

# ***In Touch With BOB***

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*"Making Friends One Home at a Time"*

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**Hop Bailey Co. 865-584-2004**

**Bob@BobEvridge.com**

**www.BobEvridge.com**

**865-660-0198**

## Spring is the time for renewal

*Spring finally arrives on March 20th with the promise of birds, gardens, green grass, and rain. Most people love Spring and the sense of renewal it brings with it.*

*I am also seeing signs of renewal in Real Estate World as well. The news I am getting from across the country is that things are starting to turn. We are also seeing some signs in Knoxville as well.*

*I have been asked several times "Is it possible to get a loan?" The answer is ABSOLUTELY! There is money available for those who have*

*maintained good credit and are willing to buy a house they can afford.*

*Spring brings change not only to nature but in real estate as well. There is something about the new season that makes us want to move.*

*If you, or any of your friends and family, are thinking of making a change...call me. IF you just want to talk about it to explore the possibilities ...call me. I am ready to help facilitate your next dream.*

*Bob*

## The Time To Get Off The Fence Is Now!

I've been saying it for months, and I'll say it again.

NOW is the time to get off the fence and buy!

Why am I so convinced that the time is now?

Well, it's a combination of things. Regardless of whether you're building a new deck, or whipping up a batch of cupcakes, you need the right ingredients in order to ensure success. For the buyer considering a purchase, the right ingredients are at hand.

Today, right now, is the time to act. Here's why:

Mortgage rates are low, lower than they have been for many years. In fact, they're approaching historic lows! Yes, you actually do have to qualify for a loan now. But I guarantee you **there are lenders out there who are ready, willing, and able to lend you mortgage money at very attractive rates.**

Inventory levels are high. Unfortunately for sellers, buyers have an enormous number of homes from which to pick. In many markets, inventory is at an all-time high. As a result, buyers no longer have to "settle" on a home that's not what they want.

Sellers are motivated. Whether they are in trouble with their financing, worried about their employment, or having to make lifestyle changes as a result of losses in the stock market, many sellers need to sell and are willing to negotiate accordingly.

First-time buyers can also get a \$8,000 non-repayable tax credit from the government. And you can apply it to either your 2008 or 2009 taxes.

We may already have reached the bottom of the market. Some buyers are still waiting, trying to buy at the very bottom of the market. Funny thing about that – you never know you've hit the bottom until prices are on their way back up. And many buyers don't realize that an increase in their mortgage rate will completely eliminate any advantage they may have gained by waiting for prices to decrease by a few thousand dollars more.

So, yes, I feel strongly that buyers who don't make a move right now are missing a huge opportunity. **GET OFF THE FENCE NOW!** Call me and I'll bring my step ladder to help if you need it.

## Survey shows why people move, stay at home

A Pew Research Center survey shows that family ties are one of the most important factors in decisions about whether to move out of state.

People move for economic opportunity and they stay put to be near their families. But when you balance the two, family wins out over money in the decision about where to live. Of those who didn't move, 74 percent cited family as the reason.

At 69 percent, the desire to remain in the town

where they grew up was the second most important reason for not moving. Except for college or military service, 56 percent of Americans have not lived outside their birth state and 37 percent have stayed in their hometown, mainly because they want to be near family.

About 27 percent of Americans have lived in two or three states and 15 percent have lived in four or more. Government data for 2008 show graphic mobility to be at its lowest point since 1948.



## Ask the expert



### How to narrow down your choice of properties

My husband and I have been casually looking for houses for sometime. Now we are very serious about buying. How can we narrow down our choices?

There are so many wonderful properties on the market right now, I am glad you are thinking in this direction. The fact is you just have to create a mental filter.

First, decide what features of the house you must have. This is sometimes different than deciding on location or neighborhood. What features of the house itself do you require? To take an obvious example if you have two children and you need three bedrooms, it really doesn't matter how much you like the neighborhood if the house isn't right. On the other hand if you would like a spa bathroom, but you find a three bedroom house in the right neighborhood at the right price, will the lack of a spa be a deal killer? If so,

## Maplehurst Inn: One of Knoxville's Best Kept Secrets

Tucked away at 800 West Hill Avenue, in a little known historic area of Knoxville called Maplehurst Park, is a 91 year old mansion near downtown Knoxville, Tennessee. Its unassuming front door is located near the University of Tennessee and Neyland Stadium, the convention center, and some of Knoxville's best restaurants and attractions..

Originally built as a family home for a wealthy Knoxville merchant in 1917, Maplehurst Inn holds a rich tradition of Southern hospitality and fine cuisine. In 1982, the home was updated and four bedrooms were added to the front portion of the house. It was converted into a bed and breakfast for the 1982 World's Fair. It opened under rave reviews as the Middleton House. 1998 marked another turning point for the Knoxville landmark. New life was breathed into this grand old house by new management and caretakers. Southern hospitality in an intimate atmosphere is what the Maplehurst Inn has to offer. A small yellow canopy, a discrete sign, and a pair of old-fashioned lanterns are the only indications of the Maplehurst Inn's presence - designed that



The quiet and historic Maplehurst Park is just steps away from downtown Knoxville, the University of Tennessee, the 1982 World's Fair Park, and the Downtown District. The Tennessee River flows within a stone's throw from the backyard. Travelers are within a three block walk to the Convention Center, the

then a spa bathroom is something you require.

That brings us to the next filter. What would you like to have in a house but could live without? These items can constitute a tie breaker. For example, if you want a 2-acre lot and you would like to have a large fenced area for your dog, then if you are deciding between two acceptable houses, the one with the fence might cinch the deal.

Finally, you come to a list of 'absolutely nots.' This is the most important list to the real estate agent, who will then have an idea of where not to look. Be sure your list of absolute negatives are

Courthouse, City Hall, and some of the finest restaurants that Knoxville has to offer. During late summer, the best seat in the house to watch the largest Labor Day fireworks east of the Mississippi, Boom's Day, can be found on the riverside deck of the Maplehurst Inn.

The unique accommodations blend 18th century charm with modern amenities. Each room is tastefully decorated to create a warm, welcome atmosphere. Step into the Parlor with its piano and fireplace and relax with the large selection of books and magazines. You might choose to enjoy a bottle of wine from the Penthouse Jacuzzi Suite overlooking the Tennessee River. The Maplehurst Inn is your quaint getaway for business, special occasions or for that memorable weekend.

The inn offers eleven unique rooms with private baths (several with whirlpool tubs), king size and antique beds, cable television, wireless Internet, a full breakfast buffet and free parking.. You can relax on the deck overlooking the river or any of the sitting areas located throughout the inn. Larger groups (up to 30) can use the meeting or reception area. Rates range from \$79 to \$149 for the penthouse.

According to hosts, Sonny and Becky Harben, a large of number of locals, who know the secret, come for special occasions and getaways and mingle with out of town travelers.

For more information call Sonny or Becky at 865-523-7773 or 800-451-1562. You can also go to [www.MaplehurstInn.com](http://www.MaplehurstInn.com). Tell them Bob Sent you!

accurate.

If you build your mental filter before you begin to look, then you probably won't have to look too long at too many houses. But if, after searching, you still haven't found something, you might take time to reexamine your priorities.

"Looking for a house is like looking for a spouse. A lot of them look good on paper but only one or two will make your heart skip a beat." When you do find a house that meets your priorities and makes you heart beat fast, take it! Don't wait to see if there is another dream house around the corner. When you see your dream, snag it!



## Four reasons why you should stop renting!

If you have not bought a house for three years, the United States government is about to hand you \$8,000.

There is one catch. You have to invest in the American Dream and buy a house.

Luckily, if that is what you want to do anyway, you appear to have hit a miniature jackpot.

Last year's Housing and Economic Recovery Act offered new homeowners a \$7,500 tax credit if they bought a home before June 30. According to that plan the \$7,500 tax credit would be repaid over 15 years with annual payments of \$500 added from the borrower's income tax bill. The credit is an excellent deal, since it offers home buyers what amounts to an interest free loan.

But the Congress and President Barack Obama have sweetened the deal by creating an \$8,000 tax credit that doesn't have to be repaid.

For first time homeowners, this promises to be a one-time bonanza during the best time in history to buy a home.

Here are just some of the reasons why the cost of housing will probably never be more economical.



1 Inventory of new homes is tightening. That means there are fewer new homes for buyers to buy. It's basic economics: When the supply goes down, the price goes up.

2 Congress is moving to close off the dribble of foreclosures on pre-owned homes. Again, with fewer houses going on the market via foreclosure, the supply of homes will go down and price increases will soon follow.

3 Interest rates are fantastic right now. The best borrowers can now get 30-year mortgages at rates under 5 percent.

4 Obama's new stimulus packages have created deals for first time home buyers..

The fact is that now might be the best time in your life to buy a home.



## Credit Score 700: 8 steps to a high credit score and new home

First-time home buyers, especially young people, may have never seen their credit score or even considered their credit worthiness, but when they want to buy a home, that changes.

These days, a credit score of 700 is usually considered a good starting point for a home loan. However, FHA loans may be more lenient.

But the most important thing is to start immediately to establish, build or improve your credit.

Here is our One-Year plan for better credit that works for everyone, not just first-time homebuyers:

1 Go to [annualcreditreport.com](http://annualcreditreport.com) and look over your free annual report from each of the three credit reporting agencies. Look for errors. Then immediately take steps to correct them.

2 Pay your bills on time. You must never be late even once.

One of the most common comments bill collectors hear from young borrowers is: I have the money, I just forgot to pay the bill. Stop forgetting. You must establish an ironclad history of paying your bills on time.

3 Work on getting your credit balances below 50 percent of your maximum credit limit. That raises your score. If you balances are below 30 percent, it raises your score again.

4 If you don't have a credit card, look

into establishing a secured card. With a secured card, you send the card company a deposit and then they send you a credit card. You can only use the card for the amount on deposit. But when you get the card, you should use it. Buy something, and then make your payments perfectly.

5 Don't apply for a store account every time the clerk says you can save 10 percent. Each time you fill out an application, the company hits your credit report. Inquiries like these count against your credit. Don't make applications for credit unless you actually need it.

6 If you have unused credit accounts, don't close them if you are planning to apply for a mortgage. That can actually make your score drop.

7 During your credit improvement year, don't buy a car. Lenders don't want to see buyers committed to several large credit accounts. Never finance a car before you try to take a mortgage.

8 Plan to open three new credit accounts during your credit improvement year, even if they are secured accounts. Be sure to space your new accounts by three months. Use each account and pay each off COMPLETELY every month. This is the kind of credit management that improves your credit score AND teaches you how to manage credit.





### Reducing Stress

Just in case you are having a rough day, here is a stress management technique recommended in all the latest Psychological journals. The funny thing is that it really does work and will make you smile...

- 1. Picture yourself lying on your belly on a warm rock that hangs out over a crystal clear stream.**
- 2. Picture yourself with both your hands dangling in the cool running water.**
- 3. Birds are sweetly singing in the cool mountain air.**
- 4. No one knows your secret place.**
- 5. You are in total seclusion from that hectic place called the world.**
- 6. The soothing sound of a gentle water fall fills the air with a cascade of serenity.**
- 7. The water is so crystal clear that you can easily make out the face of the person who has been driving you crazy you are holding underwater.**

**There!! See? It really does work. You're smiling**

### Preventing Burglary, What Works

The FBI reports that a burglary occurs somewhere in the United States every 15 seconds.

That's surprising, but even more surprising is the fact that in 6 out of 10 cases, there was no forced entry. The thief got in through an unlocked door or window, or he found a hidden key outside the house.

Hidden keys don't work to prevent burglary, because thieves can find them. Dogs don't help much either, because most dogs will cozy right up to a burglar who gives them a hot dog.

A secure dead bolt lock is the best prevention (if it's used). All doors to the house and garage should have them. Locks should be used on all windows including those in the basement.

If you have sliding patio doors, tighten the adjustment screws so a thief can't lift out the window, taking it over the dowel or pipe that keeps it from sliding back.

Most burglaries occur during the day while people are at work or on vacation. Warmer months are the crooks' favorites. Often, they will walk the streets to decide which home to hit.

Don't tip them off to a new TV or computer in the house. Break up the box it came in before placing the box on the curb for pickup.

Homes without alarms are three times as likely to be robbed. Crooks see the sign and go on to an easier target. A fake sign helps if you can't afford an alarm system.

### Better ideas for safer driving

Even if you've been driving for many years, one or two of these ideas will be new to you. Check them out.

\* Look farther ahead. At BMW Performance Driving School, they say you should be looking 12 seconds ahead. Focus on something in the distance, like an exit, see how much distance you will need in 12 seconds. Your brain will still be able to process what's right in front of you. In an emergency, having an extra second could prevent a crash.

\* Keep thinking. Don't let your mind wander. Check your mirrors, watch traffic ahead. Plan for "what if" scenarios to keep your brain active.

\* Slow down for weather problems, construction and traffic so you can avoid hitting the brakes suddenly, which is a recipe for accidents.

\* Stay calm. Driving school experts interviewed in Health magazine say if your vehicle is sliding on wet or frosted pavement, identify an open area and steer in that direction. Look for a space between trees.

\* Drive in an outside lane. The worst place to be on a multilane highway is in a middle lane. Move to an outside lane as soon as you can so you can go left or right to avoid trouble.

\* Pull over safely in fog or rain. Head for an exit instead of the shoulder. If you pull to the shoulder, traffic may inadvertently follow you there. If you must pull over, pull as far off the road as you can. Put hazard lights on and don't get out of the car.

### Thinking of a Roth IRA?

It's a good time for a conversion

With the value of most traditional IRAs lowered because of stock market problems, this could be a great time to convert to a Roth IRA.

Each dollar you convert is taxed as ordinary income, so fewer dollars mean less tax. If you are under age 50, you can contribute \$5,000 a year to a Roth. If you are 50 or over, it's \$6,000.

Contributions to a Roth can be withdrawn without penalty at any time.

Distributions, interest and dividends are tax-free if you are at least 59 1/2 and the account has been established for longer than five years.

You can contribute after age 70 1/2 as long as you have earned income. There are no required minimum distributions during your lifetime.

Another benefit of the Roth: Tax-free distributions can be passed to your beneficiaries.

It's easy to open a Roth IRA. It can be done at your local lender or online at Wachovia bank and many others.

You can choose from a full range of investments, including stocks, bonds and mutual funds.



A true friend knows your weaknesses but shows you your strengths; feels your fears but fortifies your faith; sees your anxieties but frees your spirit; recognizes your disabilities but emphasizes your possibilities.

*William Arthur Ward.*

You can't build a reputation on what you're going to do.

*Henry Ford*

Optimism is essential to achievement. It is the foundation of courage and of true progress.

*Nicholas Murray Butler*

A troublemaker is someone who rocks the boat, then persuades everyone else that there is a storm at sea.

*Anonymous.*

Within each of us is a hidden store of energy, energy we can release to compete in the marathon of life.

Within each of us is a hidden store of courage, courage to give us the strength to face any challenge.

Within each of us is a hidden store of determination, determination to keep us in the race when all seems lost.

*Roger Dawson*

Live as if you were to die tomorrow. Learn as if you were to live forever.

*Mahatma Gandhi*

Maturity is the ability to do a job whether or not you are supervised, to carry money without spending it, and to bear an injustice without wanting to get even.

*Ann Landers*

It is one of the most beautiful compensations of this life, that no one can sincerely try to help another without helping himself.

*Ralph Waldo Emerson*

What soon grows old? Gratitude

*Aristotle*

We are not at our best when perched at the summit; we are climbers, at our best when the way is steep.

*John W. Gardner*

We conquer by continuing.

*George Matheson*

Doing your best is more important than being the best.

*John Wooden*

Too many people overvalue what they are not and undervalue what they are.

*Malcolm Forbes*

### Easter rabbit trivia

The saying "mad as a March hare" refers to the wild antics of male hares as they compete with other males in the spring. Mating behavior with females often looks like a crazy dance.

The saying "they multiply like rabbits" probably refers to the ability of hares and rabbits to conceive a second litter while still pregnant with the first. It's not surprising that rabbits became fertility symbols. Rabbits, however, do not lay eggs, in case you wondered.

The idea of the egg-laying bunny came to America in the 18th century with German immigrants in the Pennsylvania Dutch area. They said that on Easter morning, good children found bunny eggs in their hats.

In Australia, there is a long-running campaign to replace the Easter bunny with the Easter bilby. The bilby, an endangered species, is a little smaller than a rabbit. It has a long nose and ears almost as big. A portion of the profit from selling chocolate bilbies goes to protection and research.

### Step inside

This virtual classroom is just a click or two away. You won't have to pay tuition or worry about qualifying for Harvard, Yale or other famous schools. You are there.

At [academicearth.org](http://academicearth.org), you will be transported, free of charge, into the classes of the top professors in the world. You can see and hear them speak. Every discipline from physics to history can be explored.

Just click on a topic that interests you and you will see a course description and a lecture description. And you are introduced to the lecturer. After listening, you can grade the lecturer and give your opinions.

Want to know what a freshman will hear on the first day of college? The First Day playlist brings you five introductory lectures, including computer programming by Mehran Sahami of Stanford; Biology by Robert Weinberg of MIT; Modern Poetry by Langdon Hammer of Yale; and Psychology by Paul Bloom of Yale.

The site also lets you hear what authorities at various universities are saying about the current financial crisis, or you can see movies about the origins of wars, among other topics.

At [lecturefox.com](http://lecturefox.com) you can tune into dozens of the latest lectures by professors from universities all around the country.

At [www.free-ed.net](http://www.free-ed.net) you can upgrade your background with free lectures on music appreciation ... and more.

The small-town prosecuting attorney called an elderly lady to the stand.

He approached her and asked, "Mrs. Jones, do you know me?"

She responded, "Why, yes, I do know you, Mr. Williams. I've known you since you were a young boy, and frankly, you've been a big disappointment to me. You lie, you cheat and you manipulate people."

He was stunned! He pointed across the room and asked, "Mrs. Jones, do you know the defense attorney?"

She again replied, "Why, yes, I've known Mr. Bradley since he was a youngster, too. He's lazy, bigoted, and has a drinking problem. He cheated on his wife with three women."

The judge told both counselors to approach the bench. In a very quiet voice, he said, "If either of you idiots asks her if she knows me, I'll send you to the electric chair!"



### The big deal banana

Bananas are a great pick-me-up, according to authors Mehmet Ozz and Michael Roizen in their book, *YOU Being Beautiful: The Owner's Manual to Inner and Outer Beauty*. They also contend that bananas not only help you think faster, they help you think happier thoughts.

A banana a day may help brain cells communicate and enhance the effects of feel-good neurotransmitters, such as serotonin. They are rich in antioxidants and a good source of vitamin B6.

### Good for the lungs: fiber

Your oatmeal and your whole wheat bread may help you breathe well and avoid COPD.

Researchers quoted in the *American Journal of Epidemiology* found that, among men and women ages 44 to 66, those who consumed 26.7 grams of fiber per day from fruits and whole grains performed better on lung function tests. They were less likely to develop chronic obstructive pulmonary disease (COPD) over the 10-year study than people who ate 9.5 grams per day or less.

The benefit was found both in smokers and non-smokers, but smokers

### **Your Happiness**

#### **(or gloom) Can Spread**

You've probably heard it said that a certain person has an infectious laugh. It spreads to everyone in the room.

Scientists are finding this observation to be true, but they have also discovered that moods, such as happiness or gloom, spread the same way. The downside is that gloomy people spread gloom. The upside is being called The Happiness Effect.

A 20-year study by social and political scientists at Harvard and the University of California (San Diego) shows that emotions can pass among a network of people up to three degrees of separation away. Here's how it works.

One person is happy. Contacts with a neighbor increase the neighbor's hap-

piness by 34 percent. Contact with a sibling living within a mile increase the sibling's happiness by 14 percent, and contact with a friend who lives close by increase the friend's happiness by 25 percent. In turn, as these people become more happy, that frame of mind is passed to others, and on it goes like an epidemic. People who are central to their networks have the most influence on the mood

of others. In one study, one happy person affected the mood of more than a thousand people.

The Centers for Disease Control is now using Facebook and the connectedness of youngsters to distribute information on health issues, such as taking a flu shot. Their positive attitude spreads to many others.

### I Never Really Thought About This!

In a world that has become increasingly germaphobic hand sanitizers have become very common. But did you know that hand sanitizer could be a health hazard for small children?

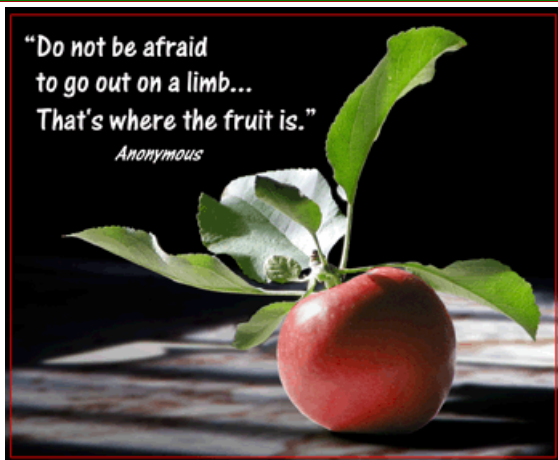
Hand sanitizer gels and wipes include a surprising amount of alcohol (e.g., Purell and Germ-X contain 62% Ethyl Alcohol), and a child who swallowed enough of such products could experience intoxication, possibly even alcohol poisoning. "Ingesting as little as an ounce or two of this product could be fatal to a toddler," says Heidi Kuhl, a health educator at the Central New York Poison Control Center. (Other medical technicians maintain that a child would have to ingest considerably more sanitizer than is typically used in a single application in order for alcohol toxicity to be a likely result.)

Bottles of topical anti-bacterials do carry explicit warnings about the danger they pose (e.g., bottles of [Purell](#) hand sanitizer caution: "**Keep out of reach of children**. If swallowed, get medical help or contact a Poison Control Center right away.") However, unlike cleaning supplies and numerous other products commonly used in the home, hand sanitizer isn't generally thought of as something that presents a poisoning danger to children — folks unthinkingly tend to regard it the way they do hand lotion, as something that can be safely left on a counter or nightstand. Yet such products shouldn't be left within easy reach, not if one has a small child about. While one might think the taste of the product (which in Purell's case is akin to a slightly flowery version of vodka) would keep children from swallowing too much of it, kids can and do get into the strangest things.

Keep in mind:

- Children are naturally curious about most everything, including the taste, smell, and texture of products.
- Children learn about the world through smelling, touching, and tasting. Brightly colored liquids, spray containers, pills, and leafy or flowering plants are all attractive lures to children, who may attempt to learn more about them through spraying, smelling, or swallowing. The mechanics of spray containers are of particular interest to many curious children.
- Children lack the experience and knowledge to distinguish poisons and other non-potables from harmless substances. Children can think that fuels, cough syrup, and shampoo are safe to drink because they resemble beverages such as fruit punch or soft drinks. Children may also find the appearance, taste, or odor of a dangerous substance similar to that of a consumable product: medicine tablets look and taste like candy, anti-freeze tastes sweet, red mouthwash looks like fruit punch, etc.
- Children imitate the behavior of adults and frequently mimic what they see their parents or grandparents do, such as taking medication, drinking colored liquids, cleaning house, and spraying chemicals.





### FHA LOANS IN A NUTSHELL

There are a lot of rumors and misinformation about FHA loans. Here is the scoop on FHA loan in a nutshell.

FHA loans are loans that are made by regular mortgage banks, but are insured against default by the Federal Housing Administration. Because the government insures the loans they determine what houses meet the requirements and what borrowers can and can not do. Since part of FHA's mission is to encourage and facilitate homeownership, FHA loans may be easier to qualify for than non-government-insured or conventional loans.

#### **Advantages of FHA Loans:**

- FHA loans require only 3.5 percent of the purchase price as a down payment-- conventional loans now require at least 5 or 10 percent down.
- FHA is not concerned if your down-payment funds come from a gift, a city-funded down-payment assistance program, or even a charitable organization. Most conventional lenders require the funds to be from your own personal savings.
- FHA loans offer very low interest rates compared with lower-down-payment conventional loan programs -- the government-backed insurance minimizes the risk on the lender's part, so they charge you less
- FHA loans have very reasonable credit qualifying guidelines -- while your specific lender might look for a higher FICO score, the FHA itself has a minimum credit score requirement of 500 if you are putting less than 10 percent down. Realistically, though, most lenders are looking for at least a 620 credit score to obtain an FHA mortgage -- and they look at the borrower with the lowest middle FICO score.

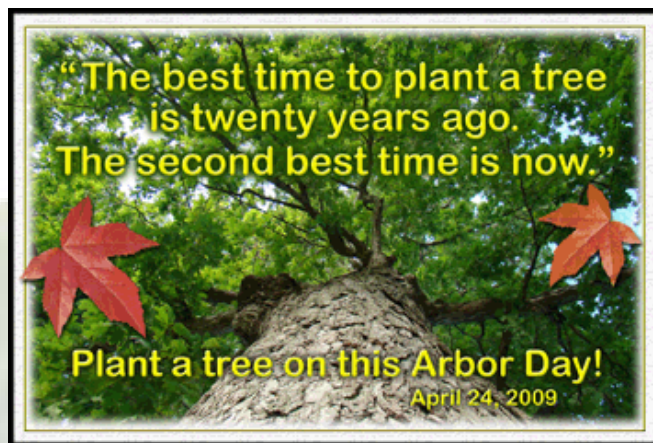
#### **Disadvantages of FHA Loans:**

- FHA loans are insured by the government. Government involvement in anything means more paperwork. For this reason, some mortgage professionals charge more to broker FHA loans than conventional loans. Many mortgage companies will do FHA loans for 1.5 points or even less, so if you are asked to pay much more than that, you might want to get a second opinion.
- FHA appraisals are also slightly more expensive. The difference is usually \$100, or sometimes less, than the cost of a

conventional appraisal.

- FHA loans place more restrictions on the condition of the property. Transactions can fall apart because a bank-owned property had no working kitchen sink or stove, or had many broken windows, which the bank refused to repair prior to closing. These items are considered health and safety requirements, and the FHA will not insure a loan placed on a property that does not allow a very basic level of healthy, safe living for its occupants.
- FHA loans allow legally married individuals to buy homes on their own, but still requires that their spouse's credit and debt be taken into consideration in the qualifying process. Many Conventional lenders allow spouses to buy separately but do not consider the non-borrower spouse's financials.

An FHA loan may be just what you need to get that dream going. Keep the pros and cons in mind when talking with your lender.



"Hey, everyone! Guess who forgot his password?"





## LIFE IS ABOUT MAKING CHOICES

Michael is the kind of guy you love to hate. He is always in a good mood and always has something positive to say. When someone would ask him how he was doing, he would reply, "If I were any better, I would be twins!"

He was a natural motivator.

If an employee was having a bad day, Michael was there telling the employee how to look on the positive side of the situation.

Seeing this style really made me curious, so one day I went up to Michael and asked him, "I don't get it! You can't be a positive person all of the time. How do you do it?"

Michael replied, "Each morning I wake up and say to myself, you have two choices today. You can choose to be in a good mood or ... you can choose to be in a bad mood. I choose to be in a good mood."

Each time something bad happens, I can choose to be a victim or...I can choose to learn from it. I choose to learn from it.

Every time someone comes to me complaining, I can choose to accept their complaining or... I can point out the positive side of life. I choose the positive side of life.

"Yeah, right, it's not that easy," I protested.

"Yes, it is," Michael said. "Life is all about choices. When you cut away all the junk, every situation is a choice. You choose how you react to situations. You choose how people affect your mood. You choose to be in a good mood or bad mood. The bottom line: It's your choice how you live your life."

I reflected on what Michael said. Soon hereafter, I left the Tower Industry to start my own business. We lost touch, but I often thought about him when I made a choice about life instead of reacting to it.

Several years later, I heard that Michael was involved in a serious accident, falling some 60 feet from a communications tower.

After 18 hours of surgery and weeks of intensive care, Michael was released from the hospital with rods placed in his back.

I saw Michael about six months after the accident. When I asked him how he was, he replied, "If I were any better, I'd be twins. Wanna see my scars?"

I declined to see his wounds, but I did ask him what had gone through his mind as the accident took place.

"The first thing that went through my mind was the well-being of my soon-to-be born daughter," Michael replied. "Then, as I lay on the ground, I remembered that I had two choices: I could choose to live or...I could choose to die. I chose to live.

"Weren't you scared? Did you lose consciousness?" I asked.

Michael continued, "...the paramedics were great. They kept telling me I was going to be fine. But when they wheeled me into the ER and I saw the expressions on the faces of the doctors and nurses, I got really scared. In their eyes, I read 'he's a dead man'. I knew I needed to take action."

"What did you do?" I asked.

"Well, there was a big burly nurse shouting questions at me,"

said Michael. "She asked if I was allergic to anything. 'Yes, I replied.' The doctors and nurses stopped working as they waited for my reply. I took a deep breath and yelled, 'Gravity'."

Over their laughter, I told them, "I am choosing to live. Operate on me as if I am alive, not dead!"

Michael lived, thanks to the skill of his doctors, but also because of his amazing attitude. I learned from him that every day we have the choice to live fully.

Attitude, after all, is everything. What kind of choices are you going to make today?

## **SELLING YOUR HOME? HERE ARE SOME TIPS**

New jobs, retirement, and maybe just a taste for change, these are some of the life circumstances that make you want to sell your home.

Here's the good news: There are buyers out there, and if you want to snag one, you have start with the beginner steps and move on to the advanced ones.

Traditional selling tips still apply:

Start now. Spring is usually the best time to sell, but there will be no other timing advantages. Fix up and clean up. Don't do expensive renovations, but paint it and make it completely clean.

Declutter. All of it. Keep only enough furniture to make the house livable and put the rest in storage. That includes knick-knacks, family photos, and more.

Clean out your drawers and closets. You want your closets and cabinets to be spacious. More advanced steps include:

\* Set a realistic price. The housing market changes naturally over time. A good price involves many factors including knowing recent sales prices in the neighborhood and understanding what features of your home increase its value. A good real estate agent can set the price and make it attractive enough to attract serious buyers to your property.

\* Promote your property. The agent pays the usual marketing costs, such as newspaper want ads, but you should offer to pay for more expensive promotions if you feel they are valuable.

\* Look for local blogs. If you know local bloggers who are read by people in your area, consider offering the blogger a fee to put an ad on his blog. The fee need not be much for the blogger to accept your offer.

\* Look for local Web sites. Remember, a huge number of individuals in your area have blogs and Web sites that attract local people. Find them. Advertise in them if possible.

\* Accept a reasonable offer. A house is only worth what someone is willing to pay for it.

For more tips on selling your home contact me for a free copy of "*450 Ideas for Selling Your Home*"

***GOLF: a series of tragedies and the occasional miracle followed by a cold bottle of beer.***



# March 2009

- Mystical birthstone: jade
- Ayurvedic birthstone: bloodstone
- Flower: yellow jonquil or daffodil
- Chinese Floral Emblem: tree peony
- Sun Signs: Pisces / Aries
- Traditional birthstone: aquamarine, bloodstone

Sun	Mon	Tue	Wed	Thu	Fri	Sat
1 Peanut butter lover's Day	2 Elmer Fudd's Birthday (1937)	3 National Anthem Day (Star Spangled Banner adopted 1931)	4 Cadbury's Chocolates Birthday (1824)	5 Mother - in - Law Day	6 Oreo Cookies Day first sold 1912	7 Monopoly Game Birthday 1933
8 <b>Daylight Savings Time Begins (Spring Forward)</b>	9 Barbie's Birthday 1959 Employee Appreciation Day	10 First paper money issued 1862 US	11 Worship of Tools Day Frankenstein's Birthday 1818	12 Dennis the Menace's Birthday 1951	13 Uncle Sam's Birthday (1830) Good Samaritan Day	14 National Potato Chip Day Albert Einstein's Birthday
15 Companies That Care Day	16 Vitamin C Discovered 1932 Everything You Do Is Right Day	17 <b>St. Patrick's Day</b> Rubber Band Invented 1845	18 Forgive Mom and Dad Day First Walk in Space 1965	19 Let's Laugh Day	20 National Proposal Day <b>First Day of Spring</b>	21 National Common Courtesy Day
22 International Goof Off Day We Love Broccoli Day	23 Dixie Cup Birthday 1912	24 National Family Day Harry Houdini's Birthday 1874	25 First Pancakes NYC 1882 National Sleep Day	26 Salk Vaccine Birthday 1953 Make up your own Holiday Day	27 American Diabetes Alert Day	28 Respect Your Cat Day
29 National Mom & Pop Business Day Vietnam Veterans Day	30 I Am In Control Day National Hot Dog Day	31 National Sleep Apnea Day National Farm Workers Day				

## Some Clever Household Tips

**For icy door steps** in freezing temperatures: get warm water and put Dawn dishwashing liquid in it. Pour it all over the steps. They won't refreeze.

**Crayon marks on walls?** This worked wonderfully! A damp rag, dipped in baking soda. Comes off with little effort

**Permanent marker** on appliances/counter tops (like store receipt BLUE!) rubbing alcohol on paper towel.

**Blood stains on clothes?** Not to worry! Just pour a little hydrogen peroxide on a cloth and proceed to wipe off every drop of blood.

**Use vertical strokes when washing windows** outside and horizontal for inside windows. This way you can tell which side has the streaks Straight vinegar will get outside windows really clean. Don't wash windows on a sunny day. They will dry too quickly and will probably streak.

**To clean artificial flowers,** pour some salt into a paper bag and add the flowers. Shake vigorously as the salt will absorb

all the dust and dirt and leave your artificial flowers looking like new!

**To easily remove burnt on food from your skillet,** simply add a drop or two of dish soap and enough water to cover bottom of pan, and bring to a boil on stovetop.

**Spray your TUPPERWARE** with nonstick cooking spray before pouring in tomato based sauces and there won't be any stains.

**Cure for headaches:** Take a lime, cut it in half and rub it on your forehead. The throbbing will go away.

**To get rid of itch from mosquito bites,** try applying soap on the area and you will experience instant relief.

**Use air-freshener to clean mirrors.** It does a good job and better still, leaves a lovely smell to the shine.

**When you get a splinter,** reach for the scotch tape before resorting to tweezers or a needle. Simply put the scotch tape over the splinter, then pull it off. Scotch tape removes most splinters painlessly and easily.