

# Good Credit vs. Bad Credit By Kathy Collins

As a new year begins we would like to share with you some of the things we have been working on. In a country where personal debt is ever increasing, we are focusing on how to help our customers understand debt and their credit. A mortgage is good debt, buying something you don't need on credit is bad debt.

Credit card issuers have made it very easy to obtain credit. They use to look for customers who could repay, today they look for people who may not be able to repay on a monthly basis and see the opportunity to reel in on those who continuously charge beyond their means.

The goal is to establish good credit. Whether you are buying a home, renting an apartment, buying a car, or even want to get a cell phone, having credit is part of the approval process. There are many articles on how to establish good credit. One key thing is to always make your payments on time.

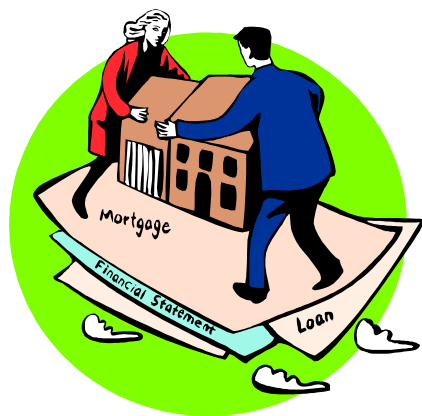
If you should happen to fall behind on payments always prioritize them. Mortgage or rent should always be first. Even though they are typically the highest payment they are also the most important. If you are in a position where you feel you need help sorting things out, first

call each creditor you may be having difficulties with. Next you should evaluate your budget and payments. If you would like someone to discuss your credit situation with we have information and assistance available at just a phone call away.

We would also like to mention about credit counselors, although there are some good companies available there are as many

companies that can harm you instead of help you. Be very careful because unfortunately there are groups out there taking advantage of people that are struggling. We have made an effort as a company to try and assist our customers without having it cost them.

If you feel you could benefit from more information on credit and budgeting, please contact us. We will assist you as best we can. Then when you are ready to buy a new home, car or anything else you will be confident that you will have available the best opportunities.



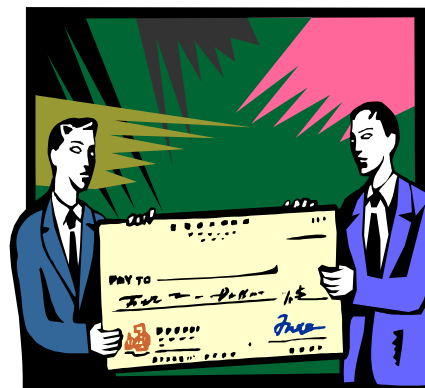
## Our Staff

- Pava Leyrer
- Brian Leyrer
- Rob Stacey
- Kevin Vink
- Robin Fager
- Amity Ten Harmsel
- Denise Hofstra
- Holly Gosko
- Kathy Collins
- Amy Perrin
- Katy Felver
- Matt Leyrer

# Time, Talent, and Treasures Cont...

stay involved in a higher level of sports but also community involvement through the charities we support. The Rams are striving to give entertainment to families, commitment to our youth through local school football assistance, examples of sportsmanship and dedication through our athletes, and monetarily through donations to needy organizations and families. What a wonderful feeling to share our blessings with others!

If you would like more information about the Rivertown Rams, the open tryouts for the players, dance/cheer team tryouts, or the charities we support please contact Rob Stacey at 616-915-0367. You can also contact us here at Heritage National Mortgage anytime.



## The Quote Corner

By Rob Stacey

Those who dream by day are cognizant of many things which escape those who dream only by night.

Edgar Allen Poe



# New Year's Champagne Punch

### Ingredients:

- 2-1/4 cups and 1 tablespoon orange sherbet
- 4-1/2 cups fresh orange juice
- 5/8 (2 liter) bottle ginger ale, chilled
- 1-1/8 (750 milliliter) bottles champagne, chilled

### Preparation:

1. Place the orange juice, ginger ale, and champagne in the refrigerator to get them well chilled.
2. In a large punch bowl, place the block of sherbet in the center and pour the orange juice over the top.
3. Next, pour the ginger ale over the sherbet. Finally, pour both bottles of champagne over the sherbet. Stir gently to mix the liquids, resulting in a foamy top. Serve immediately.

Serves: 20





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# DUE DILIGENCE

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## Time, Talent, and Treasures

By Pava Leyrer

Giving—it's the time of year when we are reminded of the less fortunate but I would like to have you think about yourself and your families for a moment. The time we seem to have to little of, the talents we underestimate in ourselves, and the treasures with which we have been blessed.

We have tried to follow our personal philosophy through to our company that you receive what you give. Giving back to our families, employees, customers, and communities should be a pleasant habit not a requirement or chore. There are a lot of ways to become involved. Using our time to volunteer, donating our expertise in an area that may be of benefit, and even finding extra funds from our budgets to donate monetarily. Using the gifts we have been blessed with to assist worthy charities, organizations, and even individual people has a personal reward that cannot be explained.

That is why we became involved in the Rivertown Rams, 501(c) 3 non-profit adult minor league football team. I am sure you have seen game schedule in the newsletter and if you visit [www.rivertownrams.com](http://www.rivertownrams.com) you can see the end of season Midstates Championship pictures. This team offers young men the opportunity to

## January 2004

SUN	MON	TUE	WED	THU	FRI	SAT
Belated Birthday 12/23 Katy Felver				1 New Year's Day	2	3 Devos Place Bridal Show
4 Trivia Day	5	6	7	8	9 Balloon Day	10
11	12 National Pharmacist Day	13	14 Day of Ratification	15	16	17
18 Day of Maintenance	19 Martin Luther King Jr	20	21	22 Chinese New Year	23	24
25 Amy Perrin B-day	26	27	28	29	30	31

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