

In Touch With BOB

April, 2010

"The Extra Mile is Never Extra"

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Open-Air Living, Boost the Value of Your Home!

Relaxing and elegant, the new outdoor spaces are features that home buyers love.

According to the U.S. Census Bureau Housing Survey, homeowners spent more than \$40 billion in 2003 improving outdoor areas. Some improvements can fetch 75 percent of the cost when it comes time to sell.

At one time, outdoor living involved mainly a deck with a grill. Today outdoor rooms range from elaborate to simple and there are lots of choices.

At the high end, open-air outdoor rooms can include a full kitchen, dining area, fireplace and television.

New Florida rooms, also called knee rooms, are fully enclosed, climate-controlled, four-season rooms flooded with light from many windows. They often include a door to an open deck.

Finally, fully glassed-in sunrooms or solariums are a favorite to enhance a beautiful view. In cooler climates, sunny days can provide comfortable warmth. In warmer climates, the rooms require special glass so that they don't become too hot in the summer.

Enclosing the Patio

It's easier than ever to transform your patio, deck or breezeway into a place for living and entertaining during the spring, summer and fall. Manufacturer enclosures can be designed to fit your space, lifestyle and budget.

Styles include studio models with cathedral ceiling and gabled roofs. They can include tinted glass, skylights, electrical outlets and phone and cable lines.

All-season patio rooms cost more but are best for those who want to use them during the entire year.

Oh my look at that! It's April already. In Knoxville, During April the 2010 edition of the [Dogwood Arts Festival](#) showcases our region's best visual and performing artists in a "blue jean to black tie" festival that has something for everyone! For the entire month of April, Dogwood's 50th anniversary will be commemorated in style, featuring a vibrant mix of blooming flowers and trees, fine art, crafts, theater, dance, Americana music, film and literary arts.

In real estate April marks the beginning of the traditional busy season. I think the time and weather change sends some kind of primeval signal to us that says *we gotta do something!* As buying and selling picks up this year we still have those tax credit incentives both first time buyers as well as present homeowners. **BUT, you must have a contract in place by the end of this month.**

If you are ready to do something, give me a call. I can help.

Bob

How About a Tree House?

The kids are begging for one but you wonder what the construction will do to the value of your home.

Fear not. The National Association of Realtors says all types of outdoor space have become a big part of curb appeal. Including a tree house, outdoor living spaces attract buyers and can increase the value of a home.

If you have one or more substantial trees in your yard, you can start planning. The tree house can range from a model that an adult could also use as a hide-away to a roofless fort accessible by a ladder and guarded by wide boards around the sides. It should be no higher than 7 feet.



If you are handy with tools, you could build it yourself with plans from www.treehouseguides.com. check with the local planning commission for advice and safety requirements.

REMEMBER!

\$8000 Homebuyer
Tax Credit expires
April 30th!

Ask me how you can benefit!





Ask the expert



Q Do you have any opinions (or educated guesses) about what home sales will do this year? I'm thinking about buying but don't know when to jump.

A I believe we will see a strong spring selling season, and most agents nationwide agree. We'll probably see cream properties snapped out of the market early in the year, especially as investors move to collect bargains.

There is some evidence that residential buyers are more confident in the housing market, too, according to The Wall Street Journal's quarterly housing survey.

New surveys of builders show that buyers are more serious this year because they are feeling more comfortable about the future.

Remember the \$8,000 home buyers tax credit expires April 30. Expect to see some movement in this area.

Inventories are generally down right now. Inventories of homes listed for sale are down

About real estate, probate and your heirs

Here's what a will can and can't do

About 41 percent of Americans don't have a will. If you are one of them, you could be leaving a tangled legal hassle to your family.

Wills affect only probate property, which is whatever you individually own.

A house owned by spouses is not probate property. If you and your wife own a home together, when one of you dies, the house passes directly to the other.

If you share ownership of investment property with an uncle or a couple of cousins, you need to have a will in order to designate who gets your share.

One advantage of probate is that it allows a certain amount of time for creditors to come forward. Then there is a cutoff. Any other claims are barred.

Note that there are a number of things a will won't do. Life insurance goes to the person named as the beneficiary. Saying in your will that someone else gets it has no effect. Bank accounts and certificates of deposit can have a pay-on-death designation. A will can't change that POD designation.

A will probably won't let you avoid probate entirely. It's a state court procedure that oversees the administration of your probate property. In most states, the process is not difficult and not very expensive. There are exceptions, such as California and Florida, where probate costs more.

The more complex the family is, including children of various marriages, adopted children and children with special needs, the more important it is to have an estate-planning lawyer draft a will and possibly a trust.

sharply in some east and west coast housing markets. The decrease in available homes has caused bidding wars on lower-end properties in some neighborhoods in Boston and Sacramento, Calif.

As the year progresses, jobs and mortgage problems will influence the market, the WSJ predicts. Mortgage defaults may put more homes on the market again. Lenders haven't even started the foreclosure process on more

If your real estate is in more than one state, it's wise to create a trust so the estate won't have to be probated in each state. When funded with properly titled assets, a trust can also provide for beneficiaries with special needs and could help minimize any estate taxes.

A trust is not as expensive to set up as people think it is. If a will costs \$250, a trust will probably cost \$750 and up, depending on what you put into it.

I am not an attorney. This article is not legal advice. Please consult one before taking any action.

FINALLY....The Battle of the Bathtub is OVER!

So, there I was, minding my own business when the women that I live with decided to give the bathroom a facelift. You know, painting, cleaning, new light fixture, etc.

As we neared the end, the question of a face lift for the tub came up. Next to the new paint the build up of soap film on the tub was just wrong. We tried almost everything that my wife could drag home from the cleaning departments of the stores. Nothing worked.

Then....one day she brought home these really large MR. CLEAN Magic Eraser®. IT WORKED! I swear I could hear angels singing it was so clean. One of life's enduring challenges has finally been met and overcome. Try it today! (I don't own any part of Mr. Clean or get any royalties for this endorsement)

than 2.5 million homes now 90 days or more behind on payments.

According to Moodyseconomy.com, mortgage defaults tend to follow unemployment. If unemployment rises even incrementally, we'll see more homes on the market again. It will be an excellent investment and residential home buying market at that time, but interest rates may be higher.



APRIL FOOLS DAY

APRIL 1, 2010

April 1 can bring out the prankster in many of us. The trick can be as small as changing the time on someone's clock, serving cereal that has been placed in the freezer, or telling someone there's a spot on their shirt.

But April Fools' Day hoaxes can catch the world by surprise. Over the years, many have gained "elite" status.

* In 1957, the BBC show Panorama announced that Swiss farmers were enjoying a bumper spaghetti crop from their spaghetti trees. Accompanying footage showed spaghetti strands being pulled

out of the trees. Calls flooded in asking where the viewers could obtain a "spaghetti tree".

- One year, Burger King ran an ad for a "Left Handed Whopper" whose ingredients had been shifted so condiments would leak out the right side. Not only did people attempt to order the "Left Handed Whopper" but some customers came in and specified they wanted a "Right Handed Whopper".
- Comic strips often join in the April Fools' Day fun. Cartoonists of syndi-

cated strips will draw each other's strips or incorporate "visiting" characters into their own. In one strip, Garfield ate Dagwood's sandwich.

* TV shows are not immune. In 1997, Alex Trebek, host of Jeopardy, traded places with Pat Sajak of Wheel of Fortune. Sajak and Vanna White then played as contestants on their own show.

* In 2005, a news story was downloaded to the official NASA Web site announcing a picture of water on Mars. The photo consisted of a glass of water on a Mars candy bar.

One summer evening during a violent thunderstorm a mother was tucking her son into bed. She was about to turn off the light when he asked with a tremor in his voice, "Mommy, will you sleep with me tonight?" The mother smiled and gave him a reassuring hug. "I can't dear," she said. "I have to sleep in Daddy's room." A long silence was broken at last by his shaky little voice: "The big sissy."

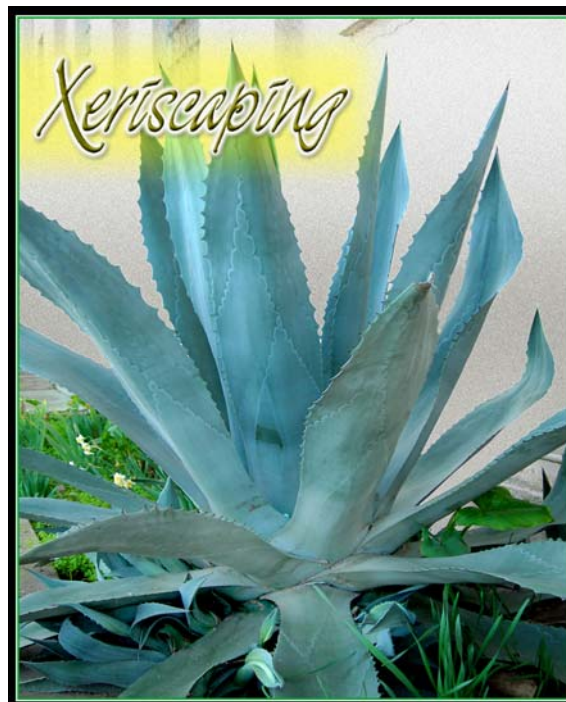
XERISCAPE : *Developing a Beautiful Landscape that Saves Water*

Xeriscaping is a practice of landscaping with drought-tolerant plants, which conserve water and save maintenance time. The name comes from the Greek word zeros, which means dry.

Using this theme, you place plants that need more water closest to the house. Those that need little or no irrigation can be planted farther away or at the lot's farthest points.

Xeriscaping makes use of many plants you may already have, such as hen & chickens, yucca, sedum, Coronation Gold or Moonshine yarrow, sagebrush and lavender, all of which are perennials.

Winter-hardy succulents that thrive in USDA Hardiness Zone 5 and 6 (middle America) include



agaves.

Agaves, with their fleshy, wide leaves, are an attractive choice. Harvard's Century Plant is one example. It can make an architectural statement in a garden. It can reach 36 inches high at maturity and makes a dramatic statement with low-growing flowering plants in front of it. Container plantings and annuals need more water and should be planted closest to the house and the water source.

To xeriscape more of your property, consider increasing the size of a patio, creating a stone walkway, or turning one or more sections of your lawn into an area for attractive, drought-resistant bushes and plants.



Information Please....

Recently while traveling I found that I needed get the location and phone number of a place. So, like I've done most of my life I called 411. Little did I realize that each of those calls was costing me \$1.50. I have now found a better alternative and it is FREE!

Dial 800-466-4411. When it answers it will ask you for the business, city and state. It will then give you a list of the business that match. It will connect you or give you the details or even send the information to your phone in a text message. All of this is brought to you by the good folks at GOOGLE.

MBA may be tax deductible

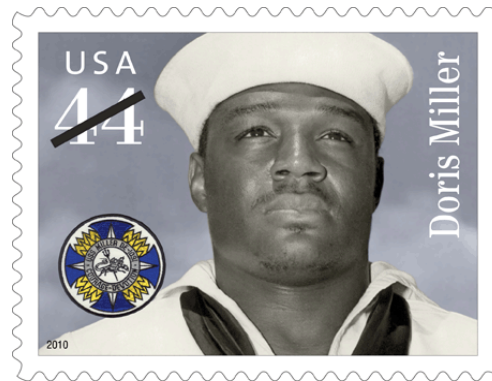
In December 2009, the U.S. Tax Court decided that Lori Singleton-Clarke of Bryantown, Md., had properly deducted nearly \$15,000 in business school tuition from her income tax. The Tax Court ruling should make it easier for many other professionals to deduct the expense of a Master in Business Administration degree. Previously, most students did not deduct their tuition.

The complicated rules of work-related tuition deductions were just too burdensome.

However, this case seems to be a road to simplifying and clarifying the rules. Tax experts say more students will probably be able to take the deduction.

Checking your Social Security retirement benefits

Thinking about retirement? The benefit at 62 is 70 percent of what you would get at age 67; at age 65, it's 87 percent. If you wait until 70, your benefit will be 124 percent of the age 67 benefit. To discover what the dollar value of those amounts would be, you can visit Social Security's Retirement Estimator at www.ssa.gov/estimator.



Postal Service honors sailor Doris Miller on a stamp

Doris Miller was below deck when the alarm sounded on the USS West Virginia. The day was Dec. 7, 1941. Pearl Harbor was under attack.

A mess attendant, Miller managed to make his way to the deck where he began carrying wounded sailors away from immediate harm. One of those was the mortally wounded ship's captain, according to the Naval History and Heritage Command. While the ship was under fire, Miller took command of an anti-aircraft gun and fired at enemy planes.

Although he survived the ordeal at Pearl Harbor, he was one of 646 men who died when the USS Liscome was torpedoes in 1943.

The U.S. Postal Service has honored Miller and four other navy men on new elegant first class postage stamps. Others being honored are World War I Vice Admiral William Sims, World War II Admiral Arleigh Burke, and World War II Lt. Commander John McCloy.



How to avoid making bad financial decisions

When it comes to making investments, knowing how the human brain works is a topic of great interest. In recent years, it has become a preoccupation among economists and should be a preoccupation for individual investors as well.

That's what Michael Mauboussin contends in his book *Think Twice: Harnessing the Power of Counterintuition*. It's a book for the rest of us, one with a light touch that builds a case against "going with your gut."

What causes us to make dumb mistakes? Mauboussin says we're born that way. He explains the most common mistakes we make in investing. One is misjudging behavior, especially our own. Other causes include not understanding cause and effect, and depending too much on "experts."

In other words, we look for answers in the wrong places. We should avoid decisions that seem intuitively correct but are not backed up by facts.

As he shares stories about business and personal investors, he explains the flaw in each decision and offers rules for avoiding such an error. He tells how to know when it's time to think twice, that is, to question your reasoning and adopt decision-making strategies that are more effective, even if your calculation seems right in the beginning.

Leaders in all fields make crucial decisions every day. There are complexities that underlie their choices, including cause and effect. A study by Harvard Business School monitored the performance of acclaimed equity analysts as they moved to other firms. They didn't do as well in their new jobs.

The cause of their previous success, in part, was a workplace that had more resources, tight financial controls, and a better flow of information. In a "halo" effect, they adopted the attributes of others, which helped them succeed.

Think Twice: Harnessing the Power of Counterintuition by Michael J. Mauboussin, Harvard Business Press,



If You Are In Trouble You Have A Friend At the IRS

The agency will hold 1,000 open houses on Saturdays where taxpayers can work out payment problems with IRS officials. The aim is to resolve problems or discuss offers and have a resolution in one visit. Commissioner Douglas Shulman's goal is to let people know the IRS is concerned about those in financial distress. When you have 140 million individual tax returns, "you need to be continually looking at ways to serve people," Shulman said. "This effort continues my theme that we have to walk in taxpayer shoes. There are still a lot

of people who are unemployed facing hardship." Last year, the IRS went easier on taxpayers having difficulty paying their taxes because of the economy. This tax season, Shulman said, if individuals and small-business owners bring all their information to an open house, they should be able to walk out with their tax issues resolved.

If You Are In Trouble- Reach Out.

There are many online resources that can help you understand the issues involved in not filing tax returns or getting help with payments. The

IRS has set up a new website with plenty of videos [HERE](#) that will show you the many ways they can help. Overall their attitude is "talk with us." It's always easier and less onerous to go to them, rather than the other way around.

The IRS Tax Advocate Program.

Inside the IRS there is an independent office called the Taxpayers Advocate. The service is for taxpayers who feel they got a bad deal or otherwise need help on an unresolved issue. Here is a [video on exactly how the TAX-PAYER Advocate can help](#) you and links to the [IRS Advocate's WebPage HERE](#)

Income Tax Deadline • APRIL 15

Taxpayers can still get free e-file service and a quick refund

If you file your tax return electronically and arrange for direct deposit, you can get your refund in as little as 10 days. What's more, there are several ways you can get the job done for free:

IRS Free File. Taxpayers with adjusted gross incomes of \$57,000 or less for 2009 can use the service available at www.irs.gov/freefile. It's a partnership between the IRS and tax-preparing companies and designed to get more taxpayers to e-file. Participating companies offer free preparation and e-filing for one federal tax return.

Free File Fillable. Also at www.irs.gov/freefile, the site provides electronic versions of tax forms. There are no income restrictions and the program does the math for you.

Taxpayers who are eligible for the home buyer's credit can't participate because they have to attach documents.

An exasperated mother, whose son was always getting into mischief, finally asked him, "How do you expect to get into Heaven?" The boy thought it over and said, "Well, I'll run in and out and in and out and keep slamming the door until St. Peter says, 'For Heaven's sake, Dylan, come in or stay out!'"

Inner Strength

If you wake up without caffeine,
If you are always cheerful, ignoring aches and pains,
If you can resist complaining and boring people with your troubles,
If you understand when your loved ones don't have time for you,
If you can take criticism and blame without resentment,
If you can resist treating a rich friend better than a poor friend,
If you can conquer tension without medical help,
If you can go to sleep without a pill,
Then you are the family dog.

We've looked at the economy from many angles ... but not this one

We're running hard to get new customers and increase sales with those we already have.

We've turned out the lights and saved power wherever we can, and we've checked for every possible savings on material and supplies. These steps would help any organization preserve the bottom line, but there is one factor that can do more.

Keeping people satisfied with their work is a big item. We all have more to do today. Some of us are wearing two hats, according to job descriptions. That could be one reason university professors say today's workplace is rife with rudeness and lack of respect for each other. Some 60 percent of their study respondents say the situation is getting worse.

Workers who are in a hurry may think

they don't have time to be polite. But it saves time in the long run because it increases cooperation and creativity. Civility goes beyond please and thank you (but those words can help). It includes listening and body language.

A study published in one psychology journal says positive relations with co-workers are a big factor in how people feel from day to day. They are less stressed, even if they are very busy, and more productive.

Besides respecting others, as well as yourself, it's important to know what makes you angry or frustrated. Decide that when it happens, you will have a solution-driven attitude. Focus on the problem, not the other person. When one person becomes a role model for civility and respect, those qualities can spread to others.



Origins of Some Of Our Expressions

Have you ever wondered where some of our expressions originated?

Most people got married in June because they took their yearly bath in May, and they still smelled pretty good by June. However, since they were starting to smell . . . brides carried a bouquet of flowers to hide the body odor. Hence the custom today of carrying a bouquet when getting married.

Baths consisted of a big tub filled with hot water. The man of the house had the privilege of the nice clean water, then all the other sons and men, then the women and finally the children. Last of all the babies. By then the water was so dirty you could actually lose someone in it. Hence the saying, "Don't throw the baby out with the Bath water!"

Houses had thatched roofs-thick straw-piled high, with no wood underneath. It was the only place for animals to get warm, so all the cats and other small animals (mice, bugs) lived in the roof. When it rained it became slippery and sometimes the animals would slip and fall off the roof. Hence the saying "It's raining cats and dogs."

There was nothing to stop things from falling into the house. This posed a real problem in the bedroom where bugs and other droppings could mess up your nice clean bed. Hence, a bed with big posts and a sheet hung over the top afforded some protection. That's how canopy beds came into existence.

The floor was dirt. Only the wealthy

had something other than dirt. Hence the saying, "Dirt poor." The wealthy had slate floors that would get slippery in the winter when wet, so they spread thresh (straw) on floor to help keep their footing. As the winter wore on, they added more thresh until, when you opened the door, it would all start slipping outside. A piece of wood was placed in the entrance-way. Hence: a threshold.

In those old days, they cooked in the kitchen with a big kettle that always hung over the fire. Every day they lit the fire and added things to the pot. They ate mostly vegetables and did not get much meat. They would eat the stew for dinner, leaving leftovers in the pot to get cold overnight and then start over the next day. Sometimes stew had food in it that had been there for quite a while. Hence the rhyme: Peas porridge hot, peas porridge cold, peas porridge in the pot nine days old.

Sometimes they could obtain pork, which made them feel quite special. When visitors came over, they would hang up their bacon to show off. It was a sign of wealth that a man could, "bring home the bacon." They would cut off a little to share with guests and would all sit around and chew the fat.

Those with money had plates made of pewter. Food with high acid content caused some of the lead to leach onto the food, causing lead poisoning death. This happened most often with tomatoes, so for the next 400

years or so, tomatoes were considered poisonous.

Bread was divided according to status. Workers got the burnt bottom of the loaf, the family got the middle, and guests got the top, or the upper crust.

Lead cups were used to drink ale or whisky. The combination would sometimes knock the imbibers out for a couple of days. Someone walking along the road would take them for dead and prepare them for burial. They were laid out on the kitchen table for a couple of days and the family would gather around and eat and drink and wait and see if they would wake up. Hence the custom of holding a wake.

England is old and small and the local folks started running out of places to bury people. So they would dig up coffins and would take the bones to a bone-house, and reuse the grave. When reopening these coffins, 1 out of 25 coffins were found to have scratch marks on the inside and they realized they had been burying people alive. So they would tie a string on the wrist of the corpse, lead it through the coffin and up through the ground and tie it to a bell. Someone would have to sit out in the graveyard all night (the graveyard shift.) to listen for the bell; thus, someone could be saved by the bell or was considered a dead ringer...

And that's the truth...Now, whoever said History was boring !!!

An elderly farmer went to the attorney's office and said he wanted to get a divorce. The attorney asked if he had any grounds.

"Yeah, I got about 240 acres," the farmer said. The attorney replied, "But, I mean do you have a case?"

"No, I have a John Deere."

"Well, do you have a grudge?"

The farmer said, "Yea, I got a grudge. That's where I park my John Deere."

"No, I mean do you have a suit?"

"Yes, sir, I got a suit. I wear it to church on Sundays."

Next, the exasperated lawyer asked, "Well, sir, does your wife beat you up or anything?"

"No, we both get up about 4:30."

The attorney finally asked, "OK, so why do you want a divorce?"

"Well," said the farmer, "I can't have a meaningful conversation with her!"



Quotes

The very essence of leadership is that you have to have a vision. You can't blow an uncertain trumpet.

Theodore M. Hesburgh

Your imagination is your preview of life's coming attractions.

Albert Einstein

Learning is about more than acquiring new knowledge. It is also crucial to unlearn old knowledge that has outlived its relevance. Forgetting can be as important as learning.

Gary Ryan Blair

Progress involves taking risks. You can't steal second base and keep your foot on first.

Frederick Wilcox

The more you seek security, the less of it you will have and the more you pursue opportunity, the more security you will achieve.

Brian Tracy

It is difficult to know what counts in the world. Most of us count credits, honors, dollars. But at the bulging center of mid-life, I am beginning to see that the things that really matter take place not in the boardrooms, but in the kitchens of the world.

Allen Sledge

A great attitude does more than turn on the lights in our worlds. It seems to magically connect us to all sorts of serendipitous opportunities that were somehow absent before the change.

Earl Nightingale

More people would learn from their mistakes if they weren't so busy denying them.

Harold J. Smith

When faced with a challenge, look for a way, not a way out.

David L. Weatherford

Your belief determines your action and your action determines your results, but first you have to believe.

Mark Victor Hansen

A champion is someone who gets up when he can't.

Jack Dempsey

The three great essentials to achieving anything worthwhile are; first, hard work, second, stick-to-it-iveness, and third, common sense.

Thomas A. Edison

"Life is 10% of what happens to me and 90% of how I react to it."

James Maxwell

Design Trends Leading The Way In 2010

Every year the National Kitchen and Bath Association polls their members as to what they are seeing in the marketplace when it comes to trends in kitchens and bathrooms. Here are the findings from the research on Kitchens and Baths.

KITCHEN Trends

1. Traditional is the New Contemporary

Traditional will continue as the most popular kitchen design style in 2010, with contemporary following closely behind, while the Shaker style is seeing a surprisingly strong resurgence. Shades of whites and off-whites will be the most common kitchen colors in 2010, while brown, beige, and bone hues will also be popular.

2. Cherry on Top

Cherry will remain the most popular wood for kitchen cabinetry, followed closely by maple, while alder increases in use. As for the finishes placed on those cabinets, medium natural, dark natural, glazed, and white painted will all be common. Other colors of painted cabinetry and light natural finishes are in decline, however, as are distressed finishes.

3. Floored by Tile

Ceramic and porcelain tile, as well as natural stone tile, remain popular kitchen flooring options, but hardwood will dominate the kitchen landscape more than ever in 2010. For countertops, granite continues to be the most popular option, but quartz will nearly catch up in popularity. For backsplashes, ceramic or porcelain tile and glass will serve as the primary materials.

4. Flexible Faucets

Standard kitchen faucets will become less standard in 2010 in favor of more convenient models. Pull-out faucets continue to increase their market dominance, while pot filler faucets will also become more prevalent. Kitchen faucets will most often be finished in brushed nickel, followed by stainless steel, satin nickel, and-surprisingly-polished chrome.

5. Undercounter Refrigeration

French door and freezer-bottom are the two most popular styles of refrigerators, and side-by-side refrigerators remain a popular option. A surprising trend is the extent to which undercounter refrigerator drawers are being used in the latest kitchen designs. Perhaps even more surprising is that undercounter wine refrigerators have been recently specified by half of kitchen designers.

6. A Range of Cooking Options

The tried-and-true range continues to serve as the workhorse for cooking, although the combination of a cooktop and wall oven is beginning to overtake it. Gas will maintain its position as the most popular type of cooktop over electric, although induction cooking continues to gain in popularity due to its energy efficiency.

7. Dishwasher-in-a-Drawer

Standard dishwashers, with the traditional door that pulls from the top down, will once again be easily the most common type in 2010. However, an increasing number of dishwasher drawers will be installed in kitchens this year for their convenience and their ability to wash small loads of dishes in each drawer, thereby saving water and electricity.

BATHROOM Trends

1. In With the Old, Out with the New

Traditional will be the most popular design style in bathrooms in 2010, as contemporary designs will be a distant second, followed by the Shaker style as an even more distant third. Beiges and bones will be the most common colors used in bathrooms, followed by whites and off-whites, and then by browns, indicating a somewhat subdued color palette this year.

2. Ceramic and Granite

Ceramic and porcelain tile will be the dominant flooring materials in bathrooms this year, while natural stone will continue to prove popular as well. Though increasingly popular in kitchens, hardwood flooring won't become common in bathrooms in 2010. For vanity tops, granite will remain king, with quartz and marble also proving popular options.

3. Simple Fixtures

Perhaps more than ever, the most common color for fixtures will be white. Bisque and off-white will be the only other fixture colors at all common in new or remodeled bathroom. For sinks, simple undermount models will be most popular, followed by integrated sink tops, drop-in sinks, vessel sinks, and pedestal sinks.




4. A Nickel for Every Finish

Faucet finishes in the bathroom are similar to those used in current kitchen designs, with brushed nickel continuing to lead the way in 2010. Polished chrome and satin nickel will also be incorporated into many bathrooms, just as they had been throughout 2009. These faucet finishes will be followed by bronze and stainless steel.



APRIL 2010

- Traditional birthstone: *diamon*
- Ayurvedic birthstone: *diamond*
- Sun Signs: *Aries / Taurus*
- Mystical birthstone: *opal*
- Flower: *pink sweet pea*
- Chinese Floral Emblem: *double cherry*

| SUN | MON | TUE | WED | THU | FRI | SAT |
|--|--|---|--|--|---|--|
| | | | | 1 Apple Computer Birthday 1976 Sliced Bread Birthday 1954 | 2 National Ferret Day Good Friday | 3 National Chocolate Moose Day Find a Rainbow Day |
| 4  EASTER | 5 Microsoft's Birthday 1975 Pocahontas Wedding Day 1614 | 6 Post-It Notes Birthday 1980 Teflon Birthday 1938 | 7 Public Television Day 1927 Texaco Birthday 1902 | 8 Milk in Glass Bottles Day 1879 Zoo Lovers Day | 9 Times Square Birthday 1904 TV Guide's Birthday 1953 | 10 National Sibling Day Safety Pin Birthday 1849 |
| 11 Holocaust Remembrance Day Jackie Robinson Day 1947 | 12 Catcher's Mask Day 1877 Reach as High as You Can Day | 13 Thomas Jefferson's Birthday 1743 | 14 Titanic Struck an Iceberg J.C. Penney Birthday 1942 | 15  Tax Day | 16 National Stress Awareness Day National Eggs Benedict Day | 17 Daffy Duck's Birthday Yankee Stadium Birthday 1923 |
| 18 First Laundromat Opens Fort Worth TX 1934 National Animal Cracker Day | 19 ABC-TV's Birthday 1948 The Simpsons Birthday 1987 | 20 National Pineapples Upside Down Cake Day Cuckoo Day | 21 Kindergarten Day First Kindergarten Germany in 1837 Tuna Rights Day | 22 Earth Day  Jelly Bean Day | 23 Shakespeare's Birthday 1564. Electric Mixer Birthday 1918 | 24 Pigs-in-a-blanket Day License Plates Birthday 1901 |
| 25 National Zucchini Bread Day National Telephone Day | 26 National Static Cling Day Hug a Friend Day | 27 Playground Safety Day Tell a story Day | 28 Kiss your mate day Poetry Reading Day | 29 National Shrimp Scampi Day Zipper Day patented 1913 | 30 National Oatmeal cookie day Mr. Potato Head Day | |

TULIPTIME @ CRESCENT BEND

Historic Crescent Bend House & Gardens is one of the Southeast finest house museums and gardens. Built in 1834 by Drury Paine Armstrong, Crescent Bend was once a 900 acre working farm and so named for its prominent setting overlooking a majestic crescent bend in the Tennessee River just west of downtown Knoxville, Tennessee.

The Armstrong-Lockett House Museum at Crescent Bend contains an extensive fine antique art and furniture collection. Also on display is an outstanding American and English Silver collection dating back to the 16th century from eminent silversmiths. Visitors will be able to discover the mystery behind the hidden trap door of this historic home and hear the tale of how the Jean Zuber wallpaper made its travels to Crescent Bend by the way of a United States President and a Pirate.

The William P. Toms Memorial Garden at Crescent Bend is a three-acre formal Italian terraced pleasure garden that overlooks the Tennessee River. Visitors can stroll among the nine terraced gardens of Japanese Maples, Roses, Conifers, Perennials and thousands of colorful blooming annuals that are set to the backdrop of the dancing waters from five large fountains.

Springtime has finally arrived in East Tennessee and Historic Crescent Bend House & Gardens is proud to announce the calen-

dar of events for the 11th annual TULIPTIME @ CRESCENT BEND festival. 30,000 tulips of various shades of Pink have been planted in the gardens which will serve as the backdrop for a variety of special events and exhibits. The plethora of Pink tulips will make for the perfect setting for the feature event called "Blooms for the Cure" which is a Crescent Bend fundraiser to benefit the Knoxville Affiliate of Susan G. Komen for the Cure in their continuing efforts to raise funds for Breast Cancer research and awareness education. For more information on this featured event and other TULIPTIME events and exhibits below please go to TulipTime At Crescent Bend Here are some of this year's events:

Crescent Bend High Teas: (April 2nd, 6th, 8th, 13th, & 14th, 2010)

Riverboat Luncheon Cruises: (Saturday's April 3rd, 10th, 19th, 22nd, & 24th, 2010)

Funny Bunny Day @ Crescent Bend: (Saturday, April 3rd, 2010) (10:00am until 4:00pm)

Picnic @ Crescent Bend: (March 25th – April 25th, 2010)

Historic House Museums of Knoxville Bus Tours: (Saturday, April 17th, 2010)

Administrative Professionals Day Luncheon @ Crescent Bend: (Wednesday April 21st, 2010) (12:00pm)

Dogwood Retrospective Limited Edition Print Exhibit: (March 25th – May 1st, 2010)

Barbershop Quartet Exhibit: (March 25th – May 1st, 2010)

"Blooms for the Cure": (Saturday April 10th, 2010) (10:00am until 4:00pm)