

Our Home News

News To Help You Save Time And Money

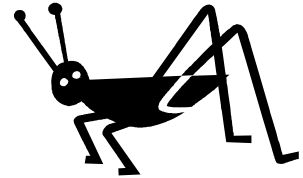
VOL VII 2009

What Are You Listening For?

Two friends were in downtown Manhattan, walking near Times Square, during the noon lunch hour. The streets were filled with people, cars were honking their horns, taxicabs were squealing around corners, sirens were wailing, and the sounds of the city were almost deafening. Suddenly, one of the friends said, "I hear a cricket."

"What?" his friend laughed. "You must be crazy. You couldn't possibly hear a cricket in all of this noise!"

"No, I'm sure of it," the first friend said, "I heard a cricket." He listened carefully for a moment, and then walked across the street to a big cement planter where some shrubs were growing. He looked into the bushes, beneath the branches, and sure enough, he located a small cricket. His friend was utterly amazed.



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"That's incredible – you must have superhuman ears!"

"No," said the first friend. "It all depends on what you're listening for. And that depends on what's really important to you. Here, let me show you." He reached into his pocket, pulled out a few coins, and discreetly dropped them on the sidewalk.

And then, even with the noise of the crowded street still blaring, they noticed every head within 20 feet turn and look to see if the money that tinkled on the pavement was theirs.

"See what I mean? It all depends on what's important to you."

Did you just hear a cricket?

How To Handle Anger

We all get angry. Sometimes justifiably, other times irrationally. Regardless of the situation, there are some things we can do to prevent our anger from escalating into unconstructive thinking and behavior. The American Psychological Association offers these tactics for controlling anger:

Change the way you think. If your inner thoughts are filled with cursing or grisly scenarios, you might be overly dramatic about the situation. When this happens, instead of thinking, “This is the last straw – everything is awful!” it might help to tell yourself, “I am frustrated, and that’s understandable considering the circumstances. But it’s not the end of the world. Staying angry is not going to fix this.”

Try to get a more balanced perspective. The world is not out to get you, though it may feel like it in this case. Ask yourself what it is that you want. The answers might be fairness, appreciation, agreement, another person’s willingness to do things your way. Remind yourself that everyone wants these things; everyone is hurt and disappointed not to get them. Ask yourself if you’re being too demanding – because angry people tend to demand things, and when their demands are not met, they tend to get even angrier.

Remember that not every problem has a solution. Sometimes things are just hard, and trying to come up with a solution when there really isn’t one will only add to your frustration. Instead, you’ll be better off determining what the problem is, then facing it and figuring out how to handle it.

Don’t jump to conclusions. When you’re angry, your conclusions can be off-base. Slow down and think carefully about what you want to say. Try to avoid becoming defensive and fighting back.

Defuse your anger with humor. Humor can help you confront your problem constructively. If you feel like calling someone a name, for instance, try to visualize what you’re calling that person – literally. Sometimes it can make you laugh and break the tension.

Change your surroundings. Give yourself a break. If something is really driving you crazy, and you can avoid the situation, then you’ll be doing yourself a favor if you give yourself some downtime. If your child’s room is a mess and it’s getting on your nerves, close the door and don’t look at it. If a cubicle mate is trying your patience, find a reason to go to another department or do some of your work elsewhere in the office.

July Quiz Question

What is the human body’s largest internal organ?

Everyone who faxes, emails or calls in the correct answer by the last day of this month will be entered into a drawing for a \$25.00 gift certificate.

Do Kids' Drinks Contain Caffeine?

Just because a child doesn't drink cola doesn't mean what he or she drinks is caffeine-free. While coffee is the leading source of caffeine intake among adults, soft drinks are the largest source of caffeine intake for children.

Seventy percent of all soft drinks contain caffeine. Though most people are aware that cola contains caffeine, consumers are less aware that a number of non-cola beverages – including root beer, orange and cream sodas, and lemon-lime drinks – contain caffeine amounts similar to those found in cola. In North America, it's estimated that 80 to 90 percent of adults and children habitually consume caffeine.

Can You “Think” Your Way To Fitness?

If you're out of shape and want to do something about it, a new study in the *Journal of Applied Behavioral Research* has found that *how* you think about your health is key to a healthy lifestyle.

The study looked at people who said they either didn't exercise, or exercised inconsistently. The researchers asked some of the participants to list “reasons” why they should increase their levels of exercise and cardiovascular fitness. Other participants were asked to list “actions” they could take to increase their exercise and fitness, like joining a gym or working out with someone they knew. The researchers found that after eight weeks, the participants who were asked to think of actions increased their exercise, while those who were asked to merely list reasons to exercise made no improvement. Motivating yourself to better health may be easier, say the researchers, if you think of what you *could* be doing rather than *why* you should be doing it.



Side-Impact Airbags Save Lives

About one-third of vehicle occupant deaths occur during side-impact collisions, but side airbags that protect the head and chest greatly reduce these deaths, say researchers at the Insurance Institute for Highway Safety. Side airbags that protect drivers' heads alone are reducing deaths by 37 percent – even in cars struck by SUVs and trucks. Airbags that protect only the chest and abdomen are reducing deaths by 26 percent.

What's Your Learning Style?

Long after we've received our formal education, our learning style continues to affect our lives. It colors how we process information: during a meeting, while out with friends, when watching the news on TV. And it colors your interactions with your supervisor.

If you're given verbal instructions on a new process, for instance, is it easy for you to remember them? Are you able to successfully apply them? Or are your chances of success better if the instructions are written out? Or if someone shows you how to do it rather than tells you how?

Each example above is a *learning style*, and the one you prefer is usually the one you have the most success with. Knowing your learning style can help you in any listening situation – at the doctor's office, in a music lesson, and on the job. If you're not sure what your learning style is, visit one of these Web sites and take the free online assessment test. It will help you understand how big a part your learning style plays in your life:

- www.learning-styles-online.com
- www.chaminade.org/inspire/learnstl.htm

Share your results with all the people with whom you have important work relationships. By taking advantage of your learning style at work, you will be able to prevent misunderstandings and mistakes, speed up your productivity, and reinforce the confidence you need to be successful.

What Is it?

It's free, but it's priceless. You can't own it, but you can use it. You can't keep it, but you can spend it. Once you've lost it, you can never get it back.

What is it? Time.

WELCOME NEW CLIENTS

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

Jo Ann Bozentka
(Referred by Jo Fitzgerald)
Margot McKereghan
(Referred by Bill Burke)

We love giving recognition to our new friends and our wonderful existing clients who are kind enough to refer their friends, family and neighbors to us.

June Quiz Answer

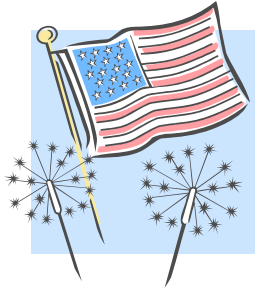
Question: What is the state fossil of Montana?

Answer: Duck-billed dinosaur.

Source: www.statefossils.com

Congratulations to Shelby Martin. Your name was selected at random from all of the correct quiz entries.

Watch for your name in a coming month!



Three Thoughts For Independence Day

July 4 is U.S. Independence Day, and here are thoughts from three U.S. Presidents from three different centuries:

How little do my countrymen know what precious blessings they are in possession of, and which no other people on earth enjoy! – Thomas Jefferson (1743-1826)

...That this nation, under God, shall have a new birth of freedom, and that government of the people, by the people, for the people, shall not perish from this earth. – Abraham Lincoln (1809-1865)

Let every nation know, whether it wishes us well or ill, we shall pay any price, bear any burden, meet any hardship, support any friend, oppose any foe, to assure the survival and success of liberty. – John F. Kennedy (1917-1963)

Understanding Your Credit Score

Your credit rating may not determine your ultimate destiny, but it's important in many ways. How do those credit agencies like Equifax, Experian, and TransUnion figure your score? A *New York Times* article breaks the numbers down:

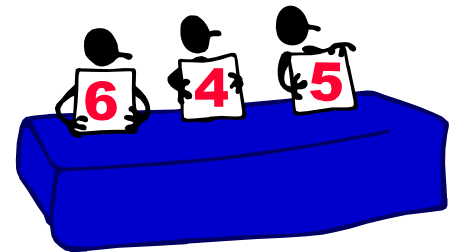
Payment history. This is the biggest component, looking at whether you pay your bills on time to any organization that reports information to a credit bureau. This can include medical bills, parking tickets, even library fines.

Outstanding loans. How much money do you owe the bank, or any other creditor? Is it a large percentage of the total loan credit available? For example, maxing out your credit cards will bring your score down.

Credit history. This component looks at how old your accounts are and how much activity they've seen. Longstanding accounts that you've paid off consistently have a more positive impact on your rating.

New accounts. Applying for lots of new credit cards can look as if you're having trouble paying your current bills and can trigger a drop in your numbers.

Type of credit. This accounts for about 10 percent of your score. Agencies look at how well you manage installment debt, like a mortgage, and also revolving debt, like your credit card payments. Paying off the balance regularly is better for your score than just making the minimum payment.



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ATTENTION FIRST TIME BUYERS- TIME IS RUNNING OUT!



Russ Blackburn

The Homebuyer Tax Credit program that provides an \$8,000 tax credit for first-time home buyers for the purchase of a principal residence is due to expire soon. Settlement must occur before December 1, 2009. Contact a Realty World- Unlimited consultant for details.



Anthony V. Lioi



Jim Blaney



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Nancy Price



Jay Cinquegrani



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Lucy Renehan



Pat Groth



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Susan Memmert, Realtor®

<p>Westminster \$215,000</p>  <p>3 Bedroom 2 bath 3 Level Split. LR/DR "L", FR w/ Fireplace, All Seasons Rm, Shed, Fenced Rear Yard, Family Room w/ Large Addition. Great Deal!</p>	<p>NEW HOME \$299,900</p>  <p>3 Bedroom 2.5 Baths, Upper level laundry room, MBR Super bath w/walk in closet, 1 Car Garage, Formal LR & DR, Full Expandable Lower Level. Liberty Hghts Area</p>	<p>Commercial Balto City</p>  <p>2 Units in Busy Commercial Area Eastern Baltimore City \$399,000. Also included 5 bay garage units. Current Tenants lease exp 5/10</p>
<p>Finksburg \$369,900</p>  <p>4 Bedroom 1 bath Brick Rancher. LR Fireplace & Formal DR, Screened Patio, Shed, Fenced Rear Yard, Family Room Near Liberty Watershed</p>	<p>SYKESVILLE Sale or Rent</p>  <p>\$289,900 or \$1,600 per month 3 Bedroom 2.5 Baths, 1st Floor Family Room, Deck, Shed, Many Recent Updates Quick Occupancy Available</p>	<p>Commercial Rental</p>  <p>ONE MONTHS FREE RENT with 1 year lease on the 1,000 sq ft commercial office / retail space in Eldersburg. \$12 sq ft + reasonable CAM. Available Immediately.</p>
<p>Halethorpe \$250,000</p>  <p>3 Bedroom 1.5 baths, End Unit THS. Near UMBC & Univ. of MD Medical School! Great move in condition. Finished lower level, 2+ car rear parking, shed & more.</p>	<p>Balto City \$199,000</p>  <p>3 Bedroom 2 Baths, Brick Townhome Wood Floors, With X-Large 1 Car Garage! (Near Bay View Hospital)</p>	<p>Woodbine \$370,000</p>  <p>4 Bedroom 2.5 Baths Fireplace, Deck, Fenced Yard, Updated Kitchen, Plumbing, Septic & Much More!</p>
<p>OFFICE RENTALS</p>  <p>Eldersburg- 120 to 1020 Sq Ft +/- Suites, All Brick Bldg HVAC & 1/2 Bath. Rents from \$250. per month + % electric</p>	<p>Building Lot Frederick County</p> <p>\$89,900 .68 Acre lot Improved by drilled well and Small Dwelling. Possibly Less Than The Price Of Most Building Lots in the Frederick Co. Area!</p>	<p>Home For Rent</p>  <p>Eldersburg- 3 Bedroom 1.5 Bath THS w/ LR FP, Eat-In Kit, Fam Rm & Deck. \$1,450 mo + utilities. Owner Agent</p>

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