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**Filtering Values in the Dating Game**

**By Brian Maloney**

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Ever noticed that when dating, no one really wants to take the first step and open up a dialogue on a subject with depth and substance?

It would seem only natural to try to obtain such vital information in order to make a reasonable assessment as to whether your date could have potential.

However, most people, due to either being too uptight, or merely too busy playing the "let me put on my best face front", whether it's you or just a fraction of you, do not probe for the others' values initially.

This, yet not brain surgery, can become quiet a hurdle to overcome even for the most savvy of daters.

Unfortunately, it may take many dates to overcome this obstacle and if you find that this person, is indeed not someone worth proceeding with, then guess what? You not only may have wasted your money, but worst yet, you wasted that precious commodity called time..

Do this enough, and you can see and sympathize with good people who just want to find another good person to spend the rest of their life with.

Certainly, I wouldn't advocate anyone attempting the hard-line approach with a prospective mate by asking them to "not beat around the bush" or to "bottom-line me".

This will more than likely cause a seemingly fun loving person to simply disregard you due to your edginess.

Therefore, if time is one of the most important things in the world and wasting it is like sleeping on a bed of nails; one would definitely have to discern that filtering and sifting others' values prior moving forward, would assist in this crazy game.

## Filtering Values in the Dating Game

Yes, the days of going on blind dates and getting set up by others is still alive, but not as alive as it used to be, due to the Internet, newspapers, and the like.

With that said, this emerging concept allows a seeker to almost be able to pick and choose like shopping at the local grocery store. This fact may sound crass, but it's true, and this is where the future of dating is heading, even though you still will find a more unafraid crowd which some people would call lonely hearts

I see this as intelligent people who, when they submit themselves to a database of others, want to immerse themselves into something worthwhile, sooner than later, instead of getting lost in the potential maze of dating.

Of course this is not the only way to filter out bad apples.

One could take the classic route and blow off the dating services, save their money, and forge ahead without that assistance.

There is nothing wrong with this approach, but be prepared to run through many more dead-end dates before finding that rose among the thorns.

If, for example; you find out that your dealing with a person who does not want children, but it took you several dates to figure this out, then ascertaining this important fact on the first, or at the latest the second date, should be a focus of yours.

In a casual manner, many of important pieces of information about another person's value system can be obtained genuinely on the first date.

The key is not beating them so hard over the head that it's obvious you have no possibility of being remotely flexible.

It's like the same concept of people wanting everyone to ask them for identification because it makes them feel safer from ID theft, even though many of these new safeguards take more time.

People who have similar values as yourself will more than likely appreciate your subtle curiosity and up-front persona.

Yes, it is a fine line we all walk because we want to come off appealing, yet, we surely need to know certain things in order to move forward with prospects.

Focus from here on out when dating to not only have a good time, but to obtain information by asking appropriate questions over the course of the date, rather than concentrating them over a couple of minutes.

Without a doubt, this approach will pay dividends in your race to capture that perfect someone to stroll down the aisle with.

Brian Maloney –

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## **Deal Or No Deal: The Banker's Secret**

**By Ryan J Bell**

"Deal or No Deal" a popular game show on NBC has captured audiences with its large prize amounts, and unorthodox game show structure. Game show fans have become accustomed to trivia, dating and stunt -based games. "Deal or No Deal" presents a new format for game shows, but what is the secret behind the banker's offers?

I love watching this show because the whole concept of the banker's offers tempting the players to abandon the game and walk away with some amount of dollars really appeals to me. I play the game in my head, telling the players which offers they should accept, and which they should walk away from. There is an easy way to figure out which offers are good (and which are bad) through a simple financial principle.

Expected value is the principle, and it is one of the basic principles of finance. It allows you to assign a value to something now, knowing that the future is uncertain.

Deal or No Deal: How to decide The real point of the game is to approximate, at any given point, what the expected value of the suitcase in your hand is.

Step 1: What is the potential gain? At any point in the game, you can determine the potential gain. The highest values left on the board are the maximum amount you can gain from playing. At the start, this would be the \$100,000 through \$1 million prizes. As the game progresses, and cases are eliminated, the potential gain adjusts downward.

Step 2: What is the probability of that gain? There are 26 spots on the game board. The probability of you having the highest-value case in your possession is simply the number of "high-value prizes" (greater than \$100,000) left on the board divided by the number of cases remaining.

For example: you're playing the game, and there are 9 cases left (plus the one in your hand). The board has the \$100,000, \$400,000 and \$750,000 prizes left, with 7 other smaller prizes also available. The probability that you have the case with one of these three prizes is 10%.

$0.10 * \$100,000 = \$10,000$   $0.10 * \$400,000 = \$40,000$   $0.10 * \$750,000 = \$75,000$

## Filtering Values in the Dating Game

Summing these values, the approximate expected value of your case is \$125,000. If the banker offers you anything less, you should say, "No deal!"

So how does the show keep from losing money on every player? The banker almost never offers anything over the expected value when there are still large amounts on the board. Players compare a paltry \$150,000 to the possible million-dollar prize and they can't resist.

So now you know how to play. And how to `beat the banker!'

Ryan is the owner/webmaster of

a website which offers tips and advice on

personal finance, as well as investing recommendations and examples of finance (such as this one).

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