

# In Touch With YFNR

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Bob Evridge, Your Friendly Neighborhood Realtor®

E-Mail: [Bob@BobEvridge.com](mailto:Bob@BobEvridge.com)

[www.BobEvridge.com](http://www.BobEvridge.com)

865-660-0198

Greetings,

This newsletter is an attempt to stay in touch with friends, clients, and customers. I hope you'll find the articles interesting, informative, or entertaining. If you're considering buying or selling a home you'll find articles in the newsletter that will give you some general ideas about what's new in home financing, buying, and selling. But if you need some specific advice, please give me a call or send an e-mail. I always have time to chat about your dream house or neighborhood, then help you find the house that will become your new home.

*Bob*

## **Analyst: It's probably not a 'bubble'** **Housing market remains strong in most areas**

What do you do when you would like to buy a house but want to do it at the best possible time?

Securities analysts say that if you are ready to buy, you shouldn't wait. Even in areas where there is housing-price bubble, securities analysts at Friedman Billing Ramsey & Co in Arlington, Va., say residential real estate is a lot stronger than people suspect.

They base this conclusion on two factors: the growth in employment and the growth in personal income.

There is no such thing as a national housing market, they say, so there can't be a national housing-price bubble. There are bubbles where demand (and therefore prices) are high, however, in 75 of the 379 housing markets they studied, most of which are on the East and West coasts.

Markets that are likely to show significant price increases this year include Bakersfield, Calif., Fort Myers,

Fla., Stockton, Calif., and Punta Gorda, Fla. Those that are predicted to show the biggest declines are in Harrisburg, Pa., 8 percent, Odessa, Texas, Roanoke, Va., and Utica, N.Y., all at 6 percent.

When selling your present home, you should realize that housing prices are generally a local affair. In Knoxville

there is no bubble. The median sales price of existing single-family homes in metro Knoxville was \$149,200 in the second quarter of 2006, a 6.7% percent gain from a median sales price of \$139,900 in the second quarter of 2005. Knoxville, because of the diversity of its economy continues to have a steady growth in both housing and demand for housing. The slight upturn in interest rates pushed some into panic for a short time but with rates coming back down, things have pretty much returned to the status quo. Knoxville has enjoyed an appreciation rate over the last couple of years of about 8%. Tennessee as a whole has had a rate of about 7%. The "bubbles" you hear about in the media

are in other parts of the country, usually in much bigger cities than those of Knoxville's size.



## **No. 1 pet peeve at work is ringing cellphones**

Up until recently, the number one pet peeve of people in the workplace was the temperature — workers said the place was too hot or too cold.

According to a Harris Interactive poll, 30 percent of employees now say ringing cellphones are their biggest pet peeve. Rings were followed by personal conversations at

work with 11 percent and the use of PDAs during meetings at 9 percent saying that was their pet peeve. Responding to the problem, some companies require that employees keep cellphones on a vibrate setting. More than a third of companies have cellphone policies, according to the HR organization SHRM.

*Decide who your buyer is before you sell, page 3*

**All achievements, all earned riches, have their beginning in an idea.**

*Napoleon Hill*

**Everything you see happening is the consequence of that which you are.**

*Dr. David Hawkins*

**Growth in wisdom may be exactly measured by decrease in bitterness.**

*Friedrich Nietzsche*

**Make no little plans. They have no magic to stir the blood. Make big plans. Aim high in hope and work.**

*D.H. Burnham*

**The sylvan slopes with corn-clad fields  
Are hung, as if with golden shields,  
Bright trophies of the sun!**

*William*

*Wordsworth*

**The state of your life is nothing more than a reflection of your state of mind.**

*Wayne Dyer*

**Beginning today, treat everyone you meet as if they were going to be dead by midnight. Extend to them all the care, kindness, and understanding you can muster, and do so with no thought of any reward. Your life will never be the same again.**

*Og Mandino*

**It's always too early to quit.**

*Norman Vincent Peale*

## Wild Deuce Sudoku

Sudoku is gaining popularity all across Europe. Only logic and patience are required. No math is involved. Simply make sure that each 3x3 square region has a number 1 through 9 and that the number only occurs once. Each column and row of the large grid must have only one instance of the numbers 1 through 9.

Here's a tip for playing. We'll call the 3x3 squares "regions."

With a highlighter, color in all the rows in the larger grid and all the columns in the larger grid that have a 2 in them. We chose 2 because there are several of them in the puzzle. Finished?

Now observe. In the upper right region, what is the only possible location for the 2?

This technique is called "scanning" and you usually do it with your eyes and not a marker.

	2		1			9	7	
		7			2			
	1	5						6
4		9	3					
2			6		1			9
					9	7		3
6						3	2	
			2			1		
	8	2			4		6	

## Seven keys to a happy retirement

To begin with, there's good news about retirement. Everywhere in the world, retirement is a more satisfying period of life. People enjoy life more than they did in their 40s and 50s.

Some tips on how to make the most of your golden years:

- \* Make a retirement plan early in case you are suddenly laid off. Think of what you might do if you leave the work force.

- \* Expect to spend less. Satisfaction is found in relative wealth. What you have in the bank doesn't count as much as what you have in relation to what you expect or will be satisfied with.

- \* Pick your neighborhood. Economists at Harvard recommend that you choose a neighborhood you can afford rather than one you can barely afford. Save yourself from comparisons.

- \* Aim to retire at the same time as your spouse.

- \* If you don't have a traditional pension, buy an immediate fixed annuity that guarantees a lifetime income. Invest part of your nest egg and consider stocks for the rest.

- \* Plan to do some work in retirement. The Harvard economists say it increases satisfaction.

- \* Keep your friends. Seeing good friends regularly brings a great deal of enjoyment. It's one reason more people are buying retirement homes in the

city where they live now.

### What's watching us up there?

According to *Popular Science*, there are about 1,600 satellites in orbit around the earth, enough so that, at any given moment, there are five with a view of your head.

There are also lots of satellites that don't do anything any more. Among them, Vanguard 1, launched in 1958. It provided the first proof that Earth is not a perfect sphere. It stopped working in 1964.

Sudoku Answer

8	2	6	1	4	3	9	7	5
9	4	7	5	6	2	8	3	1
3	1	5	8	9	7	2	4	6
4	7	9	3	5	8	6	1	2
2	3	8	6	7	1	4	5	9
5	6	1	4	2	9	7	8	3
6	9	4	7	1	5	3	2	8
7	5	3	2	8	6	1	9	4
1	8	2	9	3	4	5	6	7

## Time to plant!

### Bulbs and bushes can get a good start in September

For extra color around your door and yard next spring, remember that September and October are the perfect months to plant bulbs. Crocuses, tulips, and daffodils will grow in almost any soil that is well-drained.

Bulbs should be placed in the ground according to their shape. Teardrop-shaped bulbs are planted with the pointed end up and the heavy end facing down. If you are ever in doubt about a bulb, plant it sideways.

Those that are planted upside down will spend all their energy trying to reach the surface and may not bloom. Once you have them planted, give them a boost with bulb food.

Did some daffodils you planted in previous years fail to bloom this year? It's discouraging to see their fine greenery but a lack of blossoms. If you can remember where they are, dig them up, separate them, and re-plant. They were probably too crowded to bloom and certainly won't bloom again until they are separated. Or maybe you cut the foliage off too soon. Leaves produce the food for next year's blossoms. Wait until they yellow or for at least six weeks after flowering before cutting them.

September and October are great times to think about planting new shrubs. Just be sure they have at least six weeks to become established before the first frost.



### Proud Mom

This rare photo of a raccoon and her two kits was taken at the end of May 2006 near the model sailboat pond in Central Park, New York City. The raccoon hole was in a tree right off a path trod by many Central Parkers. This unusually public location allowed New York photographer Eleanor Tauber to take this rare shot of the mother and her curious kits. Tauber reports that shortly after this photo was taken, the mother moved the kits to a secret place.

## Decide who your buyer could be before getting ready to sell

Buyers of different kinds of houses want different features. You'll be wise to know who your buyer is and what your buyer will be looking for.

For a home in the lower end of the price range in your area, one goal is to make sure the house meets Federal Housing Authority guidelines. The home must be mechanically and electrically sound, with a good furnace, a sturdy roof, and a good foundation.

When a home meets these FHA guidelines, it can be bought with any type of financing.

With higher-end homes, real estate agents consider whether the buyer will be living in the home only a few years or living there for a long time. Transient buyers usually work for a corporation and stay in the home only a few years. They want a functional home with neutral paint colors and neutral carpet so they can easily sell it without upgrades before moving on. If your neighborhood is occupied by long-term homeowners, your prospective buyer may be looking for special features and upgrades that make the home unique and different from other homes in the area.

When you market to those who will be the home for 10 years or longer, pay attention to the upgrades new and existing homes in your price range are offering. Then try to compete.

The buyer may want Corian countertops and hardwood floors. They may want an updated bath. They are more demanding because they will live in the home for a long time, but they can and will pay more for an upgraded house.

Undertake something that is difficult. Unless you try to do something beyond what you have already mastered, you will never grow.

*Ronald E. Osborn*

Please know that as a Realtor®, I can show and sell any property that is for sale by any agency in town and most For Sale By Owners as well. The Real Estate industry is a service based business, and all Realtors® are independent contractors. If you find my services useful, please refer me to your friends, family and coworkers. It is the highest compliment I can receive.

## See colleges on the Web

When you and your student are selecting a college, high school counselors and college admissions officers will say there is no substitute for visiting the campus in person.

That can take a lot of time and travel if you want to visit several colleges. Web sites that feature virtual tours of hundreds of colleges may be the answer.

- [www.campustours.com](http://www.campustours.com) shows more than 800 U.S. colleges and universities.
- [www.collegiatechoice.com](http://www.collegiatechoice.com) includes a list of the 350 schools for which it has videotaped campus tours and an order form so you can buy those you want. It also has tips on the application process.
- [www.collegenet.com](http://www.collegenet.com) lets you search for schools by region, tuition, or sports programs. It links to college home pages.

**DASH** is an acronym for Dietary Approaches to Stop Hypertension. It's a plan proven to lower blood pressure and help reduce blood cholesterol. It can also help you lose weight, particularly in conjunction with regular exercise. To get a free copy of the DASH diet, including menus, simple recipes, and helpful tips, write to NHLBI Health Information, P.O. Box 30105, Bethesda, MD 20824-0105, or call (301) 592-8573.

The booklet can be downloaded at [www.nhlbi.nih.gov/health/public/heart/hbp/dash](http://www.nhlbi.nih.gov/health/public/heart/hbp/dash).

## Chase rumors away, get facts instead

In order to get started, a good rumor has to have two things going for it. It has to be on an important subject, and it has to be vague so it can be changed around to make it more interesting.

Gordon W. Allport and Leo Postman, authors of *The Psychology of Rumor*, classify four main types:

1. **The wedge driver.** These are divisive rumors which set people at odds with one another or against the organization or the government.
2. **The pipe dreams.** Rumors that falsely report wonderful things are pipe dreams. When you hear stories about cars powered by water, that the government will give everyone a lot of money, that vacation time will double, forget it. It's a pipe dream.
3. **The bogeys.** These are fearful rumors. Someone "heard" there is a big depression coming, that the company will be sold to a competitor, that your job is going to be eliminated. These rumors are bogeys.
4. **The homestretchers.** Anticipatory rumors predict that



## Easiest Apple Crisp Ever!

Recipe should be brown but not burnt -- will make the house smell good while cooking also." Original recipe yield: 6 servings.

**Prep Time:** 20 Minutes **Cook Time:** 40 Minutes

**Ready In:** 1 Hour **Servings:** 6

### INGREDIENTS:

- 4 cups sliced apples
- 1 teaspoon ground cinnamon
- 1/2 cup water
- 1 cup white sugar
- 1/2 cup butter
- 3/4 cup all-purpose flour

### DIRECTIONS:

**Preheat oven to 350 degrees F (175 degrees C). Grease an 8x8 inch baking dish. Place apples in prepared dish. Sprinkle with cinnamon. Pour water over all. In a bowl, cream together sugar and butter. Blend in flour. Sprinkle mixture evenly over apples. Bake in preheated oven 30 to 40 minutes, until apples are tender and crust is golden.**

soon something surprising is going to happen. They say goals will be reached far ahead of time, profits will be huge or losses will be huge, and it's all going to be announced very soon.

5. **The mysterious source.** Other rumors ruin reputations by calling upon the word of mysterious "good friends" who know a spicy (and false) or sordid story "for a fact."

Watch out for the symptoms of gossip. Don't listen to it. And don't repeat it.

*A small cloud can  
hide an awful lot of  
sunshine.*

.....be