

Vijya's Home News

News To Help You Save Time And Money

January 2009

New Year's Resolutions For Success

Ralph Waldo Emerson (1803-1882), philosopher, poet and public speaker, wrote this a long time ago, but his thoughts are still timely for today, especially when we think about making New Year's resolutions:

To laugh often and love much; to win the respect of intelligent persons and the affection of children.

To earn the approbation of honest citizens and endure the betrayal of false friends; to appreciate beauty; to find the best in others.

To give one's self; to leave the world a bit better, whether by a healthy child, a garden patch, or a redeemed social condition.

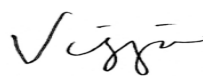
To have played and laughed with enthusiasm and sung with exultation; to know that even one life has breathed easier because you have lived...

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This is to have succeeded.

**Wishing you every success
in 2009!**



Snowboard Safety

Snowboarding is great fun, great exercise – and the greatest cause of outdoor-activity injuries, accounting for a quarter of outdoor-activity emergency room visits. Beginning snowboarders sustain the most injuries, with 25 percent of injuries occurring during a snowboarder’s first experience and almost half during the first season of snowboarding. But even the most experienced snowboarder is susceptible to fatigue, a fall, or a collision with a tree or another snowboarder or skier, so here are some snowboard safety tips:

Get in shape before the season starts. Don’t try to snowboard yourself into shape; you’ll enjoy the sport more if you’re physically fit. Once you’re on site, warm up your muscles prior to snowboarding, and again after stops for rest or lunch.

Obtain proper equipment, including a snowboard suited to your size and skill level, proper boots and bindings, and a safety device to help prevent runaway equipment. Consult with the staff at a reputable snowboard shop – they’re trained to match your equipment to your needs.

Wear proper clothing, which means *protective* clothing: padded pants, helmet, goggles or sunglasses, gloves or mittens, and wrist guards. Your clothing should be windproof and waterproof, brightly colored for maximum visibility, and multi-layered so layers can be added or taken off as conditions or your exertion levels change. And don’t forget the sunblock.

Beginning snowboarders should take lessons from a qualified instructor; experienced snowboarders should take a refresher course. Choose slopes that are appropriate for your ability, and don’t snowboard alone.

Understand the snow conditions and study a map of where you’ll be snowboarding. Observe all posted signs and warnings. Keep off closed trails and out of closed areas.

When snowboarding downhill, remember that people below you have the right of way; you can see them, but they can’t see you.

Take a break if you’re tired, or call it a day and save your energy for next time.

No Ghosts

A young American tourist goes on a guided tour of a creepy old castle. At the end of the tour the guide asks her how she enjoyed it. She admits to being a bit worried she might see a ghost in some of the dark, cobwebby rooms and passages.

“Don’t worry” says the guide, “I’ve never seen a ghost all the time I’ve been here.”

“How long is that?” asks the girl.

“About 300 years.”

How To Shop Smart

According to the National Automobile Dealers Association, the average retail price for a new car last year was \$28,450. That's a pretty significant purchase for most of us. Here's how you should go about buying your new car, according to the Federal Trade Commission's *Facts for Consumers* publication:

Do your homework. That means checking out publications at a library or bookstore, as well as on the Internet. Look at the features offered and prices listed.

Don't be in a hurry. Shop around. Look for the best price available. Compare models and prices at different dealerships.

Be ready to negotiate a price. Dealers may be willing to bargain on their profit margin, which often runs between 10 percent and 20 percent.

If the dealership doesn't have what you want, consider ordering your car. That way you'll pay only for the features you want. On the other hand, dealers are often willing to bargain to move the cars that are already on their lot, so check out all your options.

If you're trading in an old car, make sure you know the value of it before you strike a deal; the Kelley Blue Book Web site, www.kbb.com, is a good place to start. Remember that you can probably get a better price by selling your car yourself, but it will likely require more time and effort.

Health Benefits Of Showers

A steamy shower can alleviate many wintertime ailments, including congestion, sore throat, and dry nasal passages. To get the most out of your shower experience, follow these recommendations from health professionals:

- Don't use water temperatures higher than 100 degrees Fahrenheit because it's too drying to the skin and hair.
- Alternate hot and cool water to stimulate blood circulation. Hot water increases blood flow and reduces muscle tension, while cool water constricts blood vessels and invigorates the body.
- Use a loofah sponge to increase circulation and thoroughly cleanse skin, while mildly exfoliating. Scrub gently in a circular motion.
- If you have a handheld shower head, spray your feet and legs to get blood flowing.
- Consider adding a steam unit to your shower to increase these benefits, and installing a shower head filter to reduce chlorine levels.

It's Time For Turnips!

Have you thought about adding turnips to your winter fare? These two-for-one vegetables have an edible root and greens, both filled with nutrients. Turnip roots are a good low-calorie source of dietary fiber, vitamin C, manganese, riboflavin, vitamin B6, folate, calcium, and potassium. Turnip greens are rich in vitamin A, and lutein, an antioxidant that helps prevent cataracts and cardiovascular disease and has been shown to reduce the risk of age-related macular degeneration, a condition that can lead to vision loss.

The Internet abounds with turnip suggestions and recipes, from using the greens in a salad to including the root in stews and casseroles to simply slicing a raw turnip for your crudité's plate. Just google "turnip recipes" and – try turnips!

How To Make The Most Of Your Medical Appointments

Have you ever left a doctor's office and asked yourself, "What did that doctor just say?" If so, you're not alone, say researchers at the University of Rochester Medical Center in a study originally published in the *Journal of General Internal Medicine*. In fact, it's common for patients to forget half of what they've been told during a medical visit, according to Jordan Silberman, lead author of the study. Poor recall makes it unlikely the patient is going to comply, he says, because if the patient can't remember what he or she is supposed to do, they're not going to do it.

However, doctors play a part in their patients' poor recall. In the study, only about one-third of the physicians wrote down instructions for their patients. About half of the physicians repeated their recommendations, but some repeated only about 10 percent of the information the patients needed. Very few of the doctors asked the patients to repeat the information back to them, a technique that has been recognized as one of the best ways to make sure that patients recall medical advice.

What can you do to make sure you remember what you're supposed to do? Take a notebook and title it "Medical Instructions," write down what your doctor tells you, and before you leave read it back to your doctor. Ask him or her if you've got it right, and if there's anything you've left out.

New Year's Eve: The Midnight Kiss

According to some cultural historians, the tradition of kissing at the stroke of midnight on New Year's Eve dates back to old English and German folklore that held that the first person you encounter in the New Year is indicative of the luck that awaits you in the year ahead. Over time, this evolved to people ensuring that their loved ones were nearby, and the shared kiss came to symbolize the hope that love will last throughout the year. But others contend that the kiss came about at masked balls held on New Year's Eve. The masks represented evil spirits of the old year. At midnight the masks were removed, and revelers kissed as a way to purify the New Year.

January Quiz Question

What is the largest national park within the U.S. National Park Service System?

Check out our blog to find the answer. Email us with the answer and secret passcode to be entered into a drawing for a chance to win a \$25.00 gift card to PF Chang.

www.vijya.com/blog

First Get-Out-Of-Debt Step

If you're like many people, you use your credit card for *everything* – even for routine or daily purchases. To break that habit, here's a simple idea to help get a handle on the situation: Pay for everything with cash for one month.

If you can't manage to go cold turkey, then target certain things that you'll pay only cash for during the month – groceries, for instance. Once you get started, you'll likely gain momentum and encouragement from what you've accomplished. If you're in financial hot water, this may be the jump-start you need to devise a get-out-of-debt plan.

Here are some money-saving tips that will bring you more of that cash to spend: **Pack your lunch**; even one lunch a week will make a difference. **Buy produce in season**, and plan menus according to what's on sale. **Buy generic** shampoo and dishwasher soap, and generic drugs when possible. **Group your errands** to save gas, and carpool if possible (even one day a week will make a difference). **Quit the gym** if you don't go. **Talk to a financial planner** about your goals and how to reach them.



Who Invented Velcro?

The idea for Velcro, that handy fastener that appears on everything from clothing to camping equipment, came from a hike in the woods. In 1948, Swiss inventor George de Mestral and his dog returned home from their walk covered with burrs. De Mestral examined the sticky seed pods under his microscope and saw the small hooks that enabled them to cling to the fabric of his trousers. He set out to make a fastener that worked the same way, using hooks and soft loops. After much trial and error, he patented his invention in 1955.

The word *Velcro* – now a registered trademark – comes from the French words for velvet (*velour*) and hook (*crochet*). De Mestral formed Velcro Industries, today a global company that sells its products to apparel, auto, electronic, and consumer markets worldwide.

Could You Benefit From New Skills?

A recent survey by staffing company Accountemps determined that the number one career-related resolution is to learn new skills. If you can't afford to go to formal classes or add another degree, think about picking up extra skills on the job by filling in for others on vacation, through volunteer work that challenges you, and/or from a professional mentor.

To deserve success is more important than to achieve it. — Lester Pearson

The Tale of Two Homes - A Client Story

Here's a quick story of how Vijya helped us and would likely be able to help you or anyone you introduce to her.

A few months after my husband and I got married, we decided we would stay in our Georgetown neighborhood house in Seattle for at least another two years-giving us opportunity to settle into our new relationship, maybe start a family, and complete our ideas for a great kitchen remodel. Fast forward six months-at which point we'd torn out our old kitchen and was only partially complete in the remodeling project-we learned that not only was I already pregnant, but with twins! There was no way our postage stamp size of a house could accommodate us, twins, and all the friends and family we would have in our home helping us out.

So, one week later we called Vijya to set up a market analysis for our current house and start searching for a new home. One week after that and Vijya had found us a great home in West Seattle that met all of our unique needs. We felt so confident about the purchase we bought re-claimed cabinets for the kitchen of the new house even before we'd had keys in our pocket. Yup! Another kitchen remodel was in the works less than a month later

We waited to put our Georgetown house on the market until we moved into the new home. Within one week we had a signed purchase agreement for it and cash in our pockets shortly thereafter. Vijya's market knowledge, attentiveness, and outstanding negotiation skills made our transition from newlyweds to having a complete family smooth - at least in the home department!

Just as we know we won't stay in this house forever, we know Vijya will be the first person we call when we're ready to make that next move !

Help us spread the love!

We are looking to update our service directory and hope you will introduce us to those you trust. Our directory covers residential and commercial services (like contractors, plumbers, electricians, landscapers, etc.) to professional services (like lawyers, doctors, consultants of all types, etc.) Whether it's excellent customer support or an outstanding service/product that makes them unique, we want to know about them. Please send us the company name, contact person, and all pertinent contact information. We will note the information in our directory and refer our clients to the people you trust- just as we hope you trust us enough to introduce us to those you know needing real estate assistance. It's our goal to keep our clients happy and know that we are providing them the best customer service possible!

Thank you,

Vijya

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New Words for Your New Year?

What if you could take an “old” word and make it “new” just by changing a letter or two? Here are some old words made new – just for fun:

Intaxication: Euphoria at getting a tax refund, which lasts until you realize that it was your money to start with.

Guiltar: A musical instrument whose strings are pulled by your mother.

Inoculatte: To take coffee intravenously when you’re running late.

Giraffiti: Vandalism spray-painted very, very high.

Sarchasm: The gulf between the author of sarcastic wit and the person who doesn’t get it.

Governmentd: Trying to fix everything through politics.

Arachnoleptic Fit: The frantic dance performed just after you’ve accidentally walked through a spider web.

Fleezing: Running for your life, in the cold.

Beelzebug: The devil in the form of a mosquito, that gets into your bedroom at three in the morning and cannot be cast out.

Hipatitis: Terminal coolness.

Bozone: The substance surrounding stupid people that stops bright ideas from penetrating.

May your New Year be filled with new words, new ideas, new friends – and no guiltar!

Calendar of Events

January	February	March
19 MLK Day	2 Groundhog Day	17 Saint Patrick’s Day
20 Inauguration Day	14 Valentine’s Day	8 Daylight Savings Time
27 Operation Nightwatch	16 President’s Day	21 Prosthetics Outreach Foundation Auction

Volunteer With Us At Operation Nightwatch

Vijya & Associates would like to share with you a volunteer opportunity we've been participating in for several years now: Operation Nightwatch (www.seattlenightwatch.org; 206-329-2099)- a ministry in Seattle's central district. On the 4th Tuesday of every other month, Vijya & Associates makes a trip to Costco to buy enough food to feed dinner to 100+/- people. We then collect at Operation Nightwatch to make and serve the food to the Operation Nightwatch community.

Operation Nightwatch is a Christian ministry seeking to meet the physical, social, psychological and spiritual needs of Seattle's night community. They provide emergency dispatch to shelter, hotel vouchers for families, meals, blankets and pastoral care for those in need. Their services are free of charge and funded principally by contributions from individual donors.

If you are interested in helping or want more information, please let me know. Giving back to the community is one way we show that we truly care!

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Here is our Operation Nightwatch volunteer schedule for 2009.

January 27th, March 24th, May 26th, July 28th, Sept 22nd, November 24th.

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