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March, 2012

Contributing to Charity in Your Own Way

A friend of mine sent me this letter and I wanted to share it with you. I thought it appropriate since this is Red Cross Month.

"I would like to share an act of kindness that I practice regularly and that gives me great joy. I always carry at least \$2 in my car which I give away to homeless people. I know some of my friends have said that just encourages them, but I have my own morality to think about...and to me, sharing a small bit of my wealth is important. Sometimes I hand out granola bars instead of money. I've never seen anyone who isn't grateful.

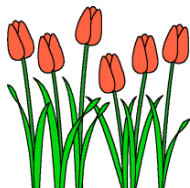
"Recently, I was cleaning out my garage and I found 13 first aid kits that my son had because of a Boy Scout project he did last year. The first aid kits were still good and I was wondering what to do with them, when I suddenly realized that those homeless people could use these. After all, where are they going to get money for these sorts of things that we take for granted?

"I gave away all the first aid kits to homeless people over several weeks. Most of them were incredibly grateful. My kids and I now regularly put together little care packages for the homeless with things like band-aids, toothpaste, aspirin, combs, as well as food."

What I admire most about this story is that my friend is working with her kids to teach them how to appropriately volunteer their help. Without spending a lot of money, She and her kids provide something that is sorely needed and probably falls through the cracks for many of the homeless.

Sincerely,

Lisa Flashenburg
Your Real Estate Consultant For Life



Spring's coming... hiking and biking kicks into gear!

Lisa's Local Ledger

News To Help You Save Time And Money

March 2012

Are You A Crack(ed) Pot?

A water bearer had two large pots, each hung on the ends of a pole which he carried across his neck.

One of the pots had a crack in it, while the other pot was perfect and always delivered a full portion of water. At the end of the long walk from the stream to the house, the cracked pot arrived only half full. For two years this went on daily, with the bearer delivering only one and a half pots full of water to his house. Of course, the perfect pot was proud of its accomplishments, perfect for which it was made. But the poor cracked pot was ashamed of its own imperfection, and miserable that it was able to accomplish only half of what it had been made to do.

One day, the cracked pot spoke to the water bearer, "I am ashamed of myself, because this crack causes water to leak out all the way back to your house."

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The bearer said to the pot, "Did you notice that there were flowers only on your side of the path, but not on the other side? That's because I have always known about your flaw, and I planted flower seeds on your side of the path, and every day while we walk back, you've watered them. For two years I have been able to pick these beautiful flowers to decorate the table. Without you being the way you are, there would not be this beauty to grace the house."

Moral: We're all cracked pots. But it's those cracks and flaws that make our lives so interesting and rewarding. Look for the good in the cracks.

Lisa

March Quiz Question

Q: What do you get if you divide the circumference of a pumpkin by its diameter?
(Dust off your math book!)

Everyone who faxes, emails or calls in the correct answer by the last day of this month will be entered into a drawing for a \$25 gift certificate to Target.

February's Quiz Q&A

Q: Statistically, a woman who buys flowers on Valentine's Day is most likely buying them for whom?

A: *Herself.*

Congratulations! **Carolyn Borst** will receive a \$25 gift certificate to Whole Foods

Yogurt Clears Your Nose

Colds, sinus infections, and other upper respiratory tract infections are the leading reason for visits to the doctor in the United States. But according to a study reported by Yahoo News, eating yogurt could help you avoid a cold and many ailments associated with allergies.

Yogurt contains probiotics—bacteria that can benefit the body's immune system. In addition to yogurt, probiotics are found in fermented and non-fermented dairy products and in soy products like miso and soy drinks.

A review of data involving more than 3,000 participants found that patients who consumed foods with probiotics for more than one week came down with 12 percent fewer upper respiratory infections than those who were treated with a placebo, or who ate probiotic foods for less than a week.

March's Mad Observances

In addition to the serious celebrations of Shabbat, March also hosts some less well known observances:

International Women's Day (IWD), originally called **International Working Women's Day**, is marked on **March 8** every year. In different regions the focus of the celebrations ranges from general celebration of respect, appreciation and love towards women to a celebration for women's economic, political and social achievements.

Pi Day, March 14. The Greek letter (π) is the symbol for the ratio of the circumference of a circle to its diameter. Pi Day is celebrated by math enthusiasts around the world on March 14th. $\pi = 3.1415926535\dots$ **Could be a hint to our quiz question.**

St. Patrick's Day, March 17. Every year on this day, the Chicago River, San Antonio River, and River Liffey in Dublin, Ireland, are all dyed green for the day.

150th Anniversary of the Patent on the Pencil, March 30. In 1858, Hymen Lipman of Philadelphia was granted a patent for the first pencil with an attached eraser. The U.S. Supreme Court later ruled the patent invalid since it was merely a combination of two previous inventions.

"It was one of those March days when the sun shines hot and the wind blows cold: when it is summer in the light, and winter in the shade."
~Charles Dickens

See An Interesting Home?

No need to wonder about the price or call a high-pressure sales agent who will make you feel obligated. I can send you the information quickly and easily for any house, listed or sold, anywhere in town.

Just ask me! It's all part of my free, no-obligation HomeFinder Service.

Leave the address on my voicemail, anytime, 24 hours a day, and I'll fax, mail or email all the information on that listing within 24 hours.

A Different Kind Of Retirement Planning

People over 40 shouldn't just plan for retirement, they should rehearse for it.

Because retirement can last 20 to 30 years, it's more important than ever that "pre-retirees" (those who plan to retire in five to seven years) practice how they want to live without work as the organizational focus of their lives:

- **Try out different retirement lifestyles.** For example, many people dream of traveling in an RV or going abroad. Practice this by renting a camper and going on the road for a long vacation. You may discover that travel is exhausting or boring. The same holds true for relocation dreams. Rent a home where you think you may want to retire to see if it really is where you'd like to live. The community may not be your cup of tea. Work these details out before you commit to a change.



- **Live with your spouse 24 hours a day.** Most couples spend much of their early years working and, thus, spending much of their time apart. It may take some time to get used to the other person's schedule, habits, and routines.

- **Practice living on a retirement budget.** Most retirees' income is significantly less than their pre-retirement income. Add up all the Social Security benefits, pension, estimated income from the sale of your home, 401(k) and IRA savings to calculate what you can realistically expect to live on each month. Live on that amount for a month to determine what changes, if any, you need to make to your plans.

Spring begins in the Northern Hemisphere on March 20, 2012, at 1:14 A.M. (EDT).

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Where Does Aspirin Come From?

Aspirin is one of those ordinary things that's been around forever. But how did aspirin come into the world?

Aspirin, or its technical name *acetylsalicylic acid*, belongs to a group of drugs called salicylates. It's commonly used for minor aches and pains, to reduce fever, and to relieve inflammation. Aspirin also inhibits the production of platelets in the blood, making it useful in preventing clots that may cause heart attacks and strokes. In addition, low doses of aspirin administered immediately after a heart attack can reduce the risk of a second attack or damage to cardiac tissue.

Hippocrates and other early physicians used extracts of willow bark or the plant *spiraea* (found in Europe and Asia) to treat headaches, pain, and fevers. These plants contain a naturally occurring chemical called salicin.

In 1853, French chemist Charles Frederic Gerhardt created acetylsalicylic acid. In 1897 chemists at Bayer AG produced a version of salicin that was gentler on the stomach than pure salicylic acid. The new drug's name, "aspirin," was based on the word "spiraea." By 1899 it was being sold by Bayer throughout the world.

Following World War I, "aspirin" became a generic term, although Aspirin with a capital A remains a registered trademark of Bayer.



**HR Directors
& Small Business
Owners**

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Waist Size Matters

According to Dr. Mehmet Oz, how much you weigh is less important than where you carry your weight. If excess weight is predominantly around your middle (as opposed to hips and legs), that could significantly raise your risk for heart disease, diabetes, dementia, and certain types of cancers.

As a rule of thumb, Dr. Oz says your waist shouldn't be any larger than half your height. So if you're 5 feet, 4 inches (for a total of 64 inches), your waist should measure no more than 32 inches. For an accurate measurement, pull in your stomach as much as possible and have a string or measuring tape meet at your belly button.

4 Spring Cleaning Chores To Get Your Financial House In Order

1. Mop up your winter bills. You had a great Christmas. Now if you need to take on an extra job, get rid of an item of luxury, or dip slightly into savings, it's important to pay off Christmas debt rather than letting it pile up in the corners.
2. Now that the taxes are in the bag, it's time to organize for next year. Think of it as tax maintenance. Like painting the Golden Gate Bridge...once you're finished, it's time to start again.
3. Add on to your savings. If you can get rid of financial clutter, put that savings into your retirement fund. Or create a vacation fund. Or as mother always said, add it to next year's Christmas fund and you won't have to stress about gifts when the time comes to make merry.
4. Schedule a day when you can sit alone or with your partner to review your insurance, retirement contributions, and other savings plans. Annual analysis



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See page 7.

of your financial position in the world helps keep things fresh and on track.

Kids And Social Networking

You can't escape social networking: Facebook, LinkedIn, Google Plus, and all their online cousins are everywhere. If you've got kids, chances are they're eager to join all their friends in cyberspace.

Worrying about their safety is natural, but hoping social networks will go away isn't realistic. You're

better off working with your children so they don't hide their online activities from you.

Start with kid-friendly sites. Facebook is far from the only place for people to go. Many schools now have kid-friendly classroom options for networking.

Talk about privacy. Have a serious discussion with your kids about guarding their personal information online, including their address, name, names of friends, etc.

Use parental controls—online and offline. Kids don't always get to choose what's served up to them online. Use parental controls to block sites. Also tell you kids you require access to their email, texts, and other interactions.

Giving Pause To Garlic

Here's a tip that could add great health benefits to your life. The next time you're using garlic in a recipe, after you've chopped or crushed it, let it sit for 15 minutes before cooking with it. The cancer fighting properties, active agents—allyl sulfide compounds, are produced when the garlic cloves are chopped or crushed. However, heating the garlic just after it is chopped or crushed stops the chemical reaction that needs to take place to produce the sulfides. So give your garlic time to produce those anti-cancer properties! —adapted from *Eating Well*

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!

Lisa Michaelson

Chris & Nikki Grames

We love recognizing our new friends and wonderful existing clients who are kind enough to introduce their friends, family and neighbors to us.

LISA'S LOCAL LEDGER

Free Information Request Form

Please complete the box below and place check marks next to the free reports and information you'd like to receive.

Fax this form to 781-575-9995 or mail it to:

Lisa Flashenburg, 1017 Turnpike St., Ste. 22B., Canton, MA 02021 or just call me at 781-975-0803
www.legaledgere.com email: Lflashenburg@legaledgere.com

Name: _____ Phone: _____

Address: _____ Email: _____

City: _____ State/Province: _____ Zip/Postal: _____ Fax: _____

Please send me the requested free information selected below via Mail Fax Email.

Free Reports

- Protect Your Home From Burglars
- Five Deadly Mistakes Home Sellers Make
- Making The Move Easy On The Kids
- How Sellers Price Their Homes
- How To Stop Wasting Money On Rent
- How To Sell Your House For The Most Money In The Shortest Possible Time
- The 10 Dumbest Mistakes Smart People Make When Buying Or Selling A Home

Free Information

- Send me information about your free, no-obligation HomeFinder service.
- Send me the special computer report showing the features and sale prices of up to 15 of the most recent home sales near the following address:
_____, City: _____ or in
the _____ area.
- Please let me know the listing price and features of the home at the following address:
_____.
- Please let me know the selling price of the home at the following address:
_____.
- Please call me to arrange a free, no-obligation market valuation on my house.

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City: _____ State/Province: _____ Zip/Postal: _____

Everybody in life gets the same amount of ice. The rich get it in the summer and the poor get it in the winter.—Bat Masterson (William Bartholomew)(1853–1921)

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The First Pez Dispensers

In 1927, Eduard Haas, an Austrian candy maker, made a batch of brick-shaped peppermint candies designed as breath mints for adults trying to give up smoking. He named them "PEZ", an abbreviation of sorts for the German word "pfefferminz" or "peppermint."



At first, the candies were sold in small tins. In 1947, the tin was redesigned to look like a cigarette lighter. The following year, it was altered again with an "easy, hygienic dispenser," making it look and operate more like today's PEZ dispensers. In 1952, Haas brought his candy business to North America and was surprised by the fact that children were so fond of the candies and the dispenser.

To capitalize on that market, heads were placed on the dispensers and the first fruit flavored candies were introduced. Since then, many different characters have been featured on PEZ dispensers, with the top sellers of all time being Mickey Mouse, Santa, and Dino the Dinosaur (from the Flintstones). Many people collect PEZ dispensers, and it's not uncommon for rare varieties to fetch \$1,000 or more. The highest verifiable private sale of a PEZ dispenser garnered \$7,000.