

# 520LOAN.com News

News To Help You Save Time And Money

January 2012

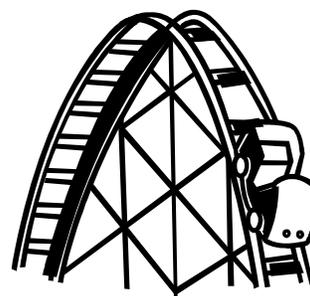
## A Dad's Lesson In Integrity

A father who had been laid off from his job had been watching expenses closely for months. But he'd made a promise to his two sons, who were twins, that he'd take them to a nearby amusement park for their tenth birthday.

When the day came, the father withdrew some money from his savings and he took his two sons on the bus to the amusement park. When they reached the front gate, he saw a sign:

"General admission: (ages 10 and up) \$10."

"Children under 10: \$5."



If he'd come a day earlier, the father realized, he could have saved 10 dollars—five for each of his twin sons. But with a sigh he led the boys up to the ticket window and said,

"Three general admission tickets, please."

The woman in the booth looked them over and smiled. "How old are you boys?"

"I'm 10 years old today," said one son.

"So am I," said the other. "We're twins!"

The woman leaned forward. "You know," she whispered, "you could have asked for two 'Under 10' tickets, and I never would have known."

"Yeah," said the father, "but they would have."

**Remember that actions speak louder than words, especially to kids.**

Terry Green

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ARE YOUR COLLEAGUES  
INTERESTED IN  
WORLD-CLASS SERVICE?  
PLEASE TELL THEM ABOUT US!

## **January Quiz Question**

If you traveled due west from Tokyo, what country on the mainland of Asia would you hit first?

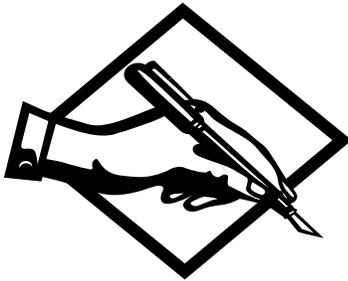
Everyone who faxes, emails or calls in the correct answer by the last day of this month will be entered into a drawing for a \$30 Pre-Paid Gas Card.

## **Entrepreneurs: Loving the Lifestyle**

If you're itching to be your own boss, start your own business, and take charge of your own career, you're not alone. According to an Aflac survey, 77 percent of adult full-time employees say they'd leave their current jobs to become entrepreneurs; 69 percent report that the main reason they stay on their jobs is the promise of a regular paycheck.

Among those who have taken the entrepreneurial plunge, almost 60 percent report that they're satisfied with their situations (according to a survey by MBO

Partners). Despite lingering long-term unemployment rates, more than half (55 percent) say they made a proactive decision to go independent, and 63 percent plan to remain on their own regardless of the direction the economy takes.



## **English Majors Make Good!**

Being an English major doesn't mean you'll spend your life discussing poetry in coffee shops while plotting your novel and wondering where your next rent payment is going to come from.

Here's a list of some rather successful English majors who defied the stereotype:

- **Alan Alda** (actor), Fordham College
- **Michael Eisner** (business executive), Denison University
- **Sally Ride** (astronaut), Stanford
- **Diane Sawyer** (journalist), Wellesley College
- **Paul Simon** (singer), Queens College
- **David Duchovny** (actor), Yale
- **Conan O'Brien** (talk show host), Harvard
- **Joan Rivers** (comedian), Barnard
- **Martin Scorsese** (director), New York University

### **DO YOU WANT TO FIND OTHER LOCAL BUSINESSES THAT GIVE OUTSTANDING CUSTOMER SERVICE?**

I meet every Wednesday for lunch with some of the best business owners in the DC area. You can join us as my guest anytime. Just call me for additional information.

# The Power Of Why

Whether you're managing a team of employees or you're on your own, remember that although what you do and how you do it are important, it's the "why" that provides real motivation to succeed. An experiment conducted by the University of Pennsylvania's Wharton School of Business demonstrates the power of "why."

At a university call center where employees phone alumni to solicit contributions to scholarship funds, the staff was randomly divided into three groups: The first read stories written by former call center employees about the benefits of the job (improved communication and sales skills, and so forth); the second read accounts from former students about how their scholarships helped them with their education, careers, and lives; the third, a control group, read nothing.

Measuring the results of the three teams after a month, the researchers found that the first group and the third group raised roughly the same amount of money from alumni after the experiment began as before. But callers in the second group, who'd read inspirational stories about the impact of the scholarships they were raising funds for, raised twice as much money from twice as many alumni as they had before.

Understanding the importance of their work—the "why"—apparently motivated them to get better results.

## Can You See Me Now? High-Tech Glasses May Help

A new set of glasses may help people with serious vision impairments. The *Popular Mechanics* website reports that scientists at Oxford University are adapting technologies used in smartphones and gaming systems for use in frames that can help people with age-related macular degeneration and other eyesight problems.

The high-tech glasses have small video cameras mounted at the corners. Facial recognition software, running on a device that the wearer carries in his or her pocket, can identify people and objects. Then the minuscule LED arrays embedded in the lenses can highlight those objects in a specific color that would help the wearer identify them.

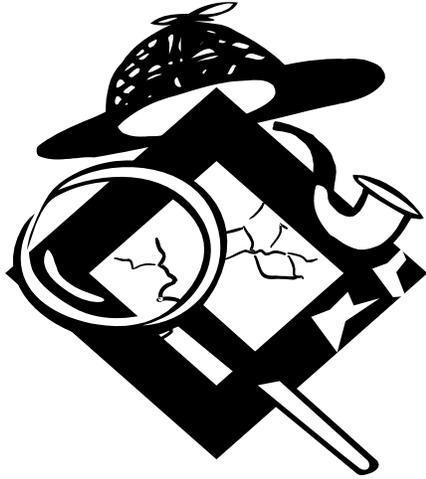
The Oxford scientists also believe they might be able to use optical character recognition that would enable people to hear text read through headphones in the glasses. They're hoping to produce the glasses for about the same cost as a high-end smartphone.

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## Conan Doyle's First 'Case'

Sir Arthur Conan Doyle is famous for creating the enduring character Sherlock Holmes. But he started out doing far less creative and glamorous work.

He once commented that the turning point in any writer's career is not when he or she first starts sending stories to publishers, but when publishers begin commissioning stories from the writer.

Doyle's first commission is said to have been a translation of a German article for The Gas and Water Gazette. The title: "Testing Gas Pipes for Leakage."

## Cucumbers To The Rescue!

The humble cucumber can be useful for more than salads. Here are a few creative uses for this common vegetable:

Battle the mid-afternoon slump. Instead of guzzling a Red Bull, try nibbling a cucumber. It contains B vitamins, Vitamin C, calcium, and other nutrients that can perk up your energy level.

Soothe your tired eyes. Place a slice of cold cucumber over each of your eyes for about 15 minutes. The moisture will cool your skin and allow the blood vessels in your eyes to contract, easing the swelling.

## A Diamond In The Sky?

Astronomers and gem dealers alike were no doubt excited by the discovery of a distant world that appears to be crystalline in its structure and chemical makeup—in other words, it's a big fat diamond. The planet, which orbits a pulsar some 4,000 light-years from Earth, is about 20 times

### ***December Quiz Answer***

**Question:** How many years does it take for most pine trees to grow to six feet, the average height of a Christmas tree?

**Answer:** Ten years.

**Source:** [www.Wikipedia.org](http://www.Wikipedia.org)

**Congratulations to**

Franklin Josephs. Your name was selected at random from all of the correct quiz entries and you'll receive

a \$30 Pre-paid gas card.

**Watch for your name  
in a coming month!**

## Customer Of The Month

Congratulations to our Customer Of The Month, Greg and Lauren Rawlings from Chantilly

As always, the Customer Of The Month receives an 8 day / 7 night vacation

**Call me to find out how you can become Customer Of The Month!**

denser than the planet Jupiter (the largest planet in our solar system) and is about five times the diameter of Earth.

As reported by the journal Science, scientists in Australia, Europe, and the United States detected the planet by analyzing the radio signals emitted from the pulsar it orbits. (A pulsar is a neutron star that gives off bursts of electromagnetic radiation as it rotates.) It's located in the constellation Serpens (the Snake). The world is currently known as PSR-J1719-1438, but we're hoping for something with a slightly catchier *ring*.

How about Zirconia?

## Attack Of The Giant Red Crabs—For Real!

It sounds like a 1950s science fiction movie: Giant red crabs attack and cause devastation wherever they go. But it's real, and it's happening in the Antarctic. The New Scientist website reports that king crabs measuring more than a meter across are invading the waters underneath the South Pole, laying waste to an ecosystem more than 14 million years old.



Over one million *Neolithodes yaldwyni* (king crabs) have migrated to Palmer Deep, a basin beneath

the continental shelf of the Antarctic Peninsula, where they're crashing through the fragile sediment of the ocean floor with their long legs.

They appear to be devouring sea urchins, starfish, and other aquatic life, reducing the number of species in colonized areas to just a quarter of that in other, not-yet-invaded regions. Scientists say that warming temperatures have allowed the crabs to expand their home base; if this naturally caused warming trend continues, the invading crabs could spread to areas as shallow as 400 meters within the next 20 years.

Where will they go next? Who knows...?

### **WELCOME NEW CUSTOMERS**

Here are some of the new customers who became members of our "Mortgage Family" this past month. I'd like to welcome you and wish you all the best!

**Rick and Jen Armstrong from Aldie  
(referred by Monica Harmison)**

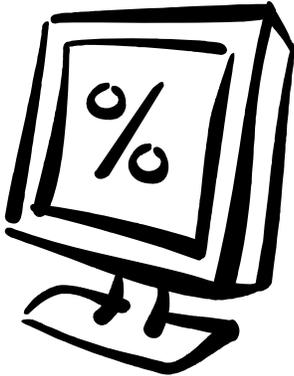
**Virginia Iseli from Ft Washington  
(referred by Julie Hall)**

**Nick Louh from Leesburg  
(referred by Mike Mitchell)**

**Jon and Dem Wardman from Fairfax  
(referred by Bill Rakow)**

*We love giving recognition to our new friends and our wonderful existing customers who are kind enough to introduce their friends, family and neighbors to us.*

# Increase Screen Text Size



To reduce eye strain for computer users, the Nova Scotia Association of Optometrists recommends increasing the text size on your screen at least three times the size of the smallest text you can read. “If you have to lean forward or backward to read what’s on the screen, the text is too small,” says Dr. Paula Gaudet, president of the association. “Increase the point size until you can read it easily while sitting back comfortably in your chair.”

Remember, also, to think about the amount of lighting that is in the room where your computer is located. As we age, the ability of our eyes to gather light diminishes, and lighting needs increase over the years.

# The Power of Belief

A devoutly religious woman lived next door to an atheist. Although she was poor, she began each day by standing at her front door and shouting, “Thank you, Lord, for this day you have given us!”

This annoyed the atheist, but he tolerated it because the woman had so little to be happy about. One day he decided to do her a good deed by leaving a big basket of food at her front door so she would have enough to eat.

The next morning the woman opened the door, found the basket, and cried, “Thank you, Lord, for the food you have given me!”

The atheist leaned out his window and called, “Actually, that wasn’t God, ma’am. I left that food for you.”

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How to Sell Your House For the Most Money In the Shortest Possible Time

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What did that house across the street sell for?

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See page seven for all this and more.

The woman cried, “Thank you, Lord, for giving me this food and making this atheist pay for it!”

\* \* \* \* \*

*You miss 100% of the shots you don't take – Wayne Gretzky*

*You have enemies? Good! That means you've stood up for something, sometime in your life - Winston Churchill*

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Name: \_\_\_\_\_ Phone: \_\_\_\_\_

Address: \_\_\_\_\_ Email: \_\_\_\_\_

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Please send me the requested free information selected below via () Mail () Fax () Email.

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- Five Deadly Mistakes Home Sellers Make
- Making The Move Easy On The Kids
- How Sellers Price Their Homes
- How To Stop Wasting Money On Rent
- How To Sell Your House For The Most Money In The Shortest Possible Time
- The 10 Dumbest Mistakes Smart People Make When Buying Or Selling A Home

### Free Information

- Send me information about your free, no-obligation HomeLoanFinder service.
- Send me the special computer report showing the features and sale prices of up to 15 of the most recent home sales near the following address:  
\_\_\_\_\_, City: \_\_\_\_\_ or in  
the \_\_\_\_\_ area.
- Please let me know the listing price and features of the home at the following address:  
\_\_\_\_\_.
- Please let me know the selling price of the home at the following address:  
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- Please call me to arrange a free, no-obligation market valuation on my house.

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# 520LOAN.com News

Terry Green  
5105-G Backlick Road  
Annandale, VA 22003  
[www.520LOAN.com](http://www.520LOAN.com)  
NMLS #6857