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USA Title & Escrow, Inc.



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How to Protect Your Privacy and Be a Smart Online Shopper

Surfing the web has become part of daily life for over 240 million people worldwide (and growing). But new practices by many web merchants, combined with foul play from a few unscrupulous web tyrants, have made cyberspace not only inconvenient, but potentially dangerous.

Many web merchants are trafficking your personal information to other vendors and institutions. When you log on to a merchant's web site, a small packet of software (the notorious "cookie") is placed on your computer's hard drive to track every mouse click as you shop or move about.

Many shopping sites function poorly or not at all without the cookie. For example, book seller Amazon.com (and its cookie) enables the site to remember your name, make buying suggestions based on previous purchases, and streamline order and shipping information. This tracking appears as a convenience when shopping, but the very same information can be used by the wrong people to cause great harm. Here are a few suggestions to safeguard your personal information and shop safely when on-line.

1. Read the web merchant's privacy policy. Make sure you're routed to a secure site when ordering. Expect to share personal information to make a purchase, however, don't consent to your personal information being shared, sold or exchanged. The web site should offer you a simple "one click" way to remove your personal information from all of its lists.
2. Give your purchase 10 to 14 days to be delivered. Part of a multi-item order may be "back-ordered" and won't be delivered on schedule. If you need a gift, consider a gift certificate. It can be delivered immediately by e-mail or relatively quickly by regular postal service.
3. Obtain and save an order confirmation number. An order number or UPS tracking number is frequently required to locate your purchases during shipping. If there's a problem with your order, the confirmation number is your first line of proof and legal protection.
4. Check out the return policies when you shop online. Due to the expenses of shipping and handling, many cyber-stores will charge 10% to 20% re-stocking fee for returned or exchanged items. Larger retail sites are more likely to take responsibility for returns and waive re-stocking fees.

Ways to Avoid the 5-Pound Holiday Weight Gain

- At a dinner, eat just foods you like, not some of everything.
- Sit farther away from a buffet table so seconds (and thirds) are less convenient.
- Eat slowly. It takes 20 minutes for your body to recognize a full feeling.
- Drink water with your meals.

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December Birthdays . . .

1. Treat Williams, actor	1952
2. Stone Phillips, "Dateline"	1954
3. Andy Williams, Singer	1930
4. Tyra Banks, Model	1973
5. Steven Wright, Comedian	1955
6. Ellen Burstyn, Actress	1932
7. Gregg Allman, Singer	1947
8. Bob Barker, Game Show Host	1923
9. Patty Duke, Actress	1946
10. Dave Clark, Musician	1942
11. Brad Pitt, Actor	1964
12. Janie Fricke, Singer	1952
13. David Levine, Artist	1926
14. Samuel L. Jackson, Actor	1948
15. Robin Gibb, Singer	1949
16. Robert Bly, Poet	1926
17. Ryan Seacrest, TV Host	1974
18. Barbara Mandrell, Singer	1948
19. Denzel Washington, Actor	1954
20. Bo Diddley, Singer	1928

Quotes

What is Christmas? It is tenderness for the past, courage for the present, hope for the future. It is a fervent wish that every cup may overflow with blessings rich and eternal, and that every path may lead to peace.

Agnes M. Pharo

Airport screeners are now scanning holiday fruitcakes. Not even the screeners can tell what those little red things are.

David Letterman

Yesterday is history, tomorrow a mystery. Today is a gift. That's why it is called the present.

Unknown

To life for some future goal is shallow. It is the sides of the mountain that sustain life, not the top.

Robert M. Pirsig

No one can make you feel inferior without your consent.

-Anna Eleanor Roosevelt

I believe that every right implies a responsibility: every opportunity, an obligation; every possession, a duty.

-John D. Rockefeller Jr.

No legacy is so rich as honesty.

- William Shakespeare

- When mixed drinks are being served, ask for a club soda, water, or diet soda in your drink.
- Visit with many people so you have something to do in addition to eating and drinking.
- At home, keep cookies, candy and other treats out of sight so you won't snack every time you walk by them.

Real Estate Corner...

Question: *We have decided to tap into the equity on our home. What are our options?*

Answer: One option is to apply for an **equity line of credit**. There are many advantages to an equity line and this may be your best option. Once it is open, your home equity line functions like a credit card. You can access money as needed in amounts of your choice. Maintenance costs are usually low and will be on the par with credit card annual fees. There may be a special low introductory rate and it will usually carry lower rates than a home equity loan.

This type of loan is great for financing your children's college education. If you have college-age children of varying ages, you can get tuition money for the first child, then pay down the balance in time for your next offspring's higher education. If you are selling your home, an equity line of credit can provide you with fast cash for home repairs that your buyer might require before final sale.

A **home equity loan** can also be a wise choice if interest rates are good. With this loan, the entire funds are paid to you upon closing of the loan. You will have monthly payments for the life of loan so you can plan ahead financially. Most loans will carry a fixed rate, rather than the variable rate commonly found in home equity lines of credit.

The home equity loan is good for eliminating high-rate credit card debt. Paying off the credit card balances and making just one home equity loan payment per month can create substantial savings due to lower interest rates and tax deductibility of interest.

Damaging a Credit Score

The best loan interest rates go to those with the highest credit scores, but it's surprising how many points a late payment can cost you.

A late car payment, for example, can reduce your score by 100 points. A late credit card payment reduces it by 20 points.



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RECIPE OF THE MONTH

Word Of The Month...

Studies have shown that your income and wealth are directly related to the size and depth of your vocabulary. Here is this month's word, so you can impress your friends. You may even be able to fatten your wallet!

Ersatz er-ZAHTS; ER-zahts (adjective)

Being a substitute or imitation (usually, an inferior article instead of the real thing); artificial

Sample Sentence: The CD's contained ersatz versions of the original songs.

A Neat and Thrifty Way to Groom Your Pets

Control animal hair in your house and save money on pet brushes! Here's a nifty trick – just slip a cut-to-size piece of old panty hose over the bristles of your favorite critter brush. When you are done, simply pull off all the hair with the panty hose. This will leave the brush clean and free of tangled hair.

Make Your Pens and Markers Last 3 Times Longer!

Do you ever reach for a favorite marker only to find it dried up and useless? Here is a simple fix: Store all of your pens and markers UP SIDE DOWN. The tips will stay irrigated with fresh ink and maintain their shape.

Using Two Passwords

Security experts at the University of California, Davis, suggest having two passwords, one would be an easy password that could be used where not much security is needed. The second password would be more intricate and used for banking and other security-sensitive matters. Some Tips: Never use a proper name of a word that appears in a dictionary of any language. Use at least eight characters including upper and lower case, numbers, and symbols. Try using the first letters of words in a quote, phrase, or title.



Christmas Fajitas - Colorful Addition to Holiday Fare

Want something colorfully different for the holidays this year? Why not venture South of the Border for a Mexican tradition that has become a staple on many north of the border menus.

The origin of fajitas is argued with both Mexico and West Texas staking claims. Most agree the traditional fajita meat is steak, but modern varieties have also turned to leaner ingredients like chicken, pork, turkey and shrimp.

In the 1930s and 40s, workers were given the less-expensive cuts of meat as partial payment for their services in butchering steers. Because of this, they had to develop ways to prepare the tough meat cuts given them. In Spanish, fajita is a form of the word, "faja", meaning "belt" or "girdle" in hence, the skirt steak was called fajita meat.

Purists in Texas still say the skirt steak is the only true fajita meat.

Gourmet's Festive Holiday Fajitas

The traditional steak fare starts with 2 pounds of steak cuts. Chuck or shoulder roast works well after being trimmed of fat with scissors or a sharp knife. Other meat or shrimp may be substituted.

Marinate the meat for at least 2 hours (preferably overnight) in the refrigerator in a marinade of 4 Tbs of malt vinegar and 2 cups of a commercial marinating sauce such as Lawry's Baja Chipotle or World Harbor Mexican Style Sauce and Marinade.

The marinated meat can be charred on the grill or pan-seared using a light covering of canola oil.

When the meat starts to darken, add 3 cups of thinly sliced red, yellow and green bell peppers, along with 1-1/2 cups of sliced onions and the meaty portions of 2 medium tomatoes.

Place meal-sized portions on individual pre-heated iron fajita skillet or heated dishes and squeeze lemon juice over them.

Dinner guests can wrap them in flour tortillas or, for healthier fare, whole grain tortillas. Condiments may include cheese, sour cream, pico de gallo, guacamole, chopped tomatoes or chopped avocados.

The festive colors will make a sizzling success of a holiday or any other meal.

Mortgage Corner . . .

First Rate Cut in Four Years is Good News for Mortgages, the Economy

The Federal Reserve's decision to cut a key interest rate by .5% will bring lower mortgage interest rates in the coming months.

Economists say the rate cut will help more people qualify for mortgages, and it will help homeowners who want to refinance. Home buyers and mortgage holders were the targeted beneficiaries of the interest rate reduction.

Rate cuts take time to work their way through the economy, but consumers will immediately see some benefits in reduced interest rates on credit cards and home equity loans. Borrowers who take out new loans, however, will immediately benefit from the lower rates.

On hearing the news, lenders such as Wachovia, Wells Fargo and KeyCorp immediately

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cut the prime interest rate for their best customers by .5%.

U.S. consumers owe about \$800 billion in credit card debt. A drop of half a percentage point in interest represents about \$4 billion in savings per year, according to CardTrak. That comes to about \$30 per month per household.

About half of all adjustable rate mortgages are tied to short-term Treasuries on which interest rates were reduced. It means their adjustable rate mortgage payments will not rise as much when the next adjustment is made. The rate cut was very good news in the stock market, which rose 335.97 points right after the announcement. It was the market's biggest on-day rally since 2002.

While stock market prices don't directly affect everyone, they are an indication of a stronger economy. That does affect everyone because more jobs are created and wages may rise.

Mortgage Companies Want Your CDs, Will Pay Top Dollar

Big lenders may be getting stingy with their mortgages, but they're getting generous with interest on certificates of deposit.

While other banks are reducing CD interest, in September, Countrywide Bank offered a one-year CD with 5.65% interest. IndyMac Bancorp offered savers 5.75% on its First Rate money-market account.

Washington Mutual raised rates on its online six-month CDs to 5.5% from 3.9%. The average national rates on six-month and one-year CDs were 3.55% and 3.7% respectively.

Other banks with CDs that earned 5% or more include AmTrust Direct, Capital One Bank, and ING direct. The lenders want to attract more money to fund mortgages.

Advisors at Bankrate.com say there will be pullbacks from these rates as the Federal Reserve reduces its interest rates. Rates offered at these banks, however, will still be higher than those at most others.

Some people worry that mortgage defaults may threaten the stability of these banks, but savers' deposits are insured by Federal Deposit Insurance for up to \$100,000.00 per depositor.

Moneywise:

401(K) – Be Part of the Plan

Last August, Congress passed the Pension Protection Act. It encourages companies to sign up employees automatically for 401(k) plans.

Previously, only a third of eligible employees participated, but the new rules are changing that. The 401(k) plans have three compelling benefits:

(1) Investments are made with pre-tax dollars. Investments and interest earned are not taxed until you withdraw your money at age 59 ½ through age 70.

(2) You get "free money". Employers can match contributions dollar for dollar. Typically, however, they match 50 cents on the dollar up to 6 percent of your salary, according to *Fortune*. Some match 25 cents on the dollar.

(3) The federal limit on your contribution is \$15,000.00 per year or \$20,000.00 for those age 50 or older. The minimum contribution is set by the plan.

Brain Teaser...

When young, I am sweet in the sun.
When middle-aged, I make you mellow.
When old, I am valued more than ever.

What am I?

(answer on bottom of last page)

Fascinating Facts

1. The telephone area code for a cruise ship in the Atlantic Ocean is 871.
2. The strongest bone in the body, the thigh bone, is hollow. Ounce for ounce, it has a greater pressure tolerance and bearing strength than a rod of equivalent size in cast steel.
3. Young cockroaches need only a crack as thin as a dime (about .5mm wide) to crawl into. Adult males can squeeze into a space of 1.6mm or the thickness of a quarter. Pregnant females need the most space to hide: 4.5mm or a space as tall as two stacked nickels.
4. The U.S. produces 19 percent of the world's trash. The annual contribution includes 20 billion disposable diapers, 2 billion razors, and 1.7 billion pens.
5. The body has 70,000 feet of blood vessels. The heart pumps blood through this labyrinth and back again once every minute source: Cool Quiz Network.

Great Restaurants of the Solar System

When NASA opened the first restaurant on the moon, one visitor complained to another, "Y'know, this place has great food and awesome service, but there is ONE THING wrong with it."

"What's that?"

The visitor replied, "There is just no atmosphere."

Consumer's Blues

"I've discovered", said the in-debt-to-his-eyeballs consumer, "that credit cards are nothing but a quick way to boost your yearnings capacity."

NEWS FROM HOME

Kid's Christmas Wishes

Psychiatrists at Weill Cornell Medical College in New York say managing your children's holiday expectation can begin with asking them what they think is reasonable to expect. It should not include a competition about how much they can get compared to siblings or friends.

Parents can try to minimize the focus on getting and emphasize giving by asking kids to set aside part of their allowance to give to a program to buy gifts for children who are less fortunate. Emphasize that a gift is a gesture of love, not finance.

New Doors and Hardware Add a Touch of Luxury

A nice way to showcase your home's style is to replace older doors with new doors that add a distinctive touch. Consider the style of your home. You might want honey maple doors inside to coordinate with wood baseboards, white doors for a modern look or a mahogany entry door for your colonial.

Updating patio doors can add interest to any home. They are great for letting the light inside on gray winter days.

Sliding doors offer convenience and beauty where space is tight

Inswing French doors are popular in states where it snows. They allow doors to open when it snows.

Outswing French doors are used more often in warmer climates.

The bi-fold door is a new style that seems to bring the outside in when the door is pushed back.

Distinctive hardware can complete your coordinating touch. It is available in many styles

A plan generally has a set of default options for investing your money. They are primarily balanced mutual funds and investment pools that include a mix of stocks and bonds. Some companies include target date or lifecycle funds, which change the mix of stocks and bonds according to how long it will be before you retire.

Fund tracker Morning Star reports that balanced funds returned an average of 9.7% a year since 2004, making them a good choice.

Most 401(k) participants depend on the plan to make their investment choices. Participants who feel knowledgeable about investments, however, can make or change their own choices from various investments available within the plan.

Advisors at *Fortune* say letting your investments grow on "autopilot" with the plan's choices has paid off for most people over time.

This & That . . .

Boss's notebook

The Definition of Diversity is Changing

For many U. S. Companies, diversity no longer means complying with federal hiring rules. As the world economy changes, they are diving into diversity in several different ways.

Native culture: Those who do business in other countries have to be knowledgeable about national cultures and traditions. They hire people from those countries to help them gain the trust of the people and forge partnerships.

At Weyerhaeuser, the timber giant with operations in 18 countries, local people are hired in Canada, Uruguay, New Zealand, and elsewhere.

Religion: As companies hire more religiously diverse employees in the U.S., they are learning to adapt their workplaces to people of various faiths.

Cross-culture networking: Affinity groups are social support groups for women, ethnic and gay employees. Now, companies like proctor & Gamble tap into affinity groups as cross-cultural tools for hiring, recruiting and management training. John Deere has more than 20 affinity groups in other countries.

Finding talent: U.S. companies are finding they can no longer rely on finding domestic college graduates in engineering and science. There aren't enough of them. Companies look for them at elite universities in Europe, Asia, and Latin America.

If You Enjoy This Newsletter, Why Not

Share It With People You Know?

We hope you enjoy reading our newsletter each month. If you'd like your co-workers, business-acquaintances, or anyone else to receive a copy, just call (615-661-4866) or fax their contact information to us (866-771-2642), and we'll make sure they receive a free subscription.

We'll also send them a note with their first issue letting them know that you were the thoughtful person who suggested they receive this newsletter. It's that easy!

Remember to Mind Your Manners on the Internet

It has been said that people who cuss lack the vocabulary to put their feelings into words.

Some people writing on the Internet apparently have this fault. Not that they will use swear words, but their rudeness shows the same deficiency. And the anonymity of the Internet makes them believe it's OK to insult or threaten people without fear of reprisal.

When writers can't see the consequences of rudeness on the recipients' faces or hear it in their voices, it is easier to cross boundaries. But people who use pseudonyms while posting to Web sites can be trackable through their Internet Protocol addresses.

In her "Miss Manners" column, Judith Martin says the Internet is mimicking the increasing rudeness in everyday life as displayed on talk radio, TV talk shows, and in political discourse.

"Society has gotten very abrasive," Martin says. "With the slightest altercation, people come out swinging and swearing. Civilization is about thinking before you express everything."

One female technology blogger received such sexually explicit death threats that she went into hiding. Such incidents have fueled a debate over how to balance free speech with social etiquettes.

Interviewed by *USA Today*, Craig Newmark, founder of Craigslist says, people on the Net are overwhelmingly trustworthy and civil to each other. But there are fanatics and crazy people out there. On many sites, however, people are kind and supportive.

It is to your benefit to be among those who are trustworthy and civil.

"Who Wants To Win a \$125.00 Pre-Paid Visa Card?"

Your chances to win are better than you think!

Guess Who Won Last Month's Trivia Question? We're pleased to announce that Jennifer Chance with Beacon Federal was the first person to call with the correct answer our quiz question:

How Many Colors Are In a Rainbow?

a) 6 b) 8 c) 7 d) 5

The answer is "C", there are 7 colors in a rainbow. So let's move on to *this* month's trivia question...

With Almost 1,000 Species, What Is The Largest Group of Mammals?

a) Monkeys b) Humans c) Cats d) Bats

The first person to call with the correct answer will win! 615-661-4866

CROSSWORD (Our Wish to You)

Across

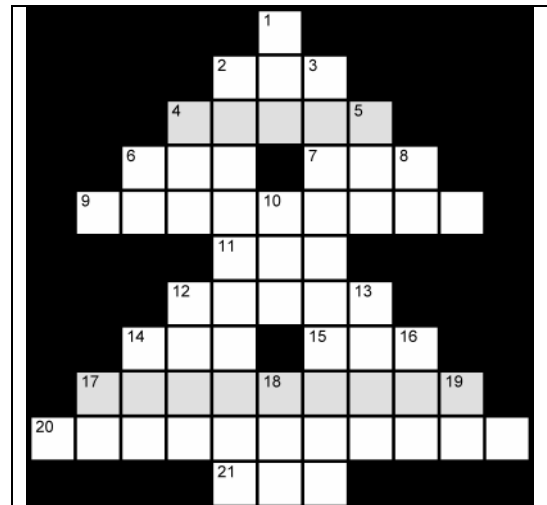
2. Toy
4. Happy Holiday w/17A
6. _____ Constrictor
7. _____ Grass
9. Flowering Tree
11. Victorian, for one
12. Boasts
14. "_____ Gang"
17. Happy Holiday w/4A
20. Merchant
21. _____ Boom Bah!

Down

1. "_____ Any Drop to Drink"
Coleridge
2. Source of Winter Green & Oil
3. Spreads
4. Extinct Bird
5. Big, Fat Mouth
6. Internet Domain For Brazil
8. Atomic Number 81
10. Coach Parseghian

The headline is a clue to the answer in the Diagonal.

(Answers will be included in January's Newsletter)



12. VP under Jefferson
13. "_____ Here"
14. Exclamation of Surprise
16. Deplete
17. Constitution State Abbr.
18. Schuss, e.g.
19. Dir.

P	H	D				D	D	T	
Y	E	A	S			R	O	A	N
A	R	C	H			E	M	I	T
		B	E	A	G	L	E	S	
				D	N	A			
		C	R	I	P	P	L	E	
		M	O	A	N	S	I	D	E
		P	R	I	G	E	V	E	S
		H	E	N		E	N	S	

Answers to November's Crossword

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Kwanzaa Might Become an Event that Includes All Races

Kwanzaa is a week-long event that honors the heritage of African-Americans. It is observed from December 26 to January 1. Most observers are African-Americans, but today it is becoming more inclusive.

Kwanzaa was started by political activist, Ron Karenga, in 1966. Though it was originally intended to be a holiday for African-Americans, in 1997 Karenga amended this position.

While still honoring African heritage, Kwanzaa could be celebrated by any individual of any culture or race. Karenga hopes it will become similar to Cinco de Mayo and Chinese New Year, which are celebrated outside of their original cultures.

***Hanukkah Oil and Wine* Remembering Judith**

Hanukkah, the festival celebrating Jewish religious freedom starts on the 25th day of Jewish month of Kislev and is celebrated for eight days and nights. This year, Hanukkah begins at Sundown on December 4.

Hanukkah embraces many traditions and one of them centers on foods that are eaten during the celebration. Foods cooked in oil and dairy products, especially cheese, are served most often.

The foods cooked in oil are in remembrance of the miracle of the oil that burned for eight days during the purification of the Temple in Jerusalem.

The eating of dairy products is done in honor of the memory of Judith who saved the City of Bethulia by feeding the attacking Syrian General Holofernes wine and cheese until he fell into a drunken stupor. Then Judith took the general's sword and killed him. When the Syrians discovered his body, they fled.

Longfellow's Words Tell of Hope on Christmas Day

Henry Wadsworth Longfellow was filled with sorrow after his wife's death in a fire caused by cannon in 1861, the opening days of the Civil War. The war and the loneliness were already taking their toll when, two years later, he heard his son had been wounded in the Army of the Potomac. Sitting at his desk that Christmas Day 1864, he wrote about his emergence from mourning in his lovely *Bells on Christmas Day*. His first stanzas are a joyous remembrance of Christmas. They set the scene for his bitter recollection of his wife's death and his depiction of his own hopelessness and despair. But, Longfellow concludes joyously that, despite the misery of war and loss, God insists that truth and righteousness prevail, while evil will fail. Indeed, the war ended soon after and the war ended the evil of slavery.

BELLS ON CHRISTMAS DAY

I heard the bells on Christmas Day
Their old familiar carols play,
And wild and sweet
The words repeat
Of peace on earth, good will to men!

And thought how as the day had come,
The belfries of all Christendom
Had rolled along
The unbroken song
Of peace on earth, good will to men!

Till, ringing, singing on its way,
The world revolved from night to day,
A voice, a chime, A chant sublime
Of peace on earth, good will to men!

Then from each black accursed mouth
The cannon thundered in the South,
And with the sound
The carols drowned
Of peace on earth, good will to men!

It was as if an earthquake rent
The hearth-stones of a continent,
And made forlorn
The households born
Of peace on earth, good will to men!

And in despair I bowed my head;
"There is no peace on earth," I said;
"For hate is strong, And mocks the song
Of peace on earth, good will to men!"

Then pealed the bells more loud and deep:
"God is not dead; nor doth he sleep!
The Wrong shall fail, The Right prevail,
With peace on earth, good will to men!"



Las Posadas, a Religious and Social Event

Throughout the Southwest and now in many locations across the country, Las Posadas is becoming a part of the U.S. holiday traditions. It begins on December 16th.

Los Posadas, Spanish for "the Inn" is a traditional Mexican observance in which Joseph's and Mary's search for an Inn is retraced. During the Christmas season, a procession gathers. It includes a symbolic Christ Child and those acting as Mary and Joseph, or images of Mary and Joseph are carried, along with the traditional donkey on which they made the journey to Bethlehem.

Along the way, scriptures of the season are read. The group then stops at a previously selected home and asks if they may spend the night. Hispanic Christmas carols are sung and refreshments are offered by the hosts. Some homes include music, fireworks, food and candy.

The symbolic Christ Child remains at the hosts' home until the next night when the procession stops for it before moving on to another home. The procession is held for nine days, the time it is estimated that it took the Holy Family to make the journey from Nazareth to Bethlehem.

Mother-In or Out-Law

"Why I didn't listen to my Mother, I'll never know!" screamed Mrs. Spooner.

"She told me NOT to marry you!"

Mr. Spooner put down his newspaper and replied, "Your Mother said that?"

"She said exactly that!"

"Why that's amazing," Mr.

Spooner said, "How I misjudged that woman all of these years!"

Brain Teaser Answer...

Wine

THANK YOU for reading our newsletter. We wanted to produce a newsletter that has great content and is fun and valuable to you. Your constructive feedback is always welcome.

AND... stop by and say "Hi," We'd love to hear from you...

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In some observances children portray angels and other members dress as the Santos Reyes or Three Kings. The procession itself is known as Santos Peregrinos and the walkers carry brightly decorated walking sticks known as baculos.

It is an active and participatory way of preparing for the Nativity and carrying on a rich historic celebration. Two of the areas which have a long tradition of holding the event include Our Lady of Guadalupe Parish in Paralta, New Mexico and along Olivera Street in Los Angeles

Wishing You a Joyful Holiday Season



December has come again, bringing the wonders of Christmas. Decorations and delicacies abound, and we seem to smile more than before as the spirit of the holidays takes over.

As 2007 draws to a close, it reminds us that it's time to thank you, one and all, for your contributions to our success in the year just ending. You are the life blood of USA Title & Escrow, Inc., and we sincerely thank you for your business. During the Holidays, please remember to take good care of yourself, get some rest, don't drive too fast to get where you're going, and do whatever is necessary to stay safe.

We wish all the joys of the holiday season.

**Merry Christmas and a Happy New Year
to You and Yours!!**