

# In Touch With YFNR

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Hello October,

Fall has always been a special time for me. School starting, leaves turning and the return of cool weather. In Knoxville, it also means the beginning of the most important season of the year....SPORTS! The Vols return to Neyland and the Lady Vols gear up for another run at the National Championship.

This fall also marks the beginning of a new service provided by the Knoxville Area Association of Realtors®. By going to **www.ViewHomes.com**, house hunters will have a new access point to the Multiple Listing Service (MLS) and other useful information to aid in the search for that house which will become their new home. Check it out! Send me an e-mail and let me know what you think of it.

I hope you enjoy this season

*Bob*

## October means pumpkins, jack-o'-lanterns ... and bargains

If spring really is the best season for staging a home for sale, fall is not far behind.

Many buyers find the autumn leaves inspiring and if the home you want to sell has trees and autumn color, your home will look great on the market in October.

When presenting a home for sale in October, be sure to rake leaf litter. You won't be able to get it all but your main goal should be to present a tidy overall appearance. Hide rakes and baskets. After all, colorful leaves look lovely on the trees, but you don't want home buyers to contemplate doing the raking.

Capitalize on the season with a simple, cheerful pumpkin, squash, or jack-o'-lantern display. Skip the spooky Halloween decorations. Open curtains and window treatments wide and replace dim bulbs for a cheerful look in the darker fall and winter months.

You can help your agent by agreeing to have an open house. That broad-based exposure will make more buyers aware that your home is for sale. That's an important factor. Sometimes people who like the appearance or layout of your house will never know that they could deal with your agent and maybe have the house they admired for themselves.

Such people are always disappointed when they later



discover that your place has been sold and they never had an opportunity to bid on it. That's less likely to happen if you hold an open house.

October can be a great month for house hunters, too. Homes that were listed in spring and haven't been sold are often discounted in October. Those willing to search may find a bargain or two.

*Where  
the money  
sets up  
housekeeping*

The U.S. city with the highest percentage of millionaires is in Northern New Mexico. Almost 10 percent of Los Alamos residents are millionaires. According to Phoenix Marketing International in Rhinebeck, N.Y., other top cities are: Naples/Marco Island, Fla. where 8.6 percent of residents are millionaires. Then come Bridgeport/Stamford/Norwalk, Conn., with 7.2, tied with Vero Beach, Fla. San Jose/Sunnyvale, Calif., is next with 6.9 percent. Sarasota/Bradenton/Venice, Fla., is tied with Easton, Md., with 6.7 percent. Then comes Hilton Head Island/Beaufort, S.C., where 6.6 percent of its residents are millionaires.

## Quotes

Nothing can be more useful to you than the determination not to be hurried.

*Henry David Thoreau*

The purpose of competition is not to bring someone down, but to bring out the best in every player.

*Walter Wheeler*

Each day comes bearing its own gifts. Untie the ribbons.

*Ruth Ann Schabacker*

Yesterday is ashes; tomorrow is wood. Only today does the fire burn brightly.

*Old Eskimo proverb*

Everyone who achieved financial independence will tell you that, in the early days, you have to work harder and smarter. The price of success must be paid in full and paid in advance.

*John Cummuta*

Daring ideas are like chessmen moving forward. They may be beaten, but they may start a winning game.

*Goethe*

You shall go out with joy and be led forth in peace. The mountains and the hills before you shall break forth into singing, and all the trees of the field shall clap their hands.

*Isaiah 55:12*

It is in moments of decision that your destiny is shaped.

*Anthony Robbins*

## Be a good neighbor on Halloween

Many people enjoy handing out candy to their little visitors on Halloween. To make sure your visiting trick-or-treaters stay safe in your yard:

- \* Clear away lawn equipment and any clutter from the yard, walkways, and steps so kids don't trip over them.
- \* If you have lighted jack-o'-lanterns, position them far enough away from where kids will stand so their costumes won't catch on fire. Better yet, use glow sticks instead of candles.
- \* Make sure paper or fabric decorations can't blow into the flame of a jack-o'-lantern.
- \* Keep all of your outside lights on during the evening.
- \* If you are driving during the trick-or-treat time, watch for kids.

Before sending your children on their rounds, make sure they eat so they won't be tempted to dig into their goodie bags before you can examine them.

Check to make sure no parts of the costumes drag on the ground. Kids could step on them, trip, and fall.

If they are wearing masks, be sure they have a good field of vision. Face paint is better.

Tell them to walk, not run, stay on sidewalks, and cross streets only at intersections, not between parked cars.

Advise kids to approach only those houses with outside lights burning. Never go inside a house. They should wait at the door for their treat.

Young children should be accompanied by an adult. Older kids should travel with a group of friends.

## The difference between preapproved and prequalified

Sellers love preapproved buyers and, experts say, preapproval puts buyers in their best bargaining position. But even so, sometimes buyers confuse preapproval and prequalified.

Prequalification is the simple first step to buying a home. It mainly gives you and your agent some parameters to work with in searching for a home.

Getting prequalified is simple. You can go to any lender to get prequalified. The lender simply plugs in numbers you give him to a formula that will give you an idea of how much house you can afford. The lender makes no promises to lend you this amount of money and the lender doesn't verify anything you tell him.

Preapproval, on the other hand, tells the buyer that the lender has examined your credit report and income and has told you the maximum you can borrow, along with an interest rate you would qualify for. Preapproval is not a promise from a lender to actually make the loan.

*Wall Street Journal* advisors say this process gives buyers more leverage with sellers.

Many lenders also offer home buyers a commitment for a loan.

## Pet kindness

A nationwide poll by Best Friends Animal Society showed widespread concern for animals with 96 percent of the respondents saying animals should never be abused. About 70 percent said pets are part of the family, not property and 57 percent said they would pay more for meat, poultry, and dairy if they knew the animals were raised humanely.

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.

## Pumpkin pie wins for holiday taste and good health

When it comes to dessert for Thanksgiving dinner, the example of American colonists shines bright. Pumpkin pie and pumpkin pudding were the order of the day.

Today we know that pumpkin does more than satisfy the taste buds. It wins big time for its nutritional values. A slice of pumpkin pie has up to three times the recommended daily value of beta-carotene plus the phytonutrients lutein and zeaxanthin.

The carotenoids in pumpkin neutralize harmful free radical molecules, while lutein and zeaxanthin are potent free radical scavengers, according to Rutgers University in Brunswick, N.J. A diet that includes these antioxidants can help prevent many of the diseases associated with aging, including heart disease and cancer.

Lutein and zeaxanthin are naturally found in the lenses of the eyes. Studies suggest that eating foods high in these compounds help block formation of cataracts and decrease the risk of macular degeneration.

The good news is that canned pumpkin has virtually the same nutritional value as fresh, and it's far less work to prepare.

You can make a nutritious pumpkin pie from a can of pumpkin pie mix or two pies from a 16-ounce can (just add your own eggs, sugar, and spices. The recipe is on the can of pumpkin.)

If you find your pie cracks in the center or doesn't hold together well enough, your eggs are probably too small. Use three eggs instead of two. To reduce fat content of your pie, (pumpkin itself has no fat) use fat-free canned milk.



Chocolate Pecan Pie

3/4 cup chopped pecans  
3 tablespoons bourbon  
1/4 cup melted butter  
1 cup sugar  
3 eggs  
3/4 cup maple syrup  
1 teaspoon vanilla  
1/4 teaspoon salt  
3/4 cup chocolate chips  
1 (9-inch) prepared piecrust

Preheat oven to 375 degrees F. Soak pecans in the bourbon. Set aside.

In a mixing bowl, beat melted butter, sugar, and eggs until fluffy. Blend in syrup, vanilla, and salt. Stir in chocolate chips until evenly distributed. Pour mixture into piecrust. Sprinkle bourbon-soaked pecans over top of filling.

Bake for 45 to 55 minutes. Check at 45 minutes, it may brown quickly

## New tile inspires: Durability and beauty are in demand

Trendy new ceramic or natural stone tiles are a great way to express your personal style and creativity and, if you want to sell your home, buyers love tile in kitchens and baths.

One of the oldest flooring materials, colorful stone tile floors are still being found in tact in the ruins of Roman cities and ancient Christian churches. It's a testament to how durable the flooring is.

Today the many colors, styles, and sizes of ceramic and stone tiles give more than durability. They give you high fashion and improve the value of your property.

Here are a few tips from interior designers:

\* Using a large tile in a small space will make areas seem larger. The Tile Council of North America notes that floor tiles can be as large as 24 inches square. Setting tile diagonally also creates the illusion of space.

\* Natural stone is the most popular floor tile today. It can be granite, marble, slate, or limestone. Natural stone, however, must be sealed and requires more care and maintenance than ceramic or porce-

lain tile.

Porcelain tile is great for high-traffic floors in rooms like kitchens or family rooms. It is easily customized. One popular idea is to create tile "rugs" for dining areas.

Some tile buyers are extending the tile from the kitchen outdoors to the patio where it makes a fabulous statement.

*Am I the only one bothered that some stores already have Christmas decorations out?*

*Aim at heaven and you get  
the Earth thrown in. Aim at  
Earth, and you get neither.*

C.S. Lewis



# October 2006

## CALENDAR

Sun	Mon	Tue	Wed	Thu	Fri	Sat
1 Yom Kippur begins at sundown	2 Register to vote this week.	3 Domestic Violence Awareness Month	4	5	6	7 German-American Month
8 Fire Prevention Week	9 Columbus Day	10	11	12	13	14
15	16 National Boss Day	17	18	19	20 National Mammography Day	21
22 Mother-in-law Day	23	24 United Nations Day	25	26	27	28
29 Daylight Saving Time Ends	30	31 Halloween	Adopt-A-Shelter Dog month, Oct. 1-31			

### *Kristopher & Co. Real Estate*

*Most consumers are not aware of how a Realtor® is required to operate. One is required to take 60 hours of training to obtain a temporary license. Once the temporary license is acquired another 30 hours of training are required within 6 months to get a license that is good for two years. During that two year period the agent must complete 16 hours of training in order for the license to be renewed.*

*Wait, you still cannot legally sell real estate. A licensee must find a broker who will allow the agent to be affiliated with his company. Criteria for selecting an agent to be affiliated with a broker varies with each broker.*

*In the late 1960's Kristopher Kendrick began working with vintage properties. For more than forty years Kristopher & Co. has been involved in Knoxville real estate investment, development, restoration, preservation and property management.*

*Now, Kent Kendrick, managing broker for Kristopher & Co. Real Estate, an independently owned and operated affiliate of Kristopher & Co., continues the tradition by offering complete real estate buying and selling services to the community. If you are looking for a home our extensive knowledge of historic neighborhoods and the community at large can be valuable and time saving in finding the house that will become your home.*

*I am pleased to be a part of Kristopher & Co. Real Estate, a Knoxville Tradition.*