

In Touch With BOB

July 2009

"The Extra Mile is Never Extra"

Volume 3 Issue 11

Hop Bailey Co. 865-584-2004

Bob@BobEvridge.com

www.BobEvridge.com

865-660-0198

The Real Meaning of The 4th of July

It's a lot more than hot dogs and fireworks. More than a holiday or a long weekend. It is the birthday of the greatest nation on earth.

The Declaration of Independence, our birth certificate, was signed on July 2nd, 1776. It was formally announced on July 4th.

The words are the framework of America. The true source of our Liberty. But they are so much more than words. They are ideals that men and women have laid down their lives to secure for themselves and their children. The price of the freedom we declared on that day has been high but has been readily paid by so many who have gone before us. The price is still being paid today.

The 4th of July is about a nation worth fighting for. A nation worth dying for. A nation worth living for. Millions of Americans, dead and alive, have made the sacrifice of serving on behalf of that wondrous document which created our country and so clearly states: "We hold these truths to be self-evident - that all men are created equal, that they are endowed by their Creator with certain unalienable rights - that among these are life, liberty and the pursuit of happiness..."

The Declaration remains the heartbeat of America. If it's been a while since you've read it, click [here](#) and take a few moments to read the reason for all the celebration.

Bob

Buying into the 'American Dream'

Good prices, low interest, and many houses to choose from: These are good reasons to buy a home.

But they aren't the most important ones. These are: because you want one, because you need one, because you can afford one, and because you can get the home you want right now.

These reasons for buying trump all others, no question about it. But aside from want, need, and availability, a few other considerations make the timing right.

The greatest benefits of home ownership include the fact that the place is your own. You can enjoy it any way you want for as long as you want. It will reflect your personal style and interests.

Consider the long-term view. Rent money is gone forever, but a home is an investment. Part of what you pay each month is yours to keep.

You can deduct property taxes you pay as a home owner. And over time, the value of your home will increase.

* Low down payments of 3.5 percent are available through FHA.

If you haven't saved much toward a down pay-

ment, or if you are a single parent or have other qualifying circumstances, you could be eligible for a state of federal grant that would cover the down payment.

Your real estate agent is familiar with these grants and can guide you through the application process.

* Remember the \$8,000 First-Time Home Buyer Tax Credit (for anyone who hasn't owned a home in three years). The credit is equivalent to 10 percent of the purchase price of the home, but capped at \$8,000.

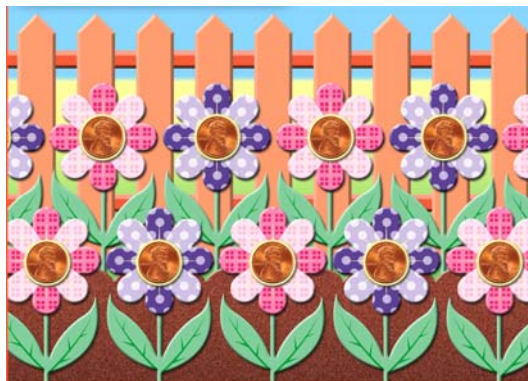
The credit applies to any home bought between January 2009 and December 1 2009.

Singles an income of \$75,000

or less to qualify, for couples, it's \$150,000 or less.

It is refundable, which means you can get it even if you don't have \$8,000 in tax liability.

Now is the time. Give me a call. Let's look around, find a great place, and make an offer on the home of your choice, and start on the way to becoming a homeowner.



Careful! Don't ruin your flat-panel TV, page 3

"Where liberty dwells, there is my country."

Benjamin Franklin

Ask the expert



Q *Owning a home has always been a dream that was out of my reach but lately my friends are telling me I should look into it. What does it take to buy a house?*

A Your friends have probably heard about the new tax credits for first-time buyers and they are giving you good advice. Right now, first time home buyers have an incredible opportunity to get a tax credit of up to \$8,000. So buying now makes good sense.

Even so, you might think that owning a home is completely out of your reach. But, here's something most people don't realize: Nearly anyone can own a home! All you really need to do is to prove you are a responsible person.

To own a home, you first have to qualify for a loan.

Lenders look at three factors to see if you are qualified for a mortgage: your credit score; your income and expenses; and your mortgage budget.

The standard, minimum credit score for conventional mortgages today is between

July is National Hot Dog Month

Fun facts about America's favorite summertime treat

Call it a dog, sausage or frankfurter, it's been around since before the 9th century BC. Homer's Odyssey refers to a man by a roaring fire waiting impatiently for his sausage to cook.

In the centuries that followed, many references to the sausage are recorded throughout history.

In the 19th century, German immigrants came here and brought their sausages and their dachshund dogs with them.

In 1867, a German butcher opened a stand in Coney Island in New York and sold 3,684 "dachshund" sausages in milk rolls.

A cartoon was drawn featuring the sausages, but the cartoonist didn't know how to spell dachshund, so he called them hot dogs. The name stuck.

A study done a few years ago indicated that Americans eat more than 16 billion hot dogs each year. They eat 150 million on the 4th of July alone.

We now know that, health wise, the hot dog has a bad reputation. It contains 14 to 16 grams of fat.

But we intend to eat them anyway, especially during the month of July. And that's OK if you don't eat too many of them on too many days.

Nutritionists at the Mayo Clinic recommend choosing a fat-free dog or one that has 2 grams of fat or less. They taste pretty good, especially with the toppings, and have only about 50 calories each,

The reduced-fat dog is their second choice. It contains 7 to 10 grams of fat and 100 to 120 calories. They are made with beef, chicken or turkey, but their taste isn't necessarily better than that of a fat-free hot dog.

If you are a vegetarian, or someone who is limiting red meat, try the meatless hot dog. They are soy based with 0 to 6 grams of fat and no cholesterol. Condiments are needed to liven up the flavor. (All hot dogs contain 200 to 400 milligrams of sodium.)



People in their 20s are still on the move

People in the U.S. just aren't moving as they did in previous years. According to new Census Bureau data, only people aged 20 to 29 moved at the same rate as they did in previous years, probably because that group was most likely to be starting a career or family. But established families, older people, and homeowners stayed put, possibly because the housing crisis made it difficult to sell their homes. About 13 percent of all Americans moved from one place to another in 2007, according to the census data. In 2008, that percentage fell to 11.9 percent. Renters were five times more likely to move in 2008 than those who owned homes.

710 and 730. You can get this kind of score after a number of years by always paying your bills on time without being late even once.

Next your income and expenses should be reasonable.

Finally, you will have to bring some money to the deal, sometimes up to 10 percent of the purchase price of the home you choose. However, with certain types of loans (such as FHA loans) you will have a much lower down payment.

You CAN own a home. Call me today to find out how it works!

Should a student work in college?

Yes. Studies show that students who work a limited number of hours actually do better in school than those who don't have a job. Fifteen hours a week is the maximum. Earning more than \$4,000 a year could put loans and grants in jeopardy.

No. Not if they will work more than 15 hours a week. An American Council on Education analysis of studies shows that those who work more are less likely to graduate in four years. Their academic performance is more likely to suffer.

Maybe you can find it 'Thar's gold in them thar hills'

No one knows where "Thar's gold ..." was first said, but in spite of its ungrammatical content, it has a certain ring.

People are still prospecting for gold, but in today's economy, they are finding it in the form of real estate bargains. Sometimes a foreclosed home in a nice neighborhood can be bought for one-third to one-tenth of its value.

The National Association of Realtors reports that nearly half of sales right now are properties that have gone back to the lenders, or they are homes sold at a bargain price by the owners in order to avoid foreclosure.

Some 401(k) investors see it as a way to eventually make up for money they lost in the stock market.

The same 'flip' stories are out there today, just as they were during the housing boom. One couple bought a foreclosed house for \$15,000 in a reasonably good neighborhood. They invested \$30,000 in updates and repairs. After that, with the help of a real estate agent, they sold it for more than \$80,000.

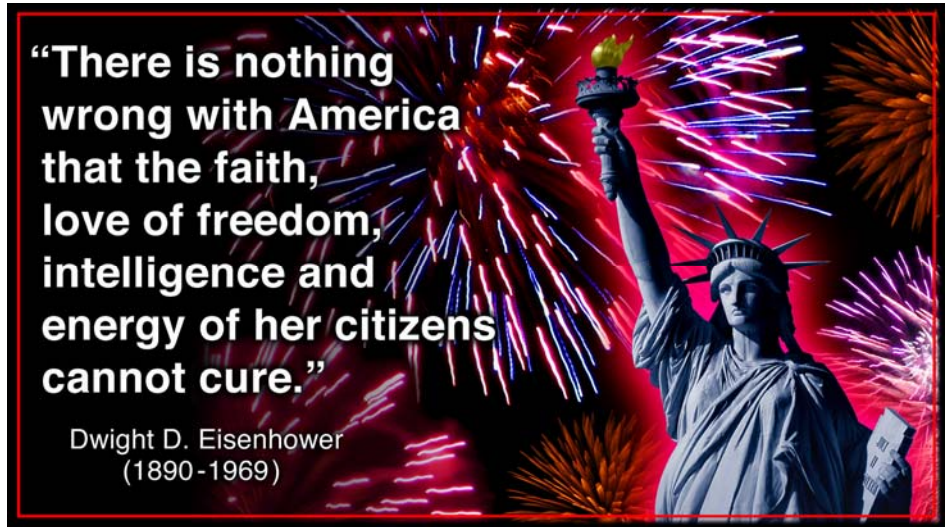
The difference today, say real estate agents, is that buyers must be prepared to hold or rent their prospective gold mines for months. In the halcyon days of the housing boom, houses in hot markets were snapped up as soon as they were listed. Not so today. In most markets, there is still a supply of unsold houses.

There may be some bright spots, though. In some cities, where the supply of unsold homes is greatest, there is a shortage of rental properties. Those who buy one or more homes, and have them repaired, should be able to make a nice profit on the rent even after paying for property taxes and upkeep.

Words of advice for owners of unoccupied houses: Protect the property from thieves and vandals. Pay a neighbor \$100 a month to park a car in the driveway and to keep an eye on the house. Install an alarm system and leave a radio on.

"There is nothing wrong with America that the faith, love of freedom, intelligence and energy of her citizens cannot cure."

Dwight D. Eisenhower
(1890-1969)



How to clean your flat-panel TV

The screen on your flat-panel television is much more sensitive than the CRT screens that came before it. Plasma, LCD and projection televisions require more care when cleaning them.

* The number one caution: Don't use regular glass cleaner. Chemicals in window cleaner can permanently fog your screen over time and could even remove its antiglare coating.

* Customer service techs at Westinghouse recommend using LCD cleaner, which can be purchased at any electronics store.

At MG Chemicals, makers of one widely used LCD cleaner, they say most cleaners are mainly water. If you don't have special cleaner on hand, use a glass of distilled water with a capful of isopropyl alcohol in it. Or use a mixture of equal parts of water and white vinegar.

Avoid cleaning products that contain ammonia, ethyl alcohol, acetone, toluene, ethyl acid or methyl chloride. These could yellow the screen.

* Whatever cleaning agent you use, never spray it directly onto the screen. Put it on a cloth instead. Spray can get inside of flat panels and damage them. It

can also run down, get into the TV circuits and short them out.

* Flat panel screens are made of plastic and scratch very easily. Some makers advise using microfiber cloths such as those recommended for cleaning laptop screens, eyeglasses or camera lenses. These are the best choices. Many cloths and tissues feel soft but are actually somewhat abrasive.

* Don't use paper towels. They can scratch the screen's surface. They can also carry a static charge which

could damage the set's electronics, according to the Geek Squad.



How to clean the screen

1. Turn the set off so you can see areas that are dusty or oily.
2. Dust the screen very gently. If there is dirt or oil remaining, dampen the cloth with a cleaning agent and wipe gently again. Never press on the screen because it can cause pixels to burn out.
3. The plastic edge of the screen can be cleaned with any multipurpose cleaner, but be careful so the cleaner doesn't contact with the screen itself.



4th of JULY quotes

My God! How little do my countrymen know what precious blessings they are in possession of, and which no other people on earth enjoy!
Thomas Jefferson

Freedom has its life in the hearts, the actions, the spirit of men and so it must be daily earned and refreshed, else like a flower cut from its life-giving roots, it will wither and die.
Dwight D. Eisenhower

This, then, is the state of the union: free and restless, growing and full of hope. So it was in the beginning. So it shall always be, while God is willing, and we are strong enough to keep the faith.
Lyndon B. Johnson

All we have of freedom, all we use or know, This our fathers bought for us long and long ago.
Rudyard Kipling, "The Old Issue," 1899

America is much more than a geographical fact. It is a political and moral fact - the first community in which men set out in principle to institutionalize freedom, responsible government, and human equality.
Adlai Stevenson

May the sun in his course visit no land more free, more happy, more lovely, than this, our own country!
Daniel Webster

It is the love of country that has lighted and that keeps glowing the holy fire of patriotism.
J. Horace McFarland

Yesterday is not ours to recover, but tomorrow is ours to win or to lose.
Lyndon B. Johnson

Those who desire to give up freedom in order to gain security will not have, nor do they deserve, either one.
Benjamin Franklin

The things that will destroy America are prosperity at any price, peace at any price, safety first instead of duty first, the love of soft living and the get rich quick theory of life.
Teddy Roosevelt

What Is An Affordable House Payment?

In talking with homebuyers the question of "How much house can I afford?" usually comes up. Even some of the major players in the mortgage lending industry have different ideas of what "affordable" means:

- U.S. Treasury: 31 percent front-end DTI (debt-to-income) ratio, and less than 55 percent back-end DTI (Back-end is monthly debts plus house payment).
- FHA (Federal Housing Administration) Old: 29 percent front-end DTI, and 41 percent back-end DTI
- FHA New: 31 percent front-end DTI, and 43 percent back-end DTI
- Fannie Mae: 36 percent benchmark back-end DTI with a maximum of 45 percent with "strong compensating factors"
- Conventional loans: 28 percent front-end ratio, and a 36 percent back-end ratio

The trouble with these guidelines is that they fail to take into account other mitigating factors. For example, a couple with four children paying their own medical insurance premiums is probably going to be able to afford less house than a young couple with no children whose employers provide health insurance.

Likewise, a family that spends \$400 per month to heat their home will have less money available for a house payment. For example, suppose a family of four is bringing in about \$6,000 per month. That's \$72,000 annually. To simplify, assume the family is debt free, except for the new home they are about to purchase. Based on a front-end DTI of 31 percent, the couple should be able to afford a monthly house payment of \$1,860. That leaves them with \$4,140 per month to cover everything else.

According to Ginnie Mae's [How Much Home Can You Afford? calculator](#), an annual gross household income of \$72,000 can afford a monthly house payment of \$2,235. This represents a 37 percent front-end DTI, which is outside most guidelines.

Before encouraging the couple to purchase a \$200,000 plus house, take a look at their current monthly budget. Assuming they were to buy a house with a \$1,860 monthly mortgage payment, here's where the rest of the money (\$4,140) would be going each month:

Income taxes (28 percent) \$1,160	Daughter's college \$1,000	Electricity (avg.) \$250
Husband's health insurance \$160	Groceries \$400	Auto insurance \$180
Auto fuel \$100	Auto license \$28	Auto repairs \$200
Charitable contributions \$100	Movies, TV, Internet \$120	Clothing & shoes \$80
Medical (un-reimbursed) \$250	Dining out \$100	Gifts \$50
Personal care \$40	Pets \$40	

Total \$4,258.00

By most standards, this family would not be considered to be living an extravagant lifestyle. Yet if they had a house payment of \$1,860, it would be seriously struggling every month to make ends meet.

What can be learned from this example is that home financing eligibility guidelines are just that – guidelines, ballpark figures to get the conversation going.

There is a huge difference between what you can qualify for and what you are comfortable in paying. This is the point where common sense must come into play in making decisions about how much house you can afford. Forget how much you qualify for.....focus instead on your total budget and what would comfortably fit in with the rest of your expenses. Start with your existing budget and projections and develop a realistically affordable house payment based on current and projected net income and monthly expenses. Every family's situation is unique. Each family needs to tailor their house payment to their budget, not to what they "qualify"

Lighthouse vacations



Tend a beacon shining through the night

The romantic notion of a lonely lighthouse keeper and his vigil may be the motivation for vacationers wanting to spend time living and "working" at a lighthouse.

One such facility is the DeTour Reef Light at the mouth of the St. Mary's River/Lake Huron. It is an active Coast Guard Light with a rotating beacon and foghorn. It is well known to ship captains and pleasure boaters who sail the upper Great Lakes.

DeTour Reef is also the only offshore light with a volunteer Lighthouse Keeper program. Vacationers pay for the pleasure of tending the lighthouse, but they have plenty of leisure time. The DeTour Reef Light can accommodate six visitors with the normal stay being Friday through late Sunday.

Only a few housekeeping chores are required, including power washing the pier and selling lighthouse memorabilia. Keepers bring their own food and prepare their own meals.

New Dungeness Lighthouse in Sequim, Washington, has been staffed 24 hours a day since 1994 by members of the New Dungeness Light Station Association. The volunteers serve one-week shifts at their own expense. Only association members can serve as keepers, but volunteers can become members and receive their newsletter.

Duties involve raising and lowering the American flag, watering lawns and supervising the check-in process. Guests get a short tour and a history of the lighthouse.

At Two Harbors Lighthouse on Lake Superior in Minnesota, visitors can raise and lower the flag, keep track of the ore boats coming in and take part in feeding the birds and the deer.

For a listing of lighthouses with various accommodations, go to www.cyberlights.com.

Vitamin C: an important factor in disease prevention

As vitamins go, none have attracted the level of attention vitamin C has. It's not a cure-all for colds as thought in the 1960s, but recent research says it has great potential for helping to prevent heart disease, stroke and cancer.

Vitamin C is a powerful antioxidant. It blocks damage to cells caused by free radicals that contribute to the development of disease. For it to function at its best, however, the National Institutes of Health say cells must be fully saturated with C. That requires about 400 milligrams a day.

The vitamin's role as a component of collagen is less well known. Collagen is a component of skin, ligaments, tendons, blood vessels and scar tissue. The C in collagen is vital for wound healing and the health of skin, bones, teeth, cartilage and all body tissues.

At the Linus Pauling Institute at Oregon State University, their analysis of nine large studies shows that people who consumed more than 700 milligrams of C a day were 25 percent less likely to develop heart disease. To get that much, you would have to take a 500 mg. supplement and eat at least two pieces of fruit each day.

Cancer experts believe that getting just 200 milligrams of C per day may protect against several cancers. They recommend getting it from food.

People who are watching their weight should get about 500 milligrams of C a day, according to the Oregon State University lab. They found links between the level of vitamin C in blood and body fat, as well as waist measurements.

The best way to get 200 to 400 milligrams of C a day is by eating 2 1/2 cups of fruits and vegetables a day.

Advice for entrepreneurs, managers

For greater success, decide what to do, what not to do

When Jim Collins makes a plan for the new year, before designating new projects, he identifies three things he wants to stop doing.

Collins, author of Good to Great, says having a not-to-do list is as important for achieving your goals as a to-do list.

First, the to-dos as recommended by Gary Bencivenga, author of Success Bullets.

* Apply the famous 80/20 rule to your work. About 20 percent of your activities are responsible for 80 percent of your success. Give those activities a high priority. Review your to-do list every day.

* Rise an hour earlier and give your highest-payoff activities your attention. Earl Nightingale claimed that if you spend this hour in study of your field, you will be an expert in five years.

* Slow down. Everything is not urgent or important. Define matters that will improve your work and life. Do those things well, though you sometimes have to ignore other things.

Your not-to-do list

1. Don't answer email in the morning. Let phone calls coming from people you don't recognize go to voice mail.

2. Don't over communicate with low-profit, high-maintenance customers. Discover which customers are responsible for your profits and which just take up your time.

3. Don't carry your to-do-list in your head. It will perpetually nag you so you won't be able to think as well on priority work.

4. Don't multitask. Doing two things at once brings a poor result for both.

5. Never agree to go to a meeting that has no clear agenda, recommends Tim Harris, author of The 4-Hour Work Week.



SPAM, the tasty, versatile, affordable treat

It's an American tradition first patented and marketed as Hormel Spiced Ham, the first canned ham. After deciding the name was pretty dull Hormel came up with a contest offering a \$100 prize to the person with the best term for the canned meat. SPAM was the winning name and the legend was born.

In 1937, advertising billed it: "The Miracle Meat." In 1940, SPAM found itself going off to battle in World War II. It was also popular on the dinner tables of the home front because, unlike beef, it was not rationed.

Because it's canned, it requires no refrigeration. You can serve it as an appetizer, a breakfast side or a main course. Remember the old jingle heralding the George Burns and Gracie Allen radio show:

SPAM, SPAM, SPAM, SPAM.

Hormel's miracle meat in a can
Tastes fine, saves time!

It has a following. Each year, SPAM cooking contests are staged at state fairs across the country. In 1982, Fargo, N.D., became the location of a SPAM Museum and annual festival.

Some view it as a delicacy, a sandwich meat, a perfect partner for eggs or as a less-expense meat.

SPAM-on croquets

1 14-ounce can of SPAM

1 can of French's onion pieces

3 eggs, thoroughly whisked

1 teaspoon of pepper

Several dashes of Louisiana hot sauce (optional)

Roll the canned meat, about one-half inch thick, onto a cutting board. Sprinkle with pepper. Cut the SPAM into pieces or use small cookie cutters to create attractive morsels.

Whisk the eggs in a bowl and set aside. Roll the onion pieces into small bits, place in a second bowl and add hot sauce and pepper to taste.

Dip the morsels first into the egg and then the onion. Fry, deep fry, or bake until crisp.

The tops of the croquets can be garnished with pimentos, capers, olive bits or caviar.

New Lincoln pennies selling for more than one cent

The U.S. mint plans four new penny designs to be produced this year.

The first 2009 Lincoln penny was introduced on Feb. 12, Lincoln's birthday. The "head" side of the coin is not changed. The "tail" shows a log cabin to represent Lincoln's Hodgenville, Ky., birthplace.

The other three celebrate the 100th anniversary of the Lincoln penny's introduction. They are scheduled to be released at three-month intervals and will have representations of his early years in Indiana, his career in Illinois, and his presidential term in Washington.



The Mint produced 634.8 million of the first coins, but most barely made it into circulation by the month of May because banks hadn't ordered them.

The Mint also produced a specially wrapped, two-roll set of the circulating log-cabin pennies. They were priced at \$8.95 plus \$4.95 for shipping and handling, but the 96,000 sets sold out immediately. Some were sold on eBay for as much as \$50 a set.

Prices will come down as the new pennies make their way into the economy. Before long, Americans will be seeing the new pennies in their change at grocery stores.

Every Day, Tell at least one person something you like, admire, or appreciate about them

By Dr. Richard Carlson

How often do you remember (or take the time), to tell people how much you like, admire, or appreciate them? For many people, it's not often enough. In fact, when I ask people how often they receive heartfelt compliments from other, I hear answers like "I can't remember the last time I received a compliment," "Hardly ever," and, sadly, "I never receive them."

There are several reasons why we don't vocally let others know about our posi-

tive feelings toward them. I've heard excuses like, "They don't need to hear me say that – they already know", and "I do admire her, but I'm too embarrassed to say anything." But when you ask the would-be recipient if he or she enjoys being given genuine compliments and positive feed-back, the answer nine time out of ten is, "I love it." Whether your reason for not giving compliments on a regular basis is not knowing what to say, embarrassment, feeling that other people already know their strengths and don't need to be told, or simply not being in the habit of doing it, it's time for a change.

Telling someone something that you like, admire, or appreciate about them is a "random act of kindness." It takes almost no effort (once you get used to it), yet it pays enormous dividends. Many people spend their entire lifetimes wishing that other people would acknowledge them. They feel this especially about their parents, spouses, children, and friends. But even compliments from strangers feel good if they are genuine. Letting someone you know how you feel about them also feels good to the person offering the compliment. It's a gesture of loving-kindness. It means that your thoughts are geared toward what's right with someone. And when your thoughts are geared in a positive direction, your feelings are peaceful.

The other day I was in the grocery store and witnessed an incredible display of patience. The checkout clerk had just been chewed out by an angry customer, clearly without good cause. Rather than be reactive, the clerk diffused the anger by remaining calm.

When it was time for me to pay for my groceries I said to her, "I'm so impressed at the way you handled that customer."

She looked me right in the eye and said, "Thank you, sir. Do you know you are the first person ever to give me a compliment in this store?"

It took less than two seconds to let her know, yet it was the highlight of her day, and of mine.

So, the next time you see or experience good service from someone...be the first to ever complement them. Such random acts of kinds can only make the world a better place for all of us.

The Signers....They Set The Standard For The Price of Freedom

Have you ever wondered what happened to the 56 men who signed the Declaration of Independence?

Five signers were captured by the British as traitors, and tortured before they died. Twelve had their homes ransacked and burned. Two lost their sons serving in the Revolutionary Army; another had two sons captured. Nine of the 56 fought and died from wounds or hardships of the Revolutionary War. They signed and they pledged their lives, their fortunes, and their sacred honor.

What kind of men were they?

Twenty-four were lawyers and jurists. Eleven were merchants, nine were farmers and large plantation owners; men of means, well educated. But they signed the Declaration of Independence knowing full well that the penalty would be death if they were captured. Carter Braxton of Virginia, a wealthy planter and trader, saw his ships swept from the seas by the British Navy. He sold his home and properties to pay his debts, and died in rags.

Thomas McKeam was so hounded by the British that he was forced to move his family almost constantly. He served in the Congress without pay, and his family was kept in hiding. His possessions were taken from him, and poverty was his reward.

Vandals or soldiers looted the properties of Dillery, Hall, Clymer, Walton, Gwinnett, Heyward, Rutledge, and Middleton. At the battle of Yorktown, Thomas Nelson Jr, noted that the British General Cornwallis had taken over the Nelson home for his headquarters. He quietly urged General George Washington to open fire. The home was destroyed, and Nelson died bankrupt.

Francis Lewis had his home and properties destroyed. The enemy jailed his wife, and she died within a few months. John Hart was driven from his wife's bedside as she was dying. Their 13 children fled for their lives. His fields and his gristmill were laid to waste. For more than a year he lived in forests and caves, returning home to find his wife dead and his children vanished. A few weeks later he died from exhaustion and a broken heart. Norris and Livingston suffered similar fates.

Such were the stories and sacrifices of the American Revolution. These were not wild-eyed, rabble-rousing ruffians. They were soft-spoken men of means and education. They had security, but they valued liberty more. Standing tall, straight, and unwavering, they pledged: "For the support of this declaration, with firm reliance on the protection of the divine providence, we mutually pledge to each other, our lives, our fortunes, and our sacred honor."

They gave you and me a free and independent America. The history books never told you a lot about what happened in the Revolutionary War. We didn't fight just the British. We were British subjects at that time and we fought our own government!

Some of us take these liberties so much for granted, but we shouldn't.

So, take a few minutes while enjoying your 4th of July holiday and silently thank these patriots. It's not much to ask for the price they paid.

Remember: Freedom is never free!

July is National Picnic Month

Break out the cooler and the paper dishes. It's National Picnic Month. It's also National Hot Dog Month, National Recreation and Parks Month and National Ice Cream Month. What better time could there be to pack up your family and friends and head out to have dinner on the grass?

A few cautions are in order. To avoid food poisoning, have very clean hands when you are making the potato salad. Be sure to keep that and other cold foods in a cooler until you are ready to eat.

If you are taking hot foods, make sure they are hot at the start and kept hot until you eat them. If they stand out and become less-than hot for a couple of hours, throw them away.

*I watched the flag pass by one day.
It fluttered in the breeze.
A young Marine saluted it,
And then he stood at ease.*

*I looked at him in uniform;
so young, so tall, so proud.
With hair cut square and eyes alert,
he'd stand out in any crowd.*

*I thought how many men like him
had fallen through the years.
How many died on foreign soil;
how many mothers' tears?*

*How many pilots' planes shot down?
How many died at sea?
How many foxholes were sol-
diers' graves?
No, freedom isn't free.*

*I heard the sound of Taps one night,
when everything was still.
I listened to the bugler play
And felt a sudden chill.*

*I wondered just how many times
That Taps had meant 'Amen.'
When a flag had draped a coffin
of a brother or a friend.*

*I thought of all the children,
of the mothers and the wives,
of fathers, sons and husbands*

With interrupted lives.

*I thought about a graveyard
At the bottom of the sea.
Of unmarked graves in Arlington .
No, freedom isn't free.*

*Enjoy Your Freedom and
God Bless Our Troops.*

Financial planning tools

Planning for your financial future is never easy. And today's economy adds even more uncertainty.


There's always help available with financial planning. Not everyone can afford or wants a financial planner. But that doesn't mean you shouldn't learn more about financial planning.

At FINRA (www.finra.org), you'll find a bevy of tools and calculators. For example, you can check the background of investment advisors. Or, quiz yourself on your investment knowledge. There are also retirement, loan and college savings calculators.

The knowledge you gain can help you work more efficiently with a financial planner.

July 2009

- Traditional birthstone: ruby
- Ayurvedic birthstone: ruby
- Chinese Floral Emblem: lotus
- Mystical birthstone: ruby
- Flower: pink larkspur
- Sun Signs: Cancer / Leo

Sun	Mon	Tue	Wed	Thu	Fri	Sat
			1 Zip Code Birthday (1963) Popeye's Birthday	2 Halfway Point of 2009	3 Color TV Birthday (1928) American Redneck Day	4 
5 Graham Cracker Day	6 First Talking Motion Picture (premiered in NY 1928)	7 Chocolate Day (introduced into Europe in 1550.)	8 Liberty Bell Cracks (Cracked at funeral of John Marshall in 1835)	9 National POW/MIA Recognition Day	10 National Pina Colada Day	11 Marine Corps Creation Day 1798
12 National Pecan Pie Day	13 National French Fries Day	14 Bastille Day, France Tape Measure Birthday 1868	15 Winnie-the-Pooh Day	16 International Juggling Day	17 Wrong Way Corrigan Day Disneyland Opens (In 1955)	18 National Hot Dog Day Tony the Tiger's Birthday 1952
19 Nat'l Ice Cream Day 	20 Moon Day (Armstrong and Aldrin land on moon in 1969)	21 National Junk Food Day	22 Fruit Loops Birthday 1963	23 Gorgeous Grandma Day	24 Amelia Earhart Day Tell An Old Joke Day	25 National Hot Fudge Sundae Day / Act Like a Caveman Day
26 Bert's Birthday (Sesame Street) U.S. Postal Service BD 1775.	27 Hamburger Day	28 Accountant's Day	29 Cadillac - General Motors Anniversary 1909	30 Father In Law Day National Cheesecake Day	31 Harry Potter's Birthday	

In 1909, Only 100 years ago:

The average life expectancy was 47 years.
 Only 8 percent of the homes had a telephone.
 The maximum speed limit in most cities was 10 mph.
 The average wage in 1909 was 22 cents per hour.
 An accountant could expect to earn \$2000 per year
 A veterinarian made between \$1,500 and \$4,000 per year
 More than 95 percent of all births took place at *HOME* .
 Sugar was four cents a pound. Coffee was fifteen.
 Most women only washed their hair once a month,
 And used Borax or egg yolks for shampoo.
 Pneumonia, Influenza, Tuberculosis, Diarrhea,
 Heart disease, and Stroke were the 5 main causes of death
 The American flag had 45 stars.
 There was no Mother's Day or Father's Day.
 Only 6% of Americans had graduated from high school.
 There were 230 reported murders in the ENTIRE U.S.A.

Only 14 percent of the homes had a bathtub.
 There were only 8,000 cars and only 144 miles Of paved roads.
 The tallest structure in the world was the Eiffel Tower!
 The average worker made between \$200 and \$400 per year .
 A dentist earned \$2,500 per year
 A mechanical engineer earned about \$5,000 per year.
 90% of all doctors had NO COLLEGE EDUCATION! '
 Eggs were fourteen cents a dozen.
 Canada passed a law that prohibited poor people from
 Entering into their country for any reason
 Crossword puzzles and canned beer hadn't been invented yet.
 The population of Las Vegas , Nevada, was only 30!!!
 Two out of every 10 adults couldn't read or write.
 18% of households had at least One full-time servant
 Marijuana, heroin, and morphine were all available over
 The counter at the local drugstores. Back then pharmacists
 said, '*Heroin clears the complexion, gives buoyancy to the mind,
 regulates the intestines, and is, a perfect guardian of health*'

Amazing what can happen in 100 years! I can't wait for the next 100... Can you?