



By David Lee Wells

LAW 4 BIKERS



HOW WILL I FIND YOU? BUZZARDS?

Last week when it was 70 degrees at the end of February, I caught myself looking at the sky, checking for buzzards. This time of year I start to think of spring, buzzards, motorcycles, goggle eye fish, old Route 66, my Dad Sterling and the Elbow Inn. They all fit together, my Dad (and my Grandfather Squire before him) when I was growing up and until he died at the age of 87 (a year ago last July) always had a business on Route 66 (I-44) at Devils Elbow, Missouri. When he died at 87 he was still working on Route 66 at I-44 at Buckhorn selling souvenirs and gifts. This is the time of year when I have had all of the city I can handle; solving people's problems and now they are really having problems, no job, fear of no job, losing their house, drinking, not paying attention, fighting with spouse; that is what I do, solve people's problems, car wrecks, DWIs, hurt at work and a divorce or two a day. It all makes me want to get away and go back to Devil's Elbow do a little fishing with Dad or Billy Debo, eat a little BBQ and have a cold beer at the Elbow Inn. Back in those days when I would complain about things and how it ought to stay the way it was, without all these problems and worries, Dad would tilt a cold brew back and say "things change". Well, now a year and half

or so after he is gone I kind of expect him to answer me with "things change". Dads gone but what he said what he taught me, are still with me and as true today as they were before.

Which brings me back to the buzzards and motorcycles. To this Hillbilly the harbinger of spring is not Robins (they sit around in the snow) it is not the swallows returning to Capistrano, No, it's when the buzzards fly back to the Ozarks and soar and ride the winds over the bluffs along the Big Piney River over the Elbow Inn. Debo should be calling any day and say "their back, ride on down here. We'll go to the Elbow Inn, kick back on the patio and watch 'em fly and listen to the sounds of a Harley comin' around the bend". It seems that Harley riders become more numerous on Ol' Route 66 at about the same time of year as the buzzards return.

I can remember the day Dad and I were eating BBQ at the Elbow Inn and talking about motorcycles. He had traded some soldier boy (Devil's Elbow is the neighbor to Fr. Leonard Wood) out of an English off road cycle and my being about 14 years old thought the bike was pretty cool. Now, being a hillbilly I had been driving since I was about 10 as that is normally when your legs are long

enough to clutch all the trucks and cars around the driveway and garage. I had been tearing around the International Harvesters Truck dealership, Dad owned and driving and having a good time but I couldn't get out on the highway because Sgt Pasley of the MO Highway Patrol and his boys bought gas there at Dad's dealership and I pumped the gas so they knew me and so there was no way I could talk myself out of the trouble I would be in with my Mom when they arrested me for riding a motorcycle on US 66.

Dad said "where have you been going on that motorcycle every evening about sundown?" "Well", I told him all excited "I was chasing deer". "How are you doing that?" he asked "I go up to old man Billy Shelton's place up by the big mulberry tree". This old tree was ancient, it was about 10 foot around and generations of boys, squirrels and blue jays set in its limbs and branches eating sweet purple berries. I said "I go up to the top of the hill by the tree, I sit real quiet like and idle the bike, look down the road across the creek to where the salt lick is, then when the deer gather round, at about dusk, I gun the bike, rough down the creek, with water flying, and I am among them before they know what happened." He

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Taxes

The American Recovery and Reinvestment Act of 2009 has some items that could benefit you:

1. If you bought a new motorcycle, car, light truck the sales and excise tax on the first \$49,500 of the purchase price are deductible on your Federal Tax. If you make less than \$250,000 as a joint filer.
2. Home buyer credit - for the first time homebuyer can receive a refundable income tax credit equal to the lesser of \$7,500 or 10% of the purchase price
3. Refundable Income Tax Credit - \$400 or \$800 for a joint return.
4. Unemployed Veterans - If hired his new employer will receive a work opportunity tax credit

asked "then what do you do?" "I chase 'em" says I. "Well, are you catching them?" he asks. "No" I said "but I get real close." He asked "do they stay on the road?" "No! Dad, it is great fun, they go running through the fields and brush we dodge trees and everything, but I can go fast enough to keep up with 'em Dad, sometimes I can almost touch 'em".

He waited while I finished my BBQ and sat there quietly until I, the 14 year old, could no longer think of the food. I know now there are many he could have expressed his fatherly concerns about the dangers, safety etc. He could have talked about hidden dangers in the tall grass, brush, fallen logs, big rocks, hidden ditches, dark nights, fast speeds. No, Sterling would not have made a good lawyer, he did not deal in a lot of words, he

didn't sell words by the pound and he didn't use a thousand ways to say the same thing. He just looked me in the eye and asked in a soft voice "how do I find you? the buzzards?" I can still remember today all these years later how I felt, surprised and brought up short, how would Mom and he find me! For me, that was how my Dad taught me how to think like a man. What are the consequences to you and the people who love you by your acts.

It is spring and a new year awaits us, big changes and trouble abound, but if we have the good fortune to have friends and family to give us good counsel and help we can get through this. It also pays to have a good lawyer on your side, by the way.

Lower Mortgage Payments

The Federal Government will use \$75 Billion to provide you relief on your home mortgage. This can apply to everyone with a house payment. There are two types of assistance:

1. Loan Modification - hardship is required
2. Loan Refinance - no hardship required

These two loan reduction plans are in effect now! The United States Treasury website will explain at www.financialstability.gov.

In Loan Modification - you must sign a hardship Affidavit and that your house payment is 31% of your pre-tax income. Homeowners receive \$5,000 to aid in staying current on their mortgage. The house must be your primary residence and you must owe less than \$729,750 and must pay the modified payment for a 3 month trial period then your mortgage can be reworked. This applies only to your home.

To apply call your loan service provider (they send you your mortgage bill) and if you want counseling request counseling from your provider and it is free. The House Hot Line is 888-995-4673 and it will provide you the names of free counselors. Do not pay for counseling.

In Loan Refinance - are for mortgages guaranteed by Freddie Mac and Fannie Mae loans and requires no hard-

ship test and the program applies to your primary residences as well as vacation or investment properties. To qualify you must be current on your present mortgage and can prove the ability to afford the new mortgage (got to have a job). The mortgage balance may not be more than 105% of your current home value. The lenders are going to charge you a fee for the new loan.

Is your property guaranteed by Freddie Mac or Fannie Mae? (You don't even know who owns the debt on your house it has been sold so many times.) Have your house and loan papers in hand and call:

Fannie Mae at 1-800-7FANNIE (1-800-732-6643) or www.fanniema.com

Freddie Mac at 1-800-FREDDIE (1-800-373-3343) or www.freddiemac.com

Get on the ball! The deals die on Modification of Loan mortgages on December 31, 2012 and Refinance of mortgages on June 2010. You may be able to save enough money that you can do your part for the economy and buy a new Harley. Remember, Harley-Davidson is needing to sell a few motorcycles.

By the way there is still one Wells doing business on Ol' Route 66 (117 Hwy) my first cousin Sherry and her husband Dave Ernst own Skyline Cycle just west of Waynesville, Missouri (573) 774-2006 drop in and see them.

**Times are tough, protect yourself.
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Where would I rather be: at the Elbow Inn in Devil's Elbow (my home town) drinking a Hot Toddy playing a little pool with Billy Debow and listing to his tall fish tales.

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