

# In Touch With YFNR

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Fall is a time of changes. We say goodbye to homegrown tomatoes and hello to candy apples. We bid butterflies and hummingbirds a fond farewell. We grimly greet the arrival of frost on our windshields. Leaves abandon their trees and you discover, much to your dismay, that your entire yard has become a leaf magnet. As you move your lawnmower into storage and reach for the rake, you glance at the snow shovel and wonder if this is the year that we will get snow.

November is a special time because of Thanksgiving. During this time we all stop and do what we should do more of all year long.....count our blessings. This time of year renews our spirits as we look around and realize just how good we have it. Family and friends seem to take on a whole new meaning. I hope you are fortunate enough to be with the ones that are important to you during the holidays this year..

*Bob*

## When everyone is shopping, is anyone buying?

At this time of year, everyone is going over the river and through the woods to grandma's house, but a brave few are headed into the real estate market. Is that a smart move?

Depends on how you look at it. There is no doubt that the real estate market slows down at the end of October. According to the National Association of Realtors, sales of existing homes drop about 30 percent between December and January. Home sales traditionally do not pick up until the end of January.

For sellers, the holidays still can be profitable. Holiday home buyers are usually serious about buying quickly. The buyers are hitting open houses while the browsers are off at the mall. Plus, for sellers, there is no better time to show a house than the holidays when a tasteful Christmas tree, wreath, and sparkling lights can make a house feel like your future home.

For buyers, it's a great time, too, because with less competition from others, buyers have a good negotiating position with sellers who want to move quickly. If a buyer

finds a house during the holidays, it is possible that he or she will be able to come to an agreement with the seller to accommodate holiday plans.

If you are selling your home during the holidays, take this advice from home staging experts:

- Stick with simplicity. Take down your personal pictures and collections. Put up simple Christmas decorations that include a tree, wreath, and a few strands of lights outside. Put a few nicely wrapped presents under your tree.
- Build a fire in the fireplace. Play holiday music softly. Put potted evergreens in place of potted flowers.



Ask your neighborhood expert! What are 'points'? See page 2



### Turkey towns

Three places in the United States are named after the turkey. Turkey, Texas, with 496 residents; Turkey Creek, La., 357 residents; and Turkey, N.C., 267. There also are 16 townships around the country named "Turkey," Facts: U.S. Census Bureau.

### Election Day: November 7

- ◆ Check your voter registration now.
- ◆ Familiarize yourself with the candidates and the issues.
- ◆ Check your polling place location so you know where to vote.
- ◆ **VOTE on November 7!**

Democracy needs YOU!

Vote November 7

## HELP!

**My inventory of listings is running low. If you know of someone that is thinking of selling, I'd appreciate it if you would give them my name or send theirs to me.**

**Thanks in advance,**

*Bob*

### Ask YFNR A Question

**Q: I'm buying my first house. What Are Points people talk about? - CJ**

**A:** Points are fees the borrower pays the lender at the time the loan is closed, expressed as a percent of the loan. On a \$100,000 loan, 3 points means a payment of \$3,000.

Some lenders are willing to make no-point loans if you ask for them. But your interest rate will be higher. For example, a lender quoting 6.25 percent and 2 points might, in fact, be offering all of the following combinations: 5.75 percent and 4.50 points, 6 percent and 3.25 points, 6.25 percent and 2 points, 6.50 percent and 1 point, or 6.75 percent and 0 points.

Paying points may actually be a wise investment. If you have a question on this, give me a call.

### After a loss Create new Thanksgiving, Christmas traditions

Thanksgiving and Christmas may be hard to face after a personal loss such as a death or divorce. But it could also be the time you start reinventing yourself and your holidays.

Decide who you want to be with, but be flexible. If you can't fly off to visit family, see who you could be with.

Often, if you share your lonely feelings, people will reach out to you. You could find that others would be pleased to share a feast or visit a restaurant with you on that day. If they are all busy, maybe you can get together the day before or the day after.

Then on the holiday itself, pamper yourself in every way you can think of. You are the center of your attention.

When children are involved, you need to be creative and joyful. Invite others to your dinner so the absent person won't be as obvious.

Create an activity that's different from any you had before. One psychologist suggests scheduling a silly string fight in the garage. Buy cans of silly string to cast at each other. Don't forget to take pictures.

Fame is a vapor, popularity an accident, riches take wing, and only character endures.

*Horace Greeley*

The difference between perseverance and obstinacy: one comes from a strong will, the other from a strong won't.

*Henry Ward Beecher*

The more I want to get something done, the less I call it work.

*Richard Bach*

If a fellow isn't thankful for what he's got, he isn't likely to be thankful for what's he's going to get.

*Frank A. Clark*

## The Knoxville Real Estate "Bubble"

Contrary to what you hear in the media, there is no such thing as a "national real estate bubble" because there is no national real estate market. All real estate is local and local prices are driven by what is going on in the neighborhood.

The driving force in any area is the economy. Knoxville has a very diverse economy so our economy is mostly always good. Knoxville had a 3.1% unemployment rate for September, 2006, the lowest of any major metro area in the state, which means our area is doing well economically with steady jobs growth.

Statistically Knoxville home sales have remained fairly consistent with steady growth in price.

### 3rd quarter average sale prices for 3 bedrooms homes

2004	\$145,000.....Average days on market.....80
2005	\$157,40.....Average days on market.....65
2006	\$169,300.....Average days on market.....78

Home prices in the greater Knoxville area have been increasing steadily over the past 3 years. There have been no "booms" in pricing or sales.

So, you see there is no "housing bubble" to burst in the Knoxville market and with interest rates still at historic lows and currently hovering around the low 6% range for fixed rates, now is a great time to buy a home in Knoxville.

### Dogs' favorite-music CD

After extensive testing of various songs and arrangements, Laurel Canyon Animal Company has come up with a CD of songs most preferred by 200 dogs. Responses included a bark, a smile, and a wag, by an intuitive animal communicator in order to guide creation of the music and lyrics.

There are 12 songs on the "Songs to Make Dogs Happy" CD, including "Squeaky Deaky" in which a squeaky toy is used as a backup to the soprano. Other canine favorites were "My Back," "Hap, Hap Happy!," and "I'll be Back." Some say it's great entertainment for a dog on a long car ride. To order, visit [www.petcds.com](http://www.petcds.com) or search for the them on [amazon.com](http://amazon.com) where it sells for \$13.99.

On that drive to Grandma's house, your pooch will like these songs better than "Over the River and Through the Woods." Kids might like them better too.



## A beautiful baked ham can be a hit! Holiday DinnerTip

While turkey is the traditional centerpiece of a Thanksgiving dinner, the work of preparing it has resulted in some hostesses offering a turkey breast roast instead. Most people like the white meat, but some adults and children do not. What's more, when guests attend more than one Thanksgiving dinner, they appreciate being offered something else.

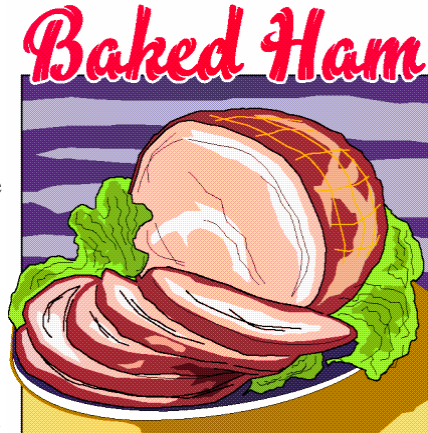
A colorful ham can be the hit of any holiday dinner, either as the main course or in addition to turkey.

For more than 7,000 years, people have enjoyed fresh and smoked pork. It was first used extensively in China about 4,900 B.C. Later its popularity spread throughout Europe.

Spanish explorer Hernando de Soto is credited with founding the pork industry in America. His 13 porkers became the breeding stock for the American industry.

The long shelf life of salt pork and smoked bacon made them staples in early American kitchens.

Protein and fat levels in ham compare favorably with other types of lean meat. As with other meats, most of the fat should be trimmed before baking.



You'll like the convenience of this ham recipe, and your guests will rave about its flavor.

Baked ham with bourbon

brown-sugar glaze

Preheat the oven to 325. Trim fat and skin from a fully-cooked shank-portion of an 8 to 12 pound smoked ham. Score the remaining fat and stud with about 40 whole cloves.

Place the ham cut-side-down in a pan and cover with several layers of aluminum foil. Insert a meat thermometer in the center. Bake two hours or until it reaches 135 degrees.

In a small bowl, combine 1 cup light brown sugar with 1/4 cup bourbon or stock, and 1 1/2 teaspoons fresh pepper. Remove ham. Brush on one-third of the

mixture. Set the oven at 375.

Return ham to the oven. Apply one-third of glaze every 10 minutes until used. Heat to 140 degrees. Serves 16.

## Your home gets a workout! Inspections can be useful

You know you lead a fast-paced life, but did you know your home does too?

According to home inspection companies, the average home has a very hectic year. It contains an average of 9,000 pounds of furniture and uses 22,000 kilowatt hours of electricity. The average house has a furnace that turns on 3,800 times a year and a water heater that turns on 3,600 times a year. The average house uses 65,000 cubic feet of gas and sheds 45,000 gallons of rain off its roof. It handles 145,000 gallons of sewage.

With all this activity, things can go wrong.

Even relatively new homes can use a structural and mechanical inspection occasionally. But when a house shows signs of unknown trouble, such as a wall crack, a leak or noise, an inspection can go a long way to finding the problem before it gets worse.

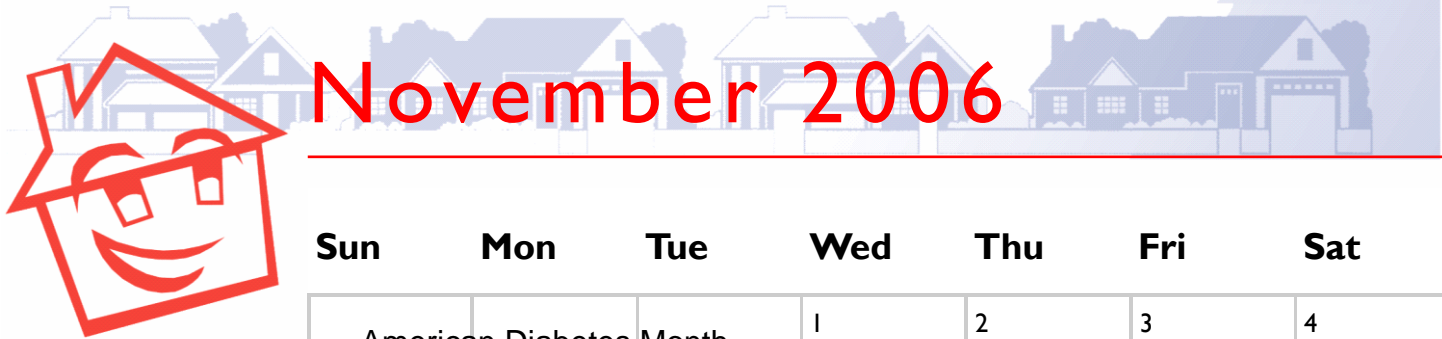
Experts say a home inspection is a good investment -- even if you aren't planning

to sell.

You might consider a partial inspection if you want to track down a mystery in your house, such as a new crack in a wall, a leak, an odor, or a noise. Sometimes just figuring out who to call for repairs is half the battle. If you don't know one, give me a call.

Forever on  
Thanksgiving Day,  
the heart will find  
the pathway home.

*Wilbur D. Nesbit*



# November 2006

## CALENDAR

Sun	Mon	Tue	Wed	Thu	Fri	Sat
	American Diabetes Month Www.diabetes.org		1 All Saints Day	2	3	4 Breeder's Cup
5 Guy Fawkes Day (England)	6	7 General Election Day	8	9 November is National Adoption Month		11 Veterans Day
12 Buddy's Race Against Cancer	13	14	15 America Recycles Day	16 Great American Smoke-out	17	18 Baptist Turkey Trot
19 November is National Alzheimer's Disease Month	20	21	22	23 Thanksgiving Macy's parade	24 'Black Friday' Shopping begins	25
26 Fantasy of Trees Last Day	27	28 Rockefeller Center Christmas Tree lighting	29	30 November is National American Indian Heritage Month	Children's Hospital Fantasy of Trees in Knoxville	

## Veterans Day 2006

Heroes from all services

As Veterans Day, November 11, dawns, the imagination's eye can visualize the legions of soldiers, sailors, flyers, marines, and coast guard as they march in a parade through history. They do not march in a straight line but they come on foot, on horseback, in tanks, and on camels. They fly in planes overhead and they sail on and beneath the sea. They are accompanied by their support staffs who "drive a desk" so that troop movements can go forward.

They are the brave men and women who have defended our country both in war and peace so that we can enjoy the freedom of America.

Veterans Day honors all veterans but focuses on the contributions of living veterans. Various cities, though fewer than in the past, honor veterans by holding parades or special ceremonies. Individuals can honor veterans in their own way by displaying the flag or placing decals on their vehicles.

Official ceremonies for Veterans Day take place at the Tomb of the Unknown Soldier in Arlington National Cemetery. At 11 a.m. on November 11, a color guard made up of members of all the military services executes "Present Arms" at the tomb. A presidential wreath is laid and "Taps" is played.

In this time of turmoil, when we can no longer take our freedoms for granted, it is of the greatest importance that we acknowledge the men and women of the various services who have given up much to defend us. They may be our brother, sister, aunt, uncle, father, mother, grandfather, cousin, or neighbor. They deserve a heartfelt Thank You!