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Against The Grain Newsletter

Valuable information, tips,
examples, news, & ideas
Every page - Every issue
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My Take ...

They say the two things you're never supposed to talk about at dinner parties are politics and religion. I usually try to avoid these topics myself.

It's trick-or-treat time soon, but shortly after Halloween, it will be Election Day. Frankly, I'd rather write about ghosts and goblins and candy here, but I feel like I have to get some observations about the presidential election off my chest.

I will never tell you how to vote, and I won't reveal to you how I vote. But I DO have some opinions regarding the upcoming election.

I think it will be a kind of pivotal one in American history. The reason I say this is because it feels like we're at a crossroads. I don't think I've ever seen in my lifetime a greater divide — or at least perceived divide — between the wealthy and poor than there is in this country right now.

I say "perceived" divide because I think this "class war" type phenomenon we're seeing now is mostly the creation of a political system that is so far apart philosophically that it has taken the general populace with it.

One party paints the other as completely irresponsible spenders who want everyone hanging on the

government's purse strings for their very survival. The other sees their rivals as elitists who are determined to line their pockets as much as they can on the backs of the middle-class and poor.

I don't know or care how you vote or what party, if any, you side with. I don't know that there's a right or wrong way to look at politics.

What I DO know is that despite what these politicians and their self-serving parties tell us, there's NOT that big a divide among the haves and the have-nots. Maybe in statistics — and that's what dollars are — but when it comes down to basic human wants and needs, the difference between a millionaire and a working-class single mom is really not that big.

They want to feed their families, put a roof over their heads and send their kids to school, like we all do. "Working-class" doesn't mean the mom is lazy or uneducated, and being a millionaire doesn't make the other person greedy or lacking compassion.

Politicians have created stereotypes because they feel it will help them get elected. I'm telling you not to allow politics to blind you to the fact that Americans are more alike than different. And we're all in this together!

Dan Kaufman

Pumpkin Carving—Carve Like a Pro

By Ryan Legros

#1-Buy a carving kit

For detailed designs having the right tools are important. You can find pumpkin carving kits in stores that carry Halloween items. They could come with a drill tool, a poker tool and a couple mini-saws. The smaller teeth saws are better for fine detail work.

#2-Choose your pumpkin

Find a pumpkin that's roughly the dimensions of the pattern you want to use. For a very detailed pattern, a larger pumpkin will be easier to carve.

Pick a smooth one that's free of scratches, dents, gouges or rotting spots. Also make sure it has a flat bottom so it will sit upright and not roll away. Wash and dry it thoroughly before starting.

Tip: Never carry the pumpkin by its stem

#3-Cut open a lid

Covering your table with plastic will make cleanup easier. Using a sturdy kitchen knife, cut an opening around the stem. Cut in at an angle to prevent the lid from falling into the pumpkin. Cutting a circle with a notch in it will make replacing the lid fast and easy. The hole should be an inch or two than your fist, to allow for scooping out the guts.

Tip: Try cutting a bottom opening instead, allowing you to place the finished pumpkin over a lit candle or electric light.

#4-Scoop out the guts

Remove the bulk of the seeds and strings with your hands. Keep the seeds for roasting using the recipes in this book. Then using a big spoon, scrape the inner walls of the pumpkin until smooth.

Scraping the wall where your design will be to about one inch thick makes carving easier. You can check thickness by pushing a straight pin through the wall.

Tip: Thoroughly cleaning out the inside will make for the best presentation. Light bouncing off the inside of a smooth pumpkin creates the best image.

#5-Print and attach the pattern

When printed, the patterns will be the size of a standard sheet of paper. You can reduce or enlarge the pattern to fit your pumpkin with a photocopier. With scissors, trim off the excess paper. Place the pattern over the area you made an inch thick. Tape the edges of the pattern to the pumpkin.

Tip: If you're having trouble getting the pattern to lie flat, you can cut slits in areas that don't detract from the overall image. Overlapping the slits in the paper will help the pattern curve over the rounded surface of the pumpkin.

#6-Transfer the pattern

Use a push pin to lightly poke holes along the lines of the pattern. To trace the image onto the pumpkin skin, you don't need to slice through the whole shell, just puncture the outer skin.

Tip: For larger areas space the poke holes approximately 1/4 inch apart, for finer details poke closer together, the more poke holes the better your image will transfer to the pumpkin surface.

When you're sure you've poked along every line, remove the pattern and save it for carving reference.

Tip: If you have trouble seeing the dots after removing the pattern, you can rub flour over the design to turn the dots white, or connect the dots with a fine point marker.

#7-Begin carving

Placing the pumpkin in your lap can help keep it steady. You should start by carving the smallest pieces first. Hold your carving saw tool like a pencil and insert it straight into the pumpkin, on one of the dotted lines. Begin sawing along the lines, connecting the dots.

Follow curved lines by gently turning the saw in the direction you wish to carve. For sharp corners, pull out the saw and reinsert at the new angle. Never twist the saw or it will bend or break. When cutting out the larger pieces, cut them into two or three smaller pieces to allow for easier removal.

Use the paper pattern as reference as you carve. You'll be removing the pieces that are shaded grey.

Tip: Work your way out from the center, saving the largest areas for last, removing large chunks will make your carving surface unstable. You can leave the cut shapes in place until you are finished cutting all lines to give the surface added support.

#8-Final touches

Remove all of the cut pieces, and compare your pumpkin to the paper pattern. Placing a light inside the pumpkin will allow you to see the holes clearly. Use the detail saw tool to carefully trim the inside edges of any excess flesh.

Tip: Trimming in at an angle will allow more light to come through. If you accidentally break off a part of the design, you can reattach it with toothpicks.

#9-Rinse

Give the finished pumpkin a good rinsing in the sink. Spray some cool water through all the cut openings, getting rid of any of the dangling bits. This also gives the pumpkin extra moisture to look its best.

#10-Preserve the pumpkin

Coat the cut edges with generous layer of petroleum jelly (like Vaseline) or white glue. Use your finger on large openings, and a cotton swab to coat the tiny openings. This helps seal in the pumpkin's moisture, extending its life to a week or more.

Tip: Storing a jack-o-lantern in the fridge when not on display, wrapped in plastic wrap keeps the pumpkin even longer. Soak a dried out pumpkin in water to bring it back to life.

#11-Light it up

Using a light, light up the inside of your pumpkin. There are some great battery operated LED lights or for a more traditional look use a battery operated fake candle.

Tip: In today's world of liability it is not recommended to use a real candle as the potential for injury is heightened.

Want to have the best pumpkin in the neighborhood? Visit <http://pumpkinpatterns.ca> for more information on pumpkin carving and pumpkin carving templates.

Article Source: http://EzineArticles.com/?expert=Ryan_Legros

News: Tips for Winterizing Your Home

By Adam Rocco

Fall is upon us. And it's a great time to prepare your home for the upcoming winter months. Here are 8 tips to help get your home sealed up for the upcoming winter season.

- Door and Windows. Inspect all windows and doors. Replace worn-out weather stripping. Re-caulk door jambs, window frames and sills with exterior exposure.
- Yard. Rake, bag, and car leaves as needed. Bring in all outdoor furniture an gas grill and store in protected area such as the garage or cover with a water-proof tarp.
- Swimming pool. Declare the last weekend your swimming pool will be open. Detach pool filter and winterize system. Install pool cover.
- Painting and Staining. Inspect exterior mouldings, sills, shutters, columns, fencing and decking. Apply new paint or protective stain to all wood surfaces to shield against blustering winds and winter weather.
- Gutters. Remove leaves from all gutters. If you have the time, consider installing a gutter guard type system to eliminate this project next season.
- A/C units. Remove air conditioning units installed in window. Replace window sash.
- Firewood. Begin collecting and stacking firewood to be used in wood burning stoves and fireplaces.
- Oil Tank. Take a measurement of your heating oil tank to prepare for your first home heating oil delivery. Keep oil tank measurement handy by writing it down on a notepad.

Following these steps will help winterize your home. You will save money on heating bills, protect outdoor furniture and fixtures from winter damage, as well s increase your home's safety.

Article Source: http://EzineArticles.com/?expert=Adam_Rocco

Furniture Care Tips

- Dust your furniture regularly and polish every 6 months.
- When polishing your furniture – avoid polishes with silicone – these can break down the finish on your furniture over time.
- Cleaning & polishing your furniture should be done on a regular basis. Dust attracts moisture, which can accumulate & soften the finish on your furniture lead to further damage, possibly to the wood itself.
- When cleaning your furniture use non-abrasive and safe cleaners such as Simple Green.
- Quarterly cleaning with a silicone-free wood cleaner will remove any grime or buildup

“Play fast and lose” – This phrase is said to have come from a game that was played in the 14th century by tricksters. They would convince a person to try an impossible task and take their money when they could not complete it. Today, playing fast and lose means to act irresponsible and careless of others.

Hey Celebrities, Here's an Idea: Just Keep your Clothes on

The British royal family in September won a pretty big court victory. It didn't protect the throne or anything — not directly at least — but it was significant legal win nonetheless.

The royal family, you see, got a court to order a French newspaper to stop publishing and turn over all the digital copies it had of Duchess of Cambridge Kate Middleton sunbathing topless.

Luckily for the royal family, the Duchess's nudity happened in the South of France. Apparently, European governments can seize photos from news agencies. Not so in the U.S., which is why the royal family wasn't as lucky in the situation of Prince Harry, who, uh, decided to show the royal family jewels just a few weeks before his sister-in-law did.

What happened in Vegas didn't stay in Vegas, but it didn't cause such an uproar, either. The duchess's situation did, with the government of Ireland vowing to crack down on privacy laws after a newspaper there published the pictures of Kate, and the royal family leveling a civil lawsuit against the news agency in France and pushing for criminal charges against the photographer.

That might seem the correct solution to the royals, but my solution is much easier.

How about you just keep your clothes on? Like, all the time.

If you don't want to be seen topless on a beach in South France, don't go topless on a beach in South France. If you don't want to be seen playing strip billiards in Vegas, don't play strip billiards in Vegas.

You'd think if your family was smart enough to rule a country for hundreds of years, it would be smart enough to keep its knickers on. I'm quite certain that if I went to Vegas, I'm not famous enough for anybody to take, then want to show, nude pictures of me. I'm quite certain that were I a royal, I would realize it's a different story.

But a lot of celebrities don't seem to realize that.



Photo by Tom Soper Photography

Future Hall of Fame quarterback Brett Favre allegedly let an alleged picture of his alleged genitals go public. Way-too-aptly-named Anthony Weiner was a U.S. congressman, for cripes' sake, when he felt the need to take and send pictures of himself unclothed.

Other athletes (Greg Oden, Grady Sizemore); actors (Vanessa Hudgens, Blake Lively, Scarlett Johansson); and musical artists (Kanye West, Chris Brown, Christina Aguilera) have all been linked to leaked nude photos.

Of course, some were outraged and shocked — shocked, I tell you! — that pictures meant for someone else, but taken on and stored on an electronic device and/or shared with other people would make it into public view.

Just. Keep. Your. Clothes. On.

They say there's no such thing as bad publicity, so maybe someone already successful, such as Kanye, actually benefits from the free publicity. It worked for his current girlfriend, of course.

Kim Kardashian, who, like Paris Hilton wasn't famous UNTIL her sex tape came out, has been able to manage a whole reality-TV career out of that publicity and little if any other distinguishable talent. Maybe that's why, recently, Jersey Shore's "Snooki" appeared in leaked nude pics — she's just trying to follow Kim's naked lead.

Better idea for everybody involved: Please, just keep your clothes on.

They Said It:

"Let us not seek the Republican answer or the Democratic answer, but the right answer. Let us not seek to fix the blame for the past. Let us accept our own responsibility for the future."

John F. Kennedy

"If you put the federal government in charge of the Sahara Desert, in 5 years there'd be a shortage of sand."

Milton Friedman

"Any American who is prepared to run for president should automatically, by definition, be disqualified from ever doing so."

Gore Vidal

"Always vote for principle, though you may vote alone, and you may cherish the sweetest reflection that your vote is never lost."

John Quincy Adams

"I don't make jokes. I just watch the government and report the facts."

Will Rogers

"The good news is that, according to the Obama administration, the rich will pay for everything. The bad news is that, according to the Obama administration, you're rich."

P.J. O'Rourke

'Long Island Lolita' gets a South Florida Bargain

Do you ever stop and ask yourself "Where did I go wrong?" How do things seem to work out for those you'd least expect?

Amy Fisher, known as the "Long Island Lolita," after pleading guilty to aggravated assault in the 1992 shooting of **Mary Jo Buttafuoco**, has purchased a home in a suburb of West Palm Beach, Fla, according to real estate website *Zillow.com*.

And she got a heck of a deal, apparently.

Fisher, the alleged mistress of **Joey Buttafuoco**, Mary Jo's husband, bought the 4,000-square-foot home with a pool and inland lake views earlier this year for \$575,000. That's a steep discount from the original listing price of \$1.1 million!

Not bad for someone who spent seven years in jail after earning tons of tabloid coverage as a 17-year-old who shot and severely wounded the wife of her older lover.

Fisher, who has, according to multiple sources, changed her name to **Elizabeth Bellers**, can enjoy the gourmet kitchen, five bedrooms and five baths when she isn't busy with her, um, "career."

Now 38, Fisher/Bellers was released in prison in 1999,



she became a columnist for the *Long Island Press* and eventually wrote a book titled "If I Knew Then..."

It appears the writing thing didn't take off for her, however, as she is also credited with making several films as an adult pornographic actress. According to several reports, she's also currently a stripper. Last year, she appeared on the VH1 reality series "Celebrity Rehab with Dr. Drew."

Originally charged with first-degree attempted murder for the 1992 shooting, which occurred when Mary Jo Buttafuoco answered the door to find Fisher standing on her front porch.

Joey Buttafuoco was charged with statutory rape after the affair with the teenaged Fisher was revealed. In 2008, Fisher said in an interview with Fox News that she "had no sympathy for Mary Jo."

What Will the Race for the White House Mean for the Rest of Housing?

In case you haven't heard, it's a presidential election year in the United States. Election Day will be here before you know it, and we'll know who will occupy the White House for the next four years.

What we might not know, however, is how the decision to put whomever in the White House will impact the rest of the houses in the U.S. As you know, housing has become a hot-button topic since the last time we picked a president.

It was a big deal back then, too, but the financial meltdown of 2008 took a while to set in. The ramifications of housing's toll on the overall economy of the nation weren't fully clear until after election day. This time around, we approach election day wondering how policy will affect a now-recovering real estate sector.

Please understand that this article is not in any way meant to tell you how to vote. It won't be biased toward any party. I will make it the least political I can, in fact. The goal is simply to shed some light on what U.S. housing faces in the coming years and how government policy may or may not affect that.

But with so wide a range of differing opinions on issues and core beliefs of party, it's worth examining how the White House winner might determine what happens to houses everywhere. This feels to me like a pivotal election, and the economy is a pivotal issue in it. Housing is at the heart of that issue.

Now, a lot of this will be guessing — hypothetical situations are, in large part, all we've got to go on with certain issues. It's worth trying to understand possible scenarios, as well as the potential results that could go along with them. It's worth being armed with at least possibilities when you make up your mind at the polls. Keep in mind that while I'm an interested third-party, I'm not a professional political analyst by any means!



Overall policy comparison

It's pretty safe to say that the central theme of Barack Obama's housing policy is to keep homeowners in their homes. He has pushed loan modification and refinancing since he took office.

The Home Affordable Modification Program (HAMP) and Home Affordable Refinance Program (HARP) were launched in order to keep people in their homes. HAMP was supposed to help those in foreclosure, and HARP was aimed at those current on mortgages but underwater, helping take advantage of low interest rates.

The biggest complaint against these programs is that they haven't helped as many people as intended. An original \$46 billion in taxpayer money was earmarked for these programs, and, at least by the end of last year, only about \$3 billion had been spent. Revamped versions of HARP have appeared to turn up the volume on the number of homeowners helped. If you ask the experts, though, Obama's housing programs are largely considered failures thus far.

And that's exactly what Mitt Romney's campaign is saying about them — that Obama's policy has been a failure, and an expensive one at that. So

he recently proposed this four-point plan:

1. Responsibly sell the 200,000 vacant foreclosed homes owned by the government
2. Facilitate foreclosure alternatives for those who cannot afford to pay their mortgage
3. Replace complex rules with smart regulation to hold banks accountable, restore a functioning marketplace and restart lending to creditworthy borrowers
4. Protect taxpayers from additional risk by reforming Fannie Mae and Freddie Mac

While lacking specifics, Romney's plan is really no different than what's already going on.

Fannie and Freddie

Politicians have been stumped by the situation posed by Fannie Mae and Freddie Mac, the two former government-sponsored enterprises now firmly under the thumb of the U.S. government.

Ultimately, Fannie and Freddie will be "wound down," but that is unlikely to happen quickly no matter who wins the presidency. The two firms currently own over a hundred thousand repossessed homes, own a majority of recent mortgages and represent just about all of the secondary mortgage market.

The bottom line is the two candidates agree that the enterprises need to be shut down and the mortgage guarantee business privatized. You'd think that Romney would like to see that happen sooner rather than later, but so far he hasn't laid out a timetable or a plan for doing it quickly.

In the end, the mortgage game will change because of Freddie's and Fannie's demise. It's just uncertain when it will happen or IF it would happen in either candidate's next term.

Financial regulation

There's no question that the Obama administration's housing finance reform has taken the shape of much broader financial reform. Instead of targeting mortgage-specific rules, his government has made sweeping regulatory changes .

That wouldn't be the approach Romney would use. Republican ideology is about reducing regulations, and you can bet his camp believes removing rules will loosen up lending.

The Obama camp would likely counter with the idea that loose lending got us into trouble in the first place and that tighter controls need to be kept on banks to avoid across-the-board abuses, not just mortgage problems.

It's hard to imagine that real estate financing would tighten up any more, and it's not that difficult to imagine home loan standards dropping a bit if Republicans get their way.

For voters, it will be a matter of what's more important to them, the availability of home loans or feeling safe against bank abuses.

Tax implications

Both candidates argue that the tax system must be changed, but they have very different views on how that should be managed.

Romney believes in tax cuts across the board, while Obama favors keeping current tax cuts in place for the middle class but doing away with breaks for the well-off.

Obama has vowed to protect the middle class from the elimination of the mortgage-interest deduction. The door has been left open for him to mention that because, thus far, Romney hasn't been that outwardly supportive of it. Democrats will contend that Romney's tax reform is so spending cuts-based that for it to be revenue-neutral, as he suggests, major deductions would have to be done away with.

To be fair, Romney HAS come out in support of the mortgage-interest deduction of late, although he did suggest eliminating it for second homes.

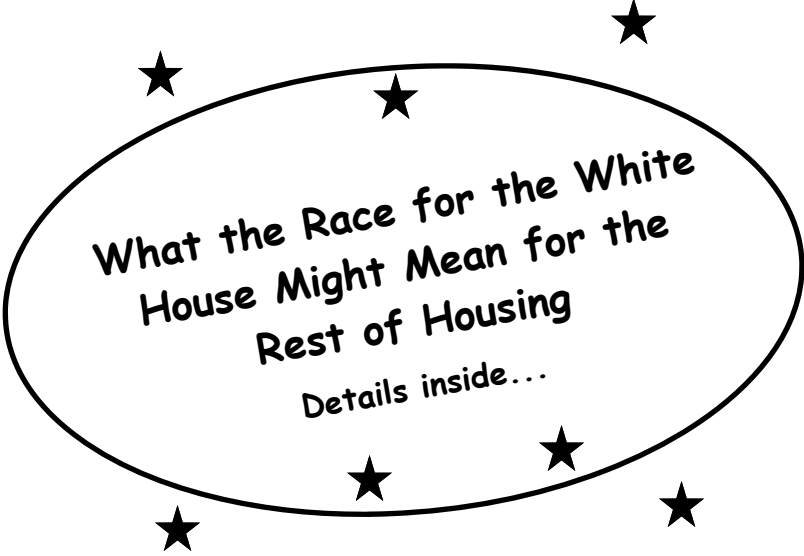
In reality, both candidates surely realize that if there's ever going to be a time to do away with the deduction that continues to be the average filer's largest, that time is probably not now.

If I had to guess — I said this would be full of guesses — I'd say four more years of Obama would bring four more years of what we've been doing. Four years of Romney would probably lead to four more years of just about what is being done now, with a wrench or two thrown in so that it doesn't look so much the same.

Either way, housing is recovering and will continue to do so.

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