

520LOAN.com News

News To Help You Save Time And Money

November 2013

When The Wind Blows

A farmer needed a hired hand. He tried to get help for a month, but the only man who showed up for the job was a young drifter. He couldn't drive a tractor, had never milked a cow, and knew little about planting or harvesting.

"What can you do?" the farmer asked, exasperated.

"I guarantee that I can sleep soundly when the wind blows," the drifter said.

The farmer didn't understand what that meant, but he needed someone, and the young man seemed willing to learn. So he hired the drifter and began teaching him about taking care of the farm. He seemed good with the farm animals, and he listened closely to everything the farmer told him. He did his work when asked, and never complained. The farmer was satisfied, though he kept a sharp eye on the drifter, in case he decided to make off with something.



After a month, the farmer was asleep one night when a fierce storm hit. The noise woke him and, worried about his livestock, he pounded on his hired hand's door to get help rounding up the animals. He found the drifter sound asleep, and in frustration resolved to fire the laggard the next day.

He went out into the lashing storm, determined to bring his herd in. But when he reached the barn to gather ropes, he found all his animals peacefully inside. The feed bins had been closed and covered. The shutters were closed over the loft and no drips or puddles anywhere.

Suddenly the farmer understood what the drifter had meant by, "I can sleep soundly when the wind blows."

Have you taken care of what you need to so that you're not caught out in the storm?

Terry Green

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WORLD-CLASS SERVICE?
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When Saying *Thanks* Is Bad Form

A few years ago I attended a women's business seminar. The lecturer revealed that in business settings, women say "thank you" nearly twice as often as men. We were not commended for this; we were chastised. Most of the time, women didn't say "thank you" because they were genuinely thankful for something. They sometimes said it because it filled an awkward silence, because they didn't know what else to say, because it was a convenient segue, or because it provided closure to a conversation. They rarely said it because they were actually thankful.

We were warned that when we say "thank you" without cause, it's actually detrimental to us because it makes us seem disingenuous and inarticulate.

At first I was offended at the stereotype. Certainly not all women were guilty of this faux pas, I thought. And then I went back to work and realized maybe all women didn't fit the stereotype, but I sure did. I said "thank you" at the beginning of meetings, in the middle of conversations, and at the end of e-mails for no particular reason. It just sounded good, but it was essentially meaningless.

~Sarah Theborge, excerpted from Relevant Magazine

How To Pick A Leader

According to one story, U.S. General George S. Patton once explained how he chose leaders among the ranks of troops. He would call a group of soldiers out and give them a problem—something like, "I want you to dig a trench behind that warehouse, and it must be eight feet long, three feet wide, and six inches deep."

Then Patton would watch from inside the warehouse as the men gathered their tools and got to work. Usually they would spend some time complaining about the assignment: Why did Patton want a trench only six inches deep? Why did they have to do this in such hot (or cold) weather? Couldn't some other unit do it?

But eventually one of the soldiers would say: "What difference does it make? Let's do it and get out of here."

And that was the soldier Patton would promote to leadership.

November Quiz Question

Q: *What is the largest animal ever to have lived on earth?*

Everyone who texts, 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

October Quiz Question

Q: *How big is the world's smallest country?*

A: *Vatican City is the smallest country in the world at only .2 square miles.*

Congratulations to:

____Rhonda Ferri____.



Develop A Cash-Stash

Here are a few quick ways to put away some cash without it being painful.

- Empty your pockets. At the end of each day, stash all loose change in a jar or piggy bank. You'll probably bank a dollar or two a day.
- Use coupons. Remember to use coupons only for the things you would normally buy. Then take the money you saved and stash it away. This could add up to \$2 a day.
- Stash a dollar a wash. Whenever you do a load of laundry, put a dollar in a jar. Use the accumulated money to pay your electric bill and buy laundry detergent.
- Bypass one cup of coffee, treat, or other ritual item once per day or week and put that money into an envelope instead.

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I meet every Wednesday for breakfast with some of the best business owners in the VA/MD/DC area. You can join us as my guest anytime. Just call me for additional information or for a referral.

When you have collected all the facts and fears and made your decision, turn off all your fears and go ahead! —George S. Patton Jr.

Mysteries Of A Supernova Solved

The first recorded observation of a supernova (by humans, at least) was in 185 A.D. Ancient stargazers in China, Japan, and Egypt documented the appearance of a mysteriously bright star in the sky that lit the heavens for about eight months.

Now, astronomers have a better understanding of why the exploding star, SN 185 (or RCW 86, the designation of the star's remnants) burned so intensely.



Data from NASA's Spitzer Space Telescope and the WISE (Wide-field Infrared Survey Explorer) indicate that the star exploded violently within a relatively empty sector of space.

The scarcity of interstellar dust and gas allowed the explosion to expand further out into the galaxy than normal, and at a faster speed than generally expected.

The star, once apparently similar to Earth's sun, had quietly collapsed into a super-dense white dwarf and sucked matter from a nearby sun until it erupted in the supernova seen from Earth. (Previous theories citing the Death Star have now been discarded.)

Stress Is Harder On Younger Workers

Stress takes a toll on everyone in the workplace, young and old alike. That's the finding of a study on UK workers—throwing cold water on the idea that young employees are more resilient in the face of workplace stress than their older counterparts.

In the study, reported on the HeartMath website, 72 percent of survey participants 30 years and younger reported taking at least one sick day in the previous 12 months, although only 46 percent of workers 55 years and older did the same. One possible reason: 86 percent of the younger group reported feeling stress at work, compared to 66 percent of older employees; 28 percent of the young workers said they were prepared to take a day off to recover, as opposed to 15 percent of their more senior colleagues. Older workers may have developed better coping skills.

Customer of the Month

Congratulations to our Customer of the Month:

Juan and Martha
Rodriguez
from Rockville, MD.

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!

Skin Cancer Risk Analysis

Skin cancer most often develops on areas exposed to the sun, but it can occur anywhere on your body. Even before you see any blemishes on your shoulder, evaluate yourself against this list of factors that can increase your chances of getting skin cancer:

- **Fair skin.** The pigment melanin in your skin provides some protection from damaging UV radiation. The fairer your skin, the less you have, thus raising your risk.
- **A history of sunburns.** Just one or two blistering sunburns, especially when you're young, can dramatically increase your chances of developing skin cancer as you age.
- **Excessive exposure to the sun.** If your job or recreational activities take you outdoors for long periods, sunscreen is vital.
- **Family history.** Find out if your parents, grandparents, and other family members have ever had skin cancer. This can add to your risk.
- **Living conditions.** If you live in a tropical climate, or in a high altitude area, your chances of developing skin cancer are greater.
- **Moles and lesions.** Moles that are large and irregular are more likely to become cancerous. Watch also for growths that show up as rough, scaly skin patches that appear to be brown or dark pink.



The Average Homeowner Has Three Opportunities To Refer A Mortgage Professional Per Year.

Please keep us in mind. We get most of our business from referrals and we appreciate it.

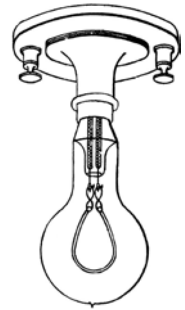
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Be The Light You Want To Bring

According to a story, Benjamin Franklin wanted people in the city of Philadelphia to adopt street lighting, but initially he couldn't get anyone interested. So instead of arguing, he simply hung a nice lantern on a long bracket in front of his door. He kept the glass polished, and every night he made a point of going outside to light it as the sun set.

Franklin's neighbors watched. And soon they began mounting their own lights outside their homes on their own. After a short while the entire city was brightly lit at night—without Franklin having to do anything more than demonstrate the usefulness of a light.



Sometimes the best way to persuade is to set an example, to be the light you want others to see.

Let's make a dent in the universe. —Steve Jobs

Stay In Balance—Literally

Staying in shape as you grow older is important to your overall good health. One area that's sometimes overlooked is balance. You don't want to injure yourself by falling over at any age, but as you grow older, your risk of a broken or fractured bone becomes greater, with more serious consequences.

Start working on maintaining your balance with these simple exercises:

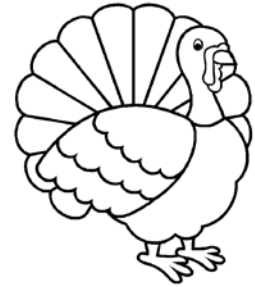
- **Stand on one foot.** Holding on to a chair or nearby wall if necessary, stand on one foot for 10 seconds. Then switch to the other foot. Do this 10 times.
- **Walk heel to toe.** Stride in a straight line for 20 steps, heel to toe, as if you're walking on a line.
- **Swing your legs.** Standing with your arms at your sides, lift one leg to about 45 degrees in front of you and then slowly swing it back. Try this 10 times, then switch to your other leg.

Important: Check with your doctor if your balance is severely impaired. It could be the result of an ear infection or another medical condition.



Thanksgiving History

Thanksgiving, or Thanksgiving Day, is a holiday celebrated in the United States on the fourth Thursday in November. It has been an annual tradition since 1863, when, during the Civil War, President Abraham Lincoln proclaimed a national day of *"Thanksgiving and Praise to our beneficent Father who dwelleth in the Heavens,"* to be celebrated on Thursday, November 26. As a federal and popular holiday in the U.S., Thanksgiving is one of the major holidays of the year. Together with Christmas and New Year, Thanksgiving is a part of the broader holiday season.



The event that Americans commonly call the "First Thanksgiving" was celebrated by the Pilgrims after their first harvest in the New World in 1621. This feast lasted three days, and was attended by about 53 Pilgrims and 90 Native Americans. The New England colonists were accustomed to regularly celebrating "thanksgivings"—days of prayer thanking God for blessings such as military victory or the end of a drought.

~Wikipedia

News Flash!

TV is the number 1 source of news for Americans, according to a recent Gallup poll. Answering an open ended question about where they get their news, 55 percent named television, with 8 percent specifically identifying Fox News and 7 percent naming CNN. The Internet was first choice for 21 percent, print journalism was named by 9 percent, and radio was cited by 6 percent.

With all the news sources available to us, though, Americans aren't spending a lot of time consuming it. Another survey, this one by news aggregator News Republic, found that most of us spend less than 30 minutes on the news every day. Eighty percent read newspapers less than 30 minutes a day, and 87 percent read news magazines for less than half an hour, followed by 63 percent who follow the news by radio and 48 percent who get it from the TV. On the other hand, 52 percent spend more than 30 minutes a day getting their news from their smartphones, and 42 percent access the news for more than half an hour via their tablet computers.



Belief In God? Age & Culture Matter

Generational differences may play a part in religious belief—and religious skepticism. A recent study (based on data collected as part of the General Social Survey by researchers at the University of Chicago) found that around the world, 43 percent of people age 68 or older say they believe in God, while only 23 percent of those age 27 or younger say the same.

Cultural factors probably play a role in religious beliefs as well. For example, 84 percent of the residents of the Philippines say they believe strongly in God, while only 8 percent of those in the former East Germany, and 4 percent of Japanese have a similarly strong belief in the Almighty.



Quotes

It is not enough to have a good mind. The main thing is to use it well.—Rene Descartes

If you wish to keep as well as possible, the less you think about your health the better. — Oliver Wendell Holmes

Our health is a voyage and every illness is an adventure story. —Margiad Evans

Do you want to be safe and good, or do you want to take a chance and be great? —Jimmy Johnson

Are you placing enough interesting, freakish, long shot, weirdo bets? —Tom Peters

One never notices what has been done; one can only see what remains to be done. —Marie Curie

There is nothing in the world so irresistibly contagious as laughter and good humor. — Charles Dickens

The two most beautiful words in the English language are “check enclosed.” —Dorothy Parker

I love money. I love everything about it. I bought some pretty good stuff. Got me a \$300 pair of socks. Got a fur sink. An electric dog polisher. A gasoline-powered turtleneck sweater. And, of course, I bought some dumb stuff, too. —Steve Martin

To accomplish great things we must not only act, but also dream; not only plan, but also believe. —Anatole France

Snuggle Up To A Fragrant Fire

Fall is the perfect time to fire up the fireplace with a cozy blaze. If you want to add a little fragrance to your hearth, try these types of wood to sweeten your fire:

- **Apple.** It not only sweetens the smell, it produces colorful flames.
- **Cherry.** Although not as sweet as apple, cherry wood still adds a little sugar to the mix.
- **Hickory.** Known to many great barbecue grill-meisters, hickory brings in a nice nutty aroma and is a great heat producer.
- **Black birch.** Don't like your fires so sweet? Black birch adds just enough spice with its cinnamon scent.



Blog Your Way To Success

Blogging is a powerful tool for promoting yourself, your ideas, and your personal brand. Blogs are easy to set up, but good blogs can be challenging to maintain. Keep these tips in mind to create a blog that will make a mark on the Internet and on your future:

- **Stick to a clear theme.** Select a broad topic to concentrate on. If your blog seems too scattered, people won't feel any compelling reason to read it regularly.
- **Know your audience.** Think about who you're trying to attract. What are they interested in? What are their problems? What do they need? Address these questions and you'll be able to create content that appeals to the readers you want.
- **Write powerful headlines.** The first thing your readers will see when they visit your blog is the headline of your latest story. Give it some excitement and emphasis with action verbs and colorful language so they know what your item is about, and want to read it right away.
- **Engage with your readers.** Don't let comments sit there. Respond with a thank-you, more information, or to correct misinformation. Avoid fights, but make your points clearly and respectfully so your audience knows you're paying attention.
- **Keep at it.** Many blogs start strong but then languish because their founders lose interest. Remember this is a long-term effort. Don't give up too soon.

WELCOME NEW CUSTOMERS

Here are some of the new customers who became members of our "Real Estate Family" this past month. I'd like to welcome you!

**Michael and Cynthia Cannon
(McLean VA)**

**Steven & Jennifer Ebbets
(Leesburg, VA)**

**Charles and Lisa Logan
(Stafford, VA – 3rd Loan)**

**Joseph and Amanda Smolinski
(St Leonard, MD)**

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

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Free Information Request Form

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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.
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_____, 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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