

In Touch With BOB

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“Making Friends One Home at a Time”

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Enjoying Summer, Planning Ahead

Who would have thought August would get here so quickly? This is the last full month of summer before autumn slides in place. August is a time for transitions....getting in the last days of vacation, school starting, and looking forward to not cutting the grass for a few months.

Just as spring is the time to clean up and clean out, late summer is a great time to start thinking about where and how you will spend the fall and winter.

If you are thinking about buying a house, remember mortgage rates appear to be rising over the long term (see page 2) and housing supply is slowly shaking out. As things change you may miss the best opportunity to find that dream.

Whether your dream is buying a new house or selling an old one, as a professional “Dream Facilitator” I am ready to assist you. Give me a call!

Bob

Curb Appeal Gains New Importance In The Real Estate Market

If you are thinking of home improvements that will offer the best return when you sell your home, you may want to wait before updating the kitchen or adding a new bath.

Your greatest return on dollars invested now could be for increasing a home's curb appeal. *Wall Street Journal* advisors say your goal should be to make the outside of the house look really great so people fall in love with it before they even step out of the car.

Freshly painted trim and new hardware also help a home show well. And landscaping, including well-manicured trees and shrubs, can help older homes compete in the marketplace.

New windows, doors and siding are more expensive improvements but make homes look well-attended.

They also help make homes more energy effi-

cient, which is a factor with today's high energy costs.

During the housing boom, kitchen and bath projects brought a 90 percent return on investment when the home was sold. That's not true anymore. Now the return is about 70 percent.

Remodeling activity peaked in 2006, declined in 2007, and is expected to decline by 4.8 percent through 2008, according to the Harvard Joint Center for Housing Studies.

If a remodeling project makes a home stand out from others in a similar price range, it might still be a good idea. But beware of remodeling on the cheap.

Inferior cabinets and poor workmanship won't fool buyers. Home searchers aren't making snap decisions in these times. They're taking their time and paying more attention to value.

That being said, go back to improving the appearance of your home from the outside. Potted flowers, trimmed bushes, and an edged lawn are less-expensive projects that give buyers that all-important,



What Will Mortgage Rates Do? See Page 2

Alarmed that the hose was left on? Try a hose timer

Ever leave the hose running for just a minute while you run in the house? And then discover it still running two hours later?

You can prevent that accident by watering responsibly with a water timer. Typically a hose funnels 380 to 600 gallons of water every hour. Think of the savings to resources, and your

budget, if accidents can be avoided.

Digital timers for \$35 and up can be programmed to start and stop on schedule. The newest water saving devices include the Meinor AquaSentry with AquaTimer for \$60. It checks soil moisture before turning off the water. Search online for 'water timers' or 'hose timers.' Basic styles cost about \$15.

Ask the Expert



The crystal ball: What will mortgage rates do?

Q Do you have a prediction about how mortgage rates will move in the next several months?

A The Federal Reserve (the board that plays one part in setting interest rates) seems to be finished with its interest rate cuts and mortgage rates have been moving slowly up.

If you want to know how rates will change, I'll polish up my crystal ball and make a prediction: They are going up. Now mind you, this is my crystal ball and I'm not saying the view is always perfect.

Still, at this writing, rates are about 6 percent and this could very well be the lowest interest rate we will see for a while.

There are more factors pushing interest rates up than anything out there pushing

'Best advice' from a CEO could work for you and me

When the editors of Fortune asked the CEOs of large companies to reveal the best advice they had ever been given, they received some interesting answers.

Unless you are the leader of a huge corporation, some of their words won't be helpful, but some of what they say contains an idea that could change your point of view.

For example: Indra Nooyi, chairman and CEO of PepsiCo, had this to say: "Whatever anybody says or does, assume positive intent. When you assume negative intent, you're angry." These were her father's words. She says that when you take away anger and assume positive intent, you will be amazed.

Nooyi says your emotional quotient will go up. You won't get defensive. You will try to understand and listen because you are thinking, "Maybe they are saying something to me that I'm not hearing."

Google founder Larry Page says he had about 10 things he wanted to do when he was in graduate school at Stanford. One of them was to look at link structure on the Web, a project that eventually led to Google. His advisor picked that one out for him, saying it seemed like a very good idea.

Page's experience reminds us that we are more effective when we focus on one area instead of spreading our attention over several.

them down.

What that means for home buyers is that, if you have the ability to buy now, you will be getting a mortgage at a rate that will look like a huge bargain pretty soon.

Keep this in mind when you go house hunting. Likely, the longer you wait, the more you will pay on your mortgage month-to-month and the more you will pay over the life of the loan.

I'm polishing up my crystal ball to take a second look and... yes... I still see rates creeping up.



New York's Mayor Michael Bloomberg gave this advice: "Don't react until you have had a chance to think. Ready, shoot, aim is not the smartest policy."

FakeTV Helps Homes Look Occupied

It's common knowledge that vacant homes are prime targets for burglars and vandals.

Now a company has developed an inexpensive way to give off the appearance that there are people living in the home; or at least watching TV there.

Eden Prairie, Minn.-based Opto-Electronic Design says FakeTV is a burglar deterrent device that gives off light in just the way a real television does, so from outside the home it looks like the home is occupied.

A built-in light sensor turns FakeTV on at dusk, and it stays on for a preset time. Computer-controlled LEDs reproduce the scene changes, color shifts, flicks and fades of a real television.

When the burglar sees the light from an operating television, his imagination supplies the image of the person watching it, the company said in a press release, noting that modern televisions turn on with push buttons, so they cannot be put on timers.

The usual tips remain the first line of defense for a vacant property: keep the yard maintained, stop the mail, and frequently clear away advertising material that gets left at the door.

FakeTV costs \$39.99 and is available at www.FakeTV.com

The important thing is not being afraid to take a chance. Remember, the greatest failure is to not try. Once you find something you love to do, be the best at doing it.

Debbi Fields

Farm land values rising, broker says

"Farm value in current dollars averaged \$2,160 per acre nationwide on January 1, 2007, up from \$974 in 1998, a 13.5 percent average annual gain according to the U.S. Department of Agriculture. Cropland during that period rose from \$1,340 to \$2,700; pasture rose from \$489 to \$1,160.

"The current bubble in prices for corn, wheat and soybeans jacked up average cropland prices during 2007. I doubt that corn-based ethanol will sustain the high prices for crops and cropland. Increasing global food consumption should prove to be a reliable driver of American farmland prices." Curtis Seltzer, landthink.com.

The right neighborhood offers value

Some six million Americans are expected to buy a house this year. Some are first-time buyers, others are at mid-career, and still others are downsizing for retirement.

They all have one thing in common. They are contemplating what may be the most significant purchase of their lives at a time when future home pricing is uncertain.

In some cities such as Seattle, Austin, Texas, and Wichita, Kan., home prices are still rising. But even in hard-hit cities, prices in certain neighborhoods are holding up better than others.

One factor in pricing stability is well-known: schools. Even if you don't have children, homes in high-ranked school districts are a good choice and will probably hold their value very well.



National Association of Realtors statistics show that average housing prices in 2007 experienced their first year-over-year decline in about 40 years. The NAR, however, also says that home buying is always a street-by-street exercise, and that is particularly true in areas where the market is weak.

In a hot market, homes in less-than-desirable locations sell quickly. Now, those in better neighborhoods are better choices than ever. (While it's true that every location is just right for someone, finding that person can be difficult.)

Slow down, live longer, and save gas

Driving the speed limit is always recommended, but if traffic allows, you'll save gas on the highway if you drive slower.

Driving 60 mph uses 9 percent less gas than driving at 70 mph. Going 50 mph can save up to 15 percent.

Avoiding a stop is another smart move. When there is no traffic immediately behind your car, you can stop accelerating and let the car's momentum take it up to a red light. It could turn green by then. Starting from a full stop takes more gasoline than starting while the car is still rolling.



You have much

If only the people who worry about their liabilities would think about the riches they do possess, they would stop worrying. Would you sell both your eyes for a million dollars, or your legs, or your hands, or your hearing? Add up what you do have, and you'll find that you won't sell them for all the gold in the world. The best things in life are yours, if you can appreciate yourself.

Dale Carnegie

HOME DESIGN: It doesn't have to be a basin

Who says a wash basin has to be basin?

Not HighTech Design. This company's line of weird and wonderful bathroom sinks includes this fossil shaped basin that sends water twirling down the drain.

It is made of ammonite concrete.

The company also has designs featuring cubes, wedges, shallow pans, and even basins.



On the Web: hightech-design-products.com

Generation Yers go shopping

Twenty somethings in the Generation Y group have not been known as home buyers before. In this market, however, many can buy a home of their own, possibly at a bargain price.

They have more spending power than previous generations had at the same age, are better educated and see advantages of home ownership. In times past, they might have been able to rent a very nice home for less expense than owning one. That is no longer true.

The Yers have other advantages: They don't have a home to sell, usually have good credit ratings and many have savings to cover a down payment.

The time is right.

Reducing the risk of Alzheimer's disease

Here's some good news: A daily dose of caffeine blocks the effects of high cholesterol that scientists have linked to Alzheimer's disease.

A University of North Dakota School of Medicine study shows that just one cup of coffee a day is protective, but three cups are much better. The study was reported by the Bio/Med Journal of Neuroinflammation.

Previous studies show that cholesterol breaks down the blood-brain barrier, or BBB, which can then no longer protect the nervous system from damage caused by blood borne contamination. BBB leakage occurs in disorders such as Alzheimer's disease.

What you drink does make a difference. That includes the recommended one to two glasses of red wine each day, according to the Mount Sinai School of Medicine in New York City.

People who drink fruit and vegetable juices more than three times a week might be doing best of all. The doctors say they have a 76 percent reduction in Alzheimer's disease risk.

George Carlin's Views on Aging

Do you realize that the only time in our lives when we like to get old is when we're kids? If you're less than 10 years old, you're so excited about aging that you think in fractions. 'How old are you?' 'I'm four **and a half!**' You're never thirty-six and a half. You're four and a half, going on five! That's the key.

You get into your teens, now they can't hold you back. You jump to the next number, or even a few ahead. 'How old are you?' 'I'm **gonna be 16!**' You could be 13, but hey, you're gonna be 16!

And then the greatest day of your life ! You **become 21**. Even the words sound like a ceremony.. **YOU BECOME 21. YESSSS!!!**

But then you **turn 30**. Oooohh, what happened there? Makes you sound like bad milk! He **TURNE**D; we had to throw him out. There's no fun now, you're Just a sour-dumpling. What's wrong? What's changed?

You **BECOME 21**, you **TURN 30**, then you're **PUSHING 40**. Whoa! Put on the brakes, it's all slipping away. Before you know it, you **REACH 50** and your dreams are gone. **But wait!!!** You **MAKE it** to 60. You didn't think you would!

So you **BECOME 21**, **TURN 30**, **PUSH 40**, **REACH 50** and **MAKE it** to 60. You've built up so much speed that you **HIT 70!** After that it's a day-by-day thing; you **HIT** Wednesday!

You **get into** your 80's and every day is a complete cycle; you **HIT** lunch; you **TURN 4:30**; you **REACH** bedtime. And it doesn't end there. Into the 90s, you start going backwards; 'I Was **JUST 92**.'

Then a strange thing happens. If you make it over 100, you become a little kid again. 'I'm 100 and a half!'

May you all make it to a healthy 100 and a half!!

HOW TO STAY YOUNG

1. **Throw out nonessential numbers.** This includes age, weight and height. Let the doctors worry about them. That is why you pay 'them.'
2. **Keep only cheerful friends.** The grouches and train wrecks pull you down.
3. **Keep learning.** Learn more about the computer, crafts, gardening, whatever. Never let the brain idle. 'An idle mind is the devil's workshop.' And the **devil's** name is **Alzheimer's**.
4. **Enjoy the simple things.**
5. **Laugh** often, long and loud. Laugh until you gasp for breath.
6. **The tears happen.** Endure, grieve, and move on. The only person, who is with us our entire life, is ourselves. Be **ALIVE** while you are alive.
7. **Surround yourself with what you love**, whether it's family, pets, keepsakes, music, plants, hobbies, what ever. **Your home is your refuge.**
8. **Cherish your health:** If it is good, preserve it. If it is unstable, improve it. If it is beyond what you can improve, get help.
9. **Don't take guilt trips.** Take a trip to the mall, even to the next county; to a foreign country but **NOT** to where the guilt is.
10. **Tell the people you love that you love them, at every opportunity.**

AND ALWAYS REMEMBER :

Life is not measured by the number of breaths we take, but by the moments that take our breath away.

Smart For Two is the tiniest car sold

Detroit's Penske Automotive Group is offering the French-made SmartForTwo car marketed by Daimler Chrysler. It's a rear-engine two-seat car that is less than 9 feet long. Two of them could fit into a parallel parking spot, making it the tiniest car sold in the U.S.



by

Heavy cars and SUVs are always safer than small cars. But the Smart ForTwo's tridion frame, which surrounds driver and passenger, has gleaned it a top rating in front- and side-impact crash tests by the Insurance Institute for Highway Safety. It was "acceptable" for whiplash protection in rear-end crashes.

It's kind of cool-looking and gets 36 mpg on the highway.

The littlest car apparently has buyers. It is sold out through the end of 2008. Most of the 30,000 units were sold over the Internet at prices of \$11,590 for the basic model, \$13,590 for one with all the bells and whistles and \$16,590 for the convertible.

Unlike larger vehicles there is less competition in this class. Buyers who want a four-passenger compact that gets similar mileage will be looking at the Chevrolet Aveo, which starts at \$10,595.

The Honda Fit gets 33 to 34 mpg on the highway and has a starting price of \$13,950.

The Toyota Yaris does as well as the ForTwo. It has a starting price of \$11,350 and gets 35 to 36 mpg on the highway.

The Bearden Soccer Booster Club will have a rummage sale and Car Wash on August 9, 8:00-12:00 at the High School.

You could be an angel on 'Be an Angel Day'

Ever been asked, "Be an angel and ?? followed by a small request like fetching a book or walking the dog? Maybe you were an angel in a grade school Christmas play.

On August 22, you could play that role again by participating in Be An Angel Day. This special day encourages everyone to do a good deed for someone else.

The event was originated in 1993 by Jayne Howard Feldman, who says she was inspired by angels, but the event is not necessarily religious.

Participation can be individual or as part of a group. The kindness can be large or small. You may choose to be identified or you can be anonymous.

Ideas for good deeds range from doing a favor for a friend to writing a letter to an elderly relative or taking extra cans of food to a food bank.

The best idea could be doing a service for a friend or acquaintance who may need a boost right now. You may never know how much your caring will mean to a man or woman dealing with grief or a crisis.

Children are ideal to be involved in Be An Angel Day. They love to dress up and as angels can entertain the elderly or visit a children's hospital with goody bags. (Take pictures.) Or your children could collect pet food to donate to the Humane Society or to a pet shelter.

How about taking food to new neighbors or baking a cake for them to ease the difficulty of moving?

Don't forget the gift of service. Many elderly relatives or neighbors need help with their yards and household repairs. Others would appreciate transportation to the grocery store or help in running errands. You could use this day to contribute to their well being.

Whatever way you choose to lift your wings, someone's day will be better and that is a blessing for any day.

Fuel-efficient scooters save gas

Sales of motor scooters are taking off. Gasoline prices of about \$4.00 are playing a big role in the trend. Today's scooters are a cross between a motorcycle and a moped.

An Environmental Protection Agency study, using mileage figures from Vespa, Honda and Ford, shows how much scooters cost to operate on a 50-mile round-trip commute to work if gas were \$3.79 a gallon.

- Vespa scooter, 72 mpg, \$2.65 a day.
- Honda Accord four-cylinder, 31 mpg, \$6.10 a day.
- Ford Expedition SUV, 18 mpg, \$10.50 a day.

Not everyone lives 25 miles away from the job, and not everyone wants to ride a scooter every day. Still the figures are food for thought.

Easier wallpaper removal

It's a messy, tiring job that no one likes. But now you can forget the soaking or steaming and scraping for hours at a time. There is a new product that makes wallpaper removal a lot easier.

Wallwik systems start at \$28. They include reusable fabric sheets that are soaked in a dissolving solution and applied to the papered walls. The sheets keep moisture at the surface and loosen the paste.

Before applying the reusable sheets, you will want to score the wallpaper. About 30 minutes after applying the sheets, you can remove them and the wallpaper peels right off.

According to New York food consultant Clark Wolf in times of stress from work or high gas prices, people need comfort food. He says people need more cookie dough.

Makers of ice cream and cookie dough have gotten the message loud and clear. They are making fancy cookie dough and ice creams that include cake batter. In addition to its Chocolate Chip Cookie Dough, Ben & Jerry's is offering Cake Batter ice cream (vanilla swirled with yellow cake batter and chocolate frosting. Cold Stone Creamery offers Blueberry Muffin Batter and Cinnamon Bun Batter.

Older kids encourage siblings to buckle up

While children are safest when riding with an adult, a new study by State Farm Insurance and the Children's Hospital of Philadelphia shows that their risk of being injured when a teenager is driving is reduced by 40 percent when the driver is an older brother or sister.

Kids are more likely to buckle up when an older sibling is driving, say study authors. But it can't hurt to remind the driver to have little passengers fasten their seat belts.

Storm? Don't trim the trees!

Your electric utility company wants you to call to report and outage.

What they don't want you to do is try to help them after a storm is over by trimming trees or clearing debris away from downed power lines or utility poles.

Always assume that the lines and poles are energized and potentially deadly. Never approach the wires, whether they are in trees or on the ground.

Let the professionals handle fallen or low-hanging lines. Always stay way from electric transformers.

Safer to use AC on the road

People are using all kinds of tactics to save gas. Turning off the air conditioner increases mileage by only 1 percent per gallon, according to Consumer Reports. If you drive with a window open, you'll burn gas more than you save.

At edwards.com they recommend using the AC on the highway. Keeping cool makes you a safer driver, they say.

AUGUST

- Traditional birthstone: peridot, sardonyx
- Flower: yellow gladiolus
- Mystical birthstone: diamond
- Chinese Floral Emblem: pear
- Ayurvedic birthstone: sapphire
- Sun Signs: Leo / Virgo

Sun	Mon	Tue	Wed	Thu	Fri	Sat
		Cataract Awareness Month			1 Kristopher Kendrick Film East TN History	2 World Wide Web Day
3 National Watermelon Day	4 National Chocolate Chip Day	5 National Night Out Anyone Home?	6 National Wiggle Your Toes Day	7 National Lighthouse Day	8 Happiness Happens Day	9 Bearden Soccer Rummage Sale
10 S'mores Day	11 End of Dog Days	12 National Truck Driver's Day	13 International Left Handers Day	14 V-J Day	15 National Relaxation Day	16 2008 Rubber Duck Race
17 Meaning of "IS" Day	18 Bad Poetry Day	19 "Black Cow" Root Beer Float Day	20 Birthday of Lemonade in Paris (1630)	21 Senior Citizen's Day	22 World Daffodil Day	23 National Plumber's Day
24 National Waffle Day	25 National Second Hand Wardrobe Day	26 Women's Equality Day	27 Global Forgiveness Day	28 Race Your Mouse Around the Icons Day	29 More Herbs Less Salt Day	30 Home Design and Remodeling Show
31 Booms Day						

If you don't design your own life plan, chances are you'll fall into someone else's plan. And guess what they have planned for you. Not much.

Jim Rohn

To exist is to change, to change is to mature, to mature is to go on creating oneself endlessly.

Henn Bergson

Kind words can be short and easy to speak, but their echoes are truly endless.

Mother Teresa

Goals are dreams with deadlines.

Diana Scharf Hunt

The greatest thing in this world is not so much where we stand as in what direction we are moving.

Johann Wolfgang von Goethe

The most called-upon prerequisite of a friend is an accessible ear.

Maya Angelou

The frog and the engineer

An engineer was crossing a road when a frog called out to him, "If you kiss me, I'll turn into a beautiful princess." He put the frog in his pocket.

The frog said, "If you kiss me and turn me back into a beautiful princess, I will stay with you for one week." Then the frog asked, "What is the matter? I've told you I'm a beautiful princess. Why won't you kiss me?"

He said, "Look I'm an engineer. I don't have time for a girlfriend, but a talking frog, now that's cool."

Dear Abby At A Loss For Words

Dear Abby,

What can I do about all the sex, nudity and violence on my VCR?

Dear Abby,

Our son writes that he is taking Judo. Why would a boy who was raised in a good Christian home turn against his own?

Dear Abby,

I joined the Navy to see the world. I've seen it. Now how do I get out?

Dear Abby,

My 40-year-old son has been paying a psychiatrist \$150 an hour every week for two years. He must be crazy.

Dear Abby,

I was married to Joe for three months. I didn't know he drank until one night he came home sober.

Champions aren't made in gyms. Champions are made from something they have deep inside them - a desire, a dream, a vision. They have to have last-minute stamina, they have to be a little faster, they have to have the skill and the will. But the will must be stronger than the skill.

Muhammad Ali

One does not discover new lands without consenting to lose sight of the shore for a very long time.

Andre Gide

A true friend never gets in your way unless you happen to be going down.

Arnold Glasgow

Have you ever noticed how much sunshine even the smallest cloud can block?

Bob Evridge

