



Bring Out The Best In Others

If you've ever had anyone appreciate you for your natural abilities, chances are they understood the flower seed principle:

Try to think of every person as a flower seed: He or she already has the disposition to become something amazing and beautiful, but each seed will only become a certain kind of flower. For example, a sunflower seed is only going to produce a sunflower, and how beautiful the flower becomes often depends on how people nurture it.

Unfortunately, oftentimes in the workplace you'll hear a supervisor say, "I think that sunflower over there has some potential, and with a little training, he could become a really great long-stemmed rose."

The supervisor then tries to teach the sunflower how to become a long-stemmed rose. The sunflower starts to have lunch with and network with the roses, in the hope that one day he too can become one of them.

But instead, what does the sunflower become? He becomes the world's most insecure sunflower because no one has ever noticed his own innate beauty and the gifts he has for the world.

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A good leader would say to the sunflower, "Here's a seminar on how a bunch of beautiful sunflowers got together and did something wonderful," or "Here's a place where you can go and network with other sunflowers."

The best thing you can do for someone is to try and find out how you can help cultivate their natural talents and abilities. Unearth what kind of seed that person already has inside and then help them grow into what they were naturally meant to be.

Good leaders help others tap their true potential.

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Market Update



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What You Must Know About Appraisals

Understanding how appraisals work will help you achieve a quick and profitable refinance or sale.

When you refinance or sell your home, the lender will insist that you get an appraisal--an opinion of the value of your home based on what similar homes in your area have sold for in recent months.

Here are five tips about the appraised value of your home.

1. An appraisal isn't an exact science

When appraisers evaluate a home's value, they're giving their best opinion based on how the home's features stack up against those of similar homes recently sold nearby. One appraiser may factor in a recent sale, but another may consider that sale too long ago, or the home too different, or too far away to be a fair comparison. The result can be differences in the values two separate appraisers set for your home.

2. Appraisals have different purposes

If the appraisal is being used by a lender giving a loan on the home, the appraised value will be the lower of market value (what it would sell for on the open market today) and the price you paid for the house if you recently bought it.

An appraisal being used to figure out how much to insure your home for or to determine your property taxes may rely on other factors and arrive at different values. For example, though an appraisal for a home loan evaluates today's market value, an appraisal for insurance purposes calculates what it would cost to rebuild your home at today's building material and labor rates, which can result in two different numbers.

Appraisals are also different from CMAs, or competitive market analyses. In a CMA, a real estate agent relies on market expertise to estimate how much your home will sell for in a specific time period. The price your home will sell for in 30 days may be different than the price your home will sell for in 120 days. Because real estate agents don't follow the rules appraisers do, there can be variations between CMAs and appraisals on the same home.

3. An appraisal is a snapshot

Home prices shift, and appraised values will shift with those market changes. Your home may be appraised at \$150,000 today, but in two months when you refinance or list it for sale, the appraised value could be lower or higher depending on how your market has performed.

4. Appraisals don't factor in your personal issues

You may have a reason you must sell immediately, such as a job loss or transfer, which can affect the amount of money you'll accept to complete the transaction in your time frame. An appraisal doesn't consider those personal factors.

5. You can ask for a second opinion

If your home appraisal comes back at a value you believe is too low, you can request that a second appraisal be performed by a different appraiser. You, or potential buyers, if they've requested the appraisal, will have to pay for the second appraisal. But it may be worth it to keep the sale from collapsing from a faulty appraisal. On the other hand, the appraisal may be accurate, and it may be a sign that you need to adjust your pricing or the size of the loan you're refinancing.

By: G. M. Filisko

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It's Never Too Late To Stop Smoking

If you've ever thought about quitting smoking, but assumed you'd already done too much damage, take a look at the quick and astonishing progress your body can make when you finally stop. According to the *Quit Smoking* page on the Discovery website:

- Twenty minutes after you quit, your blood pressure decreases, pulse rate drops and the temperature of your hands and feet goes up.
- Eight hours after you quit, your oxygen levels increase to normal and carbon monoxide levels drop to normal.
- Twenty-four hours after you quit, your risk of heart attack goes down.
- After a few weeks, your blood circulation and lung function improve.
- After one to nine months, coughing, sinus congestion, fatigue and shortness of breath decrease.
- A year after you quit, you cut your risk of coronary heart disease in half.
- Five to 15 years after you stop smoking, you reduce your risk of stroke to that of those who never smoked.
- After 10 years, you lower your risk of ulcers, cut your risk of lung cancer in half and decrease your risk for other cancers.
- After 15 years, your risk of coronary heart disease is now similar to that of people who have never smoked.

Stay Safe In The Kitchen

Did you know that glass casserole dishes can explode if you apply direct heat to them? For instance, when one family was on vacation, someone left an empty glass casserole on one of the burners of an electric stove. They accidentally left the burner on, and after a while the glass dish exploded.

Another kitchen hazard to watch out for is setting a hot glass dish or pot on a cold or wet surface. A coffee pot will often break if you fill it with hot liquid and then put it on a cold surface.

Never use a wet or damp potholder when you pick up something hot. The wet or dampness will turn to steam and might burn you. You'll also want to pay attention to the food you're cooking. Putting something on the stove and then engrossing yourself in an online search is a bad idea; many fires have started this way.

WELCOME NEW CLIENTS

Here are some of the new clients who became members of our "Real Estate Family" this past month. I'd like to welcome you and wish you all the best!

Wayne & Delores Ratsburg found us on the Web.

We love giving recognition to our new friends and our wonderful existing clients who are kind enough to refer their friends and relatives to us.

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How To Get Things Done

If you have a deadline but you can't seem to get started on your project, you might need to step back and see what's paralyzing you. Start by assessing why you're unable to act. Ask yourself the following questions:

What am I afraid of? Am I afraid of learning new material? Venturing into unfamiliar territory? Trying and failing? Once you figure out what you fear, you're one step closer to facing it.

What's the worst that can happen if you fail? Could you lose your job? Could your company demote you? It's most likely that you're afraid of appearing foolish, or you're merely afraid of failing. Most people have these same fears, and once you realize that you aren't alone in your fears, you may be able to move on unimpeded.

How do I want to live my life? Do you want fear to rule your life? Do you want to face difficulties head on and get them out of the way? While this question may seem all-encompassing, you may find that answering it helps you solidify your values.

What do you want to accomplish? Is your behavior impeding your career path? If it is, and you can clearly see that, the knowledge may give you the little push you need to move on and take action.

Where Is All Your Money Going?

Is your budget full of surprises? Do you get to the end of the month, and then things just don't add up? Or do you even have a budget? If you don't, do you run out of money during the month and wonder how it happened?

Unfortunately, these are all-too-common scenarios. Today people seem to be afraid of looking at a real budget or they want to hide from the amount of money they actually spend. As a result, they feel controlled by money. To curb that unpleasant feeling, try using some of these budget-related tips:

When you're creating your budget for the month, remember to include recurring monthly expenses. There's also the fact that some months have five Fridays (or other days) a month, instead of four, so if you're making a monthly budget that includes weekly payments, your numbers won't mesh in the end. These hidden expenses can make you feel as though you're failing to stay on your budget.

Keep in mind that small expenses add up fast. Do you go to the movies every week? Did you include that in your budget? It's necessary to be honest with yourself if you want to get control of money issues that have been controlling you. For example, let's say you go to a movie once a week and pay for two tickets (\$20), have sodas and popcorn (\$10) and go out to a simple dinner (\$25). After one year you'll have spent over \$2,500 on your Friday nights out.

Try to think of everything you spend money on – magazine subscriptions, batteries – you name it.

August Quiz Question

Which British Monarch was the last Emperor of India?

Everyone who faxes, e-mails or calls in the correct answer by the last day of this month will be entered into a drawing for

a Starbucks gift card

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These things all add up and can affect whether you end up sticking to your budget or giving up.

Most people react with shock when they see how much money they really spend, as compared to how much they *think* they spend. It pays to be honest with yourself, and once you start, eventually you can feel empowered when it comes to your finances.

Wine Etiquette Tips

Are you an aspiring enophile – that is, a connoisseur of wine? If you are, or plan to be, it may be a good idea to employ some proper etiquette.

- When someone brings a bottle of wine to your home as a gift you should open and serve it. If you're serving another wine, just serve them both.
- You should provide fresh glasses each time you serve a new wine. It doesn't matter whether your wine glasses match or not.
- Don't bang your wine glass with a fork to get people's attention. If you must do something to get your guests' attention before a toast, gently click two wine glasses together.
- When you order a bottle of wine in a restaurant and it tastes bad, what should you do? If the wine is bad, then you should send the wine back and ask for another type of wine – and the restaurant shouldn't charge you for the bad wine. Bad wine usually has a bad taste or a bad smell. Most wines are usually fine, but if you get a wine that you just don't like, tell your waiter you'll pay for it, but order another bottle and send what you don't like away.
- You can ask for a sample taste of wine if the restaurant offers it by the glass, but not if they only sell by the bottle.

July Quiz Answer

Question: What famous TV sitcom about “nothing” made its TV debut 17 years ago on July 5, 1989?

Answer: *Seinfeld*

Source: www.tv.com

Congratulations to Cindy Harris. Your name was selected at random from all of the correct quiz entries and you'll receive a Starbucks gift card.

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

Young Children At A Museum

Perhaps you've heard of programs that many museums use to target the under-40 urban crowd – programs where these people come to mingle amid great works of art. But did you know museums market to a slightly younger crowd: the under-five preschool group?

In the past, museum administrators' sights were firmly set on the eight- to 12-year-olds, but now those same workers in both adult and children's museums are finding that kids in that age group are too busy with activities to come to children's museum programs.

In addition, children in between the two age groups

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(ages five to seven) feel that museums are for “little kids” and not for them. To respond to this challenge museums all over the country have developed great programs for the very young and the number of these programs in U.S. museums has skyrocketed. In 1990 there were only about 50 museums that had programs for this age group, but now over 200 museums have them.

The burgeoning children’s museum program movement was born out of research that said children start important cognitive and physical development as soon as they open their eyes – not at age five or six, which has been the traditional time when parents begin to focus on their children’s education. The programs are also based on the premise that young kids learn best when they’re playing.

Hence, you get programs such as the one at the Children’s Museum in Atlanta, Georgia, which has a forest where preschoolers can wear colorful raincoats, play under a 250-gallon waterfall and learn about the properties of water. Children love the programs and often parents have to pry them away when it’s time to go home. Parents also love the programs because they view museums as safe, old-fashioned places where their kids can stretch their wings.

Bowling?

Did you know when you bowl three consecutive strikes (when you knock all 10 pins over in one roll) it’s called a turkey? Believe it or not, over 100 million people in more than 90 countries practice bowling, making it one of the most popular forms of recreation on the planet. But how did it originate?

Historians can trace the first written mention of a bowling-like sport to the year 1366 in England. King Edward III allegedly outlawed the game in order to keep his troops focused on their archery practice.

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As for the modern era of bowling, in 1895 bowlers established the first standardization of the rules of the game at Beethoven Hall in New York City. Soon after, they formed the American Bowling Congress and major national competitions began. The Women’s International Bowling Congress followed suit 22 years later in 1917.

However, nothing did more for the popularity of bowling than when television producers began televising live bowling events in the 1950s and 60s, starting with “Championship Bowling” on NBC and a few years later with the Pro Bowlers Tour events on ABC.

But no matter which way you spin it, bowling has come a long way from being a perceived nuisance to an enjoyable pastime.

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