

Bixby Knolls Mortgage News

News To Help You Save Time And Money

October 2013

Doubt Steals Dreams

This is a story about a young man who worked with his father as a horse trainer. During his high school years, he went from stable to stable training horses. One day, his teacher asked his class to write a paper about what they wanted to be and do when they grew up.

That night he wrote a 7-page paper describing his goal of owning a horse ranch. He wrote in great detail and even drew a diagram of a 200-acre ranch, showing the stables, the track and a 4,000 square foot house. The next day he handed his paper in.

Days later he got his paper back. On the front page was a large red F. Confused, the student went to see the teacher after class and asked, "Why did I get an F?"

The teacher said, "This is a fantasy not a realistic vision of your future." The teacher went on listing reasons this was fantasy, concluding: "If you will rewrite this paper with a more realistic goal, I will reconsider your grade."

The boy went home and considered. He went to his work training horses, looking carefully at the farms. Finally, the boy turned in the same paper, making no changes at all.

He said, "You can keep the F and I'll keep my dream."

The young man, named Monty Roberts, eventually became the owner of a 4,000-square-foot house in the middle of a 200-acre horse ranch in San Ysidro, California. Today Monty's approach to life and training horses inspires others who visit his ranch.

There will always be people who unintentionally steal our dreams, often simply through their own doubt. *When you have a great idea, big or small, don't let someone else's doubt steal it from you.*



INSIDE THIS ISSUE

- Doubt Steals Dreams
- Scary Halloween Story
- October Quiz Question
- Getting Good Feedback
- No Raise In A While?
- Big Brother Is Listening
- Be Ready For Doctor Visit
- Household Language
- Explosive Peanuts
- Strange Naked Mole Rats
- Smothered With Electricity
- Why Memory Fails

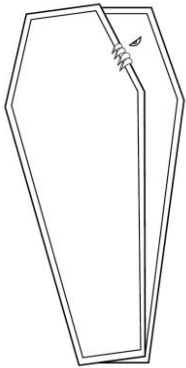
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Scary Halloween Story

A man is walking home alone late one foggy night, when behind him he hears...rattle-BUMP-scrape... rattle-BUMP-scrape...rattle-BUMP-scrape...

He looks back through the fog and he makes out the image of an upright casket banging down the middle of the street toward him...rattle-BUMP-scrape...rattle-BUMP-scrape...

Terrified, the man begins to run toward his home. The casket is bouncing quickly behind him... FASTER...FASTER... rattle-BUMP-scrape...rattle-BUMP-scrape...



He runs up to his door and fumbles with his keys. The casket is right on his heels, the lid rattling and thumping. The man tears the door open, rushes in, slams and locks the door behind him and races upstairs. The casket crashes through the front door and starts up the stairs...rattle-BUMP-scrape...rattle-BUMP-scrape...

The terrified man runs into his bathroom and slams the door, but just then the casket smashes down the bathroom door.

His heart pounding... his head reeling... his breath coming in sobbing gasps, the man reaches for the first thing at hand—nothing but a bottle of cough syrup! In desperation he throws the cough syrup at the casket...

and,
the coffin stops.

Getting Good Feedback

Do you ever have a reason to seek feedback from someone at work, at home, or in your business? Here's a simple question for getting accurate and useful feedback: "What would I be doing if you were to rate me excellent at _____?" Fill in the blank with whatever you want feedback about, like "being boss", "being your wife/husband", "running this job", etc. The answer will give you some action-oriented tips to consider, and improve your performance in ways you might not have thought of.



~Adapted from the InnoVision Communication website

No Raise In A While?

Haven't had a raise in a while? The economy may be partially to blame, but your own mistakes could be blocking the increase you think you deserve. Here are some reasons you might not be earning as much as you could:

- **Your achievements are invisible.** Don't be a showoff, but make sure your bosses know what you've accomplished in the previous year.



- **You're focused on the wrong priorities.** You can work hard, but if you're not supporting your manager's objectives, you won't be able to justify a bump in salary. Find out what tasks and activities contribute directly to success, and concentrate on those, even at the expense of quality in less measurable areas.
- **You haven't asked.** Don't make demands, but tell your manager your goal.
- **You don't know your value.** Keep track of the employment market for people in your job and region. Current data will help make your case. Or you may realize that you're already earning what's reasonable for someone in your position.
- **You're not pushing yourself.** The days of getting more than a cost-of-living raise for just showing up are dwindling. Be willing to take on more responsibility; stretch yourself and your skills; demonstrate a commitment to going the extra mile when necessary.

Big Brother Is Listening

Big Brother may be getting even bigger. Some day you may not be able to escape being seen and heard from long distances, despite being away from all electronics. How is that? Scientists may soon be able to use high-speed cameras to "hear" voices from far away without the need for a microphone.

As reported on the Science News website, a scientist at Tokyo's Waseda University used a camera to capture thousands of images per second to analyze the movement of neck muscles, lips, and tongue, and developed a computer program to translate the data into sound.

The technique could be more useful than listening with a microphone, since it eliminates the problem of background noise drowning out sounds. So far, though, tests have only been run to identify single spoken words; the scientist hopes to be able to reconstruct a full sentence by the end of the year. At this rate, your private conversations will be safe for a few more years yet.

Be Ready For Doctor Visit

Have you ever gone to the doctor, and then when you left, you thought, "Why didn't I tell her about...?" Here are some preparations to get the most from your doctor visit:

- Document your symptoms. Be specific: what hurts, how much, how long you've felt sick, anything that might have contributed to it, and so forth.
- Bring your medical history. Include previous illnesses, vaccinations, accidents, and allergies, as well as your family's medical history as far back as you can go.

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- List medications. List all the medicines, vitamins, and supplements you take. You never know what piece of information might be important to the doctor.
- Prepare questions about all the little physical issues you wonder about. During the week before your appointment, write down questions as they occur to you so you don't forget any relevant details while talking with your doctor.

It takes considerable knowledge just to realize the extent of your own ignorance. ~Thomas Sowell

Household Language

Why are the floors in our house called stories? The most commonly accepted answer to this question is that the answer comes from the Latin, "historia", meaning history.



Roman buildings had decorations of carvings or murals on the exterior walls on each floor level they called historia, depicting myths or historical battles. Multilevel buildings were marked by levels of historia.

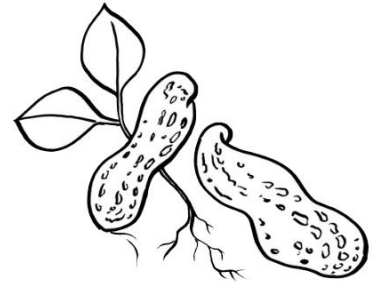
Why is the entry way into our house called a threshold? Some stories have incorrectly attributed this to the tradition of putting threshes on the floor in ancient times and using a block of wood to "hold" them in. But "threshold" has nothing to do with "threshes" on the floor. The word "threshold" first appeared in Old English as "therscold" or "threscold."

The first part of the word carried the meaning of "to stamp with the feet, to stomp noisily", which is what one does when entering a room with mud or snow on one's shoes. Threshing was the act of stomping on grain to separate the seed from the plant. The second part—*hold*—is a mystery, is most likely a phonetic change to sound like the word hold, without having anything to do with holding.

Explosive Peanuts

Did you know that peanuts are the root of dynamite? Here's how...

- Dynamite is made from Nitroglycerine.
- Nitroglycerine, also known as trinitrolycerin, and glyceryl trinitrate, is an oily, explosive liquid made by nitrating glycerol.
- Nitroglycerine is made from glycerol.
- Glycerol or glycerine, is a viscous liquid used in soap, cream, and food.
- Glycerol is made of...peanut oil!
- Peanut oil of course being made of peanuts!



So there you have it! The main ingredient of dynamite is peanuts!

If you see a friend without a smile; give him one of yours.

Strange Naked Mole Rats

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See page 7

The naked mole rat, *Heterocephalus glaber*, is fleshy, furless, buck-toothed and brazenly ugly. Yet what these small East African rodents lack in terms of good looks, they make up with an impressive array of biological quirks. These misnamed mammals are neither moles nor rats, and in terms of their social behavior are actually closer to bees, wasps, ants, and termites than to other backboned animals.

They live in underground cooperative colonies of up to 300 individuals with a dominant breeding "queen" and celibate soldier and worker castes. Biologists have identified only one other vertebrate--the closely related Damaraland mole rat--that uses this rigid reproductive and social structure. Until the late 1970s scientists believed that this trait, known as *eusociality*, was confined to insects.

Naked mole rats deploy several impressive feats of physiology, including an apparent imperviousness to pain, a casual disregard for low-oxygen environments, and resistance to cancer. Indeed, these unsightly creatures both baffle and buttress Darwin's Theory of Evolution in multiple remarkable and apparently self-contradictory ways.

Smothered With Electricity

A Harvard University scientist may have invented a new way to fight fire—using electricity. The Science AGoGo site reports that it has long been known that electrical current can influence the shape of flames. Harvard's Ludovico Cademartiri attached a 600-watt amplifier to a wand-like instrument, then transmitted a burst of electricity toward a foot-high open flame. The device snuffed the flame instantaneously in multiple tests.

This electrical flame suppressant, which may be practical using much lower wattage, could be useful in extinguishing fires in enclosed areas and at greater distances, saving water and avoiding environmental damage caused by chemical extinguishers.

Why Memory Fails

As we age, it becomes harder and harder to recall names, dates, even where we put down our keys. Although we may fear the onset of Alzheimer's, chances are, our recall powers have dulled simply because we're getting older, and our brains—like our bodies—are no longer in tip-top shape.

But what is it that actually causes memory and other cognitive abilities to go soft with senescence? Researchers compared two groups of older and younger subjects. They concluded that white matter in the brain naturally degrades as we age—causing disrupted communication between brain regions and memory deficits. The results of their studies, published in *Neuron*, are that communication between brain regions appears to "dramatically decline" in their older group of subjects.



The older group's performance on memory and cognitive skill tests correlated with white matter loss: The seniors did poorly relative to their younger peers. The researchers note that the white matter appears to fray more over time in the forebrain than in the brain's rear. They speculate that age-related depletion of neurotransmitters (the chemical signals sent between neurons) and the shrinking of gray matter (the tissue made up of the actual nerve cell bodies and supporting cells) contribute to dimming memory and cognitive skills. They are quick to note that such memory loss is not the same as Alzheimer's.

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