

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



October, 2016

## The Empty Boat Syndrome

Here's one of my favorite motivational stories:

Two friends met at the lake, where they untied their rowboat and pushed away from the dock, slowly rowing into the morning mist.

They were chatting about life and relaxing, when another row boat appeared suddenly out of the fog. The man shouted a warning, but it was too late and the boats bumped. The man stood up and yelled at the other boater, his face purple with anger. But there was nothing he could do as the other boater shouted an apology and rowed away into the fog.

"Can you believe that guy? Look what he did to my boat!" he raged to his friend, pointing to a small scratch on the gunwale. His friend commiserated until the man calmed down and began to relax again.

At that moment, another boat appeared out of the fog and bumped into them gently. The man leapt up, but he realized no one was in the boat. It was a drifting derelict. He pushed the other boat away with his oar and they rowed on. The friend looked at him with an amused expression. "What?" said the man.

"I notice that when the first boat hit us, you were very angry. But when the second boat hit us, you were calm."

"So?" said the man. "The other boater should have known better."

"So you were angry at the other boater's lack of care, not at the situation itself, since in both cases, your boat was hit."

"I guess that's true," said the man, thinking. And as they drifted, he wondered how many of his problems were real, or just his reaction to other people involved?

Warm regards,

*Lisa*

Lisa Flashenburg, Your Real Estate Consultant For Life

P.S. Let me know what you think of my story at [lisaf@LegalEdgeRE.com](mailto:lisaf@LegalEdgeRE.com) or call me at 781-975-0803.



Month?

Did you think pink this month- in honor of Breast Cancer Awareness

# Lisa's Local Ledger

News To Help You Save Time And Money

October 2016

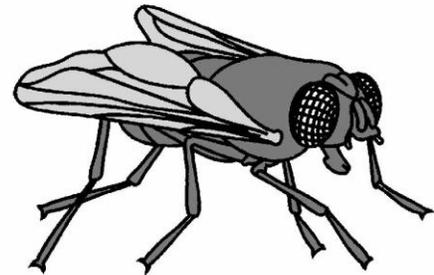
## The Fly

On a particular afternoon as I was visiting my elderly aunt, a fly landed in my tea. I must have registered a look on my face, because immediately my attentive aunt said, "What's wrong?"

"It's nothing," I said, not wanting to make her uncomfortable. She took great pride in the cleanliness of her home, and I felt it would embarrass her. So I thought I'd just find a discreet moment to empty my tea in the kitchen.

But my aunt was not naive, and she prompted me. "I can see that something is wrong."

"Oh, it's nothing," I said, laughing lightly to soften the situation. "Just a fly landed in my tea."



**Thinking about a refi? Rates are still so low, why not take advantage? I have great connections if you want to chat.**

### INSIDE THIS ISSUE

- The Fly
- Halloween Humor
- October Quiz Question
- Google Blows \$1 Billion
- Are You Ready For A Job Loss
- How Fast Can I Learn?
- Slowing Alzheimer's
- A Bridge To Success
- It's Never Too Late To Fix Your Heart
- The Job You Save May Be Your Own
- Why Leaves Change Color
- Healthy Pets Save Money

"Oh, my," she said.

"It's no problem," I assured her, putting my cup on the table.

But she rose and peered inside. "Oh, dear," she said, shaking her head. Now I began to be embarrassed at how disturbed she was.

"I'll take care of it and be right back." She took my cup to the kitchen, and returned after several minutes. I assumed she was making a new cup, but when she came back, she was empty handed. I raised my eyebrows questioningly, wondering about the tea.

Seeing my look, she sat down and patted me reassuringly on the knee, "He'll be all right. I got him dried out and he flew away."

*Lisa*

# Halloween Humor

A tourist in Vienna is passing Vienna's Zentralfriedhof graveyard on October 31st. All of a sudden he hears music. No one is around, so he starts searching for the source. The tourist finally locates the origin from within a grave. The headstone of the grave reads: Ludwig van Beethoven, 1770-1827.



The tourist listens for a while. He recognizes symphony music, but can't identify the score. Puzzled, he leaves the graveyard to get a friend, an expert in music. When they return, they hear the music again. "I know that music!" says the friend. "It's Beethoven's Ninth Symphony, but it's being played backwards!"

They turn and run to the caretaker's house and bang on his door to wake him. They tell him what's happening and urge him to come hear it for himself.

But the caretaker pats them on the arm and says, "Oh, it's nothing to worry about. He's just decomposing!"

---

*"Clothes make a statement. Costumes tell a story."*  
~Mason Cooley

## October Quiz Question

**Q:** *Why did the phlebotomist go to art school?*

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

The 99 Restaurant

## September Question

**Q:** *What is a 10 letter English word for an item that is fast becoming obsolete and can be typed using only the letters in the top row of the keyboard?*

**A:** *Typewriter.*

# Google Blows \$1 Billion

In just one financial quarter this year, Google "wasted" close to a billion dollars. But they weren't spending it on new search algorithms. Instead, parent company, Alphabet, was spending it on "moonshot" ideas that may or may not pay off in the future.

The futuristic projects, include everything from seawater gas, to internet-beaming balloons, to solar-powered contact lenses. According to Astro Teller, head of Google X labs (I kid you not), "We try to steer X to be 'responsibly irresponsible' as we develop new products."

In this way, Alphabet is following in the footsteps of old-time technology companies who used to devote significant budget to new and exploratory ideas, not simply incremental ideas that would make them more money in the short term, as many companies do today.

Those efforts in the past played a role in creating some of the 20th century's most significant innovations. For instance, Bell Labs invented the transistor, the foundation of modern electronics. And Xerox pioneered the graphical user interface that allows us to navigate our computers visually, rather than typing in coded commands.

# Are You Ready For A Job Loss?

Any of us could lose our jobs at any time for many different reasons. Are you prepared? Here are three pieces of advice from financial experts:

1. Have at least six months' worth of living expenses on hand. To calculate that amount for yourself, take the following steps:
  - Create a list on paper. Down the left-hand side write all your fixed monthly expenses: mortgage or rent, insurance policies, car payments, medical expenses, etc.
  - Continue to list other major spending categories such as food, utilities, entertainment, gas, etc. These are called variable expenses.
  - Next to each item, list the actual amounts you spend for fixed expenses and estimates for the variable expenses. If needed, go into your financial records—your bank account, ATM charges, cancelled checks—to get a realistic estimate for your variable expenses. Add the total expenses, then multiply by 6 to get a six-month figure for your emergency fund.
2. In addition to your emergency fund, you should also have on hand an emergency credit card with the largest credit limit you can qualify for. Apply for this card before an emergency hits, as credit card companies are less likely to give you a line of credit when you are without income. Save this card for unusual expenses that go above and beyond your six months of padding.
3. As soon as the emergency hits, stay level-headed about finances. Immediately cancel unnecessary services, such as cable TV. Consider trading in the car with a high payment. Shop for less expensive food and drink. Many people who are used to a steady middle class income can come up with an extra \$300 to \$500/month, just by watching what they spend.

**DO YOU WANT TO WORK WITH OTHER BUSINESSES THAT 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.

## How Fast Can I Learn?

A martial arts student went to a teacher and declared he wanted to learn as fast as possible. He asked the teacher how long it would take. The teacher replied: "Ten years."

The student, a bit impatient and not satisfied with the answer said, "But I want to master it faster than that. I will work very hard, practice 10 or more hours a day, if necessary. How long would it then take?" The teacher replied: "Twenty years."

The student bowed and said, "Then let's go at your pace, master."

# Slowing Alzheimer's

Scientists searching for causes of and cures for Alzheimer's disease may have discovered a source of protection. A Scandinavian study followed 271 people ages 65-79 for seven years. They periodically tested blood levels for a marker of vitamin B12, as well as an amino acid called homocysteine.

At the beginning of the study, none of the participants showed signs of dementia. Over the following seven years, 17 participants were diagnosed with Alzheimer's. The researchers found that study subjects who with more homocysteine had a 16% higher risk of developing the disease, while those with more of the B12 marker (which is associated with lower levels of homocysteine) had a 2% reduced risk of Alzheimer's.

The indications seem to support the use of vitamin B12 in slowing the onset of Alzheimer's. Vitamin B12 can be found in eggs, fish, poultry, and other meats, and is best consumed through a balanced diet, not vitamin supplements.

## 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!

The Mone Family

The Nessralla Family

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

---

*"I'm so glad I live in a world where there are Octobers." ~L. M. Montgomery*

# A Bridge To Success

In the 19th century, engineers doubted they'd ever be able to build a bridge across Niagara Falls. The problem: They couldn't see any way to get a line from one side of the great gorge to the other. No boat could cross the river without being pulled over the powerful falls. The other common method, shooting a line from one shore to the other with a bow and arrow, was impossible because the gap was too wide.

An engineer named Charles Ellet had an idea: He sponsored a kite-flying contest. The prize was \$5 to whoever could maneuver a kite across the gorge and lower it to a height where someone on the other side could grab the string and use it to secure a line that joined the two sides. With that line in place, he could begin building the bridge.



Great ideas connect dreams with achievement—and often do so with simple tools.

# It's Never Too Late To Fix Your Heart

Adults who change their lifestyles can decrease their chances of developing heart disease later in life, according to a study conducted by the Northwestern University Feinberg School of Medicine. Researchers collected data on lifestyle habits of approximately 5,000 participants between the ages of 18 and 30, then analyzed the status of their health 20 years later.

They found that 25 percent of participants who had adopted at least one healthy habit (maintaining a healthy weight, not smoking, exercise, etc.) had cut their risk of developing heart disease. The 40 percent who had dropped one or more healthy practices had increased their chances of cardiac problems.

The takeaway: Dropping unhealthy habits at any age can have a positive effect on heart health, so don't assume you can't help yourself just because you've pursued the wrong path up until now.



## Free Reports!

- How Sellers Price Their Homes

## Free Information!

- The 10 Dumbest Mistakes Smart People Make When Buying Or Selling A Home
- How To Buy A House With Little (Or No) Money Down

## Free Newsletter Subscription!

---

*"If your objective is to make money, you are going to innovate, not invent. But if your objective is to make the world a better place, you must invent, not merely innovate." ~ Anonymous*

# The Job You Save May Be Your Own

Your organization may not be able to avoid business downturns, but you can cut your chances of becoming a casualty. Here's how to enhance your job security:

- **Know your organization's mission.** Understanding how you fit into your organization's goals is crucial to making your own job "mission critical." Work on tasks and projects that your organization can't survive without.
- **Be hard to replace.** Find out what skills are common in the workforce market and which ones are valued and rare. Keep your training up to date so the organization doesn't have to look elsewhere for cutting-edge talent.
- **Ramp up your performance.** Take on more projects, beat your deadlines, increase your results. Organizations weed out poor performers when they need to cut costs, not top-level contributors.

# Why Leaves Change Color



Through the spring and summer months, trees convert sunlight to energy that is used in transforming carbon dioxide and water to carbohydrates, such as sugar and starch. Without that process we would have no maple syrup.

The chemical that makes this process possible is called chlorophyll, which has a green color. Although leaves naturally contain yellow and red pigments, too, the amount of chlorophyll is so high in the spring and summer that it blocks all the other colors. It's only when the process of energy conversion goes dormant that we see the other colors, as chlorophyll shuts down for the season. But there are other reasons for different color intensities in the fall.

## Weather Affects Color Intensity

Temperature, light, and water supply have an influence on the degree and the duration of fall color. Low temperatures above freezing will favor anthocyanin formation producing bright reds in maples. However, early frost will weaken the brilliant red color. Rainy and/or overcast days tend to increase the intensity of fall colors. The best time to enjoy the autumn color would be on a clear, dry, and cool (not freezing) day.

## Lisa's Legends

Eastern Star of Mass is fundraising this year for the **Boston Shriners Hospital for Children** in support of their capital campaign with building a **new Radiology Unit** within the walls of the hospital so that patients will no longer need to be transported to Mass General for Xrays and can be subjected to lower doses of radiation with new equipment.

**Contact Lisa to purchase a special \$10 pin** designed to raise funds for this project, 100% of proceeds goes to the hospital.

# Healthy Pets Save Money

We love our pets, but they can be expensive to care for, especially as they age. You never want to have to choose between your pet and your bank balance, so consider these simple tips for saving money while keeping Fido or Fluffy healthy and happy:

- **Get regular checkups.** The money you spend on vaccinations, spaying/neutering, and routine medical care will pay off in preventing more expensive illnesses later.
- **Groom at home.** Lots of grooming—brushing, washing, clipping claws—can be done on your own. Also learn to do the unpleasant tasks of cleaning ears and anal glands.
- **Get annual dental care.** Talk to your vet about keeping your pet's teeth clean and preventing infections. Dental problems are one of the leading causes of dog or cat health problems as they age.
- **Consider pet insurance.** Shop around for some insurance to cover medical care in the event of an emergency.

# 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, 905 Turnpike St., Ste. A-1., Canton, MA 02021

Or simply call me or text me to ask for your information: 781-975-0803

**[www.LegalEdgeRE.com](http://www.LegalEdgeRE.com)**      **[email: lisaf@LegalEdgeRE.com](mailto:lisaf@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.

*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: \_\_\_\_\_

# Bring On The Spices!

Are you a fan of spicy foods? Hot flavors may actually have health benefits, according to an article on Today.com. Just be careful how much you add. Take a look at these pros and cons:

## **Pro**

- **Increased lifespan.** A 2015 study of more than half a million Chinese discovered that eating very spicy foods six times a week may reduce your risk of death by 14 percent. This is based on correlations between the age of a person at death and the average amount of spicy foods they consumed.
- **Weight loss.** Eating hot peppers may curb your appetite, according to a Purdue University study that found that people consume less fat after eating spicy foods. The *capsaicin* that gives food a hot flavor may also increase the body's ability to burn calories.



## **Con**

- **Mouth burn.** Strong hot peppers can scorch your taste buds, although the effect is usually temporary. The best immediate remedy is a glass of whole milk, which coats the tongue in sugar, which fights the heat.
- **Blood thinning.** *Capsaicin* acts as a blood thinner, which can cause problems for those on certain medications like warfarin.

---

*After a good dinner one can forgive anybody, even one's own relations. —Oscar Wilde*

*This newsletter is intended for entertainment purposes only. Credit is given to the authors of various articles that are reprinted when the original author is known. Any omission of credit to an author is purely unintentional and should not be construed as plagiarism or literary theft. Copyright 2016 Lisa Flashenburg. This information is solely advisory, and should not be substituted for medical, legal, financial or tax advice. Any and all decisions and actions must be done through the advice and counsel of a qualified physician, attorney, financial advisor and/or CPA. We cannot be held responsible for actions you may take without proper medical, financial, legal or tax advice*