



How To Be Perfect – Just Be Yourself

Journalist and novelist Anna Quindlen says when she was younger and in college, she tried to be perfect in every possible way – every single day. She diligently studied for every class, promptly turned in each of her assignments and cheerfully smiled at everyone she passed in the dorm halls.

In a 1999 commencement address Anna delivered at her alma mater, Barnard College, she said that being perfect was hard work – and that the rules had changed. What constituted perfection in 1970 when she started college (sweaters and pleated skirts) had morphed into her new version (khakis and turtlenecks) as she found herself striving to be the ideal intellectual. But eventually, the burden of trying to always be perfect became too heavy for Anna to bear.

She spoke the following words to the graduating class:

“Trying to be perfect may be inevitable for people who are smart, ambitious, and interested in the world and in its good opinion. But at one level it’s too hard, and at another, it’s too cheap and easy. It really requires you to read the Zeitgeist of wherever and whenever you happen to be, and assume the masks necessary to be the best of whatever the Zeitgeist requires. Those details are ever-changing, but if you’re clever, you can read them and do the imitation necessary.

“Nothing important, meaningful, beautiful, interesting, or great ever came out of imitations. The thing that’s really hard – and amazing at the same time – is giving up on being perfect and beginning the work of becoming yourself.”

Delight in the fact that nobody is perfect – and realize that’s what makes you unique.

Quotes

Inaction breeds doubt and fear. Action breeds confidence and courage. If you want to conquer fear, do not sit home and think about it. Go out and get busy.

– **Dale Carnegie**

You only get a once-in-a-lifetime opportunity so many times.

– **Ike Taylor**

I would rather have a good plan today than a perfect plan two weeks from now.

– **General George S. Patton**

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Market Update

Think losing the mortgage interest deduction would be no big deal? The cost is bigger than you think.

Proposals floating on Capitol Hill to curb the mortgage interest deduction gloss over all the ways home owners, and even renters, would be hurt by the change. Let's set the record straight.

Myth #1: The mortgage deduction is just for rich people.

- The mortgage interest deduction helps mostly middle- and lower-income families.
- 65% of families who use it earn less than \$100,000 per year.
- 91% earn less than \$200,000 per year (where most economists delineate between rich and middle-class).
- Only 9% earn more than \$200,000 per year.

This myth may have arisen because of a related fact: If you buy a house, you're much more likely to accumulate wealth by the end of your life. Home owners have an average net worth of \$200,000, while the average renter's net worth is \$5,000, according to the Federal Reserve's Survey of Consumer Finances (<http://www.federalreserve.gov/pubs/oss/oss2/scfindex.html>).

Myth #2: I'm not affected by the mortgage deduction because I don't own a home.

If the mortgage interest deduction goes away, home values would fall by 15%, the NATIONAL ASSOCIATION OF REALTORS® estimates. When home values fall, tax revenues follow suit, giving your local government two choices:

- Raise property taxes. Not only will home owners pay more in taxes, renters won't escape unscathed either as landlords raise rents to cover their costs.
- Cut services that everyone-renters and owners-enjoys.

Myth #3: Switching to a 12% mortgage interest credit would be a wash for most.

One proposal floating around Congress is to replace the mortgage interest deduction with a 12% non-refundable mortgage interest tax credit. (Deductions reduce your taxable income; credits reduce your tax liability.) This plan would increase taxes for many home owners.

Example: If you paid \$10,000 in mortgage interest, and you're in the 25% bracket, you'd pay \$1,300 in extra taxes.

- The \$10,000 deduction you have now saves you \$2,500 on your taxes (25% x 10,000).
- The 12% credit would save you only \$1,200 (12% x 10,000) on your taxes.
- In this scenario, if the mortgage interest deduction is changed to a 12% credit, you'd lose \$1,300 (the current \$2,500 savings minus the \$1,200 you'll save under the 12% plan).

Myth #4: Not that many people take the mortgage interest deduction.

There are 75 million American home owners, and 38.5 million of them take the mortgage interest deduction. The average mortgage interest tax deduction is \$12,200, and a typical benefit for home owners is \$3,050 a year.

The mortgage deduction is a key benefit to first-time home owners and trade-up buyers because you pay the most mortgage interest when you first take out a mortgage. (You won't pay equal amounts of principal and interest until year 13 or later, depending on your interest rate.)

People with large families also get a lot of bang from mortgage interest deductibility-they buy relatively big houses for their big families.

Myth #5: Getting rid of the deduction won't affect me or my housing market.

It will mean lower property values for all American home owners, including the one-third who own their homes outright and the 12 million who take the standard deduction. Even if you don't have a mortgage, getting rid of the MID will affect how much home you can afford to buy and how much a buyer will pay for your home.

Article from HouseLogic.com, by Donna DeZube. To read more myths go to <http://www.houselogic.com/articles/7-mortgage-interest-deduction-myths/>

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Lack Of Sleep Can Affect Your Child's Education

Children who don't get enough sleep at night often don't perform well in school during the day. According to Brown Medical School and Bradley Hospital research, elementary and middle school students who stay up late exhibit more learning and attention problems.

Seventy-four children (ages six to 12) from Rhode Island and Massachusetts participated in the three-week study. The participating children were healthy and didn't suffer from sleep or psychological disorders. The children wore wrist monitors that logged motion to ensure accuracy throughout the night.

One week, the children went to bed and woke up at their regular times. Another week they stayed up much later than normal. This meant eight hours of sleep for first and second graders and six-and-a-half hours for children in the third grade and up. During the last week, kids spent no fewer than 10 hours in bed each night.

The study's organizers had teachers complete weekly performance and behavior reports without informing them of the amount of sleep students received. Teachers reported more academic and attention problems when the children had less sleep than normal.

Gahan Fallone, the study's lead author says, "Staying up late can cause increased academic difficulty and attention problems for otherwise healthy, well-functioning kids. The results provide professionals and parents with a clear message: When a child is having learning and attention problems, the issue of sleep has to be on the radar screen."

How To Remember Names

Do you have trouble remembering names when you meet people socially or for business reasons? If you do, you might want to try the following techniques to aid your memory.

Focus. You want to send a positive message to the person you're meeting. Pay attention to your pose. Are you leaning in? Are you telling the person that this moment is important to you and that he or she has your undivided attention?

Ask. Repeat the name back to the person you're meeting. Ask if you're saying it right. This makes you an active participant in the meeting and shows that you're paying attention.

Make sure you know the spelling of the person's name. It will help cement it in your mind. And once you've repeated the name and the spelling in your mind, cross reference it with something else – possibly a celebrity or athlete's name you're already familiar with.

May Quiz Answer

Question: What's the largest freshwater fish in North America?

Answer: The white sturgeon

Source: www.wiki.answers.com

Congratulations to Elizabeth New

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!

Use it. Once you've clarified everything, it's very helpful to introduce your new acquaintance to someone else. This makes you say the name out loud and fixes it in your memory.

Yoga Can Help Ease Back Pain

People can suffer from many degrees of lower back pain. It can be a temporary problem that

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disappears after days or weeks, or it can be a chronic condition lasting for months or even years.

According to the *Annals of Internal Medicine*, there are usually three different venues to treat back pain:

- Educating sufferers on ways to prevent back injury and deal with pain.
- Prescribing drugs such as painkillers, anti-inflammatories or muscle relaxants.
- Exercising.

When it comes to exercise, health-care providers have never been certain of what types will improve patients' conditions. However, a new study on the effectiveness of yoga found that the combined physical exercise and relaxation techniques helped ease lower back pain.

The study gathered 101 patients between the ages of 20 and 64 who had visited a doctor in the past three to 15 months for chronic lower back pain. The participants received 12 weekly, 75-minute yoga classes specifically tailored for patients with lower back pain and researchers instructed them to practice the yoga exercises at home on a daily basis. The study reported that yoga practitioners had better back function and less back pain after only 12 weeks.

The study concluded that yoga – used over a period of at least three months – seemed to be more effective than traditional exercise regimens or education-only tactics.

One Way To Handle Difficult People

During the last days of the old Stapleton Airport in Denver, Colorado, one of the airlines cancelled a particular flight. The airline had only one agent to rebook a long line of inconvenienced travelers. Suddenly, an unhappy traveler pushed his way to the head of the line. He slapped his ticket down and angrily said, "I have to be on this next flight and it has to be first class!"

The ticket agent politely told the man, "I'm sorry sir. I'll be happy to help you, but I've got to help these folks first. I'm sure we'll be able to work something out."

This failed to satisfy the customer and he said even louder, "Do you have any idea who I am?"

The agent just smiled, picked up his public address microphone and announced: "May I have your attention, please. We have a passenger who does not know who he is. If anyone can help him find his identity, please come to the front gate."

The angry man retreated and the crowd applauded.

Is Your Teen Driving Safely?

Did you know that vehicle crashes are the number one cause of death for teens ages 15 through 19? And that the risk of a teen being in a crash is highest during the first 24 months of their driving experience?

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!

Chad Novotny & Nicole Meirath found us on the Web.

Logan Leavitt referred himself.

Tony Chilcoat was referred by a past BNI member of Paul's.

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.

Most parents are unaware that statistics show one out of every five 16-year-olds will be in a car crash. While you can't prevent all teen car crashes, you and your teen can take important precautions. Here are some safety tips to help new, young drivers on the road:

- Only allow your teen to drive the safest vehicles. Larger cars and minivans are generally safer than small, sporty cars or midsize SUVs.
- Restrict night driving until your teen has more experience. Also limit the number of passengers your teen may have in the car.
- Make sure your teen knows that he or she and all passengers in the car must wear seat belts. Two-thirds of teens killed in crashes weren't wearing seat belts.
- Enforce a zero tolerance policy of drug or alcohol use while driving. Apply the same rule to speeding. One-third of all teen crash fatalities involve speeding.
- Remind your teen to stay alert while driving. Teens require more sleep than adults and can easily become overtired.
- Explain to your teen that driving in a hurry doesn't get you to your destination much faster. Emphasize that it's more important to stay safe.
- Remember that your teen learns from example – especially yours.

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Easy Ways To Save At The Supermarket

It's a common belief that people are happier when they feel they're in control of their lives. An easy way to create that feeling is to organize yourself by sitting down and making a list before you shop at the grocery store. Creating a shopping list saves time, and more importantly, saves money. Here are some helpful hints you can employ before your next visit to the market:

- Plan your meals out on separate index cards. Once you've created enough cards, not only is meal planning easy, but making your shopping list is simple, too.
- Keep your recipes and shopping list on your computer. It's easy to keep a list of items you'll repeatedly need, and then add to and subtract from it.
- Grab the sale flyer from your local grocery store and base your list on sale items. Simply put check marks by the items you want to pick up and jot anything else down right on the flyer.
- Reduce those expensive impulse buys. Seriously think about if you really need that box of 18 corn dogs.
- Don't drive for miles to save a dollar on an item. Use common sense and factor in the cost of gasoline and how much your time is worth.

Can Chocolate Curb Coughing?

Researchers at the Imperial College of London and Royal Brompton Hospital discovered that theobromine, a derivative found in chocolate, to be more effective in suppressing coughs than codeine. They believe this could be a big step forward in finding a more effective treatment for coughs.

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In the study, researchers used capsaicin (a cough inducer) and found that when they gave participants theobromine, the level of capsaicin needed to produce a cough was about one-third higher than when they gave participants an ordinary placebo.

The job of theobromine is to suppress certain nerve activity, which causes coughing. Theobromine caused no negative effects on the cardiovascular or nervous systems.

While the study hasn't indicated that eating chocolate will suppress coughing, it does suggest that doses of theobromine might be effective for controlling coughing in the future.

Longer Lives Are Impacting Retirement

Did you know that the average person's life expectancy has increased by 30 years in the past century? According to CNNmoney.com, life expectancy for someone born in 1900 would be 47 years. But, if that same person were born in 2002, his or her life expectancy would rise to 77 years.

If a couple wants an annual retirement income of \$85,000 and intends to no longer work after age 65, they'll need to have \$838,000 in a savings account to supplement what they'd get from Social Security (that assumes a 7% rate of return and 4% inflation rate) for 20 years. However, if that same couple lives to age 100, they'll need one-and-a-half times that much (\$1.3 million) in order to maintain that lifestyle throughout their retirement.

Happy Flag Day

When you glance at the month of June on your daily calendar, you might notice that the 14th is Flag Day. But do you know where the idea for a day to celebrate our flag came from?

In 1885, a Wisconsin schoolteacher named B.J. Cigrand arranged for his students to observe June 14 (the 108th anniversary of adoption of the stars and stripes) as the "flag's birthday."

Cigrand's idea, which inspired more than three decades of similar celebrations in several different states, eventually led President Woodrow Wilson to issue a proclamation on May 13, 1916 to commemorate the anniversary of the "flag's birthday." However, it wasn't until August 3, 1949 when President Harry S. Truman signed an Act of Congress that June 14 officially became our National Flag Day.

But the United States isn't the only country that observes a Flag Day. On February 15, 1965, Canada began to celebrate its own Flag Day and in 1996, adopted that date as the National Flag Day of Canada.

June Quiz Question

It's a little-known fact that June 18 is National Picnic Day, a day obviously observed by picnic-basket-loving cartoon character Yogi Bear. But at what fictional park would Yogi Bear have celebrated this momentous occasion?

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 certificate

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MLS #1722931
\$85,000**

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