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News To Help You Save Time And Money

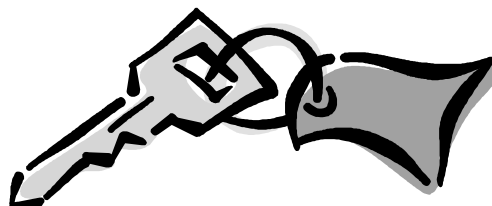
February 2008

How Important Is Packaging?

A young man was getting ready to graduate from college. For many months he'd admired a beautiful sports car in a dealer's showroom, and knowing his father could well afford it, he told him that was all he wanted.

On graduation morning, the young man's father called him into his private study. His father told him how proud he was to have such a fine son, and how much he loved him. He handed his son a beautifully wrapped gift box. Curious, but somewhat

disappointed, the young man opened the box and found a lovely, leather-bound Bible, with his name embossed in gold on the cover. "With all your money," he said angrily, "you give me a Bible?" He stormed out of the house, leaving the Bible behind.



Many years passed and the young man was very successful in business. He had a beautiful home and a wonderful family. He thought of his father often, and how he hadn't seen him since that graduation morning. Then one day he received a telephone call telling him his father had passed away. His father had willed all of his possessions to his son, and he was asked to come immediately and take care of things.

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YOUR GREATEST COMPLIMENT
TO US IS YOUR REFERRALS !

When he arrived at his father's house, sadness and regret filled his heart. He began to search through his father's important papers and saw the still-new Bible, just as he had left it years ago. He opened the Bible and began to turn the pages. As he did so, a car key dropped from the back of the Bible. It had a tag with the dealer's name, the same dealer with the sports car he'd desired. On the tag was the date of his graduation, and the words *Paid in Full*.

**Are you missing out on blessings because
you're focused on how they're wrapped?**

Terry Green

On Valentine's Day

Valentine's Day is February 14, and if romantic music is part of your plans, here's a Top 12 list of love songs spanning 80 years and the many moods of love:

- "Someone to Watch Over Me," Rosemary Clooney
- "Night and Day," Fred Astaire
- "Unchained Melody," Righteous Brothers
- "First Time Ever I Saw Your Face," Roberta Flack
- "Cherish," The Association
- "Can't Help Falling in Love with You," Elvis Presley
- "Your Song," Elton John
- "I Will Always Love You," Dolly Parton
- "In Your Eyes," Peter Gabriel
- "Just the Way You Are," Billy Joel
- "We've Only Just Begun," The Carpenters
- "Come Away with Me," Nora Jones



Email Etiquette

The next time you compose an email, ask yourself these questions before you hit the *Send* button:

1. Do I really need to send this email?
2. Did I use an appropriate subject line?
3. Did I get to my point quickly enough without sounding rude?
4. Is my language as clear as it can be?
5. Did I say too much and veer away from what's really important?
6. Did I get my facts straight?
7. Did I use correct capitalization and grammar?
8. Did I make a joke and is it appropriate? Might it still fall flat when it lands on someone else's screen?
9. Did I check my spelling?
10. Did I read what I wrote after I finished composing it?

***DO YOU WANT SOME
NO-OBLIGATION
INFORMATION ON
REVERSE MORTGAGES?***

Request a free copy of my frequently-asked-questions. This is a very popular and fast growing segment of the mortgage industry just for seniors. Make sure you have all of the facts.

Celebrating Black History Month

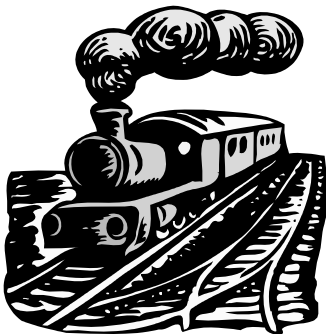
Did you know that Black History Month was originated in 1926 by Carter Godwin Woodson as Negro History Week, and then expanded to the full month of February in honor of Frederick Douglass and Abraham Lincoln, who were both born in that month?

That's just one of "101 Fast Facts" at <http://www.biography.com/blackhistory>. Here are some other fascinating Fast Facts:

Record Breakers:

Music composer and producer Quincy Jones (1933-) is the most Grammy-nominated artist in the history of the awards, with 76 nominations and 26 awards.

Wilma Rudolph (1940-1994) was born the 20th of 22 children, and stricken with polio as a child. She not only overcame polio but broke world records in three Olympic track events, and was the first American woman to win three gold medals at the Olympics (1960).



Inventors:

In 1872, Elijah McCoy (1843-1929) invented an automatic lubricator for oiling steam engines. The term "the real McCoy" is believed to be a reference about the reliability of Elijah's McCoy's invention.

Andrew Jackson Beard (1849-1921) invented the "Jenny Coupler" which allowed train cars to hook themselves together when they were bumped into one another. The device is still used today.

Little Known:

Muhammad Ali (1942-) was named after his father, who was named after the 19th-century abolitionist and politician Cassius Marcellus Clay.

Jockey Isaac Murphy (1861-1896) was the first to win three Derbys and the only jockey to win the Kentucky Derby, the Kentucky Oaks, and the Clark Handicap in the same year.

Firsts:

Matthew Henson (1867-1955) was part of the first successful U.S. expedition to the North Pole (1909).

Customer Of The Month

Congratulations to our Customer Of The Month, Col. And Iliana Beal from Alexandria, VA.

As always, the Customer Of The Month receives an

8 day / 7 night condominium vacation.

Call me to find out how you can become Customer Of The Month!

January Quiz Answer

Question: Which human organ produces insulin?

Answer: Pancreas.

Source: www.cancerhelp.org.uk

Congratulations to Tam Tran. Your name was selected at random from all of the correct quiz entries and you'll receive a

\$10 STARBUCKS gift certificate.

Watch for your name in a coming month!

Charles H. Turner (1867-1923), a zoologist and educator, was the first person to discover that insects can hear.

Visit <http://www.biography.com/blackhistory> for more Fast Facts, bios, photos, videos, and reasons to celebrate Black History Month.

A Family That Eats Together...

In these busy times, when something has to give, it's often the family mealtime. But family meals are a time of strengthening family ties, keeping track of your children's lives, and can lead to better

physical and mental health for your children. Shared meals can offer

Better communication – an opportunity to update each other on what's going on with school, jobs and friends.

Stronger family bond – the time together promotes a feeling of being needed and belonging.

Shared learning – from table manners and social skills to family values and basic cooking skills.

Improved nutrition at reduced cost – when families eat together the meals tend to be more nutritious; studies show that those who ate meals with families as adolescents were more likely to eat fruit, dark green and orange vegetables, and drink fewer soft drinks as young adults. And shopping for family-sized meals can save money.

Here are some tips for making family mealtime a pleasant and fun experience:

- Make family meals a priority.

See An Interesting Home?

No need to wonder about the price. No need to call a high-pressure sales agent who will just make you feel obligated. My computers can send you the information quickly and easily for any house, listed or sold, anywhere in town.

Just ask me! It's all part of my free, no-obligation HomeFinder Service.

Leave the address on my voicemail, anytime, 24 hours a day, and I'll fax, mail or email all the information on that listing within 24 hours.

- Aim for four or more meals a week.
- Be flexible about when and where you eat – at home, in a restaurant, in a park, near the playing field.
- Cook it quick and eat it slow.
- Respect each individual’s right to decide how much to eat.
- Work toward happy, relaxing conversations.
- Ask for family members’ menu suggestions, then shop for food and cook together, and clean up together.
- Take telephone calls later.
- Turn the TV off.
- Keep a sense of humor and laugh a lot.

WELCOME NEW CUSTOMERS

Here are some of the new customers who became members of our “Mortgage Family” this past month. I’d like to welcome you and wish you all the best!

**Lisa and Richard DeAngelis from Stafford (referred by Karen Snow).
George and Rose Dodson from Lusby.
Emmanuel Hernandez and Gloriaelena Balagtas from Woodbridge
(referred by Bryan and Grace Balatbat)
DeVan Shumway from Reston.**

We love giving recognition to our new friends and our wonderful existing customers who are kind enough to refer their friends and relatives to us.

How To Slow Down And Listen

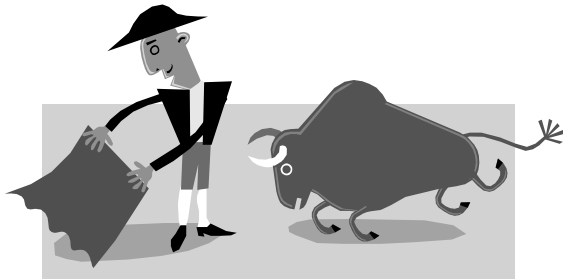
Do you ever find your mind wandering when someone is talking to you? No, you’re not abnormal and you don’t have attention deficit disorder.

Most people speak at an average rate of about 120 words a minute, but most people can *listen* about four times faster. So, your mind fills in the gaps by thinking of other things.

Be aware of this and try to “slow down” your listening. Work on staying focused, so you can really comprehend everything the speaker is saying.

Daffy Definitions

If a “homonym” is a word with more than one meaning, do these words qualify?



ARBITRATOR: A cook who leaves Arby’s to work at McDonalds.

AVOIDABLE: What a bullfighter tries to do.

BERNADETTE: The act of torching a mortgage.

BURGLARIZE: What a crook sees with.

CONTROL: A short, ugly inmate.

February Quiz Question

Who was the first African-American woman to receive a medical degree in the U.S.?

Everyone who faxes, emails or calls in the correct answer by the last day of this month will be entered into a drawing for a \$10 Gift Certificate to Starbucks Coffee.



COUNTERFEITERS: Workers who put together kitchen cabinets.

ECLIPSE: What a barber does for a living.

EYEDROPPER: A clumsy ophthalmologist.

HEROES: What a guy in a boat does.

LEFTBANK: What the robber did when his bag was full of money.

MISTY: How golfers create divots.

PARADOX: Two physicians.

PARASITES: What you see from the top of the Eiffel Tower.

PHARMACIST: A helper on the farm.

POLARIZE: What penguins see with.

PRIMATE: Removing your spouse from in front of the TV.

RELIEF: What trees do in the Spring.

RUBBERNECK: What you do to relax your wife.

SELFISH: What the owner of a seafood store does.

SUDAFED: A litigation brought against a government official.

What A Gift!

How often do you say, "If only I had more time..."? Well, in February, you do!

2008 is a Leap Year, and that means 29 days in February instead of 28. If you're over 12 you've been through enough Leap Years not to give them much thought, but do you know why Leap Years are a part of our lives?

If you're curious, you can spend a few minutes on the Internet learning about the whys and hows of Leap Year. Better yet, why not spend a few minutes planning how you'll use this gift of extra time? For instance...

Have a Leap Day party. February 29 is a Friday – what a great way to start your weekend!

Turn off your cell phone and take a nap. When was the last time you did that?

Spend a few hours volunteering. You'll feel so good, you just might want to do it again.

Spend time with a friend or family member you haven't see for awhile. Someone you said "I'll be in touch" to, but somehow, just haven't.

Rent a video, read a book, get a massage, whatever you wish you "only had more time" to do.

Make the most of this gift of extra time – the next Leap Year isn't until 2012.

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HOMEOWNER HAS
THREE OPPORTUNITIES
TO REFER A
MORTGAGE
PROFESSIONAL PER
YEAR.***

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What Is Love?

Love is a temporary madness. It erupts like an earthquake and then subsides. And when it subsides you have to make a decision. You have to work out whether your roots have become so entwined together that it is inconceivable that you should ever part. Because this is what love is. Love is not breathlessness, it is not excitement, it is not the promulgation of promises of eternal passion. That is just being “in love,” which any of us can convince ourselves we are.



Love itself is what is left over when being in love has burned away, and this is both an art and a fortunate accident. Your mother and I had it, we had roots that grew towards each other underground, and when all the pretty blossom had fallen from our branches we found

that we were one tree and not two.

– From the movie *Captain Corelli's Mandolin*

When A Friend Asks For Money...

A friend has asked you for a loan, and though you have the money now, making a loan may bring you up short at the end of the month if she doesn't pay you back. Should you loan her the money?

While it's always a good thing to help others, you shouldn't imperil your own financial health to help someone else improve theirs.

If, however, you have money to spare, and you trust your friend to pay you back, and it's something you want to do, then go ahead. But ask yourself if there's any possibility that you'll end up resenting what you're about to do. If so, you'll be better off saying “No” to your friend.

The Power Of Words

A policeman watched the car go zooming by and run right through a four-way stop sign. In response, the policeman turned on his lights and pulled the motorist over. As the policeman began to write the ticket, the motorist protested. “What are you doing?” he said. “You can't give me a ticket for that!”

“Why not?” the officer asked.

“It's true, I didn't stop,” the motorist admitted. “But I did slow down – and that's almost the same.”

“But you didn't stop,” the officer said. “And the sign clearly says ‘STOP.’”



“But it was clear. Nothing was coming,” the motorist replied.

As the motorist continued arguing, the officer glanced up from his writing. “Do you want me to slow down,” he asked, “or STOP?”

Life Is Often The Best Teacher

The vicissitudes of life and the workplace are sometimes our best teachers.

Often the lesson comes from words spoken at the right time and in the right way from someone in the know, which can lead us to a solution we couldn't see before we experienced the difficulty.

Many philosophies and religions postulate that life usually teaches what we need to know. Keeping an open mind is important when you're struggling with a particularly difficult problem. A person, event or experience can put you in the realm of learning if you stay open to what you can learn. Hence the adage, “When the student is ready, the teacher appears.” So, don't be intimidated when a problem arises. Instead, ask yourself what can be learned from the situation at hand.

Quotes

When people are kept waiting, they use the time to count up the tardy person's faults.
– *Dear Abby*

It is impossible to enjoy idling unless there is plenty of work to do.
– Jerome K. Jerome

Love has the power of making you believe what you would normally treat with the deepest suspicion.
– Mirabeau

Compliments of:

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Fax this form to 703-914-1448 or mail it to:

Terry Green, Allied Home Mortgage, 5105-G Backlick Road, Annandale, VA 22003
or just call me at 866-520-LOAN (5626)!

email: www.520LOAN.com email: Terry.Green@520LOAN.com

Name: _____ Phone: _____

Address: _____ Email: _____

City: _____ State: ____ Zip: _____ Fax: _____

Please send me the requested free information selected below via () Mail () Fax () Email.

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- Five Deadly Mistakes Home Sellers Make
- Making the Move Easy On the Kids
- How Sellers Price Their Homes
- How to Stop Wasting Money on Rent
- How to Sell Your House For the Most Money In the Shortest Possible Time
- The 10 Dumbest Mistakes Smart People Make When Buying or Selling a Home

Free Information

- Send me information about your free, no-obligation HomeLoanFinder service.
- Send me the special computer report showing the features and sale prices of up to 15 of the most recent home sales near the following address:
_____, City: _____ or in
the _____ area.
- Please let me know the listing price and features of the home at the following address:
_____.
- Please let me know the selling price of the home at the following address:
_____.
- Please call me to arrange a free, no-obligation market valuation on my house.

Do you have a family member or friend who would enjoy a free subscription to 520LOAN.com NEWS? Just provide me with their contact information, and I'll add them to my mailing list.

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

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