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August 26, 2008

Dear Friend,

Here is the September issue of our newsletter – *'Welcome Home'*.

Are you a fan of bottled water? If so, you're not alone – bottled water consumption is growing faster than any other beverage including coffee and milk. The article on page four has some interesting numbers about bottled water that may get you rethinking your choice of beverage.

If you have a child who's starting school this year or starting at a new school, check out the article on page two for some tips on easing the anxiety this change can cause.

Please enjoy the newsletter. As always, we look forward to hearing from you, and especially if you or any friends or neighbors are looking for a better way to get a home loan, refinance, or to buy or sell a home. Please don't keep us a secret and have a great month!

Sincerely,

Cathy

Cathy L. Baker.

Sincerely,

Andy

Andy Pedder.

P.S. While business has been growing steadily, please remember that because of the systems we have in place, we're never too busy to help those you refer to us. Thank you for the trust you place in us, and we look forward to hearing from your next referral.



REFERRALS ARE THE ♥ OF OUR BUSINESS!

VISIT US AT WWW.BAKERMORTGAGE.COM

Welcome Home

News To Help You Save Time And Money

September 2008

Which Day Are You Living?

There are two days in every week about which we should not worry, two days which should be kept free from fear and apprehension.

One of these days is Yesterday with all its mistakes and cares, its faults and blunders, its aches and pains. Yesterday has passed forever beyond our control. All the money in the world cannot bring back Yesterday. We cannot undo a single act we performed; we cannot erase a single word we said. Yesterday is gone forever.



The other day we should not worry about is Tomorrow with all its possible adversities, its burdens, its large promise and its poor performance; Tomorrow is also beyond our immediate control. Tomorrow's sun will rise, either in splendor or behind a mask of clouds, but it will rise. Until it does, we have no stake in Tomorrow, for it is yet to be born.

This leaves only one day: Today. Any person can fight the battle of just one day. It is when we add the burdens of those two eternities – Yesterday and Tomorrow – that we break down.

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It is not the experience of Today that drives a person mad, it is the remorse or bitterness about something that happened Yesterday and the dread of what Tomorrow may bring.

Let us, therefore, live but one day at a time

Which day are you living – yesterday, tomorrow or today?

Cathy and Andy.

Is School Stressing Your Child?

Do you have a child who's starting school this year? Is he or she suffering anxiety about school? If so, you can help reduce that anxiety, according to the American Psychological Association's Web site:

- Let children know that feeling the way they do is OK, and that lots of people get nervous when they do something for the first time.
- Make sure your child has a regular routine at home to get ready for school. You'll also want to let her make some choices, about what to wear, for example.
- Make sure your child has a chance to participate in fun activities with school friends after school. Having friends always makes things easier and less stressful.
- Spend time every day talking to your child about her school day. Listen to their stories and respond appropriately.

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)

What's Missing?

This is an unusual paragraph. I'm curious how quickly you can find out what's so unusual about it. It looks so plain you would think nothing was wrong with it. In fact, nothing is wrong with it! It is unusual, though. Study it and think about it, but you still may not find anything odd. But if you work at it a bit, you might find out. Try to do so without any coaching!

Answer: Missing the letter "e," the most commonly used letter in the alphabet.

How To Ensure Safe Manicures

The Centers for Disease Control and Prevention say that unsanitary conditions and practices at nail salons can result in bacterial and fungal infections, and skin viruses such as warts. To select a safe nail salon, public health experts suggest the following tips:

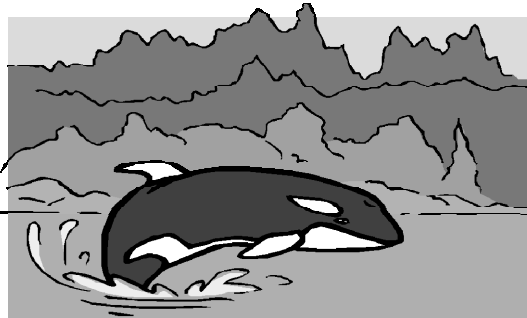
- Look for posted licenses from the State Board of Cosmetology or other appropriate licenser for the salon itself, as well as for the individual nail technicians.

- Check to see if the facility is neat and clean.
- If there's a strong smell of fumes, it's a sign that the facility is poorly ventilated. Inhaling the fumes of nail products can make you sick.
- Ask how the technician sanitizes nail implements. Autoclaving, or heat sterilization, is best, but chemical sterilization is acceptable if the implements are immersed for at least 10 minutes between customers.

- Refinancing a home?
- Purchasing a home?
- Selling a Note?
- Need a Realtor to represent you?
- Need loan pre-approval?
- Need to know what to do first?

Visit our website at www.bakermortgage.com and see how we can help you, or call us at 281-313-6683.

- Both the nail technician and client should wash their hands in an antimicrobial soap before nail work begins.
- Each client should have a fresh bowl of soapy water to soak his or her nails in, and a new nail file should be used for each client.



What Are Killer Whales?

Killer whales are fascinating animals whether you see them in the wild, on a TV program, or at a theme park. In addition, killer whales are...

Known variously as: *Orcinus orca* and *orca*.

Long-lived: 50+ years in the wild.

Large: Males grow to 23 feet long and weigh seven to 10 tons; females average 21 feet in length and four to six tons. A newborn calf is six to eight feet long and weighs up to 400 pounds.

Widespread: They're found in all oceans in the world, most commonly in the Arctic and Antarctic, but killer whales have also been spotted off the west coast of the U.S. and Canada.

Hungry: An average-sized orca eats about 550 pounds of food a day. They feed on fish, squid, sharks, marine mammals including whales and seals, turtles, octopi, and birds such as penguins and gulls.

Fast: They can swim up to 30mph in bursts in order to catch their prey.

Good communicators: Orcas travel in groups called *pods*. Each pod has distinctive noises that its members recognize even at a distance.

A surprise: Killer whales are actually members of – the *largest members* of – the dolphin family.

Do You Know Who I Am?

It was the final examination for the freshman biology course at the local university. The examination was two hours long and exam booklets were provided. The professor was very strict and told the class that any exam that wasn't on his desk in exactly two hours wouldn't be accepted and the student would fail.

*Enjoy life! Think of all the women
who passed up dessert on the
Titanic.*

– Jay Leno

Thirty minutes into the exam, a student came rushing in and asked the professor for the exam booklet. "You won't have time to finish this," the professor snapped as he handed the student a booklet.

"Yes, I will," the student replied. He took a seat and began writing.

After two hours the professor called for the exams, and the students filed up and handed them in – all except the late student, who continued writing. An hour later, he came up to the professor, who was sitting at his desk preparing for his next class. The student attempted to put his exam on the stack of exam booklets. "I'm not going to accept that," said the professor. "It's late."

"Do you know who I am?" asked the student. "No, as a matter of fact, I don't," replied the professor with a tinge of sarcasm.

"Do you know who I am?" the student repeated in a louder voice. "No, and I don't care!" the angry professor shouted.

"Good," replied the student, who quickly lifted the stack of completed exams, stuffed his in the middle, and walked out of the room.

Is Bottled Really Better?

You see them everywhere: on the beach, in the street, beneath the bleachers at the ball park, floating in the lake, in waste baskets at work, in sidewalk trash cans. What are they?

Plastic water bottles.

Bottled water consumption is growing at a rate of 10% a year, faster than any other beverage including coffee and milk. And while it is a healthy alternative to sugary drinks,

there are many who suggest that tap water is actually held to *higher* quality standards than bottled water. And of course, it costs a whole lot less.

The tap vs. bottled water cost to the environment is a lot less, as well. Annual estimates of un-recycled plastic water bottles reach as high as 90%, more than 30 billion bottles whose production:



- Required the equivalent of more than 17 million barrels of oil, enough to fuel more than one million vehicles for a year.
- Created more than 2.5 million tons of carbon dioxide.
- Used three times the amount of water in the bottle.

Then there's the fossil fuel needed to transport the water from its source to its end user by trucks, trains and ships, all for a beverage that one Web site suggests, "for some brands, is just tap water in disguise." "Indeed," says another, "40% of bottled water began its life as tap water."

It frequently isn't convenient to recycle that plastic bottle when you've finished the water – you're at the beach or the ballpark where recycling bins are scarce (if available at all). The alternatives? Bring the empties home to recycle. Or purchase reusable water bottles and fill them with tap water. If you don't trust your tap water, consider purchasing a water filter. You can even buy reusable bottles with built-in filters!

September 11 Is Patriot Day

Patriot Day was signed into law on December 18, 2001 as a day to remember the September 11, 2001 terrorist attacks. You're encouraged to fly your flag at half-staff and observe a moment of silence to remember the people who lost their lives, and to honor the sacrifices of the firefighters, rescue and law enforcement personnel, military service members, and other citizens.

When I despair, I remember that all through history, the way of truth and love has always won. There have been tyrants and murderers, and for a time they can seem invincible, but in the end, they always fall. Think of this. Always.

– Mahatma Gandhi (1869-1948)

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 or email all the information on that listing to you within 24 hours.

No Pedal To The Metal

Aggressive driving costs you – at the gas pump. Speeding, rapid acceleration, and last-minute braking can lower your gas mileage by 33% at highway speeds and by 5% around town, according to www.fueleconomy.gov. Sensible driving is also safer for you and others, so you may save more than gas money.

Quick Fix Vs. Real Solution



Putting the proverbial Band-Aid on your problems might feel better, but not for long. It takes diligent investigation to root out the underlying cause of problems before you can apply a real remedy. Yet sometimes we get so focused on addressing the symptoms of a problem that we lose sight of looking

for a solution.

Most of the trouble in the world is caused by people wanting to be important.

– T.S. Elliot

That's what happened to some folks one day as they were picnicking. It was a popular place to spend an afternoon – a quiet, picturesque landscape that included a winding river. But suddenly, the pastoral scene was pierced with the cries of a baby.

As the picnickers looked around for the source of the cries, another cry could be heard – from a different infant!

“It sounds like they're in the river!” called out a woman as she ran toward the water's edge. The other picnickers followed her and saw that, indeed, one baby after another was floating downstream on the river's current. No sooner would someone dive in to save one child than another would appear around the bend.

One woman watched the chaos for a few minutes, then took off running up the river bank.

“Hey, lady! Where do you think you're going? We need everyone's help saving these kids' lives!”

The woman called back, “I'm going upstream to stop whoever's putting the babies into the river.”

September Quiz Question

Who is the only Englishman to become Pope?

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 gift certificate to

The Home Depot!

A smile is an inexpensive way to change your looks. – Charles Gordy

Exercise Tip



If you find it difficult to motivate yourself to exercise on a regular basis, here's a tip from fitness expert Michael O'Shea: End your routine on a relaxed note. "If you finish your routine with a series of grueling push-ups, you're likely to remember the pain," he says. "Instead, end your workout with a calming stretch while listening to music. When your mind conjures up exercise, it will recall the pleasant feeling you ended with."

The Power Of Apology

According to a poll by Zogby International, a market research firm, people earning more than \$100,000 a year are nearly twice as likely to apologize after an argument or mistake on the job as those earning \$25,000 or less. Business coach Peter Shaw says this finding isn't surprising. "This shows that successful people are willing to learn from their mistakes and are keen to mend relationships."

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At least half the exercise I get every day comes from jumping to conclusions. – Bruce Dexter

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