

Answers to Older Than Dirt Questions

- (1) b (2) b (3) a (4) a (5) c

2009 Economic Recovery Act Helps Seniors Also

The recently passed *2009 Economic Recovery Act* not only reaches out to help banks, but it also *lends a hand to senior homeowners*. The legislation increases the lending guaranteed principal limit for Home Equity Conversion Mortgages (aka insured Reverse Mortgages) from \$417,000 to \$625,500. This is great news, but to be *short-lived*. The new limit *will expire by the end of this year*.

This will certainly boost the benefits that can be realized by many Fairfield County homeowners as well as many other select property owners in towns around the state, but the increase will probably also cause a clog in the administrative flow of applications. I think that there is a high probability that many banks may have to stop taking applications in the months ahead until they can process those already in the pipeline.

As someone who has become acutely and suprisingly aware of how many senior homeowners are struggling to pay their mortgages and property taxes on time, it seems to me that anyone who has not gathered information on the insured reverse mortgage product, needs to do so ASAP; and if you feel that you might move forward this year, don't hesitate. Take the first step today—get the information. In my judgment never has the old saying, "The early bird gets the worm" been more true. Start your information collection by calling me at 203.687.1310 (New Haven) or 203.243.6539 (Bridgeport)

Senior News




John G. Karavas
ReverseMortgageByJohn.com

Helping Seniors Afford to
Stay in Their Homes

Curious About Your Possibilities?

Call
800-290-3521
Ext. 504



**Older than dirt?
I knew dirt when
it was still a rock!**

Answers to Quiz
on Page 4

1. **Where did headlight dimmer switches used to be located?**

- a. On the floor shift knob
- b. On the floor, left of the clutch
- c. Next to the horn

2. **The bottle top of a Royal Crown Cola bottle has holes in it. For what was it used?**

- a. Capture lightning bugs.
- b. To sprinkle clothes before ironing
- c. Large salt shaker

3. **What was the popular chewing gum named for a game of chance?**

- a. Blackjack
- b. Gin
- c. Craps

4. **What postwar car turned automotive design on its ear when you couldn't tell whether it was coming or going?**

- a. Studebaker
- b. Nash Metro
- c. Tucker

5. **Which was a popular candy when you were a kid?**

- a. Strips of dried peanut butter
- b. Chocolate-licorice bars
- c. Wax coke-shaped bottles with colored sugar water inside

The Kid Within

Author Unknown

There is someone inside you,
dying to get out. Remember how
much fun it was playing tag and
running about? Ally Ally in Come
Free. . .

Red Light, Green Light, Duck,
Duck, Goose. Remember back
when everything was so fresh and
loose?

Red Rover, Red Rover, Send
Krispy Right Over.

Giggling and laughing without a
care, It's still within you, Look
deep if you dare.

Cartoons were Saturday's special
time, We still have our favorites,
Wonder Dog was Mine.

**If you tell me what your home
means to you in 10 words or
less by calling & recording
your answer at 800-290-3521,
ext. 504, I will publish as many
answers as possible in the
April Senior Newsletter.**

The magic we saw in a rubber
balloon, When we let go of the string,
did it go to the moon?

When going to bed late, meant stay-
ing up until eight.

Captain Kangaroo, could never beat
Mr. Rabbit, Ping Pongs dropped on his
head, oh what a habit. Sitting still in
school, or the teacher would let you
have it.

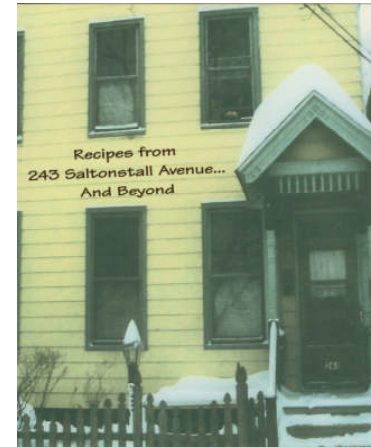
Disney movies that made us cry,
come back Old Yeller, Why did he
die?

Flubber made us think we could
bounce, That darn cat always ready
to pounce.

Drinking cola in glass bottles.
And cashing them, when pennies
seemed like dollars. Ice-Cream truck
dinging, All make childhood worth
recalling.

The kid's still there in us, we all need
to let it out.

To play we really must.
Walk barefoot on the grass. Wiggle
your toes in the sand.
Just then you'll hear the giggle of
your inner-child.



In the Kitchen:

Genovese

INGREDIENTS

- 2 Lb. Eye of Round
- 8 Large Onions
- 1/4 Bar Leaf Lard
(or preferred cooking
oil alternative)
- 1 Stalk Celery (white part)
 - 1/2 c. Vermouth
- Grated Parmesan cheese
- Provolone cheese, sliced deli
style (1 lb. cheese for every
lb. of pasta)
- Ziti, Penne or Rigatoni Pasta
 - Tomato Sauce

Puree onions & celery in blender. If necessary, add 1 cup of water for every 2-3 onions. Brown meat in leaf lard. Add onions, salt & pepper to taste, and enough water to cover meat. Cook for 1 hour over low heat & remove meat. Add vermouth. Cook onions over low heat for 3 more hours.

Parboil pasta & drain. In large baking dish spread a few ladles of sauce on bottom. Spread 1/2 pasta in dish. Cover with a layer of Provolone slices, a few ladles of sauce & sprinkle with Parmesan. Add remaining pasta, then another layer of cheese, sauce and Parmesan on top. Cover & bake in 350 degree oven for 20-30 minutes, until cheese is melted. Slice meat and serve with pasta and remaining sauce.