

# **Tim Mallon & Associates**

# **The Real Estate Hotline News 2008**

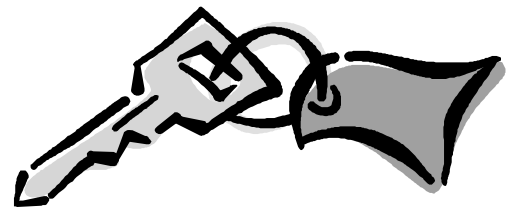
Your Real Estate Consultants...for Life!

February 2008

## **How Important Is Packaging?**

A young man was getting ready to graduate from college. For many months he'd admired a beautiful sports car in a dealer's showroom, and knowing his father could well afford it, he told him that was all he wanted.

On graduation morning, the young man's father called him into his private study. His father told him how proud he was to have such a fine son, and how much he loved him. He handed his son a beautifully wrapped gift box. Curious, but somewhat disappointed, the young man opened the box and found a lovely, leather-bound Bible, with his name embossed in gold on the cover. "With all your money," he said angrily, "you give me a Bible?" He stormed out of the house, leaving the Bible behind.



Many years passed and the young man was very successful in business. He had a beautiful home and a wonderful family. He thought of his father often, and how he hadn't seen him since that graduation morning. Then one day he received a telephone call telling him his father had passed away. His father had willed all of his possessions to his son, and he was asked to come immediately and take care of things.

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When he arrived at his father's house, sadness and regret filled his heart. He began to search through his father's important papers and saw the still-new Bible, just as he had left it years ago. He opened the Bible and began to turn the pages. As he did so, a car key dropped from the back of the Bible. It had a tag with the dealer's name, the same dealer with the sports car he'd desired. On the tag was the date of his graduation, and the words *Paid in Full*.

**Are you missing out on blessings because you're focused on how they're wrapped?**

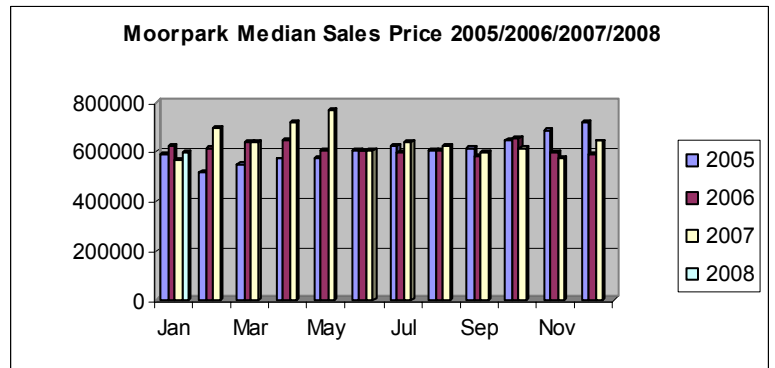
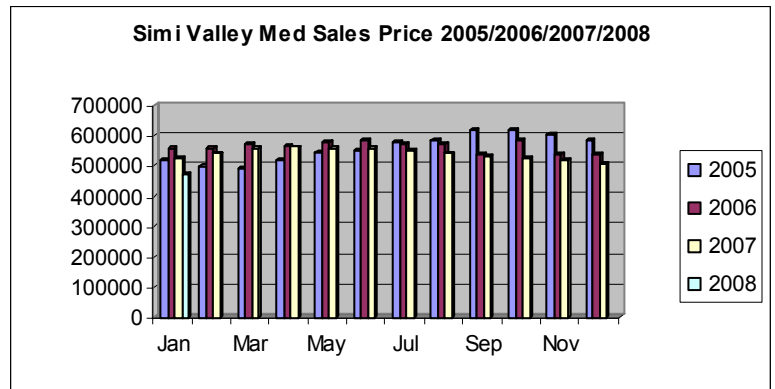
## **On Valentine's Day**

Valentine's Day is February 14, and if romantic music

is part of your plans, here's a Top 12 list of love songs spanning 80 years and the many moods of love:



- “Someone to Watch Over Me,” Rosemary Clooney
- “Night and Day,” Fred Astaire
- “Unchained Melody,” Righteous Brothers
- “First Time Ever I Saw Your Face,” Roberta Flack
- “Cherish,” The Association
- “Can’t Help Falling in Love with You,” Elvis Presley
- “Your Song,” Elton John
- “I Will Always Love You,” Dolly Parton
- “In Your Eyes,” Peter Gabriel
- “Just the Way You Are,” Billy Joel
- “We’ve Only Just Begun,” The Carpenters
- “Come Away with Me,” Nora Jones



## Email Etiquette

The next time you compose an email, ask yourself these questions before you hit the *Send* button:

1. Do I really need to send this email?
2. Did I use an appropriate subject line?
3. Did I get to my point quickly enough without sounding rude?
4. Is my language as clear as it can be?
5. Did I say too much and veer away from what's really important?
6. Did I get my facts straight?
7. Did I use correct capitalization and grammar?
8. Did I make a joke and is it appropriate? Might it still fall flat when it lands on someone else's screen?

### February Quiz Question

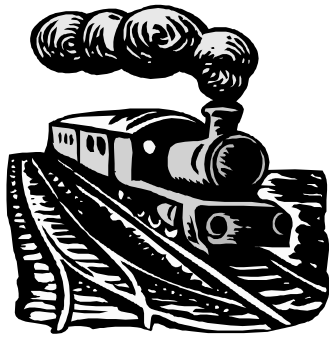
**Who was the first African-American woman to receive a medical degree in the U.S.?**

**Enter Online at: [www.TimMallon.com](http://www.TimMallon.com) or Email your answer to [quizanswer@timmallon.com](mailto:quizanswer@timmallon.com) or fax your answer toll free to 1-866-361-3721**

9. Did I check my spelling?
10. Did I read what I wrote after I finished composing it?

## Celebrating Black History Month

Did you know that Black History Month was originated in 1926 by Carter Godwin Woodson



as Negro History Week, and then expanded to the full month of February in honor of Frederick

Douglass and Abraham Lincoln, who were both born in that month?

That's just one of "101 Fast Facts" at <http://www.biography.com/blackhistory>. Here are some other fascinating Fast Facts:

### Record Breakers:

Music composer and producer Quincy Jones (1933- ) is the most Grammy-nominated artist in the history of the awards, with 76 nominations and 26 awards.

Wilma Rudolph (1940-1994) was born the 20<sup>th</sup> of 22 children, and stricken with polio as a child. She not only overcame polio but broke world records in three Olympic track events, and was the first American woman to win three gold medals at the Olympics (1960).

### Inventors:

In 1872, Elijah McCoy (1843-1929) invented an automatic lubricator for oiling steam engines. The term "the real McCoy" is believed to be a reference about the reliability of Elijah's McCoy's invention.

Andrew Jackson Beard (1849-1921) invented the "Jenny Coupler" which allowed train cars to hook themselves together when they were bumped into one another. The device is still used today.

### Little Known:

Muhammad Ali (1942- ) was named after his father, who was named after the 19<sup>th</sup>-century abolitionist and politician Cassius Marcellus Clay.

Jockey Isaac Murphy (1861-1896) was the first to win three Derbys and the only jockey to win the Kentucky Derby, the Kentucky Oaks, and the Clark Handicap in the same year.

## ***JANUARY QUIZ ANSWER AND WINNER!***

**Question: Which human organ produces insulin?**

**Answer: *The Pancreas***

**Congratulations** to of Kathy Swanson from Simi Valley. She is last month's winner and will receive a \$20 gift catalog.

**Watch for your name here in a coming month!**

## Firsts:

Matthew Henson (1867-1955) was part of the first successful U.S. expedition to the North Pole (1909).

Charles H. Turner (1867-1923), a zoologist and educator, was the first person to discover that insects can hear.

Visit <http://www.biography.com/blackhistory> for more Fast Facts, bios, photos, videos, and reasons to celebrate Black History Month.

# A Family That Eats Together...

In these busy times, when something has to give, it's often the family mealtime. But family meals are a time of strengthening family ties, keeping track of your children's lives, and can lead to better physical and mental health for your children. Shared meals can offer

**Better communication** – an opportunity to update each other on what's going on with school, jobs and friends.

**Stronger family bond** – the time together promotes a feeling of being needed and belonging.

**Shared learning** – from table manners and social skills to family values and basic cooking skills.

**Improved nutrition at reduced cost** – when families eat together the meals tend to be more nutritious; studies show that those who ate meals with families as adolescents were more likely to eat fruit, dark green and orange vegetables, and drink fewer soft drinks as young adults. And shopping for family-sized meals can save money.

Here are some tips for making family mealtime a pleasant and fun experience:

- Make family meals a priority.
- Aim for four or more meals a week.
- Be flexible about when and where you eat – at home, in a restaurant, in a park, near the playing field.
- Cook it quick and eat it slow.
- Respect each individual's right to decide how much to

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eat.

- Work toward happy, relaxing conversations.
- Ask for family members' menu suggestions, then shop for food and cook together, and clean up together.
- Take telephone calls later.
- Turn the TV off.
- Keep a sense of humor and laugh a lot.

## How To Slow Down And Listen

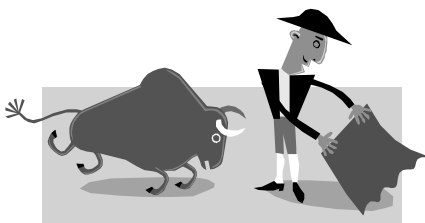
Do you ever find your mind wandering when someone is talking to you? No, you're not abnormal and you don't have attention deficit disorder.

Most people speak at an average rate of about 120 words a minute, but most people can *listen* about four times faster. So, your mind fills in the gaps by thinking of other things.

Be aware of this and try to "slow down" your listening. Work on staying focused, so you can really comprehend everything the speaker is saying.

## Daffy Definitions

If a "homonym" is a word with more than one meaning, do these words qualify?



**ARBITRATOR:**

A cook who leaves Arby's to work at McDonalds.

**AVOIDABLE:**

What a bullfighter tries to do.

## "6 Steps to Take When Moving to a Larger Home"

A new report has just been released which identifies the 6 most common and **costly mistakes that homebuyers make** when moving up to a larger home. Unlike the experience of buying a first home, when you're looking to move-up, and already own a home, there are certain factors that can complicate the situation. It's very important for you to understand these issues before you list your home for sale.



Not only is there the issue of financing to consider, but you also have to sell your present home at exactly the right time in order to avoid either the financial burden of owning two homes or, just as bad, the dilemma of having no place to live during the gap between closings. In answer to this issue, industry insiders have prepared a FREE Special Report entitled "**6 Mistakes to Avoid When Moving Up to a Larger Home**".

The information contained in this report will help you make informed choices before you put your home on the market in anticipation of moving to a larger home. Order this report NOW and find out what you need to know to make your move up to a larger home worry-free and without complications.

[www.TimMallon.com](http://www.TimMallon.com)

## WELCOME NEW CLIENTS

Here are some of the new clients who became members of our "Real Estate Family" this past month. We'd like to welcome you and wish you all the best!

*Janet Barlet*

*Barry & Alma Stern*

*Michael Peters*

*Kathy Swanson*

*We love giving recognition to our new friends and our wonderful existing clients who are kind enough to refer their friends and relatives to us.*

BERNADETTE: The act of torching a mortgage.  
 BURGLARIZE: What a crook sees with.  
 CONTROL: A short, ugly inmate.  
 COUNTERFEITERS: Workers who put together kitchen cabinets.  
 ECLIPSE: What a barber does for a living.  
 EYEDROPPER: A clumsy ophthalmologist.  
 HEROES: What a guy in a boat does.  
 LEFTBANK: What the robber did when his bag was full of money.  
 MISTY: How golfers create divots.  
 PARADOX: Two physicians.  
 PARASITES: What you see from the top of the Eiffel Tower.  
 PHARMACIST: A helper on the farm.  
 POLARIZE: What penguins see with.  
 PRIMATE: Removing your spouse from in front of the TV.  
 RELIEF: What trees do in the Spring.  
 RUBBERNECK: What you do to relax your wife.  
 SELFISH: What the owner of a seafood store does.  
 SUDAFED: A litigation brought against a government official.

## Featured Home



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## What A Gift!

How often do you say, “If only I had more time...”? Well, in February, you do!

2008 is a Leap Year, and that means 29 days in February instead of 28. If you’re over 12 you’ve been through enough Leap Years not to give them much thought, but do you know why Leap Years are a part of our lives?

If you’re curious, you can spend a few minutes on the Internet learning about the whys and hows of Leap Year. Better yet, why not spend few minutes planning how you’ll use this gift of extra time? For instance...

**Have a Leap Day party.** February 29 is a Friday – what a great way to start your weekend!

**Turn off your cell phone and take a nap.** When was the last time you did that?

**Spend a few hours volunteering.** You’ll feel so good, you just might want to do it again.

**Spend time with a friend or family member you haven’t see for awhile.**

Someone you said “I’ll be in touch” to, but somehow, just haven’t.

**Rent a video, read a book, get a massage,** whatever you wish you “only had more time” to do.

Make the most of this gift of extra time – the next Leap Year isn’t until 2012.



# What Is Love?

Love is a temporary madness. It erupts like an earthquake and then subsides. And when it subsides you have to make a decision. You have to work out whether your roots have become so entwined together that it is inconceivable that you should ever part. Because this is what love is. Love is not breathlessness, it is not excitement, it is not the promulgation of promises of eternal passion. That is just being “in love,” which any of us can convince ourselves we are.

Love itself is what is left over when being in love has burned away, and this is both an art and a fortunate accident. Your mother and I had it, we had roots that grew towards each other underground, and when all the pretty blossom had fallen from our branches we found that we were one tree and not two.

– From the movie *Captain Corelli's Mandolin*

## Life Is Often The Best Teacher

The vicissitudes of life and the workplace are sometimes our best teachers.

Often the lesson comes from words spoken at the right time and in the right way from someone in the know, which can lead us to a solution we couldn't see before we experienced the difficulty.

Many philosophies and religions postulate that life usually teaches what we need to know. Keeping an open mind is important when you're struggling with a particularly difficult problem. A person, event or experience can put you in the realm of learning if you stay open to what you can learn. Hence the adage, “When the student is ready, the teacher appears.” So, don't be intimidated when a problem arises. Instead, ask yourself what can be learned from the situation at hand.

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