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The RR Express

Hop On Board with Rena & Sally

December 2010

The Real Meaning Of Peace

There once was a King who offered a prize to the artist who would paint the best picture of *Peace*. Many artists tried. The King looked at all the pictures, but there were only two he really liked and he had to choose between them.



One picture was of a calm lake. The lake was a perfect mirror, with peaceful, towering mountains all around it. Overhead was a blue sky with fluffy white clouds. All who saw this picture thought that it was a perfect picture of *Peace*.

The other picture had mountains, too. But these were rugged and bare. Above was an angry sky from which rain fell and in which lightning flashed. Down the side of the mountain tumbled a foaming waterfall. This did not look peaceful at all. But when the King looked closer, he saw behind the waterfall a tiny bush growing in a crack in

the rock. In the bush a mother bird had built her nest. There, in the midst of the rush of angry water and noise, sat the mother bird on her nest...in perfect *peace*.

Which picture won the prize?

The King chose the second picture. "Because," explained the King, "peace does not mean to be in a place where there is

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A Bountiful Spectrum Of Celebrations

December is a month of celebrations and holidays that span many different countries and cultures. Don't miss out on any of them.

Here, in chronological order, is a guide to what your friends and neighbors are up to this month:

Hanukkah. This year this eight-day Jewish holiday begins at sundown on **December 1** (because the traditional Jewish calendar begins at sunset). Hanukkah marks the rededication of the Temple of Jerusalem following the Jews' victory over the Hellenist Syrians in 165 B.C. According to the Talmud, the Jews had only enough olive oil to keep the eternal flame in the Temple burning for a single day, but miraculously, the oil continued to burn for eight days, during which time the Jews were able to produce and consecrate fresh oil for the flame.

Hanukkah is observed by the lighting of a nine-branched candelabrum, called a *menorah*. One candle is lit each of the eight nights, with a central candle lit each night to light the others.

Al-Hijra. The Islamic New Year is observed this year on **December 7**, the first day of the month of Muharram, when the prophet Muhammad and his followers emigrated from Mecca to the city now known as Medina in the year 622. Several years earlier Muhammad had advised some Muslims to leave Mecca to escape persecution, but remained there himself until growing hostility prompted them to relocate.

Hijra means "migration" in Arabic, and is related to the Latin *hegira*, which also refers to a journey or migration. The Islamic New Year is not marked by religious rituals or observances, but many Muslims use the occasion to reflect on the past and future, as well as the original Hijra itself.

Christmas. This Christian holiday on **December 25** celebrates the birth of Jesus, sometime between the years 7 and 2 B.C. The word "Christmas" comes from "Christ's Mass," a phrase first recorded in old English as *Cristes mæsse* in 1038. Christmas began to be observed with feasts and celebrations in the Middle Ages;

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Shop Savvy At The Grocery Store

Everyone wants to stretch their food dollars, and the grocery store is a great place to do it. Here are some tips for savvier shopping:

Don't assume those items stacked at the end of the aisles – like sodas and chips – are on sale. This is a trick to make them seem like they're marked down. More often than not, they're marked at the regular price.

Know that you pay for convenience. Skinless chicken breasts cost more than those packaged with skin. The same applies to pre-cleaned and cut carrot and celery sticks. Quality may not vary. It's just a matter of deciding whether you want to put a little extra work into it.

Try the store brands. If you compare the contents and nutritional value of name-brand versus no-brand items, you'll discover that they're often identical. In fact, they're often made in the same plant in the same way.

Use coupons. How often have you clipped coupons only to allow them to expire? Develop a system that will ensure their use.

Avoid grocery stores on the weekend. The stress of crowded stores and long lines makes you more susceptible to speed buying. Try to shop during weekdays, first thing in the morning or later at night.



Beware Of Poinsettias!

If poinsettia plants are a “must” for your holidays, here's a note of caution: A recent study indicated that individuals who are allergic to the latex in rubber may be allergic to poinsettia plants because both are of the same plant family. Researchers warn that about 40 percent of the approximately 26 million people in the United States and Canada who are allergic to latex could experience a reaction to poinsettias ranging from a skin rash to wheezing, chest pain, falling blood pressure, and shortness of breath.

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King Richard II of England hosted a Christmas feast in 1377, with a menu that included eight oxen and 300 sheep.

The colonial Puritans of New England disapproved of Christmas celebrations, which were banned during the 17th century. But other colonists observed the day with Christmas trees and nativity scenes. President Ulysses S. Grant signed the law making Christmas a federal holiday in 1870.

Client of the Month

Congratulations to
LYNN GARRISON

As the Client of the Month!

As always, the Client of the Month receives a gift certificate to Longhorn Steaks Restaurant.

Call me to find out how you can become Client of the Month!

Kwanzaa. A seven-day celebration of African heritage and culture observed annually from **December 26 to January 1**, Kwanzaa was created in 1966 by activist Ron Karenga to provide African Americans with a holiday that emphasized their shared history and experience. The name Kwanzaa is derived from *matunda ya kwanza*, a Swahili phrase meaning “first fruits.”

Houses are decorated with African art and colorful cloth, and seven candles are placed in the *kinara*, a candleholder. The central candle in the *kinara* is black, with three red candles on the left and three green candles on the right. The candles represent the Seven Principles of Kwanzaa, which are contemplated each day as one is lit: unity, self-determination, collective work and responsibility, cooperative economics, purpose, creativity, and faith.

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no noise, trouble, or hard work. *Peace* means to be in the midst of all those things and still be calm in your heart. That is the real meaning of *peace*.”

May you know the real meaning of *peace* at the holidays – and always!

Origins Of Common Terms

The origins of some figures of speech are obvious – “putting the cart before the horse,” for instance. Others are a little more obscure. Here are the explanations behind three common expressions:

Pulling the wool over their eyes. In the 17th and 18th centuries, thieves and robbers would yank their victims’ wool wigs down over their eyes so they couldn’t see who was attacking them.

Blackmail. In 16th-century England, mail meant “rent” or “tribute.” Debts that had to be paid in silver were called “whitemail.” A debt that could be paid in any other way – from livestock to property – was called “blackmail.” Because blackmail did not have a set value, the person collecting the debt could extort any amount or anything they wished from the debtor.

Red tape. For centuries, it was a British custom to seal important documents with red wax and red tape. Cutting through it was the only way to get at the documents and read them.

Protect Yourself From Identity Theft

Anyone can be the target of identity theft. To safeguard your money and your credit rating, take these common-sense precautions:

- Access, print and carefully examine your credit report at least once per year.
- Never give out personal information via phone or email to people you don’t know.
- Do your homework on how online sites like PayPal and eBay work before you use them.
- Be skeptical of “business” emails with incorrect grammar and spelling errors.
- Don’t cash or deposit checks from people or businesses you don’t know.
- Monitor your credit card and bank accounts even if you don’t use them very often.
- Make this your mantra: If an offer seems too good to be true, it is.
- If you do become an identity theft victim, cancel your credit cards, call your bank or financial institution, and file a police report.

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Rena's Letter from the

Hello again,

The last time I sent this newsletter I was full of happy news about the wonderful trip I'd been on with my husband to celebrate my 50th birthday. It was a great time but when we got back is when we found out Sally was very sick. Since then I've dreaded what was coming. Her last day on earth was November 1st. Her sickness, bone cancer, became too painful and I could not let Sally be in constant pain. Losing Sally has been profoundly painful for me. I believe it'd be a little easier if she'd been even 10 years old, but she was only 7 and a half. Those were good years, though, and beyond a doubt, Sally was loved and cherished.

Thankfully, work is a good distraction though I have to fight sadness trying to take over a lot of the time. Business has been pretty good, in all honesty, the last couple months. Rates are still low and the zero down payment RD program is being used all the time. Plus, seems like I'm doing a lot of VA loans. I've always felt like VA loans come in spurts. I will go months not doing a VA then suddenly I have several. I love doing VA loans, though.

Now, refinances are proving to be a bit more difficult to get done because of home values. It is a shame but what happens is our borrowers come to us wanting and needing to refinance, and even if they have never been late on anything, we often cannot close their loan due to the low home value. If only the powers that be could come up with a way to refinance without our having to get an appraisal. There are a couple programs that don't require an appraisal, but so few borrowers fit into their guidelines.

Holiday time is here and I sincerely wish you all the best during this wonderful season. Please allow me the privilege of helping you or anyone else you know who may begin planning for a home loan.



Happy Holidays,

Rena



Sally Speaks:

Dear friends...this is the very last Sally Speaks. Sally passed away on November 1st. She was at home with her daddy and I, beside her swimming pool. Her doctor was kind enough to come to our home to put her to sleep. You see, Sally had begun to be in a lot of pain, and the last couple days of her sweet life, she refused to eat, drink, or even go to the bathroom. When she began to exhibit those signs, we knew it was time. Back in August we found out Sally had bone cancer. We made the most of our time with her since then. I began to cook for Sally and allow her to have special treats. We dreaded what was coming and prayed for a miracle. When it was clear Sally was not herself, we knew the day had come. It was one of the saddest days of my life. We miss her deeply and there is nothing and no one who can fill the void Sally left in our lives.

Steve, my husband and Sally's dad, made Sally a beautiful grave in our yard under two magnolia trees. On the top, he ringed her place in pretty bricks and covered it with pebbles and then a white wooden cross. We know Sally is in heaven.

The day Sally died was very sad and full of heartbreak for us. Everyone here at the office loved Sally and we all miss her very much. Seems like everybody who met Sally noticed how sweet natured and friendly she was. Sally was a beautiful dog, and she had a good life. A lot of people noticed how smart she was and what good manners she had. It was true, too. Sally was just special.

Had I not taken Sally, she'd have had to go to the pound. Here's what happened...Sally was given to me by a fireman. Sally and her brothers and sisters were dropped off at the fire station where he worked. The fireman picked Sally out because she was the runt of the litter. He was unable to keep her and he and his wife thought of me. They brought her to me at work one Friday afternoon on the 13th of June. Yep, Friday the 13th. But that day ended up being a lucky one for Sally who was only about 11 weeks old. I loved her immediately and took her home. For seven and a half years she was my near constant companion. There will be other dogs but never another Sally.

SALLY 

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