

La Dee Dah



Le Monde Demain

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Feedback & Update

The winner of two \$25 gift certificates to the Double T Diner is Dick Story of Reisterstown. He correctly identified our *“Who is it?”* person for April as Victor A. Broccolino, President and CEO of Howard County General Hospital. If you did not make a guess last month, you may want to give it a try this time. You, too, can be a winner! Why let someone else have all the fun?

Online Newsletter

If you would like a copy of one of our past newsletters, you can now find the last several of them on our Web site at www.DickCorfield.com in PDF format. Log on and click *La Dee Dah*.

County Budget Approved

Howard County Council unanimously approved the fiscal 2005 budget. The \$986 million financial plan includes money to build a new western elementary school in Dayton and to finish the new northern high school by August of next year. The county plans to renovate Guilford and Running Brook elementary schools next year, but will wait until fiscal 2006 to improve Lisbon and perhaps Centennial and Clarksville elementary schools.

Unanimity does not mean total agreement. For example, some local residents protested the lighting of five athletic fields at the Western Regional Park in Glenwood, whereas others who use the facilities preferred more lighted fields. A compromise was made to light only three of the fields. Also, the park is to close at 10 instead of 11 p.m. Both sides were disappointed...seems fair.

The budget does include pay raises for teachers and other county employees. Also included are increases in the number of police officers and firefighters and some other personnel.

Water and sewer fees are to rise 30 percent, and telephone bills will go up 15 cents a month to pay for more 911 operators. And so it goes.

Lakefront Festival

There is a lot going on at Lake Kittamaqundi this summer. If you live in the area, you may know about some of the bigger events like the Independence Day fireworks (July 4th), or Columbia International Day (July 24th this year). And you might even know about the cake-cutting event (June 18) celebrating Columbia’s birthday, or the Rotary Club’s Boat Float (June 12th).

But you may not know about the Lakefront Festival. It begins in late June and lasts all summer long, into mid-September. There is something special happening every night, seven-nights-a-week.



For example, there are movies suitable for the whole family; there is a weekly “Open Mike” night. You can try out to perform on stage in front of a live audience. (Columbia’s answer to *American Idol*?) There is a variety of paid local entertainers, and countless other attractions. The events are free and open to “anyone who shows up” according to Maggie Brown, President of the Columbia Association.



You can get the entire summer schedule from the CA, or contact us and we’ll see that you get one.

If you spend this summer at home thinking there is nothing to do, it’s not because we didn’t tell you about the Lakefront Festival! C’mon out and join in the festivities!



Trifles make the sum of life.
Charles Dickens
1812-1870

Who is it?

Born December 12, 1939, she grew up in the little coalmining town of Cranberry, West Virginia. She’s been married to Nesbitt for 42 years come August. They have three children: Kevin, Angela, and Michael, and one grandchild, Alexander, born this past November. (She can’t stand the child!)

She graduated from Stratton High School in Beckley, WV. She skipped a grade in school (actually, she combined grades 3 and 4) and completed high school when she was just 16. The other kids called her “The Brain.”

She came to the D.C./Baltimore area in 1960 and has lived in Columbia since 1970.

Her philosophy in a nutshell:

Life is precious. We are fortunate to experience it. Don’t do mean-spirited things.

The best lesson she ever learned:

People of different backgrounds can live together in harmony.

If she could change one thing:

She would wish for world peace. Everything else would come easy.

If she had the opportunity to spend an evening with anyone:

She would choose her dad. He has been deceased for 28 years. There is a lot she would like to talk with him about.

One thing she would like people to know:

She always gives people a “clean sheet of paper to write on.” She tries not to pre-judge.

Who is it?

When asked for her favorite place to eat, she did not hesitate to say Clyde’s. She eats there so often, she says, “That’s my kitchen.” You can eat there, too. Just tell us who our featured person is and you may be the winner of a \$50 gift certificate to Clyde’s. Call, fax, e-mail, or hand-deliver your guess by June 30. If you are correct, you may be the lucky winner.

Good luck and *bon appétit!*

It is not Leisure that is not used.

Poor Richard

Golf Laws (an incomplete set)

No matter how bad your last shot was, the worst is yet to come. This law does not expire on the 18th hole, since it has the supernatural tendency to extend over the course of a tournament, a summer and, eventually, a lifetime.

Your best ever round will be followed immediately by your worst ever.

Brand new golf balls are water-magnetic.

A golf ball can bounce off of a tree back into play. But not *your* golf ball!

The higher a golfer's handicap, the more qualified an instructor he deems himself.

Every par-three is designed to humiliate.

Sand is alive. How else can you explain what it does?

All 2-irons are demon-possessed.

Put means to place a thing where you want it. *Putt* is merely a vain attempt.

"Nice lag" translates to "lousy putt."

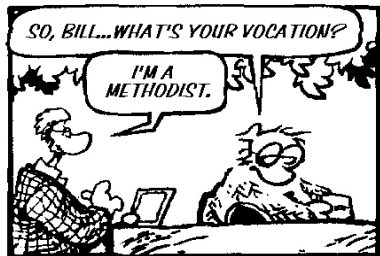
"Tough break" means "you choked."

The last three holes of a round automatically adjust your score to what it should be.

Golf should be given up at least twice per month.

All vows made on a golf course shall be valid only until sunset.

The Other Shoe



Thanks to MacNelly Productions

Minding Our Own Business: Will the Bubble Burst?

For a while now, doomsayers have predicted that the real estate bubble will burst. They foresee higher interest rates and plummeting home prices. They say the air will rapidly escape from over-inflated home values, leaving folks with high debt-to-value ratios upside-down, owing more than their homes are worth. Foreclosures will cause a further catastrophic decline in prices, etc.

We don't think so. First of all, falling prices in the housing market are usually regional events set off by local conditions such as factory closings in a one-shop town. Even then, price drops typically don't negate prior long-term equity gains. Remember, rising interest rates result from the jobs and income growth of a prosperous economy. Higher interest rates could cool the housing market, but as long as the demand exceeds the supply, prices won't dive. Remember, too, the housing boom of the 1980s when mortgage rates were over 10 percent, and at times topping 11 percent! Even if we do see a downward price trend, the effects will be relative.

Second, unlike an investment in the stock market, a home has an immediate and tangible utilitarian value. It's more than just an asset in your portfolio; it's the roof over your head. It's where you and your family live. And even if your home's equity value does decline in the short term, its functional value does not. History has shown that your home will provide a good monetary return in the long run.

Alan Greenspan suggested that rising productivity and low inflation could allow the Fed to keep interest rates at their current ground levels longer than anticipated. But mortgage rates are trending upward and could be headed back above 7 percent. That might slow the rate of growth in the housing market, but don't expect the balloon to rupture.

Remember, it's about YOU and your home. We know that, and we're here to help. Don't hesitate to call us.

For *real* help selling or buying real estate in Howard County or the vicinity,

Call us at 410-418-8104.



Recipe Corner: Mystery Cabbage Soup

This cabbage soup is a mystery because we don't remember where the recipe came from. We solicit recipes from folks all the time, and someone was kind enough to type this out and give it to me. I came across it in my "hold-until-I-get-around-to-it" basket, where it's been sitting for a while. (I guess I finally got around to it.) It looked so good to us we thought you might like it, too.

Oh, yeah, if you gave me this recipe, thanks. Remind me that you did, and we'll see that you get the credit you're due. Also, there's a gift in it for you. And if anyone else out there has a favorite recipe to share, send it to us and (if we use it) we'll have a gift for you, too. Don't ask what the gift is, we guarantee you'll be happy when you get it...or you can give it back.

You can find our past recipes on our Website:
www.DickCorfield.com



Richard, REALTOR

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Vacation season is approaching. Whether it's trekking through mountains or sipping a cold one poolside, every vacation begins by dreaming, thinking, preparing. The challenge is to align our dreams with our pocketbooks.

Happily, in today's economy, travel bargains can be found. Airlines, cruise lines, hotels, and agencies are clamoring for your business. With a little digging and planning, you can find amazing possibilities.

The attached article, *Champagne Vacations on a Beer Budget*, may help you plan an affordable getaway. **Bon v!**

Equal Housing Opportunity
We're on your side...
Let us help!

