

Lyn's Good News



June 2011

Grilled Corn, Avocado & Cilantro Salad

Ingredients:

- 4 ears of corn, shucked
- 1 Hass avocado, sliced
- 1/4 cup fresh cilantro
- 1 tablespoon fresh lime juice
- 1 tablespoon extra-virgin olive oil
- 1/2 teaspoon coarse salt

Directions:

Heat grill to medium-high. Grill corn, rotating often, until lightly charred, about 15 minutes. Let cool slightly. Carefully cut kernels from cob. Gently toss with avocado, cilantro, lime juice, olive oil and coarse salt.

Serving Size: 4



Paul Bunyan, an American Super Legend

Every June 28, dozens of towns in several states celebrate this mythical giant lumberjack and his exploits on Paul Bunyan Day. For the past century, school children and adults have laughed over the tall tales of this great outdoorsman and his Blue Ox, Babe.

The legends concerning Bunyan's feats are part tall tales and part advertising. An Oscoda, Mich., reporter, James MacGillivray, produced the first stories in 1906 from tales he heard in lumber camps. The next year, new tall tales were added by an advertising copywriter for the Red River Lumber Company. The copywriter even named Bunyan's blue ox, Babe.

The Paul Bunyan character embodied frontier vigor, strength, hard work and the determination to overcome all obstacles. Among his many super deeds:

- * He scooped out the Great Lakes to provide water holes for Babe.
- * He created the Grand Canyon by dragging his axe behind him.
- * His footprints created



Minnesota's 10,000 lakes.

- * He cleared North and South Dakota of all their trees for farming.

The tall tales include: It took five giant storks to deliver baby Paul to his parents. His first bed was a lumber wagon pulled by a team of horses. It

took a herd of cows to keep his milk bottle filled, and he could eat 40 bowls of porridge just to whet his appetite. When Paul was one-year old, his clothing needed wagon wheels for buttons.

Paul Bunyan Land, an amusement park in Brainerd, Minn., features a talking statue of Paul with a statue of Babe. Trees of Mystery, in Klamath, Calif., features a 49-foot statue of Bunyan, a 35-foot statue of Babe, and other carvings and characters from stories. Bunyan is also depicted on the world's largest wood carving at the entrance to Sequoia National Park.

Other statues of Bunyan and Babe exist in Old Forge, N.Y.; Akeley and Bemidji, Minn.; Tucson, Ariz.; Westwood and Del Norte Country, Calif.; Bangor and Rumford, Maine; St. Ignace, and Ossineke and Manistique Townships, Mich.; Portland, Ore.; St. Maries, Idaho; Shelton, Wash.; Eau Claire, Wisconsin Dells, Lake Nebagamon and Minocqua, Wisc.; Aline, Okla.; and also atop a Vietnamese restaurant in Albuquerque, N.M.



Clients of the Month!

Congratulations to the Clients of the Month, The Yeskeys, Grahams, Capezzutos, Mr. Negril, Ms. T. Bowen and Mr. H Henry. Each Client receives a homemade chocolate basket with their closing.

To find out how you can get one: **CALL**

Lyn Graham 410-876-5770

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Happy Fathers Day to all the Dads out there!!!

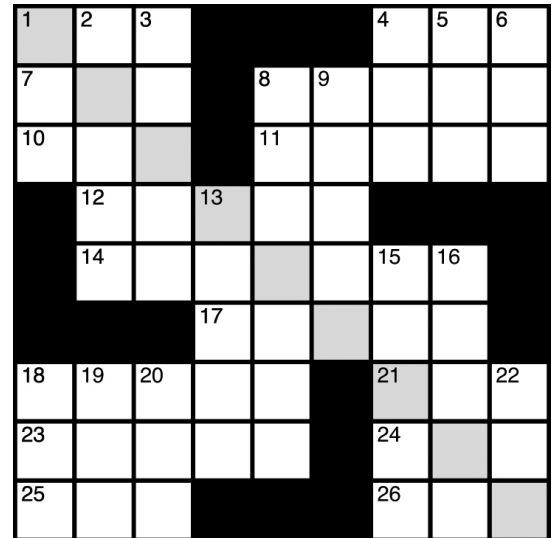
June Puzzle

Across

1. "Monty Python" aierer
4. Churchill's sign
7. "Go team!"
8. "Driving Miss ___"
10. Everything
11. About to explode
12. Inn
14. More tranquil
17. Grammar topic
18. Addiction
21. US printing agency: Abbr.
23. Base neutralizers
24. Old age
25. Dripping
26. "The Catcher in the ___"

Down

- | | | |
|---------------------|---------------------------|-------------------------|
| 1. Undergarment | 6. Ball in a socket | 16. E-mail option |
| 2. Game equipment | 8. Eats | 18. "Hee ___" |
| 3. Daphnis's love | 9. "Gladiator" setting | 19. Trick taker, often |
| 4. By way of | 13. Ancient Celtic priest | 20. Chewed |
| 5. "C" ___ la vie!" | 15. Species of moth | 22. "___ to Billie Joe" |



TRAVEL BAG

Cruise Ships Creating Special Areas for Big Spenders

Some cruise lines have built private areas for those willing to pay the price for special treatment. They include fancy suites, exclusive swimming pools, luxurious lounges and special dining rooms.

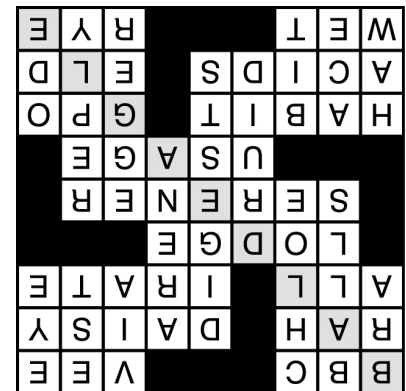
The Norwegian Epic, new last June, has 75 Courtyard Villa suites. Guests who book the suites have access to 24-hour butler service and special treats, compliments of the ship's captain. The private pool area has padded lounge chairs, free fruit and drink service.

Special Care for Pets

Airports nationwide are taking steps to ensure the safety of flying pets.

Logan International in Boston holds special classes that teach the proper handling of animals, how to talk to them, and safe ways to apply a muzzle or leash in an emergency. Workers learn how to get an animal into a crate, how to determine whether it's having breathing problems, if it is depressed or ill. First responders learn to take the animal's temperature and heart rate and how to give CPR.

Airport workers sound an



alarm if a pet is distressed. The Animal Rescue League of Boston keeps a pet ambulance at Logan Airport's fire station that can hold up to 30 animals. About 2,000 animals a month come through the airport.

Who Gets the Armrest?

If you are in the middle seat in the aircraft with a stranger sitting on either side, do you get the left armrest, the right, both or neither one?

Ethics and etiquette, says one veteran flight atten-

dant, call for the person in the aisle seat to lean toward the aisle and the person in the window seat to lean toward the window. She says passengers in the middle seat are already suffering. They should get both armrests.

When should you recline? Most passengers choose not to recline in consideration of their fellow passengers.

If someone reclines in front of you and you can't work, it's OK to ask them to adjust their seats.

4 PROBLEMS THAT COULD HURT YOUR MORTGAGE

Avoid any major purchases before closing your mortgage loan. Some homebuyers think that just because they have a mortgage deal all lined up, the deal is done. Not so. Banks have been known to pull mortgages when the homebuyer buys a new car or makes another major purchase. To banks, such purchases suggest more debt for the homebuyer and more risk for the banks. Avoid any big-ticket items until after you've signed on the dotted line.

Don't make any big career changes. Lenders also weigh your salary and job stability when evaluating home loans. Any career move you make could jeopardize your home mortgage loan.

Prepare for a last-minute credit check. Banks and lenders will likely make a second credit check right before closing. So if you miss any credit-card payments or are late on a mortgage payment between the time you were approved for a mortgage and the actual closing date, you may be putting your new home purchase in jeopardy. Even applying for a new credit card can trigger a credit-score inquiry, which could reduce your credit score and threaten your home loan.

Watch out for closing-cost surprises. Some homeowners put every last penny into the mortgage down payment and don't leave enough to pay for closing costs. That could be a big mistake. Closing costs can be as much as 3%- 5% of the cost of a new home — that's \$6,000 for a \$200,000 property. Worse, closing costs are dynamic and can change all the time. If you don't have cash set aside to pay more for mortgage rate points or on closing fees than you were anticipating, you could lose the home.

For More Information Call Lyn Graham 410-876-5770 or Toll Free at 1-888-507-5770

9 WAYS YOU CAN CASH IN ON YOUR HOME

Home-equity loan

Pulling money out of your home is often not advised if the money is needed for basic living expenses. Lenders also need to be sure you'll be able to repay the loan. One retirement-friendly use of home-equity loan funds is remodeling, to make your home "senior-friendly" so you can continue living there as you get older.

Reverse mortgage

[Reverse mortgages](#) allow you to tap the equity in your home and stay there as long as you want, if you can continue paying property taxes, home insurance premiums and maintenance expenses. Reverse mortgage fees have been criticized as too high, but the government recently began supporting a less expensive home-equity-conversion mortgage called the [HECM Saver loan](#) (PDF). However, the "price" of smaller fees is that consumers get access to smaller share of home equity. These closing costs are very similar to a regular FHA loan.

Adjustable-rate mortgage (ARM)

A five-year ARM can be had today for less than 4% in some markets. If you know you will be selling your home within five years, getting a five-year ARM can allow you to pay down the principal balance on your loan and keep more of the equity for yourself when you sell the property.

Rent a room

It can be hard to let a stranger into your home. It can be harder still to afford your home on a retirement income. Talk to friends who have done this and learn from their experiences. Insist on personal references and consider paying for a background check before executing a rental agreement.

Rent your entire home

According to tax experts CCH, if you rent your home for fewer than 15 days a year, the money you receive does not need to be reported as gross income on your tax return. Also, if you're planning to take an extended trip, your home can be safer if it's occupied by a temporary renter than if you left it vacant. To increase your comfort level, work with established vacation-rental companies

Downsize housing expenses

For many retirees, the smart housing move is literally that — a move to a smaller home and perhaps even a different state or country that offers sharply lower living costs. Be wary of being trapped in your home by memories or old possessions that can weigh you down emotionally and financially

Mortgage-interest tax break

Interest payments on your home are still tax-deductible. You can deduct the interest on home-equity loans as well. Interest deductions rarely turn a bad decision into a good one, but they should be included in your evaluation.

Energy tax credits

Some energy tax credits were extended into 2011, and there are continued tax credits for solar and other alternative energy investments in your home.

Nontaxable home-sale gains

Gains on the sale of your current home — up to \$500,000 in gains for a couple — are tax-free. You must have lived in the home for two of the past five years, according to tax experts CCH, but there can be exceptions due to health or other emergency factors.








JUNE



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Sun	Mon	Tue	Wed	Thu	Fri	Sat
			1 New Moon ●	2	3	4
5	6	7	8 Shavot	9	10	11
12 Pentecost	13	14  Flag Day	15 Full Moon ○	16	17	18
19  Father's Day	20	21  SUMMER	22	23	24	25
26	27	28	29	30		

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