

Lisa Flashenburg
(781)975-0803
905 Turnpike St., Ste.A-1
Canton, MA 02021



August, 2014

Bankable Thoughts

Here's an email that was sent to me that I thought I would share [thank you Bebe]:

*(THIS WAS FOUND IN THE BILLFOLD OF COACH PAUL BEAR BRYANT OF THE UNIVERSITY of ALABAMA AFTER HE DIED IN 1982.) *

The Magic Bank Account

Imagine that you had won the following *PRIZE* in a contest:

Each morning your bank would deposit \$86,400 in your private account for your use. However, this prize has rules:

1. Everything that you didn't spend during each day would be taken away from you.
2. You may not simply transfer money into some other account.
3. You may only spend it.
4. Each morning upon awakening, the bank opens your account with another \$86,400 for that day.
5. The bank can end the game without warning; at any time it can say, "Game Over!". It can close the account and you will not receive a new one. What would you personally do? You would buy anything and everything you wanted right? Not only for yourself, but for all the people you love and care for. Even for people you don't know, because you couldn't possibly spend it all on yourself, right?
You would try to spend every penny, and use it all, because you knew it would be replenished in the morning, right?

ACTUALLY, This GAME is REAL ... Shocked ? YES! Each of us is already a winner of this PRIZE. We just can't seem to see it. The PRIZE is TIME.

1. Each morning we awaken to receive 86,400 seconds as a gift of life.
2. And when we go to sleep at night, any remaining time is NOT credited to us.
3. What we haven't used up that day is forever lost.
4. Yesterday is forever gone.
5. Each morning the account is refilled, but the bank can dissolve your account at any time WITHOUT WARNING... SO, what will YOU do with your 86,400 seconds?
Those seconds are worth so much more than the same amount in dollars. Think about it and remember to enjoy every second of your life, because time races by so much quicker than you think. So take care of yourself, be happy, love deeply and enjoy life!
Here's wishing you a wonderful and beautiful day. Start "spending"....

Sincerely,

Lisa

Lisa Flashenburg
Your Real Estate Consultant For Life
P.S. How do you spend your free time?

I took a trip to Hawaii



Lisa's Local Ledger

News To Help You Save Time And Money

August 2014

Assumptions Lead To Impatience

In the days when an ice cream sundae cost much less, a 10 year old boy entered a hotel coffee shop and sat at a table. A waitress put a glass of water in front of him. "How much is an ice cream sundae?" he asked.

"50 cents," replied the waitress.

The little boy pulled his hand out and studied the coins in it.

"How much is a dish of plain ice cream?" he inquired. People were now waiting for a table and the waitress said impatiently, "35 cents."

The boy again counted the coins. "I'll have plain ice cream," he said.

The waitress brought the ice cream, put the bill on the table and left. The boy finished the ice cream, paid the cashier and departed.



When the waitress came back, she began wiping down the table and then swallowed hard at what she saw. There, placed neatly beside the empty dish, were 15 cents – her tip.

As I read this, it reminds me to be less impatient. After all, I may be the one who's in the wrong.

Who Do You Know That's Considering A Move?

INSIDE THIS ISSUE

- Assumptions Lead To Impatience
- What They Made
- Why You Need A Vacation
- August Quiz Question
- How To Be Less Efficient
- Optimize Credit Card Debt
- The Wise Man's Gift
- Latest Findings In Health
- Excellence Takes Focus
- Spring Cleaning Anytime
- Lost In Translation
- Egg-xactly
- Walk Or Run? It Might Not Matter

Lisa

What They Made

A student sat with his grandfather at a football game. Many of the fans checked their phones during the game, and grandfather said, "Things sure have changed since I was your age." "I bet," his grandson agreed. "You didn't have smartphones, or personal computers, or the Internet, or hybrid cars, or the space shuttle. I mean, what did you do?"

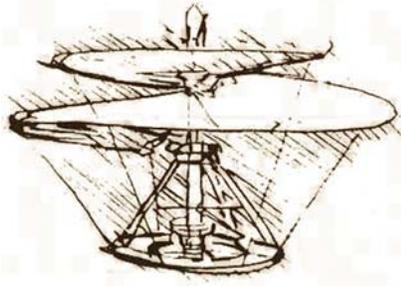
The man paused, then said, "We invented them."

Why You Need a Vacation

It's Sunday evening but instead of relaxing with your family, you're finishing up a few emails. Once the emails are sent, you have to fold the laundry, help with the dishes, and get the kids to bed. During the week, you'll do the same thing on most nights.

Between your work, the long commute, housework, and kids' activities, you can't remember the last time you sat around all day reading a good book.

It seems that doing nothing once in a while – lying in a hammock, listening to music, reading a book, painting a picture, and most importantly, getting away from it all on a long vacation – has become less and less available to us. But, according to research cited in *Scientific American*, not taking extended breaks is robbing us of perspective, making us crankier, and eliminating creativity.



Take it from one of the most creative minds ever to have lived, vacations are valuable:

“Every now and then go away, have a little relaxation, for when you come back to your work your judgment will be surer since to remain constantly at work will cause you to

lose power of judgment . . . Go some distance away because then the work appears smaller and more of it can be taken in at a glance and a lack of harmony and proportion is more readily seen.” ~ Leonardo da Vinci

How To Be Less Efficient

Here's a tongue-in-cheek look at how to be inefficient. Hint: Do the opposite!

Don't plan your day. Without a plan, you'll end up reacting to demands instead of concentrating on priorities, greatly reducing your efficiency.

Keep a messy work space. A disorganized desk and life cause you to lose time and attention, and therefore become less efficient.

Don't take mental breaks. By avoiding time off and relaxation, you can stay busy, which can cause you to lose perspective and become less efficient – and less pleasant, too!

August Quiz Question

Q: *Can you name four days that start with the letter 'T'?*

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

JP Licks.

July Quiz Question

Q: *What is a flink?*

A: *A flink is a group of 12 or more cows. A herd is a group of animals numbering more than 1. So a flink is a herd of cows numbering 12 or more.*

Congratulations to:

Ted Maney

Optimize Credit Card Debt

Want to make your credit card company happy? Just max out your card's limit, pay interest at a rate of 18% to 25%, and make only the minimum payment each month.

The minimum monthly payment is set by each card issuer, but it's typically about 2% to 3% of the outstanding balance. Card companies want you to pay only the minimum, so that most of your payment is interest, not principal. If you have a \$5,000 balance, make 3% payments, and plan to pay it off in 5 years, you would pay an EXTRA \$2,359.

Does that mean you should pay off your card each month? Not exactly. You also need to maintain a credit card utilization score so that your credit rating stays high. That means regularly USING about 10% to 20% of your credit balance, then paying off all but a small balance. Leave about 5% on your card.

People who keep their utilization percentage low on average have higher scores than those who constantly max out their credit cards.

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GIVE OUTSTANDING
CUSTOMER SERVICE?**

Request a free copy of my **service directory**. All the businesses listed in it have a proven track record for providing the kind of outstanding customer service you deserve.

Live out of your imagination, not your history. ~ Stephen R. Covey

The Wise Man's Gift

Once upon a time, a small village had fallen upon hard times. Only twenty five people were left in town, all older residents whose children had moved away.

In the mountains near the town lived an old wise man. It occurred to the villagers to ask the wise man if he could offer any advice that might save the town. The wise man simply said, "I have no advice to give. The only thing I can tell you is that the Messiah is one of you."

In the months that followed, the old villagers began to treat each other with extraordinary respect on the off chance that that one among them might be the Messiah.

And on the even greater off chance that each person might be the Messiah themselves, they also began to treat themselves with extraordinary respect.

As time went by, people visiting the village noticed the aura of respect and gentle kindness that surrounded the villages. Hardly knowing why, more people began to come back to the town. They began to bring their families, and more friends. Within a few years, the small village had once again become a thriving town, thanks to the wise man's gift.



Latest Findings In Health

We're learning more about the factors that influence our overall health all the time. This list of recent discoveries in the field of health comes from the 2013 Gallup-Healthways Well-Being Index.

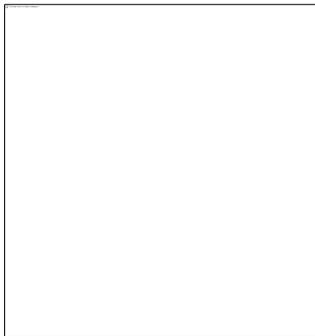
- **Unemployment is linked to depression.** Being jobless, or working part-time while desiring fulltime employment, is one of the strongest predictors for depression, even taking into account age, gender, income, education, marital status, being a caregiver, and other factors.
- **Smoking may be a symptom of disengagement.** Employees who feel disconnected from their work—"actively disengaged," in Gallup's words—are more likely to smoke, and experience poor health in general. Engaged workers tend to have healthy habits: They exercise three times a week for at least 30 minutes, and eat the optimal amount of fruits and vegetables.
- **Heart attacks are tougher on women.** A heart attack doesn't just affect your body; it can also have an impact on your emotional health. And the toll is higher for women: Gallup's research indicates that American women who have suffered a heart attack have an average "Emotional Health Index" score of 73, eight points lower than the average of 81 for women who have never had a heart attack, and four points lower than the average score of 77 for male heart attack survivors.



If I'd known I was going to live so long, I'd have taken better care of myself. ~Leon Eldred

Excellence Takes Focus

A martial arts student approached his teacher.



"I'd like to improve my knowledge of the martial arts. In addition to learning from you, I'd like to study with another teacher in order to learn another style. What do you recommend?"

"The hunter who chases two rabbits," answered the master, "catches neither one."

Free Reports!

- How To Sell Your House For The Most Money In The Shortest Time

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See page 7

Spring Cleaning Anytime

While spring cleaning implies it's done in the spring, most of us will clean house thoroughly more than once a year, and at all different times of year. Here's how to make the most of a bout of "spring cleaning."

1. **Conduct Recon.** The military conducts reconnaissance to determine what needs to be done to have a successful mission. You can do the same in your own home. Take a pad of paper or a tablet and walk through your home making notes of these three categories for each room of the house:
1) Things that need fixing, painting, or replacing. 2) Things that need tossing or selling. 3) Things that need deep cleaning.



2. **Create a Plan.** After doing recon, you can attack in different ways. You can start with one list and go through it entirely before going on to the next list. In other words, fix all the broken things in the house at once before moving on to tossing or cleaning. Or you can choose one room and go through each list just for that room. Choose the plan that gives you the most satisfaction and biggest wins.
3. **Execute.** To execute your plan, you'll need supplies. You'll need to schedule time for the work. You'll need to gather bins to place things into. You'll need refreshments. You might want music. Make it fun and stick to it until the list is done.

Lost In Translation

From the Mother Nature Network website comes this list of concepts from other languages that just don't translate neatly into a single English word:

- **Cualacino** (Italian): A mark left on a table by a cold glass.
- **Dépaysement** (French): The feeling of not being in one's home country.
- **Jayus** (Indonesian): A joke that's told so poorly that it forces others to laugh in spite of themselves.
- **Komoreb** (Japanese): Sunlight filtered through leaves.
- **Pochemuchka** (Russian): Someone who asks lots of questions.
- **Sobremesa** (Spanish): A period of time spent after a meal talking to those you shared the meal with.

"Lisa's Legends"

Join me in supporting
PROFILE, [Dr Lindeman
Fund/Profile Project/BWH a
comprehensive data base
Cancer Research project
conducted by Brigham &
Women's Hospital, Dana
Farber & Children's Hospital
designed to have an impact on
individual diagnosis &
treatment for over 400 types of
cancer. Ask me how to
Celebrate a Life Touched by
Cancer by a donation.

Lisa
lflashenburg@LegalEdgeRE.com

Egg-xactly

You think coloring and hiding eggs for Easter is tough? Imagine what those hens have to go through in order to produce them for you. As the water is boiling on the stove, ponder these interesting facts from the American Egg Board:

- A hen requires 24 to 26 hours to produce an egg. Thirty minutes later, she starts all over again.
- The eggshell may have as many as 17,000 tiny pores over its surface. Through them, the egg can absorb flavors and odors. Storing them in cartons helps keep them fresh.
- White-shelled eggs are produced by hens with white feathers and white earlobes. Brown-shelled eggs are produced by hens with red feathers and red earlobes.
- To tell if an egg is raw or hard-cooked, spin it. If the egg spins easily, it is hard-cooked but if it wobbles, it's raw.
- Egg yolks are one of the few foods that naturally contain vitamin D.
- Yolk color depends on the diet of the hen. Natural yellow-orange substances such as marigold petals may be added to light-colored feeds to enhance colors. Artificial color additives are not permitted by food safety boards.
- Occasionally, a hen will produce double-yolk eggs throughout her egg-laying career. It is unusual, but not rare, for a young hen to produce an egg with no yolk at all.

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!

Michael Kelly

Pierre & Pascale Edmond

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

Walk Or Run? It Might Not Matter

Walking and running are two of the simplest ways to exercise. Aside from a good pair of shoes, you don't need any training or fancy equipment, just some space and time. But which is better for you?

In some senses, according to a study reported in USA Today, they're equally beneficial, depending on how much time you're willing to invest. Two scientists studied data from over 33,000 runners and 15,000 walkers, monitoring blood pressure, cholesterol, blood sugar, and other vital health indicators over six years. They found that, although walking requires more

time than running an equal distance, the health effects come out the same as long as the amount of energy expended is equivalent. Running does burn more calories in less time, but a long, brisk walk can be just as healthy—and easier on your knees.



LISA'S LOCAL LEDGER

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

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- 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
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- 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.

Do you have a family member or friend who would enjoy a free subscription to Lisa's Local Ledger? Provide me with their contact info., and I'll add them to my mailing list.

Name: _____

Address: _____

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

Lisa's Local Ledger

Lisa Flashenburg
905 Turnpike St., Ste. A-1
Canton, MA 02021
www.LegalEdgeRE.com

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Lose Your Eyeballs When You Sneeze?

The pressure in your chest starts to build. Your nose feels twitchy. Your eyes snap shut, and a-a-a-c-hooo -- a sneeze rockets out at 75 to 100 miles per hour. When you sneeze, if you're like most humans, you close your eyes tightly. School kids will tell you it's to prevent your eyes from popping out, an urban legend – at least for the most part. There has been at least one report of this actually happening. Dr. Rachel Vreeman, co-author of *Don't Swallow Your Gum! Myths, Half-Truths, and Outright Lies About Your Body and Health* says she discovered a 1882 story in the *New York Times* about a woman whose eyeball popped out (known as eyeball subluxing) after sneezing.

According to the story, a woman “met with a singular accident day before yesterday. While riding on a street car, she was seized with a sudden fit of sneezing and burst one of her eyeballs, from which she has since been suffering the most intense pain.” Vreeman says there is no modern medical evidence of eyeball subluxing from sneezing, although she admits it has happened to people who violently vomit. Usually, though, this only happens to people who suffer from eye muscle problems.

Optometrist Bert Moritz of the Mayo Clinic Health System explains that six extra-ocular muscles firmly hold the eye in the socket, making it almost impossible for eyeball subluxing (what a relief!). So why then do we clamp our eyes shut when we sneeze? “This is an involuntary reflex,” explains Moritz. “When our brain sends this muscle message, one part of the message is to close our eyes. It's similar to a deep tendon reflex. But ultimately, we don't know why the brain sends this message.