

Ryan's Newsletter

News To Help You Save Time And Money

September 2013

The Taste Of Happiness

A philosopher was sitting in the shade of a tree next to a beautiful lake when a troubled young man approached and introduced himself: "Sir, my name is Ben, and I'm miserable all the time. I've been searching far and wide for a wise person who can tell me why I'm always so unhappy. Can you help me?"

The wise man thought for a moment. Then he handed his visitor a cup and asked him to fill it with water from the lake.

Ben took the cup and returned a few minutes later. The philosopher then took a handful of salt from his bag and dumped it in the water. "Drink this and tell me how it tastes."

Ben managed a small swallow of the salty liquid. "It's terrible!"

Then the man stood up and led Ben to the shore of the lake. Once there, he took another handful of salt and dropped it into the water of the lake. Then he instructed Ben to get down and drink directly from the lake. Ben did.



"How does it taste?" asked the wise man.

"Cool and delicious," said Ben.

"Do you taste the salt?"

"No," Ben said. "It dissolved in all the water."

The wise man nodded. "Unhappiness is like this handful of salt: the strength of the taste depends on what you put the salt into. To become happier and more satisfied, expand your vision and reach in life. Don't be the cup—become the lake."

Do you believe that the more you have going on in your life, the happier you are?

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Back To School Facts

If you're looking for some carpool lane conversation starters, look no further than these fun and interesting back-to-school facts:

- According to a study done by Yale University, the smell of a crayon ranks #18 on the list of most recognizable scents for adults.
- In developing countries, every additional year of education can increase a person's future income by an average of 10 percent.



- Pencils can write just about anywhere—in zero gravity, upside down, and under water. The average pencil can write 45,000 words and draw a line 35 miles long.
- Children born to educated mothers in developing countries are less likely to be stunted or malnourished. Each additional year of maternal education reduces child mortality by 2%.
- The biggest school in the world (by pupils, not area) is the City Montessori School in Lucknow, India. The school was set up by the Gandhis in 1959 and has more than 32,000 students!

When a student comes and asks, "Should I become a mathematician?" the answer should be "No. If you have to ask, you shouldn't even ask". ~Paul Halmos

Sultry September

In Latin, *septem* means 'seven.' September was the seventh month of the Roman calendar until 46 BC, when the first month of the year was changed from March to January. At different points, September had 29 and 31 days, but was changed to 30 days by Emperor Augustus. It is one of four months with 30 days. Memorable dates in September:

- Monday, September 2 is Labor/Labour Day in both the US and Canada, a day for honoring the work we do. The day also marks the informal end of summer, and the last summer holiday for many.
- Wednesday, September 11 marks the day that many Americans remember the attack on the World Trade Center in New York City in 2001. This also marks the birth of the "war on terror", a phrase popularized by President George W. Bush.

September Quiz Question

Q: Fill in the blank:

"_____ days hath
September. April, June
and November..."

August Quiz Question

Q: Which country is the next most populous after the United States?

A: Indonesia.

Protect Yourself From Identity Theft

How safe is your smartphone? According to identity theft prevention experts, the amount of personal data contained on most smartphones is staggering. The following tips will help protect you from an identity theft and hacking nightmare:

1. **Use a password.** Think of your smartphone as an electronic wallet. If you could lock that wallet, why wouldn't you?
2. **Use apps to shop.** Many companies now have dedicated apps designed to ward off phishing and scams, so avoid shopping from the web browser if possible.
3. **Always log out.** Also avoid saving user IDs or passwords on the phone.
4. **Close Wi-Fi auto connect and Bluetooth public.** Hackers can break into your phone over fake networks and exploit Bluetooth connections.
5. **Do a "factory reset".** If you get a new phone make sure to reset your old one to original factory settings after you've migrated your data.
6. **Avoid suspicious "free" apps.** Some free apps are little more than thinly veiled phishing scams. Make sure the app you download has plenty of good reviews.
7. **Remove sensitive data.** Don't store notes, emails or text messages containing passwords, pins, Social Security numbers, credit card or bank account information.

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Crucial Conversations At Work

Before having an important discussion with an employee, client, boss, or anyone else you hope to influence, plan your conversation. Don't be caught off guard by a question or challenge you didn't expect. Spend as much time preparing for their responses as you do planning your own message.

What questions are they likely to ask? What information will they be looking for? How can you counter the most obvious objections? How will they react? What will they say? How should you answer? The more important the conversation, the more time you should spend on anticipating responses.



Say No To Teen Debit Cards

Even as consumers try to unload credit-card debt, some banks are trying to get teenagers hooked on plastic.

"Call it plastic on training wheels!" chirps the press release for the new Current Card by Discover, the latest debit card aimed at "kids, tweens and teens." The idea is that parents deposit money in the card account, which the kids can use to buy stuff or make withdrawals from ATMs. "Unlike cash," says the press release, "the Current Card helps teens develop smart money-management skills." In addition, parents can monitor spending, set limits, and block certain merchant categories.

But the sales pitches are unconvincing. Here's why:

- Debit cards encourage kids to spend. With the Current Card, for example, teens are eligible for "members-only" in-store coupons and online discounts with "teen-friendly merchants."
- To kids, plastic is plastic. These cards aren't credit cards, but to kids, any plastic is magic money that's meant to be topped up by Mom and Dad when it runs out.
- Parental controls are overrated. Do parents really need to know whether their kids ate lunch at McDonald's or Wendy's?
- The fees are high. Charges are often as much as \$5/mo. or \$50/year. That's a lot of money just for the privilege of tracking where your kids eat.



Cash is cool. If you want kids to spend wisely, give them an allowance so they can see the cash come and go in real time.

Spontaneous Family Games

Try these spontaneous games with your kids:

The question game: Try having a conversation using only questions.

The story game: Start a made-up story, then pass it along, letting each person add their own twist to it.



The laughing game: Try to make one another laugh.

Telephone: Whisper a phrase in one person's ear, then they whisper it in the next person's ear, and so on. The last person says it out loud.

The action game: Make a simple movement, like raising your hand. The next person copies that movement and adds one more movement. Then the next person copies both previous movements and adds a new one. Continue copying and adding moves.

Do You Need A Warranty?

Before you sign up for extended coverage, make sure you're getting the protection you pay for. Here are some things to know about extended warranties:

- **Retailers love them.** In fact, retailers may reap more profit from warranty contracts on appliances and major electronics than they do on the products themselves.
- **Odds are you won't need it.** Most major appliances do not break down within the extended-warranty period. When they do, the cost of repair often roughly equals the cost of the extended warranty.
- **You may already be covered.** American Express extends the length of the manufacturer's warranty by up to one year. Costco extends manufacturers' warranties to two years. Check with your card or store.
- **Service? What service?** Some administrators pay low and slow. Read the contract and look for deductibles, limits to the number of covered service calls, exclusions to coverage and triggers for cancellation.



- **Check the provider's track record.** If you're considering an extended warranty, ask who will provide service and then vet the provider online, using a source such as Angie's List, the department of insurance, and the Better Business Bureau.
- **You can cancel.** If you bought an extended warranty, most states mandate a 30-day "free look" period (some up to 90 days), during which you can cancel and get a refund.

See An Interesting Home?

No need to wonder about the price. No need to call a high-pressure sales agent who will just make you feel obligated. My computers can send you the information quickly and easily for any house, listed or sold, anywhere in town.

Just ask me! It's all part of my free, no-obligation HomeFinder Service.

Leave the address on my voicemail or text me anytime, and I'll fax, mail or email all the information to you on that listing within 24 hours.

The Lure Of Cinnamon

There's some research to suggest that cinnamon may lower blood sugar levels in people with type 2 diabetes and reduce cholesterol levels.

It's also a very good source of fiber, with 4 grams per tablespoon, and, because of that warm, sweet flavor, it might also satisfy your cravings for treats without adding calories or fat. So stock up on that special tree bark—ground, of course.

Create A Car Safety Kit

Heading out on a road trip this fall? The last thing you want is to get stranded. But if you do, wouldn't it be nice to have everything you need right there with you in the car? Creating a car safety kit is easy and inexpensive. Here are few items you might include:

Jumper cables; roadside flares; quarts of oil; antifreeze; a first aid kit; a blanket; fuses; flash light and extra batteries; an assortment of tools including flathead and Phillips screwdrivers, pliers, vise grips, a wrench, and one of those multi-purpose tools or a pocket knife; tire inflator; flat repair kit; ice scraper and snow chains (depending on location); pen and paper; bottled water; rags; and even long-lasting food items like granola or energy bars.

It might seem like a lot of stuff to carry around in your trunk, but get a small sleeping bag and roll-up everything inside. You don't need much room to be prepared.

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

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See page 7**

What Did You Say?

A man feared his wife wasn't hearing as well as she used to and he thought she might need a hearing aid. Not quite sure how to approach her, he called the family Doctor to discuss the problem. The Doctor told him there is a simple informal test the husband could perform to give the Doctor a better idea about her hearing loss.

Here's what you do," said the Doctor, "stand about 40 feet away from her, and in a normal conversational speaking tone see if she hears you. If not, go to 20 feet, then 10, and so on until you get a response."

That evening, the wife is in the kitchen cooking dinner, and the husband thinks to himself, "I'm about 40 feet away, let's see what happens." Then in a normal voice he says, 'Honey, what's for dinner?' No response.

So he moves closer to the kitchen, about 20 feet from his wife and repeats, "Honey, what's for dinner?" Still no response.

Next he steps to the door of the kitchen where he is about 10 feet away and asks, "Honey, what's for dinner?"

Finally, he walks right up behind her. "Honey, what's for dinner?"

She turns to him and says, "James, for the FOURTH time, I said we're having chicken!"



Quiz Answer: 30

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- How to Stop Wasting Money on Rent
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_____.
- Please call me to arrange a free, no-obligation market valuation on my house.

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**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.

Our friend H.K. from Yucaipa says:

You have to remember, every one moves; some walk out of a house, some run out, some are carried out; but everyone eventually leaves.

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