

October 2010



A Touch-Down Tailgate



From the parking lot, to your backyard or even your living room – these tailgating tips will keep your fans feeling fanatical and make you the MVP of football parties.

Keep it simple: The principals of tailgating are simple: come early, stay late and most of all, celebrate. Prepare simple, but delicious finger-friendly foods, keep a variety of beverages on hand for adults and children and always ask your family and friends to pitch in! Remember to follow the rules to keep your food safe to eat. For example, freeze your burgers ahead of time and thaw upon arriving to the tailgate area for safe-cooking.



Granny Kat's Pumpkin Roll

Ingredients

- 3/4 cup all-purpose flour
- 1 cup white sugar
- 1 teaspoon baking soda
- 2 teaspoons pumpkin pie spice
- 1 cup pumpkin puree
- 3 eggs
- 1 teaspoon lemon juice
- 2 tablespoons confectioners' sugar
- 1 (8 ounce) package cream cheese, softened
- 1/4 cup butter
- 1 teaspoon vanilla extract
- 1 cup confectioners' sugar

Directions

Preheat oven to 375 degrees F (190 degrees C). Grease and flour a 9x13 inch jelly roll pan or cookie sheet.

In a large bowl, mix together flour, sugar, baking soda, and pumpkin pie spice. Stir in pumpkin puree, eggs, and lemon juice. Pour mixture into prepared pan. Spread the mixture evenly.

Bake at 375 degrees F (190 degrees C) for 15 minutes.

Lay a damp linen towel on the counter, sprinkle it with confectioner's sugar, and turn the cake onto the towel. Carefully roll the towel up (lengthwise) with the cake in it. Place the cake-in-towel on a cooling rack and let it cool for 20 minutes.

Make the icing: In a medium bowl, blend cream cheese, butter, vanilla, and sugar with a wooden spoon or electric mixer.

When the cake has cooled 20 minutes, unroll it and spread icing onto it. Immediately re-roll (not in the towel this time), and wrap it with plastic wrap. Keep the cake refrigerated or freeze it for up to 2 weeks in aluminum foil. Cut the cake in slices just before serving.



Sport Fan fare: Another basic rule in the realm of real tailgating? Wear your team's colors proud! For double duty spirit, sport your team's flag at your tailgate. It will also act as a marker for family and friends who are trying to locate you in the crowd.

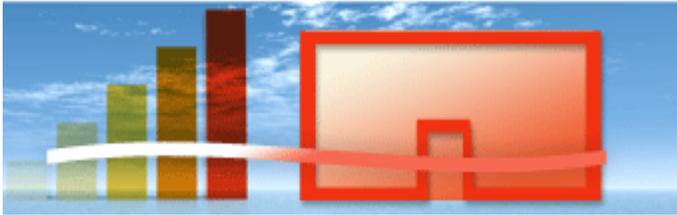
Stay Hydrated: Supporting your favorite team can really take its toll and dehydration can set in quickly in the parking lot or the stands. Be sure to pack enough water for everyone you know is coming, especially for the young ones.

Create a theme: Score big points on the food front with different party themes each game day. Try Tex-mex one weekend, American greats the next or even go German with bratwurst and beer. Does your city have a signature dish like the Philadelphia cheese steak or the Chicago deep dish pizza? Center your next tailgate around your cities favorite food of choice.



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Is it time for you to move up?



Adding a new member to your family? Is an in-law moving in? Have you simply grown out of your current home? There are many reasons why homeowners make the jump to a larger abode. When making a decision to 'move-up,' it's important to consider the following issues:

Market Conditions: As we've seen over the past years, market conditions and the health of the economy can have an impact on how well your current home will sell; the number of homes available on the market and your negotiating power at the table. Consult with your real estate agent to find out if it's a buyer's market or a seller's market and how that affects your plans to move into a larger home.

Equity: If you've lived in your home long enough to build up equity, you could reduce your next monthly mortgage payment. Of course, market conditions apply. For example, you'll have a better chance of getting your asking price in a seller's market, receiving a profit on the sale of your home which you can then apply toward the purchase of your next mortgage.

Income: We all hope to move into our 'dream' home. Before you start looking for it, make sure you can afford it. You don't want to be in a position down the road where you aren't able to pay the mortgage on your home. The bottom line: Always consult your budget.

Interest Rates: Interest rates have a huge impact on the cost of your mortgage. Take this example: Let's say you purchase a home for \$179,000. Your mortgage payment would be \$749.50 assuming a 20% down payment and interest rate of 4.75% for a 30-year fixed rate mortgage. Now let's lower the home price to \$161,648. Typically when home prices go down, mortgage rates increase. With a 1% increase in the interest would put your monthly mortgage payment at \$754.00 even though the price of the home is \$17,000 less.

Today's rates are some of the lowest they've been in 50 years and home prices continue to hover at reasonable prices – especially larger ones that need to sell faster. While we can't predict the market, we do know it won't stay a buyer's market forever. If you're looking to move up and are prepared to address the above issues, let's talk. I'd love to help you find your next home.

Attention!



If you're a member of the armed forces, it may be time to start the search for your first home.

While the first-time homebuyer tax credit may have come and gone for some, armed service men and women are still able to take advantage of the \$8,000 tax credit. With home prices continuing to drop, interest rates lower than ever and an influx of distressed properties in good condition hitting the market, members of the armed forces and their spouses still stand to find a great deal. If you or your spouse is a part of this group, here's what you need to know about the tax credit in order to make the most of this excellent opportunity.

- The tax credit applies to any individual (and, if married, the individual's spouse) who serves on qualified official extended duty service outside of the United States for at least 90 days during the period beginning after Dec. 31, 2008, and ending before May 1, 2010.
- Members of the military and certain other federal employees serving outside the U.S. have an extra year to buy a principal residence in the U.S. and qualify for the credit. Thus, an eligible taxpayer must buy, or enter into a binding contract to buy, a principal residence on or before April 30, 2011.
- If a binding contract is entered into by that date, the taxpayer has until June 30, 2011, to close on the purchase.
- Members of the uniformed services, members of the Foreign Service and employees of the intelligence community are eligible for this special rule.
- Only one spouse must be overseas on official extended duty for the requisite amount of time for either spouse to be eligible for the 2011 extension of time to purchase a principal residence and claim the credit.