

520LOAN.com News

News To Help You Save Time And Money

November 2011

Go Ahead, Take a Chance

Have you ever had an opportunity that seemed like a long shot slip through your fingers? The following story about the great poet and writer Langston Hughes is a good illustration of why you should take advantage of any opportunity that comes your way—no matter how small.

Mr. Hughes had grown up very insecure and unsure of himself after his mother and his father sent him to live with his grandmother. Later in his life, he was working as a busboy in a hotel. While Hughes was working there, Vachel Lindsay, a well-known poet of the day, stayed at the hotel. Lindsay was in town for a reading tour.



While the poet was eating his breakfast one morning, Hughes managed to get up the courage to approach Lindsay. Without saying a word, he laid copies of his poems on the table next to Lindsay's plate and left.

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The next day Hughes picked up a newspaper and read that Lindsay had announced a great discovery: a significant new voice in poetry. The veteran poet had read some of the novice's poems at the reading the night before.

Later, Hughes reported to work at the hotel for his shift, and when he did he was mobbed by photographers and reporters.

Hughes went on to live a life of great literary success. In his poetry, he used the rhythms of African-American music, particularly blues and jazz. Overcoming his insecurity also helped him experiment with rhythmic free verse, which set his poetry apart from all others of his day.

Terry Green

November Quiz Question

On which part of the body would someone be most likely to wear a *diadem*?

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 \$30 Pre-Paid Gas Card.

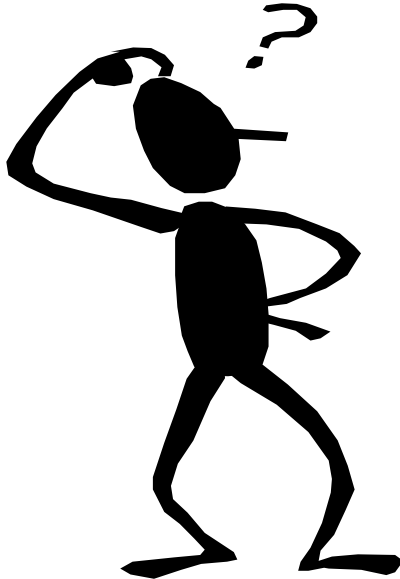
Is Someone Pushing Your Buttons?

There always seems to be a person in life that possesses an almost uncanny knowledge of what will put you over the edge. This person can be your co-worker, your spouse, your mother, your child, even a perceptive stranger.

The first step in dealing with these types of people and situations is to develop an awareness of how you react. Do you crawl inside yourself to hide when someone roughs up your emotions? Do you become aggressive out of fear? Everyone's reaction to the fear and anger caused when someone pushes their

buttons will be different. When you see the pattern of how you react, you are on your way to healing.

The next step is to develop a curiosity about your reaction. Is it linked to your past? What does it tell you about yourself? When you understand what you are reacting to, you will realize that people who push your buttons can teach you a lot about yourself.



After you have gathered this information, then you need to develop a way to pause for a moment when your button is pushed. Give yourself that moment of time to stop an automatic reaction. Let your awareness build—try exercises such as thinking, “I am feeling very angry right now,” or “This is how I used to feel when my brother tried to tell me how to live my life.” Take a deep breath and use the moment to avoid

immediate reaction and you will be on your way to developing not only a deeper understanding of yourself, but of something universally human.

One of the great Tibetan teachings, known as *lojong*, is “Be grateful to everyone.” Pema Chodron, a Buddhist nun, says: “The slogan ‘Be grateful to everyone’ is about making peace with the aspects of ourselves that we have rejected. Through doing that, we also make peace with people we dislike. More to the point, being around people we dislike is often a catalyst for making friends with ourselves. Thus, ‘Be grateful to everyone.’”

STOP FORECLOSURE!

There are many new ways to help troubled homeowners with their difficult mortgages. If you or any one you know is in danger of foreclosure, contact me for more information.

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Stand By For An Important Message

A prince had a curse put on him: he could only speak two words every year. But if he didn't speak for a whole year, he would then be able to speak four words the next year, and so on.

One day he met a princess named Josie and he instantly fell madly in love. He wanted to say, "Josie, my princess, I love you! Will you marry me?" but he knew that speaking only two words to her would confuse her. If he wanted her to fully understand what he had to say, he would have to wait.

And so he waited. Five years. In the fifth year, excited to finally present his question, he visited the princess, who hardly remembered him. He approached her respectfully and breathlessly asked, "JOSIE, MY PRINCESS, I LOVE YOU! WILL YOU MARRY ME?"

The surprised princess looked at him and said, "Pardon?"

Employee Surveys: A Minefield For The Unwary

Upper management wants to know what you think—and you have a lot you want to tell them. Just be careful when sharing your opinions in employee surveys, even if they're supposed to be anonymous. "Honest" criticism can sometimes turn into bridge-burners. Here are some tips for avoiding the down side of giving your true opinions at work.

Don't write, "My boss doesn't tell me anything." Focus on improvement, not criticism: "I would be more effective if I had more details about what our priorities are."

Pointed comments can cause resentment, even if they're never traced directly to you, so try not to be too specific. Use general examples instead of actual incidents: "During meetings, employees frequently drift off topic," not "Tom in Marketing monopolizes meetings by always talking about himself."



Reread what you've written before submitting the survey to make sure you haven't used any pet phrases, slang, or figures of speech that could identify you. And in this situation, it's best to keep your comments brief and objective so managers can concentrate on the substance, not on guessing who said what.

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Third Grade Vital For Cognitive Development

If you're a parent, you know how quickly children can grow and change. Neuroscientists studying brain development in children believe they've identified major changes occurring between the second and third grades, especially where arithmetic is involved.

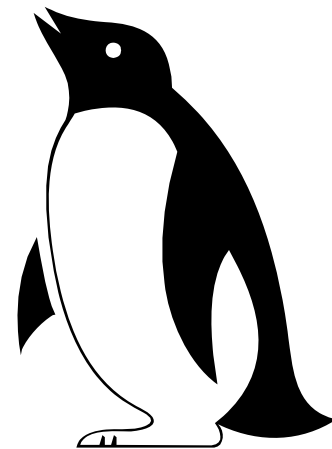
As reported on the *Science News* website, two neuroscientists worked with about 90 children ages 7 to 9, scanning the kids' brains as they worked on math problems of varying levels of difficulty. They found that second-graders approached both easy problems ($1+2=3$) and more complex equations ($8+4=12$) using the same part of the brain. However, third-graders used more of their brains related to working memory when addressing the harder problems, a strategy that may reflect their greater confidence with simple problems.

The research could help teachers with math instruction and could provide scientists with important new clues regarding how and when the human brain develops as it grows.

A Look Under Antarctica

What lies buried beneath the snow and ice blanketing the continent of Antarctica? Scientists have a better picture of the landscape underneath the glaciers thanks to an international project called ICECAP (Investigating the Cryospheric Evolution of the Central Antarctic Plate).

The ICECAP team flew a refurbished 1942 DC-3 airplane equipped with ice-penetrating radar on the bottom of its fuselage. The aircraft flew in a fan-shaped pattern across the East Antarctic Aurora Subglacial Basin, using the radar to peer beneath the ice covering. The findings revealed a deep trench hundreds of kilometers long, with fjord-like features cut by vast sheets of ice that flowed across the continent long ago. As reported by the *BBC News* website, the researchers hope their findings will improve understanding of Antarctica's past and its future, especially in light of climate change potentially warming our world.



October Quiz Answer

Question: Why does the Bronx Zoo get blood daily from a local slaughterhouse?

Answer: To feed its vampire bats, part of its bat captive breeding program, the largest in the world.

Source: www.Wikipedia.org

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

a \$30 Pre-paid gas card.

**Watch for your name
in a coming month!**

Customer Of The Month

Congratulations to our Customer Of The Month, Thomas and Penelope Stanhope from Danville.

As always, the Customer Of The Month receives an 8 day / 7 night vacation

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

Humor In Their Genes

Humor was a family business for the Marx Brothers. They traveled the country with their parents as part of a vaudeville act, playing the role of “children” until they were 20. Their mother always insisted they be charged half-fare and routinely told everyone she met that her children were only 13 years old.

One day a railroad conductor came to her seat and demanded full fare. Mrs. Marx informed him that her sons were 13. The conductor replied sarcastically, “Well, one of your 13-year-olds is in the washroom shaving, and another one of them is in the club car smoking a cigar.”

The Marx mother just shook her head and replied, “They grow up so fast.”

Poppies For The Troops November 11

Remembrance Day, or Veterans Day, is the day red poppies are worn in honor of the members of our armed forces who sacrificed their lives for their country.

It is celebrated each year on the anniversary of the signing of the Armistice that ended World War I. The major hostilities of World War I were formally ended at the 11th hour of the 11th day of the 11th month of 1918 when the Germans signed the Armistice.

The red poppy has become a familiar emblem of fallen soldiers due to the poem *In Flanders Fields*. These poppies bloomed across some of the worst battlefields of Flanders in World War I, and their brilliant red became a symbol of the blood spilt in the war.

Do What You Love? Love What You Do?

The familiar saying, “Do what you love and the money will follow,” may remind us of the importance of having dreams and pursuing desires, but is it really practical career advice? After all, you may love to golf, but unless you’re better than 99.99% of the other

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!

**Michael Commes from Stafford
Soren and Lisa Trout**

**Troy and Donise Wilson from
Upper Marlboro**

Elias Danho from Woodbridge

Jeff and Tracey Williams

John and Pamela Allen

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See page seven for all this and more.

golfers out there, there's not much money in it. Here's how to approach the whole do-what-you-love notion:

Decide what you want. What you choose to do for a living should be based on what kind of life you want. If you dream of a life of wealth and luxury, a career as an artist (however much you love to draw) probably won't be very satisfying. Look for a strategy that will incorporate your interests without sacrificing your other life goals.

Learn your strengths. You may love playing the guitar, but are you really good enough to make a living at it? Be honest and realistic with yourself before committing yourself to a career that could be filled with frustration.

Understand secondary requirements. Every job and career includes some tasks that are less enjoyable than others. Movie stars have to deal with intrusive paparazzi; CEOs have to make tough decisions about layoffs and ethical dilemmas. Be sure you're prepared to handle any downside when you choose to follow your dream.

Remember that work is still work. Your career has to carry you through days and weeks when you don't really want to go to the office, or the studio, or wherever your job takes you. This is part of being realistic about your goals: even the best jobs can seem like drudgery at times, and you'll have to stick with it even when the initial enjoyment fades.

Don't define yourself by your job. Your career choice doesn't have to restrict other life choices. Instead of seeking the perfect job, concentrate on finding satisfying work that allows you to enjoy your life as a whole. Remember that other old saying: No one ever died wishing they'd spent more time at the office.

Everyday Abbreviations

Are you a little fuzzy on the meanings of some common abbreviations? Here are a few you might encounter, and their Latin roots:

e.g. (*exempli gratia*) means "for example"

i.e. (*id est*) means "that is," and is used before clarifying the meaning of a phrase

etc. (*et cetera*) means "and so forth"

ibid. (*ibidem*) means "from the source previously cited"

q.v. (*quod vide*) means "look up this point elsewhere" as in,

q.v. page 10.



You can tell whether a man is clever by his answers. You can tell whether a man is wise by his questions. — Naguib Mahfouz

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- The 10 Dumbest Mistakes Smart People Make When Buying Or Selling A Home

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