



*From Our Family to*

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# DUE DILIGENCE

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## Does Time Really Fly? *By Pava Leyrer*



Well, it's here again. Can you believe another year has passed? If your family and schedules are like mine, the answer is no. So many things to do and never enough time. When I was younger (no, it's not been THAT long ago) I remember being told to just wait until you are older, wait until the kids are older, everything will get easier. I believe I am older and I know my kids are older since I know have grandchildren, but what about the "easier" part?

It seems as if my schedule is busier than before. There never seems to be enough time, but I have decided that I have to make that time in my life for the important things because no one else is going to do it for me.



That is why I am writing this month, to take the time to thank each and everyone of you, the Heritage Family. We had many reasons to be thankful this year, the biggest was celebrating 5 years of business. I am thankful for wonderful employees who make running a business less stressful. I have the most amazing clients anyone could pray for, some of whom have had the most unbelievable life situations. It was a privilege to assist them and get to know them better. And of course my own family. Their support and understanding allows me to have the truly important things in life.

As the New Year is upon us as you read this newsletter, I ask that you keep all of us at Heritage National in your thoughts and prayers. I believe you cannot ever have enough of either. Thank you again for your support and look forward to talking with you in 2006!

**I have been attending a Bible study on stress and worry. It seems that everything I pick-up or hear is discussing that very topic. As I reflect on the truly important things in life, I realize that taking time for the things I believe in can never be regained if put off until tomorrow. Take time**

**now and let go of your worries.**



**Pava**

## January 2006

SUN	MON	TUE	WED	THU	FRI	SAT
1 New Year's Day	2	3	4 Make a snowman	5	6	7 Bridal Show
8	9	10	11	12	13	14
					DeVos Autorama 13-15	
15	16 ML King Birthday	17	18	19	20	21
22 Harlem Globetrotters	23	24	25 Amy Perrin BDay	26	27	28
29	30	31	Go ice skating with family and friends			

## Pay It Forward



Have you ever made a mistake that you knew would cost you a great deal of money? Have you ever said something to someone that cost you a relationship? Have you ever met someone who knew someone else who introduced you to a person who changed your life?

The contact we make today, the individual we are kind to in a "chance" encounter, or our pleasant tone with someone over the phone can change our lives forever. When we do something good for someone else, that good deed will often produce another good deed, and another, and another, and will often come back to us in a big way. The things that come back to us in the biggest manner are often some of the smallest actions we take on a daily basis. Do unto others as you have been done unto. It's the golden rule with a twist. A perfect idea for a not-so-perfect world: pay it forward. It goes like this: I do something for you that you could not do for yourself. In exchange, you do the same for another needy soul, three times, instructing them to pass it along.

Who, you may ask, has the both the innocence to believe in such a utopian idea and the courage to see it through? What if you could take the things you don't like about this world and flip them around? I believe many people think you can.

There was a movie named "Pay It Forward" that exemplified a simple idea through an 11 year old boy. (A very good family movie by the way.) Extreme Home Makeover and a few other shows, try to encourage and show the idea of doing something for someone else and keeping the deeds moving forward, without immediate reward. Sometimes the best rewards are those we know in our hearts to be good and true.

Most people are concerned about the mistakes they make of which they were aware; what they should be concerned about is the missed possibilities. Since none of us know when an opportunity will present itself, we need to get in the practice of making the best choices on a daily basis... almost without thought.



## Bridal Show



Is that magic moment in your life fast approaching? For the men out there, we are talking about your wedding! All puns aside, we have some great information available to assist the happy couples this month.

Heritage National Mortgage will be having a booth in the After Hours Bridal Show at DeVos Place on *Saturday, January 7, 2006 at 10 AM. Shows are 1:00 & 3:00 PM.* Come by our booth enter to win gifts from us and all the other vendors. You might even walk away with some discounts to make your day even more exciting!

## Oops

Some of you may have noticed a slight "problem" with our last newsletter. There was a printing error and some had a very visible "mistake." We have been made aware and hopefully corrected this problem. Those of you with the special newsletters will receive \$100.00 off closing costs for you or a family member or friend. Just mention the November newsletter when calling. Thank you for your understanding!

## Junk or Mail? *By Rob Stacey*

Now that the Christmas season is over it is time to determine if and how much we all have overspent. The first thing we should do (other than ignore the statements) is watch for them to come. Gather your bank and credit card statements as they come in, and make sure all the charges are accurate. You can check them against your receipts, hopefully you have kept them all. Another item to check for is duplicate charges. These are simple to get corrected by calling your bank or credit card company.

Then, after you have made sure all your charges are correct, check your mailbox. Doesn't it seem as though the credit card offers and other junk mail pour in after the holidays?

Almost everyone has heard of the national registry to



avoid all the telemarketers, but not everyone knows that you can choose not to get your "pre-screened" offers from credit card or other companies. A pre-screened offer is one that is based on certain criteria that you may fall into based on your credit report.

Companies can buy lists of credit score ranges and then mail their "wonderful" offers to us. The exact score is not supposed to be given, however the "range" is legal. A company that you have given your name to but do not do business with can solicit your business for up to 90 days even if you are on the list. One that you have a current relationship with, bank or credit card company, can solicit additional business even from their subsidiary companies unless you opt out directly with them and list all affiliate companies.

Now this assumes that you want more time to yourself and less time shredding potential identity theft mail.

If you wish to opt out of these offers all you need to do is call 1-888-567-8688. You will need to enter every name in your household that receives mail. Otherwise your mail will lessen and your family members will not.

Hopefully this info will get you going into the New Year with a little more time and a lot less junk mail.

## Quote Corner *by Pamela Flikkema*

There are two days in the week on which I never worry; one is yesterday and the other is tomorrow.

*Robert Burdette*



## Our Staff

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