

# REAL NEWS FROM BARTLEY REAL ESTATE

DECEMBER 2008

COMPILED BY K. RAREY

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## SNOWFLAKES...NO TWO ARE EXACTLY ALIKE!

Snowflakes are formed when water vapor in the air cools and condenses into drops of water. Each drop then freezes into a tiny ice crystal smaller than the period (.) at the end of this sentence. The temperature and amount of water vapor determine the shape of snow crystals. No two are exactly alike, just like human fingerprints! There are an infinite variety of snowflakes, according to expert, "Snowflake" Bentley, an American farmer who devoted most of his life to the examination and photography of snowflakes and claims that he never found two exactly alike.



### MEET OUR REAL ESTATE PROFESSIONALS...

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### Upcoming Events

Sunday, Dec. 7, 2008  
3pm to 7pm  
Tour of Homes sponsored by Middle School; fundraiser for Relay for Life. Bartley Real Estate, 202 6<sup>th</sup> St. is on the tour. Please come by.

Let us post your next event in this space FREE! Email: [kathyre4239@bellsouth.net](mailto:kathyre4239@bellsouth.net) or call 5172 732 5945

## MERRY CHRISTMAS AND HAPPY NEW YEAR FROM YOUR HOMETOWN REAL ESTATE TEAM!



### IMPORTANT INFO ABOUT FIRST TIME HOME BUYER TAX CREDIT

At a glance...

- # The tax credit is available for first-time home buyers defined as buyers who have not owned a principal residence during a 3-year period prior to purchase.
- # The maximum credit amount is \$7500.
- # The credit is available for homes purchased on or after April 9, 2008 and before July 1, 2009.
- # Single taxpayers with incomes up to \$75,000 and married couples with incomes up to \$150,000 qualify for the full tax credit.
- # The tax credit works like an interest-free loan and must be repaid over a 15-year period.

\*Source: [www.federalhousingtaxcredit.com](http://www.federalhousingtaxcredit.com)

MEET MELINDA



Melinda Wright-Lynch has been an Associate at Bartley Real Estate for a year and a half. She graduated from Bath County High in 2003 and attended Jefferson Community College. Melinda enjoys meeting people and helping them find the perfect house. "It's like a treasure hunt for me and I won't stop until my clients are happy," she says. She makes her clients feel like "family" and goes the extra mile to help. She and husband, Devan, have recently remodeled and moved into her father's old farm house in Sanders. When you call the office you will likely hear her cheerful voice. Come by and visit Melinda!

**Q:** I've heard the term "Sunday toys." Can you tell me what this means?

**A:** In the 18<sup>th</sup> Century, Sundays were reserved strictly for religious observances. Nothing as frivolous as playing with toys was allowed in a religious home. By the early 1800s children were allowed to play with toys that had some connection to a Bible story or had religious virtue. Books of Bible stories, puzzles illustrating Bible stories and Noah's ark toys were popular. By the late 1800s most families were less strict about children's playthings, and family activities and Sunday outings were considered acceptable pastimes for the day.

Source: Antiques: Terry Kovel at King Features



**JUICE UP.....NATURALLY!**

**SUGARY JUICES AND SODAS MAY GIVE YOU A QUICK JOLT, BUT THE DRINKS ARE ALSO LINKED TO AN INCREASED RISK FOR TYPE 2 DIABETES. THERE'S NO REASON TO BAN ALL DELICIOUS BEVERAGES FROM YOUR LIFE, THOUGH. MAKE YOUR OWN FRUIT-INFUSED WATER WITH THIS SIMPLE RECIPE: IN A BLENDER, PUREE 2 TO 3 CUPS OF YOUR FAVORITE FRUIT. STRAIN AND DISCARD PULP. MIX IN 2 CUPS OF COLD WATER AND REFRIGERATE. THE MIXTURE WILL KEEP FOR UP TO FIVE DAYS.**

**KENTUCKY FACTS AND TRIVIA**



A 40-foot memorial carillon that plays patriotic and memorial music to honor military veterans was dedicated July 4, at Kentucky Veterans Cemetery West in Hopkinsville (pop. 30,089). The American Veterans National Service Foundation partners with local organizations to erect the carillons and installed the first, in 1949, at Arlington National Cemetery in Virginia



**HOLIDAY ALLERGIES**

**CAN BE BEATEN....**  
**WHEN HOSTING FOR THE HOLIDAYS, BE AWARE THAT ONE IN SIX AMERICANS HAVE EITHER ALLERGIES OR ASTHMA. TO HELP ENSURE GUESTS' ASTHMA AND ALLERGY SYMPTOMS DON'T REAR UP, THE AMERICAN ACADEMY OF ALLERGY, ASTHMA & IMMUNOLOGY RECOMMENDS ASKING GUESTS ABOUT FOOD ALLERGIES BEFORE PLANNING THE MENU. EVEN TRACE AMOUNTS OF AN OFFENDING FOOD CAN TRIGGER A REACTION. OTHER SUGGESTIONS INCLUDE LIMITING FRAGRANT CANDLES, VACUUMING REGULARLY, REPLACING FURNACE FILTERS, NOT BURNING WOOD IN THE FIREPLACE.**



**YOUR MONEY NOW**

- MAKE SURE YOUR SAVINGS ARE SAFE**
- PAY DOWN CREDIT CARD DEBT**
- PAY BILLS ON TIME**
- GET HEALTH AND TERM LIFE INSURANCE**
- CONTINUE CONTRIBUTIONS TO RETIREMENT**
- STOP SPENDING WHAT YOU CANNOT AFFORD**

**BLESSINGS**

BLESS THE CHRISTMAS TURKEY. BLESS THE PENNY FOUND ON THE GROUND AND THE MINUTES LEFT ON THE METER. BLESS THE LOWLY TURNIP MARRIED TO SWEET CREAM BUTTER. BLESS THE SWEAT ON YOUR YOGA MAT AND YESTERDAY'S MISTAKES BEFORE YOU LET THEM GO. BLESS CANNED TOMATOES ON A FROZEN WINTER NIGHT. BLESS THE SPATULA THAT FLIPS THE EGG OVER EASY SO TENDERLY. BLESS THE TAKEN-FOR-GRANT LIGHT IN THE REFRIGERATOR. BLESS THE GOOSE THAT GIVES UP ITS DOWN. BLESS TULIP BULBS DREAMING UNDERGROUND. BLESS THE LESSON LEARNED THE HARD WAY. BLESS THE TOOTH THAT DIDN'T NEED A FILLING. BLESS THE EXTRA LEAF IN THE TABLE FOR BEING NEEDED. BLESS THE PEOPLE WHO KNOW YOUR NAME. BLESS GPS AND THE ROAD HOME.

SOURCE: SKIRT MAGAZINE NOV 08



**DURING WINTER STORMS...**

- ❖ LISTEN TO YOUR RADIO, TV OR WEATHER RADIO FOR WEATHER REPORTS AND EMERGENCY INFORMATION.
- ❖ EAT REGULARLY AND DRINK AMPLE FLUIDS, BUT AVOID CAFFEINE AND ALCOHOL.
- ❖ CONSERVE FUEL, IF NECESSARY, BY KEEPING YOUR RESIDENCE COOLER THAN NORMAL. TEMPORARILY CLOSE OFF HEAT TO SOME ROOMS.
- ❖ IF THE PIPES FREEZE, REMOVE ANY INSULATION OR LAYERS OF NEWSPAPER AND WRAP PIPES IN RAGS. COMPLETELY OPEN ALL FAUCETS AND POUR HOT WATER OVER THE PIPES, STARTING WHERE THEY WERE MOST EXPOSED TO THE COLD, OR WHERE THE COLD WAS MOST LIKELY TO PENETRATE.
- ❖ MAINTAIN VENTILATION WHEN USING KEROSENE HEATERS TO AVOID BUILD-UP OF TOXIC FUMES. REFUEL KEROSENE HEATERS OUTSIDE AND KEEP THEM AT LEAST THREE FEET FROM FLAMMABLE OBJECTS.

SOURCE: BARRY ALEXANDER, GALLATIN COUNTY EMS



**WHY READ TO YOUR CHILD?**

PARENTS NEED TO FEED, CLOTHE, AND READ TO THEIR CHILDREN EVERY DAY. READING IS JUST AS IMPORTANT TO YOUR CHILD'S WELL BEING AND COGNITIVE DEVELOPMENT AS FOOD AND CLOTHING. SCIENTISTS HAVE PROVEN A CONNECTION BETWEEN READING AND BRAIN CELL DEVELOPMENT, ESPECIALLY EARLY IN YOUR CHILD'S LIFE. AT ALL AGES READING ALOUD TO A CHILD WIDENS AWARENESS OF THE WORLD, IMPROVES PRESENT AND FUTURE READING SKILLS, AND SPARKS IMAGINATION. ALSO ESSENTIAL IS THE BONDING THAT OCCURS BETWEEN PARENT AND CHILD WHILE READING TOGETHER. TIPS FOR READING ALOUD INCLUDE:

- # MAKE IT ENJOYABLE. FIND A COMFY SPOT AND READ BOOKS YOU LIKE. ASK YOUR LIBRARIAN FOR A RECOMMENDATION.
- # TURN OFF TV. ASK QUESTIONS LIKE "WHAT IF?" "WHAT'S YOUR FAVORITE PART?"
- # READ BEFORE NAPS AND AT BEDTIME.
- # USE YOUR ANIMATED VOICE TO DRAMATIZE.
- # EXPLAIN THE STORY AND RELATE IT TO THE CHILD'S LIFE.
- # VISIT CARROLL COUNTY LIBRARY ON THE SQUARE OFTEN TO TAKE ADVANTAGE OF KIDS' ACTIVITIES.

INGREDIENTS OF A GREAT REAL ESTATE INVESTMENT

- ✓ Central air conditioning is the most sought-after feature by most buyers.
- ✓ Buyers are serious about storage space including walk-in closets and a 2-car garage.
- ✓ Go with energy-efficient features in windows and appliances.
- ✓ A backyard is important with a fence preferably.
- ✓ Always keep resale in mind.

Source: [www.frontdoor.com](http://www.frontdoor.com)



CHRISTMAS FACTS AND TRIVIA



30 TO 35 MILLION REAL CHRISTMAS TREES ARE SOLD IN THE U.S. EVERY YEAR.

STATISTICS SHOW 21% OF CHRISTMAS TREES ARE SOLD FROM CHAIN STORES, 15% BY NON PROFITS, 13% FROM RETAIL LOTS AND 35% FROM CHOOSE AND CUT FARMS.

HELICOPTERS ARE USED TO HELP LIFT HARVESTED CHRISTMAS TREES FROM FARMS.

AN ACRE OF CHRISTMAS TREES PROVIDES FOR THE DAILY OXYGEN REQUIREMENTS OF 18 PEOPLE.

EVERY YEAR SINCE 1947, THE PEOPLE OF OSLO, NORWAY HAVE GIVEN A CHRISTMAS TREE TO THE CITY OF WESTMINSTER, ENGLAND, A GIFT IN EXPRESSION OF GOOD WILL AND GRATITUDE FOR BRITAIN'S HELP TO NORWAY DURING WORLD WAR II.

OREGON PRODUCES THE MOST REAL CHRISTMAS TREES.

THE FIRST CHRISTMAS TREE RETAIL LOT IN THE US WAS STARTED IN 1851 IN NEW YORK BY MARK CARR.

CHRISTMAS TREES TAKE AN AVERAGE OF 7-10 YEARS TO MATURE.

PRESIDENT COOLIDGE STARTED THE NATIONAL CHRISTMAS TREE LIGHTING CEREMONY ON THE WHITE HOUSE LAWN IN 1923.

CHRISTMAS TREES TAKE AN AVERAGE OF 7-10 YEARS TO MATURE.

THE USE OF EVERGREEN TREES TO CELEBRATE THE WINTER SEASON OCCURRED BEFORE THE BIRTH OF CHRIST.

*BUYING OR SELLING?*

*CALL*

*BARTLEY REAL ESTATE & ASSOCIATES, LLC  
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*To see all properties in the area  
please visit us at*

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