

Jim'sJournal.net - Your Home News

News To Help You Save Time And Money

October 2018

Crisp Days of Fall

Dear Friend,

As we march into the holiday season (yes, Halloween is just around the corner!), things are going to get busy. Just in time, you have my newsletter to give you a reason to relax. I hope you'll get a lot out of this month's content.

Check out the smart tips about financial planning for new parents, brainstorm the theme vacation ideas you can use all year long, learn how to properly dispose of certain kinds of household recycling and trash and much more fun entertainment and uncommon knowledge.

The fall is a natural time for people to begin talking about plans to move. It's important you know, I will always make time for your friends, family members and colleagues who have questions about buying or selling in our community.

When you notice someone, who mentions wanting to move, call me and we'll talk about the best way to help them.

Kind regards,
Jim Urban

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A Frugal Family Tradition

An accountant's thriving business in a small Scottish town had been in the family for generations. The main offices were in an old building and clients had to walk up a single marble step to reach the front door.

Over time, the marble step wore away until a deep dent developed in it from all

the footsteps. One day, the accountant asked a stonemason to take a look and give him a quote for how much a new marble step would cost. The stonemason looked closely at the worn step, then scratched his head.

"It'll be a big job," said the stonemason. "But I suppose I could give you a new step for 100 pounds."

The accountant frowned. "That's a bit more than I wanted to pay." They both looked at the step, and then the accountant turned to the stonemason:

"What if you dug up the step, turned it over, and put it back into the ground? Then it would be good as new."

The stonemason agreed. "I'd do that for just 20 pounds."

"Please do it," said the accountant, and he went back inside the office.

An hour later the stonemason rang the bell. The accountant opened the door and saw the stonemason standing in a hole with the step. A nearly identical dent was evident on the other side. The stonemason chuckled. "From the looks of it, I'd say your great-great-great-grandfather thought of the same thing about 150 years ago."

The foundation of success in life is good health: That is the substratum of fortune; it is also the basis of happiness. A person cannot accumulate a fortune very well when he is sick. ~ P. T. Barnum

Questions Expand Perceptions

One of the world's most famous paintings is "The Night Watch," by Rembrandt. When curators hung it in Amsterdam's Rijksmuseum, they conducted an experiment:

They asked museum visitors to write questions they had about the painting. The questions they received were varied: How much did the painting cost? Had it ever been forged? Are there any mistakes in the painting? Why did Rembrandt choose this subject to paint? Who were the people in the painting?

The curators then posted the questions, and the answers, in a room next to the gallery where the painting hung. Visitors had to walk through that room to view the painting.

Curators found that the average length of time visitors spent looking at the painting jumped from about six minutes to half an hour.



October Quiz Question

Q: What is Allspice also known as?

September Question

Q: Why do we call a herd of cows 'cattle'?

A: Cattle stems from 'chattel,' which refers to valuable possessions. Since cows were once a measure of wealth, chattel referred to a person's cows - which became 'cattle.'

Theme Vacation Ideas

Traveling to see the world is always popular, but increasing numbers of people are staying in their own countries to vacation. To make the vacation more interesting, many people are choosing themes. For example:

- **Foodie Vacations:** Possibilities include visiting wineries and distilleries, taking cooking classes in culturally distinct areas of the country, and eating only at small diners.
- **Oddities Vacations:** Use a book or websites to research the most unusual sites and attractions along the way from here to there.
- **Haunted Holidays:** Travel from one haunted house, spot, or feature to another, enjoy the stories, write a blog post about the adventures!

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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.

“The only limit to your impact is your imagination and commitment.” ~Tony Robbins

Elder Caregivers Checklist

Ever more people are responsible for taking care of elderly relatives or friends. Being a caregiver can be stressful, and their efforts are often overlooked. The Kaiser Health News website offers this advice for caregivers who want to be involved in medical decisions regarding their loved ones:

- **Get your name included in medical records.** Make sure doctors and hospitals have your contact information and know how to reach you in case of emergencies.
- **Assess your own abilities.** Can you physically handle taking care of a family member? Assisting someone who can't walk, for example, may be beyond your strength. Talk with doctors and be clear about what duties you can and can't perform.
- **Be part of the care plan.** Address your capacity to take care of your loved one when setting up a care plan with doctors and health care providers. If you work all day, make sure they are aware of that fact so they can make appropriate arrangements for caregiving during your absence.
- **Connect with community resources.** Be aware of agencies in your community that can help with training, equipment, and other support. Call on them as needed before you get too stressed out by the challenges of taking care of another adult.

Giant Otters Roamed Ancient China

Otters may look cute and cuddly, but they weren't always that endearing. Scientists have discovered the fossilized remains of an otter weighing more than 800 pounds that lived in China's Yunnan province some 6 million years ago.

Paleontologists found the cranium mostly intact, but somewhat flattened and very fragile, so it can't be reconstructed physically.

However, CT scans allowed for a virtual reconstruction. The giant otter's teeth share some features with the



badger, so it was given the name *siamogale melilutra*—in Latin, *meles* means “badger” and *lutra* means “otter.”

Still to be determined: the reason behind the otter's size. Large carnivores needed size to hunt and subdue their prey, but these ancient otters likely ate small creatures like mollusks, and thus wouldn't need to have grown to massive proportions. Why the big size? No one knows, yet.

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Financial Planning For New Parents

A new baby is a joy, but it also represents new financial responsibilities. Well before your baby's birth, start making financial plans for the changes to come:

- **Set goals:** Think about what you have to save for— college, a new house, a car, and so on. Set priorities and be realistic about how much you need and can save. Start saving early by putting money into a savings account, but also into compounding investments.
- **Make a budget:** Nobody likes to budget! It's a restriction and who likes restrictions? But that discipline can save your life by reducing your stress, and allowing you to meet your financial needs. Include savings in your budget so you don't forget to pay yourself first.
- **Set up a cash reserve:** Experts recommend saving the equivalent of three to six months' salary in liquid cash. It'll take time to build the reserve, but it'll be worth the effort if an emergency strikes.
- **Do estate planning:** Include life insurance, a will, and investments in your plan. Contact a certified financial planner, and possibly a lawyer to make sure your estate is set up correctly, and that your investments are ideal for your age and situation.

The Most Important Inventions

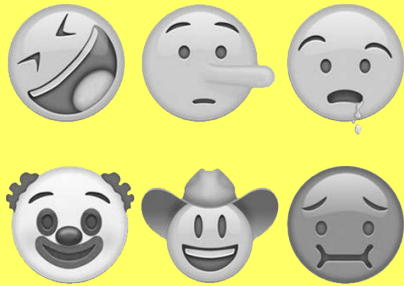
Quick...what do you think is the most important single invention of all time?

Anthropologists often consider the wheel to be the most important human invention. Wheels provided leverage for our ancient ancestors to more easily move objects, allowing for further migration. Eventually, waterwheels and windmills were used for irrigation, which made large scale agriculture possible. Additionally, waterwheels were used as part of larger milling machines to grind grain into flour.

Other influential inventions in human history include the knife (made of stone) and the spear. From modern times, we have the light bulb, the nail, the printing press, and of course, the computer. What invention do *you* think is most important to history?

Strange Interview Questions

Here are strange questions that job candidates have been asked. Don't dismiss them as too kooky! Instead, consider how you'd answer each of these, because you just might be surprised when one is included in your next interview.



- “Would you cry if your work was criticized?”
- “What emojis best describe you?”
- “I know the job said full-time at X salary, but it’s actually part-time at a much lower salary. Is that okay?”
- “If you were a fruit, what kind would you be, and why?”
- “How is the relationship between your parents?”
- “How many basketballs do you think you could fit in this room?”

Mindfulness For Health

Research from Dignity Health explores how mindfulness can benefit all people. A survey of 1,051 participants found that 87% of respondents believe that practicing mindfulness – defined as a state of active, open attention to the present – can benefit not only one’s own physical and mental health, but also people they interact with, causing a ripple effect.

97% of survey participants said they believe mindfulness has a positive impact on their health, and 95% believe it has a similarly beneficial effect on their mood. The majority of the participants said they believe it makes them calmer (69%) and happier (58%) and leads to better sleep (61%).

Dignity Health encourages people to set aside a minimum of two minutes every day to “check in” with yourself.

5 Kinds Of Trash To Dispose Of Properly

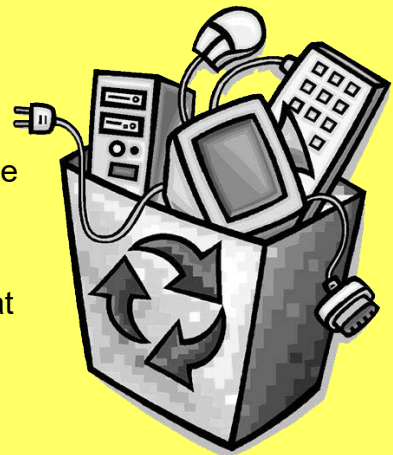
Properly disposing of certain kinds of trash is a healthy practice for any community. Plus, many kinds of trash can be recycled which reduces new sources of trash, as well as the problems associated with dangerous chemicals that can seep into ground water from existing trash.

Here are five kinds of trash you should either recycle or dispose of responsibly.

- **All Batteries.** Car batteries, rechargeable tool batteries, and all those little A, C, and D batteries contain either dangerous chemicals (such as acids and lead) or valuable resources (such as polymers and silver oxide). Recycle to recover resources, and to reduce dangerous pollution.
- **Large Quantities of Cooking Oil.** Pouring cooking oil down the drain is a way to waste a good source of energy and clog up your city's sewer system. Instead, decide to either discard it in the trash, reuse it, or even convert it to biofuel.
- **Medicine.** So many medications have been flushed down the drain in the past few decades that there is a measurable effect on sea life.

Water treatment plants are not designed to remove pharmaceuticals. Instead, see if you can return unused meds to the pharmacy. Otherwise, dispose of them by mixing them in with yucky garbage, such as kitty litter, bag the mess in a sealed bag, and toss in the trash.

- **Small Electronics.** Most small electronics are filled with valuable resources, such as gold. Other elements such as plastics are not valuable in themselves, but the original manufacturing took up valuable resources. By reusing those end products, we reduce the carbon footprint, as well as recapture finite rare metals.
- **Aerosol Cans.** You've just finished spray painting all of that old patio furniture. What do you do with 20 almost empty cans of spray paint?



If completely empty, throw them in the trash. If not empty, they can explode or leach harmful chemicals as the cans deteriorate. Take aerosol cans, as well as any old brush-on paint, to a local paint recycling center.

- **Auto Products.** Anything to do with your car seems to need recycling: antifreeze, motor oil, oil filters, gasoline, polish, and waxes.

If you're wondering about some product you have laying around, such as tires, holiday string lights, ink cartridges, corks, and more, enter this search string into Google: "How to dispose of ____."



Smart Advice for You and the People You Care About

When You Have a Thought about Living in a New Home



The 5 Biggest
Mistakes
Home Sellers
Make



Making the
Move Easy on
Kids



How to Stop
Wasting
Money on Rent



How Home
Sellers Price
Their Homes



How to Sell
Your Home for
the Most
Money



The 5 Biggest
Mistakes
Home Buyers
Make

**Avoid Buyer's Remorse and Seller's Regret –
Get All Six Reports FREE!**

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I'm here to guide, lead and protect you and the
people you care about.

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