

In Touch With BOB

May 2009

"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

New mortgage programs that might help! P 3 / Another Knoxville Secret on Pg 2

Happy Mother's Day!

It's official now...spring is here. In fact, it is so here that it is almost gone. The flowers are still busting out and the trees are in full leaf. Soon schools will be out for the summer and kids will be everywhere.

There are some big dates in May. First there is Mother's Day. If you are still lucky enough to have your mother to honor, I know you will show her how much you appreciate her and all that she has done for you. Mothers are the number one contributing factor to a house becoming a home.

Armed forces day is in May. In spite of what some may say, we live in the greatest country in the world. With that position comes threats from others who envy us. For more than two centuries our people in uniform

have protected us and others as well. They deserve our appreciation and respect.

That brings us to Memorial Day. It marks the day we honor those who have made the ultimate sacrifice so that all of us can speak freely, worship where we want, and enjoy a life that few others can imagine.

The changes brought on by Spring as we move into summer make all of think about making changes in our lives. If you are considering a real estate change, whether buying or selling, let me help you with it. Give me a call or send me an e-mail and we can talk.

Bob

A 7-point Spring maintenance plan you can do now

When you fall in love with a house, it is so easy to overlook its bad points and the flaws in maintenance.

Still you have to be practical if you are making a major home purchase or if you just want to properly maintain your home.

Even if the house looks well maintained, you should give it this quick 7-point review.

1 Trees. Check them out. Dying trees and dead branches are an emergency waiting to happen. The first spring storm that comes around might give you some very serious damage. Look for bent branches, if you had a heavy snow storm in the winter. Look for tree roots peeking through the soil as it can suggest a shallow-rooted plant.

2 Pavement condition. To put it simply, cracks happen. Still, you should evaluate the pavement con-

dition and ask yourself if it appears generally solid.

3 Gutters. They should be clean.

4 Air conditioner condenser. The first thing you think about when you look at a house is no doubt NOT the air conditioner condenser. But it is worth taking a

look. The condenser should be free of debris, leaves and dirt.

5 Deck integrity. Look for areas of wood rot, chipping or raised fibers on the wood. Observe the overall strength and stability of the deck.

6 Garage door operation. Simply: Does the door open and close? That is not something you want to find out after you move in.

7 Downspouts. Look to see that rain is directed away from the foundation of the house.

You will know best how each

of these points should be weighted. For example, you might expect a newer home to have a pristine driveway. Meanwhile, an older home packed with charm but might have a driveway with a crack or two. You'll have to decide how important each point is.



"The most important work you and I will ever do will be within the walls of our own homes."

Harold B. Lee



Another of Knoxville's Best Kept Secrets

Ask the expert



Scammers want your CVV number Safeguard your information

Here's how thieves try to get that secret three-digit number on the back of your credit card. (American Express has a four-digit number.)

The callers have already obtained your credit card number somehow. Then they call claiming that your card was flagged by security because of an unusual purchase.

When you deny making the purchase, a very official-sounding voice assures you that a credit will appear on your next statement.

At this point, the caller asks you to provide the three-digit number on the back of the card to show that it is in your possession. Or, they may give you a fake telephone number to call, where you will be asked to give the number.

Once they have it, they can charge anything in any amount up to your credit limit from any vendor and they will not be questioned.

No matter how official a caller sounds,

Nearly everything you ever wanted know about East Tennessee and Knoxville can be found downtown at the **East Tennessee History Center**. Since 1834, the East Tennessee Historical Society has recording the events, collecting the artifacts, and saving the stories that comprise the history we all share. The historical society pursues its educational mission through publications, lectures, conferences, school programs, exhibits, and heritage programs such as the popular First Families of Tennessee and the new Civil War Families of Tennessee

The **ETHS Museum of East Tennessee History** traces the area's history from the 1700s to the present. The Museum's signature exhibit, *Voices of the Land*, interprets the history and culture of East Tennessee during the past 250 years.

The exhibit features:

- 8,500 square feet of permanent exhibition space
- More than 500 artifacts, some on public view for the first time
- Over 350 'voices,' the statements of East Tennesseans from the 1700s through today
- The history of 35 counties in East Tennessee
- 25 media programs, including three touch screen interactive, and three feature videos

The **Knox County Archives**, located on the second floor of the East Tennessee History Center, preserves and provides public access to permanent, noncurrent records created by Knox County government agencies from 1792 to the present. Knoxville was the capital of the Territory South of the River Ohio (1791-1796) and the first capital of the State of Tennessee (1796-1812). As a result, Knox County has significant historic documents among its early records.

The **Calvin M. McClung Historical Collection**, on the third floor, is the local history and genealogy department of the Knox County Public Library System. The McClung Collection is one of the foremost collections of East Tennessee history and, with more than 63,000 volumes, 12,000 rolls of microfilm, 3,000 maps, 100,000 photographs and negatives, 600 manuscripts, and a wealth of genealogical information and resources, is one of the premier research libraries in the region. It also contains thousands of newspapers, most from East Tennessee, predating 1920, more than 3,000 printed genealogies, more than 14,000 folders of First Families of Tennessee materials, more than 13,000 rolls of microfilm of census records, state and local government records, newspapers, a rare complete set of Knoxville city directories from 1859 to the present, the only set of Knoxville telephone directories going back to 1898, subscriptions to web-based genealogical databases, and other valuable primary source material

For more information visit <http://www.east-tennessee-history.org/>

Directions: The East Tennessee History Center is located on the corner of Gay and Clinch, across from the Tennessee Theater in downtown Knoxville. Tell them Bob sent you!



never give out the CVV (Card Verification Value) number. Some card companies call it the DVV2 or DVD2. American Express calls it the CID.

A credit card company will never ask you for it.

How to reduce homeowner's insurance premiums

If insuring your home is taking a bigger bite out of your wallet each year, here are some ways to ease the pain.

- * Increase the deductible from \$500 to

\$1,000 for a 20 percent premium deduction.

* Combining auto and home policies could save you up to \$300 a year.

According to Money magazine, if your premium is \$2,000 a year, you could save:

* Up to \$400 by installing a central station burglar and fire alarm.

* \$300 by updating the plumbing, electrical and heating systems.

* \$200 by installing hurricane shutters or roof tie-downs.

* \$200 for deadbolt locks.

Owning a new home can result in a discount of up to \$400. The discount decreases with age.





Mortgage Q & A

What are the mortgage programs?

There are two mortgage programs built into the foreclosure-prevention plan: Mortgage modification and mortgage refinancing.

Mortgage modification means that mortgage companies will rewrite the very terms of a loan for distressed borrowers who need a lower payment.

Mortgage refinancing will make new loans for people who, although current in their payments, owe more than their homes are worth.

Which loans will be covered by mortgage modification?

Loans that originated before Jan. 1, 2009.

Loans on primary residences (not investment properties or vacations homes).
Loans on one-unit homes whose balances are not greater than \$729,750.

What are the benefits of a mortgage modification?

You should get lower payments, for a start. But you can also get your mortgage principal balance reduced as much as \$1,000 each year for five years. But you must be able to prove you have sufficient resources to stay current with your modified loan.

How do I know if I qualify for a mortgage modification?

If you can easily afford to pay your mortgage, you don't qualify. You can qualify only if your mortgage payment is more than 31 percent of your pretax monthly income.

If you have other debt, such as car loans or credit cards, that exceed 55 percent of your income, you might not qualify for a modification. If you do, however, you will have to accept debt counseling.

You may qualify for modification even if you are behind in your mortgage payments, but you have to show you have sufficient resources to pay your modified loan.

You will not qualify for a modification if you lied on your original mortgage application.

Your modified loan must still be a sound loan. Your loan company will use a 'net present value test' to see if it is better to modify the loan or let it go into foreclosure. If you managed to buy a home, even though you really had no way to make a reasonable mortgage payment, then you will not qualify.

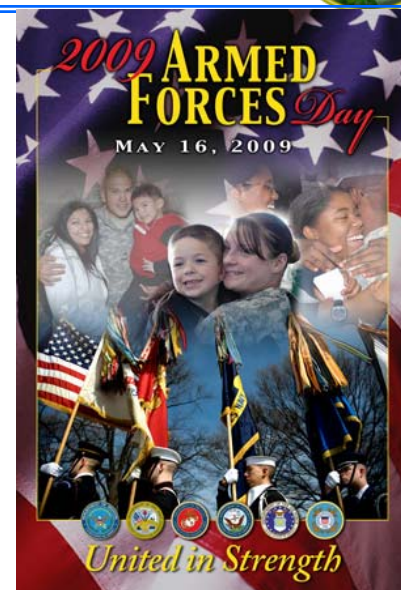
What is the mortgage refinancing program?

Mortgage refinancing is for people who are in good standing with their mortgages but, because home values have dramatically dropped, are now 'upside down' in their loan. That is, their loans are worth more than their houses. This situation makes it impossible to refinance and take advantage of new lower interest rates. This program seeks to help some people in that position.

What loans qualify?

Only loans owned by Fannie Mae or Freddie Mac qualify.

Jumbo mortgages do not qualify.



May 16: Armed Forces Day

On August 31, 1949, Secretary of Defense Louis Johnson announced the creation of an Armed Forces Day.

In a speech announcing the formation of the day, President Truman "praised the work of the military services at home and across the seas" and said, "it is vital to the security of the nation and to the establishment of a desirable peace."

According to a *New York Times* article published on May 17, 1952: "This is the day on which we have the welcome opportunity to pay special tribute to the men and women of the Armed Forces ... to all the individuals who are in the service of their country all over the world. Armed Forces Day won't be a matter of parades and receptions for a good many of them. They will all be in line of duty and some of them may give their lives in that duty."

The first Armed Forces Day was celebrated by parades, open houses, receptions, and air shows. In Washington D.C., 10,000 troops of all branches of the military, cadets, and veterans marched past the President and his party.

This year, the celebration of Armed Forces Day will not be as dramatic, but the nation's gratitude and recognition of service members is stronger and more devoted than ever.





Only A Mother Would Know,,,,,

One day my mother was out and my dad was in charge of me.

I was maybe 2 1/2 years old. Someone had given me a little ' tea set ' as a gift and it was one of my favorite toys.

Daddy was in the living room engrossed in the evening news when I brought Daddy a little cup of ' tea ' , which was just water.

After several cups of tea and lots of praise for such yummy tea, my Mom came home.

My Dad made her wait in the living room to watch me bring him a cup of tea, because it was ' just the cutest thing! '

My Mom waited, and sure enough, here I came down the hall with a cup of tea for Daddy and she watches him drink it up.

Then she says, (as only a mother would know ...) 'Did it ever occur to you that the only place she can reach to get water is the toilet?'

Foreclosures: Some Real Numbers

The 26 cities with the highest foreclosure rate in the nation are all located in four hard-hit states, with Las Vegas topping the list.

Metro areas in California, Florida, Nevada and Arizona topped the foreclosure filing list for the first quarter of 2009 in a report from RealtyTrac, an online marketer of foreclosed properties. A foreclosure filing includes default papers, auction sale notices and repossessions.

Las Vegas had the highest rate of foreclosures of any city, with one in every 22 homes subject to a foreclosure filing in the first three months of the year. The rate of foreclosure filings was 4.5%, seven times the national average.

Merced, Calif., had the second highest rate, with Cape Coral-Fort Myers, Fla., Stockton, Calif., and Riverside-San Bernardino-Ontario, Calif., rounding out the top five.

Foreclosure rates have been very high in the 4 key states throughout the bursting of the housing bubble, and so it was to be expected that cities from those states would pepper the top of the list.

These summer insects can be dangerous

There are good bees all around the country. European honey bees pollinate flowers and crops and are generally beneficial creatures. Gardeners often invite them into their yards by adding nectar-rich plants to their landscapes. But another type of bee could be a killer.

Africanized honey bees: If you live in Florida, some dangerous characters may be moving into your neighborhood. Their stings could be fatal.

When you know these killer bees may be in your area, have an escape route planned in case they attack. Go indoors or to a car. The Florida Department of Agriculture cautions against attempting to remove any bee colony yourself. Call an exterminator.

Fire ants: They are also found in the South. If they have been recognized in your area, be careful not to disturb their nesting sites. Wear protective boots where fire ants are suspected.

To get rid of them, spread bait products that the ants carry back to their nests.

Ticks carrying Lyme disease: These pests are more common in colder climates. If they are suspected in your area, use pesticides and repellents. Spray repellents on your boots and clothing. People who have been in the woods should inspect themselves, their clothing and their pets for ticks.

West Nile virus-carrying mosquitoes: The Illinois Department of public health says you should remember the "Five Ds" of mosquito avoidance.

* Dusk until dawn. Limit time spent outdoors from dusk to dawn when mosquitoes are most active.

* Drain any standing water where mosquitoes could lay eggs.

* Dress appropriately. Wear long pants and long-sleeved shirts when you're in mosquito country.

* Doors and barriers. Install screens on windows and doors to keep mosquitoes from entering.

* DEET. Apply an insect repellent containing DEET if you will be outdoors for very long.

Rocky Mountain spotted fever: It's another disease carried by mosquitoes in some parts of the country.

Housing affordability level is highest since 1988

A new index by the National Association of Realtors shows that many more people can afford to buy a home today, more people, in fact, than in about the previous 20 years. It recently set the affordability index at 158.8.

That means a household earning the median family income of \$61,058 would have 158.8 percent of the qualifying income to purchase the median-priced existing single-family home (\$174,700) with a 20 percent down payment.

When buying that particular home, after the 20 percent down payment, the monthly cost of a 30-year mort-

gage at 5 percent interest would be about \$750 per month.

When buying a home for \$100,000 with a 20 percent down payment, the monthly payment on a 30-year mortgage at 5 percent interest would be about \$430 a month.

Many homes in various parts of the country could be purchased for \$75,000. With a 20 percent down payment, the monthly cost on a 30-year mortgage would be only \$322.

Homes can be purchased with a down payment of less than 20 percent, but the buyer would have to buy mortgage insurance, which raises the amount of the monthly payment.

Still, there hasn't been a better time to buy a home in many years.



5 MINUTE CHOCOLATE MUG CAKE

My daughter came home from school one day all excited about something she had learned. "Cake in a cup!", she said. I was skeptical but she made it and it was good. Here it is:

4 tablespoons flour
 4 tablespoons sugar
 2 tablespoons cocoa
 1 egg
 3 tablespoons milk
 3 tablespoons oil
 3 tablespoons chocolate chips
 (optional)

A small splash of vanilla extract

1 large coffee mug (Micro Safe)



Add dry ingredients to mug, and mix well. Add the egg and mix thoroughly. Pour in the milk and oil and mix well.. Add the chocolate chips (if using) and vanilla extract, and mix again. Put your mug in the microwave and cook for 3 minutes at 1000 watts.

The cake will rise over the top of the mug, but don't be alarmed! Allow to cool a little, and tip out onto a plate if desired.

EAT ! (this can serve 2 if you want to feel slightly more virtuous).

And why is this the BEST cake recipe in the world?

Because now we are all only 5 minutes away from chocolate cake at any time of the day or night!

A little research online indicates thousands of people who had tried this One thing that turned up several times was people recommending that you spoon a tablespoon of frosting on top of the batter BEFORE you nuke it and it is like a molten lava cake.

There is a website where you can actually order a mug with the recipe printed on it. what a great gift idea!

Here's the link: http://www.zazzle.com/chocolate_cup_cake_in_a_mug_recipe-168121490924205255

Tips for Mastering Phone Etiquette

Here are some basic cell phone etiquette rules to keep in mind when in public:

Bluetooth headsets are not meant to be permanent. It's good to use hands-free devices such as Bluetooth headsets, especially when driving or multitasking—but they don't have to be affixed to your head 24/7. Bluetooth is fine when you're alone in your office or driving in your car, but try to avoid keeping it in your ear all hours of the day.

Talk in a normal tone. Seventy-two percent of people in a recent survey said the most annoying cell-phone violation is people who talk too loud. Some experts suggest a 10-foot zone, meaning you should try to be at least 10 feet away from other people when talking on your cell phone. While this rule may be difficult in some situations, try to practice speaking at a soft and normal tone.

Don't forget vibrate or silent modes. Next to the "loud talker," the most annoying cell phone habit is a loud, annoying ring, especially when it blares during a meeting or other relatively quiet function. Make it a habit to check your cell phone regularly when entering a meeting or important gathering to make sure your cell phone is either turned off or switched to the vibrate position.

Avoid goofy ringtones. Hearing your favorite song every time your phone rings may seem cute to you, but it could be construed as offensive or obnoxious to others.

Don't text and drive. Chances are that you've passed someone on the highway that is driving and trying to text. Don't be that person! (And don't be near that person, either!) This is dangerous and should be avoided at all times. .

Don't reply to a missed call with a text. In general, if you miss a phone call from someone, avoid responding with a text like, "What did you need?" This rule can be broken in certain situations, however. For example, you might be in a movie where you need to reply with a text indicating you will call back as soon as possible, but do so sparingly.

Avoid talking on your cell phone in certain places. Most people will agree that certain places are off limits to talking on your phone—for example, at the movies, in elevators, while standing in line at the bank, and during a meal at a restaurant. If you have to think twice about whether you should use your cell phone, you probably are not in a good place to be talking on it—so put it away.

Don't multitask unless you need to. We've all done it, but it's bad phone etiquette, and the person you're talking to can tell when you're distracted. Sometimes its inevitable. But when possible, stop your other tasks, focus, and give the caller your full concentration.

Let callers know when you're using your cell phone. It's good to remind or inform the other party that you're using your cell phone in case distractions or a disconnection arises. When applicable, take the time to let your callers know you are speaking on your cell phone, and if they have any important or confidential information they wish to share, you will call them back from a land line or meet them in person.





If criticism is mistaken or mean-spirited, rise above it. Maintain the high ground when you're under fire. No victory is worth winning at the expense of picking up the mud that has been slung at you and throwing it back.

Rubel Shelly

Most people never run far enough on their first wind to find out if they've got a second. Give all you've got and you'll be amazed at the energy that comes out of you.

William James

We act as though comfort and luxury were the chief requirements of life, when all that we need to make us really happy is something to be enthusiastic about.

Charles Kingsley

Life is like a ten-speed bike. Most of us have gears we never use.

Charles M. Schultz

I will waste not even a precious second today in anger or hate or jealousy or selfishness. I know that the seeds I sow I will harvest, because every action good or bad, is always followed by an equal reaction. I will plant only good seeds this day.

Og Mandino

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

Nicholas Murray

Often people attempt to live their lives backwards. They try to have more things, or more money, in order to do more of what they want so they will be happier. The way it actually works is the reverse. You must first be who you really are, then, do what you need to do in order to have what you want.

Margaret Young

Never miss a chance to keep your mouth shut.

Robert Newton Peck

Sometimes it's better to put love into hugs than to put it into words

Anon

What makes a weak man brave
And a king step off his throne in
Good times, bad times
Easy times, tough times?
It comes in an instant.
And lasts three days after forever.
That's what love is.

Don't let dream slayers keep you from moving ahead

There are times in your life when you think you can't do a certain job. Maybe it's because you failed at it once before and decided that you weren't cut out for it.

Or maybe you are being held back by other people's opinions. They are the dream slayers. In either case, this could be the time to break away from a limiting belief.

Personal advisor Jim Donovan, author of *This is Your Life*, recently told this story.

It seems that he was walking on the back lot of a circus, seeing lions and tigers in cages and other animals in pens. Then he saw a huge elephant. It was standing contentedly by a stake and tied to it by only a small rope. Donovan wondered why the elephant didn't just break away.

The attendant explained that when the elephant was very young and small, the thin rope was enough to hold him. As the elephant grew up, he still believed he could not get away.

Donovan says that, like elephants, some people go through life hanging on to the belief that they can't do something. Old, limiting beliefs are keeping them chained in place.

The Birth Of Mother's Day

In the United States, Mother's day experienced a series of false starts before eventually transitioning into the "Hallmark" holiday that we celebrate today. In 1858, Anna Reeves Jarvis held an official celebration of mothers in West Virginia. She instituted Mothers' Work Day to raise awareness about local sanitation issues. During the Civil War, she expanded the scope of Mothers' Work Day to include sanitary conditions on both sides of the battlefield.

Meanwhile Julia Ward Howe, author of the "Battle Hymn of the Republic," attempted to institute a national celebration that honored women's inclinations toward peace. In 1872, she initiated and promoted a Mother's Day for Peace to be held on June 2. The following year women in 18 cities across America joined in the celebration.. The holiday eventually phased out after Howe stopped underwriting the cost of the celebrations.

Then in 1905, Anna Reeves Jarvis passed away and her daughter, Anna Jarvis, took up her mother's torch. Anna swore on her mother's gravesite that she would realize her lifelong dream of creating a national day to honor mothers. In 1907, Anna launched her campaign by handing out white carnations to congregants at her mother's church in Grafton, West Virginia. In 1908, her mother's church acquiesced to Anna's request to hold a special Sunday service in honor of mothers - a tradition that spread the very next year to churches in 46 states. In 1909, Anna left her job and dedicated herself to a full-time letter-writing campaign, imploring politicians, clergymen and civic leaders to institute a national day for mothers.

In 1912, Jarvis' efforts met with success: Her home state of West Virginia adopted an official Mother's Day; two years later, the U.S. Congress passed a Joint Resolution, signed by President Wilson, establishing a national Mother's Day emphasizing the role of women in their families. Ever since, Mother's Day has been celebrated by Americans on the second Sunday in May.

Perhaps the country's greatest proponent of motherhood, Anna Jarvis ironically never had children of her own. Yet that didn't stop her from making the celebration of Mother's Day her lifelong mission. In fact, as the holiday took on a life of its own, Jarvis expressed frequent dismay over its growing commercialization. "I wanted it to be a day of sentiment, not profit," she is quoted as saying.



May 2009

- Traditional birthstone: emerald
- Mystical birthstone: sapphire
- Ayurvedic birthstone: agate
- Flower: white lily of the valley
- Chinese Floral Emblem: magnolia
- Sun Signs: Taurus / Gemini

Sun	Mon	Tue	Wed	Thu	Fri	Sat
					1 New Homeowners' Day Cheerios	2 Kentucky Derby Day Sibling Appre-
3 Paranormal Day Hug Your Cat Day	4 Respect for Chickens Day 4-H Birthday 1901	5 Cinco de Mayo, First American in Space	6 No Homework Day Willie May's Birthday	7 National Day of Prayer	8 Armistice Day	9 Dagwood's Birthday (Blondie)
10 Mother's Day Clean Up Your Room Day	11 Eat What You Want Day	12 Goofy's Birthday	13 National Apple Pie Day Cough Drop Day	14 National Dance Like A Chicken Day	15 National Chocolate Chip Day	16 Armed Forces Day
17 NASCAR Day	18 Send An Electronic Greeting Card Day	19 Boys Club Day	20 National Health & Fitness Day	21 National Wait Staff Day	22 National Vanilla Pudding Day	23 International Jazz Day
24 Neighbor Day	25 Memorial Day	26 National Senior Health and Fitness Day	27 Pop-Up Toaster Birthday 1918	28 National Hamburger Day	29 Paper Clip Day	30 Indianapolis 500 car race was held in 1911
31 Make My Day Day (Clint Eastwood's Birthday)						

Memorial Day, Memorial Day is not about division. It is about reconciliation; it is about coming together to honor those who gave their all.

Memorial Day was officially proclaimed on 5 May 1868 by General John Logan, national commander of the Grand Army of the Republic, in his General Order No. 11 and was first observed on 30 May 1868, when flowers were placed on the graves of Union and Confederate soldiers at Arlington National Cemetery. The first state to officially recognize the holiday was New York in 1873. By 1890 it was recognized by all of the northern states. The South refused to acknowledge the day, honoring their dead on separate days until after World War I (when the holiday changed from honoring just those who died fighting in the Civil War to honoring Americans who died fighting in any war). It is now celebrated in almost every State on the last Monday in May (passed by Congress with the National Holiday Act of 1971 (P.L. 90 - 363) to ensure a three day weekend for Federal holidays), though several southern states have an additional separate day for honoring the Confederate war dead: January 19 in Texas, April 26 in Alabama, Florida, Georgia, and Mississippi; May 10 in South Carolina; and June 3 (Jefferson Davis' birthday) in

Louisiana and Tennessee.

Traditional observance of Memorial day has diminished over the years. Many Americans nowadays have forgotten the meaning and traditions of Memorial Day. There are a few notable exceptions. Since the late 50's on the Thursday before Memorial Day, the 1,200 soldiers of the 3d U.S. Infantry place small American flags at each of the more than 260,000 gravestones at Arlington National Cemetery. They then patrol 24 hours a day during the weekend to ensure that each flag remains standing. .

For me, Abraham Lincoln's words, from another time honoring the fallen dead, established the purpose of Memorial Day best when he said, *"It is for us the living, rather, to be dedicated here to the unfinished work which they who fought here have thus far so nobly advanced. It is rather for us to be here dedicated to the great task remaining before us -- that from these honored dead we take increased devotion to that cause for which they gave the last full measure of devotion -- that we here highly resolve that these dead shall not have died in vain -- that this nation, under God, shall have a new birth of freedom -- and that government of the people, by the people, for the people, shall not perish from the earth."*