

# Carl & Pat's News

News To Help You Save Time And Money

September 2016

## It's Your Choice

Jerry was the kind of guy who was always in a good mood and always had something positive to say. When someone would ask him how he was doing, he would reply, "If I were any better, I would be twins!"

As a restaurant manager he told his waiters, "You have two choices today. You can choose to be in a good mood or you can choose to be in a bad mood. I choose to be in a good mood."

One day Jerry did something you are never supposed to do in the restaurant business: He left the back door open. He was held up at gunpoint by armed robbers, and while trying to open the safe, his hand slipped. The robbers panicked and shot him multiple times. Luckily, Jerry was found and rushed to the local trauma center.



After 18 hours of surgery and weeks of care, Jerry was released from the hospital.

Later someone asked if he had been scared. Jerry said, "The paramedics were great. They kept telling me I was going to be fine. But when they wheeled me into the emergency room, and I saw the expressions on the faces of the doctors and nurses, I got really scared. In their eyes, I read, 'He's a dead man.' I needed to take action."

"What could you do?" the friend asked.

"There was a nurse shouting questions at me," said Jerry. "She asked if I was allergic to anything. 'Yes,' I replied faintly. The doctors and nurses stopped working as they waited for my reply. 'Bullets!' I said. Over their laughter, I told them, 'I am choosing to live. Operate on me as if I am alive, not dead.'"

~ Adapted from a story by Francie Baltazar-Schwartz

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### INSIDE THIS ISSUE

- It's Your Choice
- Why Do We Call It 'Fall'?
- Is It a Flying Ant Or a Termite?
- Don't Let Your Name Ruin Your Credit
- Brit Astronaut Runs Marathon in Space
- Last Minute Planning
- Clean Dryer Vents to Avoid House Fires
- Healthy Gums, Healthy Heart
- Five Minutes More
- Tips for Being A Team Player
- Take Charge of Your Future

# Why Do We Call It 'Fall'?



This year, the autumnal equinox falls on September 22, 2016. This equinox occurs when the Sun appears to cross the celestial equator from north to south. (The celestial equator is the

circle in the celestial sphere halfway between the celestial poles.)

But why do we call it "fall?" Autumn is derived from the French, which came from the Latin *autumnus*, the Roman name for this season.

Fall is a Germanic word that also came into use around the 16th century. As you might expect, it is thought to refer to the season's falling leaves and fruit, and to nature's decline as winter approaches.

# Is It a Flying Ant Or a Termite?

Winged ants are often mistaken for winged termites. These insects can be distinguished from one another by three main characteristics:

The ant's body is pinched in the middle, giving it the appearance of having a thin waist, while the termite's body is not pinched.

The ant's hind wings are smaller than its front wings, while the termite's front and hind wings are about the same size. Wings might not always be present, however, as both species eventually lose them.

Winged female and worker ants have elbowed antennae, while the termite's antennae are not elbowed.

Termites and ants both construct nests in moist wood, but ant nests are typically smoother and lack mud structures commonly found in termite nests. Also, termites actually subsist on wood, so the structural damage they leave in their wake is generally more severe than that caused by ants, which merely tunnel through wood.

## Take The Perfect Family Portrait

*Take the picture early. Morning is easier on everyone. Children get tired and cranky later in the day.*

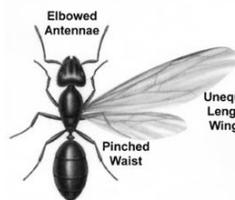
*Have some variety. If you have more than one child, restrain the urge to dress them in matching outfits.*

*Don't overdo things. Keep clothes and accessories simple.*

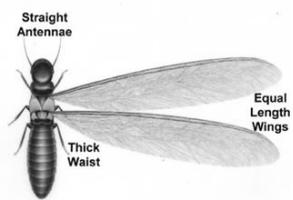
*Plan ahead. Get your child a haircut a few days before so that it will not look too short or severe.*

*Smile! Try to avoid a forced, insincere smile. Relax and let your child's personality shine through.*

**Flying Ant**



**Flying Termite**



# Don't Let Your Name Ruin Your Credit



Your name can become the victim of a bad credit report, especially if it's a common one. Take these precautions so you don't get mixed up with another "John Smith" who's not as scrupulous with his finances as you are:

- Include your complete name on credit applications. The more complete your name, the better your chances that it won't get mixed up with another person with a similar name. If you have it, be sure to use the Jr. or Sr. designation.
- Use your name consistently. All your credit cards should have the same exact name. If one has Jane Davis, another has Jane P. Davis, and yet another J.P. Davis, mistakes can easily creep in.
- Write clearly on all documents. If you're hasty, your "J" initial can look like an "I" to a busy application processor.
- Correct credit errors right away. Contact creditors directly and be persistent. The last thing you want to do is argue with a collection agency over a bill that isn't yours.

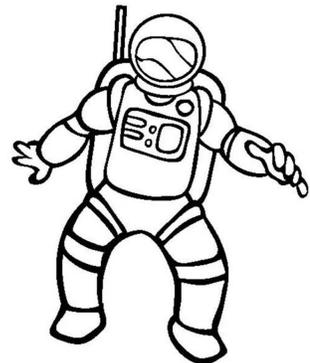
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*"People who succeed have momentum. The more they succeed, the more they want to succeed, and the more they find a way to succeed. Similarly, when someone is failing, the tendency is to get on a downward spiral that can even become a self-fulfilling prophecy." ~Tony Robbins*

## Brit Astronaut Runs Marathon in Space

Astronauts in the International Space Station travel thousands of miles around the Earth each day, but one man has added to that total on his own: British astronaut Tim Peake ran an actual marathon while in orbit, running 26.2 miles strapped to a treadmill as more than 37,000 runners participated in the London Marathon 250 miles below.

Running in zero gravity, Peake completed his marathon in three hours, 35 minutes and 21 seconds—an impressive figure, though about 15 minutes slower than his time running an actual marathon on Earth in 1999, when he finished at 3:18:50.



### QUOTES

"You may only succeed if you desire succeeding; you may only fail if you do not mind failing." ---Philippos

"The best reason to start an organization is to make meaning; to create a product or service to make the world a better place."—  
Guy Kawasaki

# Last Minute Planning



A priest went to a travel agency to book his vacation. The office was very crowded, and he had to wait a long time to see an agent.

The young woman who finally helped him apologized. "It seems like everyone waits for the last minute to plan a trip they know they're going to take."

The minister chuckled. "It's the same in my line of work."

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*"A well-composed book is a magic carpet on which we are wafted to a world that we cannot enter in any other way." ~Caroline Gordon*

## Unused Space Could Mean Extra Dollars

A spare bedroom in your home could mean extra cash. North Americans have approximately 39.6 million unused bedrooms.

Renting to a college student, vacationers, or an elderly person are good ways to make money from spare rooms. Unused garages and raw land can be used for storage space. Always check on insurance first.

# Clean Dryer Vents to Avoid House Fires

Did you know there are approximately 25,000 dryer fires every year in North America, and most of them occur because lint builds up in the dryer or the exhaust duct?

A lint-clogged exhaust duct can also push warm, moist air into your wall cavities and attic, encouraging mold growth and potentially starting a fire! Here are some tips for preventing lint fires.

- Remember to clean the lint screen before or after drying each load of laundry.
- Using a vacuum attachment, vacuum out the lint screen housing.
- Carefully pull the dryer away from the wall and remove the duct that connects your dryer to the duct in your wall. Vacuum out the back of the dryer, the dryer duct, and the wall duct as much as possible, using a long vacuum attachment. Take care when reattaching the duct and pushing the dryer back into place that the duct does not detach from the wall or dryer, and that it doesn't kink or crush.
- Clean the dryer vent cover on the outside of your home by removing any blockage and lint. Vacuum out the vent as far as you can using a long vacuum attachment. Turn the dryer on when you are finished and make sure that you feel the exhaust air from the dryer exiting your home.
- Keep the area around the dryer clean and free of clutter. If you suspect the vent has built up lint that you can't get out, remove and replace the vent with a new piece.

# Healthy Gums, Healthy Heart

Heart disease is the No. 1 killer of both men and women in first world countries. But did you know that there is a link between heart disease and the health of your gums?

For instance, according to a 2014 study in the American Journal of Preventive Medicine, patients who are treated for gum disease have lower medical costs and fewer hospitalizations for coronary heart disease.



Does that mean gum disease causes heart disease?

According to the American Heart Association, despite the link between the two, it's

not clear whether one actually causes the other. Still, the AHA emphasizes there is a strong correlation between oral condition and heart disease. One hypothesis is that bacteria from the oral cavity spread throughout the body, worsening other inflammatory conditions, like heart disease, rheumatoid arthritis, and type 2 diabetes.

## More Quotes

“Courage is resistance to fear, mastery of fear--- not absence of fear.”-Mark Twain

“The only place where success comes before work is in the dictionary.”-Vidal Sassoon

“Only put off until tomorrow what you are willing to die having left undone”  
–Pablo Picasso

## Five Minutes More

A father sat at a park watching his daughter play on the swings. Another child's mother sat next to the man, and they began chatting as her son climbed the jungle gym near the man's daughter. A few minutes later, the father called out to his daughter:

“Mary! It's time to go!”

“Five more minutes, Daddy!” the little girl pleaded. “Just five more minutes?”

He smiled. “OK. Five more minutes.”

The father smiled and continued chatting with the mother. Much longer than five minutes passed by before he called to his daughter again. Once again, the child begged for five minutes, and the father said OK, and smiled fondly.

“You're very patient,” the mother said to him.

“Her older brother just went off to college. I often worked long hours and didn't spend enough time with him, and now I miss him. So while my daughter thinks she's getting five more minutes to play, I'm getting five more minutes to watch her.”

# Tips for Being A Team Player

Whether you're part of a team already, or just getting involved, here are five traits to cultivate in yourself to become a highly valued member of the team:

- **Willingness to contribute.** Are you ready to put the team's goals first? This doesn't mean ignoring personal needs, but it does mean putting your energy into contributing to the team so you can share in its success.
- **Acceptance of roles.** People on a team have specific jobs, tasks, and roles. Although you should be willing to stretch yourself, you won't be helpful if you insist on going outside the boundaries of what the team needs from you. Do your job, but don't try to be a hero by taking on someone else's job, doing more than is needed, or telling others what to do.
- **Eagerness to assist.** On a team, no one can back off and say, "That's not my job." Be one to pitch in to help wherever you're needed as situations call for it.
- **Identification with the group.** Effective team members take pride from their association with the group. When you join a group, start talking up the experience, both to yourself and others.
- **Responsible attitude.** Everyone's eager to share credit. Are you willing to accept responsibility for failure? Can you be honest about your mistakes and be willing to learn from experience?



## New Words For A New Era

These words do not appear in any dictionary, but can add sparkly to your conversation.

Deskorations. Knickknacks for a desk.

Stresscalation. One who passes on stress.

Inboxapocalypse. An overstuffed e-mail box.

# Take Charge of Your Future

Successful people know what they stand for, and what they want to accomplish. If you're trying to figure out what you want to do with your life, sit down in a quiet place with a pen and paper, a beverage, and plenty of time, and answer the following questions:

- What do you want people to say about you?
- How can you influence what people think about you?
- What knowledge do you want to share with other people?
- How do you want to be remembered?

The answers will help you make better life and career decisions.