

Brad and Benjamin's Home News

News To Help You Save Time And Money

January / February 2009

The Cookie Lesson

After a long, exhausting day, a woman was waiting for her flight in the boarding lounge of a busy airport. When an announcement was made that her flight was delayed, she decided to buy something to read. While she was in the airport shop she also purchased a package of cookies.

She returned to the boarding lounge and began reading.

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Beside the armrest of the chair where the package of cookies lay sat a man

reading a magazine. When she took out the first cookie, the man also took one also. She stared - he smiled - and both went back to their reading. She was irritated - "What nerve!" she thought - but said nothing. For each cookie she took, the man took one, too. Soon she'd gone from irritated to infuriated, but she didn't want to cause a scene.

When only one cookie remained she thought, "What will he do now?" No sooner had she thought that, than the man took the last cookie, divided it in half, and, smiling, and gave her one half. That

Thank You for Not Keeping Us a Secret...

was too much! She opened her mouth to reprimand him, but was interrupted by her flight being called. In a huff she took her book and her bags and stormed to the boarding gate.

After she sat down in her seat on the plane, she opened her purse and to her surprise, there was her package of cookies. Untouched and unopened. She was stunned - and embarrassed. All along, that man had been sharing *his* cookies with *her* - and with a smile.

Things aren't always what they seem!
Brad and Benjamin

Big Box - Big Injuries?

In the past decade, thousands of shoppers have been injured by falling merchandise at retail (or "big box") warehouses.

Since it's not uncommon for merchandise to drop 12 to 16 feet from massive shelves, it isn't surprising that just one major chain had 33,000 customer and employee injury claims in the past six years, with most of the injuries to the head, neck, and shoulders.

Safety experts say most people are unaware of the dangers and assume they're as safe as in smaller grocery stores. The experts criticize many retail warehouses for lack of proper warning signs or precautions such as safety nets. "People should remember that they're in a working warehouse," says the vice president of communications for one big box store. "You need to be aware of what's going on around you just like when you're driving a car." Here are some store safety tips:

- Ask a staff member to reach high items; don't stand on lower shelves, step stools, or ladders - those are there for the employees, not the customers.

ARE YOU RENTING OR DO YOU KNOW SOMEONE WHO IS STILL RENTING?

-Rates are low, home prices are still dropping, and sellers are desperate to sell...TIME TO BUY

-Renters can almost match their current rent payment by purchasing a home in this unique market

-First-Time Home Buyers are also eligible for a \$7,500 tax credit if you purchase before July 2009

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Benjamin T. Carter

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- Don't enter an area where forklifts are operating.
- To avoid falling items, walk in the center of the aisles rather than next to the shelves.
- Get out of the way if you see other shoppers grappling with high-up merchandise.
- Keep your smaller children close to you; don't allow any children to have free run of the store.

When Kids Ask Tough Questions

Violence in schools. Sex. Alcohol. Drugs. Abuse. Harassment. Eating disorders. Divorce. Death.

These are just some of the topics your children are likely to ask you about, and just some of the topics that you, as a parent, may be least prepared to discuss. Perhaps you never had these conversations with your parents, so you have no role model to refer back to. Perhaps you have answers in your mind, but have difficulty putting



those answers into words that make sense to your child. Or, perhaps you don't know enough about the subject to feel comfortable answering their questions.

Here's the reality: Kids are going to ask questions, and you may never feel comfortable answering them. But if you'd prefer your child get accurate answers from you rather than getting their information from TV or their classmates, here are some suggestions:

Get ready. Talk with your spouse about how to discuss tough topics, so the two of you don't offer confusing information. Ask other parents you respect how they've handled their kids' questions. The school counselor and your family physician are

Have you seen all those new homes?

Did you know that I have represented a number of clients on the purchase of their new home? Many builders cooperate with agents and I have been successful in often getting my clients a much better price on their home than they could on their own. You may ask yourself why use an agent when buying from a builder? The answer is that I can negotiate on your behalf and ensure you are getting the best deal. If you have any questions just give me a call before you even visit a builder's models and don't sign anything...Brad

great resources as well. Also ask these and others for recommendations for parenting books and Web sites they've found helpful.

Get set. Be encouraging and supportive; let your children know it's safe to come to you with questions with no fear of bad consequences. And while it's best to answer a question in the moment, you don't have to answer *every* question every single time. It's OK to occasionally say, "I don't know; let's go look it up" or, "I'm not sure; give me some time to think about that." Then be sure that you *do* look up the answer together, or you *do* have an answer in a fairly short amount of time.

Go! Be honest: Otherwise, you'll have to explain later why you told your child something that wasn't accurate. Be patient: It may take your child some time to get his question out, but let him think - and speak - at his own pace. Be the parent: When children, especially young children, want information, they turn to their parents first. These tough conversations are opportunities to correct wrong information, build trust, and share your own values and principles with your child.

See An Interesting Home?

No need to wonder about the price. No need to call a high-pressure sales agent who will just make you feel obligated. My computers 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.

What Is Love?

In this Valentine's month, if you find yourself wondering about the meaning of love, just do what the experts did - ask a group of four- to eight-year-olds:

When someone loves you, the way they say your name is different. You just know that your name is safe in their mouth. *Billy, age four*

Love is when a girl puts on perfume and a boy puts on shaving cologne and they go out and smell each other. *Karl, age five*

Love is what makes you smile when you're tired. *Terri, age four*

Love is when my Mommy makes coffee for my Daddy and she takes a sip before giving it to him, to make sure the taste is OK. *Danny, age seven*

Love is when you kiss all the time. Then when you get tired of kissing, you still want to be together and you talk more. My Mommy and Daddy are like that. They look gross when they kiss. *Emily, age eight*

When you love somebody, your eyelashes go up and down and little stars come out of you. *Karen, age seven*

Love is what's in the room with you at Christmas if you stop opening presents and listen. *Bobby, age seven*

Love is when you tell a guy you like his shirt, then he wears it every day. *Noelle, age seven*

Love is when Mommy gives Daddy the best piece of chicken. *Elaine, age five*

Love is when Mommy sees Daddy smelly and sweaty and still says he is handsomer than Robert Redford. *Chris, age seven*

Love is when your puppy licks your face even after you left him alone all day. *Mary Ann, age four*

You really shouldn't say "I love you" unless you mean it. But if you mean it, you should say it a lot. People forget. *Jessica, age eight*

WELCOME NEW CLIENTS

Here are some of the new clients who became members of our "Real Estate Family" this past month. We would like to welcome you and wish you all the best!

Brandon
Brandon and Melanie
Craig Smith
JD Woodfield

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

Start Saving By Stopping

A good way to *start* saving money is to *stop* doing something, and take the money you would have spent and deposit it in your savings account on a weekly or monthly basis. Some things you might consider stopping are smoking, buying books and DVDs instead of borrowing from the library, paying dues at a gym or country club you don't use, paying for subscriptions to magazines you don't read, and paying for cable or satellite channels you don't watch. If you start saving by stopping, you'll feel great at the end of the year when you see the balance in your account.

The Power Of That Two-Letter Word

There will always be someone out there who's going to ask you to do something you don't have time to do. In an effort to please everyone, you may say "yes." This is a recipe for increasing your stress, and falling short of completing any obligation well. So everyone, including you, might be better served if you invoke that powerful, two-letter word and just say "no." How can you do that? Start with this advice:

Don't say anything when you're on the spot. Take some time to think it over. It's OK to say, "Let me get back to you about that this afternoon."

January Quiz Answer

Question: What is the largest national park within the U.S. National Park Service system?

Answer: Wrangell-St. Elias (in Alaska).

Source: www.nps.gov/wrst

Be direct. Tell the truth about why you can't do what's asked of you. There's no need to make up what might be deemed a "better" reason.

Be polite, but firm. Don't build false hope about what you can do. Don't say, "I'll try." You'll just worry about squeezing the request into your schedule

or how you're going to say in the end that you didn't get it done.

Suggest alternatives. Perhaps you know of someone who has the time or is better suited to fulfill the request. Or perhaps you yourself will have time in the future. If so, say, "Marni may be the better person to ask for that" or, "I don't have time to do that this week, but I can do it next Thursday if you can wait." Be honest, though. This tactic shouldn't be used merely to get the person off your back or to postpone an inevitable "no."

Dark Chocolate Is Best

While nutritionists have long touted the health benefits of chocolate, registered dietician Jean Stork specifies that dark chocolate - made with 70 percent cocoa or more - delivers the maximum amount of antioxidants. For variety and even greater nutritional value, try chocolate with nuts, but avoid the extra calories of cream or caramel fillings.

Be Good To Your Heart

In addition to Valentine time, February is also Heart Month. Here are some easy ways to be good to your heart:

Take the stairs instead of an elevator or escalator. Start with just one flight. Or get off the elevator one floor early and walk up the stairs. Soon, you'll be ready for two flights.

Park a few extra blocks away from your destination or at the far end of the parking lot and walk the extra distance. Pick up your walking pace from "stroll" to "brisk."

Walk around the building for a break during the work day or during lunch. Added benefit: It will help you stay awake.

Try thinking of housework as a chance to exercise, and give that vacuum a workout. Spouses and children can "workout" with the vacuum, too.

Try thinking of the dog as an exercise machine and take him for regular walks. That will be good for both your hearts!

Instead of asking someone to bring you a drink, the remote, or the phone, get up and get it yourself.

Sleep well. Research studies have linked sleep deprivation to blood pressure problems, depression and other factors that increase the risk of heart disease.

Laugh - often and honestly. Rent a funny video, tell a silly joke, ready a funny story, take yourself less seriously. Stress is your heart's enemy, and laughter is a great stress reliever.

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DO YOU WANT TO FIND OTHER LOCAL BUSINESSES THAT GIVE OUTSTANDING CUSTOMER SERVICE?

Request a free copy of my service directory or go to my web-site under the local partners tab. All of the businesses listed in it have a proven track record for providing the outstanding customer service you deserve.

It's a Woulda, Coulda, Shoulda Market!

The housing market is on sale right now and in many neighborhoods you can now buy homes for as much **50% off** the peak selling prices of just a few years ago. And on top of that interest rates are at a 37 year low!

Give us a call to see what's on sale this month...

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and Benjamin 858-342-4998

Your Real Estate and Mortgage Consultants For Life...



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