

In Touch With BOB

June 2009

"The Extra Mile is Never Extra"

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Happy Father's Day! Thanks, Dad

There's more to being a dad than earning a living and being an advisor to teenagers.

According to researchers in the Fatherhood Project at the Families & Work Institute, interacting with dad is crucial for child development. Researchers now know that even interactions with your infant or toddler influence how your kids will relate to other people later in their lives and how they will view the world at large.

Other studies show that children whose fathers played with them at age two tended to form closer, more trusting relationships with others at ages 10 and 16.

Dads often tell the family stories to children, giving them an anchor to their family as they grow and experience life's challenges.

Dads also worry about their children's futures. They want them to fly as far as their wings will carry them but to also have a nest where they will be safe and secure as they continue the legacy given them.

If you have a child who is ready to start their own nest, or if yours has become too big, give me a call. I can help.

Bob

Mortgage interest is lowest since 1990

Low interest rates have set off a race among homeowners to refinance, and the low interest rates are increasingly nudging undecided buyers finalize their purchase of a home.

In the week ending March 20, loan terms for 30-year, fixed rate mortgages fell to an average of 4.63 percent, the mortgage Bankers Association reports. Up to that point, it was the lowest rate in the history of the survey, which began in 1990.

Mortgage applications were up 20 percent in that week over their year ago level.

In addition to mortgage deals, attractive prices on homes and foreclosed homes are drawing new buyers into the marketplace. Up to 45 percent of existing home sales were distressed properties in this same week.

Individuals looking for a safer place to invest are making real estate deals, which also increased the number of mortgage applications.

Refinancing

Refinancing of present mortgage loans accounted for 78.5 percent of all mortgage applications in that particular week.

Real estate agents, mortgage brokers and lenders are busy. Some lenders are sweetening the deals in order to move properties with such offers as a "no points" closing.

Government loan modification plans are also causing homeowners to refinance. In most cases, they should have the aid of a professional to

assist them in deciding which program would be best for them.



A great time to invest in real estate, page 3

Many of our fears are paper-thin and a single courageous step would carry us clear through them.

Brendan Francis

Ask the expert



Veteran Refinancing

Q *I'm a military veteran and having a difficult time making my high mortgage payments. Is there any special help available for me?*

A Indeed there is. Veterans of Iraq and other military service can take advantage of recent changes that make the VA's loan guarantee program more flexible for borrowers. The VA Streamline Refinance program allows loans of up to 100 percent of the value of a home. Maximum loan amounts vary from one part of the country to another. Before these increased maximums, VA loans were capped at \$144,000.

The changes are specifically designed to assist veterans with subprime mortgages so they can refinance into a safer, more affordable VA loan.

During wartime, an active-duty member of the military needs only 90 days of service to qualify for the program. The

It's time to invest in America

For the economy to strengthen,

Americans need to become consumers again

In the American economy, some 70 percent of activity is derived by consumers. But when consumers hunker down and quit spending, economic activity decreases.

The history of America shows it has always had a tendency for action. It has made this country great. People and companies believed in the possibilities of the future and spent their money accordingly.

Today, the mood is the opposite. Economists warn that if we don't jolt consumers and the economy back to life, we could fall into what economist John Maynard Keynes called the "paradox of thrift." That is, if everyone saves during a slack period, economic activity will decrease even more, making everyone poorer.

If we don't start spending and investing again, we also run the risk of experiencing what was known as Japan's "lost decade of the 1990s."

There have been signs that investors are putting money back to work again. Retail sales are slowly rising, and housing starts for February were up more than 22 percent. Sales of existing homes increased by about 5 percent. But we have still a long, long way to go.

The rush to hoard cash and pinch pennies is understandable, given that the net worth of many investments has declined dramatically, say experts writing in Newsweek.

But for our \$14 trillion economy to recover and thrive, money hoarders need to open their wallets again and become consumers.

No one is recommending big credit card debt, but worthy and affordable purchases or investments should no longer be put on hold.

Yankees' new stadium has high tech to the max

Both the Yankees and the Mets have moved into great new stadiums designed by HOK Sport Venue Event of Kansas City. The Yankees' new \$1.3 billion park begins with a front view that is reminiscent of their original stadium built in 1923. It has the same vaulted arches and stone facade. The main entry is still Gate 4, guarded by golden eagles, and the seats are the same color of blue.

Ballpark designers, quoted in Fast Company, say U.S. fans are conservative, especially when it comes to baseball. They want a look that reminds them of their old ballpark.

One area where the New York teams didn't go retro is technology. HOK Sport senior principal, Earl Santee, says the new Citi Field stadium is the most technologically advanced ballpark he's ever worked on. It's full of high-tech stuff including:

- * A 59-foot-by-101-foot scoreboard. It's massive.
- * More than 550 LCD screens throughout the park, so fans can see the game while walking around.
- * Numerous entertainment centers with PlayStation 3s for kids (or adults) who get bored with the game.
- * There are computer kiosks throughout the park so fans can check stats.
- * In luxury boxes, fans order food delivery on touch-screen phones.

Citi Field has fewer seats than its predecessor but plans to get more income from each fan. Its four restaurants can seat 3,100. The Team Store is 4,600 square feet larger than before.

In the future, beginning with the park the Florida Marlins want to build, HOK says ballparks will have offices, retail stores and residential units.

requirement for a reservist or National Guard member is six years, unless the member is called to active duty, in which case the 90-day requirement applies.

Jim Brown, CEO of Veteran Mortgage in Everett, Washington, says many reservists don't know that they qualify.

The VA charges an upfront funding fee, but the fee is waived for veterans who have a 10 percent disability or more. Borrowers must have

a stable income and reasonable credit history, though guidelines are generous and flexible, according to Brown.

Experts at Bankrate.com point out one advantage over FHA and other loans. The VA does not require mortgage insurance on loans that exceed 80 percent of the home's value.

Not all mortgage brokers and lenders can offer Veterans Affairs loans, but many do.

Do you qualify for the \$8,000 tax credit?

Have you heard? If you are a first-time home buyer, you might be able to get an \$8,000 tax credit if you buy a home this year.

And this tax credit never has to be paid back. In fact, people who claim this credit will actually get a check from the government, just for buying a home.

Here's how you qualify:

1 You cannot have owned a home for three years.

2 You must buy a home between Jan. 1 2009 and Dec. 1, 2009.

3 Single taxpayers with incomes up to \$75,000 and married couples with incomes up to \$150,000 qualify for the full tax credit.

4 You have to agree to live in the house for three years.

Because this tax credit is 'refundable' many people will get a check from the government for the amount they qualify to receive. Most will get this check when they file their 2009 taxes, but there are other ways to get the money sooner.

You could choose to have reduced tax taken out of your paycheck until you reach the \$8,000 mark. Consult a tax professional if you wish to give yourself a temporary raise in this manner. But remember, if you don't complete the home purchase, you will owe the IRS every penny that was not withheld. So be sure you are going to buy.

You may also be able to apply the \$8,000 to your 2008 taxes and get the refund earlier. Consult a tax professional.



Investing in real estate: The time has come

People just like you are scooping up bargain-priced properties. They could be getting the bargain of a lifetime. It is a great time to invest.

First timers: If you haven't owned a home in the last three years, it's an even better time to buy. According to the government mortgage assistance program, you are considered a first-time buyer and are eligible for the first time homebuyer tax credit.

Under that program, singles with income of up to \$75,000 and couples earning up to \$150,000 can claim a tax credit of up to \$8,000, (\$4,000 for singles) which does not have to be paid back. The home must be purchased be-

tween Jan. 1 and Dec. 1 (not December 31) of 2009.

This is an "above the line" tax credit, which means you don't have to itemize taxes to get it.

Investing wisely: Even if you aren't eligible for that program, prices of many homes are lower than they have been in a long time. Today's super-low interest rates, five percent or less, make investing in real estate a smart move.

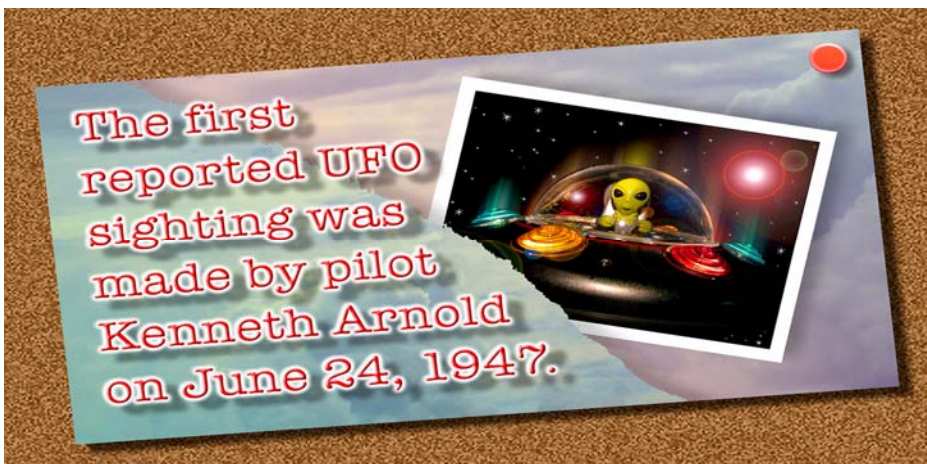
I can guide you through your search for the right property, one that will bring you a profit right now. Though many home prices have fallen, most rents have not, and rents are still rising in many areas.

A well-established real estate agent knows the neighborhoods, is familiar with the properties involved, can help to secure a favorable financing deal and troubleshoot the whole procedure.

Foreclosures and auctions: Sometimes a buyer can work directly with the bank or lender that is foreclosing on a property or one that is putting it up for auction.

Unfortunately, the buyer could make a cat-in-a-bag deal, acquiring a property on which there is little history available. The property may not come with an appraisal from a reputable company.

Generally, this buyer is on his own without a real estate agent to negotiate for him or defend him.



The Test Of Three

Keep this philosophy in mind the next time you hear, or are out to repeat a rumor.

In ancient Greece (469 - 399 BC), Socrates was widely lauded for his wisdom. One day the great philosopher came upon an acquaintance, who ran up to him excitedly and said, "Socrates, do you know what I just heard about one of your students...?"

"Wait a moment," Socrates replied. "Before you tell me, I'd like you to pass a little test. It's called the Test of Three."

"Test of Three?"

"That's correct," Socrates continued.

"Before you talk to me about my student let's take a moment to test what you're going to say. The first test is Truth. Have you made absolutely sure that what you are about to tell me is true?"

"No," the man replied, "actually I just heard about it."

"All right," said Socrates. "So you don't really know if it's true or not. Now let's try the second test, the test of Goodness. Is what you are about to tell me about my student something good?"

"No, on the contrary..."

"So," Socrates continued, "you want to tell me something bad about him even though you're not certain it's true?"

The man shrugged, a little embarrassed. Socrates continued, "You may still pass though because there is a third test - the filter of Usefulness. Is what you want to tell me about my student going to be useful to me?"

"No, not really..."

"Well," concluded Socrates, "if what you want to tell me is neither True nor Good nor even Useful, why tell it to me at all?"

The man was defeated and ashamed and said no more.

This is the reason Socrates was a great philosopher and held in such high esteem. It also explains why Socrates never found out that Plato was fooling around with his wife.

COOL TIPS FOR THE FRIDGE!

You want to keep your refrigerator running smoothly, so that during the heat of the summer you have plenty of cool drinks ready to enjoy!

1. Is your refrigerator door shutting tightly? To test it, close the refrigerator door on a dollar bill at various places along the door, and pull lightly. If you can pull the bill out, you may need to adjust your door or replace the gasket. Doing so will save energy, reduce your utility bill, and lengthen the life of the compressor.
2. To keep your refrigerator operating efficiently and cooling properly, it is very important to clean the condenser coils at least twice a year. The purpose of these coils, which are generally located at the bottom of the refrigerator (behind the kick plate), is to disperse heat from inside the refrigerator out into the room with the aid of a fan.

To clean the coils, first unplug the refrigerator or turn off it's circuit breaker. Next, remove the cover panel beneath the door to reveal the coils. With a long, narrow nozzle on your vacuum, clean out all of the dust and debris. You can also buy a special long-handled brush that looks somewhat like a bottlebrush for this job.

The last step is to replace the cover, and restore the electricity. Remember, cleaning the condenser coils at least twice a year is the best way to lengthen the life of your refrigerator.

**I am a Nobody.
Nobody is Perfect.
Therefore I am Perfect.**

SKINNY HOUSE

Can you imagine building your home out of spite? If either of the legends behind it is to be believed, Skinny House in Boston must be the narrowest, most spiteful home building project ever realized.



The house, more than 100 years old, is directly across from the front gate of historic Copp's Hill Burying Ground along Freedom Trail in the city's North End. The residence is so narrow - just over 10 feet at the widest - that the main entrance is located in the alley between the house and its neighbor to the left.

Local legends agree that the house was deliberately erected to block the view from the house to its right.

But the players change depending on the legend. One story has it that the builder erected it in the late 19th century to shut off air and light from the home of a hostile neighbor over a dispute. Considering that Boston's North End has long been a densely populated working class neighborhood, it's not hard to imagine unrest between crowded neighbors spilling over.

Yet another story pits brother against brother, contending that a Civil War soldier had returned home to discover his sibling had built a large house on his deceased father's lot, leaving the veteran with only a tiny parcel of land, presumably too small to build on.

Bitter at his brother's actions, the soldier then constructed on the remaining sliver of land a house just large enough to block the view and the sunlight from his brother's abode.

While the debate continues as to the correct theory, there's no doubting the dwelling's odd proportions. The house tapers to 9.25 ft at the back, and the interior walls are as close as 8.4 feet apart. The home's most narrow interior point is 6.2 feet across, (close enough for an adult to touch opposite walls at the same time). There are only five doors throughout this four story domicile, with the living room and bathroom - on the second floor - one of the few areas separated by a door.

It is somewhat ironic that a house originally built because of friction has ultimately fostered a sense of cooperation. According to modern-day owners, if they have a party with at least 10 guests and one person has to go to the bathroom, everyone has to shift.

As deadly as a tornado Lightning can do shocking things

Lightning can injure people even when they are not directly struck, such as when it strikes a tree and creates a side flash injuring those who are standing nearby.

According to the National Weather Service, being struck directly or indirectly causes injuries to the nervous system and the brain. Some of the results:

- * Memory loss, personality shifts or depression.
- * Fatigue and sleep disorders. * Burns, hearing problems, light sensitivity, dizziness and headache.

Protect yourself by staying out of its path. Lightning can strike as far as 10 miles away from the area where it is raining.

When you hear thunder, you are within striking distance for lightning. Seek safe shelter immediately. Get to a sturdy building or an enclosed car.

Inside a home or building, stay off corded phones, computers and any equipment that puts you in direct contact with electricity.

Stay away from indoor and outdoor pools, tubs, showers and other plumbing that could conduct electricity.

The effect of conducted current from a lightning flash may range from tingling shock to a massive current diverted from a poorly grounded electric power pole through the wiring system.

When you are inside, wait 30 minutes after the last clap of thunder before going outdoors. This could seem like a long time, but lightning can strike even after the rain turns to a drizzle.

"It's a guy thing:"

What they really mean. There's no rational thought connected with it.

"Can I help you with dinner?" He's hungry right now.

"OK" or "Sure, Honey:" Means nothing. It's a conditioned response.

"It would take too long to explain." He has no idea how it works.

"You look terrific." He doesn't want her to try on another outfit.

"I'm not lost. I know exactly where we are:" No one will ever see them alive again.

The rules of financial security are different now

Some of the time-tested advice on financial security has to be changed in the current economic times. Some tips from the editors of Money magazine:

* Judging risk is about making or missing financial goals. Buying stock when it's a bargain or waiting for the upturn may not be best if you will need your money in the next decade. Scaling back on stocks might be better even if you miss the next upturn.

* Increase your available cash. Forget six months' living expenses. Try to gather two to four years of living expenses in low-risk savings.

* Diversify investments the right way. Check funds you own or want to buy at Morningstar.com's Instant X-Ray Tool. Buy a fund that invests up to 20 percent in emerging markets and the rest in developed countries. Then consider a high-yield fund and a broad U.S. bond fund and you will be well diversified.

* Borrow cautiously. Get a mortgage you can afford for the life of the loan and make a down payment of 20 percent.

* It's still a good idea to buy a home. Have modest expectations for a home as a wealth builder. Owning gives you a hedge against rising housing costs and it results in a forced commitment to save. In the end, you own the house and no longer have to make payments.

* Forget early retirement. Delaying retirement by just one year could increase your annual retirement income by 9 percent, according to the Urban Institute. If you are forced to retire, find another job even if it doesn't pay as much. Put off collecting Social Security benefits for as long as you can.

If you can find a job with health benefits, it's even better. The average health-care tab for an early retiree before he is eligible for Medicare is up to \$8,500 a year, according to AARP.

**I have kleptomania,
but when it gets bad,
I take something for it.**



You can sit patiently in a boat and wait for the fish to jump into it or you can use the right bait and pro-actively go after them. Similarly, you can wait to buy that home you have been dreaming of or wait until favorable conditions disappear. .

Too many people are slow to react and have a tendency to do as the "herd" does. This means that some of the best opportunities are missed.

Many people, including REALTORS®, bought at the height of the market when the risk was the highest and the opportunity for gain was the lowest. The corrections that have taken place in the market and the economy have caused a shift in the cycle and acting now offers lower risk and much better opportunity.

Reasons to buy now include:

1. The Selection is tremendous – with more homes on the market, buyers have a better choice as to what fits their needs
2. The Values are above prices – due to the increased supply on the market, prices are below actual values in many instances
3. The Interest rates are incredibly low – current mortgage rates are lower than they've been in 50 years and we may not see them this low for generations.
4. Tax advantages
5. Deduction of interest and property taxes
6. Capital gains exclusion
7. Home Tax Credit
8. Social benefits
9. Provides shelter and security
10. Provides stability. Your investment will increase while you enjoy your home.
11. Encourages community involvement
12. Fulfills part of the American dream.

How to Build a great castle on the beach

It's not child's play, but building a sand castle can make you feel like a kid again. What's more, your work of art will be out there on the beach for all to see and admire.

Professional sand sculptors use special tool kits, but you can build one with household items.

For this project, you will need a shovel, funnel, putty knife, butter knife, one 5-gallon bucket with the bottom cut out, and one regular 5-gallon bucket.

The completed castle will have two towers joined by a "stone" wall.

First, create a big platform on which to build your castle. Mound up and pack down sand. Build your platform in 6-inch segments, pack them down with your fists and pour a half-bucket of water over it.

Writing in Redbook, professional sculptor Justin Gordon recommends building your two-tower castle by mounding sand then shaving away thin layers.

Once your platform is finished, fill the bottomless bucket a quarter full with sand. Add half a bucket of water then pack in more sand and water until the bucket is full. Place the bucket toward one side of the sand platform for the body of one tower and gently rotate the bucket to remove the sand.

Fill the funnel with packed sand and place it upside down on top for the pointed roof. Carve the body of the castle so it angles down and out from the roof. Then repeat the process for the second tower.

You can build a wall between the two towers and carve stone shapes into it. Carve doors and windows into the towers and walls of the castle.

(To get a professional sand-sculpting kit for \$35, visit canyoudigit.com.)

**In just two days
from now,
tomorrow will be
yesterday.**

It doesn't matter which side of the fence you get off on sometimes. What matters most is getting off. You cannot make progress without making decisions.

Jim Rohn

Determination gives you the resolve to keep going in spite of the roadblocks that lay before you.

Denis Waitley

If a friend is in trouble, don't annoy him by asking if there is anything you can do. Think of something appropriate and do it.

Edgar Watson Howe

Never fear shadows. They simply mean there's a light shining somewhere nearby.

Ruth E. Renkel

My policy is to learn from the past, focus on the present, and dream about the future. I'm a firm believer in learning from adversity. Often the worst of times can turn to your advantage. My life is a study of that.

Donald Trump

Joy is what happens when we realize how good things really are.

Marianne Williamson

Successful people are always looking for opportunities to help others. Unsuccessful people are always asking, "What's in it for me?"

Brian Tracy

Enthusiasm is the greatest asset in the world. It beats money and power and influence.

Henry Chester

I like nonsense. It wakes up the brain cells.

Dr. Seuss

Summer BBO Safety

Summer is more fun when accidents are avoided. These few tips can help keep you and your family safe this summer and ensure that you have many more fun-filled summers ahead.

Eating outdoors is one of the many joys of the spring and summer. Bringing food for a picnic at the beach or park and grilling at home are not only cost effective, but are often staples of summer fun.

When you're in the backyard, declare certain zones only for games and playing and keep these areas away from the grill. Watch children and pets closely, especially if there's a swimming pool nearby. Pay special attention to kids playing with sparklers or fireworks.

When grilling, use long-handled grilling tools and flame retardant mitts. Do not place a barbecue grill in an enclosed space, like a tent. It can become both a fire and a carbon monoxide hazard. Keep the grill away from hanging branches and deck railings and be careful of windy conditions.

If you live in an apartment, make sure you are in compliance with your lease agreement. Many leases have restrictions regarding the use of grills on balconies. Some condominium bylaws may have similar provisions. And you may want to check with your local fire department regarding any local fire codes or ordinances relating to cooking outside.

Protect your skin and eyes from the sun. Wear sunglasses that block 99-100% of UV-A and UV-B radiation. Some contact lenses offer UV protection, but not all. Wear sunscreen. Take note of the time of day, your skin type, the amount of sunscreen applied, and your level of physical activity. These factors impact the effectiveness of the sunscreen.

Take steps to prevent food poisoning. Make sure that hot foods stay hot and cool foods stay cool. Meats, poultry, and fish should be cooked to safe temperatures. Keep raw foods away from cooked foods and wash hands often during food preparation. Make sure fruits and raw vegetables are washed well.

Also be aware of food allergies. Sudden itching of the skin or swelling of the face may indicate an allergic reaction. Label dishes that contain common allergens like shellfish, dairy, soy, wheat, nuts, and eggs. At summer events, we're often around people we may not know very well, so we may not be aware of their health conditions.

Drink alcohol responsibly. Beer, wine coolers, and hard liquors often make an appearance at summer gatherings. Every one needs to be alert and unimpaired to prevent injuries. And when the party is over, someone has to drive home. If you're going to drink, choose a designated driver before arriving at the barbecue.

June 2009

- Traditional birthstone: pearl, alexandrite, moonstone
- Ayurvedic birthstone: pearl
- Mystical birthstone: moonstone
- Flower: red rose
- Chinese Floral Emblem: pomegranate
- Sun Signs: Gemini / Cancer

| Sun | Mon | Tue | Wed | Thu | Fri | Sat |
|--|---|--|---|---|--|---|
| | 1 National Go Barefoot Day Oscar The Grouch's B-day | 2 Leave the Office Early Day Radio Patented in 1896 | 3 National Tailors Day American Space Walk Day 1965 | 4 National Frozen Yogurt Day Socrates' B-day | 5 World Environment Day | 6 D-Day |
| 7 National Cancer Survivors Day | 8 Stolen Car Day (The first stolen car was reported in 1896.) | 9 Best Friends Day Donald Duck's Birthday 1934 | 10 Ball Point Pen Day National Yo-Yo Day | 11 Nursing Assistants Day National Hug Holiday | 12 National Peanut Butter Cookie Day | 13 National Lobster Day Kitchen Klutzes Of America Day |
| 14 <i>Flag Day</i> | 15 Nature Photography Day | 16 Fudge Day Pepsi Cola Company Birthday 1903 FINALLY | 17 Bunker Hill Day In Mass. Disneyland Opened in 1955 | 18 International Picnic Day Go Fishing Day | 19 Juneteenth Garfield's Birthday | 20 Bald Eagle Day National Vanilla Milkshake Day |
| 21 Summer Solstice <i>Father's Day</i> | 22 Stupid Guy Thing Day National Chocolate Eclair Day | 23 National Pecan Sandy Day Typewriter Patented in 1868 | 24 National Forgiveness Day National Go Fly a Kite Day | 25 Handshake Day Paddington Bear's Birthday | 26 Chocolate Pudding Day Toothbrush invented 1498 | 27 Melody for the Song "Happy Birthday" written 1859 |
| 28 Let It Go Day (whatever has been bothering you, let it go!) | 29 No Longer Plain M&Ms Day (In 2000, M&M/Mars renamed as milk chocolate M&Ms.) | 30 Leap Second Time Adjust Day Corvette's B-day 1953 | | | | |

D-Day, June 6, 1944

World War II is a time that is a distant memory for most of us alive today. However, without the sacrifices made by those who participated, we would probably be in far worse shape today than we could possibly imagine.

My friend Ernie was one of those who was there on D-Day. I must have heard his story a hundred times. Each time I learned a little more. Each time I was a little more grateful for him and the hundreds of thousands of others who put their lives on the line to literally save the world. When I actually saw his two Purple Hearts and Bronze Star I almost cried at the realization of what he and so many like him had sacrificed..

By any standards the numbers are overwhelming. The operation was the largest single-day amphibious invasion of all time. On D-Day, the Allies landed around 156,000 troops in Normandy. The American forces landed numbered 73,000: 23,250 on Utah Beach, 34,250 on Omaha Beach, and 15,500 airborne troops. In the British and Canadian sector, 83,115 troops were landed (61,715 of them British): 24,970 on Gold Beach, 21,400 on Juno Beach, 28,845 on Sword Beach, and 7900 airborne troops.

11,590 aircraft were available to support the landings. On D-Day, Allied aircraft flew 14,674 sorties, and 127 were lost. In the airborne landings on both flanks of the beaches, 2395 aircraft and 867 gliders of the RAF and USAAF were used.

Operation Neptune involved huge naval forces, including 6939 vessels: 1213 naval combat ships, 4126 landing ships and landing craft, 736 ancillary craft and 864 merchant vessels. Some 195,700 personnel were assigned to Operation Neptune: 52,889 US, 112,824 British, and 4988 from other Allied countries.

By the end of 11 June (D + 5), 326,547 troops, 54,186 vehicles and 104,428 tons of supplies had been landed on the beaches.

By June 30th (D+24) over 850,000 men, 148,000 vehicles, and 570,000 tons of supplies.

By July 4th one million men had been landed.

As well as the troops who landed in Normandy on D-Day, and those in supporting roles at sea and in the air, millions more men and women in the Allied countries were involved in the preparations for D-Day. They played thousands of different roles, both in the armed forces and as civilians.

D-Day had a great effect on the outcome of World War II. Because of its success the Russians captured only half of Germany instead of all of it. If the Allies had failed at D-Day, to plan another invasion and to get the manpower to do so would have been exceptionally hard. Allied morale would have been low, and Russia, seeing that its Allies were weak, may have even abandoned the Allies and made a separate peace with Germany, as they had done in World War I. The D-Day Invasion of Normandy is a great part of American history that has had a great impact on the world in which we live in today.