flowers,” which means it’s time to bring out the garden gnomes to tend the garden. But where did garden gnomes come from in the first place?



The first garden gnomes were made in Gräfenroda, a town known for its ceramics in Thuringia, Germany in the mid-1800s. Philip Griebel made terracotta animals as decorations, and produced gnomes based on local myths as a way for people to enjoy the stories of the gnomes’ willingness to help in the garden at night. The garden gnome

quickly spread across Germany and into France and England, and wherever gardening was a serious hobby.

Griebel’s descendants still make them and are the last of the German producers. Garden gnomes were first introduced to the United Kingdom in 1847 by Sir Charles Isham, when he brought 21 terracotta figures back from a trip to Germany and placed them as ornaments in the gardens of his home, Lamport Hall in Northamptonshire. Only one of the original batch of gnomes survives: Lampy, as he is known, is insured for one million pounds (about \$1.6 million US).

## April Quiz Question

**Q:** *Who was the Benedictine monk who invented champagne?*

Call in, fax or e-mail the correct answer by the 10<sup>th</sup> to be put into a drawing for a gift certificate for \$15.00 to Applebee’s Restaurant.

## March Quiz Question

**Q:** *How far do most continents move each year?*

**A:** ***About 0.6 inches or 1 - 2 centimeters or per year. North America is about 60 feet or 18 meters from where it was in our grandparents’ youth.***

*Congratulations to Frances Perfecto. She has won for the month of March.*

# Physics Funnies

You don’t have to be a physicist to get a laugh out of these jokes—but it might help:

- A Higgs boson walked into a cathedral. The priest came up and said, “Excuse me, but we don’t allow Higgs bosons in here.”  
*The particle replied, “But without me, how can you have mass?”*
- A photon checked into a hotel. The clerk said, “Do you need help with your luggage?”  
*“Oh, I don’t have any luggage,” the photon said. “I’m traveling light.”*
- The bartender said, “We don’t serve tachyons here.”  
*A tachyon walks into a bar.*
- A cop stopped Schrodinger for speeding and asked to look in the car’s trunk. Then he walked to the front of the car and asked, “Sir, do you know there’s a dead cat in the trunk of your vehicle?”  
*Schrodinger said, “Well, I do now!”*

## How to Use An Extra \$50

A \$50 bonus may not seem like much, but these days every extra dollar can help you maintain your financial stability. Here are five ideas for making the most of a small bonus:

- Cut credit card debt. If you put \$50 toward a \$2,000 credit card balance, you'll cut your payback time by four months if you usually pay a minimum of \$40 month. Using the \$50 toward the debt can save you \$103 in interest (at 16 percent).
- Buy financial management software. Use the \$50 to help you manage your money better by putting it toward some financial software like Quicken. It'll help you keep better control of your checking account and help you identify other areas where you can save money.
- Buy a share or two of a stock. Just look for an online brokerage firm with low minimum account balance requirements and low commissions. Commissions are especially important to investors just starting out because even a \$10 fee can eat into what you have to invest.
- Look around the house and purchase or repair something that's been nagging at you. Bugged by a broken latch? Tired of your old shower curtain? Wish you had different pulls on your kitchen cabinets? Maybe that \$50 can give you a whole new look.

### WINNER OF DRAWING

Congratulations to Michael Smith a Fargo Ave. resident, he is the winner of a gift certificate to Applebee's Restaurant for \$15.00 for the March drawing.

Rent that is paid early or on the 1st is put into a drawing!

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*We are what we repeatedly do. Excellence, therefore, is not an act but a habit. ~ Aristotle*

## Thermogenic Foods Burn Fat

What is Thermogenic Food? It's food that raises your metabolism slightly, helping to burn off calories. The best known of these foods are spicy peppers and green tea. But the actual thermogenic effects of those foods are fairly low—about 80 calories at most when consumed in high quantity.

In fact, the best way to get a thermogenic effect is to combine different foods. Since fat has the lowest thermogenic effect, and protein the highest, a diet that is low in fat plus high in lean protein will give you the greatest burn. In addition, lower your carbohydrates because excessive carbs convert to fat.

When you combine the right thermogenic foods with a few essential fats, plenty of green veggies, and a limited amount of starchy carbs, plus 20-minutes a day of moderate exercise (like taking a brisk walk) your body will become a fat burning machine and you won't feel deprived of foods.



# There's A Phobia For Everything

Many people have phobias. Some of the more common types are arachnophobia (fear of spiders), acrophobia (fear of heights), ophidiophobia (fear of snakes), and agoraphobia (fear of open spaces or of being in crowded, public places). But many people suffer from what may seem to others like bizarre phobias, including:

- Agyrophobia (fear of crossing the street)
- Pediophobia (fear of dolls) and related Automatonophobia (fear of a ventriloquist's dummy)
- Coulrophobia (fear of clowns)
- Scoleciphobia (fear of worms)
- Hippopotomonstrosesquippedaliophobia (ironically, fear of long words)



And there are many more. In fact, the website *phobialist.com* lists hundreds of phobias, some so obscure that one wonders if they exist only in imagination. But of course they do.

## Smile, It Makes You Happy

Smiling is not just a *response* to feeling happy—it can also *make* us happy. Our physical response to our feelings in turn affects our emotional states, and for many of us, it is easier to control our facial muscles than it is to control our minds. For this reason, there may be merit in faking a smile. This theory was originally named the “facial feedback hypothesis” and many studies have been undertaken to test the reality behind the façade.

### Quotes

“Identify your greatest fear and walk directly at it.”

--Eleanor Roosevelt

“Love and work are the cornerstones of our humanness.” –Sigmund Freud

“There is always room, if only in one’s own soul, to create a spot of Paradise, crazy though it may sound.”--- Henry Miller

For instance, researchers in Wales studied people who had Botox injections and experienced difficulty frowning as a result of paralyzed facial muscles. Those who did reported higher levels of joy than people who had no problem frowning, regardless of their actual levels of self-confidence. The researchers point to this as proof of the mind-body connection when it comes to happiness—if frowning can make you feel sadder, smiling can make you feel happier.

The reason this works is because your facial muscles give direct neurological feedback to your brain. If your smile is particularly big, you’ll be working your orbicularis oculi, the muscle in the corner of your eyes. When this muscle gets flexed, your brain is even more convinced that you should be feeling good, because that muscle is only used when you are truly smiling.

# Effective Writing Is Lean

Good writing commands attention and keeps readers engaged. What's the key? Think "Less is more." You've got to carve away the superfluous to get to the essentials, whether you're telling a story or explaining a sales contest. Here are some pointers to keep your writing tight:

- Define your mission. What's the purpose of your letter/memo/email/report? What are you trying to accomplish with your writing? If you have the end in mind, start there. Write the ending first, and then go back to the beginning and middle.
- Don't be afraid to write several drafts. Then pare each subsequent draft by cutting unnecessary details, overly flowery descriptions, and empty phrases that don't add anything to the content or that repeat something said elsewhere. Be ruthless.
- Tweak sentences. Consider each sentence individually. Look for redundancies, unnecessary details, and jargon. Can you eliminate words or substitute one word for three?
- Put it aside for a while, and then read it again. Can anything else be eliminated? Words? Sentences? Whole paragraphs? Does it convey the right tone?



## Three Keys To Career Success

Before launching a career, remember these three foundations for achieving a satisfying long-term career:

- **Identify your strengths.** You can waste a lot of time pursuing goals that don't allow you to do what you're best at. That doesn't mean you shouldn't stretch learn fresh skills so you can find new opportunities, but you'll do best by putting your natural talents to work instead of ignoring or fighting them.
- **Be realistic.** Take a hard look at what you want to achieve, break it down into individual steps, and re-evaluate if you're willing and able to follow through until the very end. If not, don't be afraid to adjust your goals.
- **Sharpen your social skills.** Few people work in total isolation from the rest of humanity. Learn to speak with confidence, show genuine interest in other people, ask good questions, and persuade people without alienating them.

### Why Kids Don't Dress Warmly

Studies show that pre-schoolers file information away but don't use it to think ahead. They remember where the coat is, but do not think about putting it on until they are outside. Reminding them where the coat is can help kids quickly realize that they need warm clothing when they start feeling chilly. This way they will be able to find their coats quickly.

## Earth Day #43

April 22 is coming up. So what, you ask? April 22 is the 43rd Earth Day, which is observed in many countries. The day was created from reaction to a massive oil spill in waters near Santa Barbara, Calif., in 1969. In honor of Earth Day, here are the latest sobering facts:



The year 2013 was one of the hottest years ever recorded on Earth. 2013's global land/ocean average surface temperature was 1.08°F above the 20th century average.

Down under, Australians sweated through their hottest summer ever and New Zealanders enjoyed their hottest winter ever. Meanwhile, Alaskans gleefully headed for the beach in Anchorage.

The planet's top ten warmest years on record have all taken place in the past fifteen years. The last time the global temperature for any month dipped below the 20th century average was February 1985.

The Asian Development Bank projects that Asia's thirst for energy will grow by 2.1 percent per year through 2035, exceeding the global average rate of 1.5 percent. But Asia's energy appetite may yet be curbed. Many nations in the area are pursuing bold policy and technology targets that are poised to make a serious dent in demand growth. And sustained investments in energy productivity like these can be stunningly effective. For example, one astonishing result of America's energy efficiency efforts over the past four decades is that the country, believe it or not, uses less oil now than it did in 1973.

## Why To Hold Firm On Bed Time

Getting young children into bed at a reasonable hour is a struggle in many families. One good reason to stand your ground, though, comes from University College London (UCL). British researchers report that children with irregular bedtimes seem more likely to develop behavioral problems later in life.

UCL analyzed data on more than 10,000 children in the UK, studying sleeping habits at ages 3, 5, and 7. Children whose bedtimes weren't consistent had worse behavioral scores throughout their early childhood in such areas as hyperactivity, peer problems, and emotional difficulties. The good news, though, is the problem is reversible. Children who were put on a regular bed schedule showed clear behavioral improvement.



### **Healthy Eating Misconceptions**

Milk and dairy products are not the only source of calcium. Green leafy vegetables, beans and fortified juices provide calcium. Eggs are blamed for increasing cholesterol but they are fairly low in trans fats and saturated fats. "Mini-meals" are not always the best, you still need to count the calories each day.