



From Our Family to

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 PERMIT NO. 371



Dec. 2005

DUE DILIGENCE

Issue 63

*Season's Greetings
 From Our Home to Yours!*

Energy Upgrades Save \$ *By Pam Flikkema*



Looking for ways to save money all year and not just at the holidays? Review these simple, cost-effective steps that will quickly improve the energy efficiency of homes and save homeowners fistfuls of money. Experts say that this winter will bring even higher heating bills, with increases of about 15% to 80%, unless you improve the energy efficiency of your home now.



- Replace incandescent light bulbs with compact fluorescent light bulbs (CFLs). Just replacing the four most used 100-watt incandescent bulbs with comparable 23-watt CFLs will save more than \$108 over 3 years, and the new bulbs should last about ten times longer.
- Clean or replace air conditioner filter monthly so that dirt doesn't block normal airflow and significantly reduce the efficiency of the system.
- Caulking and weather stripping around windows and doors will help stop expensive air leaks, which are the greatest energy waster in the home.
- Screwing on low-flow showerheads & faucet aerators will save about 27 cents a day on water & 51 cents on electricity, adding up to \$285 a year.
- When you're not home and while sleeping, homeowners can save 10% on their heating and cooling costs by setting the thermostat at 78 degrees Fahrenheit in the summer and 62 in the winter.
- A \$10-\$20 insulating jacket around the water heater, along with insulation for the pipes around the heater will optimize its performance. Turning down the temperature on the heater to 120 degrees will save money and prevent children from scalding accidents. PATH also suggests replacing the water heaters that are more than seven years old, even though they typically last 10-15 years. Continued page 2

As we count our blessings this holiday season, I extend my gratitude to family, friends, and customers. Together you make my business possible. I count it a privilege to have worked with you and look forward to serving you again in 2006.

May your holiday be filled with PEACE...



...in your home,
 ...in your heart,
 ...in the world.

Pava

December 2005

SUN	MON	TUE	WED	THU	FRI	SAT
In 1955, Rosa Parks refused to move to the back of a bus. Think of examples of when you stood up for something you felt was important even though it would cost you.				1 Rosa Parks Day	2	3
4 State Capital Day	5	6	7 Pearl Harbor Day	8	9	10
11	12	13	14	15	16 Boston Tea Party	17
18	19 Louisiana Purchase	20	21 Winter Begins	22	23	24
25 Merry Christmas	26	27	28	29	30	31 New Year's Eve

Energy Upgrades continued

- A blower door test will uncover holes and cracks that are the main source of energy loss in the home. An open fireplace damper, for example, can let 8% of heating costs go up the chimney. Many utilities provide the service for free, but if they don't, hiring an expert Home Energy Rater is worth the expense according to PATH.
- Planting trees and shrubs can provide windbreak and reduce annual heating and cooling costs by 25%.
- Replacing water heaters, furnaces or air conditioner with Energy Star qualified products can save 10%-30% in operating costs. These suggestions came from PATH (Partnership for Advancing Housing Technology). For more information, visit their website at www.pathnet.org or any home improvement web site.



Quote Corner by Holly Gosko

"Time is one of the most valuable assets we have, and yet also is the most misused. Time is money, and if your time is better spent in one direction than in another, then decide on the best direction to use your time. Plan each night for a great tomorrow."

- Mary Kay Ash

New Muskegon Office

Heritage National Mortgage is excited and pleased to announce the opening of a new office in Muskegon. As many of you know Robin Fager lives in Muskegon and services the area. We now have two new faces that will also be assisting clients in that area.

Dennis Schimke and Gary Marchido come with a great business, building, and sales background. They have strong community involvement and look forward to assisting clients with their financial needs. The new office is at 3355 Merriam. Stop by for coffee and say hello when you are in the area!



December Facts

By Pam Flikkema

- Dec. 1, 1913**, Henry Ford introduced the continuous moving assembly line in his plant
- Dec. 5, 1848**: California gold rush began.
- Dec. 6, 342** St. Nicholas died.
- Dec. 15, 1891**, James Naismith invented basketball.
- Dec. 17, 1948**, the Smithsonian Institution accepted the Wright brothers' plane, the *Kitty Hawk*.
- Dec. 18, 1917**, the Prohibition Amendment was passed.
- Dec. 20** Hanukkah begins.
- Dec. 21, 1873**, earmuffs were invented.
- Dec. 21, 1913**, the first crossword puzzle was published.
- Dec 31, 1935** *Monopoly* was patented.



Things of interest that happened on December 25:

Silent Night, the first known Christmas carol was sung in 1818.

Louisiana and Arkansas became the first states to observe Christmas as a legal holiday in 1831.

Governor William Bradford banned game playing on Christmas Day in Plymouth Colony in 1621.

George Washington and his men started across the Delaware River to Trenton, New Jersey, in 1776.

Shopping for a College?

By Pava Leyrer

Are the discussions in your family and friend circles turning to children leaving "the nest" for college? If your family is like mine, you are also thinking how will the cost of a college education be funded? I bet you are wondering why this seems appropriate at the middle of a school year. I thought I had plenty of time to look for college dollars. Boy, was I wrong. My daughter quickly pointed out that some scholarships require submission for consideration at the end of her junior year and the race began.

Having experience with four children who have been or are in college; I have discovered a wide variety of scholarship opportunities. The college itself can be a big debate especially if some like green and others like maize. I believe one of the most important factors should be a good match between the student's individuality and what the college has to offer to accomplish their goals.

As we looked at colleges; some offer money for grade point, leadership abilities,

sports, and anything else you could imagine. A red-headed scholarship was available to my two red-head sons (no, they did not dye their hair.)

Looking at military opportunities? My son applied for ROTC scholarships, which vary in degree and type. Do you have a "lefty?" I found one just for them but could not



convince my kids to switch hands! As another example Coca-Cola awards over \$100,000 a year. Not a coke drinker, I would not have thought to even look there for money.

Colleges such as Central Michigan University have a wide variety of dollars ready for all types of student abilities, not just grade point.

My son has received funds locally from Aquinas that their financial aid office told us about, which we would not have known was available.

Even my industry has scholarship money. (NAMB) the National Association of Mortgage Brokers has two \$5,000 scholarships for leadership, awarded through DECA, a student leadership organization.

Scholarship Websites

www.fafsa.ed.gov
www.cmich.edu
www.namb.org
www.collegeboard.com/pay/
www.collegescholarships.com

Make sure to check any profit or non-profit company, and research if they have available money. Check their websites or do a web search.

Christmas

As we gather with family and friends this holiday season, let us remember that we have but one opportunity to live our life as an example to others.

Take advantage of each and every situation you have to show generosity and compassion.



Our Staff

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