

Carl & Pat's News

News To Help You Save Time And Money

December 2013

Man's Best Friend

A man and his dog were walking along a road. Suddenly it occurred to the man that he was dead and his dog was dead, too. He wondered where they were going. After a while, they came to white wall and a magnificent gate made of gold and mother-of-pearl. He saw a man and called out, "Excuse me, where are we?"

"This is Heaven, sir," the man answered.

"Wow! Would you happen to have some water?" the man asked.

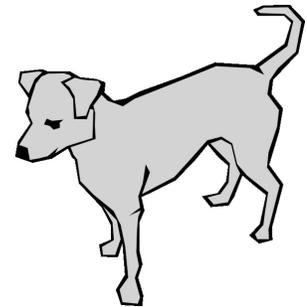
"Of course, sir, come in and I'll have some water brought right up."

"Can my friend come in, too?" the traveler asked.

"I'm sorry sir, but we don't accept pets."

The man turned and continued on his way. After a while, he came to an old farm gate with no fence around it. As he approached the gate, he saw a man inside. "Excuse me!" he called to the man. "Do you have any water?"

"Yeah, there's a pump over here, come on in."



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INSIDE THIS ISSUE

- Man's Best Friend
- Time For Nobel Prizes
- Gifts That Keep On Giving
- Brand "You" At Work
- The Art Of Solving Conflict
- Where In The World?
- Holiday Eating Tips
- Support Kids In First Job
- Stay Out Of Hot Water
- Can You See Me Now?
- 8 Tips For Late Retirement Saving

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"How about my friend here?" the traveler gestured to the dog.

"Of course. There's a bowl by the pump."

They went through the gate, and the traveler gave some water to his dog. When they were full, he asked "What do you call this place?"

"This is Heaven."

"Well, that's confusing," the traveler said. "The man down the road said that was Heaven."

"Oh, you mean the place with the gold and pearly gates? Nope. That's hell."

"Are you angry that they use your name?"

"No, we're just happy that they screen out the folks who would leave their best friend behind."

Time For Nobel Prizes

On December 10, every year since 1901, Nobel Prizes have been awarded in Stockholm and Oslo for achievements in physics, chemistry, physiology or medicine, literature and peace. As of 2012, each prize was worth 8 million SEK (US \$1.2 million). The prize may be used in any way, with no strings attached. Since 1901, 835 individuals and 21 organizations have won.

Where does the money come from?

The money for the award, and the name of the award, stem from a fund established under the will of Alfred B. Nobel, the inventor of dynamite. The wealthy man's will specified that awards should be given "to those who, during the preceding year, shall have conferred the greatest benefit on mankind." Nobel created the conditions for the award when in 1888, he was astonished to read his own obituary, titled *The Merchant of Death is Dead*.

It was Alfred's brother Ludvig who had died, but the article made Nobel apprehensive about how he would be remembered. He was inspired to change his will to establish the awards, ensuring the world remembers him favorably. On 10 December 1896, Alfred Nobel died in San Remo, Italy.

December Quiz Question

Q: *What is the coldest inhabited place on earth?*

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

November Quiz Question

Q: *What is the largest animal ever to have lived on earth?*

A: *The blue whale, at over 177 tons. The largest dinosaur to have lived may have weighed over 100 tons.*

Congratulations to Terrance Moore. *He has won for the month of November.*

Gifts That Keep On Giving

If you haven't done all of your holiday gift shopping yet, then here are some ideas for **inexpensive** gifts with staying power long after the holidays are over.

- **Magazine subscriptions.** Yes, made of paper—not electrons. People still enjoy flipping pages, and magazines make great gifts that keep on giving all year long.
- **Food items.** Drop by a World Market or other exotic foods store and put together a selection of interesting chocolates or unusual savories and cheeses. Buy a decorative tin, and—voila—you have an unusual gift.
- **Computer cleaning kit.** A practical gift that keeps on giving—by extending the life of the computer by removing dust build-up. Include a can of compressed air, a micro-fiber cloth, and "glue cleaner" (look it up online).
- **A holiday serving platter filled with cookies.** The cookies are nice now and the platter keeps on giving.



Brand “You” At Work

What happens when you walk into work?

Are you aware of how your co-workers or employees see and experience you?

Do you know what labels they give you?

Have you created a successful brand of yourself?

Smart employees and managers understand the concept of “branding.” They know that controlling their own brand is a way to help others perceive them in a certain way.

Just like Starbucks or Target or any other corporation, your own brand should be carefully crafted to portray the image you want. Start by deciding what that image will be. Then invite feedback from others to help you get to where you want to be.

WINNER OF DRAWING

Congratulations to Ray Ramirez a Pomeroy Ave. resident, he is the winner of a gift certificate to Applebee’s Restaurant for \$15.00 for the November drawing.

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

The artist is nothing without the gift, but the gift is nothing without work. ~Emile Zola

The Art Of Solving Conflict

After World War II, Gen. Dwight D. Eisenhower served for a time as president of Columbia University. According to one story, a committee of faculty members asked him to issue a rule prohibiting students from walking on the grass in the main quadrangle.



Before issuing a statement, he asked, “Why do they walk on the grass?”

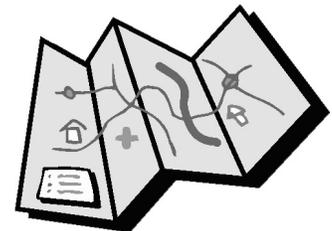
“Because it’s the shortest way to the central hall from the entrance,” the committee answered.

“If that’s the way they are going to go,” he said, “then cut a pathway there.”

Eisenhower knew that when someone is doing something a certain way, it’s often valuable to understand why and to adjust, rather than to stubbornly refuse to change.

Where In The World?

A fun website to pass some entertainment time is called PlaceSpotting.com, a website of geographic riddles. Place Spotting utilizes the Google Earth satellite platform. A map image is shown of one small segment of planet earth, along with some clues, and you are invited to guess the location. You can also create your own riddles on this clever site, which is especially useful for teachers.



Holiday Eating Tips

1. Drink as much eggnog as you can. And quickly. It's rare. You cannot find it any other time of year but now. Who cares that it has 10,000 calories in every sip?
2. If something comes with gravy, use it. That's the whole point of gravy. Gravy does not stand alone. Pour it on.
3. As for mashed potatoes, always ask if they're made with skim milk or whole milk. If it's skim, pass. Why bother? It's like buying a sports car with an automatic transmission.
4. Under no circumstances should you exercise between now and New Year's Day. You can do that in January. This is the time for circling the buffet table while carrying a 10-pound plate of food and a vat of eggnog.
5. Chocolate, Apple, Sweet Potato, Mincemeat, Pumpkin. Have a slice of each. If you don't like mincemeat, have two apples and one pumpkin. Always have three. When else do you get to have more than one dessert? Labor Day?

Quotes

"The voyage of discovery lies not in seeking new horizons, but in seeing with new eyes".

--Marcel Proust

"Medicines may be necessary. Flowers lift the heart. But your smile is the best restorative of all". --Brown

"You can't use up creativity. The more you use, the more you have".

--Maya Angelou

Support Kids In First Job

Your child's first job, whether it's baby-sitting, mowing lawns, or making burgers and fries, can be an exciting experience for everyone. As parents, here's how you can support your teens while they learn about the real world of work:

- **Offer suggestions without nagging.** Encourage kids to find jobs that play to their strengths and interests.
- **Start looking early.** With unemployment high, competition will be tough. Urge kids to start looking early. Spend time over the holidays exploring ideas with the whole family offering input.
- **Emphasize safety.** Approximately 146,000 adolescents are injured on the job every year—and about 70 die. Before your teen starts work, ask questions about the position and duties, supervision, and training.
- **Help with budgeting.** The first job is a good opportunity for your teen to learn lessons about spending and saving. Advise him or her to set some money aside from each paycheck. Go over their first pay stubs with them so they understand the difference between their gross wages and net pay.
- **Make adjustments.** Adjust your family schedule to accommodate the young employee's work schedule. Offer to help out with rides and other assistance as appropriate.



Advice for Changing Careers

Keep your current job. Quitting without a plan is risky.

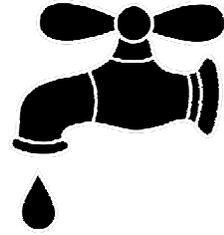
Evaluate your skills. You may need further education before making a decision.

Use your network. Talk to people to help you decide what kind of career you want.

Don't rely on work for happiness.

Stay Out Of Hot Water

Turning on the hot water faucet can be dangerous. Burns from hot water accounted for close to 1,500 hospital admissions in the U.S. every year, as well as 100 deaths.



A few degrees can make a big difference: At 120 degrees, hot water needs 10 minutes to cause a serious burn; at 140 degrees, it takes only three seconds.

A test of hot water in 700 Baltimore homes found that 41 percent produced water above 120 degrees (the voluntary industry standard), and 27 percent heated water to or above 130 degrees.

Be very careful, especially if you have young children or elderly people in your house. They tend to have thinner skin that makes them more vulnerable to painful burns. Always test your water before exposing yourself to potential harm.

You can turn down the water heater temperature so that it only heats to a maximum of 120 degrees.

Many people think they want things, but they don't really have the strength, the discipline. They are weak. I believe that you get what you want if you want it badly enough. ~Sophia Loren

Can You See Me Now?

The *Popular Mechanics* website reports that scientists at Oxford University are adapting technologies used in smartphones and gaming systems for use in frames that can help people with age-related macular degeneration and other eyesight problems.

The high-tech glasses have small video cameras mounted at the corners. Facial recognition software, running on a device that the wearer carries in his or her pocket, can identify people and objects. Then the minuscule LED arrays embedded in the lenses can highlight those objects in a specific color that would help the wearer identify them.



The Oxford scientists also believe they might be able to use optical character recognition that would enable people to hear text read through headphones in the glasses. They're hoping to produce the glasses for about the same cost as a high-end smartphone.

6 Tips For Late Retirement Saving

If life's circumstances have forced you to put off dealing with your retirement plans until later in life, the road to a successful retirement is different from that of someone who's just starting out. These tips will guide your way.

1. **Take a look at the house payment.** Make extra principal payments now to eliminate the monthly payment before you retire. If you can't get it paid off before you retire, consider refinancing now while you're still working.
2. **Add a fun part-time job.** Consider adding a part-time job doing something you enjoy and bank the money for retirement. Like wine? Work a night a week in a wine store. Gardening a hobby? Seek a position in a garden center. Good at writing? Investigate freelance writing.
3. **Upgrade hard-goods.** Examine the hard-goods in your house, (appliances, heating and air conditioning units, and so on), with an eye to life span. You will find it more convenient to replace an aging unit now, when you have financial options, than later when you may be on a fixed income.
4. **Eliminate debt.** Servicing credit card debt is costly. Stop using them and pay them off! Then bank the cash you normally spend on interest for retirement. Reduce the car payment. Drive a Chevy, not a Caddy. But don't scrimp on your "wheels" too much. You will want reliable transportation when you retire.
5. **Stay healthy.** Having your health is like having money in the bank. Exercise regularly and don't avoid the doctor's and dentist's office! Those preventive care visits really pay off.
6. **Consider downsizing sooner.** Reducing your house payment early offers the opportunity to invest the difference.



We've Got Your Back

Practice good posture. Don't slouch, stand and sit with your shoulder blades retracted.

Breathe through your belly. Feel your stomach as you breathe in and out.

Stretch. Some neck and shoulder stretches can keep your back flexible.

Eat right. A heavy belly is one of the greatest causes of back pain.