

Welcome Home

News To Help You Save Time And Money

December 2008

Christmas Quotes

One of the most glorious messes in the world is the mess created in the living room on Christmas Day. Don't clean it up too quickly.

– Andy Rooney

Perhaps the best Yuletide decoration is being wreathed in smiles.

– Author Unknown

Christmas is not as much about opening our presents as opening our hearts.

– Janice Maeditere

Probably the reason we all go so haywire at Christmas time with the endless, unrestrained and often silly buying of gifts is that we don't quite know how to put our love into words.

– Harlan Miller

Christmas gift suggestions: To your enemy, forgiveness. To an opponent, tolerance. To a friend, your heart. To a customer, service. To all, charity. To every child, a good example. To yourself, respect.

– Oren Arnold

The perfect Christmas tree? *All* Christmas trees are perfect!

– Charles N. Barnard

The best of all gifts around any Christmas tree: the presence of a happy family all wrapped up in each other.

– Burton Hillis

Wishing you the best of all holiday seasons!

Cathy and Andy.



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Interesting – Or Interested?

At any kind of gathering but especially during holiday party time, do you find yourself struggling to make conversation with strangers?

Well, a wise person once said, “Be *interested* instead of *interesting*.” In other words, the best way to get a conversation going with someone you don’t know is to be interested in them, rather than offering (perhaps *over* offering) information about yourself. How do you show you’re interested? By asking questions that aren’t too personal, and elicit more than a “Yes” or “No” answer. For instance:

- How do you know our host/hostess?
- What are your plans for the holidays?
- What do you think about (a current event)?
- I’m looking for a new restaurant to try – do you have one you love?
- There are so many movies coming out over the holidays – can you recommend one?

Finally: *Listen* to the person’s answer, make eye contact, and prompt further conversation by nodding when appropriate and saying “Really?” or “How interesting!” And who knows? That person you were nervous about talking to just might become a friend.

Time For A Chimney Checkup?

Wintertime is a wonderful time to curl up in front of a fireplace and watch the flames. It can be a relaxing – even mesmerizing – experience.

But before you set a match to those logs or light the gas jet, stop and ask yourself: When was the last time I had the chimney inspected? If your answer is “When we bought the house” or, “Before our holiday party five years ago” or, “I don’t remember” or, “Chimney inspected?” read on.

According to the Chimney Safety Institute of America (www.csia.org), every year residential fires that start in chimneys result in millions of dollars in property damage, personal injuries and death, and virtually all of these fires are preventable if homeowners have annual chimney inspections. This applies not just to wood-burning fireplaces, but to gas fireplaces as well; although gas is generally a clean-burning fuel,



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your chimney can still become non-functional from bird nests or other debris blocking the flue.

A chimney fire that melts mortar, cracks tiles and spreads to the rest of your house is one concern; a *blocked* chimney can lead to the spread of toxic gases including carbon monoxide, the colorless, odorless gas that's often called the "invisible killer."

It certainly puts that relaxing fire in a different perspective, doesn't it? You can find information about certified chimney service technicians in your area at www.csia.org.

HOW TO AVOID THE RECESSION - Just Say NO!

A special article by Cathy Baker



I wanted to offer my best tip for how to get through this economic period of uncertainty as quickly as possible. Simply refuse to take part in it! It's been said that the Great Depression lasted longer than it otherwise would have because of the time people spent standing around and getting together and just talking about it. Stop Already! It's quite obvious that the media are happy to go on and on with story after story and plight after plight. The worse they can make the news, the bigger the headline or the longer the story. And as long as people sit there listening, taking it all in and letting it worry them, the longer this thing is going to last. We're all more than ready to get it over with.

My mother told me last week that she finally turned off the news and went outside and started pulling weeds. I was so proud of her, being that even at 80, she gets it! She told me she was just so tired of all that negative stuff. If you want to see things improve, start by improving what you are listening to. I no longer listen to the news in the morning while getting ready for work. Starting with last week, I now listen to Christmas music in the morning. I don't feel so anxious when I come to work. I'm sure by December 26th, I'll be sick of Christmas music, but guess what? There's music on all year long, and listening to music you like can really be very calming. I'll bet if you try it, you'll agree.

Don't keep this information a secret. The more we can spread the word about remaining positive and turning off the media when they start going at it, the quicker we will be on the other side of this thing. Things are going to get better, it's just a matter of time. And doing your part of not being "Negative Nellie" helping to sound off about how bad everything is, is an important part of putting this chapter in our nation behind us as soon as possible.

Finally, when we are remembering all of the things we have to be grateful for, be Thankful you are in Texas. We really are the envy of the rest of the country right now, and there's really no place else that's doing as well as we are. As if you didn't before, now when you say, "God Bless Texas", you can do it with a smile, knowing that we truly are blessed. Take Care. *Cathy*.

Sit Down To Eat

Judith Beck, author of *The Beck Diet Solution*, says a simple weight loss trick is not to eat standing up. “We fill up on snacks at parties, take free samples in the grocery store, nibble as we prepare meals, sneak bites of food as we clear the dinner dishes,” she says. “Food that we eat standing up is usually food that we didn’t plan to eat. We consume more calories than we realize this way.”

Affirmations Vs. Adversity

In your personal and/or professional life, when faced with adversity, do you buckle beneath the weight of it all? Ask “Why me?” Wonder when you’re going to get your lucky break? Or do you forge ahead, accepting the circumstances and trying to make the best of a bad situation?

According to life and wellness coach Andrea Gaines (www.andrea-gaines.com), your mental and emotional responses to what you’re going through are the reason you either suffer or find peace. Whatever we focus on expands, says Gaines, whether it’s negative or positive. This is good news because once you become aware that you’re focusing on negativity, you can change it with affirmations.

Practice using affirmations by beginning with a minor incident that displeased you. For instance, perhaps you meant to bring up some point in a meeting and didn’t. Instead of putting yourself down, reframe your thoughts in a positive way. Rather than saying “I was terrible in that meeting,” tell yourself, “I learned a lot in that situation and will handle it differently next time.” Or when a family member or friend offends you, don’t say to yourself, “He’s such a jerk. I can’t believe he said that.” Instead, focus on a more positive notion: “I am choosing not to take what he said personally.”

November Quiz Answer

Question: What is the largest land animal native to North America?

Answer: Bison (or buffalo).

Source: www.nwf.org

Congratulations to Roger Hula. Your name was selected at random from all of the correct quiz entries and you’ll receive a \$10 gift card to The Home Depot!

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

With practice, you’ll learn to expand your mind with uplifting thoughts that permit you to endure adversity without letting it get the best of you.

How To Pinch Pennies On Holiday Meals

Holiday meals are a lot of fun, a lot of work – and can cost a lot of money if you don’t plan for your purchases ahead of time. Planning ahead allows you to take advantage of the sales that stores usually

run on holiday meal ingredients for several weeks before the holiday. Here are some tips for keeping the costs of your meal to the minimum:

Make a list of all ingredients needed and watch the sale papers as the holiday approaches.

Consider making your meal a potluck. Ask others to bring a dish to reduce your workload and costs.

Focus on fresh foods that are in season, as they usually taste better and are more affordable. This is easy to do since many of the foods that are popular at holiday time are seasonal as well (pumpkins, apples, sweet potatoes).

Avoid spending money on decorations, fancy napkins, designer candles, and so on. These things are not necessary and raise the price of your dinner considerably.

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.

The Only One...

It has been said that man is the only animal who laughs, the only one who weeps, the only one who prays, the only one who walks fully erect, the only one who makes fires, the only one who can invent, the only one with a written language, the only one who is proud, the only one who can make progress, the only one who guides his own destiny, the only one who is penitent – and the only one who needs to be.

– David Elton Trueblood

Holiday Suggestions For Seniors

Most of us have older loved ones in our lives – parents, grandparents, friends, and/or neighbors – and most of us are stumped when it comes to choosing a holiday gift for them. Instead of one more sweater or one more knick knack, consider giving the best gift of all: your help and companionship. Here are some suggestions:



If your senior is living in their own home – and 80 percent of seniors live out their lives independently – they could probably use some help around the house.

- Give a gift certificate of your time to help with a special project like cleaning the attic or organizing closets; with occasional chores such as raking leaves, shoveling snow or mowing the lawn; or with chores like changing light bulbs and smoke detector batteries.

- Give “errands” or “entertainment” certificates: Take them grocery shopping, to the drug store, hair salon or library, or commit to a once-a-month lunch out, movie, museum visit, or trip to the mall.
- Give a dinner-from-you certificate, then bring over food and do the cooking (and clean-up). Or cook extra meals and deliver them in individual freezable containers.
- If your senior has a pet, bring a treat or toy for the pet – gift wrapped, of course!

If your senior is in assisted living or a nursing home, the holidays can be an especially lonely time. A visit to your home (if possible) or time with them at the facility is the best gift of all. If you have younger children, encourage them to do a special drawing for the senior, then frame it so it’s ready to hang. Older children could bring along a family photo album or video to share. Also:

- If the facility has a VCR or DVD player, put together a collection of your senior’s favorite television shows, or several classic and recent movies you know they’d enjoy.
- Other entertainment options include an easy-to-operate CD player and CDs of their favorite artists; books on tape and a tape player; a magazine subscription (large print if available) that covers travel, news and/or entertainment; and a basket of homemade treats to enjoy while they’re listening and reading. (Make sure the food is in accordance with the recipient’s dietary restrictions.)
- An e-gift certificate to a bookstore, department store or gourmet food supplier. Bring your laptop and have fun navigating the Internet and shopping together.
- Many facilities have in-house salons where residents can have their hair and nails done. Purchase certificates in your senior’s name for several salon visits.

Whether your senior resides at home or in a facility, write them a letter talking about how you feel about them and the memories you share with them. You’ll *both* benefit!

Words Of Wisdom

- If you want your dreams to come true, don’t oversleep.
- The smallest good deed is better than the grandest intention.
- One thing you can give and still keep is – your word.

December Quiz Question

Who was the first woman to run for President of the United States?

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 \$10 gift certificate to THE HOME DEPOT.

(If you’ve already won within the last three months, please wait and let others have a chance to win too. Thanks.).

- Of all things you wear, your expression is the most important.
- We lie the loudest when we lie to ourselves.
- The best vitamin for making friends...B1.
- One thing you can't recycle is wasted time.
- The heaviest thing to carry is a grudge.
- Don't learn safety rules by accident.
- Jumping to conclusions can be bad exercise.

Cell Phones For Soldiers

If you're thinking about replacing your cell phone – and it's estimated that we replaced more than 130 million cell phones this year – instead of sticking that phone in a drawer or throwing it away, take a few minutes to visit www.cellphonesforsoldiers.com.

Cell Phones for Soldiers collects discarded cell phones and partners with ReCellular Inc., an electronics sustainability firm that recycles cell phones. ReCellular, in turn, provides prepaid calling cards to soldiers in Iraq, Kuwait, Afghanistan and elsewhere.

Old cell phone in a landfill – or helping a soldier connect with family?

A Son's Letter Home

Dear Dad,

Merry Chri\$tma\$! \$chool i\$ really great. I am making lot\$ of friend\$ and \$tudying hard. With all my \$tuff, I \$imply can't think of anything I need, \$o if you like, you can ju\$t \$end me a card, a\$ I would love to hear from you.

Love, Your \$on

A week later – a letter from home:

Dear Son,

I kNOW that astroNOmy, ecoNOmics and oceanOgrahy are eNOugh to keep even an hoNOor student busy. Do NOt forget that the pursuit of kNOWledge is a NOble task and you can never study eNOugh.

Love, Dad



Make The Most Of Professional Associations

Membership in professional associations – such as alumni groups, trade associations, and training and advocacy organizations – can boost your career and connections, but joining is only the first step. To get the most out of your group, career counselors offer these suggestions:

- Help organize events, contribute to publications, and give presentations. This will showcase your skills and build camaraderie with other members.
- Stay in touch with other members. Even if they're currently not in a position to help you, they may be in the future.

Quotes

Once again we find ourselves enmeshed in the holiday season, that very special time of year when we join with our loved ones in sharing centuries-old traditions such as trying to find a parking space at the mall.

– Dave Barry

The worst thing that happens to you can be the best thing for you, if you don't let it get the best of you.

– Anonymous

Life isn't about waiting for the storm to pass...it's about learning to dance in the rain.

– Pablo Picasso

And Finally:

A special Thank You to all of you who have referred customers and clients to us throughout the year. We really appreciate the trust you place in us, and look forward to continuing our relationships for many years to come. Have a wonderful Christmas, and a Happy and Prosperous New Year.

Andy & Cathy.

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