



# Pratt Connection

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## It's Our Choice

There once was a woman who woke up one morning, looked in the mirror, and noticed she had only three hairs on her head. "Well," she said, "I think I'll braid my hair today." So she did, and she had a wonderful day.

The next day she woke up, looked in the mirror, and saw that she had only two hairs on her head. She said, "I think I'll part my hair down the middle today." So she did, and she had a grand day.

The next day she woke up, looked in the mirror, and noticed that she had only one hair on her head. "Well," she said, "today I'm going to wear my hair in a ponytail." So she did, and she had a fun, fun day.

The next day she woke up, looked in the mirror, and noticed that there wasn't a single hair on her head. "YEAH!" she exclaimed. "I don't have to fix my hair today!"

Attitude is everything - and it's our choice!

## Infinite Promise

I had an almost intolerable awareness that every morning began with infinite promise. Any book may be read, any idea thought, any action taken. Anything that has ever been possible to human beings is possible to most of us every time the clock says six in the morning. On a day no different from the one now breaking, Shakespeare sat down to begin Hamlet. ~ Ralph Waldo Emerson

## VISIT MY WEBSITE

You can read this and past issues of the "Pratt Connection" on my website at [www.Cleveland-Home-Finder.com](http://www.Cleveland-Home-Finder.com). Share these newsletters with friends, family and co-workers. If you know of someone who would like to receive my newsletter by mail, forward their address to me at [hpratt@remax.net](mailto:hpratt@remax.net) or call me at 440-925-6774.

## Storytelling

Stories are one of the most powerful ways to communicate ideas. And there are some people who are naturally good storytellers. But just about anybody can benefit by knowing how to set up a good story. Here are some pointers from Doug Stevenson's Story website, [www.storytheater.net](http://www.storytheater.net).

When you begin a story you need to set the scene. Stevenson says consider using the five senses to get the reader into the place where your story kicks off. Then you can begin your journey, introducing characters as they naturally occur in the narrative. Great stories almost always include an obstacle and the telling of how that obstacle was overcome. According to Stevenson, this is where real teaching occurs, by breaking the story down so the reader or listener knows exactly what you did to succeed. Then wrap it up, make your point, try to help the audience relate it to their lives, and give it a pithy ending.

## Seeing Red?

The color red is associated with mistakes and failures, experts say. And now researchers at the University of Rochester and University of Munich say that the color red can affect how people perform on tests. The study, which was published in the Journal of Experimental Psychology, found that people's associations with colors are so strong and deep that people are predisposed to certain reactions when they see that color.

Red has been traditionally associated with errors in schoolwork. Therefore, says Andrew Elliot, author and professor of psychology at the University of Rochester, when people see even a flash of red before being tested, they associate the color with mistakes and failure, and in turn, perform poorly on the test. The study shows that care must be taken when it comes to color and achievement, and that color can act as an environmental cue that influences behavior.

# Holly's Household Corner

*"Do You Have Too Much Debt?"*



How do you know if you have too much debt? Even if you earn a high income and are currently making your payments on time, you could be in trouble if your debt-to-income ratio is too high, says personal finance expert Lynnette Khalfani-Cox ([www.themoneycoach.net](http://www.themoneycoach.net)). Here are some warning signs:

- You have maxed-out credit cards, or cards that are pretty close to their limits.
- You use credit card checks to pay your credit card bills.
- You can't afford your payments, so you skip them.
- You're not sure what your total debt is.
- You switch credit cards to get a lower rate because you can't afford to pay the minimum on the card you have.
- You and your partner argue about bills.
- You're stressing out or losing sleep over bills.
- When you apply for new credit, you're turned down.
- You get phone calls from creditors or bill collectors.
- You're using a credit card to buy things you need on a daily basis, like gas or groceries.
- You have a low FICO score because of the amount of your debt.

Khalfani-Cox says that if any of these statements describe you, you're probably operating in the danger zone with your credit cards.

## Gardens and Greenhouses



*"Rosemary is Good for Your Brain"*

The herb rosemary contains an active ingredient, carnosic acid, that fights off damage to the brain. This ingredient can protect the brain from stroke and neurodegenerative conditions such as Alzheimer's, and also from normal aging, according to a group of researchers at the Burnham Institute for Medical Research.

Rosemary comes from a shrubby evergreen bush with needlelike leaves and trusses of flowers that can be white, pink, purple or blue. It derives its name from the Latin *rosmarinus*, which translates as "dew of the sea," and has a long history as a memory aid. It was also used in the past at weddings to symbolize love and loyalty.

## Are You Educated - Really?

Do you consider yourself an educated person? We're not talking about where you went to school or how many Jeopardy answers you come up with. We're not even talking about everything you've learned from your life experiences. What we're asking is, are you educated? Do you know what you do and don't know? That is the true definition of an educated person.

Being educated means this: First, you recognize and admit what you don't know and what you need to know. Once you've admitted to yourself and the world that you don't know something, the next piece of being educated is knowing where and how to get what you need. Once you've got everything you need, the real trick is knowing how to use what you've gone out and gathered up.

Author/publisher William Feather seemed to have gotten this right when he defined education this way: "An education isn't how much you have committed to memory, or even how much you know. It's being able to differentiate between what you do know and what you need to know; and it's knowing how to use the information you get."

## Good Parenting Principles

When talking to your child, there are certain expressions that parents should avoid, according to Laurence Steinberg in *The 10 Basic Principles of Good Parenting*. Some of them are "Don't talk back," "You'll know better when you're older," "If I want your opinion, I'll ask for it," and "Keep your mouth shut."

Steinberg says that even though you may have to make a preemptive decision about your child, there are more polite ways to tell him. You don't want your child to feel that whatever he thinks is automatically irrelevant because he's young. In fact, Steinberg says as a parent you should treat your child with respect, and consider his opinions most of the time. Inevitably there will be times when the latter isn't possible or advisable, but if children feel generally valued they'll likely come to understand that you're trying to make the best decision - even if they know they aren't going to get their way.

# Entrepreneur Tip

Starting a business can be tough - just ask anyone who's done it. The hours are long and the initial pay is usually low to nonexistent. Nonetheless, almost 465,000 Americans take the entrepreneurial plunge every month.

If you're one of them, then you might want to take a look at your local community college offerings, where many of the programs are open enrollment. This flexibility is a good match for people interested in starting a business, and rather than pursuing a degree in entrepreneurship, you have the option of taking only a class or two to fill gaps in your knowledge.

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## How to Get Balanced

Life and work pressures can feel overwhelming at times. When that happens it's good to take a breather and remind yourself what's important. Here are a few pearls of wisdom offered by Alan Weiss in his newsletter, *Balancing Act* ([www.summitconsulting.com/newsletter.html](http://www.summitconsulting.com/newsletter.html)):

Try to remember that what you're shooting for is success - not perfection. That should give some relief; you don't have to be perfect and you don't have to make excuses for being human.

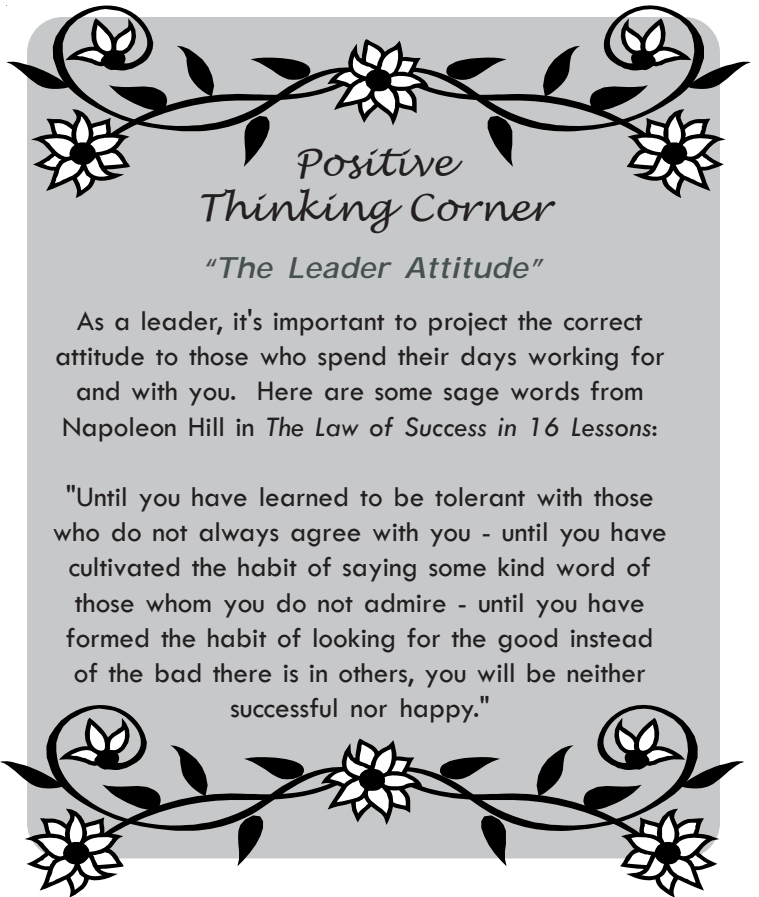
When you have time off, avoid checking email or voicemail unless you're expecting something truly important. Why? You risk the chance of upsetting your peace of mind and your good night's sleep if you see something that starts your mind working or worrying. Whatever it is, it's likely that it can wait till you've relaxed, recharged, and gotten a decent night's sleep.

When you're feeling constantly bombarded with too much work, take some time to see if there are some areas you can streamline. You might be surprised at the labor-saving technology, devices and techniques that are available. But you have to take the time to find and put them into action.

*Referrals are the ♥ of my business!*

Thanks for Your Referrals...  
Derek Walkush & Rhonda Collins

*I want to be Your Personal  
Real Estate Consultant...For Life*



### Positive Thinking Corner

#### "The Leader Attitude"

As a leader, it's important to project the correct attitude to those who spend their days working for and with you. Here are some sage words from Napoleon Hill in *The Law of Success in 16 Lessons*:

"Until you have learned to be tolerant with those who do not always agree with you - until you have cultivated the habit of saying some kind word of those whom you do not admire - until you have formed the habit of looking for the good instead of the bad there is in others, you will be neither successful nor happy."

## On Choosing Your Battles Wisely

Theodore Roosevelt (1858-1919), the 26th president of the United States, was an extraordinary man: scientist, explorer, and cowboy, as well as an authority on wildlife. He wrote 36 books, more than 100,000 letters, and became president at the age of 42. It seemed there was nothing he couldn't do.

However, during his presidency, Roosevelt's oldest daughter, Alice, caused him and his wife a good bit of trouble. Alice was beautiful, willful, and rebellious. She was seen smoking cigarettes in public and flagrantly flirting with men; she enjoyed carrying a live snake in her purse. The newspapers loved Alice, and Alice loved the attention.

One day, Roosevelt was asked why he didn't keep his daughter more firmly under his control. He replied, "I can either run the country or control Alice, but I'll never be able to do both."

Roosevelt, who had mastered so much in the world, knew what battles he could fight and win. Even more important, the hero - who led the "Rough Riders" to victory in the Spanish-American War - knew which battles to leave alone.

Do you know how to "choose your battles wisely"?