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Jeanne's Home News

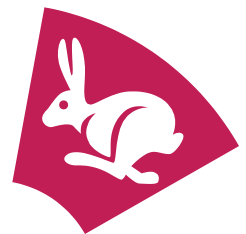
News To Help You Save Time And Money

March 2010

The Tortoise And The Hare – Updated

Remember the old story about the tortoise and the hare? The tortoise and the hare had an argument about who was faster. They decided to settle the argument with a race. They agreed on a route, began the race, and the hare shot ahead and ran briskly for some time. Then, seeing that he was far ahead of the tortoise, he decided to sit under a tree and relax before continuing the race. He sat – and soon fell asleep. The tortoise kept plodding along, overtook the hare and finished the race, emerging as the winner.

Here's where the story gets updated: The hare was disappointed at losing and he did some soul-searching. He realized that he'd lost the race because he'd been overconfident and careless. So he challenged the tortoise to another race. The tortoise agreed. This time, the hare ran without stopping from start to finish.



Now the tortoise did some thinking, and realized there was no way he could beat the hare in a race as it was currently formatted. He thought for awhile, and then challenged the hare to another race, but on a slightly different route. The hare agreed. They started off, the hare running at top speed until he came to a broad river, with the finish line 10 yards on the other side. As the hare sat there wondering what to do, the tortoise plodded up to the riverbank, slid into the water, swam to the opposite bank, and continued across the finish line.

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That's when the hare and the tortoise realized that the last race could have been run much better – if they ran *as a team*. They started off again, and this time the hare carried the tortoise till they reached the river. Then, the tortoise swam across with the hare on his back. On the opposite side, the hare again carried the tortoise and they reached the finish line together.

Team work makes the dream work!

~Jeanne

Don't Trash Those Batteries

You probably don't even think about it. You're replacing the battery in a flashlight, hearing aid, lap top, smoke detector or toy, and you toss the old battery in the trash. You're not alone: The average person owns 12 batteries and throws out about eight per year.

Batteries – so necessary to our lives, so nasty to the environment – can contain heavy metals such as mercury, lead, cadmium and nickel, which, when improperly disposed of, can contaminate our land, air and water. Rechargeable batteries result in a longer life span and use of fewer batteries, but they also may contain heavy metals that can hurt the environment.

Guidelines for safely disposing of batteries vary depending on the type of battery and where you live. Some hardware stores, drug stores, and electronics retailers now act as collection points for batteries. Your area's recycling center and hazardous and/or e-waste collection department should have information, as do Web sites such as earth911.com, www.canadianenvironmental.com, and call2recycle.org.

A little research now will pay off big time for our planet!

Directions For A New Direction

Are you in a rut? Do you need to make a change – but you don't know how to start? You don't have to completely overhaul your life. Try some of these exercises to stretch your perspective a little:

Talk to one new person every day.

Eat something that you've never tried before.

Read a random page from an encyclopedia (or Wikipedia).

Pick an object in your office or home, and think up a completely different use for it.

Commit to telling the truth for one full day (without being rude).

Perform a random act of kindness for a stranger.

Go to a museum and spend some time looking at a piece of art you've never examined before.

Learn a magic trick.

Non-Stick Pans May Pose A Risk

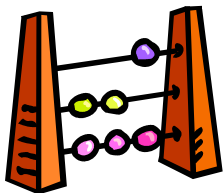
We love our non-stick cookware – so easy to clean! But did you know that non-stick cookware coated with *polytetrafluoroethylene* (PTFE) may cause respiratory conditions?

When these pans are heated to very high temperatures (518 degrees or higher) – or even normal temperatures if the pans are scratched or damaged – the chemical coating can break down and emit hazardous fumes. In humans and cats and dogs, exposure can cause flu-like symptoms. For pet birds, it's often fatal. Here are some steps to consider:

- If you have non-stick drip pans under the stove burners, dispose of them. They can reach dangerously high temperatures during normal use because of their close proximity to the heating element.
- Don't boil water in a PTFE-coated pan.
- Don't leave the kitchen when a PTFE-coated pan is in use.
- Cook at low or medium heat when using non-stick pans.
- Use a food thermometer to determine the temperature to which your PTFE-coated appliances (deep fryers, waffle makers) rise. If it exceeds 518 degrees, dispose of the appliances.
- Make sure your kitchen is properly ventilated, preferably with a stove hood that vents outdoors.
- Don't keep your pet bird in or near the kitchen.

Does This Add Up?

The earliest adding machine was a simple counting board, used many thousands of years ago. Its successor, the abacus – a frame that holds rods with sliding beads – was developed in China around the year 900. In 1642, when he was only 19, the French scientist and philosopher Blaise Pascal invented an adding machine to help his father with his tax collecting. Pascal's device was a wooden box with 16 dials that allowed rapid addition and subtraction.



The first electronic desktop calculator was made by the Bell Punch Co. of Uxbridge, England, in 1961. It was called the "Anita," an acronym for "A New Inspiration To Arithmetic." Unlike our handy pocket calculators, Anita used vacuum tubes, weighed more than 30 pounds, was the size of a cash register, and cost \$1,000!

If You Don't – Or Can't – Retire

The traditional concept of whiling away your retirement days playing golf just doesn't appeal to lots of people anymore – or it isn't an option in this economy. If you're looking for a new career instead of retiring, be prepared:

- Update your technical skills. The rapid pace of technological change may require that you get additional training for the career you're thinking of pursuing. Check out your options with government, nonprofit, and corporate technology training programs.
- Evaluate your talents and values. Talk to people you know well, both professionally and personally, and find out what they think your strengths are. Have a good handle on your talents and values so your new career matches them.
- Do a little research. If a particular career appeals to you, investigate it. Talk to people already in the field, and find out what they like and don't like about their work.
- Don't ignore the financial implications of the new career. Make sure it will provide the income you need.
- Enjoy the work. Do something you love, and let yourself enjoy it. If, for example, you tended to be a workaholic in your former career, don't let yourself make the same mistake in your new pursuit.

Pun Intended!

The dictionary defines “pun” as a “humorous play on words.” See if you think these qualify:

A vulture boards an airplane, carrying two dead raccoons. The flight attendant looks at him and says, “I'm sorry, sir, only one carrion allowed per passenger.”

Two Eskimos sitting in a kayak were chilly, so they lit a fire in the craft. Unsurprisingly it sank, proving once again that you can't have your kayak and heat it, too.

A hungry traveler stops at a monastery and is taken to the kitchens. A brother is frying chips. “Are you the friar?” the traveler asked. “No, I'm the chip monk,” he replied.

Two hydrogen atoms meet. One says, “I've lost my electron.” The other says, “Are you sure?” The first replies, “Yes, I'm positive.”

Then there was the man who entered a local paper's pun contest. He sent in 10 different puns, in the hope that at least one of the puns would win. Unfortunately, no pun in 10 did.

Avoid Infection At The Doctor's Office

Health specialists say it's not uncommon for healthy people to visit the doctor for a routine checkup and then come down with a cold or some other bug. One reason: Sick people visit the waiting room and bring their germs with them.

To lower your exposure to infection, bring your own reading material – or toys, if you're going to the pediatrician. Sit on vinyl, plastic, or metal chairs rather than upholstered furniture, which can't be cleaned as often. If possible, schedule appointments first thing in the morning or right after the office's lunch break to minimize the time you spend in the waiting room.

Six Steps For Saving

Trying to save money? Here are some simple ideas for adding some heft to your overall financial profile:

Pay down your mortgage. You can save more than \$63,000 on a 30-year, \$200,000 mortgage by paying just \$100 more a month.

Save 10 percent. Put aside 10 percent of your income for long-term investments and retirement savings before paying any bills.

Track your expenses. Record every dollar you spend for at least one week. You'll get a clearer idea of where the money goes and what you can cut back on.

Energize your house. Look for ways to make your house more energy efficient. You'll save on heating and cooling costs and also help the environment.

Stay home. Resist the temptation to eat out. Cook more meals at home. Instead of going to the movies, rent a video, read a book, or play a game with your family.

Don't rely on credit cards. Credit card debt can eat up your savings and your future. Start reducing your debt, and don't buy anything on credit if you don't have the money to pay the bill off promptly.

March Is...

March 1: Peanut Butter Lover's Day
March 6: Dentist's Day
March 14: Daylight Saving Time Begins
March 17: St. Patrick's Day
March 20: Spring Begins

HAPPY ST. PATRICK'S DAY

Have Some Halakahiki!

In the mood for some pineapple, or *halakahiki*, as they say in Hawaii?

Interestingly, pineapples aren't native to Hawaii – but rather to Brazil and Paraguay. How they came to Hawaii depends on which story you believe: Pineapples were brought back to Spain by Christopher Columbus, then introduced by the Spanish to the Hawaiian Islands; or, pineapples came from South America on a ship carrying the fruit as cargo that crashed off the shores of the Big Island in 1572; or, pineapples were brought to Hawaii by Captain James Cook in the 1770s!



Whichever story you choose to believe, here's one you *can* believe: Fresh pineapple is low in calories, has no cholesterol, and is a good source of vitamins C, B1 and B6, plus calcium, manganese, copper, and dietary fiber.

Pineapples won't ripen after they're picked, so it's important to select a fruit that's ripe when you buy it. Hormel Foods Corp. offers these tips on how to tell if a pineapple is ready to enjoy:

- The base of the pineapple should have a fresh, sweet smell.
- It should be heavy for its size.
- If you can easily pull out one of the bottom leaves from the plume, the pineapple is ripe.

A cut pineapple can be stored in an airtight container in the refrigerator for up to three days.

How To Listen To Your Kids

Why don't you and your kids communicate better? If you've asked this question more than once, you may want to take a look at your own listening skills. It's as true with children as it is with adults: Good communication is mostly listening.

- Don't interrupt. Kids, especially younger children, may need more time to find the words they need. Be patient. You don't like being cut off by your spouse or boss in mid-sentence, and your children don't enjoy being interrupted, either.
- Ask good questions. Grownups may see a yes-or-no question as an opportunity to expound at length on a subject. Children are more likely to take the query literally and respond with a one-word answer. Structure questions that encourage full answers – what did you do? Why did that happen?
- Be empathetic. You don't have to agree with what your child says to understand how he or she feels. Before giving advice, share your own feelings honestly and succinctly: "I get angry when that happens to me, too. What do you think you could have done differently?"

Quotes

The really happy man is one who can enjoy the scenery on a detour.

– Unknown

I think the next best thing to solving a problem is finding some humor in it.

– Frank Clark

Never judge a book by its movie.

– J.W. Eagan

NEW FHA LENDING GUIDELINES

If you or someone you know is considering an FHA loan, some of these changes may affect you. Here's a clear, concise run down of the major changes and what they mean:

1. Increased mortgage insurance. The mortgage insurance premium (referred to as private mortgage insurance by many people) will be increased from 1.75% to 2.25%. This change will add some cost to purchasing a home, but will not overburden consumers since the mortgage insurance is paid over the life of the loan, rather than upfront at closing.

2. New down payment and credit score requirements. According to the new policy, homebuyers who have a credit score of at least 580 may still be able to purchase a home with 3.5% down, but those with credit scores of less than 580 will be required to put down at least 10%. This change is designed to help the FHA balance its risk, while still providing affordable down payments for consumers with a history of good credit and responsibility.

3. Reduced seller concession. Basically, this change means that the person selling the home will now only be able to offer the homebuyer 3% to help defray closing costs, as opposed to 6% under the previous policy.

In addition to these changes, the new policies contain a series of new measures aimed at increasing lender enforcement.

These changes will become effective on April 5, 2010. The bottom line is that the changes will impact some homebuyers more than others. But in the end, the FHA is still committed to providing affordable home loans.