



# Pratt Connection

~ News to Help You Save Time and Money ~  
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## What Are You Listening For?

Two friends were in downtown Manhattan, walking near Times Square, during the noon lunch hour. The streets were filled with people, cars were honking their horns, taxicabs were squealing around corners, sirens were wailing, and the sounds of the city were almost deafening.

Suddenly, one of the friends said, "I hear a cricket."

"What?" his friend laughed. "You must be crazy. You couldn't possibly hear a cricket in all of this noise!"

"No, I'm sure of it," the first friend said, "I heard a cricket." He listened carefully for a moment, and then walked across the street to a big cement planter where some shrubs were growing. He looked into the bushes, beneath the branches, and sure enough, he located a small cricket. His friend was utterly amazed.

"That's incredible -- you must have superhuman hearing!"

"No," said the first friend. "It all depends on what you're listening for. And that depends on what's really important to you. Here, let me show you." He reached into his pocket, pulled out a few coins, and discreetly dropped them on the sidewalk.

And then, even with the noise of the crowded street still blaring, they noticed every head within 20 feet turn and look to see if the money that tinkled on the pavement was theirs.

"See what I mean? It all depends on what's important to you."

Did you just hear a cricket? Remember to take time to listen to those around you - they may have something important to share with you.

## He Saw the World Differently

He was one of modern art's most prolific artists. He lived a long, productive life and seemed to exercise his artistic genius at his whim.

But according to Howard Gardner in *Creating Minds*, the genius ran into trouble when it came to conventional learning. He despised school and would do almost anything to get out of going.

Learning to read, write, and work with numbers perplexed and frustrated the young student. He related to numbers purely visually. For instance, when he saw a pigeon, he saw the eyes as zeros and its wings as 2s, but the idea of numerals as symbols for quantities completely eluded him. He was such a bad student that without extensive private tutoring and possibly a good deal of cheating, it's believed he never would have made it through grade school.

Happily, this challenged student's parents encouraged his talent. But Pablo Picasso, one of the most celebrated abstract artists of all time, was never able to master abstract thinking, or traditional scholastic material.

Each one of us has special talents and abilities. May we each make the most of our gifts each and every day!

## 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.

# Holly's Household Corner



*Make Your Home Safer*

Our homes are supposed to be our safe havens -- and most of the time they are. But every year, more than 33 million people are injured by consumer products in their "safe havens." Here are the "Top Five Hidden Home Hazards," according to the U.S. Consumer Product Safety Commission (CPSC):

**Tip-overs.** It can be fatal for a child to pull over a large item like a television or a bookcase. Make sure such items are stable in their positions, and monitor children who go near them.

**Recalled products.** The CPSC can get recalled items off retailers' shelves, but once a product is inside your home, you have to be on the lookout. Pay attention to the recall announcements and check for those items in your home.

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## Gardens and Greenhouses



*"Fresh Fruits & Vegetables"*

"Eat more fruits and vegetables." We're all familiar with this advice, but are we following it? According to nutritionist Marion Nestle ([www.foodpolitics.com](http://www.foodpolitics.com)), we need to chew on this fact for awhile: "One-third of all vegetables we consume come from just three sources: French fries, potato chips, and iceberg lettuce."

Nestle says one of the reasons many people give for not eating fresh fruits and vegetables is that they're "too expensive." Yet many of these same people think nothing of purchasing costly snacks, like a small bag of potato chips that amounts to \$3.50 a pound, or a bite of chocolate that amounts to \$15 a pound. What's more, Nestle says, the rationale is simply not true.

To prove it, she bought a pound of fresh green beans, which cost \$2.99. She cut away the inedible parts and threw them out, chopped what remained into bite-sized pieces, and measured them into half-cup servings (the U.S. Food and Drug Administration's recommended serving size). The result? One serving of fresh green beans cost about 30 cents. Or better yet, try growing some in your backyard!

**Magnets.** As the number of children's products containing magnets has increased, so have injuries. When these tiny magnets fall out of toys, children are tempted to swallow them. Though a single magnet may not cause a tragedy, two or more magnets are cause for alarm. They can attract to one another through the intestinal wall and pinch or twist the intestines, causing blockages, infections, even death.

**Windows and coverings.** Curtain and blind cords are a choking hazard and should always be kept out of the reach of children. Don't rely on window screens to prevent children from falling out. Screens are designed to keep bugs out, not kids in.

**Pool and spa drains.** Pool drain suction can be strong enough to hold an adult under water. However, most incidents involve children. Missing or broken drain covers are often the reason for these accidents. For pool owners: Install a safety vacuum release system that detects drain blockage and alters the pool pump or water circulation to prevent an accident. For parents and guardians: Check the drains, or at least determine where they are, before allowing children to use the pool.

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## Keeping It In Check

Need to get organized? [www.SimpleChecklists.com](http://www.SimpleChecklists.com) can help you with just about any kind of checklist you want to create. The site generates numerous categories including travel, pets, emergencies, and education. Click on the category you want and you'll be given an array of choices. Do you want to make a checklist for a cruise you'll be taking? If so, a checklist is generated and you select the items you want included. Then hit "Print" and only the items you chose will appear on your list. It's easy to use and can help you keep everything...in check.

## Make a Difference

99 Balloons is an umbrella organization that seeks to assist special-needs families in various ways. The idea for this organization sprang from the life of Eliot Mooney. You can read of his journey at a blog his parent's kept during and after his life. The Mooneys were on the receiving end of much help and assistance from others that enabled them to better care for Eliot. And that is what this is all about. Serving families in ways that help them better care for their children. Visit their website at [www.99balloons.org](http://www.99balloons.org). To view Eliot's beautiful journey, visit: <http://www.ignitermedia.com/products/iv/singles/570/99-Balloons>

# The Hot Dog Days of Summer

The history of the hot dog stretches back to the 9th century B.C. when sausage was mentioned in Homer's *Odyssey*, according to the National Hot Dog & Sausage Council. But honest-to-goodness frankfurters didn't roll around until the late 1600s in Germany. Some believe that the sausages were first called "dachshunds" or "little dogs" because they resembled the shape of a dachshund.

Today we know them as hot dogs, and this year we'll eat enough of them at major league ballparks to stretch from RFK Stadium in Washington, DC to AT&T Park in San Francisco. If that doesn't impress you, on Independence Day, Americans will eat enough hot dogs to stretch from DC to L.A. five times over. And from Memorial Day to Labor Day, considered "hot dog season" by hot dog enthusiasts, Americans will consume 818 hot dogs every second!

## Don't Depend on Your Email

Communication is more than words, as emotional intelligence expert Dan Goleman illustrated in a *New York Times* column. Goleman was negotiating via email with a publisher whom he had met face-to-face only once. Goleman thought the details were working out just fine, and was surprised when one day the publisher sent him a note: "It's difficult to have this conversation by email. I sound strident, and you sound exasperated."

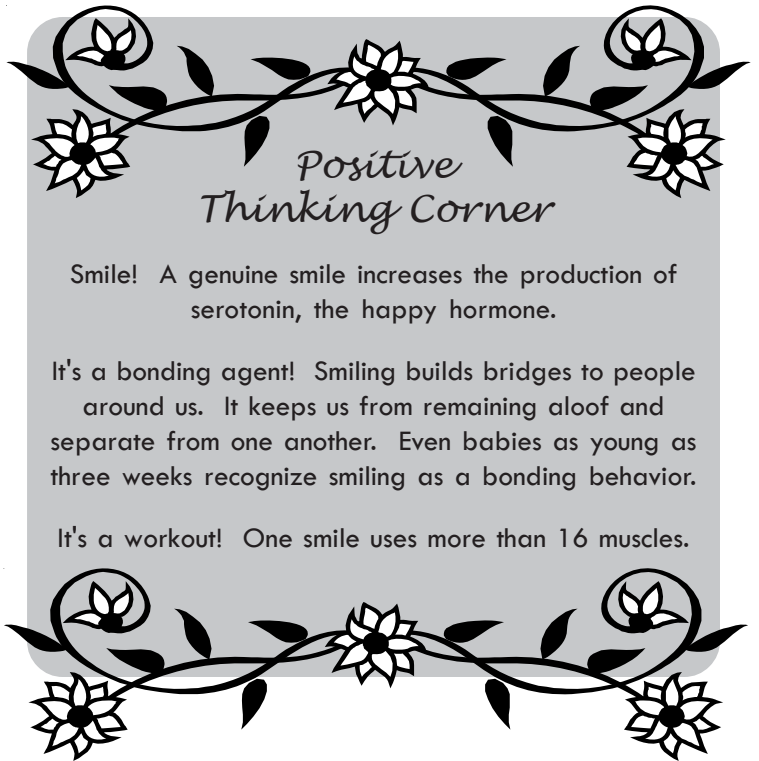
Exasperated? Goleman had no idea he was coming across that way. A quick phone call cleared everything up, and it taught him a valuable lesson: Sometimes we need the full range of information that can come only from looking someone in the eyes or hearing the sound of his or her voice.

*Referrals are the ♥ of my business!*

Thank You for Your Referrals...

Beverly Thome, Larry Blau, Ed & Cheryl Springer,  
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John Buetow, and Dale Wolfgram

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### *Positive Thinking Corner*

**Smile!** A genuine smile increases the production of serotonin, the happy hormone.

It's a bonding agent! Smiling builds bridges to people around us. It keeps us from remaining aloof and separate from one another. Even babies as young as three weeks recognize smiling as a bonding behavior.

It's a workout! One smile uses more than 16 muscles.

## Understanding Your Credit Score

Your credit rating may not determine your ultimate destiny, but it's important in many ways. How do those credit agencies like Equifax, Experian, and TransUnion figure your score? A *New York Times* article breaks the numbers down:

**Payment history.** This is the biggest component, looking at whether you pay your bills on time to any organization that reports information to a credit bureau. This can include medical bills, parking tickets, even library fines.

**Outstanding loans.** How much money do you owe the bank, or any other creditor? Is it a large percentage of the total loan or credit available? For example, maxing out your credit cards will bring your score down.

**Credit history.** This component looks at how old your accounts are and how much activity they've seen. Longstanding accounts that you've paid off consistently have a more positive impact on your rating.

**New accounts.** Applying for lots of new credit cards can look as if you're having trouble paying your current bills and can trigger a drop in your numbers.

**Type of credit.** This accounts for about 10% of your score. Agencies look at how well you manage installment debt, like a mortgage, and also revolving debt, like your credit card payments. Paying off the balance regularly is better for your score than just making the minimum payment.