

No Email, No Problem

A jobless man applied for the position of office boy at a large company. He performed well and was offered the job. The interviewer said, "Now, I just need your email address to send you some documents to sign and verify, and then you can start."

The man replied, "I don't have a computer or an email account."

"Oh, I'm sorry," said the interviewer. "Without an email address, we can't hire you."

The man left feeling frustrated. He had only \$10 in his pocket, so he went to the market, bought a large crate of tomatoes and began selling them door to door. In two hours, he succeeded in doubling his money.

He repeated the operation three times and made \$60. He realized that he could survive by this way, and started to go earlier and return later. Thus, his money doubled or tripled every day. Eventually he had earned enough to buy a cart, then a truck, and then a fleet of delivery vehicles.



**Lowest Interest Rate Home Loans
For High-Income Professionals At
www.bixbyknollsmortgage.com**

INSIDE THIS ISSUE

- No Email, No Problem
- New Year's Fun Facts
- Save Pennies To Bank Dollars
- Powerhouse Advice to Consider This New Year
- Frigid Funnies
- A Fishy Story
- Establish A Sleep Routine
- To Get What You Want...
- Faster Than Average Job Growth
- Experiential Learning
- Family-Based Resolutions

**WORLD-CLASS SERVICE?
SEE FLYER INSIDE!**

Five years later, the man's company was one of the biggest food retailers in the area. He started to plan his family's future, and was purchasing life insurance. He called an insurance broker and when the conversation was concluded, the broker asked him for his email address. The man replied: "I don't have an email address."

The broker said, "You don't have email, and yet you have built a small empire. Imagine what you could have become if you had email!"

The man thought for a moment and said, "I would have been an office boy!"

Sometimes missing an opportunity is the best thing that can happen to us.

New Year's Fun Facts

- The most common New Year's Resolution is to lose weight. Next is exercise, eating better, and spending quality time with a loved one. Following those are money and vacation commitments.



- New Year is the oldest of all holidays, as it was first observed in ancient Babylon as many as 4000 years ago.
 - The Time Square ball is made from Waterford Crystal. This beautiful ball weighs over one thousand pounds.
 - In Britain and the U.S., when the clock strikes midnight, everyone gathers around to sing 'Auld Lang Syne', a Scottish song. It was written by Robert Burns in the 1700's, literally meaning "old long ago," or simply, "the good old days," to remember old and new friends.
- It was once believed that the first visitor on New Year's Day would bring good luck or bad luck for the rest of the year, depending on who he/she was.
 - Noisemaking and fireworks on New Year's Eve is believed to have originated in ancient times, when noise and fire were thought to dispel evil spirits and bring good luck.

Save Pennies To Bank Dollars

The old saying, "A penny saved is a penny earned," refers to the idea that by hanging on to our pennies, we gradually increase our wealth.

A fun game to play this year might be to think of all the ways you can shave pennies off your expenses, then bank the pennies. At the end of the year, use the extra money to take a vacation or buy next year's holiday gifts.

For instance, instead of ordering a latte, order regular coffee and bank the difference. Instead of driving every day to work, car-pool and estimate your savings. Then bank the difference. Instead of getting the full scope of cable offerings, down-grade a level and bank the difference. Your pennies could add up to hundreds of dollars.



Powerhouse Advice To Consider This New Year

The 2013 commencement season is long over, but some of the advice that this year's crop of commencement speakers gave new graduates will surely live on. Here's a

DO YOU WANT TO WORK WITH OTHER BUSINESSES THAT GIVE OUTSTANDING CUSTOMER SERVICE?

Request a free copy of my **service directory**. All the businesses listed in it have a proven track record for providing the kind of outstanding customer service you deserve.

small sample of the words of wisdom imparted this year to students and their families:

- Fight the conventional wisdom. “Attackers are the people with bold, innovative ideas, who are trying to disrupt the status quo, and usher in a better way.” (Steve Case, former CEO of AOL, at the University of North Carolina)
- Embrace your inner Trekkie. “Being a Kirk, rather than a Spock, is the most important and hardest lesson I have learned in my life. As most, I had to practically lose everything I ever loved before I paid attention to this side of life.” (Alex Kipman, inventor of Kinect for Xbox, at Golisano College)
- Focus on the now. “Not only can you not plan the impact that you’re going to have, you often won’t recognize it even while you’re having it. The impact is what others frame for you and the world after it happens. The present is only what you’re experiencing and focused on right now.” (Dick Costolo, CEO of Twitter, at the University of Michigan)
- Meet people. “Humanity in the abstract will never inspire you the way meeting another human being will. Poverty is not going to inspire you to do something, but meeting people—that will inspire you.” (Melinda Gates, co-chair of the Bill and Melinda Gates Foundation, at Duke University)
- Welcome uncertainty. “Uncertainty means that the future is yours to shape—with the force of your will, the force of your intellect and the force of your compassion. Uncertainty is freedom. Take that freedom and run with it.” (Jim Yong King, president of World Bank, at Northeastern University)

Frigid Funnies

Q: What did the Arctic wolf ask in the restaurant?

A: "Are these lemmings fresh off the tundra?"

Q: What did the big furry hat say to the warm woolly scarf?

A: "You hang around while I go on ahead."

Q: What do you call fifty penguins in the Arctic?

A: Lost! (Penguins live in Antarctica.)

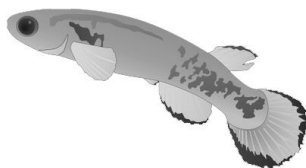
Q: What's another name for ice?

A: Skid stuff!



A Fishy Story

One fish found mostly in swamplands ranging from Florida to Brazil can survive on land for as long as two months, according to a Yahoo News story. The tropical fish, known as the mangrove rivulus, is only three inches long, and is hermaphroditic—it can reproduce through self-fertilization.



The secret to the tiny fish’s survival is its ability to alter its gills so it can breathe through the skin, as well as a talent for flipping itself

with its tail to travel across the ground. This allows the rivulus to escape aquatic environments with low oxygen or toxic chemicals. Its talent for jumping also helps it hunt for food (crickets, for example) and flee predators. So don't assume that a fish out of water is helpless.

Somewhere, something incredible is waiting to be known. ~Carl Sagan

Establish A Sleep Routine

- **Avoid Caffeine and Alcohol:** Don't drink caffeine (found in coffee, tea, chocolate, cola, and pain relievers) for four to six hours before bedtime. Similarly, refrain from drinking. Alcohol may help bring on sleep, but after a few hours it acts as a stimulant.
- **Turn Your Bedroom into a Sleep-Inducing Environment:** A quiet, dark, and cool environment can promote sound slumber. Lower the volume of outside noise with earplugs or a "white noise" appliance, like a fan. Use heavy curtains or an eye mask to block light, which is a powerful cue that tells the brain that it's time to wake up.
- **Establish a Soothing Pre-Sleep Routine:** Take a bath (the rise, then fall in body temperature promotes drowsiness), read a book, watch television, or practice relaxation exercises. Avoid stressful, stimulating activities—doing work, discussing emotional issues.
- **Go to Sleep When You're Truly Tired:** If you're not asleep after 20 minutes, get out of bed, go to another room, and do something relaxing, like reading or listening to music.
- **Keep a Consistent Sleep Schedule:** Going to bed and waking up at the same time each day sets the body's "internal clock" to expect sleep at a certain time.
- **Exercise Early:** Exercise can help you fall asleep faster and sleep more soundly—as long as it's done at the right time. Exercise stimulates the body to secrete the stress hormone cortisol, which helps activate the alerting mechanism in the brain. This is fine, unless you're trying to fall asleep. Try to work out earlier in the day.

Free Reports!

- How To Sell Your House For The Most Money In The Shortest Time

Free Information!

- Protect Your Home From Burglars
- How To Buy A House With Little (Or No) Money Down

Free Newsletter Subscription!

See page 7

To Get What You Want...

Whenever you want someone else to do something or approve something on your behalf, remember to present it to them in terms of their own motivations.

For instance, take Michael Faraday, a 19th-century British scientist whose experiments led to the development of electricity as a practical source of energy.

According to one story, he went to William Gladstone, the prime minister of England at the time, hoping for financial support for his research into electricity and magnetism.

Gladstone's initial response after seeing one of Faraday's devices was negative.

"Of what possible good is this?" he asked.

Instead of going on and on about the practical uses of an electric motor, Faraday caught Gladstone's attention by saying, "This will be a great benefit to our country, because someday you will be able to tax it!"

*All the breaks you need in life wait within your imagination.
Imagination is the workshop of your mind, capable of turning mind energy into
accomplishment and wealth. ~Napoleon Hill*

Top 5 Dog New Year's Resolutions

5. I will not suddenly stand straight up when I'm lying under the coffee table.

4. I will no longer be beholden to the sound of the can opener.

3. I resolve to get a bite in on that demon who gives me a shot every year.

2. I will break into the pantry and decide for MYSELF how much food is 'too' much.

And the Number 1 New Year's Resolution made by pets . . .

1. I will NOT chase the ball until I see it leave the hand!



Experiential Learning

A young man came to a jeweler's shop and said he wanted to study to become a gemologist. The jeweler, a well-known expert on precious gems, was hesitant, but the young man insisted that he had the patience to learn everything the jeweler was willing to teach him. The jeweler told him to return the next day for his first lesson.

When the man arrived the next day, the jeweler placed a jade stone in his hand. For four hours the young man held the stone while the jeweler worked.

The next day the jeweler had the young man hold the same stone. And the day after that, and the day after that, for over a week.

Finally the young man showed up one morning and asked, "Sir, when am I going to learn something?"

“Soon,” said the jeweler, passing him the stone.

The young man was about to say that he wasn’t going to put up with this treatment any longer, but as he took the stone in his hand he felt surprised. “Why are you giving me a different stone today?”

The jeweler smiled. “You have begun to learn.”

Family-Based Resolutions

Don’t just make New Year’s resolutions for yourself—get your whole family involved. Consider collaborating on these resolutions for the year:

- Eat dinner as a family. Schedule a day or two each week where everyone knows you’ll be sitting together for dinner.
- Resolve to pay more attention to the family first. Consider a 30-minute buffer where you talk about their day before you expect them to talk about your day.
- Hold regular family meetings. These times should be used to discuss schedules, goals, and even grievances. Family meetings can help everyone in the family reconnect and communicate. By formalizing family meetings, they don’t seem strange or awkward.
- Help one another with your personal resolutions. Share your resolutions with each other and explain how you’d like the family to support you.



Bixby Knolls Mortgage News

Free Information Request Form

Please complete the box below and place check marks next to the free reports and information you'd like to receive.

Fax this form to 562.988.8539 or mail it to:

Pamela Borcich, 3801 Atlantic Avenue, L. B., Ca., 90807 or just call me at 427.2222!

www.bixbyknollsmortgage.com

email: pborcich@msn.com

Name: _____ Phone: _____

Address: _____ Email: _____

City: _____ State/Province: _____ Zip/Postal: _____ Fax: _____

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

Free Reports

- Protect Your Home From Burglars
- 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 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:
_____.
- Please call me to arrange a free, no-obligation market valuation on my house.

Do you have a family member or friend who would enjoy a free subscription to Bixby Knolls Mortgage News? Provide me with their contact info., and I'll add them to my mailing list.

Name: _____

Address: _____

City: _____ State/Province: _____ Zip/Postal: _____

Bixby Knolls Mortgage Home News

**Go Green:
Recycle This
Newsletter!**

After you've enjoyed my newsletter, please recycle it by passing it along to a family member, friend, neighbor or coworker.

This newsletter is intended for entertainment purposes only. Credit is given to the authors of various articles that are reprinted when the original author is known. Any omission of credit to an author is purely unintentional and should not be construed as plagiarism or literary theft.

Copyright 2013 Bixby Knolls Mortgage. A division of Pinnacle Capital. This information is solely advisory, and should not be substituted for medical, legal, financial or tax advice. Any and all decisions and actions must be done through the advice and counsel of a qualified physician, attorney, financial advisor and/or CPA. We cannot be held responsible for actions you may take without proper medical, financial, legal or tax advice.