

Tips, Tricks, News & Notes



Entertaining News to Help you Save Time & Money

An Exercise For Everyone

Here is a miracle exercise recommended by a doctor. You can do this standing or sitting down. Do it in front of a mirror, or better still, with someone. Here's how:

1. Raise the corners of your mouth an inch, take a deep breath and hold it for 10 seconds.
2. You are now smiling. If people are watching you, they'll probably start smiling, too.
3. Now release your breath in short exhalations. You are now laughing. Unless those with you are curmudgeons, they'll undoubtedly start laughing, too.



This simple muscular action of inhaling, raising the corners of the mouth, then exhaling in rhythmic, short bursts causes the diaphragm to bounce up and down, pats the liver on the back, and pleasantly vibrates the stomach. The heart, which rests above the diaphragm, begins to pump at a slightly faster rate, sending blood coursing throughout the body.

Inside This Issue

- **Better Negotiation Skills**
- **Make Progress, Not Excuses**
- **Critical Question?**
- **Break Bad Habits**
- **History of Lobster**
- **From my Nightstand**
- **Get your Dreams on Board**

The effect is a general feeling of well-being. More important than this, however, is the effect on others who observe you going through this exercise. They feel better, too. This triggers happy emotions within you, and sets the stage for any number of pleasant personal and business relationships.

All this from one simple little exercise!

Let's start the New Year by resolving to perform this exercise regularly!

\$8000 Tax Credit Deadline Extended

Congress has extended the \$8000 First Time Buyer Tax Credit through April 30th. This time around, they even included 'move-up' buyers as well. If you have lived in your house for 5 of the past 8 years, you might be eligible for a \$6500 tax credit when you move between now and April 30th. You can find all of the Tax Credit Details and more by visiting:

www.AustinFirstTimeBuyer.com

Call : **512-773-3493** or Email:
ryan@stonehavenrealty.com
If I can answer questions.

Three Skills For Better Negotiation

Negotiating is a make-or-break skill, whether you're a CEO in charge of a merger or a parent trying to sort out a sibling squabble. Follow these tips to negotiate agreements productively:

Keep an open mind. Brainstorm ideas. Listen to outlandish proposals. Entertain unusual possibilities. This will expand opportunities for agreement.

Treat people fairly. When people feel you're being fair with them, they're more likely to make real commitments. If they think you're trying to mislead them, they'll walk away in a huff. You won't get commitment unless the other party feels you're sincerely trying to do what's right.

Listen actively. Don't plan what you're going to say while the other side is talking. Pay attention to what they're saying so you know where they're coming from and what they really want. When your response makes it clear that you've really been listening, they'll be more willing to listen to your suggestions.

Few Get Help With Stress

Stress is just a fact of life – so said 79% of the participants in a recent survey. Nearly as many said they believed stress can make people sick. In fact, 77% of respondents said they had experienced fatigue, headaches, and upset stomach as a result of stress. And for 45% of the respondents, stress had a negative impact on their intimate relationships with a spouse or partner. Though 69% of the people surveyed recognized the benefits of mental health support and stress management, only 7% percent sought professional help to cope with their stress in the past year.

Here's what's stressing us out, according to the survey:

- ◆ Work 74%
- ◆ Money 73%
- ◆ Workload 66%
- ◆ Children 66%
- ◆ Family responsibilities 60%



How To Make Progress, Not Excuses

Is getting more exercise one of your 2010 goals? We all know we should exercise, but many of us have what seem like pretty good reasons to avoid it. Here are some of the most common, along with some common-sense responses:

“I don’t have any spare time.” The truth is that we make time for what’s important to us. Schedule exercise into your day like any other appointment.

“Exercise is boring.” The key is finding something you like. Look for team sports, group activities, or interesting surroundings to keep your mind as well as your body occupied.

“I’m too out of shape.” Just don’t overdo it at first. Check with your doctor for suggestions, and start with low-impact activities such as swimming or bike riding.

“I’m not fat.” Good! But exercise is about more than losing weight. You want to maintain your health, and also control cholesterol and prevent heart disease – both benefits of regular exercise.

“I don’t like going to gyms.” If the gym scene isn’t for you – or it’s too expensive – look for an exercise routine that doesn’t call for a lot of equipment, like running or lifting a few weights at home. A brisk walk helps, too.

Top 5 New Year’s Resolutions For Dogs

5. I will not suddenly stand straight up when I’m lying under the coffee table.
4. I will no longer be beholden to the sound of the can opener.
3. I resolve to get a bite in on that guy who gives me a shot every year.
2. I will break into the pantry and decide for *myself* how much food is “too” much.
1. I will not chase the stick until I see it leave the hand!

Did You Know?

In the United States, 87.3 percent of “pigs in a blanket” are consumed between Thanksgiving and Super Bowl Sunday.

As of 2010, no U.S. President had ever worn dental braces as a child.

Each year, more champagne is consumed to celebrate weddings than to celebrate the New Year.

Approximately 14 percent of the population makes one or more New Year’s resolutions. Approximately 98 percent of those resolutions are not kept for more than three weeks.

Fred Flintstone’s middle name is Fautleroy.

Experts predict that by the end of 2010, 29 percent of family photos displayed in homes will be displayed by digital picture frames.

This Edition's Quiz Question

What is the term for the metal or plastic sleeve found at the end of a shoelace?

Everyone who emails or calls in the correct answer over the next month will be entered into a drawing for:

\$15 iTunes gift card

ryan@stonehavenrealty.com

512.773.3493

The How And When Of Kids' Allowance

Do you think a preschooler should get an allowance? For many, the question of whether to give very young children money or not is a hot debate. Many feel that giving money to a child is a waste. That philosophy subscribes to the belief that children have no sense of value or marketplace experience.

Others believe that you can never begin to teach your child about money too soon. If you do decide to give your young child money, make sure you give it with an explanation. Use money to teach your child values, such as saving, and skills, such as math.



A good amount, according to experts, is \$1 per year of age per week. You might want to give the allowance in a combination of bills and change, so the child can get used to the feel and look of money. It's also a great way to teach them to count.

Should you tie your child's allowance to chores? Again, there is no clear answer to this question. Most experts agree that giving your child chores to do is a good idea. Whether you decide to connect chores and money is a topic for discussion with others who are raising children and whose opinion you trust.

Critical Questions

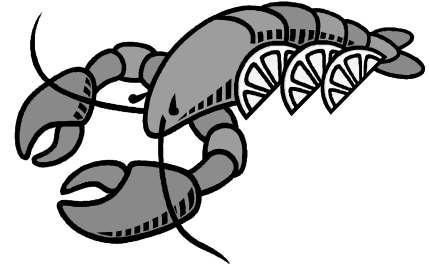
Successful relationships are built on a foundation of honest, thoughtful communication. Whether you're contemplating a business partnership or marriage, here are some questions to ask before entering into a long-term commitment with another person:

- What makes him/her angry? How does the person deal with anger?
- How does the person react in a crisis?
- How does he or she handle money?
- What does the other person expect from you? What happens if those expectations aren't met?
- What are the other person's goals? What are three things he/she would like to accomplish in the immediate future, and in the long term?

A Short History Of The Lobster

Mmmmm – lobster. That pricey crustacean that’s coupled with expensive wines and for many of us means good eating and celebrating. But it hasn’t always been so.

In fact, up until sometime in the 1800s, lobster was eaten only by the lowest of the lower classes – the poor and the institutionalized. Even in the puritanical and penal environment of colonial America, there were laws against feeding lobster to inmates more than once a week. It was considered cruel.



One reason that lobsters were not a highly prized food was because of the almost unbelievable abundance that could be found on the East Coast. There are tales of Plymouth pilgrims wading into the water and capturing more lobsters by hand than they could use. After great storms on the East Coast, so much lobster washed ashore that it was ground up and used as fertilizer.

The word “lobster” is thought to be a corruption of the Latin word for “locust” and Old English word for spider (*loppe*). The native mid-coasters’ term for lobster actually meant “bugs,” probably because lobsters are pretty much a form of giant sea insects. A lobster is a crustacean, and crustaceans are arthropods – part of the category *Arthropoda*, which includes insects, spiders, millipedes and centipedes. What these creatures have in common is a segmented exoskeleton with appendages that are articulated in pairs.

LAST EDITION'S Quiz Answer

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

Answer: Ganymede, Callisto, Io and Europa

Source: www.souledout.org

Congratulations to: **Melissa Law**
Your name was selected at random from all of the correct quiz answers and you will receive:

A \$20 HEB Gift Card

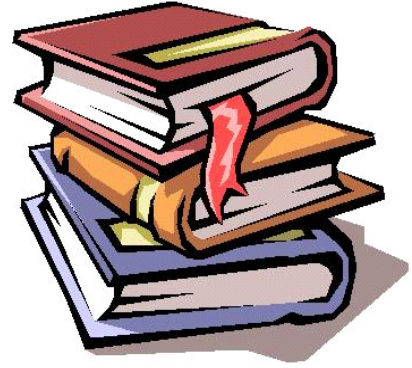
Look for your name HERE in coming Newsletters this Year. Thanks for Playing.

How To Break A Bad Habit

Are you an interrupter? If you are, you might want to rethink your decision to barge in on another's words the next time the urge strikes you. Why? In addition to generally being considered rude behavior, Elizabeth Gilbert, author of *Eat, Pray, Love*, says that when she interrupts someone, no matter how she tries to justify it, the truth is that her behavior is telling the other person that what she's saying is more important than what they're saying. When you get right down to it, such behavior says, "I'm more important than you."

If that's not the message you want to send to your loved ones, in the workplace, during a job interview, or during any interaction, the next time you're tempted to interrupt, stop and take a deep breath. Take another deep breath. Repeat as needed.

From My Nightstand



One of the challenges that I've set for myself this year is to read 36 books. The number 36 doesn't really have any special significance (though it happens to conveniently work out to 3 a month), I just realized that I had a lot of books on my shelf that I've yet to read and when I started putting them into a pile, the pile grew to 36. If you go to my personal Blog www.RyanFrance.com and (by the time you get this), scroll down toward the bottom of the page, you will see a picture of my bookshelf that includes all of the books I plan to read. The link will also take you to a cool site called shelfari.com

Starting off the New Year Right (I'm currently reading)

First Things First by Stephen Covey - What better way to start the New Year right then by reading about what to do first? Actually, the instructor of a course that I recently took said that this book had a profound effect on his ability to manage his time, so I picked it up shortly after and decided to make it my first of the year. *"What are the most important things in your life? Do they get as much care, emphasis, and time as you'd like to give them? Far from the traditional "be-more-efficient" time-management book with shortcut techniques, First Things First shows you how to look at your use of time totally differently. Using this book will help you create balance between your personal and professional responsibilities by putting first things first and acting on them."* (from Amazon.com)

The Purpose Driven Life by Rick Warren - Another great book to start off the new year. I've read this book twice before but I figured it was about time to read it again as I look to setting a positive direction for 2010. *"Like a twist on John F. Kennedy's famous inaugural address, this book could be summed up like this: "So my fellow Christians, ask not what God can do for your life plan, ask what your life can do for God's plan." Those who are looking for advice on finding one's calling through career choice, creative expression, or any form of self-discovery should go elsewhere. This is not about self-exploration; it is about purposeful devotion to a Christian God."* (Amazon.com)

Camel Club - David Baldacci - My dad and others have given me a handful of this author's books to read over time. So far, I am yet to really get into them but I'm going to give it an honest effort this year. *"The Camel Club, a four-man group of Washington, D.C., misfits (their leader has taken the ironic pseudonym "Oliver Stone") gathers every week to discuss political conspiracies they believe exist and what actions they might take. One night, while meeting on Roosevelt Island in the middle of the Potomac River, club members witness the murder of Secret Service employee Patrick Johnson, thus thrusting the wacky crew into the middle of a bigger conspiracy than they could ever have imagined."* (from Amazon.com)

Already completed this year: Meatball Sundae by Seth Godin

Get Your Dreams On Board

If you have a goal that you want to make into a dream-come-true, take some time to make a treasure map, says personal growth expert and author Shakti Gawain in her book *Creative Visualization*. A treasure map of what? Your dream!

Here's what Gawain says to do to get yourself focused on bringing your life in line with your dreams:

Whether you call it a "treasure map," a "dream board" or a "visioning board," start with a piece of light cardboard and decide how big you want it to be. Do you want to carry it around with you? Or do you want to hang it on a wall? Whatever your choice, focus on a goal in one area of your life. For instance, if you want to travel the world, decide on where you want to go first, then draw or cut out pictures from magazines or print pictures from the Internet of the destination you have in mind. Then include a picture of yourself doing what you've always dreamed of doing when you travel to your dream destination. Look at your treasure map every day so it has a chance to make a strong impact on your consciousness, Gawain says. For an even stronger impact, write a daily affirmation: "Here I am in Tahiti, staying in a luxury hotel with plenty of money to do exactly what I please." The most important thing, says Gawain: Remember to have fun.

Please Recycle This Newsletter?

One of the best and most beneficial compliments you can give me with regards to this newsletter is to pass it along. When you are done reading the newsletter this month, do me a favor. Instead of throwing it away or putting it in a pile on your desk, pass it along to a friend or co-worker so that they can enjoy reading it too.

Better yet - shoot me an email and I'll put them on my mailing list so that they can receive their own copy.

**Thanks for NOT
keeping me a Secret!**



Quotes

Opportunity is often difficult to recognize; we usually expect it to beckon us with beepers and billboards.
– **William Arthur Ward**

As you seek new opportunity, keep in mind that the sun does not usually reappear on the horizon where last seen.
– **Robert Brault**

The best way to predict your future is to create it day by day
– **Unknown**



Tips, Tricks, News & Notes

brought to you by ◻ ◻ ◻

Ryan France

StoneHaven Realty

13276 Research Blvd Suite 108

Austin, TX 78750

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 2010 Ryan France. 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.

Home Buyer Tax Credits on Steroids

Remember the \$8000 First Time Home Buyer Tax credit that you probably heard so much about over the last year? It was set to expire in November 2009. False Alarm - It didn't. Because of the positive affect that the credit had on home sales in the latter part of last year, the President signed an expanded and extended version. The new deadline for eligible purchases has been extended until April 30, 2010 (closing by June 2009). Outside of the date extension, most of the parameters remain the same. You can get all of the details at www.AustinFirstTimeBuyer.com

What is different this time around, is that the tax credit was expanded to include a segment of "move-up" (or move down) buyers as well. A home buyer/seller that has lived in their current primary residence for five consecutive years out of the last 8, is eligible for a \$6,500 tax credit. That, you might not have been aware of. Under the old rules, repeat homebuyers did not qualify. Essentially, the tax credit has been infused with some performance enhancers.

The \$6,500 Move-Up / Repeat Home Buyer Tax Credit at a Glance

- To be eligible to claim the tax credit, buyers must have owned and lived in their previous home for five consecutive years out of the last eight years.
 - The tax credit does not have to be repaid.
 - The tax credit is equal to 10 percent of the home's purchase price up to a maximum of \$6,500.
 - Buyers claim the tax credit on their federal income tax return. Tax credits can be claimed retroactively (ie. Purchase in 2010 can be claimed on 2009 tax return).
 - Any home that is being purchased as a primary residence will apply provided that the house is purchased at a price equal to or less than \$800,000.
 - The credit is available for homes purchased after November 6, 2009 and on or before April 30, 2010. However, in cases where a binding sales contract is signed by April 30, 2010, the home purchase qualifies provided it is completed by June 30, 2010.
- Single taxpayers with incomes up to \$125,000 and married couples with incomes up to \$225,000 qualify for the full tax credit.

Example 1: Jane purchased a home in 2002, lived there for 5 years as her primary home, moved out in 2007, and turned that home into a rental property. If Jane decides to buy a new primary residence today, she would qualify for the \$6,500 tax credit based on the fact that she lived in the same residence as her primary home for at least five consecutive years out of the past eight.

Example 2: Nicole purchased a home in 2006, and lived there for the past 3 years as her primary home. If Nicole decides to buy a new primary residence today, she would not qualify for the \$6,500 tax credit based on the fact that she did not live in the same residence as her primary home for at least five consecutive years out of the past eight.

This information does not constitute the provision of legal advice, tax advice, accounting services, or professional investment consulting of any kind. If you have specific questions, I'd encourage you to consult a qualified tax advisor or legal professional about your exact situation. www.federalhousingtaxcredit.com

Puzzles

6								7
2	4			9			5	8
9	1					2		
				5	2		6	
1		6	4	8		5		
	5		1	3				
8			9					3
3		1		4	7	9		
				1		4	2	

. . . . Brain Teasers

1. Samuel was out for a walk and it started pouring down rain. He didn't have an umbrella and wasn't wearing a hat. His clothes were soaked, yet not a single hair on his head got wet. How could this happen?
2. How many sides does a circle have?
3. If you are going to the movies and you are paying, is it cheaper to take one friend to the movies twice or two friends to the movies at the same time?
4. The more of this there is the less you see. What is it?

		1	2	3	4	5			
		6							
		7						8	
9	10		11				12	13	14
15			16				17		
18						19			
20				21			22		
23			24			25		26	
		27	28				29		
		30							
		31							

Across

- 1 Hillock
- 6 Spooky
- 7 Apprehensive
- 9 Part of a Play
- 11 Value of Roman X
- 12 Conveyance
- 15 Cast Off
- 17 Champion
- 18 Aviator
- 19 Regenerate
- 20 Redact
- 22 Repair
- 23 Indicating Maiden Name
- 24 Make a Request
- 26 Beam
- 27 Remedy
- 30 Occur
- 31 Laconic

Down

- 1 Range of Understanding
- 2 Adjacent
- 3 Bay Window
- 4 Predatory Feline
- 5 Currency of Romania
- 7 Studio
- 8 Stage Set
- 9 Poplar Tree
- 10 Rebuke
- 13 Stadium
- 14 Raucous
- 16 Point
- 17 Stitched border
- 21 Up and About
- 24 Land Measure
- 25 Osculate
- 28 Consume
- 29 Charge

I will print the answers in the next newsletter or you can email me ryan@stonehavenrealty.com if you would like them sooner. Have Fun!