

#1041
9.5.2016

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1. Reflections

Note: Check Section 2 to find out how behaviors sabotage your savings, then Section 2, part 2, for several other articles that you'll find of interest.

Also, if you're reading this via Facebook or LinkedIn, please be advised that you will get it quicker if you get it via email. Another advantage: You'll never miss it that way because you may not have logged in for a day or two. And in the unlikely event you're not already a subscriber, all you need to do is send an email to: bjnbc@aol.com and put SUBSCRIPTION in the subject line.

A. Cynthia, my beautiful bride, and I:

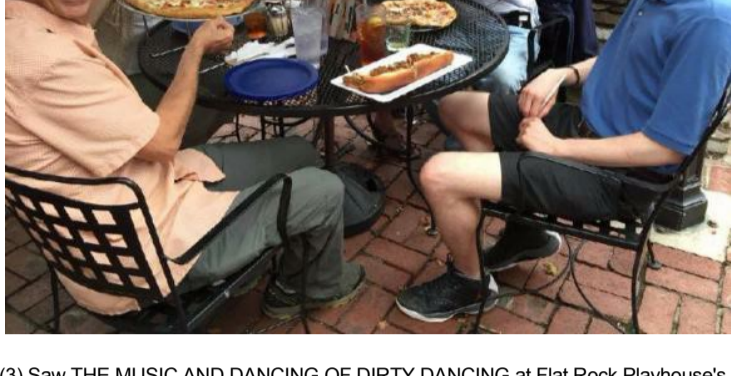
(1) Were dazzled by the performance of Alan Malpass in Asheville Aerial Arts' production of BECOMING at Asheville Community Theatre. Kudos, also, to Christine Aiken, writer and artistic director; Scott Cameron, the narrator; and everybody else in the amazing, talented cast. For more pictures, please click: [Here](#)



Seeing the show brought back memories to Cynthia of the time when she took a trapeze course at the Omega Institute and actually flew through the air!



(2) Joining us at the show and then afterward for some tasty pizza at Mellow Mushroom were our friends (on the left) Grant Randall and Ginny Plaisted. Grant's son Dan *on the right) accompanied us at dinner. Ray did a fine job serving us.



(3) Saw THE MUSIC AND DANCING OF DIRTY DANCING at Flat Rock Playhouse's downtown location in Hendersonville with our friends Tom and Marcy Gallagher. The show was a lot of fun, and it was well-directed by Lisa K. Bryant. Alex Shields' music direction was equally spot on. We got a special kick out of the fact that audience members were encouraged to get up and dance during several numbers. Naturally, we did just that.



We also got to have a great lunch next door at Never Blue. Our server, Stephanie, was excellent.

(4) Another restaurant we went to, Wild Wok, is rapidly becoming our favorite Chinese eatery in the area. The food is always good, we like the decor and Kendra is becoming one of our favorite servers.



B. During my recent trek up North, I met with my financial adviser Ed Kohlhepp. He gave me some custom-printed M&M's to bring home to Cynthia. Most of them had company's tag line on them: dream, plan and succeed. But we especially enjoyed that some had Ed's face on them that you can see closely if you look at the picture below.

Note: Ed's firm, Kohlhepp Advisors, is the absolute best. You don't have to be located where he is (Doylesstown, PA) if you want him to also advise you, thanks to email, phone, Skype, etc. For more information, please click: [Here](#).



C. I've passed the Happy Hill Restaurant on Patton Ave. many, many times since moving to Asheville. However, I finally got to grab lunch there the other day with my friend Bill McMamanns. Our sandwiches were good, and we received friendly service from Tracy



D. Condolences to:

- (1) Drew Emanuele and family on the passing of two of Drew's cousins.
- (2) Joel Mazellis and family on the passing of Joel's brother.

E. Congratulations to:

- (1) Robert Fuller on getting hired as Production Assistant for Plan A Films.
- (2) Dennis Yurenka and Svetlana Lana on their marriage.
- (3) Tina FireWolf on being chosen as a speaker at TEDxAsheville 2016.
- (4) Danny and Callan Pleasant on the birth of their daughter, Layken Hope Pleasant.
- (5) Frank Goldsmith on his guest column on Labor Day that appeared in the CITIZEN-TIMES. To read it, please click: [Here](#)
- (6) Michael and Kelsey Sanders on the birth of August "Augie" Palmer Sanders, their son and, also, to Brian and Carole Biro on becoming grandparents. And to Jenna Biro on becoming an aunt.
- (7) Michael Sanders on his graduation from W&M EMBA program.

F. Corrections:

- (1) Last week's issue mentioned my annual trek up North, but failed to mention the fact that I also got to spend time with my friend Jean Brenner. Sorry 'bout that!
- (2) I also mentioned that Liz Settle had her photography featured on the front page of the PHILADELPHIA INQUIRER. What I wrote here is the correct spelling of her last name.

G. Reminder: There's still time to enter ...

***** CONTEST #18 *****

At least two readers (and possibly more) will win a choice of a Book on CD from a list of gently used CDs that I've used for previous reviews.

Note: Listening to books on CD is a great way to make driving and/or exercising more enjoyable. In addition, you can also learn a lot this way.

To enter: Send an email to: bjnbc@aol.com and put CONTEST #18 in the subject line. In the body of the email, please include your snail mail address. All entries must be received on or before Monday, Sept. 12, at 9 p.m.

***** BLAINESWORLD BEST AWARD *****

This week, it goes to Keith Jones--a sales representative for DIRECTV located at Sam's Club in Asheville.

Switching cable providers wasn't even on my radar screen until I recently stopped in the above store to make some other purchases. At the same time, I was doing some exploratory research into the possibility of buying a larger screen TV.

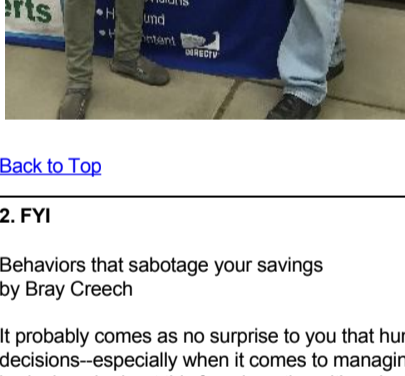
Keith approached and asked if he could answer any questions. I asked him several, not knowing at the time that he wasn't even a Sam's Club employee. I found him to be both knowledgeable and friendly.

He then inquired about my cable provider and when I told him it was AT&T, he explained that this company had just become part of DIRECTV. In addition, he showed me how I could save money each month if I switched over now, and he also showed me that DIRECTV offered several advantages that I didn't have with AT&T.

And when he told me about a \$300 gift card that I would received after making the switch, the decision became a no-brainer for me.

Lastly, I was impressed how Keith made himself available for follow-up help after the sale. I've already taken him up on that offer, calling him with some questions I had.

Note: He is usually at Sam's Club most every day from 1-7 p.m. Ask for him by name. If you want to make sure he is there when you go there, call him at 251.402.4004.



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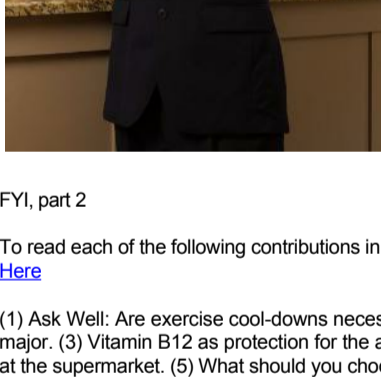
2. FYI

Behaviors that sabotage your savings
by Bray Creech

It probably comes as no surprise to you that humans sometimes make irrational decisions—especially when it comes to managing our money. While you've probably had a hunch about this for a long time, it's only recently that economics and psychology have come together in a new field called behavioral finance that blasts apart the old idea that when it comes to our individual and family investments, we are fully rational at all times.

It turns out that many of us rely on our intuition and gut feelings when making financial decisions. And we do this in predictable and sometimes destructive ways.

For the rest of this informative column, please click: [Here](#)



FYI, part 2

To read each of the following contributions in full, please click:

[Here](#)

- (1) Ask Well: Are exercise cool-downs necessary? (2) Four steps to choosing a college major. (3) Vitamin B12 protection for the aging brain. (4) How to pick the fastest line at the supermarket. (5) What should you choose: time or money?

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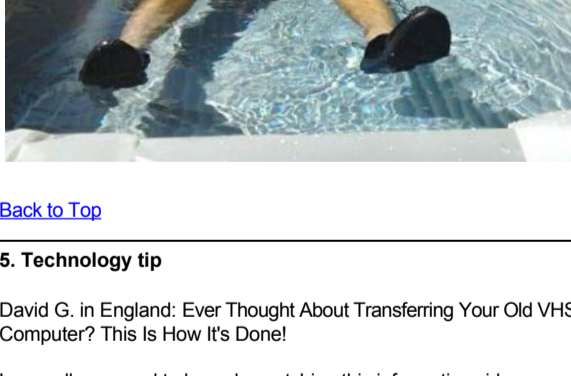
3. Joke 1

One day a blonde came home from school and found her mother and said, "Hey, Mommy! Mommy! Today in school we learned to count. The other kids could only count to three but I can count to Ten.... 1, 2, 3, 4, 5, 6, 7, 8, 9, 10!" ... The mother responds, "Very good honey." ... The blonde asks, "Is that because I'm a blonde mommy?" ... And the mother responds, "Yes dear." ... Next day, the blonde came home and went to her mother and said, "Today in school we learned our ABCs! The other kids could only get to D but I can get to K! ... A, B, C, D, E, F, G, H, I, J, K!" ... The mother says, "Very good honey." ... The blonde then asked, "Is that because I'm a blonde, Mommy?" ... The mother responds, "Yes dear." ... The third day, the blonde came home from school and said to her mother, "Mommy today in school we went swimming! But I was the only one who had breasts. Is that because I'm a blonde, Mommy?" ... And the mother responds, "No Honey, it's because you're twenty five."

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4. Joke 2

My kind of carpooling! If you agree, let me know that you support a change in the carpooling laws. If we get 2, 135,726 others to do so, maybe we can even get them to a change the law--and allow such an occupant to count toward the minimum number of riders required to use carpool lanes.



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5. Technology tip

David G. in England: Ever Thought About Transferring Your Old VHS Tapes To Your Computer? This Is How It's Done!

Learn all you need to know by watching this informative video:

[Here](#)

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6. Joke 3

Damn, I always thought I was soooo cool with this look!



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7. A quote I like

"I think women are foolish to pretend they are equal to men, they are far superior and always have been."--William Golding (1911-1993). British novelist, playwright and poet best known for his 1954 novel, LORD OF THE FLIES

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8. Thought for the day

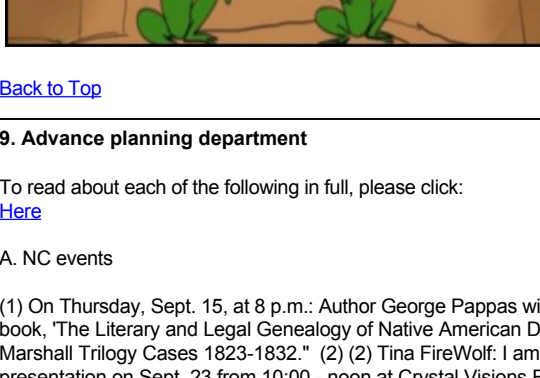
A group of frogs was traveling through the woods, and two of them fell into a deep pit. All the other frogs gathered around the pit. When they saw how deep the pit was, they told the two frogs that they were as good as dead. ... The two frogs ignored the comments and tried to jump out of the pit with all of their might. The other frogs kept telling them to stop, that they were as good as dead. ... Finally, one of the frogs took heed to what the other frogs were saying and gave up. He fell down and died. The other frog continued to jump as hard as he could. Once again, the crowd of frogs yelled at him to stop the pain and just die. He jumped even harder and finally made it out. When he got out, the other frogs said, "Did you not hear us?" ... The frog explained to them that he was deaf. He thought they were encouraging him the entire time.

This story teaches two lessons:
1. There is power of life and death in the tongue. An encouraging word to someone who is down can lift them up and help them make it through the day.

2. A destructive word to someone who is down can be what it takes to kill them.

Be careful of what you say. Speak life to those who cross your path. The power of words ... it is sometimes hard to understand that an encouraging word can go such a long way. Someone can speak words that tend to rob another of the spirit to continue in difficult times. Special is the individual who will take the time to encourage another.

Source: Source: Author unknown; if you know who wrote this and/or where it came from, please notify me.



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9. Advance planning department

To read about each of the following in full, please click:

[Here](#)

A. NC events

- (1) On Thursdays, Sept. 15, at 8 p.m.: Author George Pappas will be discussing his new book, "The Literary and Legal Genealogy of Native American Disposition: The Marshall Trilogy Cases 1823-1832." (2) (2) Tina FireWolf: I am giving a free presentation on Sept. 23 from 10:00 - noon at Crystal Visions Books in Hendersonville. Title: Communicating from Chaos to LOVE.

B. PA/NJ events

"The Princess and the Pea" Retold with Music and Mirth at MCCC's Kelsey Theatre.

PS. Make it a wonderful week!

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