

John's Home News

News To Help You Save Time And Money

March 2012

Are You a Crack(ed) Pot?

A water bearer had two large pots, each hung on the ends of a pole which he carried across his neck.

One of the pots had a crack in it, while the other pot was perfect and always delivered a full portion of water. At the end of the long walk from the stream to the house, the cracked pot arrived only half full. For a full two years this went on daily, with the bearer delivering only one and a half pots full of water to his house. Of course, the perfect pot was proud of its accomplishments, perfect for which it was made. But the poor cracked pot was ashamed of its own imperfection, and miserable that it was able to accomplish only half of what it had been made to do.

After 2 years of what it perceived to be a bitter failure, it spoke to the water bearer one day by the stream. "I am ashamed of myself, and because this crack in my side causes water to leak out all the way back to your house."

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The bearer said to the pot, "Did you notice that there were flowers only on your side of the path, but not on the other side? That's because I have always known about your flaw, and I planted flower seeds on your side of the path, and every day while we walk back, you've watered them. For two years I have been able to pick these beautiful flowers to decorate the table. Without you being the way you are, there would not be this beauty to grace the house."

Moral: We're all cracked pots. But it's the cracks and flaws that make our lives so very interesting and rewarding. Look for the good in the cracks.

Your signature

March Quiz Question

What do you get if you divide the circumference of a pumpkin by its diameter? (Dust off your math book for this one!)

Everyone who faxes, emails or calls in the correct answer by the last day of this month will be entered into a drawing for a \$30 gift certificate to _____.

Yogurt Clears Your Nose

Colds, sinus infections, and other upper respiratory tract infections are the leading reason for visits to the doctor in the United States. But according to a study reported by Yahoo News, eating yogurt could help you avoid a cold and many ailments associated with allergies.

Yogurt contains probiotics—bacteria that can benefit the body's immune system. In addition to yogurt, probiotics are found in fermented and non-fermented dairy products and in soy products like miso and soy drinks.

A review of data involving more than 3,000 participants found that patients who consumed foods with probiotics for more than one week came down with 12 percent fewer upper respiratory infections than those who were treated with a placebo, or who ate probiotic foods for less than a week.

March Is Mad for Observances

In addition to the serious celebrations of Shabbat and Women's History Month, March also hosts some less well known observances:

National Social Work Month, March 1-31. Social work's most common specialties are mental health (37%), child welfare/family (13%), health (13%), and aging (9%).

Telecommuter Appreciation Week, March 2-8. The American Telecommuting Association highlights the benefits of work-at-home. It is held during this week in honor of Alexander Graham Bell, whose birthday is March 3. Tell you boss you need to work from home!

Middle Name Pride Day, March 7. Some celebrities are so proud of their middle names they use them as their first: (Olive) Marie Osmond, (Troyal) Garth Brooks; (James) Paul McCartney, and (Thomas) Sean Connery. What if you went by your middle name?

National Agriculture Week, March 16-22. The Agriculture Council of America estimates the average farm today occupies 441 acres and feeds nearly 145 people.

St. Patrick's Day, March 17. Every year on this day, the Chicago River, San Antonio River, and River Liffey in Dublin, Ireland, are all dyed green for the day.

National Cleaning Week, March 23-29. According to the U.S. Department of Commerce, more than 10 percent of American households hire housekeepers.

150th Anniversary of the Patent on the Pencil, March 30. On this date in 1858, Hymen Lipman of Philadelphia was granted a patent for the first pencil with an attached eraser. The U.S. Supreme Court later ruled the patent should not have been granted since it was merely a combination of two previous inventions.

See An Interesting Home?

No need to wonder about the price or call a high-pressure sales agent who will make you feel obligated. I can send you the information quickly and easily for any house, listed or sold, anywhere in town.

**Just ask me! It's all part of my
free, no-obligation
HomeFinder Service.**

Leave the address on my voicemail, anytime, 24 hours a day, and I'll fax, mail or email all the information on that listing within 24 hours.

A Different Kind of Retirement Planning

People over 40 shouldn't just plan for retirement, they should rehearse for it.

Because retirement can last 20 to 30 years, it's more important than ever that "pre-retirees" (those who plan to retire in five to seven years) practice how they want to live without work as the organizational focus of their lives:

- **Try out different retirement lifestyles.** For example, many people dream of traveling in an RV or going abroad. Practice this by renting a camper and going on the road for a long vacation. You may discover that travel is exhausting or boring.



The same holds true for relocation dreams. Rent a home where you think you may want to retire to see if it really is where you'd like to move. The community may not be your cup of tea. Work these details out before you commit to an expensive change.

- **Live with your spouse 24 hours a day.** Most couples spend much of their early years working and, thus, spending much of their time apart. It may take some time to get used to the other person's schedule, habits, and routines.

- **Practice living on a retirement budget.** Most retirees' income is significantly less than their pre-retirement income. Add up all the Social Security benefits, pension income, estimated income from the sale of your home, plus 401(k) and IRA savings to calculate what you can realistically expect to live on each month.

Then live on that amount for a month to determine what changes, if any, you need to make to your plans.

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Where Does Aspirin Come From?

Aspirin is one of those ordinary things that's been around forever. But how does something like aspirin come into the world?

Aspirin, or its technical name *acetylsalicylic acid*, belongs to a group of drugs called salicylates. It's commonly used for minor aches and pains, to reduce fever, and to relieve inflammation. Aspirin also inhibits the production of platelets in the blood, making it useful in preventing clots that may cause heart attacks and strokes. In addition, low doses of aspirin administered immediately after a heart attack can reduce the risk of a second attack or damage to cardiac tissue.

Hippocrates and other early physicians used extracts of willow bark or the plant spiraea (found in Europe and Asia) to treat headaches, pain, and fevers. These plants contain a naturally occurring chemical called salicin.

In 1853, a French chemist named Charles Frederic Gerhardt created acetylsalicylic acid, but it wasn't until 1897 that chemists at Bayer AG first produced a version of salicin that was gentler on the stomach than pure salicylic acid. The new drug's name, "aspirin," was based on the word "spiraea." By 1899 it was being sold by Bayer throughout the world.

Following World War I, "aspirin" became a generic term, although Aspirin with a capital A remains a registered trademark of Bayer in Germany, Canada, Mexico, and more than 80 other countries.



Waist Size Matters

Client of the Month

Congratulations to our
Client of the Month:

Barb and Stan Johnson
from Tampa.

As always, the Client Of the
Month receives a free dinner
for four at the _____
Restaurant. Take family or
friends out for the evening—
our treat.

Call me to find out how
you can become
Client Of The Month!

According to Dr. Mehmet Oz, how much you weigh is less important than where you carry your weight. If excess weight is predominantly around your middle (as opposed to hips and legs), that could significantly raise your risk for heart disease, diabetes, dementia, and certain types of cancers.

As a rule of thumb, Dr. Oz says your waist shouldn't be any larger than half your height. So if you're 5 feet, 4 inches (for a total of 64 inches), your waist should measure no more than 32 inches. For an accurate measurement, pull in your stomach as much as possible and have a string or measuring tape meet at your belly button.

5 Spring Cleaning Chores to Get Your Financial House in Order

1. Get rid of financial clutter. How many subscriptions do you have to services that you don't absolutely need? Many households now spend more than \$300/mo. on tech services, including phone, internet, and cable. Add to that website services you rarely use for everything from checking your credit score to playing online games. Many households can cut \$50 or more monthly. That's \$300/yr.
2. Mop up your winter bills. It's time to pay the piper. You had a great Christmas. Now if you need to take on an extra job, get rid of an item of luxury, or dip slightly into savings, it's important to pay off Christmas debt rather than letting it pile up in the corners.
3. Now that the taxes are in the bag, it's time to organize for next year. Think of it as tax maintenance. Like painting the Golden Gate Bridge...once you're finished, it's time to start again.



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- What did that house across the street sell for?

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See page 7.

4. Add on to your savings. If you can get rid of financial clutter, put that savings into your retirement fund. Or create a vacation fund. Or as mother always said, add it to next year's Christmas fund and you won't have to stress about gifts when the time comes to make merry.
5. Schedule a day when you can sit alone or with your partner to review your insurance, 401k contributions, and other savings plans. Annual analysis of your financial position in the world helps keep things fresh and on track.

Kids and Social Networking

You can't escape social networking these days: Facebook, LinkedIn, Google Plus, and all their online cousins are everywhere. If you've got kids, chances are they're eager to join all their friends in cyberspace.

Worrying about their safety is natural, but hoping social networks will go away isn't realistic. You're better off working with your children so they don't hide their online activities from you.

Start with kid-friendly sites. Facebook is far from the only place for people to go. Many schools now have kid-friendly classroom options for networking.

Talk about privacy. Have a serious discussion with your kids about guarding their personal information online, including their address, name, names of friends, etc.

Use parental controls—online and offline. Kids don't always get to choose what's served up to them online. Use parental controls to block sites. Also tell you kids you require access to their email, texts, and other interactions.

WELCOME NEW CLIENTS

Here are some of the new clients who became members of our "Real Estate Family" this past month. I'd like to welcome you!

Darrell and Marie Clayton from Tampa (referred by Sarah Parker)
Larry Miller from Brandon
Sue and Martin Baxter from Odessa
(referred by George Franklin)

We love recognizing our new friends and wonderful existing clients who are kind enough to introduce their friends, family and neighbors to us.

JOHN'S HOME NEWS

Free Information Request Form

Please complete the box below and place check marks next to the free reports and information you'd like to receive.

Fax this form to **555-555-1222** or mail it to:

John Smith, 123 Main Street, Anywhere, USA 54321 or just call me at **555-1212!**

www.mycompany.com email: **JohnSmith@mycompany.com**

Name: _____ Phone: _____

Address: _____ Email: _____

City: _____ State/Province: _____ Zip/Postal: _____ Fax: _____

Please send me the requested free information selected below via () Mail () Fax () Email.

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- Five Deadly Mistakes Home Sellers Make
- Making The Move Easy On The Kids
- How Sellers Price Their Homes
- How To Stop Wasting Money On Rent
- How To Sell Your House For The Most Money In The Shortest Possible Time
- The 10 Dumbest Mistakes Smart People Make When Buying Or Selling A Home

Free Information

- Send me information about your free, no-obligation **HomeFinder/HomeLoanFinder** service.
- Send me the special computer report showing the features and sale prices of up to 15 of the most recent home sales near the following address:
_____, City: _____ or in
the _____ area.
- Please let me know the listing price and features of the home at the following address:
_____.
- Please let me know the selling price of the home at the following address:
_____.
- Please call me to arrange a free, no-obligation market valuation on my house.

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