

Carl & Pat's News

News To Help You Save Time And Money

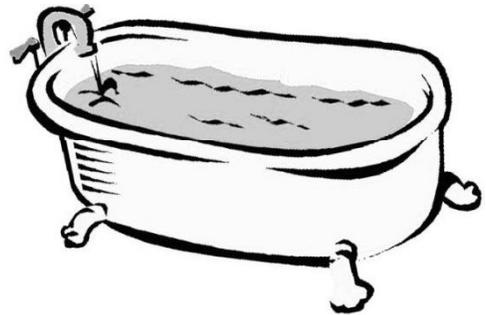
July 2016

Overlooking The Obvious

In a prison somewhere in a desperate country, three new prisoners are brought into a large bathing area and told to stop in front of an officer.

Behind the officer are three bathtubs, each equally full of soapy, dirty water. On the floor in front of the officer are a cup, a ladle, and a thimble.

The officer waves to the tubs and says, "This is where we wash the unlucky prisoners who work the coal mines. Each day these tubs must be emptied and refilled repeatedly. I want you each to empty one of these tubs now. Whoever empties his tub fastest will become the foreman overseeing the others."



Being foreman means less work and extra food, so the strongest prisoner quickly snatches the cup from in front of the officer and starts emptying one of the tubs.

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Almost as quickly, a second prisoner grabs the ladle and rushes to start madly emptying the second tub.

The third prisoner looks at the thimble with a puzzled expression. Then he walks past the officer to the third tub. He reaches inside and pulls the plug, quickly draining the water.

"Right, then." The officer says to the third man. "Get these two moving. You're in charge now."

Moral of the story: Often the solutions presented to you are not the right solutions.

Who Gets A Month Named After Them?

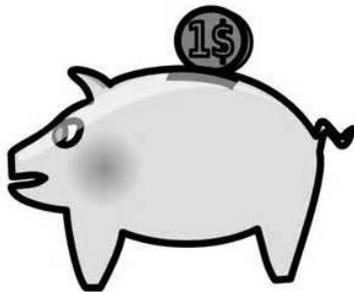
Julius Caesar, that's who. Caesar was born in the fifth month of the old Roman calendar, which in Latin was called Quintilis, meaning the fifth month.

When he died, Caesar was honored by renaming his birth month to July. When the calendar changed and the first month moved from March to January, July became the seventh month.

The Savings Tri-Fecta

Saving money is an important key to protecting one's self and family—and a way of smoothing out life's ups and downs. But not everyone saves enough. So here's a reminder of the three types of savings that we all need:

- 1) Retirement savings
- 2) Emergency savings
- 3) Major purchase savings



It's important to have a retirement plan that you regularly contribute to, starting as early as your first job. The longer you pay into it, the more it will be worth. Starting early means you'll have a lot more when you retire, both because you've saved more, and also because it's compounded longer.

It's also important to have a liquid savings account or investment, in case of emergencies. This account should contain six months of living expenses. If something happens and you need to draw from it, make it your goal to fill it up as quickly as possible again. Instead of making larger payments on your credit accounts, make minimum payments until you've filled your emergency savings account.

And finally, it's important to have a savings account for each major purchase, including your first home, higher education, enriching travel, expensive new technology (if you plan to periodically upgrade your computer or phone), and medical attention that will improve your life (such as laser eye surgery or a weight-loss program).

If you can get into the habit of delaying gratification on major purchases until you've saved all or a significant part of the money needed, you'll be much more financially secure than the person who buys everything on credit.

Teach Children to Problem Solve

Identify the problem. Help them to clarify what's happening and separate their feelings from the actual problem.

Come up with a list of solutions. Just keep the ideas flowing.

Pick one or two ideas and then narrow to one idea.

Put the decision into action. Talk about possible outcomes.

Evaluate and learn. How did the solution work? What could be done to make it work better next time?

Bathroom Remodel On A Budget

Updating a bathroom is a home improvement project that adds value, as well as comfort. But according to some experts, an average bathroom remodel can cost around \$10,500.

If dropping that much is light years away from what you can afford to spend, the good news is that if you do the work yourself and get creative, you can do a nice remodel for \$1,000 or less, depending on how many changes you want to make.

If your budget is on the low end (such as \$250 or less), you'll want to stick to light cosmetic changes, like a new light fixture (\$95), a new faucet (\$75), refreshed grout (\$15 plus sweat equity), and fresh paint (\$25), along with a new shower curtain and bath rug (\$40).

If you have a little more to spend (closer to \$1,000), you can also consider replacing the counter top, replacing the whole vanity, or even breaking into the back of the kids' closet to add a bathroom pantry. Sometimes even one big \$1,000 change, such as adding a skylight, can have a dramatic effect.

Quotes

"It has become almost a cliché to remark that nobody boasts of ignorance of literature, but it is socially acceptable to boast ignorance of science and proudly claim incompetence in mathematics." —Richard Dawkins

"Each patient carries his own doctor inside him." —Norman Cousins

A wonderful thing about true laughter is that it just destroys any kind of system of dividing people. —John Cleese

Neanderthal Chemists

Our Neanderthal ancestors may have used chemistry to start fires, according to an article on the *Scientific American* website. Archeologists have found chunks of black manganese oxides in Neanderthal sites for years. Previously they believed the oxides were used for dark body paint, although other sources like ash and charcoal would have been more easily available to them.

Scientists at Leiden University in the Netherlands, though, analyzed some chunks of manganese found at a site in southern France and discovered that the blocks contained manganese dioxide, which is more flammable than other types of manganese. Ground particles of the substance can lower the ignition temperature of wood by more than 100 degrees—suggesting that instead of relying on naturally occurring fires sparked by lightning, Neanderthals were able to build fires on their own.



Things You Thought Were True...

But aren't.

- Black holes are super-dense objects (not holes) with massive gravitational pull.
- Salting your water will not make it boil sooner.
- The Great Wall of China is not visible from space!
- Put the baby bird back in it's nest. Birds don't have much sense of smell and won't reject the chick because your human hands touched it.

GAS WASTE

Speeding, rapid acceleration and braking can lower fuel efficiency by 33%.

Improve gas efficiency by 3.3% by keeping your tires inflated, proper pressure.

Idling consumes gas, so if you plan to be idle for more than 30 seconds, turn it off.

Someone's In For A Surprise



Several men are in a golf club locker room. A mobile phone next to one of them rings.

He reaches down and picks up the phone. "Yes, I can talk," he says. "You're out shopping are you? That's nice."

The listening men smile to each other.

"You want to order those new carpets? Okay. And they'll include the curtains for an extra five thousand? Sure, why not?"

More smiles among the listeners.

"You want to book that week to Aruba? They're holding the price at twenty-two thousand? Sounds like a bargain. If that's what you want, okay by me."

Smiles turn to expressions of mild envy.

"And you want to give the builder the go-ahead for the new conservatory? Seventy-five thousand if we say yes today? Sounds fair. Sure, that's fine."

The listeners exchange glances of amazement.

"Okay, see you later. Yes, love you too," says the man, ending the call and putting the phone down on the bench next to him again.

He looks at the other men and says, "I wonder who left their phone behind."

Weight Loss Starts In Your Mind

Losing weight is a journey that starts in the mind, by planning ahead. Here are 4 heady tips for losing weight, adapted from the *DailyBurn.com*.

1. Think short-term. Don't get bogged down by the fact that you have 10, 20, 50 or even 100 pounds to lose. Figure out where you want to be next week or in two weeks. It's a lot easier to imagine losing two pounds by the end of next week than it is to lose 40 pounds by Christmas time.



2. Figure out your diet strategy. Start by observing where you tend to fall off the wagon. Is it drinking soda every day? Snacking absent-mindedly? Gorging on muffins? Develop a strategy to cope with those sticking points. Perhaps go to sugar-free soda, snack absent-mindedly on celery, or gorge on high-fiber no-sugar-added muffins (you won't want so many of those).
3. Plan an exercise routine that challenges you. Exercise has benefits that help you lose weight by improving your energy level, quality of sleep, metabolism, and strength. Don't simply say, "I'll get some exercise." Plan a daily routine.
4. Track your progress. Just like children, even adults like progress charts. Studies have shown that people who plot their weight loss on a chart are more successful than those who don't. So model what successful people do, and chart your weight loss.

With all these pieces in place, you'll have a greater chance of success than if you simply promise yourself to lose weight, with no plan in mind.

But Who's Counting?

Napoleon was involved in conversation with a colonel of a Hungarian battalion who had been taken prisoner in Italy. The colonel mentioned he had fought in the army of Maria Theresa. "You must have a few years under your belt!" exclaimed Napoleon. "I'm sure I've lived sixty or seventy years," replied the colonel. "You mean to say," Napoleon continued, "you have not kept track of the years you have lived?"

The colonel replied, "Sir, I always count my money, my shirts, and my horses—but as for my years, I know nobody who wants to steal them, and I shall surely never lose them."

More Quotes

"In order that people may be happy in their work, these three things are needed: They must be fit for it. They must not do too much of it. And they must have a sense of success in it."—John Ruskin

"Security is when everything is settled, when nothing can happen to you; security is the denial of life."—Germaine Greer

10 Ways To Prepare For A Road Trip

1. Take your car to the shop for a full vacation check-up. The shop will top off fluids; check your tires, brakes, the spare tire, etc. The peace of mind will be worth it!
2. Clean your car thoroughly inside. Starting with a blank slate frees the mind to focus on the adventure. Pack several plastic bags to use as in-car trash bags.
3. Get your healthy snacks in order. Before the trip, give some thought to the kinds of healthy snacks you like, then go buy them. This will save you money and you'll feel better by not eating junk food at every stop.
4. Check your tools. Make sure you have all the components of your jack, including a fully-inflated spare tire. Add a wrench, screw drivers of each type, a socket set, zip ties, a hammer, pliers, and a pocket knife.
5. Take plenty of cash. You never know when you're going to be somewhere that doesn't take credit or debit. Plus, you'll want to have small change for random stuff, like paying the entry fee to a local music festival, or tipping a street performer.
6. Bring a case of water. You always need and want more than you think you will.
7. Don't forget to download your playlist and audio books at home where you have Wi-Fi, because you may not have access to it while on the road.
8. Bring a physical, paper map. Plot your route before you leave. You'll be able to find your way if your battery runs out or you lose reception.
9. Check your papers. Is your registration up to date and in the car? Your proof of insurance? Your driver's license? Do you have roadside assistance, and is your fee paid up?
10. Stock the glove box. A few things to have handy to make the trip more pleasant: wet wipes, gum/hard candy/sunflower seeds (things to keep you awake), tissue, hand lotion, a pen and notepad, spare glasses, medicines, etc.

The Internet Is (Almost) Everywhere

A global survey found that 54% of people in the developing world are "Internet users". Advanced economies have higher rates. 94% in South Korea, 93% in Australia, 90% in Canada, 89% in the U.S. and 89% in the United Kingdom. Those users include 37% of people who said they own a smart-phone, up from 21% in 2013.

