

# Carl & Pat's News

News To Help You Save Time And Money

June 2016

## Learning The True Value Of Money

A rich rancher had a lazy and fun-loving son. Wanting to teach him the value of hard work, he told his son one day: "I want you to go out and earn some money today. If you don't, you won't get any dinner tonight."

The son didn't know what to do, so he asked his mother for help. She gave him a gold coin, which he showed his father that night.

The rancher said, "Fine. Go throw it in the well."

With a shrug, the boy did as he was told.

The next morning the rancher gave his son the same instructions. This time the boy went to his sister, who lived in town. She also gave him a gold coin. Once again, that evening, the rancher told his son to toss it down the well—which he did with a shrug.

On the third day the rancher again told his son to earn some money. But he found that his mother and sister couldn't spare any more gold coins,



so he went to town to look for work at the market. After hours without luck, one merchant offered him a few silver coins in exchange for loading his wagon. It was exhausting work, and the boy kept it up all afternoon until he received his pay and staggered home, hungry and trembling with fatigue.

And again the rancher said, "Take those coins and throw them in the well."

This time the son protested: "No, father! I worked hard all day for that silver!"

The rancher smiled. "Now you know what money is really worth."

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# 3 Surprising Ways Dad Influences The Kids

There are many obvious reasons to appreciate Dad, but new science on fatherhood is uncovering other reasons to give Dad a little extra love this Father's Day.

**Boosting Daughters' Careers:** One study suggests that the strongest predictor of girls' career goals and attitudes toward traditional gender roles was whether their fathers did or didn't pull their weight around the house, noted the study, published in May in *Psychological Science*.

Co-author Alyssa Croft says she found dads didn't necessarily tell their daughters to think past stereotypes—they showed it, by doing household tasks.



**Roughhousing Builds Life Skills:** Don't tell the kids, but rough-and-tumble play is a great learning experience. Many studies have explored how creative roughhousing helps kids evaluate risk, solve problems, learn their limits, manage aggression, and read others' emotions while conveying their own.

"This is a particularly efficient way to learn," says Richard Fletcher of the University of Newcastle in Australia. "It really is a fantastically complex constellation of emotions and self-regulation, which we now understand is a key element for children to develop well."

**Dads' Diets Influence Kid Health:** Expectant mothers need to watch what they eat, but surprising research suggests that dad's diet also influences his unborn children's health.

In experiments, male mice with insufficient folate, or Vitamin B9, in their diets produced offspring with nearly 30 percent more birth defects than mice with sufficient folate, according to a study published in 2013 in *Nature Communications*.

It's already known that folate protects against birth defects in the mother's diet. Now, "our research suggests that fathers need to think about what they put in their mouths, what they smoke and what they drink," said Sarah Kimmins of McGill University.

## "Man in Black" Tarantula

*A new species of tarantula has been identified at the Florida Museum of Natural History. Chris Hamilton discovered this one and named it after country singer Johnny Cash. *Aphonopelma johnnycashi* can be found near Folsom Prison in California. This is the site of several concerts by the "Man in Black". Tarantulas have more than 50 different species and Hamilton examined more than 3,000 specimens narrowing the field to 14 distinct species. Hamilton having a tattoo of Cash himself and it being found by Folsom Prison the name came naturally.*

~ Adapted from [news.nationalgeographic.com](http://news.nationalgeographic.com)

# 5 Tips For A Better Family Vacation

Vacations are exciting, but also stressful. Here are 5 ways to help reduce stress for both parents and kids on your next family vacation:

1. Make a three-part checklist for the trip with items to do a week before, a day before, and an hour before leaving. Give a copy to everyone in the family and make them responsible for marking each item complete. Have everyone check each other's lists.
2. Be ready with spontaneous family games that don't require any props. You can play them in the car, the hotel room, anytime there's a waiting period. You can find ebooks filled with these kinds of games...download one for the trip.
3. Be ready to play airport or destination scavenger hunt or bingo. Have the kids search for certain things, like "The first person to spot an Arrival Board" or "The first person to find a taxi." At the end of a period, add the points and offer prizes.
4. Every day at dinner, go around the table and ask everyone what their favorite thing was that day. This is an amazing way to anchor positive memories.
5. Give everyone time apart, time to do nothing, time to be independent (as appropriate for each person's age). This can be as little as a 15-minute break to play on your separate phones, read, nap, or take a walk alone.



## Exercise May Not Be Enough To Lose Weight

Losing weight is just a matter of exercising, right? Actually, that may not be the case, according to a study of exercise and weight loss reported on the CNN website.

Researchers looked at 332 adults in the U.S., Jamaica, and parts of Africa, measuring their activity levels over a period of time. The volunteers displayed a variety of exercise levels from sedentary to active. Although those who exercised burned away more calories than the others, their results tended to hit a plateau—after a certain level, more exercise didn't produce more weight loss.

Switching exercises helped a little, since using different muscles can make your body use more energy. But in the long run, a combination of exercise and a reduced-calorie diet was the best bet for weight loss.

### Quotes

“Let me assert my firm belief that the only thing we have to fear is fear itself—nameless, unreasoning, unjustified terror which paralyzes needed efforts to convert retreat into advance.”—  
President F. D. Roosevelt

“Many speak the truth when they say that they despise riches, but they mean the riches possessed by other men.”---  
Charles Caleb Colton

## Now, That's Focus

After finishing a paper, Einstein and his assistant could find only one paper clip in his office to hold the pages together. Unfortunately, it was bent out of shape and impossible to use—in those days, paper clips were made of tough wire. They searched the desk for something to use as a tool to straighten the clip, and found a full box of



paper clips in one drawer. Instead of taking one of those clips, Einstein used one as a tool to straighten out the bent clip.

The assistant asked why he didn't just use one of the fresh clips. Einstein answered, "Once I am set on a goal it becomes difficult to deflect me."

### YOGURT CLEARS YOUR NOSE

Cold, sinus infections and other upper respiratory tract infections are the leading reason for visits to the doctor in the U.S. According to a study eating yogurt could help you avoid a cold and many ailments associated with allergies.

## The Search For Proof Of Gravity

A European space probe will try to confirm a theory about gravity developed by Albert Einstein, according to the Reuters website. Launched late last year, the LISA (Laser Interferometer Space Antenna) Pathfinder will assume an orbit between the Earth and our sun, collecting data about gravity waves.

Einstein predicted the existence of ripples of gravity that bend space and time some 100 years ago, but finding those ripples on Earth has been impossible. The space-based experiment will monitor two cubes of a gold-platinum alloy to determine whether they maintain their distance from each other in free fall. The results will allow scientists to observe minute oscillations caused by gravity waves, thus proving the theory.

## What Are Teens Looking At?

If you think your kid is checking his or her smartphone every 30 seconds, you may not be far off. A study of more than 200 eighth-graders reported on the CNN website found that the heaviest social media users check the Internet more than 100 times daily, even when they're in school. Here's what they're looking at:

- Checking their online posts for comments and "likes" - 61%.
- Seeing whether friends are doing things without them - 36%.
- Making sure friends aren't saying mean things about them - 21%.

Fifteen percent of teens in the study reported receiving inappropriate photos. And 94 percent of parents were unaware of the amount of fighting that occurs on social media.

# Interior Design: Not Just about Decorating

During a classroom activity about jobs, a young girl said she wanted to be an interior designer when she grew up. The teacher said she should think about real careers.

The mother, when she heard about this answer, presented the teacher with the following from Wikipedia:

*Interior design is a field within environmental psychology, which concerns the environmental conditions of the interior. It is a study of the relationship between an environment and how it affects the behavior of inhabitants, with the aim of maximizing positive effects.*

Further defending her daughter, the mother pointed out that interior design careers can be found in corporate design, architectural firms, and real estate sales.

Interior design, she said, isn't just about decorating. It's about creating the right flow, mood, and function. Interior design studies have shown that crowded environments—like low income high-rise projects—can contribute to violence, while harmonious environments can make people more peaceful.

That makes interior designers part scientist, part artist, and part social engineer. Now that's a worthy career choice.

## More Quotes

“What greater thing is there for human souls than to feel that they are joined for life—to be with each other in silent unspeakable memories.”-----  
George Eliot

“Money is the seed of money and the first guinea is sometimes more difficult to acquire than the second million.”-----  
Jean Jacques Rousseau

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*Decoration is really about creating a quality of life that nourishes the soul, that makes life beautiful. That's what all this is about, not just what's "in" and what's "out." ~Albert Hadley*

## Décor Quiz: Which Decade?



Can you guess which decade each of these décor features most belongs to? (Answers on next page.)

- Shag carpet
- Turquoise cabinets
- Avocado appliances
- Brown wall paneling
- Sofa sectionals
- Mid-century modern décor
- Boomerang-patterned Formica
- Hot pink décor
- Pastel wallpaper

# Starting A New Job

Starting a new job is exciting. But it also means you're stepping into a quagmire of personalities. Learning how to work with people in your new environment is possibly more important than being an expert in your job. Here are tips for making the most of your first few weeks in a new job:

1. Listen carefully without participating in any gossip or negative talk. Gradually sort out who the negative-nellies are and who the positive people are. Begin to associate with the positive people more often.
2. Get more done faster. Become known as someone who gets things done. In most organizations, a boss appreciates fast work more than "great" work.
3. Never criticize someone else's work until you understand their relationships in the organization. For all you know, the person whose work you find sub-standard might be friends with the vice president.
4. Learn who the power players are in your department. They may be among the negative people, but it pays to support them by asking for their advice (genuinely), and being open.
5. Learn how to communicate with your boss, using their communication style. Also learn what their level of knowledge is for the work you do. Managers are often brought in from other departments, so don't automatically expect them to know your job. Be prepared to present your case fully when making recommendations or explaining your process.

## Starting College

Prepare to make new friends. It can be hard to let the bonds from high school fade, but college is a new experience.

Don't slack off. Looser atmosphere and lack of parental supervision can be detrimental to a student.

Be open to new things. A student should also choose classes that interest them.

Don't buy into the stereotypes. Forget what you've seen in movies and the Hollywood myths.

## Décor Quiz Answers: Which Decade?

Here are the answers to the quiz on the previous page:

- |                       |        |                            |        |
|-----------------------|--------|----------------------------|--------|
| • Shag carpet         | 1960's | • Mid-century modern décor | 2010's |
| • Turquoise cabinets  | 1950's | • Boomerang Formica        | 1950's |
| • Avocado appliances  | 1970's | • Hot pink décor           | 1960's |
| • Brown wall paneling | 1970's | • Pastel wallpaper         | 1980's |
| • Sofa sectionals     | 1990's |                            |        |

**What about the 2000's?** That era saw a brief resurgence of overstuffed chairs and couches, a glut of "McMansions," and the gradual elimination of formal dining rooms. Today we're more focused on minimalism, with a tendency towards mid-century modern. What will the next several decades bring?