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IN THIS ISSUE:

How Important is Packaging?

It's About Time

Frozen by Fear?

Holly's Household Corner: Do You Recycle?

A Family That Eats Together...

Gardens and Greenhouses: Do's and Don't of Poinsettia Care

Welcome!

Successfully Sold!

Happy Homeowners!

Thanks for Your Referrals!

What Are You Waiting For?

Positive Thinking Corner: Life is Often the Best Teacher

If You're in the Market...

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How Important is Packaging?

A young man was getting ready to graduate from college. For many months he'd admired a beautiful sports car in a dealer's showroom, and knowing his father could well afford it, he told him that was all he wanted.

On graduation morning, the young man's father called him into his private study. His father told him how proud he was to have such a fine son, and how much he loved him. He handed his son a beautifully wrapped gift box.

Curious, but somewhat disappointed, the young man opened the box and found a lovely, leather-bound Bible, with his name embossed in gold on the cover. "With all your money," he said angrily, "you give me a Bible?" He stormed out of the house, leaving the Bible behind.

Many years passed and the young man was very successful in business. He had a beautiful home and a wonderful family. He thought of his father often, and how he hadn't seen him since that graduation morning. Then one day he received a telephone call telling him his father had passed away. His father had willed all of his possessions to his son, and he was asked to come immediately and take care of things.

When he arrived at his father's house, sadness and regret filled his heart. He began to search through his father's important papers and saw the still-new Bible, just as he had left it years ago. He opened the Bible and began to turn the pages. As he did so, a car key dropped from the back of the Bible. It had a tag with the dealer's name, the same dealer with the sports car he'd desired. On the tag was the date of his graduation, and the words Paid in Full.

Are you missing out on blessings because you're focused on how they're wrapped?

It's About Time

Imagine there is a bank which credits your account each morning with \$86,400, carries over no balance from day to day, allows you to keep no cash balance, and every evening cancels whatever part of the amount you didn't use during the day. What would you do? Draw out every penny every day, of course! Well, everyone has such a bank. Its called Time.

Every morning, it credits you with 86,400 seconds. Every night it writes off, as lost, whatever of this you've neglected to invest to good purpose. It carries over no balance. It allows no overdraft. Each day it opens a new account for you. Each night it burns the records of the day. If you fail to use the day's deposit, the loss is yours. There is no going back, and there is no drawing against "tomorrow."

There is never "not enough" or "too much" time. There is exactly the same amount of time in every day - and it's our decision how to spend it. For 2008, resolve to make the most of all 86,400 seconds - every day!

Frozen by Fear?

Many people complain of feeling stuck in life. They say they're making no progress and feel their paths are blocked. Often this feeling occurs when a person is afraid of making a move in life. He or she chooses to wait instead, sometimes for long periods, to do anything at all.

While considering your options is a good thing, neglecting to take action for prolonged periods of time can indicate you're stranded because you're afraid of making a mistake.

Benjamin Franklin said, "The man who does things makes mistakes, but he never makes the biggest mistake of all: doing nothing."

Holly's Household Corner

"Do You Recycle?"



In spite of all the great reasons to do so, almost one-quarter of us aren't recycling at home, according to a Harris Poll.

While 77% of people surveyed said they recycle something in their homes, 23% do not. And though "going green" is thought to be more popular with younger folks, the poll found that 30% of those between the ages of 18 to 30 recycle nothing at all, while only 19% of those 62 and older fail to recycle.

Geography seems to have some influence: Those who live on the East (88%) or West (86%) coasts are more likely to recycle than those who live in the south (32%) or Midwest (30%).

This year, make recycling a priority in your household.

Gardens and Greenhouses



"Do's and Don'ts of Poinsettia Care"

After the holidays have come and gone, we're usually left with this lasting reminder - a poinsettia plant. If you'd like to enjoy it a while longer, follow these simple tips.

- DO place your plant in indirect sunlight for at least six hours per day. If direct sun can't be avoided, diffuse the light with a shade or sheer curtain.
- DO provide room temperatures between 68 - 70° F. Generally speaking, if you are comfortable, so is your poinsettia.
- DO water your plant when the soil feels dry to the touch.
- DO use a large, roomy shopping bag to protect your plant when transporting it.
- DO fertilize your plant *after the blooming season* with a balanced, all-purpose fertilizer.
- DON'T place plants near cold drafts or excessive heat. Avoid placing plants near appliances, fireplaces or ventilating ducts.
- DON'T expose plants to temperatures below 50° F. Poinsettias are sensitive to cold, so avoid placing them outside during the winter months.
- DON'T overwater your plant, or allow it to sit in standing water. Always remove a plant from any decorative container before watering, and allow the water to drain completely.
- DON'T expose your plant to chilling winds when transporting it.
- DON'T fertilize your plant when it is in bloom.

A Family That Eats Together...

In these busy times, when something has to give, it's often the family mealtime. But family meals are a time of strengthening family ties, keeping track of your children's lives, and can lead to better physical and mental health for your children. Shared meals can offer many positive benefits:

Better communication - an opportunity to update each other on what's going on with school, jobs and friends.

Stronger family bond - the time together promotes a feeling of being needed and belonging.

Shared learning - from table manners and social skills to family values and basic cooking skills.

Improved nutrition at reduced cost - when families eat together the meals tend to be more nutritious; studies show that those who ate meals with families as adolescents were more likely to eat fruit, dark green and orange vegetables, and drink fewer soft drinks as young adults. And shopping for family-sized meals can save money.

Here are some tips for making family mealtime a pleasant and fun experience:

- Make family meals a priority.
- Aim for four or more meals a week.
- Be flexible about when/where you eat - at home, in a restaurant, in a park, near the playing field.
- Cook it quick and eat it slow.
- Respect each individual's right to decide how much to eat.
- Work toward happy, relaxing conversations.
- Ask for family members' menu suggestions, then shop for food and cook together, and clean up together.
- Take telephone calls later.
- Turn the TV off.
- Keep a sense of humor and laugh a lot.

VISIT MY WEBSITE!

www.cleveland-home-finder.com

Congratulations!

Welcome...

Mike & Amber Felder
Durand & Tonya Hopkins

Happy Homeowners...

Joe & Wendy Gordon
Steve Sostakowski

Successfully Sold...

Gary Nessel
Phil & Marge Konscak

Thanks for Your Referrals...

Judy Scarmuzzi, Frank Gale, and Jim Stevens

I have time right now for 2 sellers and 2 buyers.
Who do you know that could benefit from my services?

Referrals are the ♥ of my business!



Positive
Thinking Corner

"Life is Often the Best Teacher"

The vicissitudes of life are sometimes our best teachers. Often the lesson comes from words spoken at the right time and in the right way from someone in the know, which can lead us to a solution we couldn't see before we experienced the difficulty.

Many philosophies and religions postulate that life usually teaches what we need to know. Keeping an open mind is important when you're struggling with a particularly difficult problem. A person or experience can put you in the realm of learning if you stay open to what you can learn. Hence the adage, "When the student is ready, the teacher appears." Don't be intimidated when a problem arises. Instead, ask yourself what can be learned from the situation at hand.



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.

- Middleburg Hts.** - Immaculate 2 bdrm townhouse, \$89,900
- N. Royalton** - Clean, 4 bdrm colonial, corner lot, \$215,000
- Olmsted Falls** - 4 bdrm, cape cod w/fenced yard, \$149,900
- N. Ridgeville** - Diamond in the rough on 3/4 acre, \$124,900 (sold)
- New London** - Charming Victorian in small town, \$165,900
- Parma Hts** - 1800 sf ranch needs TLC \$89,900
- N. Royalton** - 4 bdrm colonial on 1 acre, \$359,900 (pending)
- Cleveland** - 2 houses/one lot; Investors wanted, \$59,999
- Cleveland** - 3 bdrm colonial, \$69,900
- Brookpark** - 4 bdrm bungalow, \$119,900
- West Park** - 3 bdrm colonial on Metropark, \$219,900
- New London** - 4-5 bdrm colonial, \$179,900 (pending)
- Olmsted Falls** - 5 acres, free house, \$179,900



If You're in the Market...

Here are some points you may wish consider...

- 98.7% of all home loans in America are NOT in foreclosure.
- 68.1% of people own homes in America, but less than 20% in Europe do.

In the year...

- 2000 (when the market seemed better), there were 5 million real estate transactions.
- 2007 there were an estimated 5.6 million real estate transactions.
- 2000 there were 800,000 Realtors.
- 2006 there were 1.4 million Realtors and 300,000 of them never sold a house.

- RE/MAX Crossroads contributed \$27,770 to the Children's Miracle Network from agent commissions in 2007.
- According to NAR (National Assoc. of Realtors) the average Realtor has 5 years of experience.
- According to RE/MAX International the average Realtor has 13 years of experience.

I have been compassionately and thoroughly serving home buyers and sellers as a real estate consultant in NE Ohio for 19 years! When the time comes for you to buy or sell a house, use a professional with experience. Call me at 440-925-6774.