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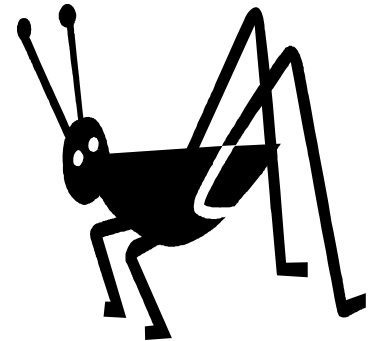
July 2009

What Are You Listening For?

Two friends were in downtown Manhattan, walking near Times Square, during the noon lunch hour. The streets were filled with people, cars were honking their horns, taxicabs were squealing around corners, sirens were wailing, and the sounds of the city were almost deafening. Suddenly, one of the friends said, "I hear a cricket."

"What?" his friend laughed. "You must be crazy. You couldn't possibly hear a cricket in all of this noise!"

"No, I'm sure of it," the first friend said, "I heard a cricket." He listened carefully for a moment, and then walked across the street to a big cement planter where some shrubs were growing. He looked into the bushes, beneath the branches, and sure enough, he located a small cricket. His friend was utterly amazed.



"That's incredible – you must have superhuman ears!"

"No," said the first friend. "It all depends on what you're listening for. And that depends on what's really important to you. Here, let me show you." He reached into his pocket, pulled out a few coins, and discreetly dropped them on the sidewalk.

And then, even with the noise of the crowded street still blaring, they noticed every head within 20 feet turn and look to see if the money that tinkled on the pavement was theirs.

"See what I mean? It all depends on what's important to you."

Did you just hear a cricket?

Pat and Doug

What Is it?

It's free, but it's priceless. You can't own it, but you can use it. You can't keep it, but you can spend it. Once you've lost it, you can never get it back.

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What is it? **Time.**

Can You “Think” Your Way To Fitness?

If you're out of shape and want to do something about it, a new study in the *Journal of Applied Behavioral Research* has found that *how* you think about your health is key to a healthy lifestyle.

The study looked at people who said they either didn't exercise, or exercised inconsistently. The researchers asked some of the participants to list “reasons” why they should increase their levels of exercise and cardiovascular fitness. Other participants were asked to list “actions” they could take to increase their exercise and fitness, like joining a gym or working out with someone they knew. The researchers found that after eight weeks, the participants who were asked to think of actions increased their exercise, while those who were asked to merely list reasons to exercise made no improvement. Motivating yourself to better health may be easier, say the researchers, if you think of what you *could* be doing rather than *why* you should be doing it.

Do Kids' Drinks Contain Caffeine?

Just because a child doesn't drink cola doesn't mean what he or she drinks is caffeine-free. While coffee is the leading source of caffeine intake among adults, soft drinks are the largest source of caffeine intake for children.

Seventy percent of all soft drinks contain caffeine. Though most people are aware that cola contains caffeine, consumers are less aware that a number of non-cola beverages – including root beer, orange and cream sodas, and lemon-lime drinks – contain caffeine amounts similar to those found in cola. In North America, it's estimated that 80 to 90 percent of adults and children habitually consume caffeine.

Culture And The American Tourist

A tour bus full of Americans arrives at Runnymede, England.

They gather around the tour guide who says, “This is the spot where the barons forced King John to sign the Magna Carta.”

A man pushes his way to the front of the crowd and asks, “When did that happen?”

“1215,” the guide answers.

The man looks at his watch and says, “Shoot! Just missed it by half an hour.”



Side-Impact Airbags Save Lives

About one-third of vehicle occupant deaths occur during side-impact collisions, but side airbags that protect the head and chest greatly reduce these deaths, say researchers at the Insurance Institute for Highway Safety. Side airbags that protect drivers' heads alone are reducing deaths by 37 percent – even in cars struck by

July Quiz Question

What is the human body's largest internal organ?

Everyone who faxes, emails or calls in the correct answer by the last day of this month will be entered into a drawing for a gift certificate to **Starbucks**

June Quiz Answer

Question: What is the state fossil of Montana?

Answer: Duck-billed dinosaur or Maiasaura Peeblesorum

Source: www.statefossils.com

Congratulations to Leona Brown. Your name was selected at random from all of the correct quiz entries and you'll receive a gift certificate to **Starbucks**.

Watch for your name in a coming month!

SUVs and trucks. Airbags that protect only the chest and abdomen are reducing deaths by 26 percent.

What's Your Learning Style?

Long after we've received our formal education, our learning style continues to affect our lives. It colors how we process information: during a meeting, while out with friends, when watching the news on TV. And it colors your interactions with your supervisor.

If you're given verbal instructions on a new process, for instance, is it easy for you to remember them? Are you able to successfully apply them? Or are your chances of success better if the instructions are written out? Or if someone shows you how to do it rather than tells you how?

Each example above is a *learning style*, and the one you prefer is usually the one you have the most success with. Knowing your learning style can help you in any listening situation – at the doctor's office, in a music lesson, and on the job. If you're not sure what your learning style is, visit one of these Web sites and take the free online assessment test. It will help you understand how big a part your learning style plays in your life:

- www.learning-styles-online.com
- www.chaminade.org/inspire/learnstl.htm

Share your results with all the people with whom you have important work relationships. By taking advantage of your learning style at work, you will be able to prevent misunderstandings and mistakes, speed up your productivity, and reinforce the confidence you need to be successful.

Three Thoughts For Independence Day

July 4 is U.S. Independence Day, and here are thoughts from three U.S. Presidents from three different centuries:

How little do my countrymen know what precious blessings they are in possession of, and which no other people on earth enjoy! – Thomas Jefferson (1743-1826)

...That this nation, under God, shall have a new birth of freedom, and that government of the people, by the people, for the people, shall not perish from this earth. – Abraham Lincoln (1809-1865)

Let every nation know, whether it wishes us well or ill, we shall pay any price, bear any burden, meet any hardship, support any friend, oppose any foe, to assure the survival and success of liberty.
– John F. Kennedy (1917-1963)

Walk A Mile In Their Shoes

Is there someone in your life who just naturally seems to irritate you? Do you sometimes say, "I can't stand Joe (or Ann or Uncle Michael)? He's so arrogant (or lazy or nosy)!" If so, you're probably no different from the majority of people in the world.



What can be dangerous about this, though, is that such feelings can lead to destructive and unproductive behavior – especially when your assessment of the “Joes” in your life has no factual basis. One of the best ways to befriend an “enemy” is to look at the world from his or her perspective. You may discover that there's a reasonable explanation for the behavior that drives you crazy. Once you understand where the other person is coming from, it's easier to find common ground.

Quotes

Horse sense is what keeps horses from betting on what people will do.

—Author Unknown

If I set for myself a task, be it so trifling, I shall see it through. How else shall I have confidence in myself to do important things?

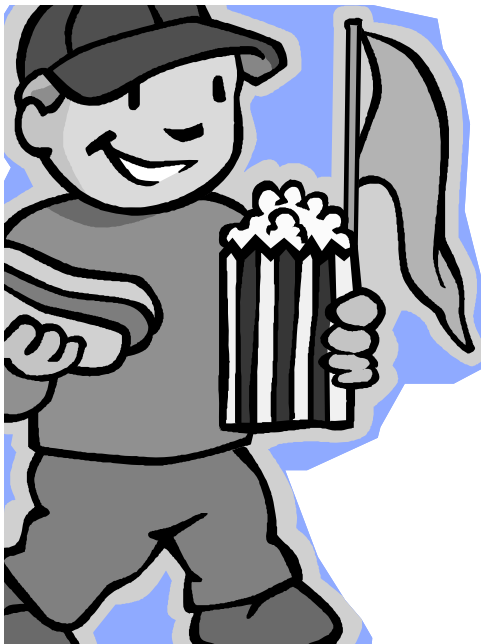
— George Clason

See An Interesting Home?

No need to wonder about the price. No need to call a high-pressure sales agent who will just make you feel obligated. Our computers can send you the information quickly and easily, for any house, listed or sold, anywhere in town.

**Just ask us! It's all part of
our free, no-obligation
HomeFinder Service.**

Leave the address on our voicemail, anytime, 24 hours a day, and we'll fax, mail or e-mail all the information to you on that listing within 24 hours.



It's Summer: Hot Dog!

The history of the hot dog stretches all the way back to the 9th century B.C. when sausage was mentioned in Homer's *Odyssey*, according to the National Hot Dog & Sausage Council. But honest-to-goodness frankfurters didn't roll around till the late 1600s in Germany. Some believe that the sausages were first called "dachshunds" or "little dogs" because they resembled the shape of a dachshund.

Today we know them as hot dogs, and this year we'll eat enough of them at major league ballparks to stretch from RFK Stadium in Washington, DC to AT&T Park in San Francisco. If that doesn't impress you, on Independence Day Americans will eat enough hot dogs to stretch from DC to L.A. five times over. And from Memorial Day to Labor Day – considered "hot dog season" by hot dog enthu-

People often say that motivation doesn't last. Well, neither does bathing – that's why we recommend it daily.
—Zig Ziglar

Understanding Your Credit Score

Your credit rating may not determine your ultimate destiny, but it's important in many ways. How do those credit agencies like Equifax, Experian, and TransUnion figure your score? A *New York Times* article breaks the numbers down:

Payment history. This is the biggest component, looking at whether you pay your bills on time to any organization that reports information to a credit bureau. This can include medical bills, parking tickets, even library fines.

Outstanding loans. How much money do you owe the bank, or any other creditor? Is it a large percentage of the total loan or credit available? For example, maxing out your credit cards will bring your score down.

Credit history. This component looks at how old your accounts are and how much activity they've seen. Longstanding accounts that you've paid off consistently have a more positive impact on your rating.

New accounts. Applying for lots of new credit cards can look as if you're having trouble paying your current bills and can trigger a drop in your numbers.

Type of credit. This accounts for about 10 percent of your score. Agencies look at how well you manage installment debt, like a mortgage, and also revolving debt, like your credit card payments. Paying off the balance regularly is better for your score than just making the minimum payment.

Don't Depend On Email

Communication is more than words, as emotional intelligence expert Dan Goleman illustrated in a *New York Times* column.

Goleman was negotiating via email with a publisher whom he had met face-to-face only once. Goleman thought the details were working out just fine, and was surprised when one day the publisher sent him a note: "It's difficult to have this conversation by email. I sound strident, and you sound exasperated."

Exasperated? Goleman had no idea he was coming across that way. A quick phone call cleared everything up, and it taught him a valuable lesson: Sometimes we need the full range of information that can come only from looking someone in the eyes or hearing the sound of his or her voice.

Why Step Out Of Your Comfort Zone?

The truth is that our finest moments are most likely to occur when we are feeling deeply uncomfortable, unhappy, or unfulfilled. For it is only in such moments, propelled by our discomfort, that we are likely to step out of our ruts and start to search for different ways or truer answers. — *M. Scott Peck*

Cultivating Creativity

Advertising genius Alex Osborn integrated creativity with everything he did – every day. Considered the "father of brainstorming" (a term he helped coin in 1939), Osborn devoted his life to promoting and teaching creative thinking. And the fiercest enemy of creativity, he believed, was criticism: "Creativity is so delicate a flower that praise tends to make it bloom, while discouragement often nips it in the bud. Any of us will put out more and better ideas if our efforts are appreciated."

How To Handle Anger

We all get angry. Sometimes justifiably, other times irrationally. Regardless of the situation, there are some things we can do to prevent our anger from escalating into unconstructive thinking and behavior. The American Psychological Association offers these tactics for controlling anger:

Change the way you think. If your inner thoughts are filled with cursing or grisly scenarios, you might be overly dramatic about the situation. When this happens, instead of thinking, “This is the last straw – everything is awful!” it might help to tell yourself, “I am frustrated, and that’s understandable considering the circumstances. But it’s not the end of the world. Staying angry is not going to fix this.”

Try to get a more balanced perspective. The world is not out to get you, though it may feel like it in this case. Ask yourself what it is that you want. The answers might be fairness, appreciation, agreement, another person’s willingness to do things your way. Remind yourself that everyone wants these things; everyone is hurt and disappointed not to get them. Ask yourself if you’re being too demanding – because angry people tend to demand things, and when their demands are not met, they tend to get even angrier.

Remember that not every problem has a solution. Sometimes things are just hard, and trying to come up with a solution when there really isn’t one will only add to your frustration. Instead, you’ll be better off determining what the problem is, then facing it and figuring out how to handle it.

Don’t jump to conclusions. When you’re angry, your conclusions can be off-base. Slow down and think carefully about what you want to say. Try to avoid becoming defensive and fighting back.

Defuse your anger with humor. Humor can help you confront your problem constructively. If you feel like calling someone a name, for instance, try to visualize what you’re calling that person – literally. Sometimes it can make you laugh and break the tension.

Change your surroundings. Give yourself a break. If something is really driving you crazy, and you can avoid the situation, then you’ll be doing yourself a favor if you give yourself some downtime. If your child’s room is a mess and it’s getting on your nerves, close the door and don’t look at it. If a cubicle mate is trying your patience, find a reason to go to another department or do some of your work elsewhere in the office.



Happy
Independence
Day

Market Update— Oaks North

<u>Bed</u>	<u>Baths</u>	<u>SQ. FT.</u>	<u>Days on Market</u>	<u>Asking Price</u>
2	2	1286	61	\$375,000
2	2	1528	23	\$445,000
3	2	1565	1	\$449,000
3	2	1565	1	\$479,000
3	2	1585	131	\$495,000
3	2	1951	9	\$475,000-\$498,000 VR
2	2	1738	1	\$499,000
2	2	1738	61	\$489,000-\$509,000 VR

<u>Bed</u>	<u>Baths</u>	<u>SQ. FT.</u>	<u>Days on Market</u>	<u>Asking Price</u>
2	2	1418	3	\$364,000
2	2	1565	84	\$385,000-\$435,876 VR
2	2	1786	73	\$430,000-\$454,000 VR
3	2	1631	13	\$496,000
2	2	1428	49	\$505,000
3	2	1966	2	\$545,000

<u>Address:</u>	<u>Bed</u>	<u>Baths</u>	<u>SQ. FT.</u>	<u>List Price</u>	<u>Sold Price</u>
17622 Plaza Arica	2	2	1286	\$299,900	\$258,000
17628 Camino Ancho	2	2	1286	\$309,000	\$265,150
12668 Plaza Menta	2	2	1455	\$334,500	\$326,000
12717 Camino Emparrado	2	2	1388	\$365,000	\$345,000
17642 Plaza Ascope	2	2	1418	\$399,900	\$372,000
17606 Cumana Terrace	2	2	1528	\$420,000	\$400,000
12777 Corte Cierna	2	2	1286	\$405,000	\$405,000
17513 Plaza Marlana	3	2	1714	\$420,000	\$415,000
17505 Plaza Gitana	2	2	1786	\$449-\$499	\$425,000
13050 Cedilla Place	4	2	1725	\$445,000	\$425,000
12678 Camino Emparrado	2	2	1786	\$430-\$454	\$437,500
17523 Plaza Marlana	3	2	1714	\$465,000	\$440,000
12866 Circulo Dardo	3	2	1565	\$469,000	\$440,000
13023 Caminito Dosamantes	2	2	1428	\$455,000	\$445,000
17626 Caminito Chiclayo	2	2	1428	\$489,500	\$458,000
13034 Caminito Bracho	2	2	1428	\$499,000	\$460,000
18215 Corte de Casares	3	2	1966	\$469,500	\$464,000
12606 Camino Vuelo	3	2	1909	\$499,000	\$467,500
12606 Camino Emparrado	3	2	1909	\$499,000	\$469,000
17656 Fonticello Way	3	2	1881	\$499,000	\$470,000
17596 Corbel	2	2	1890	\$499-\$537	\$490,000
12609 Camino Emparrado	2	2	1786	\$499-\$529	\$500,000
12528 Plaza Guata	2	2	1584	\$475-\$525	\$505,000
18234 Via Guadalmina	2	2	1738	\$544,900	\$525,000
17410 Plaza de la Rosa	3	2	2484	\$699,000	\$675,000

****Data from SANDICOR, Inc. for 01/02/09 through 07/02/09 and represents properties listed or sold by various brokers. If your property is currently listed this is not meant as a solicitation.****



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