

# In Touch With BOB

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“Making Friends One Home at a Time”

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## Fall could usher in a new era for home buyers

October has always been one of my favorite months. I associate October with a lot of good things. I love the changing leaves, the cooling temperatures, and the crisp air that meets me in the morning. Growing up in Indiana it was the beginning of basketball. I met my wife in October. There's fun of Halloween leading up to the food of Thanksgiving. .

As a real estate agent October is a great time to buy and sell houses. You don't get worn out in the heat and it is not too cold to look at properties. Houses just feel more "homey" this time of year.

This year, fall could also usher in a new opportunities for individuals and families. New federal programs

should make buying a new home easier than ever. The article on this page talks about the new first-time home buyer tax credit that will give many a head start to homeownership.

In spite of what the media may make you think, if have maintained good credit you can still get a loan.

If you or someone you know is interested in changing with the season (maybe your children or grandchildren?), read the article on this page and pass it along. This is an opportunity that will not last. Purchases must take place before June 2009 to qualify for this great new tax credit. Call me if you want more information. I'll be happy to help!

*Bob*

## Feds stuff the home buyer piggy bank

If you are thinking about buying a home, the U.S. government is ready to stuff your piggy bank with \$7,500, but don't delay. The program ends next summer.

The federal housing bill signed in July by President Bush gives first-time home buyers a \$7,500 tax credit as a head start to home ownership.

According to the terms of the Housing and Economic Recovery Act, first-time home buyers will get a tax credit of 10 percent of the purchase price of a home up to \$7,500. That means if you buy a new home any time from April 9, 2008 to June 30, 2009, you get up to \$7,500 off your taxes.

That can mean a lot to the average wage earner. A couple earning a total of about \$90,000 a year, typically pay about \$10,000 in taxes if they do not itemize. Under the provisions of the current bill, the wage earner couple who buys a home during this period, would get to subtract \$7,500 from their tax bill.

However, the credit is not a pure gift and it is really more like a zero-interest government loan. Homeowners will be asked to pay back the

credit during a 15-year period. Each year, they will be required to repay a small percentage. For example, if a homeowner qualifies for a \$7,500 tax credit, he would repay the credit at \$500 a year beginning with their 2010 tax return.

But even considering that homeowners will repay the \$7,500, this adds up to big savings over the life of the mortgage. After all, if they had to finance \$7,500 over 30 years at 7 percent interest, a homeowner would pay more than \$8,000 in interest.

It's easy to qualify for this unique credit. To be classified as a first-time homeowner, you must not have owned a home in three years. You must take the standard deduction on your income taxes (meaning you must not itemize).

In addition, you must buy a home between April 9, 2008 and June 30, 2009. (Notice that some who bought homes in 2008 are eligible for this tax credit.)

According to the National Association of Home Builders, first-time home owners make up about 40 percent of the entire market.

Existing homeowners also get something in the housing bill. Homeowners can expect to get a \$500 to \$1,000 tax deduction if they don't itemize their taxes.



What is a GFE?, see page 3



## How many sub prime loans?

According to the NY Federal Reserve, there were 116 million total housing units in June 2008. About 50 million were prime mortgages, 37 million were rental units, 26 million had no mortgage, leaving a total of 3 million sub prime mortgages. Sub primes represent only 2.6 percent of the total housing units. About 17 percent of sub primes were in foreclosure. Sub prime mortgages in trouble represent less than 1/2 of 1 percent of all housing (0.44%).



**Q** What does it mean that the new tax credit is refundable?

**A** It means good news for many home buyers! A 'refundable credit' means that even if you pay little or no income tax, you can claim the credit and get a check from the IRS.

Let's suppose you qualify for the tax credit. To qualify, you have to buy a home before June 2009. You have to be a 'first time' buyer, which means you haven't owned a home in three years. You have to meet the income requirements and limits.

For example, couples filing jointly must have incomes that total no more than \$150,000 to qualify for the full credit. Single taxpayers must have incomes no more than \$75,000 to qualify.

Now, if you do qualify, the tax credit will pay your taxes for you or you will get a check from the IRS of up to \$7,500 in tax payments you have already made.

If the credit is more than the taxes you owe, you will also get a check.

Here is an example.

Suppose you had \$4,000 withheld from your check during the year and your final tax bill at the end of the year was \$5,000. You owe the IRS \$1,000. But this year, you qualify for the \$7,500 tax credit. The IRS sends you a check for \$6,500 (the \$7,500 credit minus the \$1,000 you owe.)

Another example: If, at the end of the year, the taxpayer owes an extra \$5,000 in taxes and qualifies for the \$7,500 tax credit, the taxpayer pays nothing and receives a \$2,500 check from the IRS.

A final example: You do your taxes and find you have overpaid taxes and you are due a \$1,000 refund. If you qualify for the \$7,500 tax credit, you receive a check for \$8,500 (your \$1,000 refund plus \$7,500).

But remember, this tax credit is not free. You have to pay it back, but at very good terms. You will be getting an interest-free loan that you pay back at 6.5 percent a year for 15 years. So if you take the full \$7,500 tax credit, you will have about \$500 of extra tax liability every

### Do you believe in ghosts? A Lot of People do!

According to a poll by the Associated Press and Ipsos, 34 percent of people interviewed believe in ghosts.

That's the same percentage of people who believe in UFOs (unidentified flying objects), and 14 percent say they have actually seen one.

About 19 percent of those interviewed believe in witches and spells. And 48 percent believe in extrasensory perception (ESP).

Twenty-six percent of city dwellers say they are a little superstitious, but only 13 percent of rural people say they are.



## The Hunter's Moon debuts

It's October, the time of the hunter and of the full moon on October 14, the Hunter's Moon. Bathed in that moonscape are fields that are harvested and flat. Now the hunter could easily see the fox, the deer and the rabbit.

Full moons in the United States were named by Native Americans living in the northern and eastern parts of the country. Tribes kept track of the seasons and months by the names of the full moons.

February's moon is called the Snow Moon because the heaviest snows usually fell in that month. Some tribes called it the Hunger Moon because food was scarce.

June's full moon is the Strawberry Moon because of its short harvesting season. In Europe, it's the Rose Moon.

The Harvest Moon of September allowed farmers to work later into the night and by the light of the moon. Usually, the full moon rises an average of 50 minutes later each night, but for a few days around the Harvest Moon, the moon rises at nearly the same time every day.

The full moons of September, October and November as seen in the Northern Hemisphere, correspond to the full moons of March, April and May as seen in the Southern Hemisphere.



### Texting on the go can be hazardous

Multitaskers are trying to manipulate the little keyboards of their mobile phones or personal assistants while walking the hallways and streets.

They are running into walls and doorways and falling down the stairs. Outdoors, the latest public nuisance has them bumping into lamp-posts, parked cars and garbage cans.

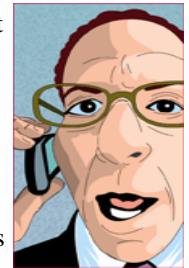
Sometimes they are responsible for traffic accidents as they text themselves into the streets. But most of the time, the victims are the texters themselves.

Chicago's Northwestern Memorial Hospital's emergency room sees a lot of injured texters. It's located downtown near the big stores on Michigan Avenue. And it's close to the busy Lakefront path where walkers and joggers share a lane with bikers.

The ER treats fallen texters almost every day. Texters are more prone to facial injuries because they hold their devices close to their faces. When they fall, their hands are less likely to protect them. They end up on the ground with cut and scraped chins, noses and foreheads, along with broken glasses. What's more, they often take innocent people down with them.

At an online forum called crackberry.com, Blackberry users share tips on how to navigate busy streets while texting.

According to The Wall Street Journal, the advice includes this: "U gotta walk with ur chin @about a 45 degree angle, then u won't bump into nothing," says JBEL. "Trust me it works." Wouldn't it be better to follow the advice given to motorists? If you must text, pull to the side of the road in order to avoid an accident!



## Engineered products look like the real thing ... but are often better

You can't fault Mother Nature. Her natural products, like wood, are beautiful. But human beings have ingenious ways of improving on her creations.

**Siding:** Fiber cement siding, the latest improvement on wood, is a big step forward. The siding itself is almost impervious to cracking, rotting, hail damage and termites. It's made from recycled wood fibers mixed with cement. Unlike vinyl siding, which comes in sheets, it comes in individual shingles or clapboards nailed in place one at a time to look like wood. The baked-on finish won't have to be painted for many years.

**Stone walls:** Wouldn't it be nice to have a stone chimney gracing the side of your home? But you would have to install costly concrete footings first.

With manufactured stone, you can have it on the chimney, on a wall outside or inside of your home, or on a stone wall surrounding your home. No concrete footings are required.

The individual pieces are lightweight and one to three inches thick. They are applied wherever you want them like tiles.

Manufactured, or cultured, stones are made of light-weight concrete and individually tinted to mimic the appearance of real stone.



**Countertops:** Engineered stone countertops combine the functionality and durability of solid stone and the flexibility and practicality of man-made materials. Made of chips of quartz pressed together with resins, it costs almost as much as granite but doesn't have to be sealed annually. It is heat- scratch- and stain-resistant.

Check with your nearby home improvement store or search the Internet for these products and you'll find

many suppliers. Always hire an experienced contractor to install them.

## Adjust head restraints so they protect your neck

Properly adjusting the head restraints in your vehicle will help to protect you from whiplash injury during a rear collision. The Insurance Institute for Highway Safety recommends:

\* The head restraint should be even with the top of your head or at least level with your ears.

\* Even as manufacturers improved head restraints in recent years, many drivers don't reap the benefits. In one study, only one-third of restraints were in the proper position, which may give only 48 percent of the designed protection.

\* There should be just a little space between your head and the head restraint, preferably less than four inches.

*The price of excellence is discipline.*

William Arthur Ward

## HOME DESIGN: Practical evolves



### Patchwork upholstery

The patchwork upholstery of British designer Lisa Whatmough is used on quality period pieces.

Her company, [squinlimited.com](http://squinlimited.com), also has a line of accessories such as pillows and blankets which employ patchwork to create a striking focal point in a room.



## Buyer questions: What is a GFE?

A GFE is Good Faith Estimate and a lender is required by law to provide the estimate to a customer within three days of a loan application.

First, a GFE is exactly what the name states: It is an estimate. The standard GFE form lists all the many items related to buying a house that can cost money. These can include title insurance, taxes inspections, charges specific to the state or region you are in, and more. All of these costs go into what are called closing costs and the GFE gives you an idea of what it will cost to close on a house. But these costs are always estimated. The costs can change and probably will.

Second, a GFE is -- or it should be -- as the name implies, an estimate made in good faith. A reputable lender should give you the best possible idea of what the closing costs will be with his loan package. However, remember that a lender who gives you a GFE that is radically lower than your other estimates, is not necessarily proposing to do you a favor. The fact is that the lender is required to offer you a GFE; he is not required to make it accurate.

Some items on the GFE are unknown at the time you make an application. For example, the day of the month you close on will affect how many days of prepaid interest you have to pay. A lender can estimate this number high or low, but either way, it will change.

Treat the GFE that the loan officer offers you as a list of possible costs associated with your purchase.

The 100th anniversary of the vacuum cleaner  
Some are self-propelled and move with barely a touch. Others can suck up water if you want them to, and most come with fancy attachments that you rarely use but are a great selling point.

Vacuum cleaners still pull the dirt and dust out of carpets, which was their original job, but they've come a long way. How far have they come? They were the object of inventors' dreams for some 50 years before the Hoover Company came into being. Hoover produced and marketed the first commercially successful vacuum cleaner in 1908. It used a filter bag and included attachments right from the start.



In 1869, Ives McGaffey patented a vacuum "sweeping machine," the first device that cleaned rugs, but nothing was heard from him after that.

Later, a patent was issued to Corinne Dufour for a device that sucked dust into a wet sponge. In 1901, David Kenney's huge machine was carried to a homeowner's cellar and connected to a network of pipes leading to each room of the house. His corps of

cleaners moved the big machine from house to house.

By 1907, James Spangler, a janitor in a Canton, Ohio department store decided that dust from the carpet sweeper he used was making him cough. He took an old fan motor and attached it to a soap box stapled to a broom handle. He added a pillow case as a dust collector. After improving his first model, he received a patent in 1908 and began making and selling vacuum cleaners from his Electric Suction Sweeper Company.

One of the first units was bought by Susan Hoover, a family friend. Her husband, William Hoover, saw the machine's potential and bought the patent from Spangler.

The Hoover Company's marketing of its Model O was a great success, especially because of the free-trial period.

Before long, there was a Hoover vacuum cleaner in most American homes.

### Fight bacteria in the kitchen

New and old advice from the University of California, Davis:

\*Don't rinse chicken in the kitchen sink, recommends the USDA. A chicken may have salmonella or other harmful bacteria on it. The bacteria could remain in the sink or splash onto other food or the counter and utensils.

\*Use a paper towel to wipe up food and juice spills, then throw the paper towel away. This avoids contact with a bacteria-infected sponge or dishcloth. The bacteria will feed on the food or drink, making the sponge dangerous.

\*Cold water is OK for washing hands. There is no evidence that hot water works better.

\* Microwave your kitchen sponge for one minute on high to sterilize it.

### October is an important month for yard and garden

Spring is fun because perennials and bulbs are sprouting. And you are eager to get out and plant a garden.

Summer is nice because you harvest vegetables and enjoy the flowers.

Autumn, well, it's the poor relation when it comes to outdoor enthusiasm. But October is a particularly important time because that's when you set the stage for next year's bounty.

What to do now:

- Dig and store tender summer- and fall-flowering bulbs like dahlias.
- Plant spring-blooming bulbs such as tulips and daffodils.
- Bring tender container or tropical plants inside. Put them in the garage, in a heated shed or indoors.
- Till the garden or turn the soil with a garden fork to expose underground pests to cold temperatures.
- Help the roses. Remove foliage around the base of the plant to prevent diseases. Cut away branches that show signs of decay or insect infestation. Spray roses and soil beneath with a fungicide. Put down a layer of mulch.
- Trim perennials to about four inches from the ground. Keep some ornamental grasses and perennials with seed heads to provide winter food for birds.
- Avoid extensive pruning of trees and shrubs before winter.

What to do later

- Reduce soil dryness and erosion in the garden by covering it with mulch or leaves. Do it after the first hard frost so critters don't decide to nest in it.

Don't forget about the lawn

- Let it breathe. Your lawn needs air to grow. If you can't see the grass due to leaf coverage, then it's time to remove debris from the yard. Removing leaves and clippings will enable air and sun to reach your growing grass.
- Summer's drought leaves many lawns across the country straw-colored and dormant. Fertilizing a lawn every eight weeks with a slow-release fertilizer will help it grow dense and help it green up faster.
- Even lawns not stricken by drought need nourishment in the fall. Fertilizers help "winterize" the lawn, storing vital nutrients so that underground root development can continue until the ground freezes. Two feedings in the fall are recommended for northern lawns, while southern lawns are best-fed four to six weeks before the first frost occurs.
- Always overseed. Overseeding is the spreading of grass seed directly onto soil. It can improve a lawn's appearance dramatically and eliminate the need for a total lawn renovation. Pay special attention to weak spots in the yard. Early fall is the prime time to overseed because the warm soil promotes rapid seed growth.
- Don't cut the grass too short. It stresses the plants, weakens the roots and increases its need for fertilizer and water. Cut it between 2 1/2 and 3 inches high.

For more information on fall lawn care, you can visit [outsidepride.com](http://outsidepride.com).

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## Autumn Ushers in the Good and the Not So Pleasant...

Fall is in full swing. And that means it's time to celebrate the things we love, like kids returning to school, football season, baseball playoffs, and even the beautiful colors of autumn. But it also means the return of something less fun... the dreaded cold and flu season.

And the cost of the season is nothing to sneeze at! Did you know that Americans spend approximately \$4 Billion on over the counter cold and flu remedies? That's not even factoring in how much time and productivity is lost on sick-time in the workplace, or co-pays for doctor visits and prescriptions.

### To Help Stay Healthy, Follow These Quick Tips Now:

#### Determine how susceptible you are.

Start by asking yourself a few simple questions: Were you ill several times last year? Do you frequently feel fatigued? Do you sleep less than seven hours per night? If you answer yes to several of those questions, it may be a good idea to consult your doctor for a pre-flu season check-up.

#### Build up your immune system.

Take the time now to catch up on sleep and get a flu shot. In addition, make sure you're getting enough Vitamin C and Zinc. Taking these supplements has been shown to markedly reduce cold symptoms.

#### Wash your hands frequently.

Hand-to-mouth contact is the most common way that people get sick, so keep those hands clean and encourage your family to do the same. You can also carry a hand sanitizer with you to keep your hands germ free when you can't wash.

#### Wash your nose?

Here's a little known--yet effective--tip for combating the cold and flu season. By using a simple saline nasal wash or nasal irrigation, you can actually help rid yourself of colds and allergies. Although it doesn't look pretty in action, it's effective in washing away germs and particulates, as well as healing and protecting your nasal passages. The fact is, when dry winter air makes the tissues inside your sinuses dry and cracked, germs have a perfect place to live and breed, which makes you sick more easily. But a saline nasal wash, available at most drug stores, can lubricate, protect and clean those nasal tissues to help keep healthy. And it may help reduce snoring!

#### Get your Flu Vaccine!

In Knox County schools students can get the flu mist vaccine free of charge. Since implementing the program there has been a definite decrease in the number of incidents throughout the system.

Adults can get vaccinations from doctors, walk-in clinics, and at the county health department.

By taking a little time to protect yourself from illness, you can help make sure that you are able to enjoy the things that are important to you... like spending time with family and friends, working hard at your career, and remaining healthy and active during the fall and winter seasons!

## My wish for you

I wish you enough:

sun to keep your attitude bright.

rain to appreciate the sun more.

happiness to keep your spirit alive

pain so the small joys in life appear much bigger.

gain to satisfy your wanting.

loss to appreciate all that you possess

"hellos" to get you through the final "Goodbye."

My friends, I wish you enough!

*Bob Perks*

An atheist is out walking in the woods when he turns a corner and encounters a large bear. The atheist turns and runs, and the grizzly gives chase. The man trips, and the bear is upon him, its teeth bared, its paws ready to strike.

The man screams, "Oh my god!"

Suddenly, time stops. A brilliant light parts the forest gloom. A voice from the light booms, "You deny my very existence, and yet in your moment of need you call upon me? Don't you see how hypocritical that is?"

The man says, "I do, oh Lord. And since it probably wouldn't be right to suddenly treat me as a Christian, could you at least turn the bear into one?"

"Very well," says the voice.

Time resumes. The bear is again looming over the man, ready to strike. But before it does, it kneels, folds its paws in prayer and says, "Oh, Lord, thank you for the food I am about to receive ..

### That powerful component of life: Sleep!

"Live long and prosper." That was the Vulcan's farewell words on Star Trek. But you don't need pointy ears to take advantage of that advice.

What you do need is sleep. If you don't get enough, you will tend to have higher blood pressure. High BP can lead to heart problems and your overall health could decline. Doctors at the University of Chicago even found that the flu shot worked better for people who get enough sleep.

\* Want to look good? Encourage your growth hormone by getting enough sleep. That's the number one way to do it. Growth hormone brings better-looking skin and more muscle mass.

\* Reduce stress to increase good feelings. Half of adults surveyed by the National Sleep Foundation said they have insomnia a few nights a week. Do what you can to solve this problem. It can make you feel stressed, depressed, forgetful and less able to concentrate.

\* Have a healthier weight. Michael Beus, author of Good Night: The Sleep Doctor's 4-Week Program to Better Sleep and Better Health, says sleep loss leads to a lower level of leptin, the hormone that makes you feel full, and increases ghrelin, the hormone that makes you feel hungry.

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# TIME MANAGEMENT

Okay, time for a quiz," the seminar leader said, as he pulled out a one-gallon wide-mouthed mason jar and set it on the desk in front of him. Then he produced about a dozen fist-sized rocks and carefully placed them, one at a time, into the jar.

When the jar was filled to the top and no more rocks would fit inside, he asked, "Is the jar full?"

Everyone in the seminar said, "Yes."

Then he said, "Really?" He reached under the table and pulled out a bucket of gravel. Then he dumped some gravel in and shook the jar. This caused pieces of gravel to work themselves down into the spaces between the big rocks. Then he asked the group again, "Is the jar full?"

By this time the class was onto him. "Probably not," we answered.

"Good!" he replied as he reached under the table and brought out a bucket of sand. He started dumping the sand in and it went into all the spaces left between the rocks and the gravel. Once more he asked the question, "Is this jar full?"

"No!" the class shouted. Once again he said, "Good!" Then he grabbed a pitcher of water and began to pour it in until the jar was filled to the brim. Then he looked up at the class and asked, "What is the point of this illustration?"

One eager beaver raised his hand and said, "The point is, no matter how full your schedule is, if you really try hard, you can always fit some things into it."

"No," the instructor replied. "The point is if you don't put the big rocks in first, you'll never get them in at all."

So, today, tonight, or in the morning when you are reflecting on this story, ask yourself: What are the 'big rocks' in my life

or business? Then, be sure to put those in your jar first.

And by the way, you get the same size jar as everyone else. No exceptions.

What changes from person to person is the size of each rock. I've got a couple boulders in my jar: family first, always. Things like friends, my company, my speaking/writing "hobby," maintaining my network, my volunteer commitments, my health, and my religion all take up a lot of space. The gravel is all the stuff that takes up more than a few minutes but doesn't necessarily happen every day, like a committee assignment, a vacation, learning new software... you get the idea.

And now, the sand. You can decide whether to be that 98-pound weakling who gets sand kicked at him, or the creator of a spectacular sand castle. The sand is the yes/no stuff that absolutely has to fit around everything else after it's in the jar. A little piece of sand in your eye is a big pain, and those are the ones that get the no-thank-you right off the bat. A little sand on an icy street is one of life's little pleasures when you live in snow country as I do. You choose the sand. It's your jar.

In other words, it's your time. Change the rocks, gravel and sand into hours, minutes and seconds. Then decide what your priorities are and how much time you'll spend on them. If you don't, someone else will decide for you and you'll end up with a jar full of heavy, jagged, nasty shards that nobody could touch without getting stabbed by another rock. Do you really want to spend your time working on other people's priorities?

As Benjamin Franklin said, "If we take care of the minutes, the years will take care of themselves." Good time management is taking care of the things that matter most to us first and keeping that jar of rocks in sight all the time

I am only one; but still I am one. I cannot do everything, but still I can do something. I will not refuse to do the something I can do.

*Helen Keller*

You have to find something that you love enough to be able to take risks, jump over the hurdles and break through the brick walls that are always going to be placed in front of you. If you don't have that kind of feeling for what it is you're doing, you'll stop at the first giant hurdle.

*George Lucas*

A winner is someone who recognizes his God-given talents, works his tail off to develop them into skills, and uses these skills to accomplish his goals

*Larry Bird*

None are so empty as those who are full of themselves.

*Andrew Jackson*

You can accomplish anything in life, provided that you do not mind who gets the credit.

*Harry S. Truman*

He has achieved success who has lived well, laughed often, and loved much; who has enjoyed the trust of pure women, the respect of intelligent men and the love of little children; who has filled his niche and accomplished his task; who has left the world better than he found it, whether an improved poppy, a perfect poem, or a rescued soul; who has always looked for the best in others and given them the best he had; whose life was an inspiration; whose memory a benediction.

*Bessie A. Stanley*

I'm a great believer in luck, and I find the harder I work the more I have of it.

*Thomas Jefferson*

You must learn from the mistakes of others. You can't possibly live long enough to make them all yourself.

*Sam Levenson*

Take a chance! All life is a chance. The man who goes furthest is generally the one who is willing to do and dare.


*Dale Carnegie*

Be kind, for everyone you meet is fighting a hard battle.

*Plato*

- Traditional birthstone: opal, pink tourmaline
- Mystical birthstone: jasper
- Ayurvedic birthstone: opal
- Flower: orange calendula or marigold
- Chinese Floral Emblem: chrysanthemum
- Sun Signs: Libra / Scorpio

# October 2008

Sun	Mon	Tue	Wed	Thu	Fri	Sat
			1	2 Guardian Angels Day	3 National Smile Day	4 National Taco Day
5 National Storytelling Festival	6 National Noodle Day	7 National Flower Day- Rose is National Flower	8 National Take Your Teddy Bear to Work Day	9 Yom Kippur	10 National Angel Food Cake Day	11 National Sausage Pizza Day
12 Columbus Day	13 Columbus Day Federal Holiday	14 National Bald Day	15 National Grouch Day	16 National Boss Day	17 Mammography Day	18 Sweetest Day
19 Evaluate Your Life Day	20 International Adjust Your Chair Day	21 Electric Light Birthday-- 1879	22 Used Car Dealership Day	23 Boo At The Zoo-Knoxville National Mole Day	24 National Bologna Day	25 Make a Difference Day
26 Mother-In-Law's Day	27 Cranky Co-Worker Day	28 National Chocolate Day	29 Oatmeal Day	30 Look in the Back of Your Refrigerator Day	31 	

### Great truths little children have learned

- 1) No matter how hard you try, you can't baptize cats.
2. If your sister hits you, don't hit her back. They always catch the second person.
3. You can't trust dogs to watch your food.
4. Don't sneeze when someone is cutting your hair.
5. You can't hide a piece of broccoli in a glass of milk.
6. The best place to be when you're sad is Grandpa's lap.

### Great truths adults have learned

1. Raising teenagers is like nailing Jell-O to a tree.
2. Wrinkles don't hurt.
3. Families are like fudge...mostly sweet, with a few nuts.
4. Today's mighty oak is just yesterday's nut that held its ground.
5. Laughing is good exercise. It's like jogging on the inside.
6. Middle age is when you choose your cereal for the fiber, not the toy.

### Great truths about growing old

1. Growing up is mandatory; growing old is optional.
2. Forget the health food. You need all the preservatives You can get.

A pleasure is not full grown until it is remembered.

*C.S. Lewis*

Ask yourself what you would do even if you were never paid. That's a clue to what you should be doing and, of course, still be finding a way to be paid for it. You can attract more money from love.

*Joe Vitale*

What soap is to the body, laughter is to the soul.

*Yiddish proverb*

Make a habit to start each day with a focus of what meaningful daily goal you want to accomplish. String together a few weeks like that and you'll become very accomplished in your career.

*Larry Winget*

In the confrontation between stream and rock, the rock always wins, not through strength but by perseverance.

*H. Jackson Brown*

No man is a great leader who wants to do it all himself, or get all the credit for doing it.

*Andrew Carnegie*

Strength is the ability to break a chocolate bar into four pieces with your bare hands, and then eat just one of those pieces.

*Judith Viorst*

