

Tips, Tricks, News & Notes



News to Help you Save Time & Money

September 2009

Can You Change Your Luck?

The dictionary defines “luck” as “the force, considered the result of chance, that seems to operate for good or ill in a person's life.” But is luck really *just* the “result of chance,” or can we, perchance, take some steps to ensure good luck by doing the following?

Pay attention to your surroundings; you won't spot good luck unless you look for it.

Strike up conversations with strangers. You might meet the love of your life, or make an important business contact.

After you meet someone interesting, follow up with a note or phone call.

Stay relaxed, even in a pressure situation; it will help you be more aware.

Vary your routine. Walk on the other side of the street, or try a new lunch spot.

Be aggressive about making changes you want. Still thinking about moving across the country? Just go, already!

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Follow your hunches and gut feelings; many seemingly random occurrences are actually the result of good subconscious decisions.

Treat nagging doubts as alarm bells. They're often right, even if you can't pinpoint the reason.

Expect good fortune. If you think something's going to happen, you'll be more likely to spot it when it does.

Smile. People will smile back, and suddenly you're off to a good start.

Outlast bad luck. Often a negative turn of events creates unexpected opportunities for good results.

Words of Wisdom

If you want your dreams to come true - don't oversleep!

The smallest good deed is better than the grandest intention.

Of all the things you wear, your expression is the most important

One thing you can't recycle is wasted time.

The worst lies are those we tell ourselves

Jumping to conclusions is a bad exercise

The best vitamin for making friends - B1

Is Smaller Cheaper?

We've become conditioned to believing that purchasing larger portions of food, bigger packages of paper towels, or giant containers of laundry soap is a good way to save money, and sometimes it is.

But in some cases, smaller portions or quantities *can* be cheaper, and the way to ascertain this is by checking the shelf label for the product's price-per-ounce or price-per-sheet or price-per-count, and so on.

For example, a 12-pack of paper towels may actually cost more *per sheet* than a six-pack or three-pack. A box of 50 tea bags could be priced higher *per count* than a box of 20. And those pre-packaged apples might prove to be less than a bargain, depending on the price *per ounce* compared to unpackaged apples.

If your supermarket doesn't provide this information on their shelf labels, ask the manager to start – sooner rather than later! In the meantime, take along your calculator and do your own pricing. Just take the cost of the item – say, a 16-ounce jar of peanut butter for \$3.29 – divide \$3.29 by 16, and your cost per ounce is about 20 cents. If the 28-ounce jar of that same peanut butter is \$6.29, it will cost you 22 cents per ounce. Clearly, the smaller jar is the better buy.

It makes sense – and saves dollars – to read shelf labels or do your own calculation. Spend a little time and you'll save money every time you shop.

Stressed Out? Take These Steps

Our work lives are often filled with what can seem like unbearable amounts of stress. And while some of those stresses are unavoidable, there's a lot you can do to start to whittle those high levels of stress down to something that feels at least manageable. Here are a few suggestions:

Know when to say "No." That means you have to first understand your own limits. Then set limits on others so they don't encroach on your time by pressuring you to take on tasks or responsibilities that will throw you out of balance.

If possible, avoid people who consistently stress you out. If your boss is the culprit, you might not be able to do this. And you can't steer clear of everyone who inadvertently or occasionally causes you anxiety. But you can avoid people who have a history of leaving you feeling stressed after you've tried to change the situation and they haven't responded.

Don't expose yourself to unnecessary environmental stressors. For instance, if you read the news on the Internet during your break, but it leaves you feeling tense, stop reading the news on your break. Do something that relaxes you instead: Go for a short walk, knit, meditate, work a puzzle.

Learn to manage your time. Letting projects go until the deadline is upon you will undoubtedly cause you stress. Work at a steady pace – and don't procrastinate. Procrastination can affect the quality of your work and leave you feeling anxious and strained for prolonged periods.

Did You Know?

In 2008, 87 percent of airline passengers made a phone call within 5 minutes of disembarking from the plane. Among those who did not make a phone call, 72 percent sent an SMS text message.

Dallas-Fort Worth airport serves 2.87 percent more departing passengers than arriving passengers, which is the largest differential of any airport in the world.

The average park bench in New York City's Central Park, has 4.7 pounds of bird excrement removed from it each year.

The average book about computer software takes eight months to write, edit and publish. The average piece of software has a major update every 14 months.

1 percent of consumer grade rulers are more than five percent longer or shorter than their markings suggest

The "Whys" Of White Hair



One day a little girl was watching her mother do the dishes at the kitchen sink. She suddenly noticed that her mother had several strands of white hair sticking out in contrast to her brunette head.

Curious, she asked, "Why are some of your hairs white, Mom?" Her mother replied, "Well, every time you do something wrong and make me unhappy, one of my hairs turns white."

The little girl thought about this revelation for awhile and then said, "Momma, how come ALL of grandma's hairs are white?"

How To Achieve Success

The person determined to achieve maximum success learns the principle that progress is made one step at a time. A house is built one brick at a time. Football games are won one play at a time. A department store grows bigger one customer at a time. Every big accomplishment is a series of little accomplishments. – *David Schwartz*

This Month's Quiz Question

The terms *ruck*, *lineout*, and *maul* pertain to what sport?

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

\$25 gift card to Rudy's BBQ

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Go Green – Pay Electronically

Want to go green? Here's an easy way to be kind to the environment: receive and pay your bills electronically. According to the Federal Reserve, nearly 50 percent of the checks written in the United States are written by consumers to businesses.

American businesses mail about 26 billion bills and statements per year, and consumers mail 9 billion payments per year in paper form. All that paper mailing consumes 755 million pounds of paper, nine million trees, and 512 million gallons of gasoline.



On a household scale, here's how paying electronically pans

out. Stuart Williams, of CheckFree/Fiserv and a member of the PayItGreen Alliance, says that the average U.S. household receives 19 bills and statements each month, and makes seven payments with checks each month. If just 20 percent of American households switched to electronic statements and payments, it would save 150 million pounds of paper and avoid producing 3.9 billion pounds of greenhouse gases.

So why aren't people switching over? Williams says it's mostly because people are entrenched in their habits. But by breaking away from routine and switching over to electronic statements, each year the average American household would

- Save 6.6 pounds of paper.
- Save .08 trees.
- Prevent 63 gallons of wastewater from entering the environment.
- Save the 4.5 gallons of gasoline needed to transport bills, statements, and payments via mail service.
- Prevent 171 pounds of greenhouse gases from being produced, which is equivalent to:
 - 1) Preserving 24 square feet of forest from deforestation;
 - 2) Not consuming 8.8 gallons of gasoline;
 - 3) Planting two tree seedlings and allowing them to grow for 10 years; and
 - 4) Not driving 169 miles.

Don't Learn Like This!

Can we learn to be incompetent? Absolutely, says Chris Argyris, organizational development expert and professor emeritus of Harvard Business School. He calls the phenomenon "skilled incompetence."

Often, we ride a fine line between saying what we want to say and avoiding upsetting those in power. When we might really think, "This is going to be a disaster," we say instead, "Well, I'm a little concerned about taking that road, but I'm sure there are other opinions on the matter." This kind of "diplomacy" – skilled incompetence – keeps us out of trouble, yet dilutes the nature of what we really think. It takes some expertise and can take our careers in just the upward direction we desire. But it takes our organizations down a much different path.

As this diplomacy becomes the norm and every potentially uncomfortable situation is avoided, unspoken rules will develop: 1) Provide information, not conflict; 2) Agree with but don't question superiors; and 3) Maintain the course of action – don't try to stop it or modify it. The result? Policies, procedures, and strategies based on ignorance rather than knowledge.

Skilled incompetence can be "unlearned," Argyris says, and should be if organizations are to meet their goals and retain employees for whom facts, truth, and authenticity matter.

Aug. Quiz Answer

What is the team of Moses Horwitz, Louis Feinberg & Jerome Horwitz more popularly known as?

Answer: The Three Stooges.

Source: www.threestooges.com

Congratulations to Mary Tavcar. Your name was selected at random from all of the correct quiz entries and you'll receive:

\$25 to Alamo Drafthouse

Know Someone Who is trying to Sell on their Own?

Trying to Sell or Rent a home 'By Owner' can be a challenging experience - even more so given today's market conditions. If you know someone who is struggling to sell a home on their own, be a friend and recommend they take some time to briefly sit down with me and discuss their options. Together we will be able to find a scenario and approach that will help them achieve their goals of selling and moving on. If nothing else, they will be much more knowledgeable about what it takes to sell a house in this market.

Quotes

The best time to plant a tree was 20 years ago. The second best time is now.

– Chinese Proverb

My dad always used to say, "If you're falling off a cliff, you may as well try to fly. You have nothing to lose."

– Captain John Sheridan

Everyone driving slower than you is an idiot.
Everyone driving faster than you is a maniac.

- George Carlin

How to Succeed By Failing

Success is about...failure. At least, it's about learning how to fail without letting it stop you from moving forward. As personal and business coach Jane Herman writes:

"You've heard the expression, 'Anything worth doing is worth doing well.' Here's your new motto: 'Anything worth doing is worth being willing to do badly.' If something is important to you, then you've got to be willing to try it, even knowing that you may fail. If you have the attitude that you can't do something unless you can do it well, or perfectly, then you will never take a step. Be willing to take the step."

Act Now — Save Now!

There has never been a better time for first-time buyers to use their tax credit and purchase a home. Hundreds of homes are priced below market value, and the \$8,000 home buyer tax credit is 8,000 more reasons to look seriously at purchasing a first home right now.

Why do I say "right now"? Because the tax credit is available for homes purchased *before* December 1, 2009. It's also important to know that this tax credit is for first-time home buyers only, which the IRS defines as someone who has not owned a home for three years prior to purchase. There are additional guidelines that must be followed, but the critical thing is to act *now*.

If you have a family member or friend who could benefit from learning more about this tax credit program, please have them call me for a free brief consultation.

***Ryan France, Your Friend in the Real Estate Business
StoneHaven Realty, 512-773-3493***

P.S. Because this program is a tax *credit* — it does not have to be repaid. Who's the next person you know who should learn about this program?

Lets Connect!

If you and I have not already connected on any of the numerous social networking sites , I'd encourage you to join me. You can currently find me at Facebook, Twitter, LinkedIn and YouTube. Send me an invite and lets connect!



Friend me Up @ Facebook

Search for: Ryan France



Follow me @ Twitter

www.twitter.com/ryanfrance



Join my LinkedIn Network

www.linkedin.com/in/ryanfrance

You May Be Too "Techy" If...

- You've never sat through an entire movie without having at least one device on your body beep or buzz
- You turn up your speakers when leaving the room so you can hear if a new email arrives.
- On vacation, you're reading a computer manual and turning the pages faster than everyone else who's reading John Grisham novels.
- You'd rather get more dots per inch than miles per gallon.
- All of your friends have an @ in their name.
- You rotate your screen savers more frequently than your automobile tires.
- Off the top of your head, you can think of 19 keystroke symbols that are far more clever than :-).
- You start introducing yourself as "Jim at net dot com."
- You spend half of the airplane trip with your laptop on your lap...and your child in the overhead compartment.

Please Recycle This Newsletter?

I am very grateful for all of the positive feedback and comments that I have received about my monthly correspondence.

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!**



Going Nuts For Almonds

Shelling out for a bag of almonds might not be a bad idea if you need to lower your cholesterol. Almonds are recognized as a cholesterol-lowering food; studies also show that they can reduce the risk of heart disease.

One ounce of almonds – about 25 nuts – contains 164 calories and 1.10 grams of saturated fat. That same ounce is also a good source of protein, potassium, vitamin E, and magnesium, and has no cholesterol. So, go nuts!

Tips, Tricks, News & Notes

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Over Labor Day weekend, Kristin and I took a trip to San Francisco. Since we didn't take a trip immediately after our Wedding, this was one of our smaller trips in lieu of a honeymoon.

We flew out on Saturday morning with a full three days worth of activities planned. The approach into the San Francisco airport was an interesting start to the trip. Apparently there was a backlog of planes to land, so we performed three large circles back over the Pacific ocean before getting the go ahead to land. I guess there are worse things to have to look at outside the window than the coastline of California.

There was a mix up with our hotel room - they tried to give us a room that was already occupied. So, we had to spend some time in the hotel bar watching college football - oh shucks. After a couple hour wait, they upgraded us to a 25th floor room with a great view. In the grand scheme of things, it was worth it. That evening we walked a couple of blocks to church at St. Patrick's Cathedral and then had a quick dinner before retiring for the evening.



On Sunday, we had an eventful day planned. Because we only decided to rent a car for one day while we were out there (see ridiculous prices to park overnight), we planned to go see Muir Woods first, and drive down the coast to Monterey/Carmel - all in the same day. If we had to do it all over again, I think we would make the day trip to Monterey a separate trip altogether. The morning excursion to Muir Woods began with a stop on the other side of the Golden Gate Bridge for pictures. Luckily we did that early because when we passed back by about three hours later, the crowd was 4-5 rows deep.

After a brief stop at the bridge, we continued to the Redwoods. Again, we were early, so the place was quiet and peaceful. I think both Kristin and I agree that this was one of our favorite stops during the whole trip. Because we had so many things planned for each day, we didn't get to spend a long time at any one place. Muir Woods is one place that we would spend more time at if we got to do it again. That place is pretty phenomenal. The gigantic redwoods are a sight to behold and provide some pretty awesome picture opportunities.

Our trip down the coast to Monterey started with a stop in Half Moon Bay at the recommendation of a friend. We stopped for 30-45 minutes, walked up and down Main Street and shared a sandwich at one of the open air cafes.

As we continued south down Highway 1, I was starting to get pretty frustrated because the fog was so thick that we couldn't see anything off to our right (the ocean). I was thinking to myself, Great, we spend all this time and rent the car and its going to be like this the whole way. Luckily, shortly after, the fog broke and opened up to some of the most magnificent scenery. Granted, I've lived in Texas my whole life so I don't get to see the ocean much. Needless to say, that lifted my spirits.

We decided to take the scenic route down to the Carmel area and with multiple stops to take pictures at the different beach spots, the trip took a lot longer than planned. Deciding to drive on that stretch of highway on the Sunday of Labor Day weekend was probably not the smartest decision we made. We were stuck in bumper to bumper traffic for a good 45 minutes to an hour outside of Monterey.



Picture that scene in *Swingers* when they decided to drive to Vegas on a whim. They are about 45 minutes outside of Vegas and what once seemed like a great idea had quickly lost its luster.



Once we finally got to the Monterey Peninsula, the drive was worth it. We followed the 17-mile drive through Carmel and Pebble Beach. We followed the informational brochure to all the tourist points. We stopped and took pictures at Poppy Hills and at the various stops along the drive. That, in and of itself, made the time spent in the car worth it. We didn't get an opportunity to stop and do much in Carmel because it was extremely crowded and it was already getting late for our drive back.

Monday (Labor Day) we had tickets to see the Giants and Padres play at 1:30. Our hotel was right next to Union Square and so we

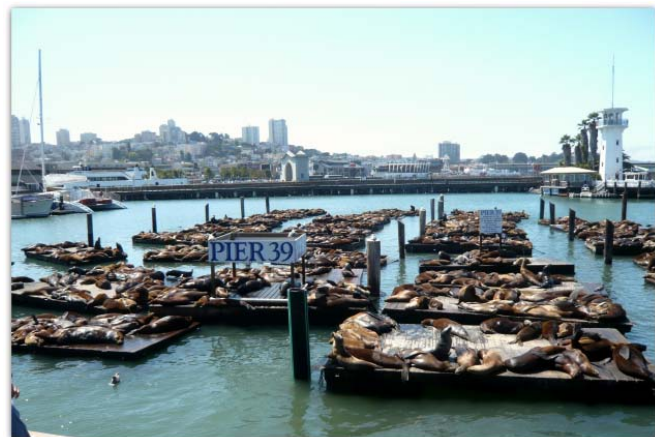


spent some time that morning walking around and sight seeing. Close to game time, we walked the mile to AT&T Park and found our seats. We were very fortunate in that our seats were just under the overhang, sheltering us from the sun. I told Kristin I planned it that way, but it was really just blind luck. About half way through what was an eventful, but kind of boring game, we toured the stadium - hung out on the bay side and watched all of the kayakers awaiting home run balls in McCovey cove. That is pretty neat.

In the seventh inning, we left the stadium. Without much else planned for the day, I decided it would be a good idea to walk north along the Embarcadero. Wandering aimlessly up the street quickly became exhausting. We followed that up with another questionable decision to try to walk back to the hotel through Chinatown - which is almost exclusively straight up hill.

Maybe I didn't get it, but Chinatown was, um, interesting . . . to say the least. It was worth walking through once, but I don't think I'd have any desire to go back.

Tuesday morning we awoke early and took the cable car route north to Pier 33 for the cruise to Alcatraz Island. The ferry to the island took about 15 minutes. Once on the island, we took the audio tour throughout the prison. It's kind of cool because the majority of the presentation is narrated by the former guards and inmates. That took about an hour with stops to take pictures. Again, looking back on it, we probably should have spent more time there. We didn't take advantage of all that they had to offer (movies, presentations etc..) It was a pretty awesome experience nonetheless.



We headed back to Fisherman's Wharf for lunch and then went to see the sea lions on Pier 39. Quite interesting and foul at the same time. From there, we strolled along the northern part of Fisherman's Wharf to Ghirardelli Square. Despite just eating lunch, I wasn't afraid to kill one of the better fudge brownie sundaes that I've had in my life. At that point we enjoyed some much needed rest. We'd been advised that McCormick and Culeto's was not worth the money for dinner but they happened to be having Happy Hour from 3-6 that day and we were right there. We took advantage of good Happy Hour prices to have a light dinner before we headed back. At this point we couldn't stand to walk anymore and Kristin was fit to be tied about riding the cable cars, so we stood in line for about 45 minutes to wait on the cable car. There just happened to be a street musician there to help us pass the time - his band most appropriately named, "Spare Change."

Wednesday morning was an early breakfast at Lori's Diner, a quick stop at the bookstore (books/magazines for the flight), and then the BART to the airport for the return home. Though quite busy, this trip was a blast. One of those that you take for granted while you are there, and appreciate much more looking back on it.