

Bixby Knolls Mortgage

News To Help You Save Time And Money

February 2014

Not Who You Really Are

A girl went to her grandmother's house after school, her face filled with rage and hurt.

"What has happened, little one?" the grandmother asked softly. The girl crumpled into tears and began recounting her day. "I went to the store today and bought a hair barrette. I had saved my money so that I could buy it. It was beautiful and I loved it."

"And then what happened," the kindly grandmother asked.

"I was admiring my new barrette when three girls I know from school came up to me. They started laughing saying that I was ugly, then one of them pushed me down and took my barrette." The anger and rage returned to the girl's face. "I hate those girls. I hate them more than anything in the world."

The grandmother wrapped her arms warmly around her granddaughter, and she said, "I, too, have felt what you're feeling when people have taken things from me with no remorse. It's as if you become a different person. But these feelings are not really who you are.

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"What do you mean?" asked the little girl.

"It is as if there are two dogs inside of you. One is always good, peaceful, and loyal. He does not take offense when it does no good. He will fight when the time is right, but let it go if the fight is not worth the trouble. The other dog is full of anger. The least thing sets him off, and he is ready to lunge and attack. His anger keeps him from thinking clearly or being happy. It is hard to live with these two dogs inside of you—they often struggle, and only one can win."

"Which dog wins?" the little girl asked.

"Ah," said the grandmother. "The one you feed the most, wins."

Pamela Borcich

Why People Say "FebYOUary"

It just seems a little strange to some people that there's a silent "r" in the word February.

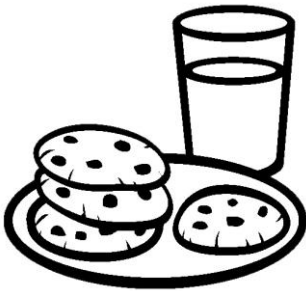
The origin of the spelling is from Roman time: February because the Roman festival of purification called Februa is on the 15th of this modern day February.

The correct pronunciation IS "feb-ROO-er-ee," which many people do say. But others find it awkward to say, so they drop the "r." But "feb-OO-er-ee" is also uncomfortable phonetically, so those people add a "y" to make it more comfortable to pronounce.

Have An Oreo

If you're like me, you enjoy a cookie and hot cocoa in cold weather. But where did our cookies come from?

The first cookies didn't taste much like the treats we enjoy today. According to some sources, the first cookies were biscuits made in Rome around the third century B.C. They were thin, hard, bland wafers that were dipped in wine. Modern cookies may have originated in Persia during the 7th century, when sugar became more common. They became popular across Europe in the 14th century. One reason for their appeal was that they traveled well in tins and boxes, making them a reliable source of food on trips.



The word "cookie" comes from the Dutch "koekje," for "little cake." Cookies arrived in North America in the 17th century, but the cookies we're most familiar with, made by creaming butter and sugar, became common in the 18th century.

A Simple Way To Budget

Are you spending more money than you need to? Fortunately, you don't need an advanced degree in finance and accounting to analyze your spending. Try this:

Track your spending for just one week. Any longer than that, and you'll get too busy. Hold onto your receipts and add them up for seven days. At the end of the week, put the receipts into just two separate piles. In one pile, put all the expenses you couldn't do without. In the other pile, put all the receipts of expenses you could have skipped. Chances are you'll find at least a few areas where you can cut back.

What To Do About A Bad Boss

One of the key reasons that employees hate their workplace is poor management. Even a great job and great workplace can be spoiled by a bad boss.

But what makes a bad boss, and what can you do if you have one? First, be clear what type of bad boss situation you're in. Is it that you have bad chemistry with your boss, while others in the office get along fine? Is your boss forced to implement unpopular decisions from higher up? Or does your boss have poor leadership skills? Or perhaps some combination of these? And what can you do about it?

One thing you can try is seeing if your boss is open to communication. When you ask for a quiet meeting is he or she open to dialog during the meeting? Can you cite specific patterns of performance to suggest changes to your boss? Or do you get the sense that it's all about how *you* must improve and nothing about how he or she can change? Another thing you can try is toning up your work performance. Perhaps ask co-workers who get along with the boss for suggestions. The problem may actually be something you're doing. Finally, be ready to take the "nuclear" option—look for another job. It may simply not be worth your health and happiness to stay in an unhealthy relationship.

Enjoy Ski Season At Home

Are you missing the thrills of skiing right now? Have you always wanted to go skiing but can't? If you answered yes, then the following exercises are for you. They will bring the sensations of a ski vacation into your life, wherever you are.

- Buy a new pair of gloves and immediately throw one away.
- Drive slowly for five hours—anywhere—as long as it's snowing and you're following an 18-wheeler.
- Place a small pebble in each of your shoes, line them with crushed ice, and then tighten a C-clamp around your toes.
- Secure one of your ankles to a bedpost and ask a friend to run into you at high speed.
- Throw away a \$100 bill—now.
- Dress up in as many clothes as you can and then proceed to take them off because you have to go to the bathroom.



Getting Started In Social Media

A solid presence on social media can help you (or your organization) reach a broader audience and win more attention for your work. But if you have not yet gotten on board, you might be overwhelmed before you start. Without getting bogged down into discussions of individual forums, here's a look at a few practical steps you can take to make your mark on the Internet:

- **Go wide, then deep.** The four main platforms that can drive results and interaction are probably Facebook, Instagram, LinkedIn, and YouTube. Depending on your business, others may be just as useful. If you are getting started, you'll drive yourself crazy trying to keep up with all of them at the same level of intensity. Determine which platforms draw the people you want to attract, then target your efforts to as small a number of platforms as possible.
- **Learn and plan.** Once you select a platform, read a book about how to maximize its use. Then create tangible goals. Think of it as a marketing campaign: Decide what you want to accomplish and how you'll measure it, then plan your strategy around that. Be ambitious, but realistic. Getting 150 Twitter followers when you start out is more likely than reaching half a million in your first month.
- **Commit to it.** Too many people and businesses get started, work hard at it for a few weeks, then drop it when they get busy or don't see immediate results. Start out at a level you can handle and stick with it. Post something daily, or at least weekly, and stick to it so your audience has a reason to come back. Don't give up just when people are starting to pay attention.
- **Analyze and adjust.** Collect data on your results and stay on top of the data you collect. Use it to make changes to widen your scope. Stick to your strategy, but don't be stubborn about it. If something's not working, change course before you waste time and lose credibility.



Motivation will almost always beat mere talent. ~Norman R. Augustine

Coffee crazy

A man walked into a cafe and ordered a cup of coffee. When it arrived, he poured the coffee into a plant and ate the cup and saucer—leaving only the handle lying on the table.

The man ordered another cup of coffee. Again, he poured out the coffee and ate the cup and saucer. Then he did it again. Soon there was nothing but a pile of handles in front of the man. He sensed the waiter watching him and said, “You think I’m crazy, don’t you?”

“Yes, sir, I do,” said the waiter. “The handle is the best part.”

Involve Kids In Health Care

Sick children are often sheltered from discussions about their health care. But a study published in the *Journal of Clinical Nursing* suggests that health professionals and parents would do better to consult children more and include them in decisions.

Researchers in Ireland spoke with 55 young people, ages 7 to 18, with acute or chronic illnesses. Some of the study's findings were:

- Children said they want to take part in discussions about their health and treatment, and to have their views and concerns taken seriously.
- Knowing the health professionals helps children ask questions freely and express their concerns.
- The way health professionals communicate and behave can be an obstacle to children's getting involved. Children said health professionals tend to "do things" to them with very brief explanations or none at all. Health professionals exclude them, they said, directing information at their parents using language they don't understand.
- Children want to make "small" decisions, but almost half want to leave "serious" decisions about issues like surgery to their parents and health professionals.

Help Wanted: Space Jobs

As reported on the KpopStarz website, here are some of the more thought-provoking positions that NASA and private space flight companies have been trying to fill recently:

- Space suit design engineer. Contribute to designing a functional suit that will keep astronauts safe and productive in outer space.
- Chief sniffer. NASA employs a "chief sniffer" whose job is to smell various chemicals and components before they're used on missions. Once inside a small, airtight space station, odors have no place to go, and may pose a health threat to crews.
- Space psychologist. The final frontier is likely to be a stressful environment, especially when astronauts are packed into cramped vehicles for weeks at a time. Specialists need to help select crew members and support them before, during, and after space missions.

Salt For Battery Power

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Scientists looking for better ways of storing energy have concentrated on silicon nanostructures: Smaller than a grain of sand, these complex structures have potential for battery development, biological imaging, sensor design, and other useful technologies. One challenge has been preventing the structures from crumbling in the heat at a critical point of their construction.



Chemists at Oregon State University may have solved the problem with the use of a chemical compound known as sodium chloride—or as most people call it, table salt.

Salt's ability to absorb heat and melt without causing the collapse of the nanostructures means it can be washed away and reused. The resulting material can be produced more cheaply and in larger quantities. This could lead to batteries that can last twice as long before recharging, as well as the development of other applications in photonics, drug delivery, and other areas. So the answer to some of our most pressing energy and medical problems may be as simple as, "Pass the salt."

Our imagination is stretched to the utmost, not to imagine things which are not really there, but just to comprehend those things which "are" there. ~Richard Feynman, physicist

Get Moving With Ridiculous Thoughts

When you can't break out of a bad pattern or you're feeling stuck and frustrated, the best approach can be to force yourself to look at it from a radically different perspective.

Authors who can't find their way out of a scene in a story will sometimes ask a friend what they'd do in that situation, knowing that the friend's perspective will be different than their own. If no friend is handy, they might think of the most ridiculous ideas to break their stuck pattern—like putting peanut butter in the gas tank, or having the dog play the piano.

A Little League coach used this principle when he was teaching his team of 7-year-old players how to bat. After watching meek results a few times around, the coach picked up the ball, held it out to his team, and said, "This is not a baseball. It's a tomato. And the next time you see it coming at you, I want you to smash it with your bat. Smash the tomato!" The boy took a bat, and smashed the "tomato" into the outfield. The other players quickly followed his example, all with big grins on their faces.

Next time you're stuck in a holding pattern, try thinking of it in radically, even ridiculously different terms.

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3801 Atlantic Avenue, Long Beach, 90807
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