

John Goldhamer's Golden Nuggets of Wisdom

By John B. Goldhamer www.JohnGoldhamer.com Glen Allen, Virginia

With an Inquisitive Mind, Good Memory, Great Imagination; I offer the rare gift to give Insightful Advice

John B. Goldhamer is an Authored Tax Law Expert with *Education and Experience in All Business Disciplines*, including J.D. Equivalent Legal Education, Finance, Marketing, MBA, Accounting, and Information Technology with extensive Management Experience. John generously provides Free career and other Counseling.
John has the unusual ability to realize connections to things that others do not recognize.

Wisdom is the ability to think and act using knowledge, experience, understanding, common sense and insight. Wisdom is associated with attributes such as compassion, experiential self-knowledge, non-attachment, and virtues such as ethics and benevolence. In the classical Greek tradition, Wisdom has been defined as Sophia (Wisdom) and Phronesis (Prudence and Practical Intelligence). <https://en.wikipedia.org/wiki/Wisdom>
A Nugget of Wisdom - A thing someone has said or written that is Especially Wise, Sagacious, or Informative.

John Goldhamer's Golden Nuggets of Wisdom - Is a FREE collection listing over 250 of John Goldhamer's Original Advice, Guidance, and Recommendations; separated into Fifty Categories and includes a Table of Contents and Alphabetical Index for easy review. *With great wisdom comes the responsibility of distributing it.*

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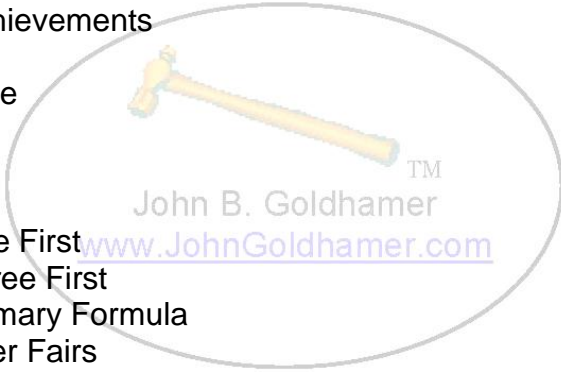
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Psychological

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Wisdom

With great wisdom comes the responsibility of distributing it.

Who is the wiser, the person with advice, or the person who asks for advice?

A wise person hears one word and understands two. — Yiddish Proverb

Intelligence

Intelligence is not just memorizing facts, but it is using *Imagination to See Relationships to Things That Others Do Not Recognize.*

It is not as important what you know, as it is that you know *How, Where, and Have a Method* to find it.

Knowing Someone Who Knows a Lot

Although no one likes a know-it-all, *they appreciate knowing someone who knows a lot.*

People Are Not Stupid

They Don't Know what they Don't Know. (*Don't recognize knowledge is there to learn*)
They Don't Know what they should know. (*Don't recognize it's been there to learn for a long time*)
They Don't Know what everyone else knows. (*Don't recognize it's there for someone to tell them*)
They Don't Know until they know it. (*Don't recognize it's a problem, but now they know*)

Personality

You can judge a person by their eyes.

Your Smile shows your Friendliness, your Eyes show your Kindness, and your Personality shows your Willingness to Help.

Perfectionist — The Three R's

You cannot be a Perfectionist *Raking Leaves, Raising Children, and Reconsidering Apologies.*

You can be a Perfectionist *Reviewing Contracts, Revising Manuscripts, and Rescheduling Meetings.*

What We Adore, Admire and Appreciate in Others

In life we *adore, admire, and appreciate* the talents in others that we do not possess.

Behavior

Behavior is either a *Learned Behavior from others* or an *Innate Behavior* with which we are born.

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Logic, Intuition, and Instinct

Most successful people are where they are in life because of Logic, Intuition, and Instinct.

Logic is held to consist of the systematic study of the form of valid inference where there is a *specific relation of logical support between the assumptions of the inference and its conclusion.*

Intuition is the *ability to acquire knowledge without proof, evidence, or conscious reasoning, or without understanding how the knowledge was acquired.*

Instinct or Innate Behavior is the inherent inclination of a living organism towards a particular complex behavior. <https://en.wikipedia.org/wiki/Logic>

Look the Part, Be the Part

Just like a photo, your "*Visual Identity*" carries the weight of a thousand words and can give a Good First Impression. For all professional positions, even if a company is "Business Casual, for an interview you should Always Dress Up!

Brand yourself as a professional. Psychologists call it [Encllothed Cognition](#), which is the influence clothes have on the wearer's psychological processes.

Tie Shoes Tight Before Meetings

When wearing shoes that tie, Tying your Shoes Tight before meetings or before leaving your home *will make you feel more confident.* This does not work with every shoe, especially loafers.

An Email is Worth 100 Meetings

If a picture is worth a 1,000 words, an email is worth 100 meetings.

People Without Authority Continue to Argue

When a person does not have authority, they will continue to argue or say that it cannot be done. Once it is recognized that the person is arguing too much, simply ask:

"Do you have the authority to do what I am asking, because if not, then there is no reason for us to continue this discussion."

I would like to talk to someone above you, who has the authority to do what I am asking.

Sometimes when asking to speak to a supervisor or a manager, a person might state:

"My manager will tell you the same thing!" Then calmly state, "*Let's find out.*"

Get Something Done

If you want something done, *give it a busy person.* They will not put things off.

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Demeanor

Judges carefully watch a witness's testimony by observing their *Demeanor, which is their appearance, attitude, and conduct.*

Generally, judges also know that when a witness touches their nose while testifying, they are normally lying, but if they simply touch their face with their finger while speaking, usually the witness knows more about the issue than they are admitting. This is also true for conversations.

Remember Conversations, Events, or Phrases by Connecting them to Bright Colors

If you want to make sure to remember a conversation, event, or phrase; while it is happening, *look for the brightest color in your field of view and then mentally connect the color to the conversation, event, or phrase.*

When recalling the conversation, event, or phrase; first remember the color and then the conversation, event, or phrase will come to you.

Police Officers and Private Detectives use this method to remember events in order to write reports.

Remember Mental Notes by Associating with Physical Movements

Before a meeting, if you realize that you speak too long when answering a question, *give yourself a mental note to "Sum up Your Conversation," when you shift in your seat.*

We all shift in our seats. By connecting the idea to *Sum up Your Conversation* to shifting in your seat, it *associates or connects an idea to a physical movement* so that you will remember.

Some *Actors and Actresses* use this process by connecting hand and body movements when they perform to remember their lines. Some *Speakers* use this process by connecting frequent motioning with their left hand and then their right hand at specific parts of their speech. This process works well with a 30-Second or an Elevator Speech too.

It is difficult to not say "We, Us, or Our" after leaving an organization. A good way to remember *not* to use "We, Us, or Our" is to associate the physical movement of *lifting your right hand to represent the mental note* of the Company, Organization, or Name and *lifting your left hand to represent the Client, Customer, or Patron.*

Modified Jazz Hands (hands extended with palms up and fingers spread without movement) can be associated to remember Outcomes, Results, or Triumphs and to say "The result was..."

A Good Day

It is a good day when you can do something new or different than before; and learn something too!

A Better Tomorrow

Remember, *Scientists, Salespeople, and Song Writers* all agree:
The Sun Will Come Up Tomorrow!

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Half Full or Half Empty

Glasses that are half full or half empty are also *refillable*.

Ships that have sailed can always *turn around*.

Let it Be

Before Elsa in Frozen sang “*Let it Go*,” the Beatles taught us “*Let it Be*.”

With the Right Tool

With the *Right Tool and a Little Imagination*, You Can Do Anything!

No “I” in Team

There is no “I” in Team, but there is in Accomplishment.

Rhyming Story Poems

Rhyming Story Poems provide a message through the *Music of Words*.

If That Is Wrong What Is Right

If someone says that is wrong without giving a better idea, ask them, “If that is wrong what is right?”

Shouldn't Laugh At Others

You shouldn't laugh at others until you first laugh at yourself.

People Are Trying To Find a Connection

People in the Country ask, “*Who are you related too?*”

People in the City ask, “*What work do you do?*”

People in other Countries ask, “*Where are you from?*”

All of these people are trying to find a connection between you and them.

Good Old Days

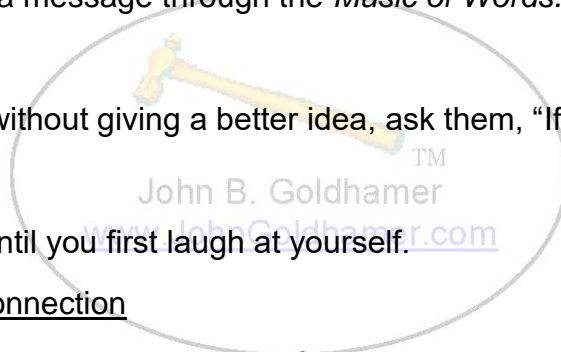
Sometimes, the best thing about the “*Good old days*,” is the time that went by.

Pivotal Day

When you realize that you will have a few important events on a specific day, it could be a Pivotal Day where you should *double think or think twice all decisions made because they could affect your future*. On a *Pivotal Day*, each choice could be a landmark decision that might decide your future.

Do Things When You Think of Them

Do Things when you think of them or make a note; then you will accomplish a lot each day.



John Goldhamer's Golden Nuggets of Wisdom

By John B. Goldhamer www.JohnGoldhamer.com Glen Allen, Virginia

With an Inquisitive Mind, Good Memory, Great Imagination; I offer the rare gift to give Insightful Advice

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Philosophy (Continued)

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T-Account for Listing Pros and Cons to Visually Help Make Decisions

In accounting, a “T-Account” is a *basic visual representation of an account* that looks like a capital letter “T,” where debits and credits (additions and subtractions) numbers are posted to different sides so that they can be noted.

In life, a “T-Account” can also be used to *clearly organize thoughts and visually help make decisions*. By posting words and numbers organized on one side of the “T” — the reasons for doing something listed as *Pros (good reasons)* and separated by the vertical line, on the other side the *Cons (bad reasons)*.

Writing down an idea takes it out of your head, puts it on paper, so that your eyes can see it.

Plan, Set Goals, Then Do Things In Steps

Rather than doing things all at once, success can be accomplished if you first *Plan* or have a *Strategy*, then *Prioritize or Set Goals*, and finally *Do Things In Steps, Phases or Stages*. Using this method can be a good way to accomplish things quickly, reduce stress, and have success.

Whether it is for *Building, Finance, Gardening, or Job Hunting*, the important thing is to plan the steps, get them done, and then appreciate the results.

Plan Well, Expect Nothing, and Be Pleasantly Surprised When It Happens!

Picking the Last Alphabetical Letter Listed

When choosing a reservation between rooms A, B, C, D, or E people usually pick the first *Ascending Alphabetical Letter* available starting with A., but generally, E will be available more often.

However generally when taking tests “C” is the most common answer but being consistent with the same letter increases odds of randomly guessing correctly; assuming there is not a penalty or less points for incorrect answers. Computer generated tests may have an equal number of letter answers.

See the Scene, Talk the Talk, Write the Right, and Walk the Walk

I Added My Ideas To This Popular Expression

You should first *See the Scene* or *Visualize* what you want to do, next *Talk about doing it*, then *Write about it, which takes your ideas out of your head, puts it on paper, so that your eyes can see it*, and finally *Walk* or put your words into practice by doing it. *Practice an action in your mind to prepare!*

Creativity

“Imagination is More Important than Knowledge!” — Albert Einstein

“Knowledge is limited to all we know and understand,

while imagination embraces the entire world, and all there will ever be to know and understand.”

Einstein said he would first imagine an idea and then he would build the math to prove it.

“Many Innovative and Creative People, process thoughts through Pictures, yet our society rewards verbal, linear thinkers.” — Temple Grandin, Animal-Welfare and Autism Advocate,

I humorously say, I am so creative that I designed the box that others try to think out of.

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International Help Symbol

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The World Needs a Simple International Help Symbol.

(Sent to the U.S. Ambassador to the United Nations)

October 15, 2018

United States Mission to The United Nations <https://usun.state.gov/contact>

UNITED STATES AMBASSADOR TO THE UNITED NATIONS, New York, NY

Dear Ambassador:

The World needs a Simple International Help Symbol. The symbol could simply be an *Inverted Equilateral Triangle with a Line through the Middle*, which is also what Aristotle established as the alchemical symbol for Earth. It is similar to flying a flag upside down, which is a signal of distress.

With only four lines, it could easily be made using logs on a beach, or deserted Island, or painted on a roof during a flood.

“SOS” the Universal Distress Signal, is made using fourteen (14) lines.

Spelling out HELP in English requires 12 lines and Help in other languages is spelled differently:

French: Idez-moi, Spanish: Ayuda, Italian: Aiuto, German: Hilfe, Yiddish: Hilf

There are over 6,500 Living Languages spoken on Earth.

Even if the triangle is seen right side up with the base at the bottom, it could still be recognized as a symbol for Help.

Since most of the World has agreed on *International Road Signs*, the world should also have a very *Simple International Help Symbol*.

To quickly circulate, distribute, and educate the public, the *International Help Symbol* could be added to each countries Department of Motor Vehicles, (DMV or DVLA), *Road Sign Charts*, Coast Guard *Markers on the Water*, and Federal Aviation Administration (FAA) *Aeronautical Charts*.

Please convey my idea for a Simple International Help Symbol to the right committee and other Ambassadors so that it can be decided, implemented, and utilized quickly.

Please let me know your Observations, Questions, or Suggestions!

Sincerely,

John B. Goldhamer

www.JohnGoldhamer.com

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Assorted Thoughts

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Luck

Being Lucky Is Better Than Being Smart!

Luck is being prepared when an opportunity comes along!

Generally, 'Luck' flows to those who are more observant, seeing what others missed; and then being brave enough to do something about what they noticed. *Fortune Favors The Bold!*

Better looking people who are already lucky with their good looks seem to also be lucky in life.

Society enjoys helping beautiful people and the ones with attractive smiles so that they seem to have more luck than most people.

Don't put all your faith in luck. Be smart, patient, and persistent, your luck is sure to change!

Gambler Bret Maverick's TV Series Theme Song states:

*Your fate is in your hand, Stand pat or draw, It's yours to choose,
Luck don't have a thing to do with how you play the game.*

John B. Goldhamer

Glen Allen, Virginia

Some People Never Get a Rock in Their Shoe – Poem

For the Lucky few, they never get a rock in their Shoe,
But, for some, Luck is finding assistance somewhere New.

Is it Luck when we "Almost," get what we want is True,
But, in the end loose in a battle that no one Knew.

Observation skills is what they say makes Luck Glue,
Or is it connecting the dots with a world View.

When one sees a full moon, red sky, and fresh Dew,
Why do we feel natures power and dream Through?

Is it just imagination that gives us the Clue?
Or is it real power and we are not sure what to Do.

Can we control the power of Luck or is it Taboo?
Or must Luck find us just like the Flu.

Must we be born with good looks and Luck, like eyes of Blue,
Or is it a shade of Luck to 'Almost' win even though Overdue.

It seems that some are Lucky, and they are the Few,
But for the Lucky, they never get a Rock in their Shoe.

Give a Gift

Remember how your parents taught you to never go to someone's house without a gift? If you do not hear from a someone such as a recruiter or interviewer, after a couple of weeks, search for an interesting "Free" article on the industry or company using Google or a Blog Search Engine such as: www.blogsearchengine.org. The recruiter will think you are creative and noticeable but not feel pestered. *Giving a Gift* is also a good way to create good feelings. Offer workmen cups of water and they will work harder for you and maybe add some free extra work.

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Conversation

Sharing is the action we take just before doing.

Modify discussions according to the audience. If they are not in your field do not be so specific.

When someone is talking too long, do not interrupt immediately with your words, but start by saying, “*Here’s a thought*” or “*Here’s my question*” or “*Can I make a suggestion?*” Then pause while waiting for the listener to recognize you. It helps the talker to listen more carefully and then they will not feel that you are trying to talk over them.

Listening to Others

Listening to others provides advice, components, and details to make informed decisions.

Expressions

Few people know how expressions get started, but *expressions convey both feelings and words by using less time and space.*

Will It Improve My Situation

If someone indifferently says, “You can try it if you want.” Ask “*Do you think it will improve my situation?*”

Silly Questions

When a person asks a silly question, showing that they simply do not understand, do not get mad or think that you know more than they do. Quietly say to yourself with a *New York accent*: *This guy’s an idiot!* Just don’t say it out loud.

It Is What It Is; Seldom is True

It Is What It Is; seldom is true since things are constantly changing, it too easily accepts a loss, and it diminishes creativity. In this computer age *few things are the same as they were five years ago*, so base decisions on updates.

Transferring Physical Things the Same Way

When Transferring Physical Things; *always go in the same direction*. If Right Handed, go from Left (older things) to Right (newer things); the same way we read English. This works well for *eggs, pants pockets, and purses*. Transfer the opposite direction if Left Handed.

Directions — Your Left Hand Looks Like an “L”

If you hold out your hands straight in front of you with your thumbs extended pointing to each other, your Left Hand forms a capital “L.” For directions, you can do this on top of a steering wheel.

To save time when writing directions, for Left write an “L” and for Right write an “R,” but circle them.

Sports — Basketball

When shooting a Basketball, *pretend* you are looking down on the hoop from above, put an *Imaginary Red Target inside the hoop*, then from the floor aim for the Red Bullseye in the Center of the Target.
With the Right Tool and a Little Imagination, You Can Do Anything!

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Handshake

A Firm Handshake when meeting people makes a *Good First Impression*. Do not try to squeeze their hand too hard but show that you are confident and look them in the eye while shaking hands. Some men are cautious to shake a women's hand too hard.

When Shaking Hands with Women, instead of gripping the woman's hand hard and squeezing between the base of your thumb and pinky; *just tighten the tip of your fingers around the back of her hand*. This demonstrates a firm handshake yet does not hurt her hand. Women could also use this method to shake hands with other women.

Answering Phones and Voice Mail Messages

Answer Cell Phones and Landlines with "Hello this is First Name." It saves time so that the caller does not have to ask for First Name Last Name (You).

When leaving a Voice Mail Message, start with "Hello, this is First Name Last Name. Please call me back at (000) 000-0000." Then leave the message, *followed at the end with: "Once again this is First Name Last Name at (000) 000-0000. Thank you."* Leaving your contact information at the beginning and at the end makes it is easier someone to reach you; and they do not have to replay the message.

Scammers Calling

When a scammer calls a landline and the caller ID is not recognized, after the first ring answer using the speaker phone, but then *immediately presses the mute button before the second ring*.

Since the scammer's computer does not hear any sounds, it thinks that the phone number is bad and takes it off their list. This works well with cell phones too, but it may take longer to key the buttons.

Test Taking Highlighted

Use a Pen Style Highlighter and a Pen in each hand to quickly keep track of who did what when taking lengthy tests such as essay questions or long multiple choice questions with extensive issues like the Multistate Bar Exam. In the question, Underline the person or thing using the Pen in one hand and Highlight what they did using Highlighter in the other hand. Left, right, left, right — it's like drumming.

Stealth Aircraft

It is interesting that when a food pail, *Chinese Food Takeout Carton* handle is removed, the carton is flattened, folded in half, and then in half again, it looks like a Stealth Aircraft.

It is almost as if the Stealth Aircraft Designers had Chinese Food, started playing with the carton, and then designed the Stealth Aircraft to match the container. *(Sent to National Air and Space Museum)*

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For an Exact Internet Search

On the browser search line *place Quotation marks (" ") before and after a specific word or phrase*, which is a *Boolean Search Modifier*. Otherwise, the phrase will be split up and searched only by word. To quickly search a website or document, hold down the *Control button and then key F*. to Find or Search something on a screen saves time because the software is faster than an eye.

Find Spell Check Errors by Copying Resume to Text then to a Blank Word

The best way to proofread to discover *Spelling, Grammar, and Typographical Errors* is to copy your résumé or document into a *Blank Plain Text File (.txt)*, then copy the Blank Plain Text File into a Blank Word Document and perform a spell check.

A *Plain Text File or Text File (.txt)* drops all formats including hidden formats, so that when copied into a word file, it is a fresh document and spell check should discover any errors. This process can be used for any document and is a great way to discover errors!

Keep a *Blank Text File (.txt)* on your computer desktop to conveniently use this process.

Passwords

When you have difficulty spelling a word like *Wednesday*, *make it part of your password*.

If you generally write using all caps, when handwriting passwords on lined paper, write upper case letters above the line and *lower case letters on the line* so that the line goes through them.

When handwriting passwords on paper without lines, write upper case letters normally, but write lower case letters with a line through them.

Password Managers

In today's world with so many passwords constantly changing, it is hard to remember all of them.

LastPass [www.lastpass.com] is a freemium password manager that *stores encrypted passwords online*. The standard version of LastPass comes with a web interface but also includes plugins for various web browsers and apps for many smartphones. A 2017 Consumer Reports article described LastPass as one of the four popular password managers (alongside 1Password, Dashlane and KeePass), with the choice among them mostly up to personal preferences.

<https://en.wikipedia.org/wiki/LastPass>

Backup a Flash Drive with another Flash Drive

If you do not have a computer or an account that will back up data in the "Cloud," save your data on *another Flash Drive* using a computer with two USB Ports.

Spy Dialer Software

A Totally 100% Free reverse phone lookup that lets you find out who owns a cell phone or landline even if non-published. Once a cell phone number is keyed it will even play the outgoing message. Then you can hear the owner's name or try to recognize the owner's voice. <http://www.spydialer.com>

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Posting Meetings — Use the Five “W’s — Who, What, Where, When, Why

When posting meetings, the author should answer the Five “W’s;” *Who, What, Where, When Why*. Remember this by stating the old *Abbott and Costello* skit, *but I added some characters*.

Who's on First, What's on Second,

[Where's in the Ballpark Bleachers, When's the Scorekeeper, Why's the Umpire at Home Plate]

<https://www.youtube.com/watch?v=kTcRRaXV-fg>

Posting Calendar Appointments

When posting calendar appointments *post 30 minutes before but in the body key Appointment at 0:00*

Hello, is Better Than Good Morning

For email greetings, it is better to write Hello rather than Good Morning because the recipient could review the email any time of day. Good Morning also shows that the sender may be self-adsorbed and might not understand another person’s point-of-view or be receptive to new ideas. Writing Hi or Greetings are also acceptable, but not Hey or Howdy.

Scan and Save Important Papers then Recycle

Instead of collecting tons of papers, when a document arrives that you want to keep for future use, simply *Scan the document* on an advanced printer, *save the scan as an .pdf* in a computer file labeled “*Important Papers,*” then *tear the paper in fourths,* and *put it in the h bin*. If you need the document, it can always be searched and found on your computer.

To use less ink when printing a document, first print it as a .pdf, save, and then print the .pdf.

Alt Keys, Function Keys, and Mouse Clicks

I once heard that when Microsoft was starting, the leadership could not agree on *the very best way* to control a computer. Finally, Bill Gates said, “*From now on, Microsoft will always control a computer three ways; Alt Keys, Function Keys, and Mouse Clicks!*”

Common Control Key Shortcuts

The Control key is a combination key on a computer’s keyboard. Certain commands are activated, and actions are performed when the user holds down the Control Key, while pressing another key:

Hold Down Control Key + F – Find on the Page

Hold Down Control Key + C – Copy

Hold Down Control key + V – Paste

Hold Down Control key + X – Cut

Hold Down Control key + P – Print

Hold Down Control key + Y – Redo the last operation

Hold Down Control key + Z – Undo the last operation

Hold Down Control key + Tab – Switch between open apps

Cell Phone Chargers

To save money on electric bills, *unplug Cell Phone Chargers* when not charging.

TV and Auxiliary Remote Controls

Store TV and Auxiliary Remote Controls *upside down on the table* so that the buttons do not collect dust or put them in a drawer near the TV.

My Free website www.JohnGoldhamer.com, Writing page has:

One Stop Websites for Researching Business, People, Facts, & Beyond – A Free convenient, functional, and practical directory listing “*Over 300 Websites separated into 35 Subjects with Internal Links to each Subject Listing*” inserted into the “Table of Contents” and “Alphabetical Index.”

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People Describing People

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When describing someone for official purposes, such as for a *Police Report*, **Emphasize the Physical Features** and try to give the most accurate description possible by detailing from the most general description to the most specific ones such as: *Height, Build, Age, Facial Features, Hair, and Clothes*.

Height — People might be: *Short, Medium Height, or Tall*

Build — People might be: *Thin, Slim (Attractively thin yet well-shaped), Muscular, Plump, Overweight*

Age Physical Appearance — People might be: *Young (Child, Teenager), Middle Aged, or Old*

Facial Features — People might have:

Face Shape: There are 7 different types of face shapes:

Round, Oval, Oblong, Base-Down Triangle, Base-Up Triangle, Diamond, Square

Eye Color: *Brown (Majority), Hazel (Yellowish-brown), Blue, Green, Gray, Amber (Yellow-gold)*

Eye Shape: *Large, Round, Slanting or Almond Shaped*

Nose: *Crooked, Uprturned, Curved, or Large*

Lips: *Thin, Full, or Thick*

Smile: There are 22 different types of smiles, which are based on the shapes of lips:

Amused, Botox, Closed-Lip, Confident, Flirtatious, Forced, Genuine, Know It All, Lonely, Lopsided, Lucky, Naughty, Open Mouth, Proud, Reminiscent, Satisfied, Sleepy, Smug, Sneer, Surrender, Sweet, Thoughtful www.enkirelations.com/different-types-of-smiles.html

Teeth: *Crooked, Missing, Straight, Buck, Yellow, White, Bright White, Beautiful*

Complexion: *Black, Dark, Tanned, Pale, Freckled, Reddish, or Wrinkled*

Special Features: *Beard, Goatee, Moustache, Sideburns, Glasses*

Hair — People might have:

Hair Color Basics: *Black, Brown (Brunette), Blond, Red, Gray, or White*

Hair Dimension (Measurement) Basics: *Short, Long, Balding, Bald, or Shaven*

Hair Aspect (Positioning) Basics: *Curly, Straight, Wavy, Thick, or Thin*

Haircut Styles about 115 different styles, but basics: *Crew, Bang, Parted, Swept Back, Ponytail*

Clothing Style — People might have is basically: *Elegant, Formal, Business Casual, or Casual*

Special Features — People might have: *Tattoos, Moles, or Physical Disabilities like a Limp*

<https://slideplayer.com/slide/10404355>

(Additional Information Added)

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Words Used To Describe Someone's Voice

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<https://www.macmillandictionary.com/us/thesaurus-category/american/words-used-to-describe-someone-s-voice>

Sometimes the simplest wording is the best way to describe something.

Fifty-two (52) adjectives that describe a character's voice

Adenoidal — Some of the sound seems to come through their nose
Appealing — Shows that you want help, approval, or agreement
Foghorn — Very loud voice
Breathy — With loud breathing noises
Brittle — Sound as if you are about to cry
Croaky — Low rough voice that sounds like they have a sore throat
Dead — They do not feel or show no emotion
Disembodied — Someone who you cannot see
Dulcet Tones — Sound of someone's voice as they speak
Flat — Does not go up and down
Fruity — Deep and strong in a pleasant way
Grating — Sound is unpleasant and annoying
Gravelly — Sounds low and rough
Gruff — Has a rough low sound
Guttural — Made at the back of your throat
High-pitched — Sound is very high
Hoarse — Speaks in a low rough voice, usually because their throat is sore
Honeyed — Sound is very nice, but you cannot trust the person who is speaking
Husky — Deep and sounds hoarse, as if you have a sore throat, often in an attractive way
Low — Deep sound that has a long wavelength, quiet and difficult to hear
Matter-of-fact — used about someone's behavior or voice
Modulated — Controlled and pleasant to listen to
Monotonous — Boring and unpleasant because it does not change loudness, become higher or lower
Nasal — Sounds as if they are speaking through their nose
Orotund — Very formal — loud and clear
Penetrating — Sound is so high or loud that it makes you slightly uncomfortable
Quietly — Quiet voice
Raucous — Loud and sounds rough
Ringing — Very loud and clear
Rough — Not soft and is unpleasant to listen to
Shrill — Very loud, high, and unpleasant
Silvery — Mainly Literary a silvery voice or sound is clear, light, and pleasant
Singsong — Voice rises and falls in a musical way
Small — Sound is quiet
Smoky — Sexually attractive in a slightly mysterious way
Soft-spoken — Speaking or said in a quiet gentle voice
Sotto — Formal in a very quiet voice
Stentorian — Sounds very loud and severe
Strangled — Someone stops before they finish making it
Strangulated — Strangled
Strident — Sound is loud and unpleasant
Taut — Voice or expression that shows someone is nervous or angry
Thick — Thick with an emotion, it sounds less clear than usual because of the emotion
Thickly — Low voice that comes mostly from your throat
Thin — Sound is high and unpleasant to listen to
Throaty — Sound is low and seems to come from deep in your throat
Tight — Voice or expression shows that you are nervous or annoyed
Toneless — Does not express any emotion
Tremulous — Voice or smile is tremulous, it is not steady, for example because afraid or excited
Undertone — Quiet voice so that someone cannot hear you
Wheezy — Sounds as if it is made by someone who has difficulty breathing
Wobbly — Goes up and down, usually because you are frightened, not confident, or are going to cry

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There are four main types of singing voices:

Soprano, Alto, Tenor, and Bass

There are also seven subcategories within these types of singing voices:

Soprano, Mezzo Soprano, Contralto, Countertenor, Tenor, Baritone, and Bass

https://en.wikipedia.org/wiki/Voice_type

The German Fach System is a method of classifying singers, primarily opera singers, according to the *range, weight, and color* of their voices.

<https://en.wikipedia.org/wiki/Fach>

There are Four Language Skills:

Listening, Speaking, Reading, and Writing

ICAO Phonetic Alphabet

International Civil Aviation Organization

https://en.wikipedia.org/wiki/NATO_phonetic_alphabet#cite_note-4

The NATO Phonetic Alphabet is also called the *International Civil Aviation Organization Phonetic Alphabet* (the ICAO Alphabet) is a system of using *specific, easily understood words to stand for letters* when spelling out loud or when giving combinations of letters and numbers. This spelling alphabet was developed for aviation and shipping for clarity of communication over the radio. It is also used by the military, the police, and many, many organizations around the world.

The following are the current 26 code words authorized for each letter in the English alphabet:

A lpha, **B** ravo, **C** harlie, **D** elta, **E** cho, **F** oxtrot, **G** olf, **H** otel, **I** ndia, **J** uliet, **K** ilo,
L ima, **M** ike, **N** ovember, **O** scar, **P** apa, **Q** uebec, **R** omeo, **S** ierra, **T** ango,
U niform, **V** ictor, **W** hiskey, **X** -ray, **Y** ankee, **Z** ulu

0 ZE-RO, **1** WUN, **2** TOO **3** TREE, **4** FOW-er, **5** FIFE, **6** SIX, **7** SEV-en, **8** AIT, **9** NIN-er

Words That Look Like What They Mean

eggs — looks like two eggs

eye — looks like two eyes with a nose in between

look — looks like two eyes in the middle and ears on the side

bike — looks like the front wheel, bar, rider, and back wheel

bed — looks like the headboard, mattress, and footboard

dog — looks like the d is the head and tip of the g is the tail

horse — looks like h is the head and rest is the body

jug — looks like a jug with two handles

l — looks like the number 1 or a human standing up

parallel — looks like the ll are side by side lines

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Words and Numbers

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Words Can Represent Numbers

An arithmetical value can be expressed by a Word, Symbol, or Figure.

Single	=	1	Trilogy	=	3	Week	=	7
Both	=	2	Trinity	=	3	Octad	=	8
Couple	=	2	Trio	=	3	Niner	=	9
Double	=	2	Triple	=	3	Decade	=	10
Dual	=	2	Foursome	=	4	Dozen	=	12
Deuce	=	2	Quadruple	=	4	Baker's Dozen	=	13
Duet	=	2	Fin	=	5	Long Dozen	=	13
Duo	=	2	Fivesome	=	5	Fortnight	=	14 Days
Pair	=	2	Pentad	=	5	Score	=	20
Second	=	2	Quint	=	5	Century	=	100
Twin	=	2	Half-Dozen	=	6	Gross	=	144
Few	=	3	Sextet	=	6	Ream	=	500
Triad	=	3	Septet	=	7	Grand	=	1000

Words Can Represent Numeric Ideas

None	Some	A Lot	All	Infinity
Absent	Almost	Abundant	Absolute	Abounding
Annihilate	Diminutive	Adequate	Astronomical	Bottomless
Bare	Each	Ample	Big	Boundless
Blank	Few	Appreciably	Colossal	Ceaseless
Delete	Inconsequential	Assorted	Complete	Continuous
Deserted	Infinitesimal	Considerable	Countless	Enduring
Empty	Insignificant	Diverse	Enormous	Eternal
Erase	Little	Enough	Entire	Everlasting
Missing	Microscopic	Extensive	Everything	Illimitable
Nada	Miniscule	Innumerable	Full	Immeasurable
Naught	Minor	Loads	Giant	Incalculable
Nil	Minute	Many	Gigantic	Incessant
Nobody	Negligible	Material	Global	Inestimable
None	Paltry	Much	Hefty	Inexhaustible
Nothing	Part	Mucho	Huge	Infinite
Null	Petite	Numerous	Immense	Interminable
Obliterate	Scarce	Plenty	Large	Measureless
Remove	Slight	Several	Massive	Numberless
Scratch	Small	Significant	Overall	Perpetual
Shutout	Some	Sizable	Spacious	Stupendous
Vanish	Somewhat	Substantial	Total	Timeless
Void	Teeny	Sufficient	Vast	Unbounded
Zero	Tiny	Sundry	Whole	Uncounted
Zilch	Trifling	Various	Whopping	Unending
Zip	Trivial	Voluminous	Zillion	Unlimited

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Accents

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It's not me; it's the other guy with the accent!

There are Twenty-four Regions of American English Accents

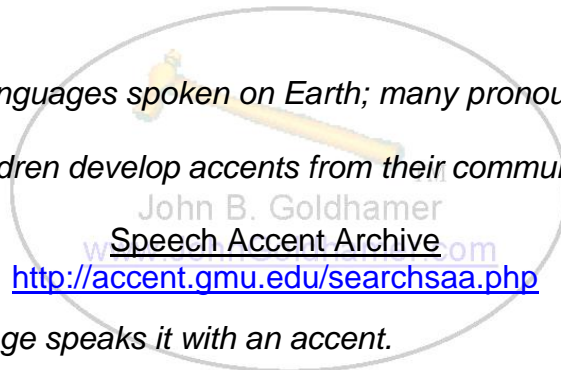
Eastern New England; Boston Urban; Western New England; Hudson Valley NY; New York City; Bonac- Long Island NY; Inland Northern- Upstate NY; San Francisco Urban; Upper Midwestern; Chicago Urban; North Midland; Pennsylvania German-English; Rocky Mountain; Pacific Northwest; Pacific Southwest; Southwestern; South Midland; Ozark; Southern Appalachian; *Virginia Piedmont*; Coastal Southern; Gullah- GA & SC; Gulf Southern; and Louisiana.

https://www.washingtonpost.com/blogs/govbeat/wp/2013/12/02/what-dialect-to-do-you-speak-a-map-of-american-english/?utm_term=.caaf9a167311

Newscasters do not want to be associated with any preconceptions of these groups, so they train to speak without accents using *Broadcast English* or *General American* which are non-regional diction, pronouncing words without any distinct regional or ethnic characteristics. Mid-west is considered the easiest to understand. <https://www.atlasobscura.com/articles/is-there-a-place-in-america-where-people-speak-without-accents>

There are over 6,500 Living Languages spoken on Earth; many pronounced with different accents.

Accents are not inherited. Children develop accents from their community, friends, teachers, and TV.



<http://accent.gmu.edu/searchsaa.php>

Everyone who speaks a language speaks it with an accent.

The Speech Accent Archive is established to *uniformly exhibit a large set of speech accents* from a variety of language backgrounds. Native and non-native speakers of English all read the same English paragraph and are carefully recorded. The archive is *constructed as a teaching tool and as a research tool*. It is meant to be used by linguists as well as other people who simply wish to listen to and compare the accents of different English speakers.

The Speech Accent Archive allows users to compare the demographic and linguistic backgrounds of the speakers in order to determine which variables are key predictors of each accent. The speech accent archive demonstrates that accents are systematic rather than merely mistaken speech.

English Phonetics and Phonology - This paragraph when spoken includes most of the sounds of the English language. Every person using their own accent reads the following paragraph:

“Please call Stella. Ask her to bring these things with her from the store: Six spoons of fresh snow peas, five thick slabs of blue cheese, and maybe a snack for her brother Bob. We also need a small plastic snake and a big toy frog for the kids. She can scoop these things into three red bags, and we will go meet her Wednesday at the train station.”

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Family

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Parents and Children

Depending upon the subject, children become 180° opposite their parents or 360° exactly the same, but very few children become somewhere in between. If a parent is cold or lacking affection, a child may learn to become a very warm person or become cold too just like their parent.

Tell Me Something You Learned Today

Rather than asking a child "What did you do today," ask them "*Tell me something you learned today!*" Then it is harder for them to say I Don't Know.

When a Child says I Don't Know

Say "I Don't Know, I Don't Know, I Don't Know"
They will laugh and then might tell you something.

Smile and ask *when will you know?*

Everything Has a Name

When teaching names of things *it brings a smile to children to say at the end:*
Everything has a name; you do too!

Everything Has a Place

Everything has a Place; Clothing, Forks, Knives, Spoons, *and You*

Give Teenagers a Crisp 20 Bill

Fold it up, write MOM'S or DAD'S on the edge, highlight it, and tell them that it is *Mom's or Dad's money only for Emergencies. That does not mean emergency hamburgers!*

Periodically, ask to see your MOM'S or DAD'S money and when they show you that they did not spend it, reward them with another \$20 bill.

This will make your teenager *happy, accountable, and responsible.*

Happy

It is Better to be Happy than Right!

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Sleep

If you can't sleep or you are sick, put a little *Vicks VapoRub Ointment* on your chest, and throat, but wear an old t-shirt to sleep so it does not get on your sheets.

Staying Healthy

Chicken Soup is called Jewish Penicillin, but the *hot salt and protein* clears nasal congestion, thins mucus, and tastes good too. I like *Campbell's Chunky Classic Chicken Noodle Soup*, nice and hot.

Wearing a scarf around your neck in winter is one of the best ways to stay warm and healthy.

Sinus Problems

'*Chinese Hot Mustard*' is made from brown seeds of mustard green plants that create its horseradish-like heat because of a high level of '*Myrosinase*,' an enzyme that causes heat. I like it on a Kosher Hotdog, and it melts away sinus problems.

Hot and Sour Soup clears sinuses with *red chili paste, vinegar, and salt*. Add meatballs, it's a dinner.

Frozen Peas for Icing Injuries

Keep a *Bag of Frozen Peas in a Ziploc Bag in the freezer for Icing Injuries* that conforms to the body.

Use a Tissue to Remove Spider Webs from Face

A tissue is great for removing spider webs from face or hairs on an eyelid through charged attraction.

Swallowing Large Pills

To swallow large pills, *Stand up, Shoulders Back, Chin Pointing Up*, and Use *Room Temperature Water*, which is more slippery (low viscosity) rather than coffee, soda, or wine and *place the large pill sideways on your tongue*, which will make it easier to swallow. A Pill Cutter might also help.

If that does not help you to swallow large pills, place each pill in a *teaspoon of your favorite thick, not spicy liquid* (high viscosity) such as Applesauce, Honey, Hummus, Peanut Butter, Pudding, or Yogurt, and swallow the mixture. Your throat will just think it is only food. Do not use strong flavors such as Butter, Jam, Ketchup, Margarine, Mustard, Syrup, Tomato Sauce, Mayonnaise, or Candies.

Clear Prescriptions Containers

When storing semi-transparent or *Clear Prescriptions Containers*; face the container out so the clear *slit* between the label's edges shows the amount remaining. Then it is easy to know when to reorder.

Use the Left Door to Enter and Leave

Since 90% humans are right-handed, most use the *Right Door to Enter and Leave*; possibly *depositing germs and viruses on the handles*, but the left door has less traffic and less microbes. Also since most people use the top of a retail store's door handle, use the bottom.

Push Shopping Carts from the Handle Sides

Even if a Shopping Cart Handle is wiped down before using, it still might have germs and viruses, but the bare metal sides of Shopping Cart Handles might not have been touched.

Carry a Pen at all Times

Instead of using a Chained Bank Pen or anyone else's pen, which *might have germs and viruses*, use your own Pen. This small act might keep you healthier.

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To Stay Hydrated Drink Half Your Weight

Drink Half Your Weight in Ounces. Example-if you weigh 150 pounds, drink 75 Ounces of water daily.

Bite Your Tongue – When Thirsty

When thirsty and there is not anything to drink nearby; like when you are rushing in a car, *lightly bite your tongue a few times to squeeze it, which releases saliva*. Then you will not be as thirsty.

Hand Lotion and Moisturizer

When putting on Hand Lotion or Moisturizer put some extra into the palm of your hand and then rub your fingernails into the lotion so that it goes on your cuticles, which prevents hangnails.

Using Moisturizer daily on your face can also make men and women look younger.

Epsom Salt Baths Can Help Heal Many Ailments

Soaking in about 2 cups of Epsom Salt (Magnesium Sulfate) in a hot or warm bath for about 15 minutes is *soothing for sore muscles, reduces the swelling of sprains, bruises, and bug bites*. Epsom Salt can be a laxative, so do not use it too much.

According to the *Epsom Salt Council*, doctors and researchers say that when you soak in an Epsom salt bath, the minerals magnesium and sulfate are absorbed through the skin, which is one of the easiest ways to maintain the recommended daily allowance (RDA). Epsom salt baths work through a process called Reverse Osmosis, which works by pulling salt and harmful toxins out of the cells in the body; and allows magnesium and sulfates to enter the body. Not for Poison Ivy, Oak, and Sumac.

For Poison Ivy, Oak, and Sumac

I have used these for years and I highly recommend them as great “*Miracle Cures!*”

Poison Ivy Soap is very soothing to start.

<https://www.my-soaps.com/product-page/poison-ivy-soap>

Zanfel Poison Ivy, Oak, and Sumac Wash costs about \$35 - \$40 or more a tube but lasts 10 years.

<https://www.zanfel.com/help>

Ivarest Poison Ivy Cleansing Foam is less expensive than Zanfel but also works well.

<https://www.ivarest.com>

Urushiol in Poison Ivy is also present at varying concentrations in *Mango, Cashew, and Pistachios.*

If you eat them and your tongue becomes numb, most likely you are allergic to Urushiol.

[https://medium.com/@TildeCafe/what-do-mangoes-cashews-pistachios-poison-ivy-have-in-common-66d6bfd63cb#:~:text=Urushiol%20is%20present%20at%20varying,%2C%20pistachio%2C%20poison%20ivy\).](https://medium.com/@TildeCafe/what-do-mangoes-cashews-pistachios-poison-ivy-have-in-common-66d6bfd63cb#:~:text=Urushiol%20is%20present%20at%20varying,%2C%20pistachio%2C%20poison%20ivy).)

Roundup Ready-To-Use Poison Ivy Plus Tough Brush Killer- Sold at Big Box Stores

<https://www.roundup.com/en-us/products/roundup-brand-poison-ivy-plus-tough-brush-killer-products/roundup-ready-use-poison-ivy-0>

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Looking and Acting Young

Some of the best ways to *Look and Act Young* is through daily: *Vitamins, Exercises and Broccoli at every dinner*, combined with a *Positive Attitude to Laugh at Life*.

When my son was in elementary school, I teased him about something and *he told me I was immature*, but I responded, "*At my age, that's a complement.*" *Then we both laughed.*

Walking In a Dark Neighborhood

When walking in a dark neighborhood, use a flashlight or turn on the Flashlight Function of your Smart Phone. When a car is approaching you, wave it up and down, to make sure that they see you, but do not blind them. My Dad taught me this when I walked my dog at night!

Ask to Speak to the Doctor's Nurse

When talking to a doctor's office always *ask to speak to the doctor's nurse* for the answer to medical questions. If only the medical question is asked, receptionists may answer the question, but they are not medical professionals. If a receptionist answers the question, ask if they are a medical specialist.

Medical Information List

Maintain a list of:

Childhood Problems and Diseases; Adult Problems and Diseases;
Recent Medications; Over-The-Counter Drugs and Vitamins; Immunizations;
Special Diet, as well as Medicine, Food, and Outdoor Allergies; and Family Diseases.

It makes it is easier to complete doctor's forms and remember your medical background. It might also help other family members.

For a Shot in the Arm Let Your Arm Hang Down

For any vaccination, including the flu shot and Covid-19 immunization, relax and let your arm hang down over the side of the chair or stand up when receiving a vaccination. This will relax your arm muscles so that you might not get sore.

Wallet Size Covid-19 Vaccination Record Card

To show proof of being vaccinated, make a reduced front and back copy of your Covid-19 Vaccination Record Card so that it is about Credit Card Size. Then have an office supply store 'Laminate' it in plastic so it can be carried in a wallet.

Do not 'Laminate' the original Covid-19 Vaccination Record Card, because it has additional lines and Moderna and Pfizer state that we might need a booster shot about 6 months after the last shot. Now if asked if you have been vaccinated, you can show your Wallet Size Covid-19 Vaccination Record Card!

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Healthcare Insurance

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U.S. has Five Types of Healthcare Insurance

Currently, in the U.S. there are five types of Healthcare Insurance:

Private-Through an Employer, Medicare, Medicaid, Obamacare, and VA (Veterans Administration)

If all five Healthcare Insurers merged into one National Healthcare policy, then since there would be a greater number of insurers in the "Insurance Pool" to absorb the risks, the premiums would be less and yet provide better coverage.

This merger could start by *consolidating Medicare and the VA (Veterans Administration)*; just as military bases have merged into Joint Bases to save money.

COBRA Healthcare Insurance

When an employee is covered under an Employer's Healthcare Insurance, the employee pays a piece of it and the employer pays a piece of it.

When a former employee is offered COBRA Healthcare Insurance the employee pays both pieces, which is why it is expensive.

If an employer declares *Chapter 7 Bankruptcy it is dissolved* and will no longer offer employee healthcare insurance or Cobra.

Original Medicare Application

By federal law, Original Medicare (Part A) must be applied for in a seven month window:

Three months before the month you turn 65,

The month you turn 65,

Three months after the month you turn 65.

If Original Medicare (Part A) is not applied for within this window, then there might be penalties.

The only exception is if you are still working full time for an employer who offers health insurance.

Generally, Original Medicare (Part A) covers 100% of Hospital visits,

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Opening a Small Box or Carton

When opening a small box or carton, first on the small edge *squeeze the ends together so that the glued flap on the edge pops up.*

Then just grab on to the glued flap and pull until it opens. This is a lot easier than poking at the glued flap with your fingernail trying to get it to open.

Remove Shipping Labels from Boxes

By removing shipping labels, then your name is not on a box; in case someone takes it.

There was a Baltimore, Maryland case where a homeowner put an empty shipping box on top of his garbage can for collection the following day, but that night a drug dealer used the box to store his illegal drugs and was arrested. When the police noticed the name and address on the box, they arrested the shipping box owner for conspiring to sell illegal drugs, who then had to hire an attorney to prove his innocence.

Opening a Vacuum Packed Jar

When it is hard to turn a vacuum packed jar like sauerkraut, simply pop the lid using the wide edge of an *old fashioned Bottle Cap & Can Opener*. This releases the vacuum making it easy to turn the lid.

Make Sure the Stove Burner Is Off

When cooking on a stove, it is a good habit to remove the pan from the heat first, and then shut off the burner, to make sure the burner is off.

Suggested by my Friend Lori

Closing Food Zip Storage Bags

When trying to close a Food Re-sealable Zipper Storage Bag, such as for coffee, chicken, or vegetables it is *easier to close the bag by placing it on a counter* and then sealing it by putting sliding pressure from your finger on the interlocking tracks to lock them. The pressure from your finger pushes the tracks against the hard counter making it easier to close and seal.

For the last bit in a Toothpaste tube, open it, *put it face up against the counter edge*, put a finger across it, and pull down, which moves the Toothpaste to the opening.

Matching Bottom Plate as a Trivet

When microwaving on a plate that will be eaten off, for a convent Trivet to protect the table, use a matching plate, which will not move as food is being cut.

Keep Your Smallest Finger below a Container to Avoid Spills

When holding a *plastic cup, glass without a handle, or a tumbler glass* keep your smallest finger below the container and grip it with the rest of your fingers so that it does not fall out of your hand. This method can also be used when pouring liquid laundry detergent.

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Separate Silverware for Each Basket Bin

When putting dishes in a dishwasher; *place the same silverware in each basket bin, which saves time unloading.* This is time saving method is called "Sorting at the Least Common Denominator Level."

Used Dryer Sheets in Boots and Shoes


Store *Used Dryer Sheets in Boots and Shoes* not worn to keep them smelling fresh and bugs out.

Dry Towels Faster on Rack by Overlapping Ripple Folding

Towels dry faster on towel rack when *overlapping ripple folding* so that the air flows in between them.

Kitchen towels on a refrigerator door will dry faster when spread stored on the side rather the middle.

Laundry Washing Symbols and Temperatures

The Washing Symbol  is depicted as a bucket filled with water and tells you what temperature or machine setting you should use to wash clothing.


No Dot, X	= Hand Wash	<i>If the label is missing or unclear, wash in Cold Water.</i>
One Dot	= 30° C (Celsius)= 86° F (Fahrenheit)-	Cold Water 60° to 80° F less Shrink or Fade
Two Dots	= 40° C (Celsius) = 104° F (Fahrenheit)-	Warm Water 90° and 110° F Man-made fabric
Three Dots	= 50° C (Celsius) = 122° F (Fahrenheit)	
Four Dots	= 60° C (Celsius) = 140° F (Fahrenheit) -	Hot Water Setting is 130° F <i>and above</i>
Five Dots	= 70° C (Celsius) = 158° F (Fahrenheit)	(Sanitizes- linens, towels, soiled garments)

GINETEX - The International Association for Textile Care Labelling

www.ginetex.net/GB/ginetex/ginetex.asp

https://en.wikipedia.org/wiki/Laundry_symbol

www.thespruce.com/wash-with-the-right-water-temperature-2146348

Clothes Dryer Symbol  circle in a square- One dot= Low temp 125° F, Two dots=Normal temp 135° F

Dye Worn-Out Shirts and Pants with a Fine-Point Permanent Color Marker

When shirts have worn-out their color on the edge of the sleeves, edge of the collar, or pants have spots of worn-out color purchase a Fine-Point Permanent Color Marker the same color and dye the white spot, which will permanently remain even after many washers.

This method can also be used when spilled cleaners have bleached the color out of shirts or pants.

It is a great way to save your favorite clothing without buying new ones!

Michael's Art Supplies <https://www.michaels.com> sells *Artists Loft Permanent Markers* with 22 assorted colors and *Sharpie Electro Pop Permanent Markers*, sells 24 assorted colors.

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Foods

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Apple Juice – Looks like Beer but tastes like Wine.

Coffee and Cream - Adding cream or milk before; mixes when coffee is poured so stirring isn't needed.

Decaf Coffee – *Fool yourself to having more energy* like a placebo but does not keep you up at night.

Coffee Pot Carafe Cups

Are marked in 6 oz. cups, but a *coffee Mug is 8 oz.* so if you drink 4 Carafe Cups it is 24 oz not 32 oz.

Middle Eastern Hummus – Is mainly made from chickpeas and *tastes great with any style of eggs.*

Peel a Banana Stem Side Down

With the *stem pointing down* and *tip pointing up*, pinch the tip, peel away the skin, which creates less strings and the stem acts as a handle. *Monkeys eat them this way!*

Cutoff Banana Stem – Before putting it in the garbage disposal. Peel is sliced and goes down drain.

Frozen Bananas Taste like Ice Cream

For a tasty treat, peel a few Bananas, place them on a safe plate, and cut them in half. Put the plate with the exposed Bananas in the freezer for about an hour or two. Then loosen the Frozen Bananas halves at the bottom with a knife and place them in plastic bags for later.

When ready to eat, place half a Frozen Banana on a Microwave safe dish, Microwave only 10 Seconds, and peel off very small portions with a fork to eat.

Frozen Bananas Taste like Ice Cream, but with few of the calories and they are healthy too!

Broccoli is the Healthiest Food

A complete package of fiber, minerals, vitamins, and antioxidants.

I eat it with every dinner! <https://www.healthbenefitsway.com/2018/09/broccoli-and-its-super-health-benefits.html>

Burger Dog — Sliced Hot Dog Cooked on Top of a Hamburger

A sliced 2 oz. Beef Hot Dog placed on top of a Hamburger and then cooked together tastes great.

Salt Makes Food Taste Better

Salt makes food taste better because it absorbs moisture from the cells through osmosis, which releases the flavor from each cell. Salt also helps the food molecules release into the air. Salt has been used as to preserve foods by the same process of absorbing moisture from the cells of bacteria and mold through osmosis ultimately killing them.

Oxygen Makes Food Taste Better

The greater the oxygen (O₂) the better the food tastes, which is why food tastes better outdoors. Some food manufacturers like Ice Cream blend in oxygen so that it tastes better.

Quench Thirst by Mixing Water and Club Soda

Fill a glass of water $\frac{3}{4}$ add $\frac{1}{4}$ Club Soda, which has more salt than seltzer and it goes down smooth.

Cutting a Sandwich Makes It Taste Better

Cutting a Sandwich with a Sharp Knife cuts the Molecules that are then concentrated on the edges.

Combine Fortunes in Fortune Cookies

A fun thing to do with Fortune Cookies is to open and read the first Fortune, open and read the second Fortune, then *read the first fortune and at the end loudly say "But." Then read the second.*

It combines your fortunes for better luck making it more fun and you also get two treats!

You will make a good lawyer BUT You have an ambitious nature and will make a name for yourself.

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Trick-or-Treaters Prefer Candy Over Broccoli

In a recent *survey*, when Trick-or-Treaters were shown two bags and asked:

“Do you want Broccoli or Candy,” 80% responded Candy.

Although some older Trick-or-Treaters asked for Broccoli, their request did not appear to be sincere. Very young Trick-or-Treaters were not responsive.

Therefore, it is conclusive that most Trick-or-Treaters prefer Candy over Broccoli.

Novelties

Freeze Dried Pumpkin Carving

A great novelty is to display is a Freeze Dried Pumpkin Carving, which is made by simply *placing an uncovered Pumpkin Carving in a freezer and letting it sit for months* so that the moisture is adsorbed by the freezer leaving the carving freeze dried and it will last forever.

Swag, Tchotchkes, and Promotional Merchandise

Many companies offer Free *Swag, Tchotchkes and Promotional Merchandise* with their name or trademark and it is easy to save them. The best I have seen was a peek-a boo trademark tilt-a-pen.

Collectables

Stamps

When collecting stamps the federal government saves money by not providing postal services.

Picture Post Cards

When collecting Picture Post Cards, *increase the value by placing a stamp on them*, having them *hand stamped* at the local Post Office near the site, and then have the postal employee return them.

Souvenirs

When traveling it is too easy to purchase souvenir reminders of the trip that will eventually fade away.

Automobiles

Most Automobile collectors will admit that they have spent more money to restore it than it is worth.

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Pull Forward Method of Parking

When parking in a parking lot *without cement bumpers*, pull forward into the front parking space. Then when leaving, it is simple to just drive straight forward without having to back up.

While backing up, drivers cannot see if it is clear past a larger SUV or other vehicles, and it may cause accidents.

By using the *Pull Forward Parking Method of Parking* there should be fewer accidents, better fuel economy, and less wear and tear on engines and transmissions.

Entering a Huge SUV When Too Short

If you are short and drive a Huge SUV, here is a unique approach to entering the vehicle.

Open the driver's door, pull out a small stepstool, place it on the ground, use it to climb into the Huge SUV driver's seat, and then pull on the attached rope to 'Reel in' the small step stool inside the vehicle. To exit the vehicle, just reverse the steps.

Shout the Distance When Guiding Backing Up

While guiding someone backing up a vehicle, so the driver can see, *use your hands to demonstrate the approximate remaining distance* that remains and Shout It — 3 Feet, 2 feet, 1 foot, ½ foot.

Just saying "Keep going" with a waiving hand motion does not give the driver any distance input.

To Find a Vehicle Put a Car Remote on Chin Bone

To find your vehicle in a parking lot, put the car remote *under your Chin Bone to increase range* and then click the remote to open the vehicle. Carefully listen for the alarm beeping indicating that the vehicle is open and then you can find your vehicle.

(Also Mentioned in the Movie La La Land)

Vehicles without Automatic Headlight Shut-Off

To remember to shut-off headlights place a *white twist tie on the headlight pull out knob*.

Look Both Ways before Starting To Avoid another Driver

If a red traffic light turns green, look both ways before starting to avoid a driver running a red light.

Driving on Roads

Highways have traffic lights, Expressways have exits, and Parkways have no trucks.

The middle lane of a three lane Expressway is the safest without worries of vehicles trying to enter the road from the right lane and vehicles trying to go faster in the left lane.

How Old Are My Tires

On all tires, following the word 'DOT' the 4 digit code lists the week and year manufactured. Example, 4 digit code 2520 means 25th week of year 2020. *Tires will last 7 years before dry rot and cracking.*

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Pulled Over By a Police Officer

If a pulled over by a Police Officer, immediately:

*Turn on your Right Blinker,
Where it is Safe, Pull as Far to the Right as possible,
Put Down Your Window,
Place Both Hands on the Steering Wheel where the officer can see them.*

Since the Officer does not know if you have a weapon, *do not look for your license and registration until the officer asks for them.*

If the officer asks, *“Do you know why I pulled you over?” Simply say, “I do not know.”*

If you say that you think you were speeding, then you will get a ticket for speeding.

Unmarked police cars should still have flashing emergency lights and a siren.

Don't Blow Your Horn

Instead of blowing your horn at another driver, Just Brake.

In the seconds it takes to blow your horn, which also scares *all the surrounding drivers*, you will travel a number of feet that could result in an accident. Try to avoid accidents no matter who is at fault!

Air Conditioning Helps Filter Air

When there is a lot of pollen in the air, stuck in a slow moving tunnel, or behind a smelly vehicle; turn on the A/C to help filter the air; and add heat if cold outside. As the fresh air passes through the cold A/C evaporator coils it deposits moisture, which helps filter the fresh air before going into the cabin.

Air, Gas, Elec, Oil

For internal combustion engines in most cars, if it is not working, generally it is because it does not have—Air (Oxygen to feed the explosion above the piston), Gas (Gasoline fuel to explode to push the piston), Elec (Electricity to spark the fuel to ignite), and Oil (Lubrication to keep the pistons movable)

Shine Cellphone Flashlight Diode Directly into Opaque Tank to View Engine Fluids

Keep the Engine Off. Open the Engine compartment. Open a Vehicle Opaque Plastic Fluid Tank. Place a Cellphone Flashlight Diode directly on top of the open tank so that the Light Shines Through the Plastic. Then view the liquid level. If the liquid level cannot be seen in daylight, try it at night.

This works great when viewing the *Brake Fluid Tank, Coolant Overflow Tank, Power Steering Fluid Tank, Windshield Washer Fluid Tank, and any other Opaque Plastic see through containers.*

While checking fluids, check that the *Engine Oil Level is in the normal range on the dipstick.* Remove the Dipstick and wipe it clean. Insert the Dipstick again and remove it once more for a clean reading.

Oil Filter Does Not Loosen Put A Paper Towel Over It

If an *Oil Filter* will not loosen, put a *Paper Towel* over the *Oil Filter*. Use the Oil Filter Wrench on top of the *Paper Towel* and unscrew the *Oil Filter*. The paper towel helps the oil filter wrench grab the oil filter. To make a better seal, rub a little oil on the rubber gasket of the new oil filter.

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Vehicles (Continued)

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Place a Sheet of White Paper Under Vehicle Leaks To Identify Fluids

Placing a White Sheet of Printout Paper with a Rock under leaks can identify the type of fluid leaking.

Engine Oil- *Brownish Black* floats a *Rainbow*, Transmission Fluid- *Red*, Antifreeze Coolant- *Greenish Yellow*, and *Tastes Sweet* because of Glycerol, Brake Fluid- *Yellowish Clear*, Power Steering Fluid- *Brownish Clear*, Windshield Washer Fluid- *Blue*, A/C Condensation Water- *Clear*.

Before It Rains Use Windshield Washer Fluid to Clean Windows

Cleaning windows just before it rains cleans off the gunk and makes windshield wipers work better.

Use Clear Liquid Silicone on Older Door Gaskets to Waterproof

Lightly Brushing Liquid Silicone on Older Vehicle's Door Gaskets will Soften and Slightly Expand the Gaskets, making them waterproof. You can buy Liquid Silicone at this website.

<https://www.walmart.com/ip/Herman-Survivors-Liquid-Silicone-4-oz/703127945>

Windex Loosens Automotive Electrical Connectors

Spraying a lot of Windex on Automotive Electrical Connectors; especially in the engine compartment, *removes the dirt, grease, and oil*, but also loosens it up so that it can be easily removed. Windex works great on *Sliding Red Locking Tabs* and using a *Right Angled Screwdriver* rather than a regular screwdriver helps to give a solid push on the tab.

Using WD-40 (*Literally stands for Water Displacement*), would have removed the water, and dried up the Electrical Connector, making it susceptible to cracks.

Extended Warranty Plans

Generally, Extended Warranty Plans (Mechanical Breakdown Protection Plans) are not worth purchasing because Extended Warranty Plans try *not to cover repairs* by claiming that the repair is "*Normal or Routine Maintenance*."

Before purchasing an Extended Warranty Plan, determine if the vehicle must be taken only to the *Warranty Companies Certified Mechanic* or Repair Shop and *who decides if the repair is covered*, the repair shop or the Warranty Company?

Are policy holders required to pay the repair shop first and then receive reimbursement from the warranty company? Traditionally, car not running well, or using too much oil, or a blown head gasket, or running an engine without oil, or simply old age will not be covered.

Generally, Extended Warranty Plans for Appliances or Household Equipment are also not worth purchasing because Extended Warranty Plans try *not to cover repairs* by claiming that the repair is "*Normal or Routine Maintenance*."

Some credit cards double the manufacturer's warranty.

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Ship Directions

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To Remember a Ship Directions — Port and Starboard

Port and Starboard are nautical terms of orientation that deal unambiguously with the *structure of vessels, referring respectively to the left and right sides of the vessel*, as seen by an observer aboard the vessel looking forward toward the bow. https://en.wikipedia.org/wiki/Port_and_starboard

Author Bill Lewandowski gives a great *mnemonic phrase* to remember Port and Starboard directions.

There is no RED PORT Wine LEFT in the bottle

When facing towards the Bow or front of the ship:

In English, the word PORT has 4 letters and so does the word LEFT.

StaRboaRd has 2 letter R's and is RIGHT.

For Ship Navigational Lights, **PORT is RED**; same color as Port Wine; and **STARBOARD is GREEN**.

<https://pontoonopedia.com/how-to-remember-port-and-starboard>

Grocery and Other Plastic Bags

To make it easier to *Find, Store, and Transport* plastic bags to recycle, *place the same brand and size bags in one bag* and then store them in a large plastic bag in the closet until ready to recycle.

Ripped Plastic Bags can be *tied in a knot* and then also stored in the large plastic bag for recycling.

Pick Up Street Recyclables

When walking outdoors *pick up discarded Glass Bottles, Metal Cans, and Plastic Containers* and carry them in a *strong Big Box Hardware Store bag* and then dump them in a recycle can on the street or in your own recycle can.

Getting them off the street helps the environment, even if they are not recycled.

Shredded Papers are Not Recyclable

Unfortunately, shredded papers are Not normally able to be recycled and must be disposed of separately.

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Home Ownership

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Rent with the Option to Buy Clause

When renting a house, ask the owner if they will allow a *Rent with the Option to Buy Clause* also known as a *Rent-to-own Agreement* or a *Lease-option Agreement*, where some of the monthly rent paid, contributes toward the down payment to purchase the property at a set purchase price.

This is a great way to eventually purchase a house when funds are limited, or credit is poor. If the renter is an employee of a company, willing to reimburse the employee renting a family house, then a *Rent with the Option to Buy Clause* is a great way to legally purchase a house and increase assets.

County Assessment

Generally in a good economy, the county, city, or locality appraised value of a property is valued less than the going market. It may be a good buy to purchase a property for the local assessed value.

Most localities do not physically appraise a property every year but simply add an inflation percentage plus a percentage of the localities infrastructure improvements to the appraised value.

When challenging localities appraised value of a property, find *three similar properties closely matching your property, such as a Ranch, Bi-level or Tri-level, but they must be in your neighborhood. Then add or subtract the value of items that your property does or does not have, such as a garage.*

Large Purchase Home Equipment

It appears that many Big Box Hardware Stores *lower the price of Large Purchase Home Equipment* (Fixtures) such as Air Conditioners, Heat Pumps, Whole House Generators, Hot Water Heaters, and Kitchen Cabinets, *but they increase the price of installation labor.* It saves money to purchase the *Large Purchase Home Equipment* from them but have someone else install it.

Mowing the Lawn

When mowing a lawn, try to mow in a circle or square with the *mower side discharge shooting outward* so that the new clippings are evenly distributed on the lawn that has already been cut.

Raking Leaves

When Raking Leaves use a Snow Shovel to help scoop up piles of leaves and acorns into plastic bags but using a lawnmower with a bagger is faster and uses less plastic bags.

You cannot be a Perfectionist *Raking Leaves, Raising Children, and Reconsidering Apologies.*

Using a Spreader Line Up with a Distant Mark

When using a lawn spreader to deposit Fertilizer, Seed, Weed Killer, or something else, pick a distant mark like a Mailbox, Light Post, or Fence Post to line up with, so that what your spreading is eventually distributed, and you do not miss any parts of the lawn.

Buy Three, But Install Two

When installing things like Braided Stainless Steel Faucet Supply Lines; always *Buy Three but Install Two; in case one is bad. Then you don't have to go to the store during a repair and can return it later.*

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Blow Out Dryer Vents with a Yard Blower

First unhook the dryer vent from the dryer, attach an *Electric* Yard Blower, but wrap connection with packing tape, not duct tape, turn it on and the lint will blow out. If that does not work buy a new one.

Dust First Vacuum Next

When cleaning, dust first, which makes some of the dust drop to the floor, then vacuum the floor. A *Wax Coated Duster* that has paraffin wax baked into cotton strands will lift and remove the dust better than an old fashioned feather duster, which will just push the dust around.

Pick Up Spots of Powder in Carpet with Tape

If the wall-to-wall carpeting near your bathroom has spots of powder, use a small piece of adhesive tape, and *dab the spots with the sticky side of the tape to pull out the powder*, and then dispose of the tape. Rubbing the powder into the carpet might cause problems with the rug.

Clean Kitchen Oil Finished Wooden Butcher Blocks or Cutting Boards

Sprinkle the boards with Kosher Salt, which has large crystals, and then scrub the salt into the boards with half a Lemon or Lemon Juice with a paper towel *going the same as the grain of the wood*. The salt and lemon mixture will *clean, disinfect, and remove stains* on the board.

Next, wipe with a soft cloth to remove the salt, lemon, and dirt. *Let the wood dry overnight. Do not use water on the board because it might warp the wood.*

After drying for about a day, season the wood with mineral oil. Experts recommend John Boos Mystery Oil. <https://www.amazon.com/John-Boos-MYSB-Mystery-Butcher/dp/B00063QPYQ>

Cleaning Rust or any Stain from Stainless Steel

For rust stains on *scissors, sinks, or silverware* (but not real silver) use Bar Keepers Friend an exceptional cleaning product that makes stainless steel resistant to oxidation via the process of passivation and can remove rust on stainless steel. https://en.wikipedia.org/wiki/Bar_Keepers_Friend
Bar Keepers Friend Soft Cleanser is a creamy soft cleanser that clings to vertical surfaces for easy cleaning indoors and outdoors and wipes away cleanly, for a streak-free shine. It easily removes soap scum, rust stains, tarnish, and mineral deposits. It also comes in a powder.

<https://www.barkeepersfriend.com/products/soft-cleanser/>

Roof — Shingle-over Ridge Vent

When having a roof installed ask for a Shingle-over Ridge Vent that *provides continuous natural ventilation in the attic*. As heat rises in the attic, it flows to the highest point, which is the Ridge, and then escapes to the outside, making the attic cooler. Make sure the Soffit Vents on the underside of the home's eaves (edges of the roof that overhang the wall) are not clogged with insulation.

Ask a Roofer about Homeowners Insurance Recommendations

Ask a Roofer who they recommend for Homeowners Insurance. They know which Co is reasonable.

Top Shed Plywood Covering with Vinyl Flooring

When constructing a metal or woodshed, by using *Full-length Sheet Vinyl to cover the plywood flooring*, it keeps out the moisture from the ground, stops liquids from soaking into the plywood, and makes the shed look nice and clean; especially when a Wood-look Sheet Vinyl is used.

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Stop Floor Squeaks by Driving Wood Screws into Plywood Floorboards Studs

To stop squeaks, when replacing carpet, after the old carpet is removed, using a screw gun or drill, drive in *2.5-inch Flat-Head Interior Wood Screws into the Plywood Floorboard's Studs*, spacing them 5-inches apart. Coat each screw with *Paraffin Wax* that melts going in and keeps the screws tight.

Use Furniture Polish To Loosen Things

Furniture Polish can loosen anything that moves-Kitchen Faucet Sprayers, Shower Wands, Windows.

Window Roller Shade Shock Adsorber

When installing Roller Shades *wind a couple of thick rubber bands* between the cardboard tube and the *end* of the Plastic End Plug. The Shade might be longer, but the shock adsorber keeps it in place.

Open Your Windows

The air we breathe should have plenty of Oxygen (O₂). The EPA notes that *outside air is about 21% oxygen* at sea level. The OSHA Respiratory Protection Standard considers any atmosphere with an oxygen level *below 19.5 percent to be oxygen-deficient* and dangerous to life or health.

Oxygen-deficient atmospheres may be the result of stagnant air caused by a lack of ventilation or the consumption of oxygen by reactions taking place in the space — the oxidation process of rust, for example. Biological actions — such as the breakdown of organic materials through bacterial action — may also consume oxygen. An oxygen deficiency can also be caused by introducing an inert gas such as nitrogen in the atmosphere. www.fireengineering.com/articles/print/volume-150/issue-2/features/monitoring-hazardous-atmospheres.html

Since residential air conditioners, heat pumps, and furnaces only re-circulate the same air and do not inject fresh air, most houses only have about 19% to 20% oxygen environment and fans and ceiling fans only move the same air. Gas Stoves, Gas Furnaces, Oil Furnaces, and Fireplaces all deplete the oxygen levels in a house.

Incidentally, the *greater the oxygen the better the food tastes*, which is why food tastes better outdoors. *So, Open Your Windows!*

Date Heat Pump or Air Conditioner Filters

When changing a Heat Pump or Air Conditioner Filter once a year, write the date on the edge of the new filter so that it can be seen when the cover is removed. Next year you will know when to change.

Deflect Air From Vents Near Drapes

When A/C vents are blowing drapes or behind a sofa, place *Two Facing Magnetic Adjustable Air Deflectors* on vents leaving a one inch gap to allow air to flow out without disturbing the drapes. Put *Magnetic Adjustable Air Deflectors on ceiling vents* to blow air across the ceiling, not down a wall.

Running Water in Unused Bathrooms Keeps Out Sewer Smells

At least once a week run water in Unused Sinks, Showers, and flush Toilets to keep the U-shaped P-traps full of water, which *prevents smelly sewer gas vapors* from entering the home.

Keep the Heat In

Insulate exposed *Hot Water Pipes using Rubber Tubular Pipe Insulation* to keep the heat in the pipe. Do not insulate exposed cold water pipes, which need to warm up from the air in the house.

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Mirrors Brighten a Room

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Placing a *Large Mirror on the wall* or installing *Sliding Mirrored Closet Doors* in a room reflects daylight around the room; making it brighter and at night they reflect lamp light; making the room lighter.

Interior Decorators recommend placing Mirrors *opposite a window to bounce the light around the room* for the best effect.

Furniture

For Wooden Furniture, examine the *Lacquer, Type of Wood, and Workmanship* to determine value.

Lacquer — Used to cover materials like wood, maybe clear or tinted and produces a hard, durable finish that protects the wood. The finish or sheen may be from matte to high gloss.

Type of Wood

Pine - Softwood susceptible to dings and scratches and not recommended for furniture.

Maple - Hardwood and known for its strength and durability.

Oak - Hardwood has a longstanding reputation of both beauty and strength.

Cherry - Hardwood stands up to dings dents and scratches.

Workmanship — The art or skill a workman used when producing skillfully crafted furniture.

Tool Bag, Toolbox, or Tool Chest

Besides the regular tools, in a Tool Bag, Toolbox, or Tool Chest, place a couple of medium and large *Binder Clips*, some *Wire Twist Ties*, some *Strong Rubber Bands*, a *Large Nail Clipper* for cutting small wires and filing, *Small Roll of Duct Tape*, and *Work Gloves*.

Find Nuts, Bolts, Screws or Washers on the Ground

When you see *Nuts, Bolts, Screws or Washers on the ground* pick them up and put them in a home container for future use, but if they are rusted, throw them away. This helps the environment, gets you a free collection that you may need to fix something, and may stop someone from getting flat tire.

Repair Fasteners in a Butter or Margarine Container

When repairing or working on something, *put Fasteners — Nuts, Bolts, Screws and Washers* in a clean plastic Butter or Margarine Container so they do not get lost. If you have to stop, close the lid.

Shopping

Look for © Copyright Year on Label

When buying online the © Copyright Year on the magnified label informs if it is old merchandise.

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Emergency

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Emergency Evacuation Kit - in Closet

Create an easy to reach and grab Emergency Evacuation Bag on a closet shelf containing:

Whistles, First-Aid Kit, Wind-Up Radio & Flashlight, Garbage Bags for storage, Gallon Zip Bags for wet clothes, Moist Toilets, Face Mask, Envelopes+ Paper+ Pens in zip bag for notes, Energy Bars, Mess Kits, Pliers, Multi-Function Pocketknife, Ratchet Tie-Down Straps, Map.

Vehicle's Panic Alarm to Attract Emergency Vehicles

In an emergency, after dialing 911 and then waiting for the Rescue Vehicle, Fire Department, or Police Officer to arrive, *once you see them at a distance, Use Your Vehicle's Panic Alarm To Attract Their Attention*, so that they can locate you quicker, but it will *Stay On, Until Turned Off*.

Emergency Weather

Hide From Wind, Run From Water, Rise From Flood, Stay Warm From Snow

Destructive Weather - Winter Storms, Floods, Tornados, and Wind - Advisory, Watch, or Warning

I Created Color Coding for better understanding since terms are similar and it is easy to be confused

To alert the public about **Winter Storms**, the National Weather Service explains the difference between a Winter Storm Advisory, Watch, and Warning:

https://www.weather.gov/ilx/wwa_social

Winter Weather Advisory - Issued for Snow of 3 to 5 inches in 12 hours, sleet accumulation up to 1/4 inch, freezing rain in combination with sleet and/or snow or blowing snow.

Winter Storm Warning - Indicates that heavy snow of at least 6 inches in 12 hours, or at least 8 inches in 24 hours, is expected. It can also be issued if sleet accumulation will be at least half an inch.

Winter Storm Watch - Conditions favorable for a winter storm that is a threat to life or property

Freezing Rain Advisory indicates that ice accumulation of up to 1/4 inch is expected

Ice Storm Warning - Indicates that ice accumulation of at least 1/4 inch is expected.

Blizzard Warning - Indicates that blizzard conditions (low visibility of less than 1/4 mile due to falling and/or blowing snow, and winds at least 35 mph) are expected for at least 3 hours.

To alert the public about **Floods**, the National Weather Service explains the difference between a Flood Advisory, Watch, and Warning.

<https://www.weather.gov/safety/flood-watch-warning>

Flash Flood Warning - *Take Action!* Issued when a flash flood is imminent or occurring. If you are in a flood prone area move immediately to high ground. A flash flood is a sudden violent flood that can take from minutes to hours to develop. It is even possible to experience a flash flood in areas not immediately receiving rain.

Flood Warning - *Take Action!* Issued when the hazardous weather event is imminent or already happening. A Flood Warning is issued when flooding is imminent or occurring.

Flood Watch - *Be Prepared!* Issued when conditions are favorable for a specific hazardous weather event to occur. Issued when conditions are favorable for flooding but may not occur.

Flood Advisory - *Be Aware!* Issued when a specific weather event that is forecast to occur may become a nuisance. It is issued when flooding is not expected to be bad enough to issue a warning. However, it may cause significant inconvenience, and if caution is not exercised.

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To alert the public about **Tornados**, the [National Weather Service](#) explains the difference between Tornado Watch and Tornado Warning: <https://www.weather.gov/safety/tornado-ww>

Tornado Watch - *Be Prepared and lookout for problems.* Tornadoes are possible in and near the watch area.

Tornado Warning - *Take Action by immediately seeking shelter!* A tornado has been sighted in your area or indicated by weather radar. Immediately take shelter in interior room of your house, such as a basement, basement bathroom, or a bathroom in the middle of your house so that the pipes in the wall can provide protection.

Suggestion - Put on a Bicycle Helmet, Football Helmet, or put a large metal pot on your head! Regardless how it looks; it could save your life!

To alert the public about **High Winds**, the [National Weather Service](#) explains the difference between a Wind Advisory, Watch, and Warning. <https://www.weather.gov/safety/wind-ww>

High Wind Warning - *Take Action!* Sustained, strong winds with even stronger gusts are happening. Seek shelter. If you are driving, keep both hands on the wheels and slow down. The National Weather Service offices issue this product based on local criteria.

High Wind Watch - *Be Prepared!* Sustained, strong winds are possible. Secure loose outdoor items and adjust plans as necessary so you're not caught outside. The National Weather Service offices issue this product based on local criteria.

Wind Advisory - *Be Aware!* Strong winds are occurring but are not so strong as to warrant a High Wind Warning. Objects that are outdoors should be secured and caution should be taken when driving. The National Weather Service offices issue this product based on local criteria.

Dust Storm Warning - *Take Action!* Is issued when visibility of 1/2 mile or less due to blowing dust or sand, and wind speeds of 30 miles an hour or more

Severe Thunderstorm Watch - *Be Prepared!* Issued when severe thunderstorms are possible in and near the watch area. Winds 58 mph or higher and/or Hail 1 inch or larger are possible in a severe thunderstorm. Secure items outdoors that may blow around in high winds. Stay informed and be ready to Take Action.

Severe Thunderstorm Warning - *Take Action!* Issued when severe thunderstorms is happening or is imminent in the warning area. Severe thunderstorms have wind 58 mph or higher and/or Hail 1 inch or larger. Seek shelter inside a sturdy building, away from windows.

Gale Warning - *Take Action!* Issued for locations along the water when one or both of the following conditions is expected to begin within 36 hours and is not directly associated with a tropical cyclone - sustained winds of 34 to 47 knots (39 to 55 mph) or frequent gusts (duration of two or more hours) between 34 knots and 47 knots.

Hurricane Force Wind Warning - *Take Action!* Issued for locations along the water when one or both of the following conditions is expected to begin within 36 hours and not directly associated with a tropical cyclone - sustained winds of 64 knots or greater or frequent gusts (duration of two or more hours) of 64 knots (74 mph) or greater.

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Severe Thunderstorm Risk Categories

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<https://www.spc.noaa.gov/misc/about.html>

Parts of the National Weather Service (NWS) are the Storm Prediction Center (SPC) and the National Centers for Environmental Prediction (NCEP). Our mission is to provide timely and accurate forecasts and watches for severe thunderstorms and tornadoes over the contiguous United States. The SPC also monitors for hazardous winter weather and fire events and issues specific products for those hazards. We use the most advanced technology and scientific methods available to achieve this goal.

THUNDERSTORMS (no label)	1 - MARGINAL (MRGL)	2 - SLIGHT (SLGT)	3 - ENHANCED (ENH)	4 - MODERATE (MDT)	5 - HIGH (HIGH)
No severe* thunderstorms expected	Isolated severe thunderstorms possible	Scattered severe storms possible	Numerous severe storms possible	Widespread severe storms likely	Widespread severe storms expected
Lightning/flooding threats exist with <u>all</u> thunderstorms	Limited in duration and/or coverage and/or intensity	Short-lived and/or not widespread, isolated intense storms possible	More persistent and/or widespread, a few intense	Long-lived, widespread and intense	Long-lived, very widespread and particularly intense
					

* NWS defines a severe thunderstorm as measured wind gusts to at least 58 mph, and/or hail to at least one inch in diameter, and/or a tornado. All thunderstorm categories imply lightning and the potential for flooding. Categories are also tied to the probability of a severe weather event within 25 miles of your location.



National Weather Service

www.spc.noaa.gov



Thunderstorms Non-severe (TSTM) (Light Green) - General or non-severe thunderstorms

- Delineates, to the right of a line, where a 10% or greater probability of thunderstorms is forecast during the valid period.

1 - Marginal Risk (MRGL) (Dark Green) - An area of severe storms of either limited organization and longevity, or very low coverage and marginal intensity.

2 - Slight Risk (SLGT) (Yellow) - An area of organized severe storms, which is not widespread in coverage with varying levels of intensity.

3 - Enhanced Risk (ENH) (Orange) - An area of greater (relative to Slight risk) severe storm coverage with varying levels of intensity.

4 - Moderate Risk (MDT) (Red) - An area where widespread severe weather with several tornadoes and/or numerous severe thunderstorms is likely, some of which should be intense. This risk is usually reserved for days with several supercells producing intense tornadoes and/or *very large hail*, or an intense squall line with widespread damaging winds.

5 - High Risk (HIGH) (Magenta) - An area where a severe weather outbreak is expected from either numerous intense and long-tracked tornadoes or a *long-lived derecho*-producing thunderstorm complex that produces *hurricane-force wind gusts* and widespread damage. This risk is reserved for when high confidence exists in widespread coverage of severe weather with embedded instances of extreme severe.

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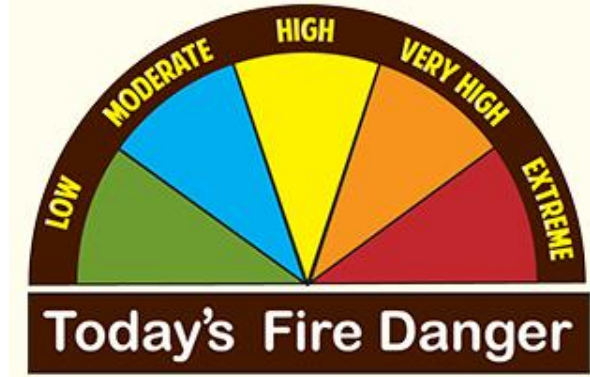
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Forest Fire Danger Levels
U.S. Forest Service

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<https://www.fs.usda.gov/detail/deschutes/home/?cid=stelprdb5270158>



“Only YOU Can Prevent Forest Fires!”

Fire Danger Levels	Description
 <p>Low</p>	<p>Fuels do not ignite readily from small firebrands, although a more intense heat source such as lightning may start many fires in duff or punky wood. Fires in open cured grassland may burn freely a few hours after rain, but woods fire spread slowly by creeping or smoldering and burn in irregular fingers. There is little danger of spotting. The color code is green.</p>
 <p>Moderate</p>	<p>Fires can start from most accidental causes, but with the exception of lightning fires in some areas, the number of starts is generally low. Fires in open-cured grassland will burn briskly and spread rapidly on windy days. Wood fires spread slowly to moderately fast. The average fire is of moderate intensity, although heavy concentrations of fuel, especially draped fuel, may burn hot. Short-distance spotting may occur but is not persistent. Fires are not likely to become serious, and control is relatively easy. The color code is blue.</p>
 <p>High</p>	<p>All fine dead fuels ignite readily, and fires start easily from any cause. Unattended brush and campfires are likely to escape. Fires spread rapidly and short-distance spotting is common. High intensity burning may develop on slopes, or in concentrations of fine fuel. Fire may become serious and their control difficult unless they are hit hard and fast while small. The color code is yellow.</p>
 <p>Extreme</p>	<p>Fires under extreme conditions start quickly, spread furiously, and burn intensely. All fires are potentially serious. Development into high intensity burning will usually be faster and occur from smaller fires than in the high danger class. Direct attack is rarely possible and may be dangerous, except immediately after ignition. Fires that develop headway in heavy slash or in conifer stands may be unmanageable while the extreme burning conditions last. Under these conditions, the only effective and safe control action is on the flanks until the weather changes, or the fuel supply lessens. The color code is red.</p>

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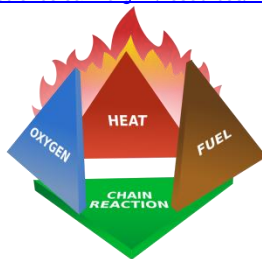
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What is Fire

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<https://www.sciencelearn.org.nz/resources/747-what-is-fire>



Fuel + Oxygen (from the air) = Combustion Products (mainly CO₂ + H₂O) + Heat Energy

Fire Triangle - Illustrates the three elements a fire needs to ignite: *Heat, Fuel and Oxygen*. For fire to start, or have combustion, the fuel must be heated to ignition temperature that varies by the fuel.

Combustion - A chemical reaction that occurs when *fuel reacts with the Oxygen* in the air to release heat energy that *can only occur between gases*. Depending on the amount of Oxygen available *Combustion can be fast or slow*.

Burning - When plenty of Oxygen is available, combustion results in a flame that moves very fast. During the chemical reaction that produces fire, fuel is heated to such an extent that it releases gases from its surface, if not already a gas.

Only Gases Can React in Combustion - Gases are made up of molecules (groups of atoms). When these gases are *hot enough, the molecules in the gases break apart and fragments of molecules rejoin with Oxygen* from the air *to make new product molecules* – *Water Molecules (H₂O) and Carbon Dioxide Molecules (CO₂)* – and other products if the burning is Incomplete.

Ignite - When *heated molecules are loosened*, they move apart to form a gas. The *gas molecules combine with the Oxygen* in the air, resulting in burning. The heat generated by the reaction is what sustains the fire. The heat of the flame will keep the remaining fuel at ignition temperature. The flame ignites the gases released and the fire spreads. *They say the size of a fire doubles every 30 seconds.*

Complete Combustion - Produced when there *is enough Oxygen* to combine completely with the fuel gas and the burning fuel, which will produce only Water and Carbon Dioxide (no smoke or other products). The *flame is typically blue*.

Incomplete Combustion - Produced when there is *not enough Oxygen available* during a chemical reaction, and products such as *Carbon (C) and Carbon Monoxide (CO) as well as Water and Carbon Dioxide* are produced. Less heat energy is released during Incomplete Combustion than Complete Combustion. The *burning flame is typically yellow or orange* and there is smoke.

Smoke - Incomplete Combustion – A collection of *Tiny Unburned Solid, Liquid and Gas Particles*. Although smoke can contain hundreds of different chemicals and fumes, visible smoke is mostly *Carbon (Soot), Tar, Oils and Ash*.

Fire Extinguisher - An active fire protection device used to extinguish or control small fires.

Dry Chemical - Sodium Bicarbonate - Prevents combustion with *Smothering Carbon Dioxide*.

Wet Chemical - Potassium Carbonate - Forms *air-excluding Soapy Foam Blanket* on the fuel.

Foam - Aqueous Film-forming Foam - The most common type of portable foam extinguishers.

It is applied to fuel fires as either an aspirated (mixed and expanded with air in a branch pipe) or nonaspirated to create a *Frothy Foam Blanket seal on fuel, preventing oxygen* to reach it.

https://en.wikipedia.org/wiki/Fire_extinguisher

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Science

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Converting Between Celsius and Fahrenheit Temperatures

Celsius is used by all countries except the *United States, the Bahamas, Belize, the Cayman Islands and Liberia*. When traveling internationally, an easy way to convert between Celsius (C) and Fahrenheit (F) temperatures is that some temperatures maybe *reversed or transposed* to the others:

16° C is about 61° F

28° C is about 82° F

From that number, add or subtract to arrive at the approximate temperature.

(Created by my son Johnny Goldhamer while traveling in Europe)

Minus Forty Below Zero (-40) is the same equal point on the Celsius and Fahrenheit scales.

For Length, *1 Meter (m) is equal to about 1 Yard or a little over 3 Feet. (1 meter = 3.28 Feet or 3' 4")*

Edison, Einstein, and Eisenhower Created the World We Live In Today

We owe the world that we live in today to Edison, Einstein, and Eisenhower.

Edison, an Inventor had over 1,000 patents including the light bulb, movies, and recording.

Einstein, a Physicist who had many ideas, including the Theory of Relativity that created atomic bombs and nuclear power plants. What separated Einstein from other Physicists of the day is that he would first imagine an idea and then he built the math to prove it.

Eisenhower, a President and General won World War II and later as President created the Interstate Highway System, Student Loans to attend college, and continued the GI Bill that sent former soldiers to free college, plus paid them a housing allowance.

Goldhamer Interview by CNN Reporter Jeanne Moos, New Year's Day, 1999-2000 Times Square, NY

Weight of Water

A gallon of Water weighs about 8 pounds. At 62° F a U.S. liquid gallon of water weighs around 8.3 pounds. The weight of a gallon of water can fluctuate with the temperature due to the density.

A gallon of 2% fat Milk weighs about 8.4 pounds and approximately 8.6 pounds for whole milk. The weight of the milk is slightly greater than the weight of water per gallon because milk is already made up of about 87% of water.

<https://gallon-pound.com>

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My website www.JohnGoldhamer.com, **Tips for the Overseas Traveler** page has:

Tips for the Overseas Traveler - Checklist

A Checklist of over fifty (50) things to do before a traveler leaves to go out of the country or a long trip.

Personal Travel Code

Before friends or relatives travel internationally or on a long trip, set up a *Personal Travel Code* like the traveler's *Birthday Month (July) or Day (31)*. If a Scammer calls asking for money pretending to be the traveler simply ask for the *Personal Travel Code* and if they cannot provide it, hang up.

A *Personal Travel Code* could also be assigned to children, so the right person picks them up.

Voter Registration Card

Before international travel or a long trip, go to your City or County Voter Registration & Elections Office and ask them for a current Voter ID Card. Even if the card does not require a signature, sign it anyway. Then ask an office supply store to Laminate it or seal it in plastic so it stays dry.

When traveling overseas, place your Voter ID Card in a different place than your passport, such as a shaving kit or makeup bag. If your passport is lost or stolen, your Voter ID Card will be your Proof of U.S. Citizenship. Your Driver's License does not prove citizenship.

www.JohnGoldhamer.com

Travel Suitcases

Frame Suitcase is a hard-sided wheeled suitcase that has lightweight aluminum-alloy frames, is highly resistant to impact, can be sealed tight with two combination locks, and has no outer zippers. Frame Suitcases, with TSA-approved combination locks set to two different codes can act as a Safe, protecting valuables when out of sight, such as in a Hotel, Motel, or Airbnb.

Zipper Suitcases with an outer edge zipper frequently need repair because the zipper pops and can be easily broken into by prying open the zipper coil with a pointy sharp object.

Frequent Business Travelers

To make things less confusing and more constant, Frequent Business Travelers, such as someone traveling every week, or every other week should request a hotel / motel room with the bed on the same side of the entrance door as their home bedroom and rent a vehicle the same color as their personal vehicle.

Of course it is difficult if a room has a Hide-away Murphy Bed or Futon Sofa Bed.

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TYPES OF TRAVEL POEM

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One if by Land, two if by Sea,
Three if by Air, its faster you See.

Four if by Car, turned on with a Key,
Five if by Bus, leave the driving to Me,
Six if by Train, slow or fast it's great to Sightsee,
Seven if by Truck, some drive for fun others as a Payee,
Eight if by Subway, underground for a Fee.

Nine if by Sailboat, moving majestically making all troubles Flee,
Ten if by Hovercraft, skimming land and water on air cushion Jubilee,
Eleven if by Ferry, used by commuters and tourists with Glee,
Twelve if by Submarine, past creatures smaller than a Pea,
Thirteen if by Cruise Ship, with afternoon Tea.

Fourteen if by Motorhome, for any He and She,
Fifteen if by Motorcycle, you don't need a Goatee,
Sixteen if by Golf Cart, for Players using a Tee,
Seventeen if by Snowmobile, but it must be a cold Degree,
Eighteen if by Jet Ski, it's more fun as a Standee.

Nineteen if by Canoe, but it only holds Three,
Twenty if by Bicycle, racing downhill yelling Whee,
Twenty-one if by Unicycle, balancing is a whimsical Spree,
Twenty-two if by Skateboard, but don't hurt your Knee,
Twenty-three if by Segway, works for everyone, even a Retiree.

Twenty-four if by Dog Sled, saying "Mush" to start is the Decree,
Twenty-five if by Horse, it's fun to ride and some are a Devotee,
Twenty-six if by Carriage, it has been prepared for Thee,
Twenty-seven if by Taxi, it can be like racing in a Grand Prix,
Twenty-eight if by Limousine, a nice smooth ride is a Guarantee.

Twenty-nine if by School Bus, singing, talking, and yelling Whoopee,
Thirty if by Trolley, you can ring the bell as an Appointee,
Thirty-one if by Monorail, a single track with no Debris,
Thirty-two if by Cable Car, majestic mountains, and chance to Ski,
Thirty-three if by Tractor, watch out for that Tree.

Thirty-four if by Hang Glider, the wind is Free,
Thirty-five if by Balloon, a beautiful ride, few would Disagree,
Thirty-six if by Glider, flying quietly from the wind as a Draftee,
Thirty-seven if by Helicopter, as fast or slow as a Bee,
Thirty-eight if by Jet Plane, speed is easy to Foresee,
Thirty-nine if by Jet Pack, you will become a Patentee,
Forty if by Rocket, in the future will Be.

But getting there is half the fun, we all Agree!

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Money is Not Everything, but

“Money is not everything, but it Buys Everything!” – Comedian Tim Allen

Save Money Every Day, Play, and Way

If deciding to buy something, question the expense, and truthfully answer these questions to yourself:

Do I Want It? Do I Need It? Can I Live Without It?

Try to go to sleep at night with the same money in your accounts that you woke up with plus any good investments.

Take Care of Your Coins then the Dollars Will Take Care of Themselves

Statement made by every Parent and Grandparent.

Emergency Cash

Hide Emergency Cash in a cell phone case and hidden in a wallet. Fold \$1 for change and a \$20 bill.

Interest Income

Interest is better than Issues. It is better to have *Return on Principal* than to *Stand on Principle*.

Income, Purchases, and Discounts

A discount is not income, but only a lower cost. Think of finance starting with a straight line at zero.

When income is received, such as from a job, dividends, interest, or a pension; the value is a positive number above the zero line.

When a purchase is made, the cost is a negative number below the zero line, but if discounted, the cost is not as far below the zero line. For example, starting at zero, if shoes are purchased for \$100, the cost is \$100 below the zero line, but if discounted at 10%, the cost is only \$90 below the zero line.

Credit Unions

Generally, most Credit Unions do not charge fees for checking or Credit Cards. Virginia has 187 Credit Unions (<http://ncuso.org/va>), but some of the largest local ones are *Virginia Credit Union, Call Federal Credit Union, and Navy Federal Credit Union.*

Diversify Investments

Kiplinger's Personal Finance - *Owning a mix of stocks, bonds and cash* may cause your portfolio to lag when stocks are going gangbusters, but you'll hold up better when stocks slide.

Personally, I diversify my investments by dividing my 401(k) and 457 Retirement Investments into:

1/3 Stock Hedge Funds 1/3 Corporate Bond Hedge Funds 1/3 U.S. Treasury Funds

If the market goes down, it is only a paper loss, and nothing is lost until a stock is sold!

“Buy Right, Hold Tight, and Don't Peek” - said Jack Bogle, founder of Vanguard, the first Index Fund.

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Traditional IRA or Roth IRA

The IRS has *fifteen different types of retirement plans*, but eight of the most popular plans are: Individual Retirement Account (IRA), Roth IRA, SEP IRA, 401(k), 403(b), 457, 409A, SIMPLE IRA
<https://www.irs.gov/retirement-plans/plan-sponsor/types-of-retirement-plans>

For 2022, the IRA or Roth IRA *Annual Contribution Limit* is \$6,000 or \$7,000 if age 50 or older.
<https://www.nerdwallet.com/article/investing/roth-ira-contribution-limits>

Difference Between an IRA and a 401(k) - Both are great options for tax-advantaged retirement saving, as you don't pay any taxes on the growth of your investments. Anyone who has earned income (Paycheck) and is below age 72 can contribute to a traditional IRA, while only people who are employed at a company that offers a 401k can contribute to a 401k.

<https://www.fool.com/retirement/ira-vs-401k-which-is-better-for-you.aspx>

Traditional IRA (Individual Retirement Account) - Allows individuals to direct *pre-tax income* toward investments that can grow tax-deferred. The IRS assesses no income taxes until the beneficiary makes a *withdrawal*. Can Reduce Fed-1040 Tax Liability. <https://www.investopedia.com/terms/t/traditionalira.asp>

Roth IRA - A special retirement account where you *pay taxes on money going into your account [after tax income]* and then all future withdrawals are tax-free.

<https://www.investopedia.com/terms/r/rothira.asp>

Personally, I think it is *better to invest and let accounts grow further with pre-tax income, which is about 20% more than investing with after tax income*, if you are in the 20% Income Tax Bracket. Tax Laws are constantly changing, and I believe that it is better to invest with *pre-tax income now* and not worry about future taxes, *especially if you have many years before retirement, because the Tax Laws Might Change*. There are many examples.

In 2020, the SECURE Act (Setting Every Community Up for Retirement Enhancement) pushed back the age at which retirement plan participants need to take RMD (Required Minimum Distribution) from 70½ to 72, *for those who are Not 70½ by the end of 2019* and allows Traditional IRA owners to keep making contributions indefinitely from earned income.

<https://www.investopedia.com/what-is-secure-act-how-affect-retirement-4692743>

RMD (Required Minimum Distribution) - Is the amount of money that must be withdrawn yearly from a Traditional, SEP, or SIMPLE Individual Retirement Account (IRA) by owners and qualified plan participants of a certain age. <https://www.investopedia.com/terms/r/requiredminimumdistribution.asp>

Uncle Sam was willing to let accounts grow tax-deferred to save more, but eventually he demands his cut.

U.S. Postal Service Proof of Mailing and Delivery of Documents

Since large organizations are very busy, when important documents must be sent by a deadline, send it by fax or email and also mail a copy using the U.S. Postal Service by using either:

1. U.S. Postal Service Form PS 3817- Certificate of Mailing- Provides official proof an item was mailed at a Post Office, but it does *not* provide a tracking number to prove it was delivered. In 2021, the cost is a First-Class Mail letter \$.55 Plus \$1.55 for a Certificate of Mailing, *Totaling \$2.10*.
2. U.S. Postal Service Form 3800- Certified Mail Receipt- (*Bank form at PO*)- Provides official proof letter mailed at PO but *provides tracking number* to prove it was delivered. 2021 cost First-Class Mail \$.55 Plus \$3.60 Certified Mail Receipt *Totals \$4.15*. *Return Receipt Card, Form 3811 not needed*.

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U.S. Series E.E. Savings Bonds

Keep older U.S. Series E.E. Savings Bonds until 30 years, when they stop accumulating interest. They accumulate *about 4% Annual Interest*, which is better than a bank's interest rate, are guaranteed by the government, and only when they are cashed they are only taxed at the federal level, but generally not at the state or local levels.

U.S. Series I Savings Bonds

U.S. Series I Savings Bonds are a great investment, which accumulate the *going Rate of Interest, Plus an Inflation Rate*. www.treasurydirect.gov/indiv/research/indepth/ibonds/res_ibonds.htm

As of 2012, paper savings bonds are no longer sold at financial institutions, but may be purchased by opening a Treasury Direct Account www.treasurydirect.gov

Banks and Brokers will not mention U.S. I Bonds because they cannot receive a commission.

Pay Off Loans Early with Extra Payment Toward Principal

Under the *Rule of 78*, banks apply payments toward interest first, and then Principal (amount you borrowed). If you have extra money, make extra payments to the bank, but ask that it be applied to '*Principal Only*' and not monthly payment, but continue the monthly payments. Loan will Pay Off early!

Credit Card or Debit Card

Use a Credit Card especially for services, which provides the *Right of Recourse* through the bank against a vendor who does not provide a usable product or service. Debit Cards do not have this right and are immediately charged to an account, while Credit Cards have 20 to 25 days to pay.

Draw a Straight Line Instead of Signing on Credit Card Terminal Pads

When charging on a credit card and the system requires a signature on a Terminal Pad, Just *Draw a Straight Line* rather signing, because your signature will be digitized, then it can be duplicated on a contract, and you cannot prove you did not sign it. The law provides that lines with X and Y Axis (horizontal and vertical) are a signature, but a straight line is not a valid signature if duplicated.

Cut Up Old Credit Cards through the Chip

When cutting up old credit cards, make sure you cut through the *oval chip* to prevent it from working.

Keep Wallet in Hand

To remember to receive a credit card back at a store, keep your wallet in hand until they return it.

Keep Wallet Corners Pointing Up in Pants

By having the Wallet Corners Pointing Up in pants, it is more difficult for pickpockets to grab and also stops the wallet corners from creating a hole in the pants.

Credit Security Freeze (Free)

Starting 2018 the *Fair Credit Reporting Act* (FCRA), added the *Economic Growth, Regulatory Relief, and Consumer Protection Act*, which requires nationwide consumer reporting agencies to provide *national security freezes free of charge* to consumers to prevent new accounts from being opened, by scammers. It requires electronic application and provides a PIN to deactivate it if applying for credit.

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Tax

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Place Tax Documents in Large Open-End Brown Envelope

In the beginning of each year get a Large Open-End Kraft (Brown) 9" x 12" Envelope, mark it in large letters the Tax Year, such as 2018. Keep the Envelope some place where you can always find it.

During the year, as you receive Deductible Expenses like Donations, Summary of Medical Expenses, Real Estate Taxes, Personal Property Tax, and Income Information; W-2, 1099, Bank Statements, place all of these Important Tax information in the Envelope.

When W-2's, 1099's, and other important Tax Documents come in the U.S. mail around the end of January, put those items in the Envelope too.

Then everything is in one place ready for you to file your Tax Returns.

IRS Form 1099- There are 19 Different Types

<u>Form</u>	<u>Description</u>
1099-A	Acquisition or Abandonment of Secured Property
1099-B	Proceeds From Broker and Barter Exchange Transactions
1099-C	Cancelation of Debt
1099-CAP	Changes in Corporate Control and Capital Structure
1099-DIV	Dividends and Distributions
1099-G	Certain Government Payments
1099-H	Health Coverage Tax Credit (HCTC) Advance Payments
1099-INT	Interest Income
1099-K	Merchant Card & Third Party Network Payments (PayPal) IRS threshold to issue- sales over \$20,000/year
1099-LTC	Long-Term Care and Accelerated Death Benefits
1099-MISC	Miscellaneous Income
1099-OID	Original Issue Discount
1099-PATR	Taxable Distributions Received From Cooperatives
1099-Q	Payments From Qualified Education Programs (Under Sections 529 and 530)
1099-R	Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts
1099-S	Proceeds From Real Estate Transactions
1099-SA	Distributions From an HSA, Archer MSA, or Medicare Advantage MSA
RRB-1099	Railroad Retirement Board Statement
SSA- 1099	Social Security Benefit Statement

By Federal law, the IRS requires that all Form 1099's and Form W-2's must be mailed to the taxpayers last known address by January 31 of the following year.

The Tax Cuts and Jobs Act (TCJA)

Effective 2018, The Tax Cuts and Jobs Act (TCJA) created the New Federal *Simplified* Form 1040, which is two half-pages in length, *replaces three different 1040's, eliminates more than 50 lines*, and moves many items from the face of the 1040 to various new schedules.

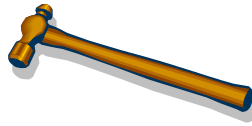
The new Schedules 1 through 6 may be attached to the New Federal *Simplified* Form 1040.

For 2018 forward, since the *Standard Deduction doubled, Most Taxpayers will Not be Itemizing.*

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JOHN B. GOLDHAMER, MBA, J.D. Equivalent

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Glen Allen, Virginia

John.Goldhamer@gmail.com

January 5, 2018

Honorable Mark R. Warner
703 Hart Senate Office Building
Washington, DC 20510

Re: **Adding a Line Item Charitable Contribution Deduction to Federal Form 1040**
For non-itemizer similar to the 1982 to and including 1986 returns

Dear Senator Warner:

For numerous years, I have been an Authored Tax Law Expert with Education and Experience in all Business Disciplines, and I am retired from the Virginia Department of Taxation.

Tax Cuts and Jobs Act of 2017 (2017 Trump Tax Act)

As you know, the recently signed Tax Cuts and Jobs Act of 2017 (2017 Trump Tax Act) increases the Individual Income Tax Standard Deduction, but removes Personal Deductions; and for Itemized Deductions, places a cap on State and Local Tax (SALT) Deductions, Mortgage Interest Deductions and removes the Equity Loan Interest Deduction; so that effective 2018, fewer taxpayers will be able to Itemize their Deductions.

Under Current and 2018 Law, Charitable Contributions are Only Deductible If a Taxpayer Itemizes

Under current and 2018 law, Charitable Contributions are only deductible if a taxpayer itemizes their Individual Income Tax return on Schedule A, but if they take a Standard Deduction, a Charitable Contribution Deduction is not available.

From 1982 to 1986 Form 1040 Provided a Non-itemizer Line Item Charitable Contribution Deduction

Nonetheless, from 1982 to and including 1986, the Federal Form 1040 provided a Line Item Charitable Contribution Deduction for non-itemizers, but it was eliminated with the Tax Reform Act of 1986 (1986 Reagan Tax Act). For example, the 1985 Form 1040 provided a *Line Item Charitable Contribution Deduction for non-itemizers* stating:

“Line 34b. If you do not itemize but you made charitable contributions, enter your cash contributions here. (If you gave \$3,000 or more to any one organization, see page 14.)

Line 34c Enter your noncash contributions (you must attach Form 8283 if over \$500).”

Summary Conclusion

By sponsoring a bill to add a *Line Item Charitable Contribution Deduction* to the Federal Form 1040 for non-itemizers; similar to the 1982 to and including 1986 returns you would delight the 501(c)(3) Charitable Institutions as well as help the Taxpayers of the U.S. to save. Thank you.

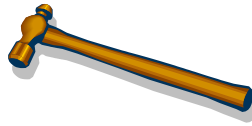
Sincerely,

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JOHN B. GOLDHAMER, MBA, J.D. Equivalent

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Glen Allen, Virginia

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September 8, 2008

Dr. Jeffrey M. Lacker, President
Federal Reserve Bank of Richmond
Richmond, Virginia

Re: **Economic Proposal to Help Solve the U.S. Mortgage Crisis: "Value Added Bill"**

Dear Dr. Lacker:

Reflection

As you know, generally when localities increase real estate assessments, rather than evaluating all the property in the locality they simply determine that because of improvements in the locality, each parcel of land was now worth more. Subsequently, real estate tax assessments, which are based on value, are increased.

I noted in the news that because some homes are not worth the mortgage owed, certain mortgage interest rates are increasing, some homeowners are walking away from the property, or the banks are foreclosing on the homes for nonpayment, creating a U.S. mortgage crisis.

I propose that Congress pass and the President sign into law, a bill I call a "Value Added Bill," *increasing the value of all parcels and automobiles* in the United States by 10%, based on improvements to U.S. infrastructure and the fact that we are protected by a strong military.

At one time, the NADA Blue Book for evaluating automobiles, listed three evaluations: Retail, Wholesale, and Loan-value. The "Value Added Bill," could include two valuations of parcels and automobiles: one for loan purposes and other for selling. In addition, the "Value Added Bill," could also prevent local and state governments from increasing taxes based on the new valuations.

Caveats

Inflation may be an important side effect of the "Value Added Bill." Nevertheless, if this law allows the increase valuation for loan purposes only, then perhaps it may not cause inflation. In addition, perhaps the rules for calculating the United States Gross National Income or other treaties may prevent using a new valuation from the "Value Added Bill."

I hope my economic proposal for a "Value Added Bill," is accepted and solves the U.S. mortgage crisis without causing inflation. Thank you for your consideration.

Sincerely,

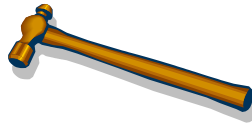
John

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Glen Allen, Virginia

John.Goldhamer@gmail.com

I can *Hammer out* any Problem!

July 15, 2023

President Joesph R. Biden, Jr.
The White House
1600 Pennsylvania Avenue NW
Washington, DC 20500
president@whitehouse.gov

Re: **Simple Solution to Fix the Student Loan Problem**

Applying Student Loan Payments first to Principal and then to Interest

Dear President Biden:

According to Consumer Financial Protection Bureau (CFPB) website:

“Generally, payments go first to fees that are owed (late fees, phone payment fees, etc.), then to interest (including past due interest), then to the principal balance of your loan.”

<https://www.consumerfinance.gov/ask-cfpb/how-is-my-student-loan-payment-applied-to-my-account-en-605/#:-:text=John%20B.%20Goldhamer>

Bankers call this the ‘Rule of 78’ also known as the ‘Sum of the Digits Method.’

Under the ‘Rule of 78,’ more of the interest is apportioned to the first part [of the loan] than the later repayments. As such, the borrower pays a larger part of the total interest earlier in the term. [and a lesser amount toward principal] (Explanation added) https://en.wikipedia.org/wiki/Rule_of_78s

A Simple Solution

If the President issued an Executive Order for the Department of Education to recalculate the Student Loan Payments to apply to Principal first and Interest second, back 15 years to 2008, then the Student Loan Borrowers would owe less, and some student loans would be paid. By paying more on Principal earlier, then the borrowers pay less interest.

There is not any reason for the Federal Government to follow profitable banking methods for calculating payments that forces borrowers to pay more. Congress and the U.S. Supreme Court should not object to this recalculation method to help Student Loan Borrowers.

Thank you for your consideration.

Sincerely,

John

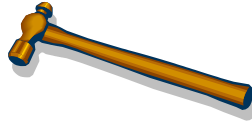
John B. Goldhamer

c: Virginia Senator Mark Warner and Virginia Senator Tim Kaine

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JOHN B. GOLDHAMER, MBA, J.D. Equivalent

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Glen Allen, Virginia

John.Goldhamer@gmail.com

I can *Hammer* out any Problem!

May 19, 2011

Mr. D M

Revenue Auditor

Washington Department of Revenue

Olympia, Washington

Re: State of Washington, Department of Revenue, Excise Tax Audit of T, Inc.

A Zero or a Negative Cannot Be Proved.

The Relationship Between Different Companies Use Tax Paid is a
False Proposition and a Contrapositive Argument

Dear Mr. M:

As you know, the State of Washington, Department of Revenue, Annual Excise Detail for T, Inc. lists a small amount of Gross Receipts.

During the audit period, T, Inc. did not have any State of Washington Rent, Property, or Payroll and only had a small amount of Washington State Gross Receipts from Project Numbers 1, 2, and 3" where a subsidiary corporation performed the work out of state.

Question 1. In your first email question, you asked:

"I wanted to see what business activities T; Inc. conducted in Washington State during the audit period that resulted in \$0 use tax liability reported. In other words, I would like to know why T, Inc. did not report any use tax during the audit period."

Answer 1. A Zero or a Negative Number Cannot Be Proven or Explained

Enclosed is a copy of the T, Inc. Delaware Certificate of Dissolution and Registered Agent detail, listing a Termination Date as 8/20/2009.

Next, a zero or a negative cannot be proven or explained. Using an example of a bank account; if there is nothing in a bank account, it is very easy to confirm the balance, but the question *why is it zero* can only be answered that nothing was deposited. The fact that nothing was deposited in the bank does not prove anything.

Because there is not any evidence that something does not exist, does not mean there is evidence that something does exist. It simply means that there is insufficient information to "Prove" or "Explain" the proposition to be either true or false.

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Question 2. In your next email question, you asked:

“I wanted to clarify my question for T, Inc. *to make it clearer for you.*

Since T, Inc. engages in similar activities to other affiliates, which reported use tax during the audit period, please *list the factors* that *in your opinion resulted in the reporting of \$0 use tax* by T, Inc. as compared to other companies. If one the factors is the smaller size of T, Inc., please explain why T, Inc. would not report smaller amount of use tax liability, as opposed to no use tax liability actually reported.” [Emphasis added]

Answer 2.

Your suggestion that there is a relationship between the Use Tax Paid by a Larger Subsidiary and a Smaller Subsidiary because they are in similar fields is a false proposition and a “Contrapositive or Contraposition Argument.”

In traditional logic, a *Contraposition* is a form of immediate inference in which from a given proposition, another is inferred having for its subject the contradictory of the original predicate, and in some cases involving a change of quality (affirmation or negation). [http://en.wikipedia.org/wiki/Contraposition_\(traditional_logic\)](http://en.wikipedia.org/wiki/Contraposition_(traditional_logic))

Contrapositive Arguments rightly utilize the transposition rule of inference in classical logic to conclude something like - To the extent, that C implies E then Not-E must also imply Not-C.

In other words, if a cause always leads to an effect, then the absence of the expected effect is evidence of absence of the cause. For example, if the causal proposition that if it's raining outside then the streets will be wet is assumed, then it can be assumed that if the streets are not wet then it is not raining outside. The inference that it cannot be raining outside because the streets are not getting wet is exactly as true, or perhaps exactly as untrue, as the original proposition. The statements are logically equivalent. http://en.wikipedia.org/wiki/Argument_from_ignorance

In law, this “*cause always leading to an effect,*” is referred to as “*Judicial notice*” or “*Judicial knowledge.*” Black’s Law Dictionary Ninth Edition, defines “*Judicial notice*” as follows:

“A courts acceptance, for purposes of convenience and without requiring a party’s proof, of a well-known and indisputable fact; the court’s power to accept such a fact, <the trial court took judicial notice of the fact that water freezes at 32 Fahrenheit>. Fed R. Evid 201.”

Your proposition that *there is a relationship between the Use Tax Paid by a Larger Subsidiary and a Smaller Subsidiary* because they are in similar fields is *not a cause that always leads to the same effect* or an *indisputable fact* and therefore a False Proposition and a Contraposition Argument.

In addition, as in most states, Washington State Registered Sales Tax Vendors usually charge the correct Sales Tax. Generally, most service industries pay Use Tax when a vendor does not charge Sales Tax. The fact that according to the Washington State records, T, Inc. Gross Receipts for services during the audit period was small, only indicates that a minuscule amount of purchases were made, of which they most likely included Washington Sales Tax from the vendor.

Please let me know if you have any questions.

Sincerely,

John

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The Three Branches of the Federal Government, U.S. Constitution, and the Relationship to Our Founding Fathers Hats

www.JohnGoldhamer.com/Writings/Three-Branches-of-the-Federal-Govt.,-U.S.-Constitution,-and-Relationship-to-Founding-Fathers-Hats.pdf

The Founding Fathers Three-cornered Hat has three corners, each corner is equal in size, and no corner of the hat is any higher than the other sides: just like their idea for a new form of government.

It is interesting that the Founding Fathers created an idea for a new form of government similar to the hats that they wore. The *Federal Government* also has three equal corners or three equal branches of government; Executive, Legislative, and Judicial that are all equal so that one branch is not any higher or greater than the other branches, which is called the Constitutional Balance of Power, or System of Checks and Balances.

Perhaps the Founding Fathers took off their hats, laid them on the table, and then modeled their new government after their hats.
(Presentation given at an Elementary School)

Second Amendment Arms does not include Cannons and Assault Weapons

The Constitution of the United States, Second Amendment states

A well-regulated Militia, being necessary to the security of a free State,
the right of the people to keep and bear Arms, shall not be infringed.

The Second Amendment was ratified in 1791 and is one of the first of ten amendments to the Constitution, known as the *Bill of Rights*.

In 1791, the only weapons available at the time were:
Swords, Bayonets, Axes, and Knives – Could only kill people at close range,
Pistols, Rifles, and Muskets – Could only kill one person at a time from a distance,
Cannons, Mortars, and Howitzers – Could kill many people at a time from a distance.

The Constitution of the United States, Second Amendment term ‘*Arms*’ used in the right of the people to keep and bear Arms were Pistols, Rifles, and Muskets that could only kill one person at a time.

The word ‘*Arms*’ comes from the Old French word ‘*Armes*’ that means ‘*Weapons of a Warrior.*’
<https://www.etymonline.com/word/arm>

In 1791, the ‘*Weapons of a Warrior*’ would have been Pistols, Rifles, and Muskets, and not Cannons, Mortars, and Howitzers that could kill many people at a time, and the ‘*People*’ would not have been allowed to own Cannons, Mortars, and Howitzers. Only governments could own them.

Therefore, the U.S. Constitution, Second Amendment term ‘*Arms*’ used in the right of the people to keep and bear Arms did not include Cannons, Mortars, and Howitzers that could kill many people.

Applying the term ‘*Arms*’ used in the right of the people to keep and bear Arms to the present day, since ‘*Assault Weapons*,’ such as AR-15 and AK-47 Kalashnikov kill many people at a time, they would not be considered ‘*Arms*’ and there is not a right to keep and bear them in the *Constitution*.

In 2020, President Biden said, “*You weren’t allowed to own a Cannon during the Revolutionary War as an individual.*”
<https://www.statesman.com/story/news/politics/elections/2020/06/30/fact-check-could-individuals-own-cannons-during-revolutionary-war/113951468>

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Official Decision Maker

Do not make the decision yourself that you are not qualified; let the *Official Decision Maker make the decision for you and then you will know the true answer.*

For example, do not decide that you are not eligible for Unemployment Benefits, *let the State Employment Commission make that decision for you* and then you will know if you are qualified.

Documents

In a campaign, it is not the content that influences as much as the creative colors.

Attached is a scan of the Fully *Executed; Completed, Dated, and Signed* document.

Through the Art of *Legal Reasoning, Law, and Evidence* I was able to reduce the assessment.

With this correspondence I have demonstrated through *Calculations, Exhibits, and Testimony....*

IRAC Legal Analysis — Issue, Rule of Law, Analysis, and Conclusion

Reviewing Agreements, Contracts or Statements

When reviewing *Agreements, Contracts or Statements*, *circle* the words that are *Qualifiers* that limits or enhances a word's meaning or changes the thought of the sentence: *If, But, Except, and Unless.*

For example, the sky is dark **if** sunglasses are worn. The "**if**" changes the meaning of the sentence.

Non-Compete Agreements (NCA)

It should include for the limited Type of Business, including the IRS Business Activity Code, for a limited time, and for a narrow geographical area. The courts have dismissed restrictions on employee's rights to pursue work elsewhere.

In 2023, the *National Labor Relations Board* (NLRB) issued a memo pronouncing that many types of *non-competes* and *non-solicitation restrictions* unlawfully interfere with employees' protected rights under Section 7 of the National Labor Relations Act. Many states have also restricted *non-competes*.

Non-Disclosure Agreements (NDA)

It should include a detailed description of confidential information developed or created, description of information not considered confidential or suppresses speech, and time limitations, so not perpetual.

Breach of Contract is not Illegal

A Breach of Contract is only *not fulfilling a promise* and is not Illegal. To be Illegal, *an act must be written in a Statue, Regulation, or Case Law* (Court case) interpreting a Statute or Regulation.

No Bill, No Work, No Pay

If a *bill is not received, work not completed, or a landlord is not repairing*, but you know the money is owed, place the money in a separate savings account until the bill is resolved or the repair is made.

Questions and Problems

A smart attorney answers the question before it is asked in order to *influence and sway the decider.*

A smart attorney seldom asks a question unless they *know where the answer will lead.*

When all you have is a hammer, *every problem looks like a nail*, but

John Goldhamer can hammer out any problem!

A Good Lawyer has Good Observation Skills — Perry Mason, TV drama criminal defense lawyer.

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For a Lawsuit to Succeed, It Must Have

Generally, for a lawsuit to succeed, it must have:

1. An Injured Party,
2. An Alleged Offender who might have directly caused the injury,
3. Evidence of the cause and effect that the Alleged Offender's actions harmed the Injured Party,
4. Evidence that the Alleged Offender had direct control to prevent the injury,
5. Evidence of actual expenses incurred by the Injured Party, but only related to the offence,
6. Does the Alleged Offender have the ability to pay a judgement?

The dead do not get a voice, except through articulated evidence.

Best Recollection Recorded

Shortly after an incident, while it is fresh in your mind, put the events in writing.

At the top, center your contact information listing name, street address, city, state, cell phone, email.

Note: Try to sound like *Police Sergeant Joe Friday of the TV show Dragnet*, who was known for the quote, "*Just the Facts Ma'am, Just the Facts.*"

Accident

On November 15, 2017, I was driving to work in my 1986 Gold Corvette at approximately 7:30 A.M. after sunrise. The weather was Cold, Wet, and Rainy for hours, but not icy and I was traveling east on Interstate 64 near the Parham Road Exit. Suddenly, without warning....

Job Dismissal

On October 14, 1998, I was hired to work as a _____ at _____.

Recently, the company celebrated my *twenty-year anniversary* with a nice

On April 10, 2018, I was called onto my manager's office who told me I was being let go that day....

Timeline of Events

Generally, appeals, petitions, and court cases are closer to winning when a *Timeline of Events* is submitted *in chronological order* from the oldest to newest *detailed the dates, events, and issues* that occurred. It is also much easier for the decider to review than paragraphs.

At the top, center your contact information listing name, street address, city, state, cell phone, email.

11/15/17, 7:30 A.M.
(After Sunrise)

I was driving to work in my 1986 Gold Corvette.

The weather was Cold, Wet, and Rainy for hours, but not icy and I was traveling east on Interstate 64 near the Parham Road Exit.

Suddenly, without warning....

You Have the Right to Remain Silent

Silence is not an affirmation. For Applications, Résumés, and Interviews *you have the right to remain silent, which is not illegal or immoral!*

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Business and Management

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Start Small, But Think Big

When starting a business, choose a business organizational structure, but ***Start Small, But Think Big!***

First, start as a Sole Proprietor (Federal Schedule C). If the business fails, there are no costs.

If business gets better with more sales, then consider becoming an LLC (Limited Liability Company).

If business gets huge with a lot of sales, consider becoming a corporation by Incorporating.

Management

Executives agree that *if you explain the why*, employees will understand the how and perform better.

Managing Employees

When conducting staff meetings as a manager, ask your employees:

What is it that I can do to make your job easier?

By asking what you can do, you are aligning yourself with them, indirectly recognizing that there may be problems, and making it easier for them to come forward with ideas.

However only asking, "What do you need," puts the manager above the problem solving, not in it.

Accounting

Maintaining good accounting records is the key to success for any business.

One reason cars have rearview mirrors is *so that you can see where you have been*; because it is a lot easier to know where you are going, when you know where you have been.

Some say the rearview mirror is smaller than the windshield because *it is more important to know where you are heading than where you have been*. Either way good accounting records are important.

Write For Your Weakest Link

When composing, write for your weakest link or the person who knows the least in the group that you are writing. For example if your weakest link would not know that Dutch is spoken in the Netherlands, then write "in Dutch it means...."

When writing a SOP (Standard Operating Procedures) or emails that will not be sent to people in the same field; *write for your weakest link*. For the person who does not know the *abbreviations, acronyms, or naming conventions*; after the abbreviation, spell the words inside a parenthesis ().

The Many Ways to Say No

After the Final No Comes an Enlightened Yes!

I will do my best. I will give it a shot. You are on the list. Not at this time. It is out of the question. Under no circumstances. Not in a million years. It would not be fair to everyone else.

My Boss said he could not. They will not let me. (Evasive Management)

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Job Seeker Tips, Topics, and Tools

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My website www.JohnGoldhamer.com, Job Seeker Tips, Topics, and Tools page has all these ideas.

Now they are consolidated in four pages.

Job Seeking Documents

Job Seeking Documents are similar to the Charles Dickens story of Mr. Scrooge's three visitors -

Your *Résumé* is the “*Spirit of Job Seeker's Past,*”

Your *Cover Letter* is the “*Spirit of Job Seeker's Present,*”

Your *Marketing Plan* is the “*Spirit of Job Seeker's Future.*”

With these three “*Spirits*” or “*Representations,*” you will succeed!

Job Seeking is all about “You”

Know - What value will you bring to a company?

Show - By using Business Cards, Emails, LinkedIn, Websites, Etc.

Grow - By helping others with what you learned and passing it along. It's “*Trickle-down Good Deeds.*”

Dough - Soon you will have success!

Business Cards — A Little Window to You

Business Cards are another tool to help you network by providing your contact information, your field or title, and perhaps a logo, which promotes and recognizes you or your field. Today, any office supply store can print reasonably priced business cards. www.JohnGoldhamer.com

Interviews, 30-second, and Elevator Speeches

It's the First Name Last Name Show, and you are Star!

Spoken Words are Different from Written Words

Spoken words are easier “Digested” or Understood. Contractions, such as “I'm,” remain acceptable.

Bullet Points

A *Job Description Bullet Point* states, “Every day I inhaled and exhaled.”

An *Achievement Bullet Point* states, “I exhaled blowing up a balloon that traveled 9 feet.”

Try to use *Achievement Bullet Points.*

Remembering Achievements

If you cannot recall some of your achievements and you need something to spark your memory, open *LinkedIn.com* and in the Top Search Bar, key your field, such as IT. Filters will appear on the right allowing you to search by Name, Title, Industry, Company, or Location. By keying a title, you may discover someone with an achievement that *reminds you that you had the same achievement.*

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Letter Letterhead

To make a *Centered Professional Letterhead*, display all information in Bold using a 12-font size. Your name should be a little larger with a 13-font size. Center your contact information — Town / City / State, Cell Phone Number, Email and LinkedIn. Do not list your street address; it is not necessary. List your Cell Phone, but do not list your landline unless it is your only phone. After your name, list your credentials such as PhD, MBA, J.D., CPA, or PMP.

For a second page, copy your contact information into a header, but *Left justify* them to the left side of the page so it looks different than the first page and add a simple 2 to the footer at the bottom.

Bottom Border Line

To offset the letterhead from the body of the cover letter, add three empty lines or spaces, and then on the middle line, add a Bottom Border line by clicking the *Borders Drop Down Box* so that the line goes across the page.

Human nature will automatically start reading below a line at the top of a page.

Emails Letters

It is that *little extra difference* that raises the status of the sender in the eyes of the receiver.

Email Address

First Name.Last Name@ _____. To make your name stand out, use a Capital letter for the first letter of your first and last name and a place a Dot (.) in between them to offset the name, which makes it easier for the human eye to read. Software does not need or recognize the dot.

First Name.Last Name.IT@ ____, *First Name.Last Name .804@* ____, *First Name.Last Name.RIC@* ____
If you have a common name, after your name add an occupation, area code, or city abbreviation with Dots (.) in between.

Try not to use an underscore (J_G@), which disperses when the email address is auto underlined.

All the cool guys use Free Gmail that provides better protection against scammers using top algorithm. Many Internet carriers allow free multiple email addresses, so register a new name, but keep the old email address you have used for a long time only for personal emails.

When applying for a job, Email addresses using older email services such AOL, Comcast, Hotmail, Outlook, Yahoo, or Verizon may show your age.

Marketing Plan

A Marketing Plan is a one-page document providing a brief Summary about you, your Target Companies, and Considerations: *Why you are the "Best of the Best."*

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Experience — Title First

Just as *LinkedIn* uses, since we read English from left to right, top to bottom the most important should be listed first.

On one line, start with Title, then the Company, City, State, and end with years.

Instead of underlining, add a line under the title, make it font size 1, and add a Bottom Border. To the Human eye it looks like an underline, but it does not touch any of the low hanging letters, but to software, it is just a line.

Education — Degree First

Since we read English from left to right, top down, start with your most recent degree or certificate, then the school, followed by the city and state.

We have been taught to list the school first, but unless you went to an Ivy League school, Recruiters are first interested in your degree followed by the school.

If you are older, do not list graduation dates. If an associate degree rolled into a bachelor, degree, then only list the bachelor's degree. List all degree disciplines even if in "*Basket Weaving*."

As a Phrase Summary Formula

My website www.JohnGoldhamer.com, [Job Seeker Tips, Topics, and Tools](#) page has -

Repertoire of Successful Business Sentences That Get Good Results- 73 Examples by 17 Occupations

As a _____, with a _____ degree, I am proficient in _____....

Applying the concepts of "Legal Brief Opening Statements" and "Successful Manuscript Writing," an Opening Sentence, Statement, or Summary should be:

Penetrating, Show What You Intend to Prove, and Be a "Page-turner."

For a Job Seeker, using my "*As a Phrase Summary Formula*" in present tense combines an objective and summary in a powerful sentence that sums up everything anyone would want to know about an applicant, and it will stand out to a Recruiter, Interviewer or Panel.

This "Magical" sentence Jumps off the page to the reader and should be the first writing in a Cover Letter, Résumé, Marketing Plan, and LinkedIn Summary.

Change As a, to I am- it's a 30-Second or Elevator Speech.

As a Seasoned Certified Global Logistics Professional, (CGLP), with an MBA and a B.S. in Business Administration / Marketing, I am proficient in manufacturing and making deliveries across 24 time zones, bringing results and satisfaction to every client. Santa Claus

As a Senior Internet Scammer with a GED, I successfully convince people to provide access to information by managing computers, telephones, and mail using language, logic, and low key pressure. The Grinch

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Job Fairs or Career Fairs

Job Fairs or Career Fairs are local conventions where companies are trying to “*Sell their Company to the Job Seekers.*” Generally, they have a table showing something about the company and they are staffed by HR (Human Resources Employees) and other Employees.

Before the Job Fair, examine the list of companies attending and determine which companies are on your *Marketing Plan Target list*, have an opening in your field, or where you would like to work.

At the Job Fair collect as many Company Business Cards as possible for future references. Later if a company has an opening, the first line of your cover letter could be - I met you the Job Fair in July.

Salary Question — Bidding on a Job

Try not to be the first one listing a salary. When an Interviewer asks *what salary you are looking for*, first respond by saying:

“It is difficult to bid on a job without all the details.”

The Interviewer may reply by questioning:

“Since you have the job description, what salary you are looking for?”

Then ask — *“What is the range for the position?”*

The Interviewer may respond — *“What is your range?”*

Simply say — *“According to [Salary.com](#), [O*Net](#) (or another salary website), the range for this job in this city is _ to _.”*

Thank You Notes

After you are interviewed send a Thank you email to the Interviewer. In today’s world, thank you emails are acceptable, but open with:

“I appreciate you taking the time to interview me recently!”

Although writing “Thank you” is acceptable, it is just glanced over; while your appreciation shows a genuine excitement to work for the company.

For a more personal note, if you have a good handwriting, the day before the interview, on a *Formal Thank You Note Card*, prepare a thank you note addressed to the Interviewer. On your way out, leave it with the Receptionist.

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145 examples of *Meaningful Words, Fulfilling Words*, and words that *Clearly Add Value* describing a candidate's experience that could be used in a résumé.

in

Accomplished	Extensive	Proficient
Accountable	Fiscal	Proficiently
Achieved	Fluent	Progression
Advanced	Goals	Published
Analytical	Graduate	Qualified
Anticipating	Green	Qualitative
Articulate	Growth	Quantifiable
Authored	Honed	Quantitative
Benefit	Identifying	Ready
Campaign	Imaginative	Recognized
Certified	Implement	Regional
Cohesive	Improvements	Requirements
Collaboration	Ingenious	Researching
Collaborative	Initiated	Resolving
Committed	Innovative	Resourceful
Communicate	Insightful	Restructured
Compliance	Inspiring	Resulting
Comprehensive	Instructor	Results
Condensing	Inventive	Revenue
Conducting	Knowledgeable	Safety
Consequential	Leader	Satisfaction
Constructive	Leading	Scholarly
Consultant	Lean	Seasoned
Conventional	Led	Significant
Conveying	Legacy	Simplified
Coordinate	Licensed	Skilled
Coordinator	Maintaining	Solving
Creative	Managed	Specialist
Credentials	Manager	Specializing
Decreased	Monitor	Stewardship
Dedicated	Motivating	Strategic
Deliverables	Numerous	Substantiated
Delivering	Objective	Successfully
Demonstrated	Organizational	Succession
Develop	Original	Supervised
Director	Originating	Supportive
Editor	Partner	Sustainable
Educated	Passion	Sustaining
Effective	Passionate	Teaching
Efficient	Pending	Technical
Engagement	Perform	Technological
Environmentalist	Planning	Tenured
Equivalent	Potential	Timely
Established	Prepared	Training
Exceptional	Presentations	Transformed
Execute	Proactive	Troubleshoot
Executive	Produced	Vice-President
Experienced	Productive	Writer
Expertise	Productivity	

John Goldhamer's Golden Nuggets of Wisdom

By John B. Goldhamer www.JohnGoldhamer.com Glen Allen, Virginia

With an Inquisitive Mind, Good Memory, Great Imagination; I offer the rare gift to give Insightful Advice

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Job Seeker Tips, Topics, and Tools

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(Continued)

212 examples of *Empty Words*, *Cliché Words*, and words that have *Insignificant Value* to describe a candidate's experience that should *not* be used in a résumé.

Ace	Excellent	Multitasking	Sharp
Actual	Expected	Mystical	Shocking
Adaptable	Extraordinary	Newest	Social
Agreeable	Fabulous	Newfangled	Solid
Amazing	Fair	Noteworthy	Solution-based
Ambitious	Faithful	Novel	Solution-focused
Answerable	Fast-learner	Obliged	Sophisticated
Astonishing	Fertile	Obsessive	Spectacular
Astounding	Flexible	Ongoing	Spiritual
Authentic	Fruitful	Open	Standard
Award-winning	Gargantuan	Organized	Steady
Awesome	Genius	Oriented	Strategic-thinker
Balanced	Genuine	Original	Stunning
Best	Gifted	Outgoing	Substantial
Bizarre	Go-getter	Outrageous	Success
Booster	Golden-Egg	Outstanding	Suitable
Brilliant	Go-to-Person	Overachiever	Superior
Builds-trust	Groovy	Overpowering	Synergistic
Business-minded	Guru	Overwhelming	Tech-savvy
Capable	Hand-holding	People-person	Tenacious
Charismatic	Hard-working	Perpetual	Thoughtful
Compelled	Harmonious	Perseverant	Time-honored
Competent	Helpful	Personable	Tireless
Connoisseur	High-level	Plentiful	Top-notch
Conscientious	Highly-skilled	Positive	Top-performer
Considerable	Highly-talented	Practical	Top-ranked
Consistent	Historic	Predominant	Traditional
Constant	Honest	Premium	Trainable
Contemporary	Huge	Prevailing	Transitional
Cooperative	Hybrid	Prevalent	Trustworthy
Credible	Immeasurable	Productive	Uncomplicated
Critical	Immense	Professional	Unconventional
Curious	Impressive	Profound	Unimaginable
Customary	Incontrollable	Programmatic	Unique
Customer-driven	Incredible	Progressive	Unthinkable
Customer-focused	Industrious	Proven-track-record	Untold
Dazzling	Informed	Quality	Unusual
Decisive	Insider	Quick-learner	Up-to-date
Dedicated	Intelligent	Rapport	Useful
Delightful	Interpersonal-skills	Real	Valuable
Dependable	Juggler	Realistic	Versatile
Determined	Just	Regular	Vigorous
Diverse	Learned	Relationships	Visionary
Driven	Long-standing	Reliable	Well-read
Dynamic	Loyal	Religious	Well-rounded
Dynamo	Magician	Remarkable	Well-spoken
Eager	Mammoth	Resourceful	Well-versed
Energetic	Meaningful	Responsible	Whiz
Enlightened	Meticulous	Savvy	Widespread
Enormous	Mindboggling	Scrupulous	Willingness
Enthusiastic	Modern	Self-motivated	Wizard
Entrepreneurial	Momentous	Self-starter	Wonderful
Ethical	Multi-talented	Shark	Work-ethic

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INTERVIEW CHECKLIST POEM

(Checklist of 35 Things to Do Before an Interview, in Rhyme)

“Rhyming Story Poems Provide a Message through the Music of Words.”

By John B. Goldhamer

Richmond, VA

www.JohnGoldhamer.com

- Our Clocks are set, Shoes Shined, and we are ready for Interview DAY,
- With Clothing Pressed, Hair Combed, and Car Keys Known we are Set without DELAY.

- Our Cars are Fixed, Tires Good, Tank Full, and we are ready for Victory TODAY,
- Address Googled, Directions Firm, Map Printed and Plan to be early so Success will not be GRAY.

- Smiles in the Mirror show we have Confidence, and we Shine like a SUNRAY,
- We Look Good, Professional too, and now we are ready to tell the Interviewer HEY.

- Ready to Turn Off Cell Phones before the meeting so we do not get a call from any of THEY,
- And we have a Stack of Business Cards, which look great and are not made of CLAY.

- We have Two Good Pens Without Advertising that we had in our Pen and Pencil TRAY,
- Our Portfolio is Cleaned, Old Papers Removed, and the Pad of Paper is not FRAY.

- We Printed the Interviewer's Email Invitation and Replied our Excitement to Meet in order to SWAY,
- And Prepared Thank you Emails to send After the Interview so our Competence would WEIGH.

- We Reviewed, Underlined Verbs, Printed the Job Posting, and think they will offer a Good PAY,
- Created Six Questions from the List of Questions to Ask an Interviewer hoping some will get a YEA,

- We Looked at each Interviewer's LinkedIn Profile to Show us the WAY,
- And Researched the Company to show we are Prepared, and it will not be just, Come What MAY.

- With Printed Cover Letters and Resumes In Hand with a Lot to SAY,
- We Know that our SOAR Stories would make a Good PLAY.

- We even Read John Goldhamer's "Job Seeker Tips, Topics, & Tools" and did not STRAY,
- So now we are EQUIPPED, PREPARED, AND READY for Interview DAY.

- GOOD LUCK!

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SANTA CLAUS

North Pole, AK 99705

(907) 555-1212

Santa.Claus@gmail.com

www.Linkedin.com/in/SantaClaus

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(Résumé - Example)

SUMMARY

As a Seasoned Certified Global Logistics Professional, (CGLP) with an MBA and a B.S. in Business Administration / Marketing, I am proficient in manufacturing and making deliveries across 24 time zones, bringing results and satisfaction to every client.

EXPERIENCE

Chief Executive Officer (CEO) Santa's Workshop, LLC North Pole, AK 1980 – Present

Top Executive of a Logistics and Manufacturing Company known around the world.

Negotiated the Price of Coal from \$39.95 per short ton to \$37.24 per short ton, saving 6.8%,

Negotiated Elvish Employee Contract for better working conditions in exchange for less pay,

Created "Secret Santa" concept, used in most organizations to provide assistance with gifts,

Tracked Little Eddy Landry to Richmond, VA although his letter stated Boston, MA.

Director of Distribution Old Saint Nick's Toys, Inc. North Pole, AK 1951 – 1979

Executive Management of a Logistics and Manufacturing Company known around the world.

Created process of reducing space in between atoms thereby reducing size for easy transport,

Bred Stronger Flying Reindeer for faster transportation, including one with a red nose for fog,

Posed for Famous Norman Rockwell Painting representing Old St. Nick's Christmas,

Moved Little Charlie Wood from the Naughty List to Nice List creating an Attribute for Success.

Supervisor of Production Kris Kringle's Playthings North Pole, AK 1934 – 1950

Logistics and Manufacturing Company known around the world.

Testified in court on behalf of Mr. Kringle assisting to win the case brought by Macy's,

Developed Teflon for Smoother Sleigh Runners and placed formula in Mr. DuPont's Stocking,

Advanced Assembly Line Process for faster manufacturing based on RR Donnelly's method.

Toy Carpenter Jultomten Verkstad Kiruna, Sweden 1900 – 1933

Logistics and Manufacturing Company known around the world.

Coordinated Village dismantle, transport across Arctic Circle and rebuilding in North Pole, AK,

Testified in the "Twas the Night Before Christmas" Slander case outlining "Chubby and Plump,"

Received the "Best Toy Carpenter Award" three years in a row.

CERTIFICATIONS AND EDUCATION

Certified Global Logistics Professional (CLIP) American Society of Transportation & Logistics,
Chicago, IL

MBA Master of Business Administration University of Alaska Fairbanks, AK

B.S. Business Administration / Marketing University of Alaska Fairbanks, AK

Wood Working Certificate Umea University Kiruna, Sweden

Languages – Linguist, Fluent in all 6,500 Living Languages

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The Grinch's Bad Résumé

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T.H.E. GRINCH

1 Mount Crumpit Way
Grinch123456@gmail.com

(804) 555-1212

North Whoville, Virginia

www.Linkedin.com/in/Grinch123456

RESUME

OBJECTIVE: I want a Professional Job doing anything where I use my logic and get paid a lot.

PROFESSIONAL EXPERIENCE:

Internet for US, Inc. Senior Internet Scammer Whoville, VA January 2016 to *Right Now*

- I Scammed *stupid gullible naïve little people* into giving up their Social Security Numbers, Bank Account Passwords, and much more!

Recommendation – I have known T.H.E Grinch since 1957, when I wrote his story and highly recommend that he be considered for any position that he wants. – *Dr. Seuss*

Microsoft Pseudo, Co. Telephone Scammer Whoville, VA 23060 October 2015 *for 30 Days*

- I Scammed *stupid gullible naïve little people* to give me access to their computers where I took all the passwords and then transferred all their money to me.
- I Left because the boss found out I was stealing from the company, which was not fair since they were stealing too!

Recommendation – I cautiously recommend T.H.E Grinch because he ransomed the Whoville Town computer and will not release it unless I give him a recommendation. – *Mayor Augustus May Who*

Christmas Virginia, LLC Holiday Planner W. Whoville, VA Dec 24, 2014 to Jan 2, 2015

- I made an LLC and tried to become a Holiday Planner for Christmas parties since I knew every gift presented in Whoville, but because of being *Green and Age Discrimination* I had no clients.

Personal Recommendation – I am very proud of T.H.E Grinch giving back all the gifts to Whoville and wish him well in with his new company. – *Cindy Lou Who*

Toys Not for You, Inc. Toy Crusher & Heart Breaker Bumm Ridge, VA Dec 24, 13 - Jan 2, 14

- I got mad at everyone in Whoville having such a nice Christmas and singing so loud, so I said *to myself* — *Self*, you should take all the gifts in Whoville and then they would be sorry.
- Closed the company after *Cindy Lou Who* convinced me, at least for a short time that it was wrong, but then I just got back on track and found other ways to make money.

Max's Pet Walking Pet Walker Mount Crumpit, VA 23060 7/12 to and including 8/13

- I helped my trusty dog Max to start a pet walking business, and I did the books, but somehow, he never showed a profit.

EDUC: GED - Got it late in life after attending Whoville High School but dropped out to support the two elderly sisters who adopted me, but later I moved to a cave on top of Mount Crumpit.

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Five I's of:

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Many Disciplines have Five Elements that Start with the Letter I

Five I's of Success:

Imagination, Invention, Innovation, Investment, Impact

<https://www.nae.edu/234428/Aerospace-Prizes-Inspire-the-Five-Is-of-Success-Imagination-Invention-Innovation-Investment-and-Impact>

Five I's of Employee Engagement:

Inform, Inspire, Instruct, Involve, Incent

https://www.qualtrics.com/m/www.xminstitute.com/wp-content/uploads/2020/05/XMI_Worksheet_FiveIsOfEmployeeEngagement.pdf?ty=mktocd-thank-you

Five I's of Engagement:

Involvement, Interaction, Intimacy, Influence, Individuals

<https://www.smartinsights.com/guides/digital-marketing-models>

Five I's of Service:

Intangible actions, Inconsistent sales, Involvement by customer, Inseparable delivery, Inventory stock

<https://solvinnov.com/what-are-services/#>

Five I's of Marketing:

Intangibility, Inconsistency, Inventory, Inseparability, Interaction with Customers

<https://desklib.com/document/marketing-healthcare-services>

Five I's of Investment:

Insite, Ideas, Investment Return, Innovation, Impact

https://link.springer.com/chapter/10.1057/9780230513488_1

Five I's Creating a Financial Plan:

Income, Investment, Insurance, Income Taxes, Inheritance

<https://carlsonfinancial.com/five-is-to-creating-a-financial-plan/>

Five I's" Policy Analysis:

Information, Issues, Impacts, Implications, Imperatives

https://higherlogicdownload.s3.amazonaws.com/AAFCS/1c95de14-d78f-40b8-a6ef-a1fb628c68fe/UploadedImages/advocacy/5-I_policy_tool.pdf

Five I's of Romance:

Innocence, Imagination, Inspired by Nature, Intuition, Individualism

https://prezi.com/tkto_hffzyxu/the-five-is-of-romanticism/#

Five I's in Microbiology:

Inoculation, Incubation, Isolation, Inspection, Identification

<https://www.vdo.ai/blog/5is-of-marketing>

Five I's of Professional Police Character Traits:

Integrity, Intellect, Initiative, Industry, Impact

<https://www.ojp.gov/ncirs/virtual-library/abstracts/five-police-professionalism-model-front-line-leadership#>

Five W's of Motive for Murder:

Worshipping, Wantonness, Wrath, Wherewithal, Wickedness

Five Elements of Self-defense:

1. Innocent of Starting the Fight,
2. An Unprovoked Attack,
3. Which Threatens Imminent Injury or Death,
4. An Objectively Reasonable Fear of Injury or Death.
5. An Objectively Reasonable Degree of Force, Used in Response

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Declarations (Things Come in Threes)

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*The rule of three is a writing principle that suggests that a trio of events or characters is more humorous, satisfying, or effective than other numbers in execution of the story and engaging the reader. The reader or audience of this form of text is also thereby more likely to remember the information conveyed. This is because having three entities combines both brevity and rhythm with having the smallest amount of information to create a pattern. *It makes the author, or speaker appears knowledgeable while being both simple and catchy.* [https://en.wikipedia.org/wiki/Rule_of_three_\(writing\)](https://en.wikipedia.org/wiki/Rule_of_three_(writing))*

My website provides free documents on diverse topics that are Educational, Entertaining and Empowering I enjoy Advising, Helping Others, and Teaching.

I provide the Advice, Guidance, and Recommendations that helps people.

I deliver the advice as well as the Direction, Details, and Documentation for success.

I provide Pro bono Advice, Coaching, and all the Tips, Topics, and Tools for Job Seekers.

Cover Letters

Analysis indicates I can provide Education, Experience, and Expertise in all ten elements of the job.

Attached is my résumé listing my Achievements, Education, and Experience.

My Education, Experience, and Expertise establish the type of exceptional work I would perform.

Emails and Letters

Big life changes usually come in three.

It was Sorta, Coulda, Maybe that it would happen.

They were Lying, Cheating, and Stealing.

Attached are my Conclusions, Data, and Documentations.

I have demonstrated Clear, Cogent, and Compelling Evidence.

Through the Art of Legal Reasoning, Law, and Evidence I was able to _____

The Predominance, Preponderance and Prevalence of the work establishes _____

Demonstrating my Ingenuity, Initiative, and Inventiveness, I created _____

I Accumulated, Assembled, and Authored _____ www.JohnGoldhamer.com

I Conceived, Created, and Composed _____

I Created, Presented, and Implemented a _____

I Deliberated, Designed, and Directed a _____

I Explored, Researched, and Composed a document on _____

Making an Experiential Educational Estimate I conclude that _____

Please let me know your Observations, Questions, or Suggestions.

I added a header and page number to the résumé making it easier to Glance, Refer and Review

Kind Words and Wishes

He is a very Friendly, Helpful, and Knowledgeable Fellow.

May you have Good Ideas, Good Words, and Good Actions!

May you become Smart, Strong, and Successful!

Be careful tomorrow in the Sleet, Slush, and Snow!

Your mountain vacation looks really "Cool" in Temperature, Temperament, and Trendiness!

I hope the seminar is Enjoyable, Informative, and Productive!

Thank you for your Humor, Help, and Humour! (British spelling)

Thank you for your Kindness, Time, and Recommendations!

Thank you for your kind words about my Conclusions, Research, and Writings!

Thank you for your wonderful praises about my Work, Workmanship, and Writings!

Congratulations on Reviewing, Studying, and Working Hard to become certified!

I am glad that you try to save Money Every Day, Play, and Way!

May you and your family have a Plentiful, Productive, and Prosperous New Year!

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Four Degrees of Factoring Fun into a Job and Life

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A Tool to Manage Work & Personal Life

(Presented to over 300 Employees and by webcam at a Consolidated Management Meeting)

Although many people have used the phrase “*Work can be Fun*,” my creation is the first use of easy to use terms that successfully implement the concept.

The Four Degrees of Factoring Fun into a Job and Life is *Informative, Inspirational, and Motivating* by suggesting that employees think about their duties, but by using these factors, they make their job more interesting; thereby increasing production. By using my *Four Degrees of Factoring Fun into a Job and Life*, management will be happy because quantitatively, production will increase and qualitatively, the employees will be happier and enjoy their work more. It is a great opportunity for *Employee’s Personal and Professional Lives!* All employees can use it, from Clerks to Executives.

When I once managed a lot of employees, I realized that *Work and Fun do not have to be opposites!*

Mary Poppins sang: “*In every job that must be done, there is an element of fun.*

You find the fun, and - SNAP - the job's a game!”

If you make your job *Fun*, then management will be happy because *production increases* and the employee will be happy that the *time goes by quickly*.

To play, all an employee has to do is discover how to make your job Fun.

I have created The “*Four Degrees of Factoring Fun into a Job and Life*,” which are:

‘*Wow*,’ ‘*Oh My*,’ ‘*Yea*,’ and ‘*Smile and Laugh*’

It only takes seconds to discover something “*Unique to Factor in Fun* -”

1. Take seconds to use the “*Wow Factor*,” whenever you can:

If you are in *Accounts Receivable*, you may say to yourself:

Wow, I know where this company is located!

Wow, this is a really big sale!

Wow, this bill is a lot of pages!

Wow, this company’s check has a photo of the headquarters!

If you are in *Accounts Payable*, you may say to yourself:

Wow, we purchase a lot of stuff from this company!

Wow, we get a good discount by paying early!

Wow, the purchase order does not match the supplier’s invoice!

If you are in *Payroll*, you may say to yourself:

Wow, this employee is in our Wellness Program, which lowers all our insurance premiums!

Wow, a lot of many employees deduct Flexible Spending plans and save a lot of money!

Wow, we pay a lot of Payroll Tax to New York State, so maybe we have a lot of offices there!

If you deal with customers or employees *names*, you may say to yourself:

Wow, I have the same first name!

Wow, this customer has the same name as my cousin!

Wow, this guy’s name is Goldhamer! What a crazy name! That’s like being called “Blue Car!”

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Four Degrees of Factoring Fun into a Job and Life

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A Tool to Manage Work & Personal Life

(Presented to over 300 Employees and by webcam at a Consolidated Management Meeting)

2. Take seconds to use the "Oh My Factor" or a silly statement when things are not as exciting:

If you discover your own error, don't get angry, just say to yourself, "Oh My!"

If you discover another employee's error, don't get angry, just say to yourself, "Oh My!"

If you discover a customer's error, don't get angry, just say to yourself, "Oh My!"

3. Take seconds to use the "Yea Factor," whenever you can:

If you are in *Accounting or Tax*, in only a few seconds you may have fun:

If you are Reconciling or Balancing Accounts, and they match say to yourself, "Yea!"

If you are researching the application of a law and find a great explanation say to yourself, "Yea!"

If you create Spreadsheets, *add some color*. When you finish the colors, say to yourself, "Yea!" Even though many office printers do not print in color, the receiver may appreciate it and take a stronger interest in the subject. You may even put a smile on their face when they see the colors.

4. Take seconds to use the "Smile and Laugh Factor" whenever you can:

If you make a mistake, take a few seconds to "Smile and Laugh" at yourself.

If someone says something that you think is funny do not hold it in just to be cool, "Smile and Laugh!"

If you are talking on the telephone, "Smile," your voice will be more convincing.

Smiles are Contagious, but you get Better Fast!

All these methods can be used at Home or in your Personal Life too:

- If someone at a store is very efficient and helps you a lot, use the "Wow Factor," by saying, "Wow, you really did a great job helping me and I appreciate your extra service!"
- If something does not go your way, instead of getting angry, just say to the person, "Oh My!" They will laugh or smile at the silly statement and then may be willing to find an alternative.
- Children could use these factors for chores, homework, or studying. They might learn something along the way as they *factor in fun into their world*.

I hope you enjoy using:

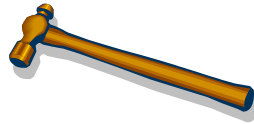
Four Degrees of Factoring Fun into a Job and Life

and Find the Unique Things in Life!

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JOHN B. GOLDHAMER
Glen Allen, Virginia
John.Goldhamer@gmail.com

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Mr. Daniel Snyder, Owner
Washington Redskins
Redskin Park
21300 Redskin Park Drive
Ashburn, VA 20147-6100

Re: **Washington Redskins to Red Chins**

Dear Mr. Snyder:

I suggest changing the name of the Washington Redskins to the "Washington Red Chins" as a creative compromise.

Since Red Chins rhymes with Redskins, it easily rolls off the tongues of fans.

As a substitute for the tomahawk hand gesture, fans could show who they are rooting for with a hand gesture by *making a fist and putting it under their own chin* (Not someone else's chin), *moving their fist up and down, and shouting:*

I'm rooting for the "Washington Red Chins!"

Not all NFL Football Team mascots represent tough guys, such as the New York Jets or Miami Dolphins and there are no hand gestures to represent those teams.

The "Washington Red Chins!" Trademark could be similar to the current one, except the feathers would be removed, lighten the man's color, and slightly protrude his chin, similar to a *caricature of comedian Jay Leno*.

This idea should appease the Fans, Owners, and Native Americans!

I hope you like my suggestion!

Sincerely,

John

John B. Goldhamer

To - sportsbiz@cnbc.com (Richard Lesko, Richmond Staff Reporter)

From - John Goldhamer

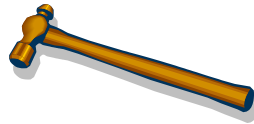
Subject - New Baseball Team Suggestion — RICHMOND JAMES has same syllables as Richmond Braves

For the name of our new Baseball Team, I suggest the *RICHMOND JAMES*, since it has the same syllables as the former Richmond Braves and relates to our major river passing through our city.

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John.Goldhamer@gmail.com

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September 13, 2005

Marilyn vos Savant

Ask Marilyn

New York, NY

<http://marilynvossavant.com/ask-a-question>

Re: **Seattle Solution to Rebuild New Orleans**

Dear Marilyn:

Given the gift of seeing relationships to things that others do not recognize, plus traveling the United States twice a month for over 25-years gives me a unique perspective on the world.

With this in mind, I have an idea how to rebuild New Orleans. In 1890, the city leaders of Seattle realized that since the city was built on a filled in bay, it constantly flooded. After a major fire, they decided to rebuild the city, but to make it higher to avoid flooding and sewage problems. Accordingly, Seattle bricked the existing doors and windows on the first floor of each building, and then filled the streets so that what was the second floor now became the first floor.

Since New Orleans must rebuild from the destruction of Hurricane Katrina and it is currently below sea level, there is a similarity to the "Seattle Solution" of raising the street level to the second floor.

New Orleans is near the uninhabitable islands formed at the mouth of the Mississippi river from years of silt and dirt washing downstream, and this can be used for the fill. Perhaps, cement pumps, which are used to pump cement to the top of constructing skyscrapers, could be utilized to pump the fill from these nearby islands to New Orleans.

The Army Corps of Engineers would have to approve the Seattle Solution, because dredging the fill would be from a navigable river.

I am hoping that with your voice, you will be able to reach someone who can further research my "Seattle Solution" applying it to the New Orleans problem.

Sincerely,

John

John B. Goldhamer

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JOHN B. GOLDHAMER
Glen Allen, Virginia

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September 24, 2001

Richmond Times Dispatch Newspaper
Editorial Page
301 East Franklin Street
Richmond, Virginia 23219

Re: Twin Towers Very Tall – A Poem about the September 11 Attack

Dear Editor:

As a writer, I was moved to write a poem from the Stars and Entertainers TV presentation.

In hopes it will bring some hope and vision to the readers, enclosed is my poem titled, "Twin Towers Very Tall." For your convenience, I am also including a soft copy on a computer disc written with Microsoft Excel 97. The software was used to create the towers in which the words were positioned to look like windows in the buildings.

Just as the windows reflected the American Blue Sky Confidence, so do the words of the poem reflect American Optimism. *The poem is read from left to right across the towers.*

I truly hope you are able to publish the poem in this Sunday's Editorial Section.

Sincerely,
John B. Goldhamer

John B. Gold
www.JohnGoldh

TWIN TOWERS VERY TALL
By John B. Goldhamer
Glen Allen, Virginia

AS TWIN TOWERS	VERY TALL,
LOCATED IN A	FINANCIAL MALL,
SUDDENLY	BEGAN TO FALL,
FROM PLANES	AT SPEEDS TO HAUL,
THE WORLD WATCHED AS	THE TOWERS BECAME SMALL
POLICE AND FIREMEN WERE	CRUSHED WHILE ON CALL,
SHOCK BEGOT THE	HORROR OF WAR AND RECALL,
AS AN ACRE OF DUST AND	SMOKE BECAME A SQUALL.
WE WATCHED PEOPLE SCRAMBLE	DOWN STREETS IN THE CITY'S HALL,
WE QUESTIONED AND	LOOKED IN APPALL,
AND WONDERED	WHO HAD THE GAUL,
TO DESTROY OUR PEOPLE IN	OUR TOWERS OF WHEREWITHAL.
WAS IT PILOTS WITH	TOO MUCH ALCOHOL,
NO, TERRORISTS WHO	SOMETIMES WORE A SHAWL,
TRIED TO BRING DOWN OUR	FREEDOM AND RIGHTS TO PLAY BALL.
NOW WE ARE	READY FOR A BRAWL,
THE PRESIDENT	HAS MADE THE CALL,
AND THE ENTIRE WORLD	NOW HAS UNITED ALL.
WE ARE READY FOR WAR	BUT FIRST WE MUST CRAWL,
AND FIND EVIDENCE	IN WHICH TO SCRAWL.
THEN WE WILL	NOT STALL,
AND WILL ATTACK	AS IF A WALL.
WHEN WE WIN	TERRORISM WILL STALL,
AND THEN WE WILL REMAIN FREE	TO PLAY OUR NATIONAL BASEBALL,
AND BUILD TWIN	TOWERS VERY TALL.

John Goldhamer's Golden Nuggets of Wisdom

By John B. Goldhamer www.JohnGoldhamer.com Glen Allen, Virginia

With an Inquisitive Mind, Good Memory, Great Imagination; I offer the rare gift to give Insightful Advice

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Political Ads

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In the future, to save money, Political Ads and Car Commercials will be combined:

“I’m *Guy Good* and I approved this message; and I also approve driving a new *Paper Car*.”

“My opponent, *Bucky Bad* doesn’t talk to his Mom, is allergic to Apple Pie, and wants to add another stripe to the American Flag, just for good luck!

He also drives an old scooter, not a new *Paper Car* where you can easily erase your mistakes.

So on Election Day vote for me, *Guy Good* and test drive a new *Paper Car* today!

And if you’re tired, ask your doctor to recommend *Value Vitamins*.”

(Submitted to Richmond Times Dispatch Newspaper Editorial Page)

Composing and Writing

“*The power of the author is to learn something, visualize a scenario, and create a narrative.*”

Thinking It, Writing It, and Reading It; helps to develop new original ideas.

By John B. Goldhamer

Word Economy is the practice of using fewer words to say more by eliminating redundant, unnecessary, cliché, or weak language.

Do not show a direction for a word by using ‘Up’ or ‘Down.’ When added to the end of some words, it is not needed to convey the thought.

For example after some words, do not include a direction to convey the thought:

‘Up:’ Add, Cheer, Clean, Cut, Drink, Eat, Fix, Get, Heat, Mix, Pick, Sit, Stand, Sum, Tear.

Down:’ Back, Calm, Come, Close, Fall, go, Jot, Lie, Quiet Pull, Settle, Simmer, Wear.

Since the sky is up, it should not be written: “He looked ‘Up’ at the sky,” but to save words, it should be written, “He looked at the sky.”

When composing, try not to use ‘You,’ especially when reviewing someone’s work.

For example, do not state “When you...,” instead write “When ___ ing.” By ending the next word with “ing” the sentence is shorter and reads easier without an accusation.

Concepts are a Continuum of Ideas

Concepts are a Continuum of Ideas; that change based on knowledge. The final idea may only resemble an initial idea as it flows toward a goal.

Start with the *Craziest, Funniest, Wackiest* idea you can think of and then develop it into a better idea.

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Magic

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“Belief in magic did not die out with the druids and the alchemists. Businessmen still believe in magic, but today the magicians are called consultants and management thinkers.”

— Peter Drucker: The Man Who Invented the Corporate Society

“Any sufficiently advanced technology is indistinguishable from magic.”

— Science Fiction Writer Arthur C. Clarke

One Person’s Magic Is Another Person’s Engineering — Science Fiction Author Robert Heinlein

My Dad was an amateur magician, and I had more coins found behind my ear than any other kid in the neighborhood.

Religions

Originally, many religions started by explaining how the world worked.

‘Religion is a *Tribal Survival Strategy*.’ “God is the ultimate lawgiver.” — Charles Darwin

Today, there are about 4,200 religions in the world.

The ‘*Classical Beliefs*’ are Christianity, Islam, Hinduism, Buddhism, Confucianism, and Judaism.

Today, Religions mainly provide *Ethics, Community, and Hope*.

Most Religions Have

Most religions have *Books, Foods, Holidays, Symbols, Music, Rituals, Traditions and Fabrics of Faith*.

Fabric of Faith

A piece of fabric, cloth, or garment worn by members of a religion that confirms their beliefs.

Examples: Jewish Kippah, Yarmulke, or Doily (head covering), Jewish Tallis (prayer shawl), Christian Cassock (clerical cloth coat), Mormon White Temple Garment, Muslim Hijab, Muslim Emamah Turban, Sikh Dastar Turban, and many religious leaders wear Pulpit Robes.

Science and Religion are Not Opposites

“Listen to this Job; stop and carefully consider God’s wonders.

Do you know how God controls the clouds and how he causes the lightning to flash from his clouds? Do you know how the clouds float? These are the wonderful works of the *One perfect in knowledge*.”

Book of Job 37: 15-16, Hebrew Bible

Yes, today we do know how the weather is formed. We gained this knowledge through science and mathematics. Learning about how lightning is made is not sacrilegious, but a science.

Science does not claim there is no God but only provides an explanation how the world works.

The Language of God Is Science

The Handwriting of God are Numbers and Mathematics

Slowly we are learning how God does things, and we are discovering how to perform miracles through science and mathematics, but we will never have all of God’s knowledge.

God uses science and mathematics to perform miracles, but *He stays behind the scenes*.

God is Like...

God Is Like a Library; we can reach God through any book in the library, but no book is more important and the only way to reach God.

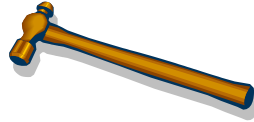
God Is Like the Wind; we cannot see the wind but only feel its force.

God Is Like Electricity; we cannot see electricity, but we can see the light it creates.

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"Rhyming Story Poems Provide a Message through the Music of Words." John B. Goldhamer
www.JohnGoldhamer.com

Since words are everlasting, here are some thoughts.

BACK WITH GOD AGAIN

A loved one is a difficult thing to *lose*,
Especially when we cannot *choose*.

Although it is hard to make it *smooth*,
We are taught to pay our *dues*,
For God has a new plan for us to *use*.

And as we pray for peace and good *news*,
So that our dear ones will have less *confuse*,
We bring them closer to God, with whom to *fuse*.

With a wisp of air, we *leave*,
Our final breathe a sigh and a *heave*.

And as we are taught, and do *believe*,
We meet God, the master of the *weave*.

Although we leave behind those who *grieve*,
They should not `.

For in life as we did *achieve*,
In our after life, we will *receive*.

But sharing our interesting stories even when *naive*,
Softens the mourner's sorrow and *disbelieve*.

And so our life goes on, but not as we did *conceive*,
But we are with God, with no regrets to *leave*.

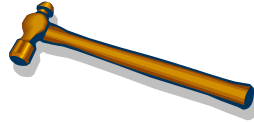
My prayers and thoughts are with you and your family!

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WHEN A NAME IS REMEMBERED FOR THE LAST TIME

They say you die twice, once when you stop breathing and a second time when somebody says your name for the very last time.

Celebrating life after death is done by many a religious way:
Jewish light Yahrzeit Candles at anniversary death and *pray*,
Catholics All Souls' Day remembers the loved with special *yea*,
Protestants visit gravesites as a tangible way to honor and *convey*,
Hindus Shradh is homage to an ancestor's anniversary *day*,
Buddhists Hoji has good deeds transferred to ancestors so they *may*,
Muslim Dua daily prayer remembers relatives and those *astray*,
Even Star Trek: Spock's not gone as long as we remember him that way.

When our name is remembered for the last *time*,
It may be in a *ritual rhyme*,
Or part of a prayer or *chime*.

But we are now in a place near the *universe space-time*,
And we practice love, respect, and *peacetime*,
It is a Garden of Eden where we can now do the — *sometime*.

But since getting to heaven was a difficult *climb*,
And to get here it took us a *lifetime*,
We don't want to lose this real estate *prime*.

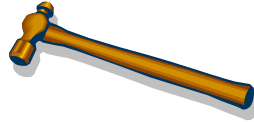
But as our name is last said we dissolve into *sublime*,
And our soul slowly disappears into the *nighttime*,
For without our remembrance we can no longer be — *I'm*.

My prayers and thoughts are with you and your family!

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BABY BORN TO LEARN

Born from God, originating very *Far*,
Perhaps including elements of a distant *Star*.

Maybe incorporating a remote *Quasar*,
Or possibly including parts of a secluded *Pulsar*.

But born we are to this world *Bazaar*,
To people we can learn from on this earthly *Sandbar*.

While Daddies will make you strong like *Mylar*,
Mommies will treat you like a *Czar*.

Good Brothers and Sisters will say my toys are *Our*,
Aunts and Uncles will teach you not to *Spar*.

Grandmas will keep you safe with no *Scar*,
Grandpas will tell you of their *Memoir*.

Good neighbors will tell you how to stay under the *Radar*,
And noble family friends will keep you out of *Tar*.

With all these people loving you, even some from *Afar*,
Their voices will seem like music from a *Guitar*.

But their thoughts of you will all be on *Par*,
Providing you with knowledge; *In-a-Jar*.

So that you grow up healthy, wealthy, and wise; without a *Mar*,
Making God proud he made you from his *Star*.

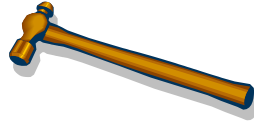
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When We are Young, Our Birthdays Last Forever

When we are young, our Birthdays last *Forever*,
We play all day long at each and every *Endeavor*.

Our friends never tire of us, *Whatsoever*,
And we never tire and think that we are so *Clever*.

Our birthday cake with bright candles, are offered by a parent *Server*,
And the birthday song is sung by friends and the family's *Whoever*.

We receive many cards and gifts that make us laugh, even some with a *Lever*,
And we know that we will *Live — forever*.

Eventually the magic of being young becomes *Whenever*,
And we wake up older, look in a mirror, and say oh well, *Whatever*.

So on your birthday remember when you were young, and your birthdays lasted *Forever*.
And when you wash your hands, sing Happy Birthday, and really mean it, Howsoever.

Happy Birthday!

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John B. Goldhamer is an Authored Tax Law Expert with *Education and Experience in All Business Disciplines*, including J.D. Equivalent Legal Education, Finance, Marketing, MBA, Accounting, and Information Technology with extensive Management Experience. John generously provides Free career and other Counseling.

John has the unusual ability to realize connections to things that others do not recognize.

Wisdom is the ability to think and act using knowledge, experience, understanding, common sense and insight. Wisdom is associated with attributes such as compassion, experiential self-knowledge, non-attachment, and virtues such as ethics and benevolence. In the classical Greek tradition, Wisdom has been defined as Sophia (Wisdom) and Phronesis (Prudence and Practical Intelligence). <https://en.wikipedia.org/wiki/Wisdom>

A Nugget of Wisdom - A thing someone has said or written that is Especially Wise, Sagacious, or Informative.

John Goldhamer's Golden Nuggets of Wisdom - Is a FREE collection listing over 250 of John Goldhamer's Original Advice, Guidance, and Recommendations; separated into Fifty Categories and includes a Table of Contents and Alphabetical Index for easy review. *With great wisdom comes the responsibility of distributing it.*

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