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Relax and Smell the Roses

Do you ever find yourself rushing around in a frenzy of productivity, and when you finally have a moment to yourself, you only then realize how tense and stressed you've been?

Here's how that moment happened recently to me. I had just gone through a fast food drive-through line, and was sitting in my car in the parking lot, too busy to go inside to eat. The morning had been a dash to finish errands, and the afternoon looked busier still. My mind was clouded with thoughts.

I was planning to snatch a moment to gulp down my food before continuing my errands.

As I was taking a bite, I noticed a little bird hopping around the parking lot looking for crumbs. It was so small and intent on searching for food. I tore off a piece of bread and tossed it to the bird. It hopped over, grabbed it and flew away.

At that moment I felt myself relax a notch. I tossed another piece of bread out the window and another bird flew down and snatched it up. I breathed deeply and sighed.

I drove away with a little smile, feeling more attentive to my surroundings instead of being so inwardly focused. Just that little bit of sharing in the moment had brought me back to the present.

I encourage you—as I remind myself—to stop and smell the roses, as the old saying goes. When trying to get a lot done in a short amount of time, a brief moment of getting present can give you energy to push on.

Sincerely,

Lisa

Lisa Flashenburg
Your Real Estate Consultant For Life

P.S. Have you taken the time to stop and smell the roses? I would love to hear about it. Please email me at lflashenburg@LegalEdgeRE.com or call me at 781-975-0803.



It's jack-o-lantern time. Enjoy the decorating.

Lisa's Local Ledger

News To Help You Save Time And Money

October 2014

Unconditional Love

A story is told about a soldier who was finally coming home from the war. He called his parents from the airport after landing back on his home soil.

"Mom and Dad, I'm coming home, but I've got a favor to ask. I have a friend I'd like to bring with me."

"Sure," they replied, "we'd love to meet him."

"There's something you should know," the son continued. "He lost an arm and a leg in this war. He has nowhere else to go and I want him to come live with us."

"I'm sorry to hear that, son. We'd like to meet him, and he's welcome to stay with us for a time. Bring him along and we will do the best we can to get him set up on his own when he's ready."



The market is on the uptick? Do you need a market analysis to see what your home is worth?

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The soldier smiled. He knew his parents would say that.

When the soldier flew back into his home town, his parents were there to greet him. They saw him come off the plane in a wheelchair, one leg and one arm missing, and they ran to embrace him.

After tearfully looking over their maimed son, the father looked around and said ironically, "Well, where is that other fellow that you wanted us to meet?"

They had a good laugh, and the soldier felt he was home. He looked at his parents with the deepest love and knew he would be all right.

Lisa

Thanksgiving and Columbus Day Overlap

Is there anything better than a long weekend? This year, Columbus Day in the US and Thanksgiving Day in Canada fall on the same day—Monday, October 13. Here are the brief facts about each:

The very first Thanksgiving celebration in North America took place in Canada when Martin Frobisher, an explorer from England, arrived in Newfoundland in 1578. He wanted to give thanks for his safe arrival in the New World. This means the first Thanksgiving in Canada was celebrated 43 years before the US pilgrims even landed in Plymouth, Massachusetts!

Columbus Day has been a US holiday since 1920 in honor of Christopher Columbus, the explorer who came to the New World on October 12, 1492. Columbus wasn't really the first person to see America. Regardless, Columbus Day is used to mark the start of the transformation of the New World from the wilderness it was to the civilization it is today.

October Quiz Question

Q: *What is the famous painting, La Gioconda, more commonly called?*

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

Kings Bowling & Restaurant.

Previous Quiz Question

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

A: *Tuesday, Thursday, Today, Tomorrow.*

Congratulations to:

Jeannine Cutter.

"October, baptize me with leaves! Swaddle me in corduroy and nurse me with split pea soup. October, tuck tiny candy bars in my pockets and carve my smile into a thousand pumpkins. O autumn! O teakettle! O grace!" ~ Rainbow Rowell, Attachments

Bad Stuff That Used To Be Good

Our knowledge of what's healthy and not healthy changes all the time. Here are three substances that physicians once thought to be beneficial to our health:

- **Soda.** Pharmacists began adding herbs, medicines, and sugars to carbonated water in the 1800s, creating homemade "health drinks." Nowadays, sodas are linked to obesity and diabetes.
- **Cigarettes.** Physicians once touted the benefits of a relaxing cigarette or two, prompted by tobacco companies and advertising executives. That ended in 1964 with the US Surgeon General's report on smoking that linked tobacco use to cancer.
- **Cocaine.** Derived from the coca leaf and used as a stimulant, cocaine was famously touted by pioneering psychologist Sigmund Freud as a cure for depression and sexual dysfunction--until 1922, when it was made illegal.



Who Should Invest In Real Estate?

Buying an extra condo or home can be a solid investment for both home owners and home renters alike. Consider that in some markets, homes are too expensive for many people to buy, so they rent a large home, and then buy a small house in a less convenient area, and then rent it out. In this way they benefit from home ownership, too. Here are five ways that real estate investing pays off.

Rental yield. Experienced investors take expenses, taxes and other costs into account, making sure there is enough coming in front rents to pay for everything going out, including loan servicing, maintenance, HOA fees, etc.

Appreciation. The value of rental properties normally appreciates over time. Increased value can mean selling and reinvesting in still higher value properties, or using an equity line of credit for other investments. Also, rents often increase along with rising values.

Leverage. Instead of paying \$100,000 cash for one property, an investor can use that same cash as down payments for two or three properties. All leverage involves risk, so the successful investor must understand how leverage works.

Paying down the loan. The best way to pay down a mortgage loan is to have rents coming in that cover the mortgage. Some investors own ten to twenty small rental properties that just break even now, but in 15 to 20 years could be worth significantly more, and nearly paid off. Other investors use the equity to invest in more properties.

Property improvement. Investors look for properties that need improvement. Also called a "flip," these properties can be fixed and resold at a profit. Investors will calculate that the value of the improvements will exceed the cost. This is called ARV (after repair value).



Why Jack-O'Lanterns?

Have you ever wondered how the practice of turning pumpkins into jack o'lanterns was born? The origin is quite fascinating.



O'lantern sounds Irish, and it is. The carved pumpkin faces that animate the Halloween landscape derive from an old Irish custom of creating lanterns from vegetables.

The Irish child's typical Halloween flashlight was a hollowed-out turnip or potato with a candle inside, and when the Irish landed in America in the nineteenth century, they were quick to spot the possibilities of using pumpkins for the same purpose.

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"I'll bet living in a nudist colony takes all the fun out of Halloween."- Anonymous

Ghoul Disclosure

If you're buying a haunted house, does anyone really have to tell you?

The answer is no. And yes. And sort of. It all depends on the where the house is and the way the laws are worded there.

Most U.S. states require sellers to fill out a standard form disclosing what they know about the property's condition and list any potential physical defects. This is a relatively recent reverse of the older "buyer beware" norm in real estate and lets buyers know ahead of time of any major problems with their dream home.

There are other defects besides faulty wiring and sinking foundations, though. Some states go a step further and require sellers to also disclose "emotional defects" that could impact and stigmatize a property. This includes traumatic events like murders and suicides, reported paranormal activity and even proximity to homeless shelters.

Whether you have to disclose anything and what types of defects you have to disclose all depends on the jurisdiction. If a seller does have to disclose emotional defects, which ones and how much detail they need to go into again varies among locations.

In Massachusetts, for example, the possibility of a property being "psychologically impacted" isn't considered a "material fact required to be disclosed" to potential buyers. In Virginia, emotional defects like murders and ghost sightings only have to be disclosed if they physically affect the property (Blood running from the walls? Gotta tell the buyer). In California, as *American Horror Story* demonstrates, sellers do have to disclose emotional defects, but only in a very limited way. The state Civil Code requires that a death on the property only needs to be disclosed if it occurred less than three years prior to the sale and older incidents need to be addressed only if the buyer specifically asks. Some jurisdictions are a little more vague in the way they word things, so smart sellers could potentially disclose what they need to without having to drop words like "haunted," "poltergeist" or "murder spree."



Excerpt from Matt Soniak of mentalfloss.com

"Halloween was confusing. All my life my parents said, "Never take candy from strangers." And then they dressed me up and said, "Go beg for it." I didn't know what to do! I'd knock on people's doors and go, "Trick or treat." "No thank you." "- Rita Rudner

How To Get A Raise

The economy may be partially to blame for recent freezes on raises, but your own mistakes could also be blocking the increase you think you deserve. Take a look at these reasons why you might not be earning as much as you could:

- **Your achievements are invisible.** Don't be a showoff, but make sure your bosses know what you've accomplished in the previous year. Managers are busy; they may be unaware of your good work if you don't keep them in the loop.



- **You're focused on the wrong priorities.** You can work hard, but if you're not supporting your manager's objectives, you won't be able to justify a bump in salary. Find out what tasks and activities contribute directly to measures of success, and concentrate on those.
- **You haven't asked.** Don't make demands, but tell your manager what you'd like to earn. You may find out that your figure is unrealistic, of course. But you may learn what you can do to win the raise you want, and your manager will know what your goals are.
- **You're working too hard.** Twelve-hour days and 60-hour weeks don't necessarily mark you as worthy of a raise. You'll impress managers more with efficiency and results than by just working longer hours than anyone else (which may suggest you don't know how to manage your time).
- **You don't know your value.** Keep track of the employment market for people in your job and your region. Current data will help you make your case. Or you may realize that you're already earning what's reasonable for someone in your position, in which case you'll want to start looking at pursuing opportunities for training and advancement to enhance your worth.
- **You're not pushing yourself.** The days of getting more than a cost-of-living raise for just showing up are dwindling. Show your willingness to take on more responsibility—stretch yourself and your skills, and demonstrate a commitment to going the extra mile when necessary.

"Without ambition one starts nothing. Without work one finishes nothing. The prize will not be sent to you. You have to win it." ~ Ralph Waldo Emerson

"Lisa's Legends' Congratulations to:

Mike DeSantis of American Mortgage Resource, Inc. He was able to fast track a mortgage for one of his clients in 5 days!;

Jonathan Karelitz, financial advisor on his move to Morgan Stanley.

Deb Pasculano on being #6 out of 8483 fundraising participants in the Boston Making Strides Breast Cancer walk. That's a lot of hard work for a great cause!

Unshakeable Belief

A devoutly religious, but sadly poor woman lived next door to an atheist.

Although she had little, she began each day by standing at her front door and shouting, "Thank you, Lord, for this day you have given us!"

This annoyed the atheist, but he tolerated it because the woman had so little to be happy about. One day he did a good deed by leaving a big basket of food at her front door so she would have enough to eat.

The next morning the woman opened the door, found the basket, and cried, "Thank you, Lord, for the food you have given me!"

The atheist leaned out his window and called, "Actually, that wasn't God, ma'am. I left that food for you."

The woman cried, "Thank you, Lord, for making this atheist bring me the food that you have given me."

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!

Matthew Chittick

Edward & Victoria Wilkins

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

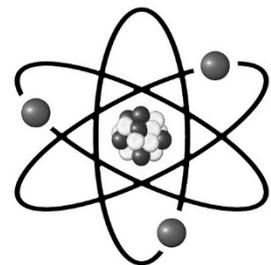
"I got a rock." ~ Charlie Brown

The Science Of New Elements

Look fast, and you might just see a new element being born in a German particle collider. The new element, number 117, is a "superheavy" atom containing 117 protons. It was created by scientists who shot a beam of calcium atoms made up of 20 protons and 28 neutrons into a target of radioactive berkelium, which has 97 protons and 152 neutrons. The collision between the elements fused some of the protons while ditching a few of the neutrons, resulting in a new short-lived substance currently known as ununseptium, according to the Science News website. A new, official name must come from the International Union of Pure and Applied Chemistry.

Why should you care, and why do scientists look for new elements anyway?

The fact is a lot of fundamental research is undertaken for the sake of pushing the envelope, or furthering our understanding of the physical world simply for the sake of it. 100 years ago, we might have thought special relativity was "useless." Turns out it is necessary for our GPS to communicate with satellites in real time. We never know what will come of something we study. And even if we can't find a practical application, the value of the study might simply be a stepping stone to something else in some far future scientific study.



LISA'S LOCAL LEDGER

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- 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:
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_____.
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Name: _____

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Be Prepared To Invest In Creativity

Creativity and innovation are important to business success. Are you and your organization ready to devote the resources necessary to support it? If you want to foster a creative atmosphere in your organization, take these factors into account.

Money. Innovation can't breathe in an atmosphere of budget cuts and downsizing. Yes, you may come up with creative ideas to get around lack of funds, but in the long run you won't get many practical ideas unless you're willing to spend cash on developing and testing them. **Elbow room.** Cramming people into tight little cubicles is no way to get their imaginations working. Give them room to move around: conference rooms to spread out in, windows to stare out of, and the freedom to work in different environments that spark new ideas and insights **Freedom.** Part of this is related to the space issue—freedom to work in nontraditional surroundings. But more important is freedom to suggest changes and question assumptions. Don't challenge people to think creatively only to squash their ideas with "But that's not how we do things around here." **Risk.** Remember how many times Thomas Edison tested his first light bulb? You can't generate creative thinking if people don't feel comfortable taking chances and failing. You should tolerate intelligent risk—and even celebrate failure—if people are acting in good faith while trying to help the organization grow.