



baseball is the sad end of
players has engaged in
me, and he must now
choosing not to come
g not to proffer any
ence and information
l to the Commissioner,
ite sanction, lifetime
er of Baseball, August

heard about the recent
it admission to betting
Rose has steadfastly
bet on baseball; quite
was commissioned for
report came to the
indeed bet on baseball
n Dowd, Bart Giamatti,
rent commissioner of
eir stance on keeping

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



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





Phone: 616-

4466 Heritage Court Suite D 534-4993

Email: heritage@hnm.net

From Our Family to Yours

PRSRT STD
U.S. POSTAGE PAID
GRAND RAPIDS, MI
PERMIT NO. 371

HERITAGE NATIONAL MORTGAGE CORPORATION

DUE DILIGENCE

Issue 41

February 2004

February 2004

SUN	MON	TUE	WED	THU	FRI	SAT
1	2 Groundhog Day	3	4	5	6	7
8 Boy Scout Day	9	10	11	12 Lincoln's Birthday	13	14 Valentine's Day
15	16 President's Day	17	18	19	20	21
22 Washington's Birthday	23	24 Mardi Gras	25	26	27	28
29						

Contents

Time, Talent, And Treasures	Page 1
Good Credit vs. Bad Credit	Page 2
Our Staff	Page 2
Quote Corner	Page 3
Recipe	Page 3
Time, Talent Continued	Page 3
Calendar	Page 4