

# Brad and Benjamin's Home News

News To Help You Save Time And Money

March 2009

## Those Canny Canines!

If dogs were teachers, here's what we'd learn:

When a loved one comes home, always run to greet them.

Never pass up the opportunity to go for a joyride.

Allow the experience of fresh air and the wind in your face to be pure ecstasy.

### Free Bank Owned HOME BUYERS' SEMINAR

A new Consumer Awareness Hotline explains all you need to know about buying a home in today's market. Learn the complete home buying process, including important information about how your credit record affects your loan and how to buy bank owned properties. Call (888) 253-1990, ext. 103 for a FREE Recorded Message.

### INSIDE THIS ISSUE

- The Myth Of Multitasking
- Hangers Hang Around
- Fitness Tip
- Kids And Commercials
- Going Batty
- How To Reach Your Goals
- How To Control Your Debts
- Can You "Rebuild" Your Brain?"

When it's in your best interest, practice obedience.

Let others know when they've invaded your territory.

Take naps. Stretch before rising. Run, romp, and play daily.

Thrive on attention and let people touch you.

Avoid biting when a simple growl will do.

On warm days, stop to lie on your back on the grass.

On hot days, drink lots of water and lie under a shady tree.

When you're happy, dance around and wag your entire body.

No matter how often you're scolded, don't buy into the guilt thing and pout - run right back and make friends.

Delight in the simple joy of a long walk.



Thank You for Not Keeping Us a Secret...

Eat with gusto and enthusiasm. Stop when you've had enough.  
Be loyal.  
Never pretend to be something you're not.  
If what you want lies buried, keep digging until you find it.  
When someone is having a bad day, be silent, sit close by, and nuzzle them gently.

**Come to think of it - dogs *are* great teachers!**

Brad and Benjamin

## Don't Forget...

It's time to "spring forward" - Daylight Saving Time begins March 8, and clocks are turned forward one hour.

# The Myth Of Multitasking

Multitasking has become so much a part of our lives that we barely notice when we're doing it:

**Scenario #1:** You're at your computer at work, typing a report. The phone rings, and email dings that you've got a message. You pull off your iPod headphones, answer the phone, and access your email in-box. While you're talking, you scan the email. You're still talking as you switch back to your report and finish the sentence you were typing. You reach for the last bite of the sandwich you bought for lunch, then click on email because you just received another message. You ask the person on the phone to hang on because someone just stopped by your desk with an urgent question.

### 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

Call me today to get pre-approved and take advantage of these unprecedented opportunities!

**Benjamin T. Carter**  
Mortgage Consultant  
Quality Funding Group  
858-342-4998 Cell  
[BCarter@qfgonline.com](mailto:BCarter@qfgonline.com)

**Scenario #2:** You're driving. You're talking on your hands-free phone, trying to schedule an appointment. You pick up your personal digital assistant from the passenger seat, open the calendar, and scroll through the next six weeks looking for a date and time that work for both of you. You enter the appointment in your calendar, disconnect and make another call. You're wondering what's in the fridge for dinner, and you're scanning the curb for a parking place near your dry cleaners. You change radio stations, then reach in the door pocket for that CD you've been meaning to listen to. You pull the phone away while you sneeze, then resume talking, and swing into a quick U-turn to park in front of the dry cleaner.

*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*

If you're like most people, one or both of these scenarios sounds familiar. And if you're like most people, you think you're doing all of these things - that is, *multitasking* - well. Even wonderfully well.

Well, most of us aren't. According to extensive research at institutions including MIT, the University of Michigan, UCLA, the University of London, and the National Institutes of Health, when we think we're multitasking, we're actually *not* doing a lot of things simultaneously, but rather, switching our attention from task to task very quickly, especially if the tasks require the same part of the brain. So while eating lunch and watching TV or chewing gum and walking are no problem, we get into trouble when we try talking on the phone and writing an email. It's like trying to have a conversation with two people about different subjects at the same time. "Nearly impossible," says one scientist. "Humans are not built to work this way," says another.

And, as we switch our attention among tasks, it then takes our brain a few seconds or minutes or longer to remember where we were with each task, and where we go from there. So instead of doing more in less time, we're actually doing *less*, and not doing it as well as if we'd focused on one task, completed it, and moved on to the next.

The irony is that the word *multitasking* came into use with reference not to humans - but to computers. According to numerous dictionaries, *multitasking* is "the concurrent operation of two or more processes by one central processing unit (CPU)."

Only today, that CPU - is you.

## Hangers Hang Around

According to Bob Kantor, CEO of HangerNetwork, a company that makes recycled paper hangers for clothing, 3.5 billion wire hangers wind up in landfills each year - and they can take over 100 years to degrade. If your dry cleaner doesn't use the new paper hangers yet, return your wire ones to the cleaners (local law permitting). Each hanger costs about eight cents, so they'll be happy to take them. Two more ideas: Most thrift stores need wire and plastic hangers; when buying new clothes, leave the hangers at the store.



## Fitness Tip

1. Begin by standing on a comfortable surface where you have plenty of room at each side.
2. With a five-pound potato sack in each hand, extend your arms straight out from your sides, and hold them there as long as you can.
3. Try to reach a full minute, and then relax.
4. Each day you'll find that you can hold this position for just a bit longer.
5. After a couple of weeks, move up to 10-pound potato sacks.
6. Then try 50-pound potato sacks. Then eventually, try to get to where you can lift a 100-pound potato sack in each hand, and hold your arms straight for more than a full minute.
7. Once you feel confident at that level, put a potato in each sack.

# Kids And Commercials

The number of television ads your children see in one year might surprise you.

According to The Henry J. Kaiser Family Foundation, children ages two to 11 are exposed to an average of 20,000 television ads per year. Of those ads, the average number of food ads is 5,600 per year: 28 percent (1,568) are for restaurants and fast foods; 24 percent (1,344) are for desserts, sweets, and snacks; and 17 percent (952) are for cereals.

## ***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!

Brian and Erika  
Chris Clark  
John Munoz

*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.*

## Going Batty

Our relative, the bat (the only flying mammal), eats 50 percent or more of its weight in food every night. Imagine a man of 180 pounds eating 30 pounds of food at each of his three square meals each day! For most of the bats in the eastern United States, the food of choice is insects. But in other parts of the world, bats feed on fruit, spiders, fish - even other bats.



The largest bat is the flying fox of Asia and Australia with a wingspan of about six feet. It weighs over two pounds and eats fruit. The smallest bat is the insect-eating hog-nosed (or bumblebee) of Thailand. With a wingspan of six inches and weighing in at two grams (about the weight of a dime), they can hover like hummingbirds.

And here's one more bat fact you may not know: Many important agricultural plants, including bananas, bread-fruit, mangoes, cashews, dates and figs, rely on bats for pollination.

## How To Reach Your Goals

The conventional wisdom is that if you don't set a goal, you won't get where you want to go. You might be a receptionist who has the goal of one day becoming a novelist, or a construction worker who wants to own your own company. You dream about it and have confidence that you can do it. Yet day after day you go to your job, and the book you mean to write never gets written; the company you mean to run never gets started. It's a common problem: We set our goals, but then don't know how to get from here to there.

***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.

Artist and scientist Leonardo da Vinci was fully aware of this tendency in himself and in others who were learning to paint. Here's what he had to say to those who aspired to greatness:

"We can only comprehend one thing at a time. Let us suppose that you were to glance over the whole of this written page: You would instantly judge it to be full of various letters but you would not in that time recognize what the letters were, nor what they might mean. And so you have to proceed word by word, and line by line, if you wish to gather information from these letters. Again - if you wish to climb to the top of a building you will have to go up step by step, otherwise it will be impossible to arrive at the top."

### ***March Quiz Question***

**The saguaro cactus is native only to which desert?**

## How To Control Your Debts

If you feel you have a debt problem that's ballooning out of control, what should you do? According to financial advisers at MasterCard.com, you should be honest with yourself. Admitting that you have a problem and that you're going to have to solve it is essential for starting the work you need to do.

Once you've gotten through that stage, try these tips for assessing the problem, minimizing the damage, and getting started on another financial chapter of your life:

- Write down all your debts and monthly expenses.
- Come up with a budget that's realistic. You'll need to cover your expenses and begin to pay off your debt. Devise a plan, and stick to it.
- Curb spending. Wrestle with this question before purchasing anything: Is this something I "need" or "want"?
- Accept that paying off debt is difficult, and try to avoid becoming discouraged.
- Stay focused on living a debt-free life and how great it will feel when you get there. Be determined to achieve your goal.

### See An Interesting Home?

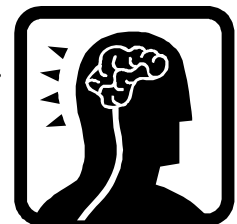
No need to wonder about the price. No need to call a high-pressure sales agent who will just make you feel obligated. My computers can send you the information quickly and easily for any house, listed or sold, anywhere in town.

**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.

## Can You "Rebuild" Your Brain?

Up until about 10 years ago, it was believed that we were born with a fixed number of brain cells that eventually died out. Now scientists know that brain cells regenerate throughout our lives. And one thing seems clear: To keep the sharpest memory you can for as long as you can, get moving. Aerobically, that is.



Studies have shown that people who engage in aerobic exercise perform better cognitively, show increased brain volume, and demonstrate lower rates of dementia. That's because exercise actually encourages neuron generation in the part of the brain that processes memories.

# 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 50 year low!

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

Brad 858-204-8002  
and Benjamin 858-342-4998

Your Real Estate and Mortgage Consultants For Life...



Brad and Benjamin's Home News  
11702 Via Chona  
San Diego, CA 92128  
(858) 204-8002  
Brad@Brad-Butner.com  
[www.SouthernCaliforniaHomesOnline.com](http://www.SouthernCaliforniaHomesOnline.com)

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