

A Lesson To Remember

A circus owner had become disenchanted with his star performer: a trained elephant who was starting to show his age. The circus owner accepted the fact that the elephant was no longer drawing the same large audiences, and he made the hard decision to take the elephant to auction, where he hoped that a zoo or sanctuary would purchase the beloved star and house him in his old age.

Word got out that the circus owner was going to sell the elephant. An auctioneer, recognizing his chance to turn a profit, offered the circus owner two thousand dollars in advance.

A few days later, the circus owner went to auction in the hopes of finding a young, new elephant to train and saw that the auctioneer was now taking bids for his old elephant. The auctioneer began to pitch the elephant: "Look at the strength in his muscles! This handsome beast will work tirelessly!" Upon hearing this, a man bid two thousand dollars.

The auctioneer continued his patter: "See the compassion in this animal's eyes? He would be perfect in a petting zoo, gentle with children and able to entertain people for hours!" Another man bid three thousand dollars.

The auctioneer continued with his praise and the bids started going higher and higher until, finally, a man bid ten thousand dollars. The auctioneer announced that the animal was "Sold!"

With tears in his eyes, the winning man— the same circus owner who'd earlier sold the elephant for two thousand dollars— walked up, gently stroked the elephant, and whispered to him: "I am going to take care of you for the rest of your life!"





The Invention of January

Happy January, the traditional first month of the year! January is named for Janus, the Roman god of the doorway or the gatekeeper, which is appropriate as January is the doorway of the year.

But how did January get to be the first month of the year?

January 1 became the first day of the New Year in 45 B.C.E. when Julius Caesar reorganized the current calendar, making it solar rather than lunar.

Until that point, March 25, the spring equinox, was generally considered the logical start of the New Year.

Caesar's Julian Calendar was the predominant calendar in the Roman world, most of Europe, and in European settlements in the Americas and elsewhere, until it was replaced by the Georgian calendar, disseminated in 1582 by Pope George XIII.

MOUNTAIN WEST MORTGAGE

Is Cash Losing Its Cachet?

On the road towards a cashless society, paying with plastic is the preferred way to go.

A survey from CreditCard.com found that 51% of adults under 30 will use a credit or debit card for purchases under \$5, while 77% of people 50 or older prefer to pay cash when buying something for \$5 or less.

Debit cards are more popular than credit cards among the younger generation by a 3-to-1 margin, and they hold a 2-to-1 margin among users of all ages.

What's more, electronic transfer apps like Venmo are gaining in popularity, to the point that even debit cards may someday be as rare as having spare change in your pocket.



"Other" January Firsts

Aside from New Year's Day, here are more interesting and notable
January remembrances and celebrations.



1880

US Patent #223,898 was granted to Thomas A. Edison for "an electric lamp for giving light by incandescence."

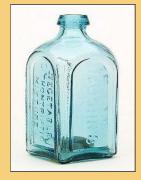


1913

US Patent #1,049,667 was granted to William Burton for the manufacture of aasoline.



Insulin was first used in the treatment of diabetes.



1930

The Mickey Mouse Cartoon first appeared in newspapers.



With Experience Comes Wisdom

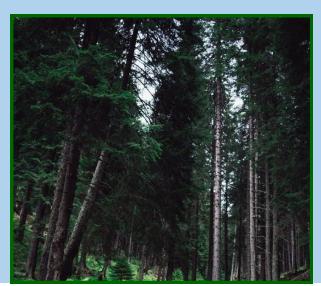
Lumbering is a dangerous occupation, but one instructor became famous for training novices to bring down the tallest pines with the fewest injuries.

One day a group of instructors arrived to learn his methods. He was willing to demonstrate and had everyone follow him to where the tall trees were being cut. The instructor sent some novices high into the pines to trim branches before felling the trees. However, as soon as they all were high in the treetops, he surprised the observers by taking a nap while the class worked above him.

It was only when the rookies had worked their way down about 20 feet above ground that he awoke. He began to watch them very carefully and warn them to watch their footing, test their weight before venturing onto a branch, and so on. One of the observers asked him why he'd waited so long to stress safety.

The instructor said, "When the novices are high up, their fear makes them learn to watch every step. But when they've learned a little, accomplished a little, and descended to what they think is a safe height, they tend to get careless—and that's when they need extra warnings about caution."

He taught the observers what experienced leaders everywhere know — anticipate the dangers of expertise and overconfidence, as much as ignorance and fear.





A Hug Beats A Fight

The next time your small child throws a temper tantrum, try giving a hug instead of a lecture. You might be surprised at how effective a hug can be in quieting a child in the midst of a meltdown.

Hugs can defuse a child's hurt or anger, making it easier for him or her to listen to what you have to say.

I don't know what it is, doc," the nervous young man said. "I just don't feel good."

The doctor examined him and ran some tests.

After consulting with her nurse, she came back into the examination room with three large bottles of different-colored pills.

OK," the doctor said. "I want you to take one blue pill with a large glass of water every two hours. Also, go ahead and take one green pill with a large glass of water every three hours. Finally, take one of the yellow pills, with a large glass of water, every four hours.

Geez, that's a lot of pills," the patient said.
"What's the matter with me?"
You're not drinking enough water."



384 W Center Orem. UT 84057

RETURN SERVICE REQUESTED



Larry Fry

NMLS #270858

Mortgage Consultant

801.362.9134

Let us help you keep your New Year's resolution!

Many people have resolved to purchase a home in 2019.

Perhaps your friends, children, or grandchildren are among them? Often it can be hard to know what steps to take in order to reach this goal. I would love to sit down with them and create a plan. Let me be your resource for helping your loved ones achieve this goal.

