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In Touch With BOB

"The Extra Mile is Never Extra"

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JUST IN: IRS REPORTS 1.4 Million Take First Timer Tax Credit. Data show over 400,000 additional home sales created

Cellular, Roller and Roman Shades Draperies page 3

The stimulus bill passed in February provides first-time home buyers a tax credit equal to 10 percent of the home's purchase price or up to \$8,000, whichever is less, when they file their taxes. That program is set to expire November 30th. As it gets closer to that date some consumers trying to come up with the necessary funds may be fearful that time will run out, dashing their dreams of owning their home. With recent improvements in the housing market, declining inventory and other positive metrics, Congress should see the long term value in extending the Tax Credit.

"Turning around the housing market is the key to turning around the economy," said U.S. Sen. Christopher Dodd, D-Conn. "Given the current economic climate, we should, at a minimum, extend the first-time home buyer tax credit. Frankly, I think we may need to go further, which is why I'm supporting a bill introduced by Senator Isakson that would extend the program through the end of next year, increase the tax credit to \$15,000, and expand the program to include more American home buyers."

Do I Hear \$15,000?..... Raising The Ante

[The Home Buyer Tax Credit Act of 2009](#), introduced by Sen. Johnny Isakson (R-Ga.), would raise the tax break from \$8,000 to \$15,000, or 10 percent of the home's purchase price, whichever is lower; remove income restrictions - the current credit is available only to households making \$75,000 or less - and extend it to all home purchasers, not just first-timers.

Bankers say that increasing the first-time buyer program would go a long way toward stimulating home sales and, in turn, the economy. Jay Brinkmann, the chief economist at the Mortgage Bankers Association, estimates that **just upping the tax credit to \$15,000 would lead to an additional 400,000 home sales.**

I am Not Buying, What's In It For Me?

This is not only good for first-time buyers but possibly all homeowners.

- 1) As first timers move into the market it takes pressure off the resale inventory. To the extent that existing homeowners who want to move up probably have to sell their existing home, this new policy can have a dramatic impact. **Recently up to 40% of all home sales have involved first time buyers.**
- 2) See all those foreclosures in your town or subdivision? They are weighing down the value of your home even if you can't see it happening. First-Timers generally buy at the low end of the market and will absorb these abandoned homes.
- 3) Studies have shown that first-time buyers have a significant impact on the local economy and contribute in other socially positive ways.
- 4) A thriving resale market helps maintain home prices as they recover from the recent downfall.

Stay Tuned —More to Come!

Yea! It's Here! October! My favorite time of the year. The heat of the summer is leaving. The smell of fall is in the air. Soon, short sleeves and shorts will give way to jackets and sweaters.

October also brings us new TV shows, football, basketball warming up in the wings, changing colors in the leaves, flowerbeds to be planted for spring and lawns to prepare for winter (see page 3).

Just as things are continually changing in the world and in the way we do things so is the world of real estate. I have been saying for months that now was a good time to buy or sell. Guess what? It still is. However, there is a deadline looming on the horizon. The \$8000 tax credit expires November 30! We don't know what is going to happen (see article to the left) but if I were buying or selling I wouldn't wait for the unknown. In addition, as of today, mortgage rates are lower than they have been for the last 4 months!

If you are ready to act on the changes and dreams in your life...give me a call. I'd love to help.

Bob

The wisdom of Buddha

The secret of health for both mind and body is not to mourn for the past, not to worry about the future, or not to anticipate troubles, but to live in the present moment wisely and earnestly.

All things appear and disappear because of the concurrence of causes and conditions. Nothing ever exists entirely alone. Everything is in relation to everything else.



Ask the expert



Q. I want to buy a house but I hear I need to raise my credit score. Do I have to get a better paying job or what?

A. Many people don't know that your credit score has

nothing to do with income. A person making minimum wage could have a credit score equal to another making \$100,000 a year! The credit score tells lenders only one thing: How likely you are to pay back the loan. These days, a credit score of 720 to 750 is usually considered a good starting point for a home loan. However, FHA loans may be more lenient. So, assuming you are looking at homes you can afford, you don't need to raise your income. Instead, you need to establish a history of paying your bills. Here is a One-Year plan for better credit:

1. Go to annualcreditreport.com and look over your free annual report from each of the three credit reporting agencies. Correct errors.
2. Pay your bills on time. You must never be late even once.
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

Swiss steak: Enjoy its rich taste

If you are looking for the origins of Swiss steak, don't look toward Switzerland. Rather, seek out traditions of the Amish and a food culture passed down from their first settlements in the eastern counties of Pennsylvania. Then look to farm communities across the United States.

This rich meat dish, with a thick rue and fresh vegetables, is traditionally prepared in a heavy iron skillet, but it's also great when left to simmer all day in a crock pot.

Preparation of the meat is key to tenderness. In choosing cubed steaks, forget any with large sections of white bands running through the meat, this is a sign of sinew, which causes a stringiness in the cooked meat.

Even better, select a large piece of lean round steak and cut it into smaller pieces. Pound on both sides with a meat hammer to assure its tenderness.

Cooking Swiss steak in skillet or crock pot

- 4 cubed steaks or one pound of lean round steak cut into four
- 1 cup coarsely sliced onions
- 1 cup sliced carrots
- 1 cup sliced celery
- 1 can diced tomatoes
- 1/2 cup ketchup
- 1/2 teaspoon sugar
- 1/2 packet of dry au jus mix
- 1/4 cup water
- Salt and pepper to taste
- Flour for meat coating



Tenderize round steak with a meat hammer. Salt and pepper the steaks and dredge them with flour for coating. Braise on high in a large skillet with vegetable oil.

Add sugar, au jus mix and ketchup. Stir thoroughly with a small amount of water. Put in a large iron skillet or crock pot.

Add the vegetables. In an iron skillet, cover and simmer over a low heat for 30 to 45 minutes.

In a crock pot, cook on high for 30 minutes, then reduce to low and simmer until served.

Serve on plates or in bowls, adding ample gravy. Sopping up gravy with bread is a time-tested tradition.

- 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.



Decorating For Fall

It's Fun to Build a Scarecrow: Here's How.....

It's too late to celebrate Build a Scarecrow Day. That was July 5th, but it was for gardeners and farmers. That was also Workaholic's Day, so building a scarecrow gave those folks a break.

Your fall scarecrow will be more festive. You can dress it in whatever outfit you like from formal on down, because it doesn't have to scare birds away. It can stand, sit, or lean, and it will be part of your Halloween and Thanksgiving decor.

- Decide if your work of art will be stuck into the ground or tied to a fence, drainpipe or whatever. If it goes into the ground, the main pole will be longer.
- Cut a 10-foot stake or piece of bamboo into two pieces, one 6-foot piece (shorter if it won't go into the ground) and the other 3 or 4 feet long.



- Place the smaller section across the 6-foot piece about 1 foot down from the top. Secure with wire or twine.
- Put a shirt on the crosspiece and but-

ton it. Stuff it loosely with hay, dry leaves or rags.

- Secure the stuffed gloves to the ends of the arms with a rubber band.
- Some people tie another small section onto the long stake to make a waist for the pants. Others just tuck in the stuffed shirt and secure the pants to the main stake with rope or twine.
- Pull one leg of a pair of trousers onto the stake. The other leg hangs freely. (You could bend it at the "knee" to rest on a bale of hay or planter.) Stuff the pants with the same material as the shirt.
- Make a head for your scarecrow by stuffing a pillowcase and using marker pens to make the face or gluing on buttons for the eyes. Make the mouth from yarn.
- Tie the opening onto the stake with a rope. Add a hat for more interest.

Winterize Now for a Cozy December



Here's how to stay warm this winter and save on heating and repair costs.

Outside:

- Clean the gutters so ice dams don't form and cause damage.
- Replace cracked caulk around roof vents and around the chimney.
- Install a chimney cap to keep critters and objects from dropping in. A cap will keep rainwater from dripping down into the fireplace.

- Put door sweeps on those that don't connect with the threshold.
- Use caulk around windows and doors as needed or masonry sealer on brick.
- Rake away debris and weeds from the foundation and seal any cracks.
- Install a plastic cover on the crawlspace access door and seal some of the vents.
- **In the garage:**
- Clear enough space to put your car inside on very cold nights.

- Check your snow-blower and generator to be sure that they run.
- Buy a new snow shovel if you need one and have a bag of ice-melt on hand.

In the crawlspace:

- Wrap exposed pipes with pre-molded foam rubber sleeves or fiberglass insulation.

- If pipe freezing is a significant problem for you, wrap the pipes with electrical heating tape.
- Be sure it is activated in cold weather.
- Check heat ducts for air leaks, whether they are in the crawlspace, attic or basement, so all the heat goes through the vents.
- Fix any breaks or gaps with metal-backed tape.

In the attic:

- If you can see the ceiling joists, add insulation. Don't use paper-backed, which can cause moisture problems, say experts at MSN Real Estate.

In the house:

- Get the furnace checked and the central air conditioning unit winterized at the same time.
- Be sure the fireplace damper isn't open unless you make a fire.
- Install socket sealers over unused electrical outlets on outside walls, and reverse ceiling fans so they push warm air forward and force it to circulate.



On Halloween kids can have fun, stay safe

For children, Halloween may be the second biggest holiday of the year, right after Christmas.

Make sure it is safe and fun with these rules:

Prepare dinner before trick or treating. Otherwise, kids will dig into their candy before you can examine it.

Make sure kids are warm enough.

Other cautions:

* Costumes should be flame-retardant. They should not drag on the ground. Costumes should have reflective materials or tape on them so people can see children in the dark.



* Encourage children to paint their faces rather than wear a mask, which could interfere with their vision.

* They should visit only the homes of people they know, and only if the homes have porch lights on.

* Accompany young children. If they go with an older sibling, make sure he or she knows which houses to visit. Let them carry your cell phone so they can call you if there is any trouble.

* Kids going out alone should have a scheduled time to be home and a watch they can read in the dark.

* Trick-or-treaters should be told to walk, not run, and stay on sidewalks. They should cross streets at corners and obey traffic signals.

Get rid of the fallen leaves with these tactics

* Mow and mulch. If leaves aren't too deep, mowing with a mulching lawn mower blade is a good choice. After you chop them up, it's OK to leave them on the grass. Mulched leaves are good for grass, says Michigan State University.

Deeper leaves in an area can be mulched by going over them a few times. You have to spread the mulch with a rake so it's not too deep.

* Use a leaf blower. It will work very well on smaller lawns. For big yards, carry- or backpack-types are best used for blowing leaves out of flower beds and from around bushes.

* If you like to work the leaves and have a big yard, you could get a 6-horsepower DR Power Equipment walk-behind leaf and lawn vacuum. Check one out at www.drpower.com.

* Many leaf catchers can be attached to riding lawn mowers.

* Rake your leaves. Occupational therapists recommend

Duncan yo-yos: Celebrating 80 Years

A yo-yo can be fun, can be dangerous

The yo-yo has changed dramatically since 1920 when the first yo-yo shop opened in California. Over time, technology has brought it far away from wooden yo-yos with their simple white strings.



In 1929, Donald Duncan bought the company and geared up to manufacture and sell yo-yos nationwide. He traveled the country giving demonstrations.

By 1965, Flambeau, Inc. of Baraboo, Wisconsin, had bought out Duncan. Today, it still makes Duncan yo-yos.

To celebrate the 80th anniversary of the Duncan, Flambeau has hired yo-yo professionals to give demonstrations throughout the country.

Most Duncans sell for \$20 or less, but the pros use special models. Duncan's Hayabusa and Freehand Mg models cost \$495. They are made of magnesium.

Yo-yoers ("stringers") regularly submit drawings and prototypes of their models, says The Wall Street Journal.

The strings offered at yoyoguy.com come in dozens of configurations and can be bought for \$1 to \$104 each.

The sport has been revolutionized by industrial plastic yo-yos and yo-yos made of various kinds of metal. They feature ball bearings that make them spin so fast that tricks are possible that couldn't even be visualized a few years back.

Doing those fast tricks can be pretty dangerous. Some hardcore players are proud to show their bandaged brows, and other injuries on the Internet.

At last year's World Yo-Yo Competition, one player was carried off on a stretcher. His knee was dislocated when struck by his own lightning-fast device.

If you're skillful, yo-yos are great fun now that so many tricks can be done. But be careful or you could end up with a black eye or worse.

warming up and stretching before starting and taking shorter strokes so you don't reach as far. The American Academy of Orthopedic Surgeons suggests wearing gloves to prevent blisters and bending at the knees rather than the waist.

Avoid twisting motions while raking, which could injure your back, and take extra care when leaves are wet or slippery. Don't do too much at one time.

To bag leaves, rake the stack onto an old sheet or a tarp, then dump the stack into a leaf bag.



Healthy eating is better could cost less

Nutritionists are delighted because Americans are spending more time in the kitchen. They are eating fewer high-fat fast foods and buying fewer high-salt, prepared and processed foods in the supermarket.

The biggest crossroad between healthy eating and food cost comes in the supermarket. Once there, people want to eat well but spend less.

Fresh fruit and vegetables are part of the plan. Some cost more than you would like, but produce is a healthy bargain if it is all consumed. An estimated 40 percent to 50 percent of harvested food is wasted.

Americans tend to plan meals around meats, according to Environmental Nutrition. Though meat is expensive and high in saturated fat, you can eat less-expensive cuts and get the same nutritional value. Eat small portions (the size of a pack of playing cards is advised) and freeze the rest. Make dishes like spaghetti without any meat.

Eat whole grains and feel stronger. A whole-grain sandwich with lunch keeps you satisfied for a long time. A box of regular oatmeal contains 20 servings (microwave half a cup with an equal amount of water for 75 seconds). It's a low-cost and high-energy breakfast. To save more on food costs:

- * Pack a lunch and take it to work.
- * Shop less often and take a list.
- * Buy more store brands.

A fresh look at history

We learn from our mistakes, and that's why it's important to understand history. History is also fascinating in its own right.

At Footnote, (www.footnote.com) you can browse through historical documents, search for a name, date or event. Or, browse through documents by time period.

One feature of the site is Footnote Pages. These contain information on a specific person or thing including vital information a timeline so you can see how a person fits into history.

Genealogists will find census reports and military registers.

You'll find a lot of free content. However, certain premium content requires a membership.

Fire Prevention Week , October 4-10 focuses on preventing burns

Hot foods are common causes of burns in children, according to the National Fire Protection Association, and adults are not exempt.

* Keep hot foods and liquids away from counter edges. Know where kids are before you carry a hot dish to the table.

* Keep pan handles pointed away from the floor to avoid spilling their hot contents on someone.

Scalds from hot bath water can cause burns or even death in a small child. Remember that children and older adults burn more easily.

* Set the water heater thermostat at 120 degrees rather than higher.

* Always test the water temperature with your wrist, elbow or back of your hand before bathing a child. Don't depend on a tub's water temperature indicator. Keep water at 100 degrees.

Cooking is the leading cause of kitchen fires, often because a person leaves the room while food is being fried, grilled or broiled.

* Turn fast-cooking foods off when answering the door or telephone and when you have to go to another room for a time.

* When simmering, boiling, baking or roasting food, check it regularly. Don't leave the house. Set a timer.

Smoke alarms can be life savers ... if they are working.

* Install one outside of each sleeping area. If you can, connect all alarms so they will go off at the same time. Test smoke alarms once a month and replace them every 10 years.

* Design a fire escape plan that has at least two ways out of every room. Practice the plan with your family.

* When the smoke alarm sounds, get out of the house and stay out.

The heat is on!

* Use a fireplace screen to keep sparks inside. Have the chimney cleaned and the central heating system inspected.

* Turn portable space heaters off when you will go to bed or spend time in another room. Be sure there are no curtains, paper, furniture or other combustibles within three feet of the heater.

What is Home?

A roof to keep out the rain. Four walls to keep out the wind. Floors to keep out the cold. Yes, but home is more than that. It is the laugh of a baby, the song of a mother, the strength of a father. Warmth of living hearts, light from happy eyes, kindness, loyalty, comradeship. Home is first school and first church for young ones, where they learn what is right, what is good and what is kind. Where they go for comfort when they are hurt or sick. Where joy is shared and sorrow eased. Where fathers and mothers are respected and loved. Where children are wanted. Where the simplest food is good enough for kings because it is earned. Where money is not so important as loving-kindness. Where even the teakettle sings from happiness. That is home. God bless it.

Ernestine Schumann-Heink

You know you're in trouble when ...

Your accountant's letter of resignation is postmarked Zurich.

A black cat crosses your path and drops dead.

Your secretary tells you the FBI is on line 1, the DA is on line 2, and CBS is on line 3.

You see your stockbroker hitchhiking out of town.

They pay your wages out of petty cash.

The "simple instructions enclosed" aren't there.

The pest control guy crawls under your house and never comes out.

The candles on your birthday cake set off the smoke alarm.



The psychology of happiness

Psychologist Dr. Martin Seligman officially founded the field of “positive psychology” movement in 1996. Those familiar with psychology know that many of the traditional approaches focus on “*what went wrong*” (for example, negative childhood experiences). In a much-quoted 1999 speech, Seligman commented that “*psychology was half-baked, literally halfbaked. We had baked the part about mental illness; we had baked the part about repair of damage...The other side’s unbaked, the side of strength, the side of what we’re good at.*” Positive psychology researchers, worldwide, have been working on uncovering what aspects of life or actions result in true, lasting happiness. Here are some tried-and-true happiness tips for you and your family:

Focus on Family & Friends

Psychologist and happiness guru Dr. Tal Ben-Shahar, consistently cites “*interpersonal relationships*” as the number one predictor of well-being. According to Dr. Ben-Shahar, people who have strong, intimate connections with their spouses, family or friends, demonstrate higher degrees of happiness.

Analyze the Happiest Period of Your Life

When in your life did you really flourish? What were you doing then that made you feel so fulfilled? If you can identify that time, perhaps you can recreate some of the activities that you had forgotten you enjoyed. For example, if you used to love to dance but stopped find some way to get back into it through a class or a dance club.

Get Active

A 2007 study out of Duke University, published in the *Journal of Psychosomatic Medicine*, found that over 16 weeks, regular exercise was as effective in relieving symptoms of major depressive disorder as the prescription antidepressant Zoloft. The researchers hypothesized that it was probably increased levels of feel-good endorphins and serotonin that accounted for the “happiness” effect of exercise.

Spend Money on Others

Though our society is more affluent than we were decades ago (at least we were more affluent until recently!), overall happiness ratings haven’t increased with that affluence. According to some research, we were actually happier before, when we had less money and “stuff.” A study published in the March 2008 edition of *Science* reported that when college students spent money on buying a gift for someone else or on a charitable donation they experienced far more happiness and satisfaction than if they bought themselves something with that money. The best part: the “happiness boost” from giving was the same, no matter how much money was spent on the other person or charity.

Accept Life as a “Roller Coaster”

This might be the most surprising of these points, as your first reaction may be one of disappointment. Wouldn’t it be nice if at some point, life could just be smooth, easy and steadily happy? This tip, too, comes from Dr. Ben-Shahar, who has said in one interview, “*optimistic people have ups and downs like everyone else.*” He went on to say, “*the difference is that happy people realize that if they’re sad,*

they’ll get over it. There’s a misconception that being happy means being on a high and having positive moods all the time. That’s not what happiness is. If you’re happy, you have a life—overall—that you find both meaningful and pleasurable.” Once, when I asked a psychologist about his best piece of advice for his clients, he said just that. “People would be so much better off, if they just accepted that every now then, with almost regular precision, life is going to hit you with a challenge,” he told me. “It’s the people who whine and cry about it, and resist and resent the turn of events, that have the toughest time and take the longest to recover.”

Embrace those curve balls that life throws you—they always contain a gift

About Revocable Living Trusts

You create a revocable living trust while you're alive and you can cancel it at any time. Generally, you are both the trustee and the beneficiary, so you keep control of the trust's assets.

With a revocable living trust, you distribute assets to yourself while you're alive. At your death, a "successor trustee" distributes the assets in the trust according to your instructions.

The Upside

It lets your estate avoid probate. Upon death, assets held in the revocable trust bypass probate. A successor trustee, who you named earlier, takes over without court oversight.

It lets you avoid "ancillary" probate in another state. If you move your property into a revocable trust your heirs will be spared the additional probate hassles that owning property in another state can bring.

It protects you in the event you become incapacitated. If you ever reach the point where you're unable to manage your own affairs, a successor trustee named by you will step in.

The Downside

It offers no tax benefits. Shifting assets into a revocable trust won't save income or estate taxes. You still need to implement appropriate tax-reduction strategies.

It lacks asset protection. A revocable trust does not put assets beyond the reach of creditors. Assets are treated as if they belong to you. If protection is important to you, vulnerable assets might be better off held in a different arrangement.

It requires some administrative work. After creating a revocable trust, you must take the time to retitle assets from individual ownership to the trust. Assets not formally held in the trust still have to go through probate and won't be under the management of a successor trustee in case of incapacity.

It may be preferable to getting a guardianship for an aging or disabled relative, which is a public and time-consuming process. With a revocable trust, family members don't need to go to court to request a guardianship because the backup trustee simply takes over.

Weigh the advantages and disadvantages before deciding whether a revocable trust is right for you. **Then consult a trusted legal professional adviser.** Laws are constantly changing and may differ from state to state.



Quotes

I studied the lives of great men and famous women, and I found that the men and women who got to the top were those who did the jobs they had in hand with everything they had of energy and enthusiasm and hard work.

Harry S. Truman

When you get right down to the root of the meaning of the word "succeed," you find that it simply means to follow through.

F.W. Nichol

Develop an attitude of gratitude and give thanks for everything that happens to you, knowing that every step forward is a step toward achieving something bigger and better than your current situation.

Brian Tracy

There is no way around it. You absolutely must have fun. Without fun, there is no enthusiasm. Without enthusiasm, there is no energy. Without energy, there are only shades of gray.

Doug Hall

Life is simple. You do some stuff. Most fails. Some works. You do more of what works. If it works big, others quickly copy it. Then you do something else. The trick is the doing something else.

Tom Peters

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

Lyndon B. Johnson

Good manners will often take people where neither money nor education will take them.

Fanny Jackson Coppin

People who are unable to motivate themselves must be content with mediocrity, no matter how impressive their other talents.

Andrew Carnegie

There are two types of people: Those who come into a room and say, "Well, here I am!" and those who come in and say "Ah, there you are."

Frederick L. Collins.

Love doesn't make the world go round. Love is what makes the ride worthwhile.

Franklin P. Jones

More Fiber = Better Health

If you need fiber but don't like broccoli, and black beans make you look the other way, you can skip them. There's a big list of other foods to choose from.

Fiber helps to move food through your digestive system. On the way, it can improve your cholesterol numbers and lower your blood sugar. It also does things you don't regularly talk about such as reducing the risk of constipation, hemorrhoids and diverticulosis.

Most Americans get only 15 grams of fiber a day instead of the 19 recommended for women and 38 for men. If you're 51 or over, it's 21 grams for women and 30 grams for men.

* Fruits and nuts provide a gram or two per serving, but the Mayo Clinic says pears, apples, raspberries, bananas and oranges have 3 to 5 grams.

* Among vegetables, you will get 4 to 5 grams from just a half cup of green beans, squash, baked beans or sweet potatoes.

* Some common cereals are good choices. Two shredded wheat biscuits, for example, have 5.5 grams, and a cup of Post Raisin Bran has 7.1 grams.

* If you really want to catch up on your fiber intake, some products are designed to do just that:

Kellogg's All-Bran Buds, 1/3 cup, 12.9 grams

General Mills Fiber One, 1/2 cup, 14.2 grams

Post 100% Bran, 1/3 cup, 8.3 grams

Kashi GoLean, 1 cup, 10.2 grams

General Mills Fiber One (1 bar), 9.0 grams

For a snack: 3 cups of popcorn has 3.3 grams.

Did you know that you're supposed to clean the inside of the computer screen? Not many people know this or how to do it. So, here's a complimentary cleaning. Click [here](#).

REAL ESTATE THOUGHTS

A Happy Home is a place where each spouse entertains the possibility that the other may be right though neither believes it.

If you think no one cares you're alive, miss a couple of house payments

If you want to know exactly where the property line is, just watch the neighbor cut the grass.

The trouble with owning a home is that no matter where you sit, you're looking at something you should be doing.

Apollo 11 mission

In 2009 it has now been 40 years since man and technology landed on the moon

No television personality will ever attract as large an audience as Neil Armstrong did. When he made his "giant leap for mankind" on the moon, more than 600 million people around the world were watching.

Michael Collins kept the Apollo circling overhead as Armstrong and Buzz Aldrin stepped onto the "Sea of Tranquility."

Now, four decades later, the complexity and magnitude of the mission is still amazing.

In his book, Rocket Men, Craig Nelson delves into the technological aspects of the mission. He says NASA's 129-million-cubic-foot Vehicle Assembly Building had doors 45 stories high and a 10,000-ton air conditioner. If it wasn't running, clouds would form in the building and rain would fall.

Transporting the 363-foot Apollo and the Saturn V rocket five miles to the landing pad was accomplished by the "Crawler," the world's largest land vehicle. It weighed six million pounds and moved at one mile an hour. It was almost as heavy as the Apollo-Saturn V rocket, which weighed about 6.5 million pounds.

The Saturn V engine burned 10,000 pounds of fuel per second while breaking away from the earth's gravity. It



Genealogy Tips



Having a life long interest in the history of my family I have spent a lot of time looking for information. The following might be helpful to those who are on a quest for their family history.

Census records are stored at the Census Bureau's National Processing Center in Jeffersonville, IN. Records from the censuses of population and housing are publicly accessible only after 72 years have past since each enumeration's "Census Day." Thus, the most recent publicly available census records are from the 1930 census, released April 1, 2002.

After the 72-years have passed, the Census Bureau transfers census records to the [National Archives and Records Administration \(NARA\)](#). NARA is responsible for making the records publicly available for viewing or purchase.

Individuals may request their own records (before they are publicly available) via the Census Bureau's [Age Search](#) service. This service provides individual information from censuses that are still protected by the [72-year rule](#), but only to the named person, his/her heirs, or legal representatives.

The Church of Jesus Christ of Latter Day Saints also maintains an archive of microfilm census records. This microfilm can be borrowed or viewed at [LDS Family History Centers](#).

The National Archives also maintains other records that might be useful for genealogists.

[Immigration records](#), mostly from ships' manifests, provide basic demographic information about new arrivals. They are available from around 1820 through 1982.

[Military records](#) for service from the Revolutionary War through 1912. Records for those who served from World War I to the present are held at the [National Personnel Records Center](#) in St. Louis, Missouri.

[Naturalization records](#) can be a valuable genealogical resource, although the quality and quantity of information they provide varies greatly. Before 1906, any court of record could grant U.S. citizenship. Any pre-1906 records from state, county, or local courts will be found in [state archives](#). Federal court records from that era are kept at the [regional](#) National Archives facility closest to that court.

After 1906, the courts forwarded copies of naturalizations to the Immigration and Naturalization Service. These records are also kept in the National Archives regional facility closest to the court from which they came.

Birth, death, marriage, and divorce certificates ("vital records") have been kept by most states since the turn of the twentieth century. The [National Center for Health Statistics](#) maintains a [list of contact information](#) for each state's vital records office.

Don't Overextend Yourself

One of the lasting effects of the housing boom--and bust--is the residual effect of too many home buyers overextending themselves. They paid too much money for too much house with too high payments and the snap-back has been severe. As the market begins to improve, it is important to avoid the mistakes of the recent past and to protect yourself in the future.

Although family size has declined noticeably since the 1970s the size of homes has exploded, with the average new home size increasing from 1400 square feet to around 2500 square feet as we near the end of this decade.

These larger homes, though, can wield a two-edged sword. Buying or building more home than you need (size strictly for the sake of size) can have some obvious--and some not so obvi-

ous--negative consequences. Consequences which can cost time, money and aggravation that may not be expected.

Buying "too much" is simply buying far too big a home for your needs and stretching your budget to the limits (or beyond) to do it. "Too much" is living in a huge home and not having enough money to furnish it or enough financial resources to enjoy any time outside of it. It is the "McMansions" and trophy homes that popped up all over North America in recent years, purchased by many buyers who can just barely afford them. Budgets are pushed to the extreme just to afford vacant space in a larger home. People "upgrade" from perfectly adequate homes to mini-mansions and then watch them as they have difficulty making ends meet.

In virtually every instance, a larger home will cost more to buy or build than a smaller home if all other factors (e.g. quality, condition and location) are equal. Higher costs will also equate to more interest charges, and, of course, a higher monthly payment.

Other obvious costs are additional heating and cooling costs, additional costs for electricity, higher insurance premiums, higher property taxes and more upkeep, repair and maintenance costs throughout the ownership period. These additional costs can add 10%, 25%, 50% or more to your monthly housing expenditures.

Buying as much home as you need--and possibly a bit more for breathing room--is a smart approach to home ownership. Buying wasted size and space, though, for whatever reason (ego, keeping up with the Jones, fads, etc.) usually is a pretty poor financial move. Even if you are able to recoup the additional purchase expense of the home, you will most likely never get back the money wasted on unused and/or unneeded space that is spent on utilities, furnishing, decoration, taxes, insurance and more.



October 2009

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

Sun	Mon	Tue	Wed	Thu	Fri	Sat
				1 Model T Birthday	2 Charlie Brown's Birthday First published In 1950	3 Mickey Mouse Club Birthday 1955
4 First Space vehicle Launched 1957 Down Syndrome Walk	5 Improve Your Office Day	6 Superman Marriage Anniversary 1996	7 Cats on Broadway Day 1982	8 Bring Your Teddy Bear to Work Day Alvin C. York Day	9 First two way telephone Conversation (1876)	10 National Angel Food cake day
11 2009 City People Downtown Home Tour	12 The Real Columbus Day International Scream Your Frustration Day	13 Navy Birthday National Face Your Fears Day	14 Winnie-the-Pooh's Birthday 1926 Take Your Teddy Bear to Work/School	15 National Grouch Day	16 Frosted Light Bulb Birthday 1928 Bosses Day	17 Hollywood Squares Day (1966 it premiered)
18 Puerto Rico Became U.S. Colony (1898) Chocolate Cupcake Day	19 Evaluate Your Life Day	20 Suspenders Day	21 Electric Light Birthday 1879	22 Used Car Dealership Birthday (London, England, in 1897)	23 Canned Food Day iPod Day	24 National Bologna Day National Make A Difference Day
25 Mother-In-Law Day	26 Gunfight at the OK Corral 1881 Howl At The Moon Night	27 Boxer Shorts Birthday 1901 Birthday of the Pencil 1492	28 Statue of Liberty Birthday	29 Stock market Crash (1929) Internet Day	30 National Candy Corn Day Haunted Refrigerator Night	31 Girl Scouts Founder Juliette Lowe's Birthday (1860) Halloween

Are you ready to buy an investment property? Here are some things to consider.

Christine Van Tuyl and Margaret La Grange, an award-winning mother-daughter team with Prudential California Realty in Coronado, have compiled their latest list, the "Top Twelve Tips for Buying an Investment Property."

- 1. Location, location, location.** Invest in the best location you can afford. It will determine the kind of tenants you will attract, and how much rent you can charge. A property in a desirable location will also appreciate more over time.
- 2. Don't go overboard when you're fixing up an investment property.** You don't necessarily need granite countertops and stainless appliances. Most renters are happy with units that are light, bright and clean.
- 3. Forget about flipping.** Real estate today is a buy-and-hold investment—for at least five to ten years.
- 4. Think long term.** You'll have plenty of time to ride out any swings in the market, and your rental income will be a nice supplement to your day job.
- 5. Be prepared to have cash on hand.** These days, buying a non-owner occupied property requires at least 25-30% down.
- 6. Calculate the cost of ownership.** This includes all the

expenses of owning and managing an investment property, not just mortgage payments. Common expenses include property taxes, insurance, utilities, maintenance, vacancies, and repairs.

- 7. Look for a property for what it can be, not what it is.** Buyers with a little imagination can look past the cracked paint and overgrown landscaping and score a great deal.
- 8. Hire and pay skilled workers to do your renovations.** Start collecting recommendations for electricians, plumbers, painters, and contractors. You'll be glad you did in the long run
- 9. Always screen your tenants.** Run a credit check and call old landlords. There are professional services that will do this for you. A local one in Knoxville is tenantcheck.net
- 10. Read up on your rights as a landlord.** The Tennessee Uniform Tenant & Landlord Act covers the eviction process and the rights of both tenants and landlords
- 11. Carefully consider all options.** In general, buildings with 3-4 units or duplexes pencil out best, followed by single family homes with 3 bedrooms. Some investors find it works out best to buy a duplex and move into one of the units.
- 12. Enjoy the advantages of your investment property.** When managed correctly, investment properties are a great source of passive income—now, and when you retire. Take advantage of amazing tax benefits to make your investment pay off.