



Pratt Connection

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Who's Rich and Who's Poor?

One day a rich man took his son on a trip to the country with the purpose of showing his son how fortunate he was, and how poor many other people were. They spent a day and night at the home of a humble farmer. When they got back from their trip the father asked his son, "How was the trip?"

"Very good, Father," replied his son.

"Do you now see how poor people can be?" the father asked. "Yes," said the son.

"And what did you learn?"

The son answered, "I saw that we have a dog at home, and they have four. We have a pool that reaches to the middle of the garden; they have a

creek that has no end. We have imported lamps in the garden; they have the stars at night. Our patio reaches to the front yard, and they have a whole horizon.

"We have a small piece of land to live on and they have fields that go beyond our sight. We have servants who serve us, but they serve others. We have walls around our property to protect us, and they have friends to protect them."

When the boy finished, his father was speechless.

His son added, "Thank you, Father, for showing me how poor we are."

What do you count as your riches?

Manners Matter!

Woman's Day Magazine surveyed their readers and found that 91% of them think today's kids don't have acceptable manners.

Letitia Baldrige, author of *More than Manners! Raising Today's Kids to Have Kind Manners and Good Hearts*, says that teaching your children good manners will help them succeed in life. Letitia - the etiquette, protocol, and entertaining adviser to five First Ladies - also says that good manners make a person stand out in life, and if you're well-mannered, other people will naturally want to be around you. If you behave well, she adds, you become an inspiration and encouragement to others.

Other pluses? Teaching your children good manners instills social confidence in them; they know what to do and when to do it because they've been trained to do the right thing. Letitia suggests that having manners is not just saying polite words when they're expected or knowing which fork to use in an upscale restaurant, but instead is imbuing a child with the confidence to know how to steer themselves through life and how to engage other people in efficient and kind ways. The most important thing to remember: Good manners need constant reinforcement.

Better Mornings

If you grab a doughnut and dash out of the house in the morning, you may be in an unhealthy rut. Start your morning in a better way:

- Get up 20 minutes earlier to avoid rushing.
- Get centered before you go out into the world. Take a few minutes to mediate or do yoga.
- Get rid of that annoying alarm clock and buy one that wakes you up with pleasant tones.
- Think of all the things you're grateful for.
- Listen to a relaxing CD instead of the news.
- Get up early enough to exercise.
- Set one goal for the day. Close your eyes and concentrate on what it is you want to accomplish.
- Write in your journal.
- Drink your favorite beverage from your favorite mug -- absorb the entire experience.
- Get up with the sun and take a relaxing walk.

Holly's Household Corner

"Can You Let It Go?"



Getting overwhelmed because you can't get all of your household chores done?

It's a common problem, and achieving some kind of balance is the answer. When you start feeling stressed because your car needs washing or there's a sink full of dirty dishes, ask yourself how much it really matters. Eventually you'll get those chores done, and it's not ruining your life to let them slide. Sometimes it's a matter of learning how and what to let go so you can live.

Try making a list of what you need to do, then prioritize what you must do today, and do that. You'll feel elated because you've narrowed your tasks, and you can celebrate when you're finished.

Gardens and Greenhouses



"Dry Summer May Hurry the Onset of Fall Color"

Summer's generally dry conditions may speed the onset of fall color in Ohio. However, the depth of color and length of season depend mostly on September's unpredictable weather.

"We're already starting to see changes in Ohio's woodlands," said forester Casey Munchel. "Moisture-loving cottonwood trees began turning yellow early due to lack of rainfall. Buckeye trees, always among the first to don their fall finery, are also turning yellow. And the vivid reds that mark poison ivy vines in autumn are starting to show through in most areas."

Fall color's arrival depends primarily on decreasing daylight hours, a cycle that is repeated at the same time each year without fail. Leaves begin to turn color first in northern Ohio in late September, with color quickly progressing through the southern part of the state by late October.

However, the vividness of the colors and how long colored leaves remain on the trees depend on weather and can vary from year to year. The cool nights and sunny days of September are key to striking Fall Color landscapes. These varying temperatures bring on a chemical change in leaves, producing the deep russets and purples that light up Ohio's woodlands in fall.

Moist conditions tend to keep leaves on the trees and prolong the season. However, severe windstorms can bring leaves down abruptly and cut the Fall Color season short. Conversely, periods of quiet weather can lengthen the season well into November.

~ From <http://www.dnr.state.oh.us/tabid/9584/default.aspx>

Should You Have Long-Term Care Insurance?

What is long-term care insurance, and who needs it?

Long-term care insurance is coverage you purchase to help pay for long-term care services you might need as the result of a chronic disease, serious accident, sudden illness, or cognitive impairment like Alzheimer's disease. While nearly 40% of people receiving long-term care are age 18 to 65, long-term care (and insurance) is most often associated with people 65 and older who need:

- Help in the home with daily activities - bathing, dressing and eating.
- Community programs such as adult day care.
- Assisted living services in a residential setting other than the home.
- Visiting nurses.
- Care in a nursing home.

Many people don't purchase long-term care insurance because they don't want to think about aging; they don't believe they'll ever need it; they don't know enough about it; or they think they can't afford it. In the last case, it's true that long-term care insurance can be expensive. On the other hand, consider that the 2007 national average for a private room in a nursing home is \$74,806, according to a report from Genworth Financial. For home care this year, you could pay \$61,438 in Massachusetts, \$78,130 in Texas, and \$187,070 in Oregon.

And in case you're thinking that your health insurance will cover long-term care, the AARP Web site advises that, "Ordinary health insurance policies and Medicare usually don't pay for long-term care expenses. Medicaid...will only pay for long-term care if you've already spent most of your savings or other assets."

Your financial planner can advise you about long-term care insurance and whether it may help protect your assets, minimize your dependence on family members, and control where and how you'll receive long-term care services.

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Congratulations!

Welcome...

Lisa & Jason Kabay, Helen Tartaglia, Dan Glynn

Happy Homeowners...

Nick & Michelle Gismondi, Sarah & Bill Harries

Successfully Sold...

Nick & Michelle Gismondi

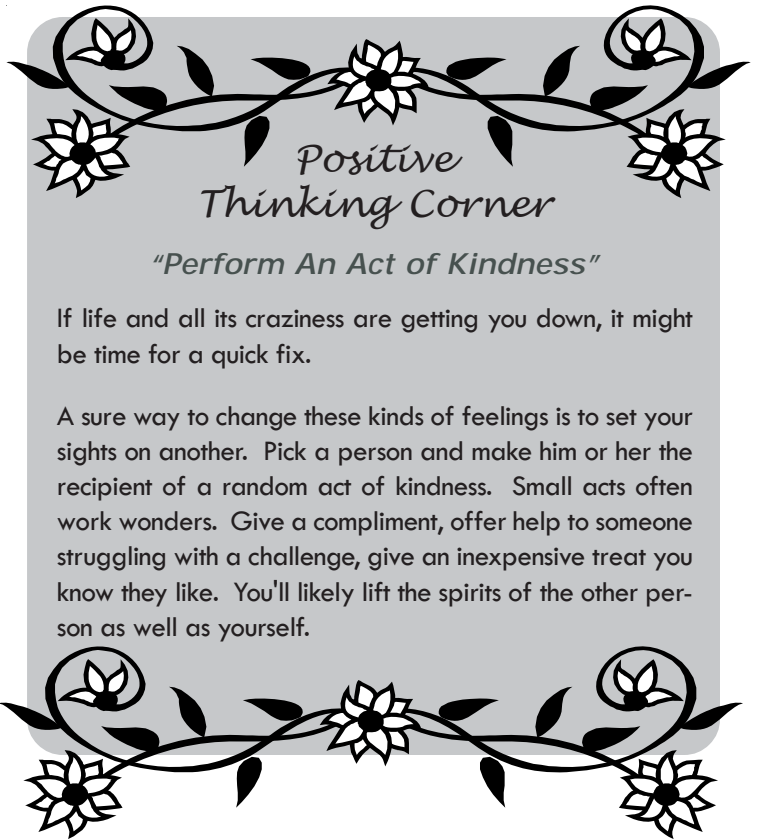
Thanks for Your Referrals...

Chris Roche', Sylvia Luck, Julie Mistur, Mary Kelly,

Marty Kinsella, Zahira

My purpose is for you to be so *outrageously happy* with the help I provide to you that you'll gladly introduce me to at least two people you really care about before I even sell your home or help you buy a new home.

Referrals are the ♥ of my business!



Positive Thinking Corner

"Perform An Act of Kindness"

If life and all its craziness are getting you down, it might be time for a quick fix.

A sure way to change these kinds of feelings is to set your sights on another. Pick a person and make him or her the recipient of a random act of kindness. Small acts often work wonders. Give a compliment, offer help to someone struggling with a challenge, give an inexpensive treat you know they like. You'll likely lift the spirits of the other person as well as yourself.

What Are You Waiting For?

Interested in one of my listings? Want to learn more? Please contact me at **440-925-6774** or visit my website at www.cleveland-home-finder.com.

N.Royalton - 4 bedroom colonial on 1 acre, \$374,900 (new)

Parma - Immaculate 2 family, \$152,500 (new)

Cleveland - 2 houses/one lot; Investors wanted, \$59,999 (new)

Cleveland - 3 bedroom colonial, \$74,900 (new)

West Park - 3 BR colonial on Metropark, \$228,900

Brookpark - 4 BR bungalow, \$127,900

Brunswick - 4 BR colonial, \$269,900

Strongsville - 3 BR ranch, \$99,900

Avon - 3 BR colonial, \$399,900

New London - 4-5 BR colonial, \$179,900

Olmsted Falls - 5 acres \$189,900

North Royalton - 4 BR colonial, \$229,900 (sold)

North Royalton - 4 BR colonial, \$269,900 (sold)

Old Brooklyn - 3 BR colonial, \$94,900 (pending)



Eat Now - Pay for Eight Years or More?

If you're stressing about your credit card debt because you're only paying the minimum - don't listen to your friends when they call you a worrywart. You're right to be worried. Why? Try to think of it this way.

Lots of people use their credit cards to splurge a little on eating out every once in awhile. But if you really don't have the cash to eat out, think through this scenario and maybe you'll reconsider your credit card spending behavior.

If you take your spouse or partner out to eat about once a month and spend somewhere in the neighborhood of \$50 on dinner, you'll have racked up \$600 in credit card debt at the end of a year. But let's say you're running a little short and you decide you're only going to make minimum payments to pay off your debt. Here's what's going to happen.

Your \$600 debt will take 96 months to pay off because you're paying the minimum and your interest is compounding. That means that those harmless monthly dinners are going to take you eight years to pay off (at an interest rate of 15% and basing your minimum payment on interest plus 1%). And you'll pay \$405.32 in interest, making the grand total for 12 restaurant dinners a whopping \$1,005.32.