

Royal Park Newsletter

Volume 3, Issue 6

August/September 2009

Help Keep Maintenance Down!

Special Articles of Interest

- Conserve water
- Election changes
- Lifestyle 100 years ago
- Waste & recycling
- Lonely Hearts
- Dreams of Animals



Inside this issue:

Help Maintenance to stay Low!	1
Royal Park Notice Board	2
Garbage disposal & Recycling	3
Common areas and grounds	4
Living in 1909 a world of difference	5
Pet Corner - Lonely Hearts	10
Mortgage Crisis facts Dreams of Animals	11

Royal Park residents please note:

As of August 1, 2009 the cost of water has gone up. Fort Lauderdale is raising the rate for water and sewer services a whopping 20 percent. Unfortunately Oakland Park gets their water from Fort Lauderdale, therefore we at Royal Park will be effected by this increase.

The Board of Directors has been working so hard to not only work within but under our budget hoping to be able to keep next year's maintenance fees the same as this year. But we need your help.

Please check your faucets and shower heads for leaks. Is your toilet constantly running? All it may need is a new flapper, or maybe you might

think about a new water efficient toilet.

You may also want to check if any of the shut-off valves under the sink or toilet are leaking.

Use your dishwasher when it is fully loaded, not for a few dishes and glasses. Washing your car is okay, but how about once a month or every other week. We have some residents that wash their car 2-3 times a week. For those wondering, our sprinkler system uses canal water.

Furthermore, if you are going away for more than a week then make sure you turn your main water supply connection in the water heater closet off by turning the lever down and also take the plug off the water heater.

This additional cost must be shared by all of Royal Park's residents. Therefore it is imperative that we all do as much as we can to keep our water bills as low as we can so the Board can try to cover the higher rates with as minimal effect to our residents.

Help Us Help You! Do Your Share To Help Royal Park!

**Harvey Lee Ross
President
Board of Directors**



Changing Times:

Over the years we have seen a change in the type of unit owners at Royal Park. We have gone from a majority of retirees and snow birds to families and working individuals.

With our economy we are seeing many more people having to work more

hours and even a second job to make ends meet.

We are seeing many more people having to work more hours and even a second job to make ends meet. In the world of condominiums we are seeing a drastic change. With foreclosures at an all time high, associations are finding it difficult to find unit owners that have enough

spare time and the desire to accept the responsibilities of becoming a member of the Board of Directors.

The State has taken over the running of some Condominiums because of the trouble they are in financial and the inability to get individuals to run for the board that have
....Continued on page 4

Royal Park Notice Board

Insurance Agency for Royal Park

Owners Please note that the
new Insurance Agent is

SMITH WATSON PARKER

Owners still have to request
copies of Insurance
Certificates from EOI Direct

Toll Free: 1-877-456-3643

Or online at

www.eoidirect.com

A Special Thank You !!!

The Board of Directors,
Manager and Office Staff
would like to say thank you
to **Winnie Dillon** of
building 104 for all the help
she has given us in the
Royal Park office.
Winnie has made it easier
for everyone to get their
work done with her
volunteering countless
hours of help.
Again Winnie, thank you for
being there for Royal Park
and it's residence.

NOTICE BOARDS

The Notice Boards in
each building are for the
residents personal use
and benefit to advertise
for items for sale or for
services provided like
baby-sitting and
cleaning etc.

Please make sure your
ad not to exceed the
size 3"x5" otherwise
it will be removed
by the building
representative.

Royal Park Condo Office Hours

Monday - Friday
9:00 am - 5:00 pm

Thursday 9:00 am - 7:00 pm

Second Saturday of each month
8:00 am - 12:00 noon

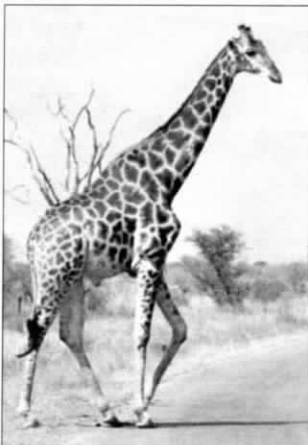
Attention Residents

PLEASE NOTE IF YOU HAVE
LARGE OR HEAVY ITEMS THAT
CANNOT BE LEFT IN THE
TRASH ROOM LIKE OLD
FURNITURE & APPLIANCES
ETC. THEN YOU MUST TAKE IT
TO THE FENCED AREA IN
FRONT OF BUILDING 117
NEXT TO THE

Volunteers Needed

We Need Alternate Building Reps
and also Volunteers
to distribute the Newsletter
in their Buildings.
Please call the Condo Office:
954-739-6300
to register your name.

Thank You.
THE MANAGEMENT



Royal Park Newsletter

August/September 2009 issue

Editor: **Naim Naqi**
Articles, Graphics & Ads: **Naim Naqi**

Read & Print in color on-line
www.royalparkrealtor.com

For ads & articles: royalparkads@hotmail.com
Messages: **954-574-6047**

Royal Park Newsletter, Royal Park Condo Association and the Editor assume no responsibility for statements made by their advertisers, nor do they assume responsibility for statements/opinions expressed or implied in this Newsletter.

Dumpster Dilemmas & Recycling - Naim Naqi

Many residents continue to throw large and small boxes, without breaking them down in the dumpster. It has been noticed many times that a couple of large boxes start the mountain of trash resulting in an overflow capacity. Just remember, each building has 32 units and only one dumpster so please be considerate of our cleaning crew and maintenance staff who spend a lot of time each week keeping the dumpster rooms clean.

There is also a very important issue which must be seriously taken by residents who live higher than the first floor. Every Monday and Thursday when the dumpsters are placed outside for pickup - residents continue to throw boxes through the chute which sometimes get stuck

resulting in backing up of garbage. Please note it takes several hours to clean the dumpster rooms from the overflow of rubbish and return the dumpsters back in the room.

Residents, please go down and dispose off the garbage properly in the dumpster during this period and also remember that paint cans with paint does not belong in dumpster room nor does furniture, discarded large items, old appliances, carpets and rugs - these all should be properly disposed off at the fenced off area by the maintenance shed in front of building 117.

When someone does remodeling in your apartment you are responsible to make sure they remove or dispose off the items appropriately.



Some residents think dumpsters are for anything you don't want and just throw it down the chute! Little did they realize that we pay waste disposal by the weight. Each time the garbage truck comes in it weighs our trash and bill accordingly, therefore, it is utmost important to **RECYCLE**. We have green recycling bins throughout the complex and marked newspapers for papers and magazines and comingle for plastic and glass etc. The more we recycle the more we will continue to keep our maintenance low.

Recycling Fast Facts:

Broward County recycles approximately 862,000 tons of materials, or on average 990 pounds per person per year. By recycling we save energy, resources, and help create a healthier environment!

Broward County's waste-to-energy plants are a source of renewable energy. They turn your household trash into green energy - enough to power more than 75,000 homes and businesses in our community each day!

One successful story is that of Vista View Park, formerly the Davie landfill, was closed in 1987 and turned into a wonderful green space. It features horse trails, bicycling and picnic shelters, among other amenities, for the enjoyment of Broward County residents.

Coming soon will be the new Single-Stream Recycling Bins where you can dispose All-In-One paper, plastic bottles, metal and glass recyclables - fill further notice please continue to use the designated bins.

Whether you are disposing garbage

or recycling, use common sense to help you do the job effectively, for example make sure the garbage bag is tied safely and not torn in which case you may want to use a double bag otherwise it will attract pesky critters who may find a way back to your apartment. Similarly sort out the recycling items in advance for proper disposal.

If you get a chance, take your kids to see 'WONDERFUL WORLD OF WASTE EXHIBITION' - at the Museum of Discovery & Science, 401 SW 2nd St., Ft. Lauderdale.
Phone: 954-467-6637

.Kids can get down and dirty at the Museum of Discovery and Science in Fort Lauderdale where the "Wonderful World of Waste" interactive exhibit teaches them about how waste-to-energy plants turn household garbage into electricity. Kids turn a few cranks and garbage (simulated by a grey block) is carried on a conveyor belt where a pretend fire lights up, steam forms, and a turbine fan starts working, providing electricity to the house that produced the garbage.

Recycling commercials and a 13-minute video "All About Garbage" play continuously throughout the day.



For more information call :
Broward County - Go for the Green
954-765-4999 or
www.broward.org/waste

Thanks to **Helen Pendergast** - Building 106 and **Vanessa Boneta** - Building 107 for their helpful hints on dumpster dilemmas.

Please RECYCLE responsibly!

Naim Naqi.



..... continued from page 1

only the best interest of the unit owners and the association in mind. Personal agendas should not decide whether you run for the board.

Due to these facts the Board of Directors at Royal Park are suggesting that we reduce the number of board member from 7 to 5. Our by-laws allow us to have no less than 3 or no more than 9 members on the board. We feel it would be easier to get 5 individuals that have the time and interest to continue the hard work of the previous boards (how many Condos can you name that have no increase in maintenance for the last number of years while continuing to improve the property and grounds).

This suggested change will be decided by the owners. In the very near future the owners of Royal Park

will receive notice of the proposed change, special meeting time and proxy. We urge you to read the information and return your filled in proxy no matter how you vote.

The Board of Directors



Our Constitution

They keep talking about drafting a Constitution for Iraq. Why don't we just give them ours? It was written by a lot of really smart guys, and it's worked for over 200 years. ... And, we're not using it anymore."

In Home Trouble Shooting & Computer Repair

Having computer problems?
I'll come to your home or office.

Custom computers
built to your specs...

Virus/Spyware removal
In your home diagnostics
Hardware/Software upgrades

**Tutorials &
Reformatting**

Call: **Jeff Jacobs**
954-560-0162

inhometroubleshoot-
ing@comcast.net
Royal Park Resident

Announcement

Common Areas

Announcement

Royal Park Board of Directors and the Manager appreciate the owners that want to improve the property by placing plants in front of their buildings. Unfortunately there are some owners that have pulled out bushes and cut trees without getting permission of the association. The grounds of Royal Park are considered common areas and therefore the association is responsible for it's up keep. We are trying to maintain a uniform look in front of each building.

If you wish to make any changes please contact the office and manager first. If a unit owner does any work without the association's approval they will be held responsible and charged the cost to restore the common area.

ROYAL PARK BOARD OF DIRECTORS

Elderly Couple

An elderly couple was driving across the country. The woman was driving when she got pulled over by the highway patrol.

The officer said, "Ma'am did you know you were speeding?"

The woman, hard of hearing, turned to her husband and asked, "What did he say?"

The old man yelled, "He says you were speeding!"

The patrolman said, "May I see your license?"

The woman turned to her husband once again and asked, "What did he say?"

The old man yelled, "He wants to see your license!"

The woman gave the officer her license. The patrolman then said, "I see you are from Arkansas. I spent some time there once and went on a blind date with the ugliest woman I've ever seen."

The woman turned to her husband and asked, "What did he say?"

The old man yells, "He said he thinks he knows you!"



100 Years Ago - Imagine Life in the Year 1909



In the last issue on page 7 we touched briefly on lifestyle in 2009

What a difference a Century makes – It is one hundred years ago – The year is 1909

Be ready to go back in time and check out some basic facts of life at the time and some statistics.

The average life expectancy was 47 years.
 Only 14% of the homes had a bath tub
 Only 8% of the homes had a telephone.
 There were only 8,000 cars and only 144 miles of paved roads.
 The maximum speed limit in most cities was 10mph
 (lower than some residents drive thru Royal Park gate!)
 More than 95% of all births took place at home.
 Most women only washed their hair once a month, and
 used borax and egg yolks for shampoo.
 The American flag had only 45 stars.
 The population of Las Vegas, Nevada was only 30!
 Two out of every 10 adults couldn't read or write
 Only 6% of all American had graduated from high school.
 18% of households had at least one full time servant or domestic help.

Wages

The average wage in 1909 was 22 cents per hour.
 The average worker made between \$200 and \$400 per year.
 A competent accountant could expect to earn \$2,000 per year.
 A dentist \$2,500 and a mechanical engineer about \$5,000 a year.
 Ninety percent of all doctors had no college education! Instead, they attended so-called medical schools, many of which were condemned in the press as substandard.
 Marijuana, heroin and morphine were all available over the counter at the local corner drugstores (Wow! The good old days!) Back then pharmacists said,
 "Heroin clears the complexion, gives buoyancy to the mind, regulates the stomach and bowels, and is, in fact, a perfect guardian of health."
 (Unfortunately half a million present day jailed inmates still believe this to be true – but no one trust them!)

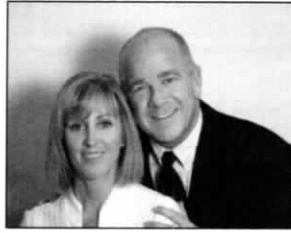
Food Prices:

Sugar cost 4 cents a pound.
 Eggs were 14 cents a dozen
 Coffee was 15 cents a pound.

Five leading causes of death were:

Pneumonia and influenza, Tuberculosis
 Diarrhea, Heart disease, Stroke.

**Fast forward almost 50 years later in 1969 man landed on the moon. The computer technology used at the time to achieve this historical event is outdated by 9 times in another 50 years by a small device you take for granted every day i.e. your cell phone in 2009!
 Try to imagine what it may be like in another 50 or 100 years!**



Royal Park Condominium Owners

Should we sell our apartment now or rent it out and wait for the market to come around? How much would my apartment bring if I sold today? What are the apartments renting for?

These are some of the questions that we answer daily. Give us a call, we are Realtors who care about Royal Park.

Hugh & Karen Sharkey

- LICENSED REAL ESTATE BROKER/ SALESMAN.
- MEMBERS OF THE FORT LAUDERDALE BOARD OF REALTORS.
- 20 YEARS EXPERIENCE SELLING AND LEASING IN ROYAL PARK.
- 20 YEARS ROYAL PARK RESIDENT AND OWNER.
- EXTENSIVE REFERENCES / TESTIMONIALS AVAILABLE UPON REQUEST.
- SPECIALIZED MARKET / ADVERTISING PACKAGES FOR YOUR APARTMENT.
- PROPERTY MANAGEMENT AND LEASING SERVICES.

As your Agent, We will

1. Complete a comparative market analysis that will compare your home's value to that of your neighbors.
2. Immediate listing in the MLS (Local/Internet)
3. Present your home to as many qualified buyers as possible getting your condo the maximum exposure.
4. Help stage your home and generate curb appeal to ensure you get the best price.
5. Assist with obtaining offers and help you in negotiating the best deal as smoothly as possible.

Please keep us in mind if you ever have real estate questions, or know someone that may require the services of a professional Realtor.

HUGH & KAREN SHARKEY
Royal Park Sales & Leasing Specialist
Residents/Owners/Realtors
Office (954)486-9915 Direct (954)914-6053

Ten Commandments

The real reason that we can't have the Ten Commandments in a Courthouse is that you cannot post "Thou Shalt Not Steal," "Thou Shalt Not Commit Adultery" and "Thou Shalt Not Lie" in a building full of lawyers, judges and politicians - it creates a hostile work environment!

For
Best
Results

Advertise here in
The Royal Park
Newsletter



CARPET & TILE

**MANY BERBERS
TO CHOOSE FROM
STARTING AT
\$15.99 PER YARD
INSTALLED W/PAD
PLUS MUCH MORE!**

**WOOD
LAMINATES
VINYL
PLUS
MUCH MORE**

CARPETS PLUS
*Where You Get
The PLUS!*

TILE
\$4.99 SQ. FT.
INSTALLED
PREP EXTRA

**ROLLS &
REMNANTS**
IN STOCK
IMMEDIATE
INSTALLATION

TRUE FACTS ABOUT SHOPPING FOR YOUR FLOORING NEEDS

- WE HAVE ALL THE NAME BRAND MILLS PLUS WE DO NOT PRIVATE LABEL THEM SO YOU CAN COMPARE OUR PRICES TO OTHERS.
- NO PRESSURE TO BUY SINCE WE ARE A FAMILY STORE. THERE ARE NO COMMISSIONED SALES PEOPLE.
- WE ALWAYS HAVE EVERYDAY LOW PRICES SO YOU DON'T HAVE TO WAIT FOR A SALE.
- WE NEVER CHARGE FOR A MEASURING FEE OR DEDUCT IT FROM YOUR PURCHASE. HOW CAN YOU COMPETITIVELY SHOP IF YOU HAVE TO PAY FOR AN ESTIMATOR?
- ALL OUR INSTALLATIONS ARE GUARANTEED FOR ONE FULL YEAR.
- SOME STORES LEAD YOU TO BELIEVE THAT BY PRIVATE LABELS ITS MADE EXCLUSIVELY FOR ONLY THEM-NOT TRUE.
- 100'S OF SELECTIONS OF EVERY STYLE AND COLOR AND PRICE RANGE.

DON'T BE FOOLED BY MISLEADING ADVERTISING. OUR FAMILY HAS BEEN IN THE FLOOR COVERING BUSINESS SINCE 1969. IT'S OUR ONLY BUSINESS.

**AREA
RUGS**

CARPETS PLUS

HONEST YARDAGE • HONEST PRICES

Wide Selection • Quality Installation • Low Prices

81 S. Federal Hwy. • Deerfield Beach
(SW Corner of Hillsboro & Federal Hwy.)

NOUS PARLON FRANCAIS

360-0029

Two Hens and their Eggs

Two hens met after a long absence and one said, "How are you Mrs. Leghorn? trust your eggs are doing well."

"Quite well, thank you, Mrs. Rhode Island Red. They are selling for sixty-five cents a dozen."

"Indeed?" said Mrs. Red, with more than a little complacency.

"Mine sell at seventy cents a dozen."

"Is that so? Why is that, I wonder."

"I presume it is because mine are larger."

Mrs. Leghorn shrugged with elaborate unconcern. "Good luck to you, then.

As for me, I have no intention of tearing up my gut for a lousy five cents extra a dozen."





Dream big & tall and your dreams may come true like this sand castle!

Stop For THE BEST IN BRAKES

For Brakes & More

Other Services Include: New Radiators, Water Pumps, Belts, Hoses, Batteries, Complete Front End Service, CV Joint Service, Shocks & Struts & more!

<p>Oil Lube & Filter Includes FREE tire rotation \$18⁹⁹ <small>Includes disposal fee, free safety check, up to 6 qts. of 10W30 for most cars. Vans & trucks extra.</small></p>	<p>FREE A/C CHECK <small>Freon extra if needed.</small></p>	<p>TIRE SPECIAL ALL BRANDS Call For Prices Includes FREE tire rotation every 6000 miles w/ purchase of 4 tires.</p>
<p>Is Your Engine Light On? COMPUTER DIAGNOSTIC \$45 1996 & Newer</p>	<p>WHEEL ALIGNMENT \$39⁹⁵ <small>4 Wheel Computerized, 20" Wheels & Larger Additional Cost. With This Coupon</small></p>	

WE HONOR EXTENDED WARRANTIES

160 E. Prospect Road, Oakland Park

954-563-7254

Fill Your Tires With NITROGEN! Save \$\$ On Fuel Tires Last Longer

1795475

Copyright 2003 by Randy Glasbergen.
www.glasbergen.com

GLASBERGEN

“What fits your busy schedule better, exercising one hour a day or being dead 24 hours a day?”

SAMMY'S WINDOW & DOOR REPAIR, INC

**ARE YOUR WINDOWS IN NEED OF SOME SERVICE??? DO YOUR
WINDOWS FALL DOWN WHEN YOU OPEN THEM???
CAN'T LOCK THEM?
LOSING LOTS OF A/C OUT THE WINDOW???**

ROYAL PARK SPECIAL

10% Off when you mention this ad
For a fraction of the price of new windows,
we'll repair your old windows.

Royal Park References available

Quality Service for over 12 years

**Other Services available: Replacing Broken Glass
Repairing Sliding Glass Doors
Rescreening Porch Enclosures**

Call for an appointment: Office: **954 563 9100**
Licensed & Insured Cell: **954 325 6080**

Don't Rent - Buy Now!



Waterfront Remodeled 1/1
Furnished – New Kitchen –
Granite counter-tops.

Only \$34,900

Owner financing with 20% down
Total payments \$695.00/month
includes mortgage, taxes
& maintenance.

Active Adult Community 55+
Dynamic Clubhouse –Theater-
Shows-Gym-Pools-Tennis
Golf-Sauna-Billiards
Sunrise Lakes Phase III

Don't let your senior relative
rent any more – help them own!

Call: 954-565-2025

Naim Naqi, Broker
South Florida Group, Realtors

© 1998 Randy Glasbergen. E-mail: randy@glasbergen.com
www.glasbergen.com



**"I'm going to order a broiled skinless chicken breast,
but I want you to bring me lasagna and
garlic bread by mistake."**

RENTALS AVAILABLE

Royal Park 1/1 - \$850
Royal Park 2/2 - \$950
Cypress Bend 2/2: \$950
Palm-Aire 2/2 \$1,000

*Most Rentals include water/trash/cable
Some have w/d - first month & security*

Call: 954-565-2025

Naim Naqi P. A., Broker
South Florida Group, Realtors



Sierra Insurance

440 E Sample Rd. #204, Coral Springs, FL 33067 Phone: **954-788-1005**

YOUR ROYAL PARK SPECIALIST

- Great Rates on Condo Insurance - Home Owners and Renters' Insurance
- Fast Quotes - We can meet any budget

Tom Tomlinson

Licensed Agent

954-788-7214

Email: tomt@sierracoversyou.com

David Reiter

Licensed Agent

954-796-0199

Email: david@sierracoversyou.com

Royal Park Pet Corner - Looking for love...

Lonely Hearts



Lonesome Divorcee seeks new hubby. I live in building 105 and ready to ditch my master and relocate anywhere else in Royal Park for the right pooch, except

building 115 (can't stand the two barking freaks) and building 112 since my ex still lives there with his new girlfriend a/k/a loud mouth bitch.

I am sophisticated with a sense of humor. Pastimes include watching Jerry Springer Show. I do get a kick when human fights like dogs and bitch slap each other - to me this is the proof that humans are more like dogs and not vice versa.

I yearn to watch it with my new love so we can have a good laugh.



Recently discharged from the Army under "don't ask don't tell" policy and seeking a dominant companion. I Would like to know who asked and who told so I can wring the SOB's neck. I do live in building 115 and the two barking freaks do not bother me as having been on the war front I am used to the noise - in fact I do not even hear the trains but it's the next door neighbors who play loud music all night and fight with each other that disturb my sleep.

Living here remind me of the barracks - so many rules - so much restrictions; can't go to the pools, can't run around . Once I had the only chance to sneak out and check the cruising grounds of Bark Park but Miss Tanya will not let me go out of the gate - she is one cool mama. I don't know what she is doing here she should have join the army and kick ass!

I hear there is a tall, dark and han'some dude in 106 appropriately named 'Boss' - would love to hear from him and go out for long walks. Please contact me at:
seargent-submissive@woofmail.com



*Yo soy para ti
Tu eres para mi*

Wise Latina seeking a wiser companion for good times and more.

Originally from a pedigree that has been in the family of Judge Sonya Sotomayor for generations, I am very familiar with laws, rules and regulations and all that crap!

After retirement my master moved in 107 Royal Park two years ago but he still read and talk about law - frankly I am so tired of him watching Court TV all day that he forgets to take me out for a walk and at times I feel like breaking all the dog rules of Royal Park one by one to get some attention - starting with leaving little gifts at our neighbor's door.

I do like watching Judge Judy since she can be a bigger bitch than I am, when she wants to be. I hope my knight in shinning armor finds me.

Year end Gift

It was the end of the school year and the students were giving their teacher gifts. The teacher knew the profession of the kids' parents so she would guess what they got her.

The florists daughter gave her a box, she put it over her head and shook it. "Are they flowers?" asked the teacher, the student replied, "how did you know?"

Then the candy shop son came with a box, she put it over her head and said "Is it candy?" The student said "how'd you know!!"

Then the liquor store owner's son, Johnny, came and the teacher saw the box leaking. She put her tongue on it and tasted the juice and said "Is it Vodka?" Johnny shook his head. Then she licked it again, "Whisky?"

Johnny replied "Nuh-uhn! It's a puppy!!!"

LUV'N CARE PET SITTING

Responsible & Mature long time Royal Park Owner will give gentle love, attention and care to your pet to include daily visits, dog walking and/or overnight stays (whatever your pet needs)

Initial Free meeting to get acquainted and to discuss details - Reasonable Rates.

**Terry Soderquist:
Phone/fax: 954-484-7373
Cell: 954-261-8199 or email:
TDuke11@aol.com**

You got to love this Principal!

According to a news report, a certain private school in Cork was recently faced with a unique problem. A number of 12-year-old girls were beginning to use lipstick and would put it on in the bathroom. That was fine, but after they put on their lipstick they would press their lips to the mirror leaving dozens of little lip prints.

Every night the maintenance man would remove them and the next day the girls would put them back. Finally the principal decided that something had to be done. She called all the girls to the bathroom and met them there with the maintenance man.

She explained that all these lip prints were causing a major problem for the custodian who had to clean the

mirrors every night. To demonstrate how difficult it had been to clean the mirrors, she asked the maintenance man to show the girls how much effort was required.

He took out a long-handled squeegee, dipped it in the toilet, and cleaned the mirror with it. Since then, there have been no lip prints on the mirror. **There are teachers... and then there are educators!**

**We do not stop playing because we grow old;
We grow old because we stop playing.
Never Be The 1st To Get Old!**

**Ever stop to think...
And forget to start again?**

Looks of my wife!

A doctor examining a woman who had been rushed to the Emergency Room, took the husband aside, and said, 'I don't like the looks of your wife at all. 'Me neither doc,' said the husband. 'But she's a great cook and really good with the kids.'

1 Way to Get Rid of a Telemarketer

Tell the Telemarketer politely to hold on and set the phone down and go on doing your chores and after 5 minutes check to see if the caller has hanged up or still waiting.

A couple of timely repetition of this exercise will make them take you off their calling list!

Housing & Mortgage Crisis Fast Facts

According to the Mortgage Bankers Association, 35% of all mortgages in June 2009 were funded as FHA loans.

There were fresh signs in July that home prices in much of the country are stabilizing and the housing market is on the mend. Home prices in May posted their first monthly increase since the

summer of 2006, according to the Standard & Poor's/Case-Shiller 20-city index.

Prices rose from April in 13 of the cities tracked, notably Cleveland, Dallas and Boston.

Why it matters:
Investors closely watch the Case-Shiller indexes to gauge the level and direction of home prices.

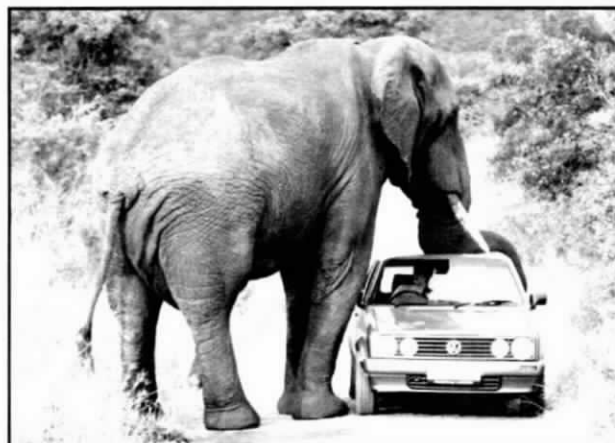
© 1996 Randy Glasbergen. E-mail: randy@glasbergen.com www.glasbergen.com



"You said I should spend more time with our children, so I turned their faces into icons."



**Dream
of
A
n
i
m
a
l
s**



**Is that
how you
squished
my best
friend,
Billy the
mouse
with your
feet?**