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# HERITAGE NATIONAL MORTGAGE CORPORATION

## DUE DILIGENCE

Issue 57 June 2005

### A Hand Up *By Amy Perrin*



Giving a helping hand starts with me. My hand joined with yours can work wonders for a person or family who feel they have nothing left. There are several organizations that make it their mission to have a positive effect on individuals, improving lives. They include, but are not limited to, Degage Ministries, Box Project, United Way, Goodwill Industries, and the Salvation Army. Through life enrichment training services, these ministries help those with disabilities, welfare recipients, and others to support themselves and

### Contents

A Hand Up	Page 1
A Hand Up cont.	Page 2
Welcome, Josh	Page 2
Jello Cake Recipe	Page 2
Deck Décor	Page 2
Our Staff	Page 3
Enter to Win!	Page 3
Calendar	Page 4

Many of us think that we don't have much money. Maybe we can't afford a plasma television or a new car but do we really know what it means to be poor? Could you or I really survive in poverty? Ask yourself the following questions:

1. Do you know which grocery store's garbage bins can be easily accessed for thrown away food?
2. Do you know how to cash a check without a checking account?
3. Do you know how to survive without heat, water, or a phone?
4. Do you know where free medical clinics are located?
5. Do you know how to get by without a car in a city with no public transportation?

You may be wondering why I'm writing about poverty in a mortgage newsletter. What really made me stop and consider the difference between thinking that you're poor and actually living in poverty was a letter from the Box Project. I want to introduce you to an organization that helps Americans living in poverty. It is called the Box Project. They match families living in rural poverty with people across the

## JUNE 2005

SUN	MON	TUE	WED	THU	FRI	SAT
Greater GR Home & Building Association's <b>PARADE OF HOMES</b> runs thru June 11!			1	2	3 Festival of Arts at the Calder	4
5	6	7	8 <b>Josh's Birthday!</b>	9	10	11
12	13	14 <b>Robin's Birthday!</b>	15	16	17 Riverside Pk/Strawberry Fest.	18
19 <b>Father's Day</b>	20	21 <b>Summer begins</b>	22	23	24	25 <b>Reeds Lake Run</b>
26	27	28	29	30	June 30 through July 10 <b>Muskegon's Summer Celebration</b>	

## A Hand Up *Continued* By Amy Perrin



country who have the desire to help them live better lives. Consider the following words and definitions for discussing how values differ between the poor and middle class.

1. Possessions – for people in poverty, people and relationships are the key; for middle class it is possessions.
2. Money – for people in poverty it is to be spent; for middle class it is to be managed.
3. Food – in poverty having enough/quantity is important; middle class is focused on quality.
4. Clothing – in poverty it is valued for style and expression of personality; for middle class the focus is on quality & labels.
5. Time – for poverty the present is the most important, decisions are based on feelings and survival; for the middle class the future is more important.
6. Education – for poverty, it is valued but seen as an abstract or out of reach; for middle class it is crucial for making money and being successful.
7. Driving force – for those in poverty it is survival, happiness at present and entertainment; for middle class it is work and achievement.

I hope that this article has made you pause and examine your true situation. You're probably better off than you think.

## A New Face

We welcome **JOSH HAIN** to the Heritage National family! Josh is coming to us with over three years in business and sales. He has a family background in real estate and is eager to learn the mortgage industry. Please feel free to stop by, see our new surroundings, and meet Josh!



## Robin's Jello Cake Recipe

1 white cake mix  
1-6 oz box straw/banana jello  
1-16 oz. tub Cool Whip  
2 sm. instant banana cream pudding

Make the cake according to directions (in a 9x13 pan). When done, poke holes with a 3-prong meat fork over the entire cake.

Make jello with the hot water only. When dissolved, spoon it over the cake, making sure all of the cake is covered with the jello, and put it in the refrigerator to cool. Now make the pudding and put it in the refrigerator. When the cake is cool, take it out and spread the pudding over the top but do not mix the pudding and Cool Whip together.

Make sure the Cool Whip is thawed before spreading over the top.

Celebrate Flag Day by placing some blueberries in the top left corner for stars and arrange cut strawberries in rows to make stripes. You now have your edible flag!

**Note from Pava: June 14 is Flag Day & Robin's Birthday!**

## Deck Décor and Maintenance



A beautifully decorated deck is a welcome addition to any home, increasing living space during warmer months and offering a natural place to entertain guests. If you have an older deck, or one that hasn't been cared for, it may look worn or dingy. A simple cleaning and re-staining will breathe life back into the weathered wood. To keep your deck gorgeous and functional for as long as you own your home, you'll need to maintain it properly. Here are a few tips:

- Experts recommend major spring and fall cleaning. Inspect the deck for damage, hose off debris, sand splinters and use a stain remover to get rid of stubborn grill stains.
- Keep your deck free of fallen leaves throughout the year. This increases air circulation and prevents mildew. Clean dirt and debris from the cracks between decking boards. Use pot feet to keep your potted plants elevated.
- Before re-staining your deck, remove the existing finish and start fresh. Use a stiff brush and deck wash to remove dirt and dead fibers. Sand down any areas that are splintering or cracking. Read the stain manufacturer's directions and prepare the surface accordingly.
- If you buy a clear stain, your deck's natural beauty will shine through, but you'll need to re-stain every 12 to 18 months. A semitransparent or tinted stain will only require reapplication every 3 to 4 years.

### DECK DÉCOR TIPS:

Now that your deck is clean and maintained, it's time to add the finishing touches!

- An inexpensive acrylic or jute area rug is a great way to dress up your deck. Place beneath the table or in the center of your seating arrangement.
- If you use a tablecloth, weigh down the edges with drapery weights—they'll prevent it from blowing off.
- If you'd like more privacy, staple inexpensive white muslin to a wooden strip and attach to the edge of your deck's roof. Drapery weights will keep it from blowing around too much.
- Hang potted plants and wind chimes from nearby tree branches or use shepard hooks to hang flower baskets.
- If you have a small deck, you can still enjoy lots of flowers—just attach flower boxes to the railing of the deck or buy flowered hanging bags.
- Visit [www.paradiseporch.com](http://www.paradiseporch.com) or [www.bhg.com](http://www.bhg.com) for more deck decorating tips.



## Our Staff

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## Take Me Out to the Ball Game!

We want to encourage spending father/son time together, so we're giving away a father/son outing of **FOUR TICKETS TO A WHITE CAPS GAME!** To enter our FATHER'S DAY CONTEST, visit

[www.heritagenational.com](http://www.heritagenational.com)

and send us your name, father/son names, and phone number in an e-mail from the contact page. Go to our

