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**November 6, 2007 General
Election Day**

Let your voice be heard: **VOTE!**

USA Title & Escrow, Inc.



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On Thanksgiving, Be Thankful for "little things" . . .

This Thanksgiving, as your family gathers together for food and fellowship, look at your big turkey and, for a moment, think small.

It's easy to be thankful for the big things, our homes, cars, and accomplishments, but it's just as easy to forget the small things that make our lives comfortable. No matter what our station in life, we all have many things to be thankful for.

We take for granted that we have enough food. We don't worry that our food will last through the winter as the Pilgrims did. We can count on the grocery store for that.

We expect to have a home, be it not a small thing for many millions should take a moment to thank ever so humble.



fancy or plain, but that's of people. So perhaps we God for our abode, be it

We can take a moment to be thankful for our spouse, children and friends.

Thank God for sunshine, autumn breezes, and changing seasons. With winter approaching, we can be thankful for our warm jackets and scarves.

We can appreciate having lived for another year and that most of your family and friends have done the same.

You can involve children and guests in the spirit of thankfulness with the charming 'Ship of Thanks' game.

Make ships from paper cups with a triangle of construction paper placed inside for a sail. Have each child or adult write what he or she is thankful for on the sail and place the paper cup anywhere on the dinner table.

After dinner, kids and adults read what is written on the sail by their plate and guess who wrote it.

Honoring Veterans is the American Way . . .

Our TV screens are flooded with pictures of returning troops who have fulfilled a tour of duty in Iraq, Afghanistan, or other trouble spots in the world where brave Americans have defended our freedom and that of other nations.

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We see a uniformed grandmother hugging children and grandchildren, a father scooping his son into his arms, a sister racing toward her brother, and children embracing parents. These are a few of the veterans we honor November 11.

Veterans Day recognizes all who served with honor in the military, be they living or dead. But the day is intended to especially thank our living veterans whether they served in peacetime or in war.

The date of November 11 was chosen because toward the end of World War I an armistice between the Allied nations and Germany went into effect at the eleventh hour of the eleventh day of the eleventh month.

Some say that Veterans Day has lost its importance as surviving troops of World War II have dwindled. But with so many of our men and women fighting to preserve our precious freedom, it is time to restore Veterans Day to its former glory.

The Department of Veterans Affairs distributes a poster to schools, state governments, and veterans' organizations. Individual poster requests are honored until the supply runs out. Anyone desiring a poster can check out the Veterans Day Poster Gallery (www1.va.gov/opa/vetsday) and select the poster they would like to download. The poster can be printed or downloaded in a choice of sizes.

November Birthdays . . .

1. Lyle Lovett, 1957
2. Stefanie Powers, 1942
3. Dolph Lundgren, 1959
4. Markie Post, 1950
5. Bryan Adams, 1959
6. Rebecca Romijn, 1972
7. Billy Graham, 1918
8. Christie Hefner, 1952
9. Nick Lachey, 1973
10. Jonathan Winters, 1925
11. David Schwimmer, 1966
12. Ed Asner, 1929
13. Yanni, 1954
14. Lauren Hutton, 1944
15. Larry King, 1933
16. Dick Smothers, 1939
17. Marlo Thomas, 1938
18. Steve Harvey, 1956
19. Oscar Robertson, 1938
20. Amy Grant, 1960

Quotes

Our lives are not determined by what happens to us, but how we react to what happens; not by what life brings us, but by the attitude we bring to life. A positive attitude causes a chain reaction of positive thoughts, events and outcomes. It is a catalyst, a spark that creates extraordinary result.

Often attributed to Wade Boggs

Laughter is the shortest distance between two people.

Victor Borge

Talk happiness; talk faith; talk health. Say you are well, and all is well with you, and God shall

DID YOU KNOW...

USA Title & Escrow, Inc., will waive settlement fees to those individuals serving in the military, both past and present, and their immediate family members when they close through USA Title & Escrow, Inc.. It's our way of saying thanks for the many sacrifices you make every day on our behalf.

THANK YOU!!



Real Estate Corner...

Your Good Credit Quiz

Your FICO score is your credit rating, a number used by 90 percent of the largest U.S. banks when they decide to whom they will lend money.

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The higher your FICO score, the lower your interest rates will be. According to FICO.com, your score is based on factors such as how well you pay your bills and how you manage your credit.

There is one factor that your FICO score does not count.

Which is it? (Answer below)

- A. Any liens against your property.
- B. Tax judgments.
- C. Your income.

Answer: C Your FICO score does not factor your income. However, a lender will consider income when determining if you should get a loan.

Kitchen sink design evolves with new styles, materials

Kitchen sink design has surged forward in recent years and now includes differences in basic material, shape, and function. Experts at Lowe's give this rundown on features to consider.

Brain Teaser...

I have hands that wave at you,
Though I never say goodbye.
It's cool for you to be with me,
Especially when I say, "Hi."
What am I?

(See page 6 for the answer)

The Paomnehil Pweor Of The Hmuan Mnid

Aoccdnig to a rscheearch at Cmabrigde Uninertisy, it deosn't mtaer in waht oredr the ltteers in a wrod are, the olny iprmoetnt tihng is taht the frist and lsat ltteer be at the rghit pclae. The rset can be a total mses and you can sitll raed it wouthit porbelm. Tihs is bcuseae the huamn mnid deos not raed ervey lteter by istlef, but the wrod as a wlohe. Amzanig huh?

Thrifty Tips

- ✓ Carpets should be vacuumed once a week. Clean spots with a mixture of vinegar and water. Blot dry.
- ✓ Want to get rid of warts? Rub a cut onion on them and within a few weeks, they are completely gone!
- ✓ Brown sugar will not harden if stored in the freezer.
- ✓ Tip for stamp collectors: Place the envelope in the freezer for a few hours. You'll then be able to easily lift the stamps off with a pair of

Material

Stainless steel sinks are easy to clean, and install. They maintain their appearance over time. Check the gauge of the material. A lower gauge means thicker material that is less likely to dent if something heavy is dropped on it. It will be quieter, especially if it has an undercoating that muffles sound.

Acrylic sinks resist stains but aren't as resistant to heat as other materials.

Composites are popular and come in a variety of colors. They can mimic granite or stone and are heat-resistant.

Mountings

A top-mounted sink has a lip that rests on the surface of the countertop. It is easier and faster to install than an under-mounted sink.

Under-mounted sinks are used with stone or composite countertops. They can't be used with laminate.

Bowl selection, drain location

Sink bowls can be the same size or different sizes. They can be the same depth or different depths. Sinks come with one, two, or three bowls.

RECIPE OF THE MONTH

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Food of the Month: New Orleans-style bread pudding

In New Orleans' finest restaurants, bread puddings have become a favorite gourmet dessert. The puddings originated with thrifty Creole cooks, who turned stale French bread into puddings, and with the nuns who came from France.

In earlier times, bread pudding came in both sweet and savory varieties. The savories were meat dressings like those served with turkey or pork. Some versions were "sops," stale bread dipped into sweet liquids.

In the 17th century, meat-based savory varieties included Scottish haggis or the "pease porridge" of nursery rhyme fame. They were created to extend meat flavors especially in times of food shortages. Sweet puddings contained flour, nuts, and sugar.

Natural breads of that period had a short shelf life and cooks sought ways to

use the loaves before they molded. Some puddings were boiled in "pudding bags" rather than baked.

Modern bread puddings are usually sweet recipe traditionally topped off with a whiskey, rum, or lemon sauce. They are enjoyed from The Old South to New England and throughout the world. For upcoming holidays and a taste of the Crescent City, try this recipe.

Bread pudding and spirited sauce
To start, place 3/4-inch pieces of leftover biscuits in a deep nine-inch baking dish.



In a large bowl, whisk 3 large eggs. Add 2 cups of milk, 1/4 teaspoon each of allspice, ginger, and nutmeg. Add 1 teaspoon of vanilla, 1 ounce of your favorite liqueur, and 1 cup of brown sugar.

Stir, then add 1 cup chopped pitted dates and 1/2 cup English walnuts. Pour over the biscuit pieces.

Bake at 350 degrees for 35 to 45 minutes or until top is browned and pudding has a spongy consistency.

For the spirited sauce, combine 4 tablespoons butter, 1/2 cup sugar, 1 beaten egg, 1 teaspoon of corn starch, and 2 tablespoons of your favorite liqueur.

Slowly heat until thickened and drizzle over the hot pudding.

Mortgage Corner . . .

FHA steps up to fill mortgage void

First-time buyers and those who have lower to middle income have an old way, now turned new, to find a mortgage.

Many are turning to federally-backed Federal Housing Administration (FHA) loans. Mortgage applications increased from 41,530 in December 2006 to 73,444 in June of this year.

When the FHA was established in 1934, it provided a way for lower- and middle-income buyers to get a home of their own. At the time, many banks required a down payment of one-third of a home's purchase price.

Today, FHA requires a 3 percent loan down payment.

As many mortgage companies came up with innovative financing plans in recent years, the number of buyers turning to FHA fell significantly. Meg Burns, FHA's director of the Office of Single Family Program Development says, "Given how many borrowers really could benefit from FHA financing but how few of them do, I would say we are still in the doldrums." But the situation is changing.

Though there are still nothing-down loans available, most require the buyer to have a high credit rating and above-average income to get one.

The FHA system needs some updating but still works for many people.

'Green' Mortgages Bring Rewards

Several lenders are offering mortgages with discounts and credits for energy-efficient upgrades in a home. The upgrades can include anything from carpets to windows and even environmentally friendly dog beds. The discounts also apply to any home that meets the lenders' energy-efficient standards.

Energy-efficient homes allow borrowers to qualify for bigger loans because lenders permit the estimated savings on utility bills to be added to the borrower's qualifying
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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!

acrimony AK-ruh-moh-nee
(noun)

Meaning: Bitter, harsh, or biting sharpness, as of language, disposition, or manners.

Sample Sentence: The politician's persistent acrimony toward his opponent led to lasting hurt feelings.

Privacy Facts...

- In big cities, Americans are photographed an average of 20 times a day.
- Everything you charge is in a database that police, among others, can look at.

income. Energy-efficient windows could save a homeowner \$50 a month. The \$600 extra a year could allow a person to borrow about \$10,000 more on a 30-year mortgage, depending on the interest rate.

Citigroup is offering \$1,000 toward closing costs for mortgages on homes that qualify as energy-efficient before the end of this year.

Bank of America has an Energy Credit mortgage that takes \$1,000 off closing costs for energy-efficient new homes.

Smaller lenders are getting into the act such as Indigo Financial Group which sells such mortgages in Indiana, Illinois, and Florida.

Moneywise:

Save More With Direct Deposit

If your paycheck is deposited directly into your bank account, you can split the deposit into two or more accounts. That makes it simple to save for special goals such as education for your children or your own rainy-day savings account.

A study by The Electronic Payments Association shows that consumers who use direct deposit or direct payments put aside an average of \$90 more per month than those who use another method.

You can also direct a portion of your income tax refund so a part of the refund goes to another account such as a retirement account or savings account. When you choose direct deposit, you can split the refund so it goes into as many as three different accounts.

Handy steel wool

The editors of *This Old House* say:

Packing steel wool into gaps around pipes forms a barrier mice can't chew through.

To secure a screw in an oversized hole, master carpenter Norm Abrams tucks steel wool into the hole before inserting the screw.

Steel wool with a little water can gently lift black heel marks from a vinyl floor.

Going camping? Touching the terminals of a 9-volt battery to a wad of steel wool will spark a campfire.

Iraq vets have wide range of experience, qualities

One applicant described in *Fortune* was part of MAGTF and developed a set of COAs to give to his CO.

To companies that have learned the

This & That . . .

Boss's notebook

You're smart. Why not sound that way?

Fortune's Stanley Bing is a funny guy. He begins his tirade on grammar with a 60-word sentence. Then he loads paragraphs of his "While You Were Out" page with grammatical no-nos, many of which are found in email he receives.

Here are some of the misuses of the language that grate on his nerves.

You and I or you and me? Use 'You and I' when you are the subject: You and I should have lunch. (You wouldn't say, 'Me should have lunch!') Use 'You and me' when you are the direct object: The boss called you and me. (You wouldn't say, 'The boss called I.')

Interchanging "their," "there" and "they're." Correct: They're (they are) having their lunch over there.

The difference between its and it's. Its (without an apostrophe) is the possessive of it: Nice car. I like its color. It's means 'it is.' It's my favorite.

Using "myself" instead of "me." This rankles Bing and annoys a lot of his readers as well. If he could send a message to everyone, people would not write such things as, "For any problem, contact Ruth or myself." Just say 'me.' If you want to know when to use 'myself' look up 'reflexive pronouns.' You will be proud of yourself!

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Bing (and there are many others like him) notices that young men are often guilty of referring to other men as "dude," and saying "No problem" in response to "Thank You." Some will mutter "Yo" in the elevator to others.

Bing counsels against correcting the offender. They won't like it and may not even believe their grammar is poor. All you can do speak correctly yourself.

A Heartfelt Thanks To Our Special Clients And Friends...

We would like to take a moment to acknowledge and thank all of you who've helped build our business with your continued support and referrals. We couldn't do it without you!

HAPPY THANKSGIVING!!

“Who Else Wants To Win Dinner at Sperry’s and a movie for two” *Your chances to win are better than you think!*

How Many Colors Are In a Rainbow?

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

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

Please Excuse...

Researchers at the University of Texas collected the following excuse notes, written by parents of school-age kids:

- ✓ Please excuse Jennifer for missing school yesterday. We forgot to get the Sunday paper off the porch, and when we found it Monday, we thought it was Sunday.
- ✓ My son is under a doctor's care and should not take P.E. today. Please execute him.
- ✓ Dear School: Please excuse John being absent on Jan. 29, 30, 31, 32, and 33.

Nifty Web Sites

Get Allergy And Pollen Forecasts By Zip Code sponsored by the Asthma and Allergy Foundation of America. Go to www.allergyactionplan.com for more information on pollen and allergy levels in your area.

Cyber Cafes Around The World: Locations of 1,000s of Cyber Cafes around the globe. Go to: www.CyberCaptive.com.

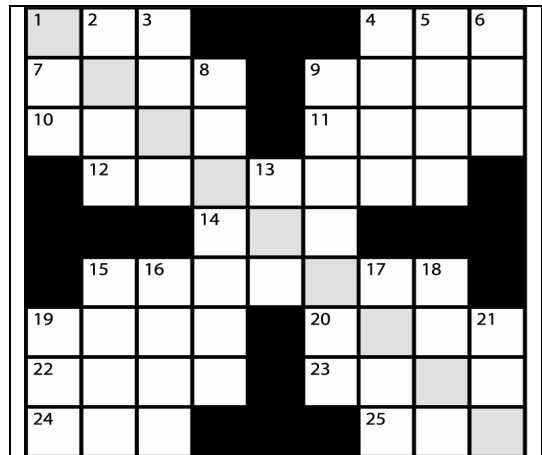
CROSSWORD (Holiday Dessert)

Across

1. Doctorate degree
4. Insecticide
7. Affirmative votes
9. Horse color
10. St. Louis attraction
11. Discharge
12. Hounds
14. Genetic material
15. Make lame
19. Groan
20. Faction
22. Snob
23. Nights before
24. Chicken
25. USNA grad

Down

1. Monetary unit in Burma
2. Pitcher ___ Score
3. Small European fresh water fish
4. St. Peter's topper
5. Speaker's platform
6. Big bang formula
8. Blending
13. Gross national product: abbr.
15. Center
16. Weather word
17. Saturday Night _____



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9. Get worse again

18. Adam's residence

19. Speed Abbr.

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

21. Double Curve

We will include answers to crossword puzzle in December's Issue

Giving mighty thanks for the little things

The great humorist Will Rogers once said of Thanksgiving: In the days of our founders, they were willing to give thanks for mighty little, for mighty little was all they expected. If they could gather in a few pumpkins, potatoes, and some corn for the winter, they were in a thanking mood.

Today we have mighty expectations even for the mundane. When you think about it, it's a bit of a miracle that we rarely give a thought as to who grows the pumpkins and corn, but we expect them to be there when we want them.

So, on Thanksgiving, give a thought to the mighty little expectations of the founders and count your blessings.

Have a great holiday and give us a call to handle your next closing.

