

Home News of the Triangle

News To Help You Save Time And Money

Winter 2011

Growing Into a New Life

There was once a woman who lived alone in a small house. In her life she had many disappointments, and she was quite unhappy and lonely. Her husband had died long ago, her children were grown and gone, and she had very little money.

One day she noticed that a tiny stick of a tree had pushed its way up from underneath the house's crawl space and had threaded through a small hole in the floor. The woman didn't think the tree would be there long - it was weak and somewhat sickly looking. The woman checked on the sapling occasionally and expected every time to find that it had died. She was surprised, time after time, to see the little tree bravely clinging to life, despite its less-than-ideal environment.



Eventually, the woman began to bring the tree water and plant food. She also had a friend to come over and build a frame so the tree would have room to grow. It began to grow and unfurl in ways that the woman could not have imagined. It grew so well that eventually she had to tie up its new branches and support them while the tree grew more stout.

The little tree grew so beautifully that she brought in a circle of chairs and invited people in to enjoy her tree with her.

Win A Prize!

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People stopped by to ask about the tree, and the woman shared the story of the tree that started out through a tiny opening in the floor. The woman made friends with some of these visitors and she no longer felt lonely. From then on, she spent her time planting trees and they grew like no others. She always gave them plenty of love and encouragement, especially the seedlings that looked like they were in for a struggle. The rest of her life was rich and full.

Enjoy what's growing in your life.

Amy Shair

The person who says it cannot be done should not interrupt the person doing it.— Chinese proverb

New Hope for Preventing Alzheimer's

Scientists, searching for causes of and cures for Alzheimer's disease, may have discovered a source of protection. A Scandinavian study of 271 people ages 65-79 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 any signs of dementia. Over the following seven years, 17 participants were diagnosed with Alzheimer's. The researchers found that study subjects with slightly elevated levels of homocysteine had an increased risk (16 percent) of developing the disease, while those with slightly more of the B12 marker (which is associated with lower levels of homocysteine) reduced their risk of Alzheimer's by 2 percent.

Vitamin B12 can be found in eggs, fish, poultry, and other meats, and is best consumed through a balanced diet, not vitamin supplements. Scientists caution that more study is needed, but data is accumulating in support of the use of vitamin B12 to prevent the onset of Alzheimer's.

Winter Quiz Question

Question: How many years does it take for most pine trees to grow to six feet, the average height of a Christmas tree?

The first person to call in with the right answer will win a prize!

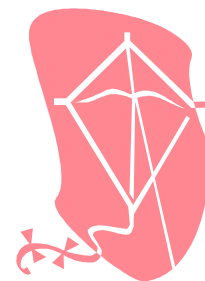
Call Amy at 469-6539 with your quiz answer.

NOTE: It usually takes 2 days for the winning answer – don't hesitate to try!

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.

New Clothing: Wash, Then Wear

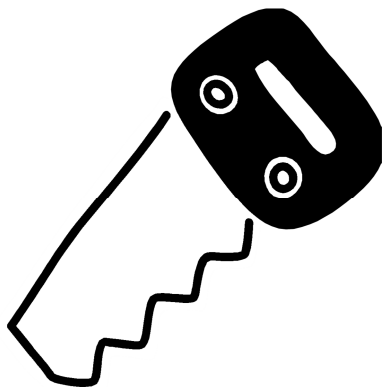
Should you wash that new shirt or sweater before wearing it? Probably, especially if it's clothing for a child.

Dr. Jennifer Shu, a pediatrician who answers questions on the CNN website, cautions that clothes have probably been handled by many different people in factories and stores before reaching store shelves.

In addition, clothing may have been sprayed or treated with chemicals to prevent bacteria growth or keep them smelling fresh. Wash new clothes, or at least air them out thoroughly, before letting them get close to sensitive skin.

The Right Tools

An old man living in the country had chopped wood for his stove by hand all his life. When his son from the city came by for a visit and saw his father hard at work with an ax, he said, "Dad, you ought to buy a chainsaw. You'll cut more wood in an hour than you can in a day with an ax."



The father, knowing how smart his son was, went to a nearby town and purchased a chainsaw. But he found it took much longer to cut the logs he needed, and after two days he took the chainsaw back to the store.

"This doesn't work," he told the clerk. "It's heavy, it's hard to move, and it doesn't cut wood at all."

"Well, let's take a look at it," the clerk said. He took the chainsaw outside and yanked the cord to start it up.

The old man clapped his hands over his ears and shouted, "What's that awful noise?"

Techniques to Prepare for a Rainy Day

Financial planning experts recommend having an emergency fund in case something unexpected like a layoff or injury interrupts your paycheck. Your safety net should cover at least six months' worth of living expenses. Here's how to calculate what you need to save:

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Gather your financial records for the past 12 months. Include bank and credit card statements, ATM receipts, and canceled checks.

Create a 12-month grid on paper. Down the left-hand side write all your fixed monthly expenses: mortgage or rent, insurance policies, car payments, utilities, medical expenses, etc. Then add other major spending categories such as food, entertainment, etc.

Do some arithmetic. Use the financial documents you collected to calculate the amount you spent in each category during each month of the past year. Total the expenses for each month and then add them together for a yearly figure.

Divide the figure by 12 to determine average monthly expenditures. Then multiply the average by six (or eight, for a more comfortable safety net). This is how much you should put aside.

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.

Remember, this is an emergency credit card to be used only when you've gone through all your savings in the emergency fund. Don't use it for any other expenses.

Fall Newsletter Quiz Answer

Question: Citizens of Switzerland are prohibited from serving in any foreign army, with what notable exception?

Answer: The Vatican

Source: www.triviabug.com

Congratulations to Betsy Graham for being the first caller with the right answer. She has received a gift.

Humor in Their Genes

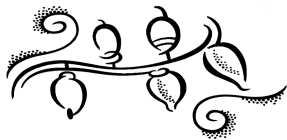
Humor was a family business for the Marx Brothers. They traveled the country with their parents as part of a vaudeville act, playing the role of "children" until they were 20. Their mother always insisted they be charged half-fare and routinely told everyone she met that her children were only 13 years old.

One day a railroad conductor came to her seat and demanded full fare. Mrs. Marx informed him that her sons were 13. The conductor replied sarcastically, "Well, one of your 13-year-olds is in the washroom shaving, and another one of them is in the club car smoking a cigar."

The Marx mother just shook her head and replied, "They grow up so fast."

Holiday Lights: How to Safely Economize

Who doesn't love the sight of holiday lights twinkling all about? Just don't take any chances with safety—or run up a huge electricity bill. Here are a few tips to consider when planning your holiday display:



Do you still use those old traditional sets of colored bulbs? If you do, you should be aware that some of those older strings can

use up to 10 watts per bulb. Strings of modern miniature lights use about 70 percent less electricity—and the bulbs last longer. If you want super efficiency, buy some LED holiday bulbs.

These bulbs are safe to touch, won't burn your hands, and they're shockproof and shatterproof. Best of all, LED bulbs present no fire hazard, the bulbs last a long time, and they can cut your energy costs by 85 percent.

Additionally, don't overload your home's electrical circuits. Older homes generally carry a maximum of 1,800 watts. Newer homes generally can handle 2,400 watts. All outdoor cords, plugs and sockets should be weather-proof. Keep your electrical connections off the ground. Make sure your wiring is clear of drainpipes and railings, too. Check your light sets for frayed wiring, damaged sockets, or cracked insulation before you decorate. If you find any of these problems, replace the entire set.

Make sure you buy the kind of lights you need—indoor sets for your tree and other areas inside your house, and outdoor sets for exterior displays.

Lastly, always make sure that the lights you purchase have the Underwriters Laboratories label, which ensures that they meet safety requirements.

Go Ahead, Take a Chance

Have you ever had an opportunity that seemed like a long shot slip through your fingers? The following story about the great poet and writer Langston Hughes is a good illustration of why you should take advantage of any opportunity that comes your way—no matter how small.



IMPORTANT:

It is a great time to buy a home !

If you or someone you know has a solid job and good credit, this is a great time to buy a home!

SPREAD THE WORD !

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Mr. Hughes had grown up very insecure and unsure of himself after his mother and his father sent him to live with his grandmother. Later in his life, he was working as a busboy in a hotel. While Hughes was working there, Vachel Lindsay, a well-known poet of the day, stayed at the hotel. Lindsay was in town for a reading tour.

While the poet was eating his breakfast one morning, Hughes managed to get up the courage to approach Lindsay. Without saying a word, he laid copies of his poems on the table next to Lindsay's plate and left.

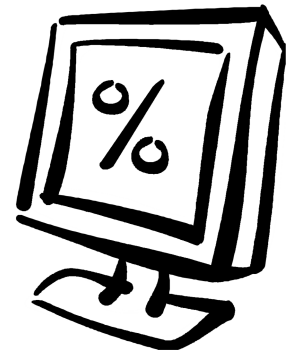
The next day Hughes picked up a newspaper and read that Lindsay had announced a great discovery: a significant new voice in poetry. The veteran poet had read some of the novice's poems at the reading the night before.

Later, Hughes reported to work at the hotel for his shift, and when he did he was mobbed by photographers and reporters.

Hughes went on to live a life of great literary success. In his poetry, he used the rhythms of African-American music, particularly blues and jazz. Overcoming his insecurity also helped him experiment with rhythmic free verse, which set his poetry apart from all others of his day.

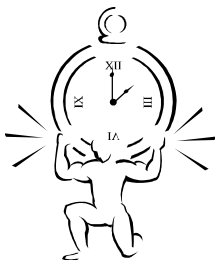
Increase Screen Text Size

To reduce eye strain for computer users, the Nova Scotia Association of Optometrists recommends increasing the text size on your screen at least three times the size of the smallest text you can read. "If you have to lean forward or backward to read what's on the screen, the text is too small," says Dr. Paula Gaudet, president of the association. "Increase the point size until you can read it easily while sitting back comfortably in your chair."



Remember, also, to think about the amount of lighting that is in the room where your computer is located. As we age, the ability of our eyes to gather light diminishes, and lighting needs increase over the years.

Short-Term Stress May Be Good For You



Medical experts have been saying for years that chronic stress can damage your health. A new study, though, by researchers at Ohio State University indicates that short-term stress can actually boost the immune system. The study, in mice, suggests that intense stress, lasting no more than a few hours, encourages the immune cells to protect the body from such threats as bacteria or viruses. And the immune response remains strong for several weeks to several months after the stressful incident. So maybe taking an exam or having a fender-bender may actually improve your health.

Timely Gardening Tips

- Inventory the landscape plantings around your house during January. See if any plants have grown too large for the spot where they were planted and need to be moved. Also, determine if other plants need to be thinned, pruned, or even removed if they no longer fulfill their intended purpose in the landscape.
- Bare-rooted deciduous plants may be planted in January. These include fruit trees, nut trees, shade trees, and many shrubs and vines, including roses – in short, everything that loses its leaves in the fall.
- Plant balled-and-burlapped evergreen trees and shrubs during January. The top of the ball should be at ground level.
- If you are moving a plant this month, be sure to dig the soil ball large enough. The diameter of the ball should be 8 to 10 inches per inch of trunk diameter.
- Prune back pampas grass to within 10 inches of the ground now that the leaves are dormant. Late pruning could injure new emerging leaves. Ornamental grasses can be divided now.
- Morning sunlight or bright, indirect light will prolong the period of enjoyment of those potted holiday gift plants you may have received. Though the dryness of heated houses evaporates water quickly, do not over-water houseplants – keep the soil only slightly moist. Too much watering is probably the greatest cause of houseplant mortality.
- Fall leaves should have been picked up by now.
- Anti-desiccants, used to prevent cold damage to shrubs, also are useful in preventing the quick-drying of cut greens used in Christmas decorations. Any greens that are not used with their stems in water (such as wreaths, garlands, swags) will last longer if they are sprayed with an anti-desiccant.
- Whether you plan to use a living Christmas tree this season or a tree that has been cut, be careful that the plant does not become a fire hazard. Plants kept for long periods indoors dry rapidly in a hot, dry atmosphere. If you select a container-grown or balled-and-burlapped evergreen tree for use as a living Christmas tree, soak the ball thoroughly before bringing the plant inside. Keep foliage sprayed with a mister to keep the leaves healthy. Move the plant outdoors to a permanent location as soon as the holidays are over. NOTE: Use only fireproof decorations on the tree and check strings of lights for frayed wires. Be careful not to overload the electrical circuit. And do not leave the tree lights burning overnight.



We can't do everything for everyone everywhere, but we can do something for someone somewhere. – Richard L. Evans