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April, 2014

The More Precious Gift

In a recent report by Oxfam (January 2014), a researcher pointed out a startling conclusion about wealth. He did a simple calculation. He totaled the income of the poorest half of the world—all 3.5 billion people. Then he looked at the world's wealthiest people one by one.

Starting at the top, he added their income until it equaled the income of the poorest half of our population. The number of wealthy people required to equal the income of 3.5 billion people? Just **85**. Oxfam ranks widening income disparities as the second greatest worldwide risk in the coming 12 to 18 months.

With such a challenge, I am reminded to do some small part for the greater good. The following story carries a wonderful point at the end.

A woman who was traveling in the mountains found a precious stone in a stream.

The next day she met another traveler who was hungry, and the woman opened her bag to share her food. The hungry traveler saw the precious stone and asked the woman to give it to him. She did so without hesitation. The traveler left, rejoicing in his good fortune. He knew the stone was worth enough to give him security for a lifetime.

But a few days later he came back and gave the stone back to the woman. "I've been thinking," he said. "I know how valuable the stone is, but I give it back in the hope that you can give me something even more precious."

"What could I give you that is more precious than this stone?" asked the woman.

"Give me what you have within you that enabled you to give me the stone."

We in the middle have little enough to give, but like the woman in the story, perhaps the more precious gift is our willingness to give what we can.

Sincerely,

Lisa

Lisa Flashenburg
Your Real Estate Consultant For Life

P.S. Please let me know how I can be of help to your family, friends, and neighbors. Email me at lflashenburg@legaledgere.com or call me 781-975-0803.

There is always room, if only in one's own soul, to create a spot of Paradise, crazy though it may sound. —Henry Miller



Lisa's Local Ledger

News To Help You Save Time And Money

April 2014

Can't Get It Right? Let Go

The story is told of a Zen monk who was asked to dedicate a temple by writing the words "The First Principle" using his best calligraphy for display above the main door.

The monk sat at his table and carefully made the symbols on a sheet of paper. But a Zen master looked at it and said, "That's no good. Can you try again?" The monk performed his calligraphic art a second time with the master standing over him. Once he'd finished, the master again said, "No, that's still not good enough. Do it again."

The monk worked all afternoon and into the night, with the demanding master rejecting one attempt after another. He was close to exhaustion when the master finally stepped away to attend to other duties.

Relieved for a time from the pressure of observation, the monk sighed and mindlessly sketched the symbols again, without paying attention to the finer points of his art. The

master returned a few minutes later, looked at the paper, and smiled. "That's perfect."

Paradoxically, I've found that sometimes letting go is the only way to get what I've been seeking.

Lisa



Confused about new mortgage guidelines?- ask me to explain

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Home prices are creeping upwards-
do you need an updated home
valuation?

Made You Laugh

Comedian Will Rogers was meeting President Coolidge, who was said to have absolutely no sense of humor. Rogers bet a friend he could make the president laugh in 20 seconds or less.

A formal introduction was made: "Mr. President, may I introduce my friend, Mr. Will Rogers." As they shook hands, Rogers made a quizzical face and said, "I'm sorry, I didn't get your name?"

Coolidge burst out laughing, and Rogers won his bet.

Bring Out The Gnomes

“April showers bring May flowers,” which means it’s time to bring out the garden gnomes to tend the garden. But where did garden gnomes come from in the first place?



The first garden gnomes were made in Gräfenroda, a town known for its ceramics in Thuringia, Germany in the mid-1800s. Philip Griebel made terracotta animals as decorations, and produced gnomes based on local myths as a way for people to enjoy the stories of the gnomes’ willingness to help in the garden at night. The garden gnome

quickly spread across Germany and into France and England, and wherever gardening was a serious hobby.

Griebel’s descendants still make them and are the last of the German producers. Garden gnomes were first introduced to the United Kingdom in 1847 by Sir Charles Isham, when he brought 21 terracotta figures back from a trip to Germany and placed them as ornaments in the gardens of his home, Lamport Hall in Northamptonshire. Only one of the original batch of gnomes survives: Lampy, as he is known, is insured for one million pounds (about \$1.6 million US).

April Quiz Question

Q: *Who was the Benedictine monk who invented champagne?*

Everyone who texts, 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

Red Bones BBQ

March Quiz Question

Q: *How far do most continents move each year?*

A: ***About 0.6 inches or 1 - 2 centimeters or per year. North America is about 60 feet or 18 meters from where it was in our grandparents' youth.***

Physics Funnies

You don’t have to be a physicist to get a laugh out of these jokes—but it might help:

- A Higgs boson walked into a cathedral. The priest came up and said, “Excuse me, but we don’t allow Higgs bosons in here.”
The particle replied, “But without me, how can you have mass?”
- A photon checked into a hotel. The clerk said, “Do you need help with your luggage?”
“Oh, I don’t have any luggage,” the photon said. “I’m traveling light.”
- The bartender said, “We don’t serve tachyons here.”
A tachyon walks into a bar.
- A cop stopped Schrodinger for speeding and asked to look in the car’s trunk. Then he walked to the front of the car and asked, “Sir, do you know there’s a dead cat in the trunk of your vehicle?”
Schrodinger said, “Well, I do now!”

How to Use An Extra \$50

A \$50 bonus may not seem like much, but these days every extra dollar can help you maintain your financial stability. Here are five ideas for making the most of a small bonus:

- Cut credit card debt. If you put \$50 toward a \$2,000 credit card balance, you'll cut your payback time by four months if you usually pay a minimum of \$40 month. Using the \$50 toward the debt can save you \$103 in interest (at 16 percent).
- Buy financial management software. Use the \$50 to help you manage your money better by putting it toward some financial software like Quicken. It'll help you keep better control of your checking account and help you identify other areas where you can save money.
- Buy a share or two of a stock. Just look for an online brokerage firm with low minimum account balance requirements and low commissions. Commissions are especially important to investors just starting out because even a \$10 fee can eat into what you have to invest.
- Look around the house and purchase or repair something that's been nagging at you. Bugged by a broken latch? Tired of your old shower curtain? Wish you had different pulls on your kitchen cabinets? Maybe that \$50 can give you a whole new look.

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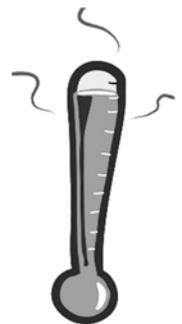
We are what we repeatedly do. Excellence, therefore, is not an act but a habit. ~ Aristotle

Thermogenic Foods Burn Fat

What is Thermogenic Food? It's food that raises your metabolism slightly, helping to burn off calories. The best known of these foods are spicy peppers and green tea. But the actual thermogenic effects of those foods are fairly low—about 80 calories at most when consumed in high quantity.

In fact, the best way to get a thermogenic effect is to combine different foods. Since fat has the lowest thermogenic effect, and protein the highest, a diet that is low in fat plus high in lean protein will give you the greatest burn. In addition, lower your carbohydrates because excessive carbs convert to fat.

When you combine the right thermogenic foods with a few essential fats, plenty of green veggies, and a limited amount of starchy carbs, plus 20-minutes a day of moderate exercise (like taking a brisk walk) your body will become a fat burning machine and you won't feel deprived of foods.



There's A Phobia For Everything

Many people have phobias. Some of the more common types are arachnophobia (fear of spiders), acrophobia (fear of heights), ophidiophobia (fear of snakes), and agoraphobia (fear of open spaces or of being in crowded, public places). But many people suffer from what may seem to others like bizarre phobias, including:

- Agyrophobia (fear of crossing the street)
- Pediophobia (fear of dolls) and related Automatonophobia (fear of a ventriloquist's dummy)
- Coulrophobia (fear of clowns)
- Scoleciphobia (fear of worms)
- Hippopotomonstrosesquipedaliophobia (ironically, fear of long words)



And there are many more. In fact, the website *phobialist.com* lists hundreds of phobias, some so obscure that one wonders if they exist only in imagination. But of course they do.

Smile, It Makes You Happy

Smiling is not just a *response* to feeling happy—it can also *make* us happy. Our physical response to our feelings in turn affects our emotional states, and for many of us, it is easier to control our facial muscles than it is to control our minds. For this reason, there may be merit in faking a smile. This theory was originally named the “facial feedback hypothesis” and many studies have been undertaken to test the reality behind the façade.

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!

Samuel Benoit

Mike Sullivan

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

For instance, researchers in Wales studied people who had Botox injections and experienced difficulty frowning as a result of paralyzed facial muscles. Those who did reported higher levels of joy than people who had no problem frowning, regardless of their actual levels of self-confidence. The researchers point to this as proof of the mind-body connection when it comes to happiness—if frowning can make you feel sadder, smiling can make you feel happier.

The reason this works is because your facial muscles give direct neurological feedback to your brain. If your smile is particularly big, you’ll be working your orbicularis oculi, the muscle in the corner of your eyes. When this muscle gets flexed, your brain is even more convinced that you should be feeling good, because that muscle is only used when you are truly smiling.

Effective Writing Is Lean

Good writing commands attention and keeps readers engaged. What's the key? Think "Less is more." You've got to carve away the superfluous to get to the essentials, whether you're telling a story or explaining a sales contest. Here are some pointers to keep your writing tight:

- Define your mission. What's the purpose of your letter/memo/email/report? What are you trying to accomplish with your writing? If you have the end in mind, start there. Write the ending first, and then go back to the beginning and middle.
- Don't be afraid to write several drafts. Then pare each subsequent draft by cutting unnecessary details, overly flowery descriptions, and empty phrases that don't add anything to the content or that repeat something said elsewhere. Be ruthless.
- Tweak sentences. Consider each sentence individually. Look for redundancies, unnecessary details, and jargon. Can you eliminate words or substitute one word for three?
- Put it aside for a while, and then read it again. Can anything else be eliminated? Words? Sentences? Whole paragraphs? Does it convey the right tone?



Three Keys To Career Success

Before launching a career, remember these three foundations for achieving a satisfying long-term career:

- **Identify your strengths.** You can waste a lot of time pursuing goals that don't allow you to do what you're best at. That doesn't mean you shouldn't stretch learn fresh skills so you can find new opportunities, but you'll do best by putting your natural talents to work instead of ignoring or fighting them.
- **Be realistic.** Take a hard look at what you want to achieve, break it down into individual steps, and re-evaluate if you're willing and able to follow through until the very end. If not, don't be afraid to adjust your goals.
- **Sharpen your social skills.** Few people work in total isolation from the rest of humanity. Learn to speak with confidence, show genuine interest in other people, ask good questions, and persuade people without alienating them.

"Lisa's Legends"

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Earth Day #43

April 22 is coming up. So what, you ask? April 22 is the 43rd Earth Day, which is observed in many countries. The day was created from reaction to a massive oil spill in waters near Santa Barbara, Calif., in 1969. In honor of Earth Day, here are the latest sobering facts:



The year 2013 was one of the hottest years ever recorded on Earth. 2013's global land/ocean average surface temperature was 1.08°F above the 20th century average.

Down under, Australians sweated through their hottest summer ever and New Zealanders enjoyed their hottest winter ever. Meanwhile, Alaskans gleefully headed for the beach in Anchorage.

The planet's top ten warmest years on record have all taken place in the past fifteen years. The last time the global temperature for any month dipped below the 20th century average was February 1985.

The Asian Development Bank projects that Asia's thirst for energy will grow by 2.1 percent per year through 2035, exceeding the global average rate of 1.5 percent. But Asia's energy appetite may yet be curbed. Many nations in the area are pursuing bold policy and technology targets that are poised to make a serious dent in demand growth. And sustained investments in energy productivity like these can be stunningly effective. For example, one astonishing result of America's energy efficiency efforts over the past four decades is that the country, believe it or not, uses less oil now than it did in 1973.

Why To Hold Firm On Bed Time

Getting young children into bed at a reasonable hour is a struggle in many families. One good reason to stand your ground, though, comes from University College London (UCL). British researchers report that children with irregular bedtimes seem more likely to develop behavioral problems later in life.

UCL analyzed data on more than 10,000 children in the UK, studying sleeping habits at ages 3, 5, and 7. Children whose bedtimes weren't consistent had worse behavioral scores throughout their early childhood in such areas as hyperactivity, peer problems, and emotional difficulties. The good news, though, is the problem is reversible. Children who were put on a regular bed schedule showed clear behavioral improvement.



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Name: _____

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

Lisa's Local Ledger

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Apply Entrepreneurial Advice To Life

You may not want to run your own business, but the advice of entrepreneurs can apply to your work and your life no matter what your goals are. Consider these tips from the world of business when making decisions about your hopes and dreams:

Network as much as you can. The more people in your network, the wider the scope of advice and expertise you can call on. You'll have a wider audience for your ideas and more support when you bring them to life.

Learn to adapt. Things change, so cultivate an attitude of flexibility and growth. Even while sticking to your principles, don't stop looking for better ways to do things, different paths to take, and new approaches to familiar problems.

Follow your passion. Identify what's most important to you, and use your passion and excitement to decide what you really want to do with your life. Be realistic—are guitar lessons really going to turn you into a rock star?—but channel your energy into goals that inspire you.

Make decisions promptly. Procrastinating on necessary decisions wastes time and opportunity. Don't worry too much about making the wrong call—the right decision won't matter if you're too late. Gather as much information as you can, but don't let that take over the process. Learn to tolerate a little uncertainty so you can move forward.