

In Touch With BOB

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"Making Friends One Home at a Time"

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Resolutions: An ancient custom and worth a try

It's the New Year with a brand new empty calendar in front of us. That means it's time to make changes, or at least resolve to make changes.

The first resolution probably occurred the day after the first calendar was made in Rome 2,100 years ago. That is when the first month of the year was named for the god Janus who, appropriately, had two faces, one looking back-

ward and one looking forward.

As you look forward to 2009 I hope you accomplish your resolutions and the year brings you health, wealth, and happiness.

If your resolutions, or those of a friend, include making changes in real estate, don't forget to give me a call.

I'd love to help make your dreams come true in 2009!

Bob

The First Super Bowl, January 15, 1967

It's hard to believe that the Super Bowl has been around for more than 40 years. It has become a part of our culture.

Some of us remember when it was the newest biggest event of the year. The ending was Green Bay Packers, 35, Kansas City Chiefs, 10

The first Super Bowl featured the upstart American Football League against the established National Football League.

It pitted Vince Lombardi's Green Bay Packers against Hank Stram's Kansas City Chiefs and was played before 61,949 fans in Los Angeles' 100,000-seat Memorial Coliseum. It is the only Super Bowl that wasn't completely sold out, possibly because the \$12 ticket price was thought to be outrageous.

It was played on a beautiful day, 72 degrees with sunshine. But while MVP Bart Starr threw two touchdown passes and led Green Bay to victory, it was Max McGee who was the unlikely hero of the game.

Legend has it that Max spent the previous night in town and was in no condition to play. He was quoted as saying, "On the bench, Paul (Hornung) kept needling me. 'What would you do if you had to play?'" and I said, "No way, I couldn't make it."

He felt safe because he was a backup for Boyd Dowler and

had played little that year. But Dowler was hurt early in the game, and Max went in.



In just a few minutes, he caught a 37-yard pass from Bart Starr to complete an 80-yard drive that gave the Packers an early lead. Later in the game, Max caught seven of Starr's passes for 138 yards and two touchdowns. The Packers went on to win.

Each player on the Packers received a \$15,000 bonus, while members of the Chiefs earned \$7,500.

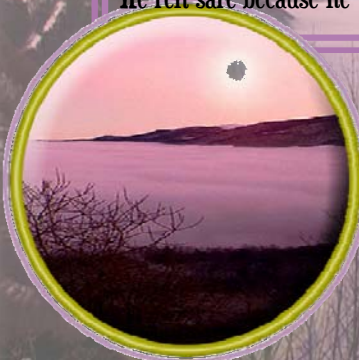
The first Super Bowl is the only one that was simultaneously broadcast by two networks. CBS had rights to NFL games and NBC had rights to AFL games. Both broadcast the Super Bowl at the same time.

Much to the dismay of sports and television historians, no full-game broadcast tapes exist today. The networks taped other content over the game tapes.

No other NFL game was broadcast simultaneously until December 29, 2007, when the New England Patriots faced the New York Giants on NBC, CBS and the NFL network.

This year's game, number 43, will be on February 1, 2009. For more info see www.Superbowl.com.

See Page 2 for One Of Knoxville's Best Kept Secrets!



Thought for today: Dreams

We grow great by dreams. All big people are dreamers. They see things in the soft haze of a spring day or in the red fire of a long winter's evening.

Some of us let these great dreams

die, but others nourish and protect them, nurse them through bad days until they come to the sunshine and light. It comes always to those who sincerely hope that their dreams will come true.—Woodrow T. Wilson.



Ask the expert



Why Should I Hire You As My Agent?

I reduce stress and facilitate dreams. If you are a buyer you need someone who is a professional house hunter. While you are working or going about your daily routine my knowledge of the neighborhoods, the city, and the process will save you untold hours and effort in finding a home. I will find properties that fit with your needs, wishes, and price range, saving you a great deal of time and trouble. After that comes the price negotiating, helping to find financing, home inspection, repairs and everything related to the closing.

There is a ton of paperwork involved in purchasing a home. Today, some purchase agreements are 10 pages long. Add to that the federal, state, and local disclosure papers. Handling the huge volume of paper and knowing which forms to use are just a part of the service I provide. I also can provide a list of professionals whose services may be needed to complete the transaction.

After the closing and



One of Knoxville's Best Kept Secrets!

For my birthday this year my wonderful wife gave me a unique present. Dinner for two. Nothing unique about that you say. The dinner was aboard the 96 foot, climate controlled, Coast Guard certified, Volunteer Princess Luxury Yacht.

The Volunteer Princess is smaller and more intimate than its larger neighbor The Star of Knoxville. It is the perfect place for a celebrating couple, an office party, or a corporate retreat.

The Princess was tastefully decorated for the holidays. Even though a local company was having their Christmas party while we were there it never felt crowded.

The food was better than I have had at some of our more famous restaurants in town. It was formally served with impeccable care and graciousness yet in a very relaxed manner. The crew goes out of their way to make sure everyone not only feels at home but has a good time as well.

The ride down (or up) the river was as smooth as sitting in a rock solid building. The lights of the homes and buildings moving past us in the night were the only things that reminded us of being on the water. Had the weather been better we could have enjoyed that outside on the decks.

Volunteer Princess Cruises is a family run business. Beverly, with the assistance of caterers, oversees the preparation and presentation of the food. Her husband Walter, acts as a deck hand and Cruise Director. Chris, son of Beverly and Walter, is the Coast Guard Certified and licensed Captain. His wife Nicky serves and attends to the needs and requests of passengers.

If you are looking for a special gift, a special place for your group, or a private place to meet, then you owe it to yourself to check out www.VolunteerPrincess.com. It does private charters and also has public cruises. They can handle up to 140 people at a time. Their public cruise schedule can be found at <http://www.volunteerprincess.com/public>

The Volunteer Princess docks at 956 Volunteer Landing Lane, right behind that big new steak house everyone has heard about. You can contact the Volunteer Cruises folks at 865-541-4556 or by e-mail to VolunteerCruisies@Bellsouth.net.

Give them a try. You won't regret it. Tell them Bob sent you!



sale are complete, questions can arise on subjects that did not have to be considered at the closing. I will be there for you to answer any questions, or help with finding the right resources to resolve problems that could come up months after the sale.

Are you a seller?

Your property will sell faster if it is priced right. Because I am familiar with the prices of similar homes in your area, and not emotionally attached to your house, I can help you set, or adjust the asking price to get the best possible interest in your property.

Taking the misery out of finding a buyer is one of the best things I can do for you. You won't be

bothered by odd telephone calls and obvious "lookers" and curiosity seekers who just want to see your place "for fun." It will only be shown to serious and qualified buyers.

Marketing is also a part of what I do. I will photograph your house, create flyers and advertise it at no cost to you. It will be included in the MLS thereby enlisting the help of more than 3000 other agents in our area. In addition, your house will be advertised on more than 50 different websites. My efforts will get it the greatest exposure possible.

Are you ready? Do you have questions? Give me a call! I'm ready to help with your dreams!



How to paint over wood paneling

Tired of that drab wood paneling in your den? Yes, you can paint it!

Begin at the home improvement store by buying the best paint you can afford. It will go on easier, cover the surface better and last longer. Skip the oil-based paint and buy acrylic or latex in a satin or eggshell finish.

For paneling, don't try to fill the grooves between panels. They will show up anyway. Do wash the walls down with deglosser. You might have to wash it twice in rooms where people have been smoking.

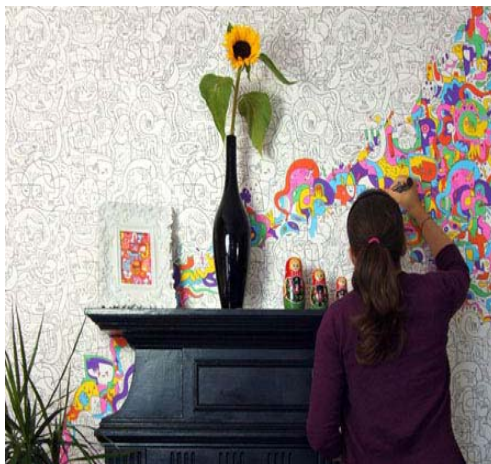
To paint over laminate or very shiny surfaces, rough up the surface with sand paper, then apply a primer designed for slippery surfaces.

When painting over any dark-colored wall, first use a primer that is approximately the color you will use next. Let the primer dry overnight before applying the paint.

If you don't use a primer designed to cover dark colors, the dark color could distort the color of your finishing paint. For a very dark wall, it could take two or three coats of paint.

You can even paint over wallpaper. But because painted-over wallpaper is even more difficult to remove, it is best to remove the old wallpaper first. If you choose to paint over it anyway, remove the paper in any spots where it is loose, Sand the edges to make them smooth, then apply a coat of primer.

In case you wondered, you absolutely cannot paint your kitchen stove. Paint is flammable and it could cause a fire. You can buy appliance paint and paint your refrigerator or dishwasher. Use deglosser first to remove any trace of grease or appliance polish.



HOME DESIGN—COLORING BOOK WALLPAPER

Put it up and color it in! Designer jonburgerman.com. For sale in the UK at the store nineteenseventythree.com. About 40GBP per roll.

Traditional New Year foods are thought to bring luck. Many cultures believe that anything in the shape of a ring is good luck, because it symbolizes "coming full circle," completing a year's cycle. For that reason, the Dutch believe that eating donuts on New Year's Day will bring good fortune.

Many parts of the U.S. celebrate the new year by consuming black-eyed peas. These legumes are typically accompanied by either hog jowls or ham. Black-eyed peas and other legumes have been considered good luck in many cultures. The hog, and thus its meat, is considered lucky because it symbolizes prosperity. Cabbage is another "good luck" vegetable that is consumed on New Year's Day by many. Cabbage leaves are also considered a sign of prosperity, being representative of paper currency. In some regions, rice is a lucky food that is eaten on New Year's Day

Auld Lang Syne — the good old days

The celebration of the new year is the oldest of all holidays. The Babylonians celebrated about 4,000 years ago, though they had no written calendar.

They set the new year on about March 23, the time of year that spring begins. The Romans celebrated the new year at about the same time until Julius Caesar chose January 1 in 46 BC.

In English-speaking countries, the song "Auld Lang Syne" has been sung at the stroke of midnight for hundreds of years. Written by Robert Burns, it was first published in 1796, but it has been described as the song nobody knows.

If you are musically inclined, you could surprise your friends by singing the last verses after they finish with the

first two. There are two verses in between, but they have too many old English words. Here it is then:

*Should auld acquaintance be forgot,
and never brought to mind?*

*Should auld acquaintance be forgot
and days of auld lang syne?*

*For auld lang syne, my dear, for auld
lang syne,*

*We'll take a cup o' kindness yet, for
auld lang syne.*

*And here's a hand, my trusty friend,
and gies a hand o' thine;*

*We'll take a cup o' kindness yet, for
auld lang syne.*

After this, repeat the first two verses. In case you wondered, auld lang syne, loosely translated, means "old long ago" or "the good old days."

Small cars use less gas but cost more to insure

Small cars save gas but cost more to insure because they are involved in more accidents and bigger claims for personal injuries. On average, it could cost \$412 more per year in insurance premiums to own a small car over a larger model or a minivan. The insurance cost is based in part on the history of a particular

model, according to the Insurance Institute for Highway Safety. Small cars have higher theft rates and some are used more often in street racing, both of which add to insurance costs. Four of the top 10 most-stolen vehicles in the United States are compact cars, according to the National Insurance Crime Bureau.



Purchase offers: How low is too low?

Q: How low of an offer should I make on a 4-bedroom, 3-bath house listed at \$300,000? It's not a short sale or an REO, but I searched the title records and found out that the owners paid only \$90,000 for it about 10 years ago.

A: The answer to your question is, as with everything in real estate, "it depends." The decision of how much to offer on any particular property is the single toughest decision a home buyer has to make once he or she has selected a property. . . Determining your offer price is definitely an art, not a science, but there is a systematic process you can undertake and specific factors you should consider to make your offer with maximum confidence and minimum regret.

Mindset Management

There is a saying that the very last time either side -- buyer or seller -- is truly happy with the purchase price is the moment they agree to it. As soon as the offer is accepted, the buyer is filled with remorse and thoughts that she paid too much, and the seller regrets that he accepted so little!

For so many buyers in this market, they see the ultimate goal as a bargain price or a great deal. In fact, the true marker of successful house hunting is not just making lowball offers or reaffirming your self-image as a crack negotiator -- it's actually getting the house, and getting it at a price and on terms that work for you.

Buyers on today's market who think every seller is desperate, or who think that every desperate seller is willing or even able to accept a lowball offer, are being unrealistic and setting themselves up for failure. Unfortunately, some buyers have to lose their dream home (or two) before they acknowledge that a buyer's market does not mean that you can buy a home for 75 percent below market value.

Hearken back to The Golden Rule of your kindergarten days -- if you bought a home 10 years ago for \$90,000 that was once worth \$400,000 but is now worth only \$300,000 -- would you take \$90,000 for it because that was what you paid? Absolutely not -- that would make no sense. So you cannot expect a seller to do that same, nonsensical thing.

There are a number of important considerations that should factor into your decision of what to offer. One of the least discussed is the simplest: How much do you want the home? We spend lots of time advising buyers never to "fall in love" with a property," but that is a setup for a Catch-22 unique to home buying: You really shouldn't be buying a home that you aren't excited about on some level -- especially considering that you'll have to drive home to it every day after a hard day's work largely devoted to paying for the place! On the other hand, you do want to avoid getting so overexcited that a) you place yourself in inferior bargaining position vis-à-vis the seller, or b) you'll be devastated if you don't get the property for any reason.

Need-to-Knows

Fair Market Value: Often what an owner paid for a home and what he or she owes on it are two different things; the third separate, but critical value, is fair market value, which is best approximated by the recent sales prices of nearby, comparable properties. Your agent can help you with this by doing a comparative market analysis, or CMA.

Seller's Position and Motivation: In reviewing your agent's CMA, it may be apparent that the fair market values of properties have certainly dropped. Nevertheless, sellers cannot or will not accept offers below what they owe, below what the bank will accept (on a short sale), or below the fair value of their home on today's market. You may think that the sellers' mortgage position or motivation is not your problem, but it is if you want the house! .

For example, if your seller has already moved on and purchased another home, that tells you she may be motivated by the fact that she's making two mortgage payments, but she may also have a bottom line that she has to clear in order to bring her mortgage payment on the new home to a sustainable level. Sometimes sellers elect to rent the property out and retain the possibility of selling at a higher price in a better market, rather than to take a low offer.

How Much You Can Afford: With that said, after fair market value, your own motivation level and position are probably the next most important factors to take into consideration. How much can you afford to pay for the property? Since most of us house hunt within a range of prices and over a period of weeks or months, you might want to revisit the issue of what the current interest rate and monthly payment would be at the different ends of the price range you are considering offering.

How Much You Want It: Similarly, you must decide how much you want the property. Said differently: How would you feel if you didn't get the home? There is value in getting the home you want. Does that mean you should throw tens of thousands of dollars above what you think the fair value of a home is in order to make sure you get it? No -- in fact, your lender's appraiser will not let that happen, especially in these days of enhanced scrutiny of value opinions. But it may mean that you avoid making a lowball offer that your agent thinks will be insulting to the sellers if you really, really want the place.

Multiple Offers: Even in a buyer's market, some areas still see multiple offers -- usually the super-hot neighborhoods in urban areas and the nicer, entry-level homes in metro areas. In today's market, an entry-level home is very desirable to a group of folks who never believed they would have the opportunity to be homeowners, so those buyers are out in force and often make multiple offers on nicely located, low-priced properties in good condition. Obviously, where there are multiple offers, you may need to come in at the high end of the market-value range in order to be the victorious buyer.



Quotes

I am always doing that which I can not do, in order that I may learn how to do it.

Pablo Picasso

A coward is incapable of exhibiting love. It is the prerogative of the brave.

Mohandas Gandhi

On no account brood over your wrongdoing. Rolling in the muck is not the best way of getting clean.

Aldous Huxley

If you pursue money and affluence to the exclusion of the values in life, you have lost, not won.

Jim Rohn

People who consider themselves victims of circumstances, will always remain victims unless they develop a greater vision for their lives.

Stedman Graham

Your three best doctors are time, faith and patience.

From a fortune cookie

This is the time when we must firmly choose the course we will follow, or the relentless drift of events will make the decision for us.

Herbert Prochnow

Here is a test to determine whether your mission on earth is finished: If you're alive, it isn't.

Richard Bach

One of the greatest discoveries people make is to find they can do what they were afraid they couldn't do.

Henry Ford

Staying Well

Don't forget to wash your hands.

It's the cold and flu season. That can make you think twice about going to places where you will come in contact with a lot of people as you would at the mall or in a crowded cafe. Some of those people will be contagious.

In those circumstances and at work, your best protection is hand washing. Anything you touch could carry the flu virus, but it does wash off.

Who thinks manners are important?

It's all about how you treat others

More than 80 years have passed since Emily Post wrote her first book on etiquette. In 1922, people thought everyone was rude. That attitude is more in the spotlight today, according to Peggy Post, director of the Emily Post Institute.

Post reminds us that manners are not mainly about which fork to use. They are about how we treat each other.

In the workplace, manners begin with simple words like please, thank you and good morning.

During hurried times and difficult times, manners are about maintaining an attitude of respect for others, regardless of what their jobs may be.

When fellow workers feel they are valued, they work better and cooperate more fully. Good manners grease the wheels of an operation.

The updated 2004 version of Emily Post's Etiquette still gives information on how to properly set the table and hold weddings, funerals and parties. It also urges people to be courteous in their email and to act properly in a theater. Like law and language, etiquette changes with the times.

There have been 17 editions of Etiquette between 1922 and 2004. They have sold more than 2.6 million copies. Unfortunately, libraries report that it's the second most-stolen book, second only to the Bible.

Post is the subject of a new biography on her life, *Emily Post, Daughter of the Gilded Age, Mistress of American Manners*, by Laura Claridge. Post's life was not an easy one, but like successful women today, she persevered.

Winnie the Pooh Day, Jan 18

Revisit Winnie, Eeyore, Tigger and Roo

When you were a child, you probably roamed the woods with Winnie the Pooh, Eeyore, the gloomy donkey, Tigger the tiger, the brave Piglet and the scary Heffalump.

Many a child has, which is why January 18th is Winnie the Pooh Day. It's a tribute to author A.A. Milne and the fantasy world he created. It's fantasy, but it's based on a real-life experience.

Two Hundred Years Of Product Milestones

1809, 200 years ago

* Frenchman Nicholas Appert discovered a way to preserve food called canning. It forever changed the world's seasonal diet.

*The steamboat Phoenix began ocean travel, a first for steamships.

1859, 150 years ago

* Nathan Ames patented a revolving staircase, later called an escalator.

* William Goodale patented a paper bag manufacturing machine.

* The electric stove was patented.

* Charles Diebold incorporated to manufacture safes and vaults.

* The Great American Tea Company was founded in New York City. Later, It became the A&P supermarket chain.

*The Chicago and Northwestern Railway was chartered.

1909, 100 years ago

* The Hudson Motor Car Company was founded. Its Model 20 cost \$900.

* Leo Hendrik Baekeland, "the father of the plastic industry" patented the first true plastic.

* Publishers James Herbert McGraw and John Alexander Hill founded the McGraw-Hill Book Company.

* French chemist Eugene Schuller invented Aureole, a hair dye. Later, the company was renamed L'Oreal.

* Karl Nessler patented the permanent wave process in Germany.

*Red E Coffee, the first widely-sold instant coffee, was produced and marketed.

1934, 75 years ago

* Ole Christiansen and his son named their carpentry company Lego (to play well in Danish). Their products included wooden toys.

* Ferdinand Porsche showed his designs for the first Volkswagen.

1959, 50 years ago

* American Airlines bought a Boeing 707 jet airliner, opening the jet age.

* The Barbie doll made its debut.

* The hockey mask was invented by Montreal Canadiens' goalie Jacques Plante.

* The first Titan ICBM was successfully fired at Cape Canaveral, Fla.



No-alcohol holiday punch

2 6-ounce cans of frozen orange juice

2 6-ounce cans of frozen lemonade

8 6-ounce cans of plain water

Juice of 3 fresh lemons or 6 ounces of lemon juice

2 6-ounce cans frozen, dark-color fruit drink (cherry, grape, raspberry)

3 quarts pre-chilled ginger ale

Mix all together and float orange slices on top. Add cherries or frozen strawberries. Makes 38 5-ounce cups.

For a smaller punch bowl, make half a recipe. The taste is similar to a whiskey sour, but for a sweeter punch, use less lemon juice. Add it last to see if you want more or less.

The hearing

A man goes to a revival where the preacher asks anyone with needs to come forward to the front altar.

So the man gets in line, and when it's his turn, the preacher asks: "Son, what do you want me to pray about for you?"

He replies: "Preacher, I need you to pray for my hearing."

The preacher puts his hands on top of the man's head and prays and prays. Finally, he removes his hands and asks:

"Son, how is your hearing now?"

The man says, "I don't know, Reverend. It's not until next Wednesday."

The swimmer

Once there was a millionaire who had a collection of live alligators. He also had a beautiful, single daughter.

One day, he threw a huge party at which he announced, "I have a proposition to every man here. I will give \$1 million or my daughter to the man who can swim across this pool full of alligators and emerge unharmed!"

Just then, there was the sound of a large splash. The guests turned and saw a man in the pool. They cheered him on as he kept frantically stroking.

Finally, the swimmer made it to the other side unharmed. The millionaire exclaimed, "My boy, that was incredible! Fantastic! I must keep my end of the bargain. Which do you want, my daughter or the \$1 million?"

The man exclaimed, "Listen, I don't want your money. I don't want your daughter, either. I just want the person who pushed me into that water!"

Here's a refresher course: Driving in snow

Before you start: Clear the snow and ice off your whole car, (not just the windows) so you have an unobstructed view of the road. Don't forget to clean the headlights. Carry a cellphone, shovel, sand or kitty litter, snacks and water in case you get stuck.

* For a frozen door lock, heat the end of the key with a match. Turn your lights on when you leave.

* If you don't have much experience driving in winter conditions, practice your moves and check your car's response in a vacant parking lot before starting your trip. In January 2008, warmer climates, such as in Atlanta, had a mix of snow and sleet.

On the road: Drive slowly and leave three times the amount of space you normally allow between your car and the one ahead. Don't use cruise control. To stop, brake gently. If your wheels start to lock up, ease off the brake.

In a skid: If your rear wheels skid, stop accelerating and steer in the direction you want the front wheels to go. Apply anti-lock brakes with steady pressure. If you have standard brakes, pump them gently.

What if you get stuck? It can happen in your yard, in front of a house, or anywhere you happen to slide off the road for even a few feet. When it does, don't spin your wheels.

* Turn the wheels from side to side to push away the snow. Use a light touch to ease your car out. If that doesn't work, use a shovel to clear the snow from the wheels and underside of the car and put sand under the wheels. Try gently rocking the vehicle back and forth.

* Don't gun the engine repeatedly, or you could ruin the transmission.

If none of this works, dial up a tow truck. Have a snack and a drink of water. Call your boss to say you'll be late, then just relax and wait for help.

In Galileo's honor: The 100 Hours of Astronomy

Four hundred years ago, Galileo Galilei lifted his new telescope to study the sky, setting in motion a myriad of astronomical discoveries that forever changed our view of the universe.

Contrary to current wisdom, Galileo was not persecuted by the church for his belief that the planets orbited the sun. In fact, that idea had been around for hundreds of years and was the publicly held belief of other scientists, including Copernicus (1473-1543). But in a time before the concept of 'free speech, Galileo was not exactly diplomatic. When he publicly mocked the Pope in a book published by the church, he landed in jail for several days. Later, he was confined to his villa and during those 10 years he continued his research, writing, received visitors, and remained outspoken in his beliefs. He died in 1642.

It was actually his development of the telescope that constitutes his greatest contribution to science.

In honor of Galileo, the United Nations declared 2009 the International Year of Astronomy.

The 2009 opening ceremony will be in Paris on Jan. 15-16. About 400 participants are expected, including Nobel Prize winners and 200 student ambassadors from 100 countries.

One of the main events of the year is the 100 hours of astronomy, April 2-5, days when the early evening is good for observing. The goal is to have as many people as possible peering through telescopes to study the sky.

For more information check www.astronomy2009.org.



Shuistrolgy could bring you good luck in 2009

That's what author Ellen Whitehead calls it. She coined the term by combining feng shui and astrology. In her book *Make This Your Lucky Day*, she gives this advice:

Make a clean sweep. Clean your house or apartment before New Year's Day in order to clear the way for an exciting new year. Don't clean on New Year's Day or you could sweep away the luck.

If you can't clean the whole house, concentrate on the kitchen, the space that represents health and prosperity.

Move 27 things in your home to bring good luck from every direction. Attract good fortune. Put 27 one-dollar bills in your wallet and 49 coins in your change purse or pocket. Then sprinkle ground ginger on them. Put some on your checkbook too.

Look only to the future. Don't discuss anything that happened in the past. Only talk about hopes and wishes for the future. Place nine small oranges in a bowl on the table to attract sweet things in the new year. Bowls of fruit, nuts and candy are lucky too.

Get rid of the negatives. Open the door at midnight and light firecrackers or bang pots and pans to scare away any destructive influences in your life.

Make the first words positive. The first words said to you after midnight can impact your good fortune. If necessary, tell someone what to say just after midnight. If you lose your temper or use bad language on this day, it can have a negative effect on the coming year.

Eat lucky foods. Some swear by corned beef and cabbage. For others, it's salmon, cabbage and oranges.

Leafy greens symbolize money. In the southern states, people eat their collard greens along with black eyed peas for good luck. In Texas, the greens could be cabbage or turnip greens.

Greens are often combined with pork in dishes such as ham and cabbage and pork and sauerkraut.

Make things bright. Keep your home brightly lighted on New Year's Day.

Water damage in cellphones

Dropping a cellphone into the swimming pool, bathtub or toilet is so common that some manufacturers include a sensor so users can't return them to the makers saying they are defective.

If it happens to you, do not turn the phone on until it has been completely dried out or you'll fry the circuits.

Cellphone repair services recommend taking out the battery right away and wiping it off. Shake out any excess moisture from the phone. Unfasten the screws and open up the device. Then use an electrical-contact cleaning spray or rubbing alcohol to remove corrosive moisture.

When you think it's completely dry, wait another day before turning it on.

There are a number of drying techniques posted on Yahoo and CrackBerry bulletin boards. The key to any of these techniques is to dry the phone out as soon as possible. Some people recommend using a hair dryer set on cool. Others seal the phone in a jar with uncooked rice hoping the grains will absorb the moisture.

Full name to be required

Beginning in July 2009, airline passengers will have to provide their first, last, and middle names, and their dates of birth in order to board the plane. The rule applies to passengers on flights beginning or ending in the United States.

Airlines pass the information to the Transportation Security Administration to compare with the government's watch list.

The comparison can be made in a few seconds. The TSA says the new rule will greatly reduce the number of people hassled at airports because their name resembles that of a terrorist.

Passengers who make reservations, but don't give the information, will not be allowed to print out boarding passes at home or at kiosks. They will have to go to an airline counter and show an identification card with the information.

Previously, passengers had to give only a last name and first initial. Under that rule, some children were identified as possible terrorists as was Senator Edward Kennedy, D-Mass.

New Year's Resolutions: Where Did They Start?

The ancient Romans indulged themselves in alcoholic and excess partying as a way of acting out all the chaos that they hoped a new year would get rid of. So, the New Year's festival was a way to start over; By purging yourself of all this so-called excess energy and confessing your sins, there was a hope that; you would be much better in the next year ahead.

Puritans never did approve of all this New Year's hoopla. So of course they went for this religious renewal of cleanse, purge, fast, confess idea. They encouraged young people not to waste the new year on foolish things but to use it as an opportunity to make a good change in their lives for the good. So, like some Christians, they made New Year's vows or pledges focused on overcoming their own weaknesses, to enhance their god-given talents and to make them better citizens to others.

The custom of making New Year's Resolutions came into vogue in the 20th century. But most of it was done with jest and an understanding that they would not be kept (for long anyway) since humans were naturally backsliders by nature to their naughty habits and ways. Besides, who can resist chocolate?

The resolutions today are simply a secular version of the religious vows made in the past toward spiritual perfection. They are often made with good intentions and broken with a sense of humor and renewed annually.



January 2009

- Traditional birthstone: garnet
- Mystical birthstone: emerald
- Ayurvedic birthstone: garnet
- Flower: white carnation
- Chinese Floral Emblem: plum blossom
- Sun Signs: Capricorn / Aquarius

Sun	Mon	Tue	Wed	Thu	Fri	Sat
				1 Tournament of Roses Parade & Rose Bowl Game	2 National Science Fiction Day	3 National Chocolate Covered Cherry Day
4 Last Day of Ice Skating Market Square Trivia Day	5 Congress convenes	6 National Shortbread Day	7 International Computer Programmers Day	8 World Literacy Day	9 National Apricot Day	10 National Cut Your Energy Costs Day
11 Bridal Show Knox Conv Ctr.	12 National Clean Off Your Desk Day	13 St. Knut's Day	14 Hot Pastrami Sandwich Day Ratification Day	15 National Strawberry Ice Cream Day	16 Religious Freedom Day	17 Customer Service Day
18 Winnie the Pooh Day Elementary Teachers Day	19 MLK Day	20 Inauguration Day	21 National Hugging Day	22 Ringling Bro Circus Starts 3 Day Run in Knoxville	23 National Handwriting Day	24 Peanut Butter Day Chinese New Year
25 Macintosh Computer Day	26 Bubble Wrap Appreciation Day	27 Holocaust Memorial Day	28 Bald Eagle Day	29 Thomas Paine Day	30 Fun At Work Day	31 Cheerleading Championships Knox Coliseum

January-The Month of Change

January is by nature the month of change. It is the beginning of a new year in which we have the next twelve months to make things better. This year is a year of big change because every 4 years we change our government. But most of the change that we think about has to do with ourselves.

Mahatma Gandhi said, "We must be the change that we envision." Tolstoy said, "Everyone thinks of changing the world, but no one thinks of changing himself."

One person cannot change another person. The only person who can change himself or herself is himself or herself. You can change yourself, but I cannot change you. You see, I am responsible to you but I am not responsible for you; and there is a world of difference between those two. I am responsible for being a good example, I am responsible for sharing things that can help add value to your life; but you are the only one who can take responsibility to change yourself.

Most people need to look at the way that they look at change. How many times have you heard somebody say, "I sure hope things will change." Change has nothing to do with hope. You can't just say, "Well, I just hope things will change around me," and expect results. The only way that things will change for me is when I change.

When you make the right personal changes, other things begin to turn out right. So when people say, "I'd like things to turn out better for me, I'd like things to turn out right, I'd like things to turn out better in the organization, or in my family," These things can only happen if you have the courage and the strength to get started and make them happen.

It is my hope that you will find change in 2009 that is good for you. Don't wait for it to happen. Go out there and find it yourself.

There is no such thing as can't or won't. If you're qualified, all it takes is a burning desire to accomplish, to make a change. Go forward, go backward. Whatever it takes! You can't blame other people or society in general. It all comes from your mind. When we do the impossible, we realize we are special people.