

Purvi's Home News

News To Help You Save Time And Money

October 2014

Don't Look Down

A man who was afraid of heights decided to conquer his fear by rappelling down the side of a steep cliff. A guide was on hand to help him, but as he stood on the edge of the cliff, the sight of the long drop and the rocks waiting for him down below made him freeze.

The guide gave him some simple advice: "Don't look where you don't want to go."

By this simple twist on familiar goal-setting advice ("look where you want to go"), the man was able to complete his descent.

The following Monday at work, the man remembered his mountaineering advice. He had been stressing about all the stuff he didn't like about his work: his boss, his effectiveness, his job duties, some of his co-workers. His efforts to fix these issues just made him feel anxious.

After his climbing trip, he realized that, metaphorically speaking, he had been staring directly down the mountain at these issues at work—looking only where he

didn't want to go. He decided to try an experiment and resolved to "see" only things he enjoyed about his job for the entire day.

The result? He found himself relaxing more, getting along with his boss better, and getting more done.

Next time you find yourself buried in pessimism...take the guide's advice and don't look where you don't want to go. Focus on things you enjoy about the situation. It may not fix the problems, but you'll probably feel better.

~ Purvi Shah



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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.

Who Should Invest In Real Estate?

Buying an extra condo or home can be a solid investment for both homeowners 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).

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 \$20 gift certificate

September Quiz Question

Q: *What do you see in fall, but not in summer, winter, or spring?*

A: *The letters F A L.*



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.

Have You Read This?

Following is a list of the 10-bestselling books over the last 50 years. Have you read them?

1. *The Bible*: 3.9 billion copies
2. *Quotations from Chairman Mao Tse-Tung*: 820 million copies
3. *Harry Potter* series: 400 million copies
4. *The Lord of the Rings*: 103 million copies
5. *The Alchemist*: 65 million copies
6. *The Da Vinci Code*: 57 million copies
7. *The Twilight Saga*: 43 million copies
8. *Gone With the Wind*: 33 million copies
9. *Think and Grow Rich*: 30 million copies
10. *The Diary of Anne Frank*: 27 million copies

Walk Or Run? It Might Not Matter

Walking and running are two of the simplest ways to exercise. Aside from a good pair of shoes, you don't need any training or fancy equipment, just some space and time. But which is better for you?

In some senses, according to a study reported in USA Today, they're equally beneficial, depending on how much time you're willing to invest. Two scientists studied data from over 33,000 runners and 15,000 walkers, monitoring blood pressure, cholesterol, blood sugar, and other vital health indicators over six years. They found that, although walking requires more

time than running an equal distance, the health effects come out the same as long as the amount of energy expended is equivalent. Running does burn more calories in less time, but a long, brisk walk can be just as healthy—and easier on your knees.



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