



From Our Family to

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Prioritize to Organize *By Pava Leyrer*



Spring is here! If you're like me, along with the desire to spring clean I want to get a fresh start on prioritizing and organizing. For many, thinking ahead and addressing tasks in order of importance often top their list of challenges. Yet, mastering these two challenges can often make the difference between rising to new heights of business success and merely surviving. Actually, the same is true for all areas of our lives. Part of how I stay organized in my business is because of the amazing skills of my personal assistant, Pam Flikkema. I often refer to her as my "right-hand" and invaluable asset. As our *From Our Family to Yours* slogan states, Heritage National cares about family. The HNMC family members compliment and support one another. Since April 26 is Administrative Professionals Day (or Secretary's Day as I prefer to call it—do we always have to be so politically correct anyway?), I'd like to thank Pam for all her efforts. I looked up the definition of *secretary* and found it fitting that the description included *someone in a support position who is often hard-working*. It went on to say that they are *important members of a business who know its administrative workings*. That's her! I would also like to share a few simple tricks to staying organized. We keep an alphabetized accordion file for receipts which simplifies tax time (a very inexpensive but helpful organizational tool available at Wal-Mart). Another quick tip? We use Card Scan (or you could use other computer programs too) to keep business cards and other information organized. I can cross reference things like names, special services and birth dates as needed. These tools prove useful in both home and business life. Many of you may have spoken with Pam, but if you have not had the opportunity to meet her, feel free to stop in!

Increase Your Net Worth!

In today's world, most of us are so busy that we stay on the surface of life just trying to get through the day. Does your family have enough "activities" to keep you busy?

If you are like me, you don't like to say no to requests or favors. It is important to keep your priorities in focus and to remember what is most important in your life.

Families and traditions are priceless, increase your net worth today!



Pava

April 2006



SUN	MON	TUE	WED	THU	FRI	SAT
						1 April Fool's Day
2 Daylight Savings	3 Pava's Birthday	4	5	6	7	8 Holly's Birthday
9	10	11	12	13	14 Good Friday	15 Tax Day
16 Easter	17	18	19	20	21	22 Rob's Birthday
23	24	25	26 National Secretary's Day	27	28	29
30	The Home & Building Association presents: <i>Showcase of Remodeled Homes</i> on April 28 & 29 and a <i>Surplus Sale</i> 10 am—1 pm on Saturday, April 29					

Meet Holly

Another dedicated part of our Heritage National "family" is Holly Gosko. Have you had an opportunity to meet her? As an experienced mortgage professional, she provides quality customer service shown in every detail. She provides for your loan, from set-up to processing to the closing table. She has been a valued asset to our staff for four years. An e-mail Pava recently received from a client stated, *"I don't know where Pava found Holly but you are one lucky gal to have her...and I mean it."* Another expressed his appreciation for her hard work by saying, *"Holly got me a loan no matter what it took!"* Holly is married to Mike and they keep busy with their two beautiful daughters, Kendall and Emma. Thank you, Holly!



Our Staff

**Pava Leyrer Robin Fager
Holly Gosko Amy Perrin**

Team Members:

Pam Flikkema; Rob Stacey;
Matt Leyrer; Brian Leyrer

Easter Traditions *by Rob Stacey*



Here are some interesting facts about Easter from the National Confectioners Association. The first chocolate eggs were made in Europe in the early 19th century. According to Guinness, the largest Easter egg was made of chocolate and marshmallows was 25 feet high and weighed 8,968 pounds. In the U.S. seventy six percent of the people eat the ears on chocolate bunnies first. Ninety million chocolate bunnies are made each year along with sixteen billion jellybeans. Each day, 5 million marshmallow chicks and bunnies are made to prepare for Easter. Eighty-eight percent of adults carry on the tradition of making Easter baskets for their kids. Did that last line say tradition? The Easter bunny, colored eggs, egg hunts, and of course Easter baskets. But is that all Easter has become in our country? Do those eighty-eight percent of Americans that carry on the "Easter" tradition carry on what Easter is really about? Before the Easter Bunny and jellybeans, Easter was about remembering Jesus' death and resurrection. Don't get me wrong, I am a participant in the other traditions and those are a wonderful time for children and families. But it is my opinion that we must make sure to not get too caught up in the commercialism of Easter. To me, Easter is the day that Jesus rose again and proclaimed that those who believe in Him will live eternally in heaven! Now I think that is a slightly better present than a chocolate bunny.



Coloring Eggs 101

Here are 3 easy steps:

1. To make your dye, combine 1/2 cup boiling water, 1 teaspoon vinegar and about 10 drops of food coloring.
1. Dip hard-boiled eggs into dye for about 5 minutes or until you get the color you want. Try dipping the top half into one color and the bottom half in another for variety.
3. Remove eggs from dye using a slotted spoon or tongs.

Add Miles to Every Gallon *by Pam Flikkema*



Gas prices are on the rise and there seems to be no relief in sight. Today gas prices jumped over 20 cents a gallon between the time I came in to work and ate lunch! You can help take control of these rising prices by adding miles to every gallon you pump with easy and inexpensive preventive maintenance steps for your car. The key word here is preventive. Don't allow this large investment to fall apart because of a lack of reasonable care. Prioritize taking care of your car. Perhaps you are aware that April is National Car Care Month but maybe what you didn't know is that my husband's business is a quick lube and car wash. He has over 20 years experience in the car industry. His business also provides transmission and fuel system services, cooling system maintenance, tire rotation and replacement of air filters, wiper blades and most light bulbs.

Performing oil changes and car washes are just part of the necessary maintenance. On www.fueleconomy.gov it says fixing a car's engine that is out of tune or has failed an emissions test can improve its gas mileage by about 4%. Fuel economy also says replacing a clogged air filter can improve your car's gas mileage by as much as 10%. That's equivalent to nearly 15 cents a gallon in gas savings. A car's air filter keeps impurities from hurting the inside of the engine. Also, keep an eye on the tires. By keeping them inflated at their proper pressure you can improve gas mileage by about 3%. This is equivalent to a savings of up to 5 cents a gallon. Don't let worn tires catch you flat! Maintain the recommended tire pressure. You also want to have the right grade of motor oil. Different vehicles need different grades. Finally, try to keep track of the gas mileage for your car. If you notice you're going through gas much more quickly than usual, your vehicle might not be operating at top performance.



It is important to care for your vehicle in ways that will maintain its reliability, preserve its drivability and protect its resale value. See www.carcare.org for more information. Make an appointment to visit your favorite mechanic today!

Quote Corner *by Matthew Leyrer*

Go confidently in the direction of your dreams.
Live the life you have imagined.
Henry David Thoreau



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Car Care Tips

1. Regular oil changes are the most important aspect of keeping your engine in good shape. By doing so you eliminate so many problems.
2. Wash your car regularly. Also wax it once in a while to keep the car body shiny. Dirt will work to deteriorate the paint due to many pollutants in road soil.
3. Take care of any minor concerns as soon as you can, so it won't cause serious problems and an expensive repair later.
4. Use only original parts.
5. Perform regular licensed mechanic inspections.

For complete information on how to best maintain your car refer to your car owner's manual or visit your dealer or mechanic.