

# In Touch With BOB

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“Making Friends One Home at a Time”

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## Thanksgiving: Tradition and Reflection

I have had the opportunity to spend Thanksgiving all over the country with many different families and traditions. Regardless of where I have been Thanksgiving has been that special time of year when families get together to eat turkey, watch football, and renew the bonds that bind us together. It is also a time to be grateful for all that we have.

I do stop and think about how lucky I am on a regular basis. However, Thanksgiving always calls for some extra time to look at the bigger picture and the last year. My blessings far outweigh my burdens. I hope that yours do as well. It is also a time to look forward and think about unaccomplished goals and changes that need to be made. If you are considering any changes regarding your housing situation, give me a call. Let's see what we can do together to help achieve your dreams.

*Bob*

## The Gracious Entry

*Show Your Home At Its Best By Upgrading The Doors*

It's often overlooked, but your front door is the first of the 'first impressions' a buyer has when touring your home.

Entry doors should be perfectly clean and maintained. Remember to clean the kick plates on the doors and polish the knobs and hardware.

If your entry door and the rest of the doors in your home are old or scarred, consider replacing them before putting your home on the market. New doors are an easy way to create a gracious impression and there are many types available.

Consider the style of your home. You might want honey maple doors inside to coordinate with wood baseboards, white doors for a modern look, or a mahogany entry door for your colonial.

Updating patio doors can add interest to any

home. They are great for letting the light inside on gray winter days.

Some options:

\* Sliding doors offer convenience and beauty where space is tight.

\* In swing French doors are popular in states where it snows. They are used in order to open doors easily when the snow drifts.

\* Out swing French doors are used more often in warmer climates. They take up less space inside the house than in swing doors.

\* The bi-fold door is a new style that seems to bring the outside in when the door is pushed back.

Distinctive hardware can complete your coordinating touch. It is available in many styles.



Good News About Mortgages,  
see page 3

## Wild Turkey Thrives After Hard Times

The wild turkey is back!

The turkey was a big player on the North American scene about the time of Columbus, but later its fortunes failed.

Near the end of the 19th century and early 20th century the wild turkey had been hunted nearly to extinction, according to National Geographic Books author Robert Winkler. By the 1970s, it was utterly absent from 18 of the 39 states it originally inhabited. The remaining 30,000 birds were struggling, their numbers dwindling.

Reintroduction efforts in the 1970s began

with netting remaining birds and transferring them to forested areas. The efforts created a resurgence of wild turkeys. Although the bird has not reached its previous population of an estimated 10 million birds before Europeans arrived, it now thrives in all 48 states and its numbers are estimated at about 5.5 million. It's conservation status is "least concern."

The turkeys at our dinner tables are domesticated farmed fowl and not like wild turkeys. Unlike the domesticated variety, the wild turkey is brown and multi-colored, not pure white, and it is an agile flyer.



## Ask The Expert



**Q:** What is the news with the 'rate cut' I hear about? What does it mean to me?

**A:** Good question. Generally, experts think The Federal Reserve's first rate cut in four years is good news for mortgages and the economy, and that makes it good news for you and me, too.

The Federal Reserve's decision to cut a key interest rate by .5 percent will bring lower mortgage interest rates in the coming months.

Economists say the rate cut will help more people qualify for mortgages. And it will help homeowners who want to refinance their mortgages. Home buyers and mortgage holders were the targeted beneficiaries of the interest rate reduction.

Rate cuts take time to work their way through the economy, but consumers will immediately see some benefits in reduced interest on credit cards and home equity loans. Borrowers who take out new loans, however, will immediately benefit from the lower rates.

Upon hearing the news, big lenders such as Wachovia, Wells Fargo, and KeyCorp immediately cut their prime rate for their best customers by .5 percent.

U.S. consumers owe about \$800 billion in credit card debt, and a drop of half a percentage point in interest repre-

## New Orleans Bread Pudding

In New Orleans' finest restaurants, bread puddings have become a favorite gourmet dessert. The puddings originated with thrifty Creole cooks, who turned stale French bread into puddings, and with the nuns who came from France.

In earlier times, bread pudding came in both sweet and savory varieties. The savories were meat dressings like those served with turkey or pork. Some versions were "sops," stale bread dipped into sweet liquids.



In the 17th century, meat-based savory varieties included Scottish haggis or the "pease porridge" of nursery rhyme fame. They were created to extend meat flavors especially in times of food shortages. Sweet puddings contained flour, nuts, and sugar.

Natural breads of that period had a short shelf life and cooks sought ways to use the loaves before they molded. Some puddings were boiled in "pudding bags" rather than baked.

Modern bread puddings are usually sweet recipes traditionally topped off with a whiskey, rum, or lemon sauce. They are enjoyed from The Old South to New England and throughout the world. For upcoming holidays and a taste of the Crescent City, try this recipe.

### Bread pudding and spirited sauce

To start, place 3/4-inch pieces of leftover biscuits in a deep nine-inch baking dish. In a large bowl, whisk 3 large eggs. Add 2 cups of milk, 1/4 teaspoon each of allspice, ginger, and nutmeg. Add 1 teaspoon of vanilla, 1 ounce of your favorite liqueur, and 1 cup of brown sugar.

Stir, then add 1 cup chopped pitted dates and 1/2 cup English walnuts. Pour over the biscuit pieces.

Bake at 350 degrees for 35 to 45 minutes or until top is browned and pudding has a spongy consistency.

For the spirited sauce, combine 4 tablespoons butter, 1/2 cup sugar, 1 beaten egg, 1 teaspoon of corn starch, and 2 tablespoons of your favorite liqueur.

Slowly heat until thickened and drizzle over the hot pudding.

sents about \$4 billion in savings per year, according to CardTrak, which tracks credit card statistics. That comes to an average of \$30 per month per household.

About half of all adjustable rate mortgages are tied to short-term Treasuries on which interest rates were reduced. It means their adjustable rate mortgage payments will not rise as much when the next adjustment is made.

The rate cut was very good news for the stock market, which rose 335.97 points right after the announcement. It was the market's biggest one-day rally since 2002.

While stock market prices don't directly affect everyone, they are an indication of a stronger economy. That does affect everyone because more jobs are created and wages may rise.

## Your Good Credit Quiz

Your FICO score is your credit rating, a number used by 90 percent of the largest U.S. banks when they decide to whom they will lend money.

The higher your FICO score, the lower your interest rates will be. Your score is based on factors such as how well you pay your bills and how you manage your credit.

There is one factor that your FICO score does not count.

Which is it? (Answer below)

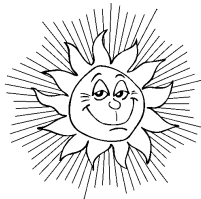
- A. Any liens against your property.
- B. Tax judgments.
- C. Your income.

*Answer: Your FICO score does not factor in your income*

## 'Green' mortgages bring rewards

Several lenders are offering mortgages with discounts and credits for energy-efficient upgrades in a home. The upgrades can include anything from carpets to windows and even environmentally friendly dog beds. The discounts also apply to any home that meets the lenders' energy-efficient standards.

Energy-efficient homes allow borrowers to qualify for bigger loans because lenders permit the estimated savings on utility bills to be added to the borrower's



qualifying income. Energy-efficient windows could save a homeowner \$50 a month. The \$600 extra a year could allow a person to borrow about \$10,000 more on a 30-year mortgage, depending on the interest rate.

Citigroup is offering \$1,000 toward closing costs for mortgages on homes that qualify as energy-efficient before the end of this year.

Bank of America has an Energy Credit mortgage that takes \$1,000 off closing costs for energy-efficient new homes.

Smaller lenders are getting into the act such as Indigo Financial Group which sells such mortgages in Indiana, Illinois, and Florida.

As we express our gratitude, we must never forget that the highest appreciation is not to utter words, but to live by them.

*John Fitzgerald Kennedy*

What we're really talking about is a wonderful day set aside on the fourth Thursday of November when no one diets. I mean, why else would they call it Thanksgiving?

*Erma Bombeck*

Thanksgiving is the holiday of peace, the celebration of work and the simple life... a true folk-festival that speaks the poetry of the turn of the seasons, the beauty of seed time and harvest, the ripe product of the year - and the deep, deep connection of all these things with God.

*Ray Stannard Baker*  
Pen name: David Grayson

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

*Wilbur D. Nesbit*

Not what we say about our blessings, but how we use them, is the true measure of our thanksgiving.

*W.T. Purkiser*



A thankful heart is not only the greatest virtue, but the parent of all other virtues.

*Cicero*

## Buying a live, plantable tree for Christmas

Americans buy about 50 million Christmas trees each year. An ever-increasing number are living trees rather than the cut kind.

Whether the tree is white pine, fir, or spruce, it can grow more than 50 feet tall. If you are considering a living tree, decide if you have a place in your yard to plant it.

Before the ground freezes, dig a hole for your after-Christmas planting. Make it as deep as the root ball and twice as wide as the diameter of the tree. Save the soil in a place where it won't freeze. Place 4 to 6 inches of mulch on the area around the hole and cover the hole to prevent accidents.

About two weeks before Christmas, buy your tree, store it in the garage for a week, and spray it with Wilt-proof to prevent water loss.

Keep the root ball moist. Move the tree indoors for Christmas week, then move it back to the garage for a few days.

To plant it, cover the root ball with the saved soil and water well. Mulch heavily and don't let it dry out over winter. The tree will remain dormant until spring. After that, watch it grow!



## Updated laundry rooms can be pleasant

Whether you are a man or a woman, you would probably rather be doing something other than laundry.

Nothing will probably change that, but having a bright, well-organized place to wash linens and clothes could almost make you like the task. Almost.

To turn the laundry room into a better place, start with the floor. A nice tile or wood-laminate will help.

Build shelves to assure that all needed supplies are close by and easy to see.

A countertop will make folding and stacking more convenient. (Everything that comes out of the dryer will not fit on top of the washer.) If it's within your budget, build a sink into your counter for hand washing.

Using bright lights will lift your spirits and help you tell the difference between brown socks and black ones.

Put up a clothing bar or a rack to give you a place for hanging freshly laundered shirts and pants before moving them to a closet.

**MOVE YOUR CLOCK BACK ONE HOUR WHEN YOU GO TO BED ON NOVEMBER 3**

Our lives are not determined by what happens to us, but how we react to what happens; not by what life brings us, but by the attitude we bring to life. A positive attitude causes a chain reaction of positive thoughts, events, and outcomes. It is a catalyst, a spark, that creates extraordinary results.

*attributed to Wade Boggs*

Life is a compromise of what your ego wants to do, what experience tells you to do, and what your nerves let you do.

*Bruce Crampton*

Laughter is the shortest distance between two people.

*Victor Borge*

# November 2007

- Traditional birthstone#: [yellow topaz, citrine](#)
- Mystical birthstone#: [pearl](#)
- Ayurvedic birthstone#: [topaz](#)
- Flower: [yellow chrysanthemum](#)
- Sun Signs: [Scorpio](#) / [Sagittarius](#)

Sun	Mon	Tue	Wed	Thu	Fri	Sat
American Diabetes Month				1 National Men Make Dinner Day	2 Plan Your Epitaph Day	3 National Sandwich Day
4  <b>Time Change Set Clocks Back</b>	5 Guy Fawkes Day	6 VOTE! General Election	7	8 National Parents As Teachers Day	9 Berlin Wall Opening Day	10 Marine Corps birthday
11 <b>Veterans Day Be Grateful</b>	12 National Pizza With The Works Except Anchovies Day	13 World Kindness Day	14 Loosen Up Lighten Up Day	15 National Clean Out Your Refrigerator	16 National Moms & Dads Day	17 National Baklava Day
18 Married to a Scorpio Support Day	19 National Carbonated Beverage with Caffeine Day	20 Name Your PC Day	21 World Hello Day	22 Macy's Thanksgiving Parade		
25 	26	27	28 National French Toast Day	29 National Chocolates Day	30 Computer Security Day	

## No Place for "Irrational Pessimism"

The real estate bubble has burst... We're in for a long hard ride in the real estate market... The credit crunch has destroyed real estate values... These are some of the phrases you've heard over the past couple of months. And, they are true for certain pockets of the country, not for East Tennessee.

"It is important for East Tennesseans to understand that real estate is local. We've seen a steady appreciation in our area at around 6% for the past 10 years," said Matt Padgett, President of Knoxville's Keystone Mortgage Group.

Areas of Florida, California and Nevada have seen huge home inventory levels and are starting to see prices drop. Real estate was appreciating in these areas by 25-50% annually for the past 3 to 5 years. Common sense says this can't continue and anyone who is thinking rationally knows that. As for comparison, in 2006 the median household income to median home value in California was \$65k/\$548k compared to the Knoxville area of \$49k/\$151k.

However, it is true that houses in the Knoxville market are taking longer to sell than in the past.

"This is primarily due to the national media being "irrationally pessimistic". The national media loves to make news and all of us know that bad news is good business. They will continue to sing the doom-and-gloom song as long as real estate in Florida and California are suffering," adds Padgett.

When wages are good and jobs are plentiful it's only a matter of time before the local real estate market starts to gain steam.

We have new businesses moving to the area and many people are choosing to retire here. The local job market is so tight that business owners are having trouble finding good talent.

John Sharpe, President of ARG Financial Staffing in Knoxville says, "The job market in this area is the strongest it's been in years and there's a strong hiring forecast for the next two quarters".

For those of us in beautiful East Tennessee, there are deals to be had.

(Source: Press release posted on Matt Padgett's [blog site](#).)

Talk happiness; talk faith; talk health. Say you are well, and all is well with you, and God shall hear your words and make them true.

*Ella Wheeler-Wilcox*

The world is a great book. He that never stirs from home reads only a page.

*St. Augustine*

We should be too big to take offense and too noble to give it.

*Abraham Lincoln*



"Don't you hate it when you lose the remote and have to watch shows you hate?"



**Disclaimers:** All real estate information deemed reliable but not guaranteed and should be independently verified. All properties are subject to prior sale, change, or withdrawal. Neither listing broker nor this company shall be responsible for typographical errors, misinformation, misprints and shall be held totally harmless. If your property is currently listed with another real estate broker, this is not a solicitation of that listing.

## Getting A "Real Steal"

In today's market, where there are plenty of homes for sale and lots of competition, it would seem advisable for sellers to price their homes appropriately if they really want to sell. After all, it's not rocket science to figure out that an over-priced listing is not going to stand much of a chance against a better deal for the same type of property.

Buyers know this, and so they come to the sales process full of hope. Hoping that they will be able to get a house for a "real steal." They trust that all sellers must be desperate in times like these, so many buyers come in with lower-than-"normal" offers and many buyers truly believe that the sellers will take such an offer in today's environment. Sometimes buyers want to look at listings that are priced thousands of dollars more than what they can afford, really thinking that they can talk the sellers down into their price range.

Buyers may have unrealistic ideas about what can be purchased in today's market. I met such a buyer via e-mail. She has given me a full-page list of items that she wants in her next house. Good schools, low taxes, prefer 10 to 20 acres, privacy, front porch and deck, long driveway, attached and a detached garage, 3,000 or more square feet, stone fireplace, wood-burning stove, in-ground pool, large kitchen, lake or mountain views (or lake front), dining room, living room, rec room, whirl pool tub in master bath, large bedrooms, and additional living quarters either in the basement or guest cottage. Her budget-\$279,000 to \$299,000. I actually did a search that contained many of these things, and the least expensive listing I could find was nearing the \$2 million mark-a difference of about \$1.7 million.

While this is a true (although extreme) example, it does show the current discrepancy between what buyers want and the price at which sellers are actually agreeing to sell. According to the Knoxville Association of Realtors MLS statistics, homes in Knox County, closed since Jan. 1, 2007, have sold for an average of 98 percent of their asking price. That tells me that, if priced correctly, sellers are still getting what they want out of their homes.

It is true that foreclosures are up, that sale are taking longer, but that doesn't mean that every seller is ready to give away their property in an effort to simply unload it. What it does mean is that sellers must pay attention to the recent sales in their area, and must understand that they should price their home at market value for it to sell at market value.

Yes, some buyers will come across homes that qualify as a "real steal" Some sellers must sell immediately, and must get out, from under the debt or the responsibility of the house with little regard for sales price.

I believe that the lesson in today' market is one for both buyers and sellers. For buyers, you must be realistic about what you can buy for your budget, and should be aware that low-ball offers are not likely to fly. For sellers, you must be realistic about pricing your home so that it will be chosen among all the other competing listings. If neither party comes to the table with this mind- set, then sales hit a stalemate. However, if both parties understand the reality of the situation, then deals can be made, and homes will sell for what they are truly worth.

(Source: Knoxville News Sentinel, October 7, 2007 by Coldwell Banker Wallace & Wallace Agent Claudia Stallings)

## Workers' Top Annoyance:

### Unusual Cell Phone Rings Called Distracting



"Before we start, would everyone please put your cell phone in the middle of the table?"

Very few people think the ringing of someone's cell phone is just right. In a study by workforce solutions firm Randstad USA, unusual rings were named as workers' number one pet peeve.

Randstad reports that many rings are particularly obnoxious like fire engine sirens, a fog horn, or a child's voice crying out. Many people have several rings to identify various callers such as parents, friends, and spouses.

With so many ring tones available online, it shouldn't be difficult to pick one that doesn't drive others to distraction. According to M:Metrics, a Seattle-based research firm, 19.8 million mobile-phone users downloaded ring tones in one recent month.

Part of the problem is with more open workspaces. Another factor is the increased number of young people who have grown up with cell phones.

Most organizations require that phones be set on vibrate during meetings and when talking with customers.

We should remember that discretion is best when choosing a ring tone. Consider what bosses and co-workers will think when your phone rings.

## Holiday Serenity Is Achievable

Soon the turkey will be roasting in the oven and the sound of holiday music will be heard throughout the land.

This is a time often pictured as chocked full of cheer, warm heartedness, and a reaching out in love to those around us.



But sometimes, when we are burdened with too much to do in too little time, the holidays can become a time of anger and frustration.

To help keep your feelings of good cheer, peace, and serenity, you might want to try some of these ideas.

- \* Realistic goals: Compile a list of what needs to be done during the holidays. Eliminate what you can. Make a plan that allows you to do a little at a time so the holidays are not a burden but a blessing. Don't be afraid to evaluate family traditions and change what needs to be changed.

- \* Restraint: Don't become carried away with spending money on gifts and decorations. The guilt you will feel if you spend wildly will be enough to spoil any holiday. Stick to your budget.

- \* Share: Remember not everyone has the ability to have a pleasant holiday season. Pick one or two charities and give of both your time and treasure.

- \* Time for yourself: Sometimes we become so wrapped up in making sure everyone has a wonderful Thanksgiving and Christmas that we forget about ourselves. Take time each day to be alone and enjoy a quiet moment.

- \* Empathy: You might become agitated while stuck in traffic or feel impatient with an inexperienced salesclerk but remember the people around you may be dealing with frustration too. A smile can be contagious.

## The History of Veterans Day

It was known as "the War to end all Wars". The first world war is considered today as the event which has had the greatest social and political impact in the annals of human history. It has been estimated that more than 61.5 million soldiers from all nations took part in the war, of which 8.5 million were killed, 12.5 million received recoverable injuries, and 7 million were permanently injured. The United States, which entered the war late, suffered among the fewest losses, at approximately 116,000.

At the eleventh hour on the eleventh day in the eleventh month, in a railroad car (owned by Marshal Ferdinand Foch) somewhere in the Forest of Compiègne, France the armistice to end World War I was signed. Once the news got out, celebrations began in Paris, London and New York City, where more than a million Americans jammed Broadway and danced in the streets, and hurled ticker tape out windows. WWI was then called The Great War because Americans felt there could be no other war any greater.

The armistice became an annual observance on both sides of the Atlantic during the 1920's. Only it was called "Remembrance Day" in England and Canada, but the United States called it either Armistice Day or Victory Day. This is origin of the term V Day and people making the sign with their fingers. (Later on, in the 60's, this became known as the Peace Sign.)

On November 11, 1920, England laid to rest an unknown soldier in Westminster Abbey, a way to commemorate their losses in the war. France had carried a similar act the same year at the Arc de Triomphe.

On November 11, 1921, the United States followed-up with their own version. An unknown soldier, (who died fighting in France) who had already been laid to rest at a cemetery in Europe, was disinterred and transported back to the US. The remains, referred to as the "unknown soldier", were kept at the Capitol in Washington, D.C. lying in state for 3 days. He was to be placed in the new "Tomb of the Unknown Soldier".

Thousands of people flocked to see the body lying in state in the Capitol rotunda. There was a funeral procession down Pennsylvania Avenue. Each state sent in floral arrangements to adorn the tomb. President Harding laid a wreath of flowers on the casket. Taps was played. The casket was placed into the tomb at 11:00am. The President requested that all flags be flown at half-mast.

Though this event had been performed a year earlier in England and France, it had a more powerful effect among Americans. That single unknown soldier not only symbolized America's losses, but each American's losses and sacrifices in the war.

In the years following, 27 states had responded to that emotional event by adopting laws declaring November 11 as a legal holiday. The United States Congress reacted by enacting a resolution on June 4, 1926, asking the President to issue a proclamation to display the nation's colors on all buildings

on November 11. The resolution officially named the day, "Armistice Day".

On May 13, 1938, Congress enacted a new law that made Armistice Day a national holiday.

In 1947, just 2 years after the end of World War II, Raymond Weeks, organized a "Veterans Day" parade in Birmingham, AL, to celebrate all of America's veterans. In 1954, Kansas Representative Edwin K. Rees introduced a bill that would change the purpose of Armistice Day to honor veterans of all wars. On June 1, 1954, President Eisenhower signed the bill into law, officially renaming Armistice Day to Veterans Day.

Later that same year, on October 8, Eisenhower issued a proclamation creating a new "Veterans Day National Committee" and naming the Administrator of the Department of Veterans Affairs as its coordinator. The Committee would be responsible for planning all national ceremonies and to set an example for state and local governments, as well as providing suggestions for Americans on how to celebrate Veterans Day.

On Memorial Day of 1958, two more unknown soldiers were reinterred along side the unknown soldier of World War I. One was a casualty of World War II and the other one of the Korean War. In 1973, a law was passed to add another unknown soldier from the Vietnam war.

To honor these men, (who symbolize all Americans who gave their lives in all wars) an Army honor guard, the 3d U.S. Infantry (The Old Guard), keeps day and night vigil.

In 1968, a law was passed to change the date of Veterans Day to the fourth Monday in October. This was done to give Americans a three-day weekend, thus affording them time to visit cemeteries, engage in ceremonies, and visit veterans memorials. But other Americans felt that November 11 was too much of an important day to forget. Many states continued to observe November 11. In 1978, President Ford signed into law a bill that would restore November 11 as Veterans Day.

Today, the Veterans Day National Committee coordinates all federal ceremonies relating to Veterans Day. Every November 11, a ceremony is held in Arlington National Cemetery, at the "Tomb of the Unknown Soldier". The President recreates the original event by placing a wreath at the tomb, and Taps is played. The Committee coordinates similar ceremonies at "regional sites" across the country

Veteran's Day celebrations and observances take place all over the United States, but in many different ways. Some visit the Viet Nam Memorial. Others visit the Tomb of the Unknown Soldier. In thousands of small towns across the country, flowers and flags are put on the graves of lost loved ones. Many towns hold military balls, parades and religious services in honor of veterans. In Wilmington, NC the USS North Carolina Battleship Memorial (a restored WWII ship docked there) observes Veteran's Day. In some places, the 11th day of the 11th month is often celebrated with a moment of silence at 11:00 am in the morning, the hour at which the hostilities ended and the armistice was signed. During this 2-minute moment of silence, "Taps" is sometimes played.