



Pratt Connection

~ News to Help You Save Time and Money ~
www.cleveland-home-finder.com

Proudly Serving Cuyahoga, Lorain, Medina and Summit Counties

IN THIS ISSUE:

Things Aren't Always What They Seem

Time for a Chimney Checkup?

Holly's Household Corner: First Get Out of Debt Steps

Gardens and Greenhouses: It's Time For Turnips

How to Make the Most of Your Doctor Appointments

Want to Make a Difference?: Phones for Soldiers

Shop Smart for A Car

Washing Dark Clothes

Be Good to Your Heart

Referrals are the ♥ of my Business!

Positive Thinking Corner

February 2009
Volume 7, Issue 1

Things Aren't Always What They Seem

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 gate and began reading. 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 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!

Time for a Chimney Checkup?

Wintertime is a wonderful time to curl up in front of a fireplace and watch the flames. It can be a relaxing - even mesmerizing - experience.

But before you set a match to those logs or light the gas jet, stop and ask yourself this question: When was the last time I had the chimney inspected? If your answer is "When we bought the house" or, "Before our holiday party five years ago" or, "I don't remember" or, "Chimney inspected?" read on. According to the Chimney Safety Institute of America (www.csia.org), ev-

ery year residential fires that start in chimneys result in millions of dollars in property damage, personal injuries and death.

Virtually all of these fires are preventable if homeowners have annual chimney inspections. This applies not just to wood-burning fireplaces, but to gas fireplaces as well; although gas is generally a clean-burning fuel, your chimney can still become non-functional from bird nests or other debris blocking the flue.

A chimney fire that melts mortar, cracks tiles and spreads to the rest of your house is one concern; a blocked chimney can lead to the spread of toxic gases including carbon monoxide, the colorless, odorless gas that's often called the "invisible killer."

It certainly puts that relaxing fire in a different perspective, doesn't it? You can find information about certified chimney service technicians in your area at www.csia.org.

VISIT MY WEBSITE

You can read this and past issues of the "Pratt Connection" on my website at 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 hpatt@remax.net or call me at 440-925-6774.

Holly's Household Corner



If you're like many people, you use your credit card for everything - even for routine or daily purchases. To break that habit, here's a simple idea to help get a handle on the situation: Pay for everything with cash for one month.

If you can't manage to go cold turkey, then target certain things that you'll pay only cash for during the month - groceries, for instance. Once you get started, you'll likely gain momentum and encouragement from what you've accomplished. If you're in financial hot water, this may be the jump-start you need to devise a get-out-of-debt plan. Here are some money-saving tips that will bring you more of that cash to spend:

- Pack your lunch; even one lunch a week will make a difference.
- Buy produce in season, and plan menus according to what's on sale.
- Buy generic shampoo and dishwasher soap, and generic drugs when possible.
- Group your errands to save gas, and carpool if possible (even one day a week will make a difference).
- Quit the gym if you don't go.
- Talk to a financial planner about your goals and how to reach them.

Gardens and Greenhouses



"It's Time For Turnips!"

Have you thought about adding turnips to your winter fare? These two-for-one vegetables have an edible root and greens, both filled with nutrients. Turnip roots are a good low-calorie source of dietary fiber, vitamin C, manganese, riboflavin, vitamin B6, folate, calcium, and potassium. Turnip greens are rich in vitamin A, and lutein, an antioxidant that helps prevent cataracts and cardiovascular disease and has been shown to reduce the risk of age-related macular degeneration, a condition that can lead to vision loss.

The Internet abounds with turnip suggestions and recipes, from using the greens in a salad to including the root in stews and casseroles to simply slicing a raw turnip for your crudité's plate. Just google "turnip recipes" and - try turnips!

Want to Make a Difference?

Phones for Soldiers

If you're thinking about replacing your cell phone - and it's estimated that we replaced more than 130 million cell phones this year - instead of sticking that phone in a drawer or throwing it away, take a few minutes to visit www.cellphonesforsoldiers.com.

Cell Phones for Soldiers collects discarded cell phones and partners with ReCellular Inc., an electronics sustainability firm that recycles cell phones. ReCellular, in turn, provides prepaid calling cards to soldiers in Iraq, Kuwait, Afghanistan and elsewhere. Think about it...your old cell phone in a landfill - or helping a soldier connect with family?

How to Make the Most of Your Doctor Appointments

Have you ever left a doctor's office and asked yourself, "What did that doctor just say?" If so, you're not alone, say researchers at the University of Rochester Medical Center in a study originally published in the *Journal of General Internal Medicine*. In fact, it's common for patients to forget half of what they've been told during a medical visit, according to Jordan Silberman, lead author of the study. Poor recall makes it unlikely the patient is going to comply, he says, because if the patient can't remember what he or she is supposed to do, they're not going to do it.

However, doctors play a part in their patients' poor recall. In the study, only about 1/3 of the physicians wrote down instructions for their patients. About 1/2 of the physicians repeated their recommendations, but some repeated only about 10% of the information the patients needed. Very few doctors asked the patients to repeat the information back to them, a technique that has been recognized as one of the best ways to make sure that patients recall medical advice.

What can you do to make sure you remember what you're supposed to do? Take a notebook and title it "Medical Instructions," write down what your doctor tells you, and before you leave read it back to your doctor. Ask him or her if you've got it right, and if there's anything you've left out.

Shop Smart for a Car

According to the National Automobile Dealers Association, the average retail price for a new car last year was \$28,450. That's a pretty significant purchase for most of us. Here's how you should go about buying a new car, according to the Federal Trade Commission's Facts for Consumers:

Do your homework. That means checking out publications at a library or bookstore, as well as on the Internet. Look at the features offered and prices listed.

Don't be in a hurry. Shop around. Look for the best price available. Compare models and prices at different dealerships.

Be ready to negotiate a price. Dealers may be willing to bargain on their profit margin, which often runs between 10 percent and 20 percent.

If the dealership doesn't have what you want, consider ordering your car. That way you'll pay only for the features you want. On the other hand, dealers are often willing to bargain to move the cars that are already on their lot, so check out all your options.

If you're trading in an old car, make sure you know the value before you strike a deal; the Kelley Blue Book Web site, www.kbb.com, is a good place to start. Remember that you can probably get a better price by selling your car yourself, but it will likely require more time and effort.



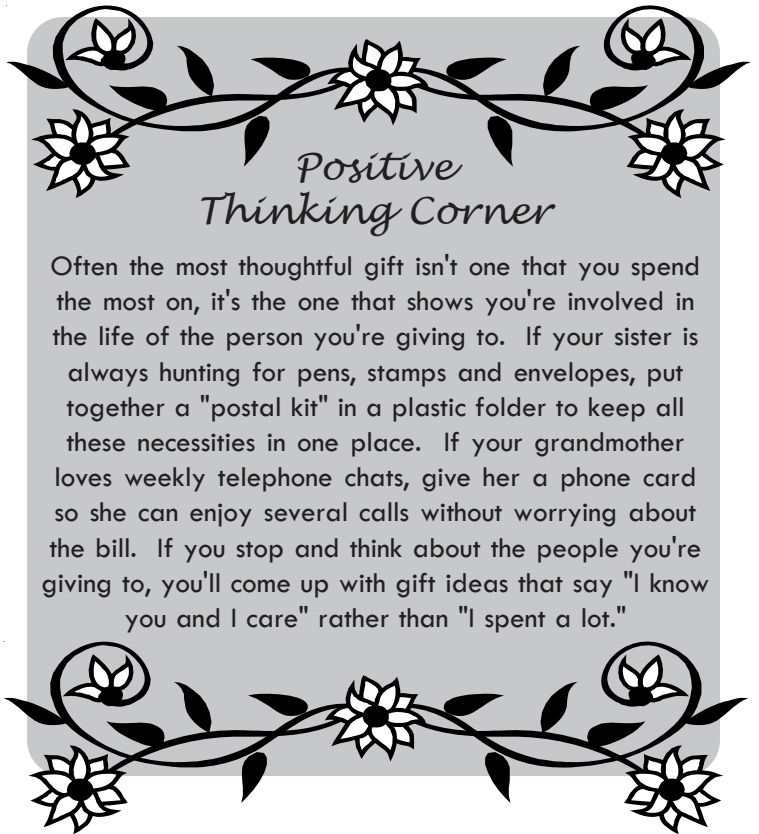
Washing Dark Clothes

According to the Soap and Detergent Association, the best way to ensure that your dark clothes don't fade with repeated launderings is to turn them inside out before washing and drying. Not only will this help to keep the colors vivid, but it will also avoid fabric abrasions and pilling.

*Referrals are the ♥ of
my business!*

Thanks for Your Referrals...
Del Lekan, LinneaKoskey, Jeff Nischwitz,
Mary Sammet & Kathy McCue

Your Personal Real Estate Consultant For Life!



Positive Thinking Corner

Often the most thoughtful gift isn't one that you spend the most on, it's the one that shows you're involved in the life of the person you're giving to. If your sister is always hunting for pens, stamps and envelopes, put together a "postal kit" in a plastic folder to keep all these necessities in one place. If your grandmother loves weekly telephone chats, give her a phone card so she can enjoy several calls without worrying about the bill. If you stop and think about the people you're giving to, you'll come up with gift ideas that say "I know you and I care" rather than "I spent a lot."

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 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.
- 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 joke, ready a funny story, take yourself less seriously.