

Welcome Home

News To Help You Save Time And Money

November 2009

He Never Gave Up

In 1955 Harland Sanders was 65 years old and virtually broke. Fortunately, he possessed two things: a car, and a recipe for chicken. He took his recipe on the road to sell to restaurants, and the rest, as they say, is history.

Harland "Colonel" Sanders was the founder of Kentucky Fried Chicken, and now KFC restaurants serve more than 12 million customers every day in 109 countries and territories around the world. Colonel Sanders is proof that it's never too late to decide to never give up.



Let's celebrate that it's never too late!

Cathy & Andy

INSIDE THIS ISSUE

- How To Learn New Skills
- Let's Use Less Stuff
- Can More Sleep Help Eliminate Childhood Obesity?
- Waiter, Please...
- Get Read – Get Results
- Doggie Holiday Dos And Don'ts
- What A Gift!
- Stop Before You Shop
- On Blessings
- Where's your honey?
-and more....

Help Yourself By Helping Others

When the difficulties of life are getting you down, often a way to work your way out of the dumps is to perform a personal act of power that benefits someone else. What's a "personal act of power"? An action that's within your control, such as:

Holding a door open for someone.

Smiling.

Offering kind words and encouragement to those who need them.

Listening to someone without interrupting him or her.

Picking up the phone and dialing when your intuition tells you to call someone.

Forgiving others and yourself for imperfections.

Are you getting ready to:

- Buy a new house?
- Sell your existing home?
- Refinance your home?
- Buy an investment property?
- Sell an owner financed note?
- Buy a second home?

Call us, let our professionalism and experience go to work for you. Call 281-313-6683 and ask for Cathy or Andy, or email us at andy@bakermortgage.com or cathy@bakermortgage.com

Cooking a meal for a friend.

Offering a compliment to someone.

Stopping – when you catch yourself starting to judge someone.

Remembering that things can change in a moment.

Focusing on the present and what you can do for someone else right now, not sometime in the distant future.

Remembering that everything you do, think, or say matters.

How To Learn New Skills

Acquiring a new skill is a journey. Follow these steps to ensure that you're headed in the right direction:

Start with the basics. We often jump past the fundamentals to speed up the learning process. To find the right road, begin with material that explains how and where to get started.

Break down the tasks. The distance ahead can seem overwhelming at first. Cut down your journey into manageable segments to avoid growing frustrated.

Become an expert at each segment. Don't move on to the next step until you've tested your knowledge. Try to get the same measurable results over and over before you move on.

Let go of the past. As we get older, it can get harder to pick up new skills, sometimes because of fears or bad habits. When you're learning something new, train your mind to let go of preconceived ideas that will slow your progress.

Ask for directions. The key to understanding is to ask questions. Consult with experts who can guide you toward your destination. Develop some test questions for yourself as a way to really confirm your understanding of the material, and also to retain the information better.

October Quiz Answer

Question: How many phalanges are in a human hand?

Answer: Fourteen.

Source: www.humanhand.com

Congratulations to Larry Smith!

Your name was selected at random from all of the correct quiz entries and you'll receive a

\$20.00 gift card to The Home Depot!

**Watch for your name
in a coming month!**

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, anytime, 24 hours a day, and I'll fax, mail or email all the information on that listing within 24 hours.

Let's Use Less Stuff

It should come as no surprise that between Thanksgiving and New Year's Day, our excessiveness hits an annual high, especially where waste is concerned: We throw out 25 percent more garbage than we do the rest of the year. That's a *million extra tons* of garbage per week.

So this year consider some of the ideas below provided by The ULS (Use Less Stuff) Report. Your planet will thank you!

- If every family saved and reused just two feet of ribbon per year, enough ribbon would be saved to tie a bow around the entire planet. When unwrapping gifts, poke two holes in a

paper plate and feed the ribbons through so they're easy to find and reuse later.

- The more than two billion holiday cards sold in the United States each year could fill a football field 10 stories high. If each family cut back by one card (not that The ULS Report advocates "scrooginess"), they'd save 50,000 cubic yards of paper. At least try using recycled paper products, and consider sending e-cards when appropriate.
- If each of us throws away just one tablespoon of mashed potatoes, it adds 16 million pounds of waste to landfills. If that's unimaginable in your family, think of it this way: One discarded spoonful of cranberry sauce amounts to over 14 million pounds. Make only as much as you need, then store any leftovers in airtight containers and be sure to use them.
- Reduce the number of bags thrown out by carrying your own, whether you're shopping for gifts or groceries.

The ULS Report has more useful tips on its Web site at <http://use-less-stuff.com>.

Can More Sleep Help Eliminate Childhood Obesity?



Researchers have found that getting less sleep could increase your child's risk of becoming overweight or obese. In fact, for each additional hour of sleep children get, their risk for obesity drops by nine percent. The researchers found that children with the shortest sleep time had a 92 percent higher risk of being overweight or

obese when compared with children who experienced longer sleep durations. Short sleep durations were categorized as follows:

- Children younger than five – less than nine hours per day.
- Children ages five to 10 – less than eight hours per day.
- Children older than 10 – less than seven hours per day

Previous research has recommended the following daily sleep times for children:

- Younger than five – 11 hours or more per day.
- Five to 10 – 10 hours or more per day.
- Older than 10 – nine hours or more per day.

CASH NOW!

Are You Collecting Note Payments?

Still keeping the books?
Still filing all the tax records?
Would you prefer a lump sum of cash instead?

'We've been buying Notes and Contracts for Deed in Texas and across the country, and we'd love to buy yours!'

For more information, call Andy at Baker Mortgage Company, Inc.
281-313-6683 (281-313-NOTE)

Waiter, Please...

A guest of a resort hotel in a tourist area walked into the dining room where breakfast was being served. Shortly after the guest sat down a waiter arrived to take his order.

"I would like two eggs, over easy, one with the yolk overcooked and rubbery and the other undercooked with the yolk broken and running out on the plate. I would also like some sausage that has been grilled and set out on the plate to get cold, burnt toast that has also grown cold so that it crunches and crumbles into nothing at the first bite, butter that has been in the freezer so that it's impossible to spread, and a pot of coffee that is lukewarm and very weak."

The waiter busily scratched down the guest's order and said, "This is a very complicated order, sir. It might be difficult to deliver it exactly as you have requested."

The guest replied, "But I had that exact breakfast here yesterday!"

November Quiz Question

In our solar system what are the names of the largest planet's four largest moons?

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 \$20.00 Gift Card to The Home Depot!

Get Read – Get Results

Do your emails get the attention – and rapid response – they deserve? Here's how to make sure people read and answer your messages while they're still fresh:

- Grab them with your subject: The subject line should read like a compelling newspaper headline. Another technique is to use the subject line to tell people what you want up front: "Please come to the 3pm meeting," for example, or "Do you have the Jones file?"
- Limit yourself to one subject per message. Don't overload readers with questions and data. Single-topic emails are easier to answer than lengthy essays or questionnaires.
- Ask for action. Tell the reader what you need him or her to do: present a report at the 3 o'clock meeting, or bring the Jones file to your office. Specify whether you want a response to your email. If it's not necessary, close with a simple NRN (No Reply Necessary).
- Be consistent. Tracking emails is easier when you keep the same subject line.

Doggie Holiday Dos And Don'ts

Don't let your holiday feast become a holiday hazard for your dog. Control the situation with these guidelines:

Never give a dog a cooked bone, especially poultry bones. These can splinter and harm your pet's throat or even cause internal injuries.

Don't serve your dog leftovers. What's good to us may seem tasty to a dog, but beware: Many foods are difficult for dogs to digest; some are toxic and can even be fatal. On the "Do Not Serve" list: fat, grapes, tomatoes, garlic, onions, raisins, and salt.

No dessert, please. Sugar and fat can lead to weight and dental problems, as well as diabetes. And chocolate can be lethal, especially to small dogs.



Don't decorate with items that may be hazardous to your dog. Be aware that small ornaments can cause choking. If you plan to burn candles, make sure your dog can't knock them over.

Stop Before You Shop

Before you head out to that next sale, stop and ask yourself if you really need to go. Why? Because many “sales” aren’t really sales at all, and you’ll end up spending money that you wouldn’t have if you just hadn’t gone.

Think about things you’ve purchased on sale. We’ve all done it – bought things we didn’t need and really didn’t want, but we just couldn’t pass up that bargain.

If you do find yourself at a sale, try to keep yourself from overspending by stopping and asking yourself, “Do I really *need* this? or “Do I really *want* this?” You might also ask yourself if what you’re about to drag home will end up being something that sits in the back of your closet until you drag it back out for a yard sale. If so, keep your wallet closed. Don’t add clutter, work, and guilt from bad purchases.

The moment of victory is much too short to live for that and nothing else.

– Martina Navratilova

You have to be careful when you go grocery shopping as well. First, avoid grocery shopping when you’re hungry! Second, always shop with a list, try to resist all that temptation sitting on the shelves, and buy only what you really need.

Finally, don’t fall prey to using coupons that are for things you’d never buy otherwise. It will just pump up your expenses unnecessarily.

On Blessings

What if you gave someone a gift, and they neglected to thank you for it – would you be likely to give them another? Life is the same way. In order to attract more of the blessings that life has to offer, you must truly appreciate what you already have.

– Ralph Marston

Where’s Your Honey?



Honey experts say that the pantry – not the refrigerator – is the best place to store honey, particularly raw varieties. All honey eventually crystallizes, forming a semi-solid, grainy block, but cold temperatures accelerate that process. If your honey has crystallized, this doesn’t mean it’s spoiled or unsafe to eat. To re-liquefy it, put the jar in a pan with hot water and heat it on the lowest setting on your stove. Or microwave the honey in a microwave-safe container, stirring every 30 seconds until the honey has dissolved back to a liquid state.

What's In Your Pocketbook?

Researchers recently tested 50 purses for harmful bacteria and discovered that one in four handbags was contaminated with *E. coli*, the bacteria found in human and animal waste. Many more were carrying other bacteria, such as *staphylococcus aureus* and *salmonella*.

Researchers advise using a disinfectant wipe daily on your purse and, when in public spaces such as restrooms, suggest hanging your bag rather than placing it on the floor. It's also a good idea to avoid putting your purse on countertops or anywhere food is prepared.

Should You Stay The Course?

Are you on the road to success? Success expert Michael Nicholas (Success Triggers.com) says that sometimes people are on the road to success but they don't realize it, and they stop before they get to their destination. This forces them to start the whole process over, never staying the course long enough to reach any destination.

So the next time you feel like your life is going nowhere, ask yourself if perhaps you really are going somewhere, but it's hard to see from where you are.

It's a well-documented fact that as people get older, they often look back on their lives and have an *aha!* experience that can be summed up like this: "Oh, this was where I was coming all along – I just didn't recognize it while I was busy making my way."



How To Handle A Talkative Coworker

Do you work with a talky coworker who's driving you up the wall while simultaneously driving your production down? If so, you'll need to handle this annoying person, otherwise he'll plant himself at your cube and make himself at home.

When someone is talking your ear off and you want to stop him or her, try these tactics:

Excuse yourself and walk toward the restrooms. It'll stop the conversation.

Excuse yourself to get a drink of water.

When they pause for breath say, "OK! Well, I have a lot to do and I need to get to work." And then turn to your computer and start working.

Don't make eye contact, and keep working on your computer. This works with some people who will take the hint, but some people either don't care or don't get it and you'll have to do something more drastic. It may be time to get your manager involved.

Quotes

Confidence is preparation. Everything else is beyond your control.
– Richard Kline

If you think you're too small to have an impact, remember the mosquito.
– Anita Roddick

-----0000-----

We hope you enjoyed our November newsletter. Have a wonderful Thanksgiving, and we look forward to visiting with you again soon.

Andy & Cathy.

This newsletter is intended for entertainment purposes only. Credit is given to the authors of various articles that are reprinted when the original author is known. Any omission of credit to an author is purely unintentional and should not be construed as plagiarism or literary theft.

Copyright 2009 Andy Pedder. This information is solely advisory, and should not be substituted for medical, legal, financial or tax advice. Any and all decisions and actions must be done through the advice and counsel of a qualified physician, attorney, financial advisor and/or CPA. We cannot be held responsible for actions you may take without proper medical, financial, legal or tax advice.

Andy Pedder
14090 Southwest Freeway, Suite 540
Sugar Land, TX 77478
281-313-6683
andy@bakermortgage.com