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News To Help You Save Time And Money

July 2018

Lazy, Hazy, Crazy Days of Summer

Dear Friend,

July has arrived, and many of you are balancing summer vacations with work schedules and kids being out of school. It's a time when you can quickly lose yourself in family concerns. To add a breather into your busy plans, this month's newsletter is packed with fun stories that will entertain and inform.

- If you love potatoes, there's a fantastic recipe for you, called melting potatoes.
- Read a concrete example of the scary truth about credit card balances.
- Focus on some financial facts for young adults.
- And more.

If moving is in your plans later this summer or fall, call me to set up a buying or selling consultation. Talk with you soon!

Kind regards,
Jim Urban

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Blunders As Blessings

Alexander Graham Bell was born in 1847. His grandfather was an actor and wanted to unleash the power of the spoken word. He was interested in helping people with problems related to elocution, stammering and other speech impediments. His son Melville was also interested in elocution, and joined his father in his endeavors.

Melville fell in love with a deaf woman, married her, and she became the mother of Alexander Graham Bell. A painter of miniatures, she lived in a world of near silence.

Though others spoke to his mother through her ear, Alexander spoke to his mother using low voice tones and placing his mouth very close to her forehead. The young boy thought his mother would be able to hear him through the vibrations his deep tones made. Later this would play into his work with sound waves.

As Alexander grew older his intellect also grew. A German physicist intrigued him, and though he could not read German, he didn't let that stop him from studying the physicist's work. The physicist's thesis was that vowel sounds could be produced by a combination of electrical tuning forks and resonators.

However, when Bell read the work he misinterpreted what the physicist said, and believed the text said that vowel sounds could be transmitted over a wire. Eventually this misunderstanding would lead him to his electrical work, and to the invention he is most famous for—the telephone.

Bell said of his blunder: "It gave me confidence. If I had been able to read German, I might never have begun my experiments in electricity."

"A man's mistakes are his portals of discovery." ~ James Joyce

The Truth about Knuckle Cracking

Believe it or not, for decades scientists debated the cause of the popping sound when we crack our knuckles. A few years ago, using computer models, a research team from France cracked the answer...and it's not your bones getting caught against each other.



Apparently, the sound is caused by a "collapsing cavitation bubble in the synovial fluid inside a metacarpophalangeal joint during an articular release." More simply, it's the sound of microscopic gas bubbles collapsing—but not fully popping—inside the finger joint. Scientists first proposed this theory nearly 50 years ago, but the French researchers used a combination of lab experiments and a computer simulation to bolster the case.

And by the way, the idea that cracking knuckles causes arthritis or enlarged knuckles is not supported by evidence. However, habitual knuckle poppers did show signs of other problems, including soft tissue damage to the joint capsule and decreased grip strength.

July Quiz Question

Q: How many times can you subtract 10 from 100?

June Question

Q: What occurs once in a minute, twice in a moment and never in a thousand years?

A: The Letter M.

Recipe: Melting Potatoes

Here's how to make the greatest side dish ever—melting potatoes. Imagine potato slices that are caramelized and crispy on the outside and creamy like mashed potatoes on the inside. The best of both worlds.

You'll need 2 pounds of potatoes; a half stick unsalted butter, melted; 1 cup chicken or vegetable broth; 4 garlic cloves, mashed; salt and freshly ground black pepper.

Preheat your oven to 500°F/260°C. Slice the potatoes into 1-inch thick rounds, place them in a large metal baking dish, toss them in the melted butter and season with salt and pepper. Bake for 30 minutes, flipping once halfway through. Remove the baking dish from the oven, add the broth and the garlic, and then continue baking until most of the stock has been absorbed, about 15 more minutes. The results? Crispy-saucy deliciousness.

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"Too many people spend money they earned to buy things they don't want to impress people that they don't like." ~ Will Rogers

Stand Out In A Large Organization

Your ability to stand out in a large company is what will make or break your career. Here's how to make a name for yourself when you're one fish in a crowded pond:

- **Learn about your organization.** Find out as much as you can about your employer—its history, key executives, position in the marketplace, financial status, and more. Look outside your own department to show you're interested in the entire organization, not just your corner of it.
- **Find out how your performance is measured.** When you know what managers are looking for, you'll be able to provide the kind of performance that marks you as someone to keep an eye on.
- **Promote yourself.** Don't brag at the top of your voice, but let people know what you've accomplished. Talk about your projects in meetings, or be willing to mentor other employees on skills that you've mastered. Keep your managers updated on what you're working on and what you've achieved. Step up to volunteer when you see a chance to stand out.



The Scary Truth About Your Credit Card Balance

Credit card debt is a crippling problem, and people are often unaware of the extent of the damage. Here's an analysis from the personal finance site, NerdWallet.

The average household carries a credit card debt of \$6,081, and many people say they are only making minimum payments on that debt.

To give an idea of just how costly it can be to only pay the minimum on a credit card, NerdWallet crunched the numbers and determined the interest costs of paying off that debt. It assumed credit card debt of \$6,081 and an interest rate of 14.99%. Here's how much interest would accrue:

- Make just the minimum payment: \$4,064
- Make double the minimum payment: \$1,509

Ideally, you'd want to make your payments in full and owe zero interest each month, but as the figures show, simply doubling the minimum payment each month can also save thousands of dollars. NerdWallet also points out how long you'll be paying on that debt:

- Make just the minimum payment: about 14 years
- Make double the minimum payment: about 5.5 years

If you're already in debt, there are two popular ways to tackle it: the avalanche method and the snowball method. The avalanche prioritizes paying down debts that have the highest interest rates, while the snowball focuses on knocking out the smallest debts first. Once you've finished paying off all that debt, you can invest what you used to pay in interest and watch your money grow instead of shrink.

"Money is only a tool. It will take you wherever you wish, but it will not replace you as the driver." ~ Ayn Rand

A Reasonable Man

When his paycheck was short \$500, Johnson went to the payroll department to complain.

"Interesting," commented the payroll clerk, looking through his books. "I don't recall you complaining two weeks ago when we overpaid you by \$500."

"I'm a reasonable man," Johnson replied. "I'm willing to overlook one mistake, but not two!"

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Creating a Micro-Blue Zone Can Help You Live Longer

Blue Zones identify areas of the world where people live much longer lives. The term grew out of work done by Gianni Pes and Michel Poulain, who identified Sardinia's Nuoro province as having a high concentration of people over 100 years old. As researchers zeroed in on similar areas of the world with high longevity, they drew blue circles on a map, calling them Blue Zones.

Dan Buettner, author of *The Blue Zone: Lessons for Living Longer from the People Who've Lived the Longest*, identifies these hotspots, as well as factors they have in common. From that information, it's possible to revise our lifestyles to take advantage of Blue Zone characteristics in our own lives to live longer. Here are some ideas:

Having lower stress and simpler diet seem to be two key characteristics. De-stress your home life by simplifying your surroundings. Spend less, enjoy your relationships more, cook smaller meals, and be more physical every day. For the full story look up Dan Buettner's Ted Talk.

"All the art of living lies in a fine mingling of letting go and holding on." ~ Henry Ellis

One Space Or Two?

If you learned typing prior to the computer era, you were likely told to add two spaces after a period before starting a new sentence.

But if you were raised on computers, you probably can't understand why anyone would want to add two spaces when one does the job perfectly well.

The idea of using two spaces came about for readability during the typewriter era. The physical construction of the font on a typewriter made all letters and spaces the same. So adding an extra space after a period would improve readability, making it easier to scan and absorb content.

However, computer fonts are proportional. The size and spacing of letters varies, so it's easier to see the gap after a period, making the extra space unnecessary.

Yet the argument between die-hard one-spacers and two-spacers continues, with two-spacers insisting the extra space looks better and is more readable. (Although, the law and engineering industries, two spaces are still required in formal documents.)

No. We don't use
typewriters anymore.

No. We don't use two spaces
after periods anymore.

Financial Tips For Young Adults

On the Business Insider website, a financial planner offers this advice to 20- and 30-somethings for spending and saving:

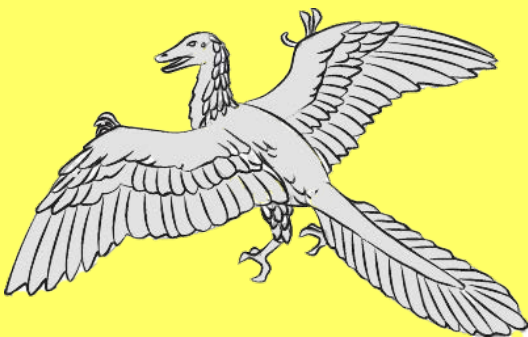
- Live below your means. No matter how well you're doing financially, make a commitment to not spend every dollar you earn. Start setting some money aside for savings and investment right away so it becomes a lifelong habit.
- Save a percentage, not a dollar amount. Ensure your savings keep pace with your salary by earmarking a specific percentage of your paycheck for savings, not a set dollar amount. That way, your savings will increase as your compensation does.
- Keep track of your money. At least once a year, look at your income and expenses to make sure they're both where they should be. Review your financial goals so you're on top of what you have to save to achieve them. Look ahead to potential expenses so you're not just reacting to emergencies and unexpected events.



"The dinosaurs became extinct because they didn't have a space program. And if we become extinct because we don't have a space program, it'll serve us right." ~ Larry Niven

Archaeopteryx May Have Flapped

A study suggests that the dinosaur *archaeopteryx*—considered the ancestor of modern birds—was able to fly for short periods by flapping its wings instead of just gliding.



An article on the Science News website reports that paleontologists used X-ray microtomography to analyze the wing bones in three archaeopteryx fossils.

They found that archaeopteryx had a wing bone structure similar to pheasants and quails, which can flap their wings to fly in short bursts.

However, it's still not known if the archaeopteryx could take flight from the ground. That would require researchers to reconstruct its full range of motion, which is difficult because muscles don't end up as fossils.

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