

Peters Press

Volume I, Issue I

November 2007

Rob Peters
*Financial Services
Professional*
New York Life Ins. Co.
2999 Douglas Blvd.
Suite 350
Roseville, CA 95661
Office: 916-774-6217
Cell: 530-304-8108
Email: nrpeters@ft.newyorklife.com

Traci Peters
*Closing Consultant and
Notary Public*
Sign Me Up
P.O. Box 163198
Sacramento, CA 95816
Cell: 916-402-0861
Email: signmeuptoo@aol.com
www.mobileloansignings.com

What's Happening?

My grandma always used to say the older you get the faster the time goes by. Boy she wasn't kidding. It seems like every time I blink a week goes by. There are so many important people in our lives that we want to keep in touch with, but it is just impossible to manage. That is why we have decided to start producing this monthly newsletter. It is a way for us to let our family and extended family (clients) know what is going on in our lives, give you some information on important issues and give you some insight into our businesses. We hope you enjoy this first of many newsletters. If anyone has any topics they would like us to discuss, please feel free to give us a call or shoot us an email. We would be happy to help. You can reach Rob on his cell phone at 530-304-8108 or you can reach Traci on her cell phone at 916-402-0861

We look forward to hearing from you!!!

What is a Notary and What do they Do?

The story goes back a very long time. Notaries originated as scribes – literate clerks who took notes or minutes of important events and decisions and made copies both of public and private documents. The role can be traced back to pre-Biblical times. The ancient Egyptians and Greeks certainly employed scribes and over time the value of official record keeping became more and more important as societies formalized their rules and decisions. In Ancient Rome these scribes set out their stalls in the Roman marketplace. There were two distinct groups the “Argentarii” who attended to monetary transactions and the “Tabelliones” who dealt with all other contracts. About the time of Cicero a new system of shorthand writing was invented. This Roman shorthand, said to be invented by M Tullius Tiro, Cicero's secretary, was called “Notae Tironinae”. This shorthand consisted of a system of arbitrary marks called “Notae”. A person who adopted this new method was called a “Notarius” so the origin of the term can be dated to around 100AD. Over time the term “Notarius” became reserved to the Registrars, Secretaries, Imperial Chancery and the highest class of official in the Roman Privy Council. “Notarii” was also the term given to the shorthand writers who in the early days of the Christian Church reported the examinations and trials of the early Christian martyrs and confessors. These reports were called the Acts of the Martyrs and were the original records preserved by the fledgling Christian Church. In 1279 the Pope authorized the Archbishop of Canterbury to appoint notaries where that power is still today. Once immigrants reached the Americas, as with everything else, new legal systems evolved. Today in the US a notary public is a public official appointed by the state government to service the public as an impartial witness. Each state authorizes a notary to perform a limited range of activities called notarizations. Notarization does not prove the truthfulness or statements in a document, nor does it legalize or validate a document. Notarization quite simply is a statement signed by the Notary that the person signing the document, personally appeared before them, proved they were who they said they were and acknowledged having signed the document. In my practice I have chosen to specialize in loan document signings and closings. With over 20 years in the real estate, title and lending industries that just seemed like the best fit for me. I spend my time meeting with sellers, buyers and borrowers in the comfort of their home or office in the evenings, or on the weekends so that they do not need to take time off work or find child care when they need to sign their documents. Because of all my knowledge of the real estate business, I am uniquely qualified to review their documents with them, answer questions, problem solve and troubleshoot so that their closing goes as smoothly as possible. Many people do not know that this option is available to them so please don't keep me a secret!!!!



We are in the process of building a service directory of great carpet cleaners, contractors, florists and other professionals. Can you recommend someone we can add to our directory?

Inside this issue:

<i>The History of Notaries</i>	1
<i>Do Money and Happiness go Hand in Hand?</i>	2
<i>Introducing Bill & Ted</i>	2
<i>Grandma's Stuffing Recipe</i>	3
<i>Tales from the Crypt</i>	4

Do Money and Happiness Go Hand-in-Hand?

How many times have you said to yourself: If I only had a few extra thousand dollars a year, all my problems would be solved? The truth is that money usually has very little to do with your personal level of happiness. In and of itself, money possesses no value. It's not the money – it's how you use it that determines its worth. It's important to realize that achieving your goals lies in your ability to see money for what it really is—a tool, no more, no less. Just as your car gets you from one destination to another, money is a financial tool that, when used correctly, can help you reach your goals.

Establish a “Wish List”

Deciding what is important to you is the first step to effective money management. Make a wish list of what you want for yourself and your family. Items such as a new home, new car, vacations, funding retirement or future college costs, or charitable donations may appear on your list. Next, prioritize your goals by deciding what is most important to you. Why? Because in a world of unlimited choices, you may have only limited resources. Finally, put a realistic price tag on each of your goals. For example, you may want \$100,000 for college in 20 years. Or, you may like to retire with a \$500,000 nest egg in 30 years.

How Do You Achieve These Goals?

Now that you have prioritized your goals, look to achieve short-term objectives through daily money management. A household budget may help you decrease credit card debt, build a savings account, save for vacations, etc. A budget may help you to revise your spending habits, cut costs, and achieve short-term goals.

For long-term objectives, your best bet is to start saving a specific amount on a systematic basis. The more disciplined you are, the better your chances. For example, to accumulate \$500,000 for retirement in 30 years, you will need to save about \$6,000 a year, or approximately \$500 a month. You will need to put aside nearly \$2,600 a year, or \$210 a month, for a \$100,000 college fund in 20 years. (These examples assume a 6 % rate of return and do not take into account the effect of current income taxes. They are for illustrative purposes only and do not represent the return on a specific financial product.)

Set Realistic Goals and Manage Your Money Effectively

Money is not the source of happiness. But when used correctly, money can help you receive the most satisfaction out of what you earn, spend, and accumulate. When it comes to your money, it makes sense to seek the advice of professionals whose job it is to help people realize their goals. Talk to your insurance agent about insurance and other financial products that can help you achieve some of your goals. For more information, please contact Rob Peters, Agent, New York Life Insurance Company, at 916-774-6217.

Nicholas Robert “Rob” Peters Jr., Agent
New York Life Insurance Company
G06
SMRU 00337341CV

PUPPY POWER—Introducing Bill & Ted

As many of you know, we have two furry members of our family, Bill & Ted that we just can't talk enough about or show enough pictures of. They truly are two of the great joys in our life. So of course we are going to take this opportunity to let you all get to know them a little better. Here is their story....

A few months before our wedding Traci's dad Larry informed her that his golden retriever Sofie was expecting. Knowing Rob really liked the breed, Traci asked her dad if he would consider letting them have one of the puppies as a wedding gift. Larry and his wife Roberta, to our glee, agreed. On June 18, 2004, which coincidentally was Fathers Day, Sofie gave birth to seven little bundles of joy. We could hardly wait to see them!! We had so much fun going over and playing with all the puppies, but what a dilemma having to pick one!!!!

Be sure to read next month's Newsletter for the continuation of the story.....



Grandma's Stuffing Recipe

With Thanksgiving just around the corner, soon we will all be having turkey and all the fixins' with our loved ones. Many of you have shared the holidays with us and told us how good our stuffing was so I thought I would share with you Grandma's Stuffing Recipe.

Happy Thanksgiving!!!!

Ingredients

5 Celery Sticks

1 Onion

1/2 bunch Parsley

Ground Sausage

Turkey Giblets (optional)

2 pats Margarine

Salt (to taste)*

Pepper (to taste)*

Garlic Powder (to taste)*

Poultry Seasoning (to taste)*

*If seasoning packet is included with stuffing croutons you can use that instead

Water

2 bags Stuffing Croutons

1/4 to 1/2 cup Milk

Directions

Okay, this is grandma's recipe so a lot of the prep work has an old school and modern way of preparation.

Old School version: take giblets out of the turkey and rinse. Put giblets, sausage, celery, onion and parsley through a grinder, mix when done. You may need to use a piece of bread to clear out occasionally.

Modern Version: put ingredients individually into food processor (make sure you do not liquefy) mix together. Also, I leave the turkey giblets out and just use the sausage. I have bit into one to many chewy pieces of turkey parts.

Melt margarine in a skillet and then brown ground up ingredients. Season with salt, pepper, garlic powder, poultry seasoning to taste or put in contents of seasoning packet from croutons if you have it.

Put croutons in a HUGE bowl and cover with water let sit.

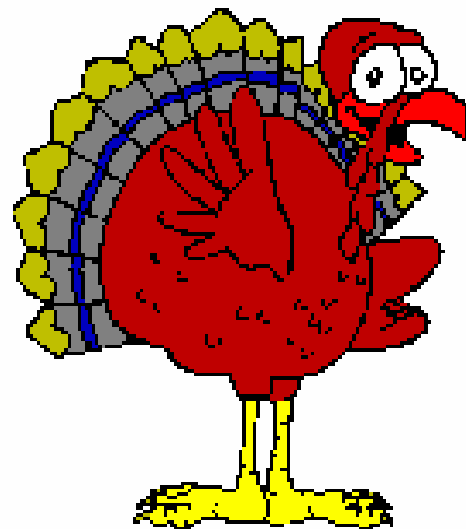
When ground up ingredients are browned turn off heat and set aside.

Empty croutons into a colander and drain, you will have to squish them down and get out as much water as possible.

Add milk. Do not add to much, you do not want them to be soggy add just enough so that they fluff up a bit.

Stir in browned ground up ingredients. Cover and put in refrigerator until you are ready to stuff the turkey. A little trick grandma taught me was after you stuff the turkey (don't pack in too tight) put a slice of bread over the opening before you close or sew it up. This will help absorb some of the moisture when the turkey is cooking and will keep the stuffing from coming out of the bird when it is cooking.

You will probably have quite a bit left over. Put left over into a casserole dish and bake at 325 for 1 hour.



What is your family's Thanksgiving Tradition?

For our family we usually spend Thanksgiving in No. California. This year we are having Thanksgiving at our house. The guest list varies as sometimes family members visit their significant other's family for the holiday. The menu at our house is almost always the same: Turkey, Grandma's Stuffing, Mashed Potatoes, Gravy, Corn, Rolls, Green Bean Casserole, Cranberry Sauce and of course Pumpkin Pie for dessert. YUM!!!!

Do you have a favorite recipe you would like to share? If so, please fax to 916-456-8169, email to: signmeup-too@aol.com, or mail to P.O. Box 163198, Sacramento, CA 95816



Tales from the Crypt

I recently got a call from a client who worked for a new home builder. Apparently there was an error made and one set of loan documents had to be re-drawn and signed TODAY!!!! The problem....the docs were in Concord and the title company would not email them. I got the call so late that by the time I drove down to pick them up the title company would be closed. What to do!!!! The builder agent picked up the docs and drove them to Sacramento. I made an appointment to meet with the buyer and sign. Sounds to easy, right? Well there is always a catch and here is the catch on this one. The signed documents needed to be back in the title companies hands by 9am the next morning so that the deed could record that day. By the time we were done signing it was past the deadline for overnight carriers and no one could guarantee delivery by 9am. So....guess who was in their car at 7am to make sure the documents got there in time. ME!!!! This is just one example of how we go above and beyond the call of duty to provide you with superior customer service. Sooner or later you may run into someone just like this client who needs to get their loan closed TODAY. When you hear of a situation like this, please don't keep me a secret!!! The next time you are in a conversation with someone who mentions they are buying, selling or refinancing their home, please think of me first.
Traci

There are so many things that I could talk about here, and each time I start a topic, I find myself either saving it for a later newsletter, or simply deleting the text since I can't get the thoughts straight on paper as opposed to how they are in my head at the moment. So rather than give you some "from the heart" message, I would like to simply update you on what is happening in the "world of Rob".

First of all, on the important side, which is my family, things are going good. Traci, even though she won't be the one to tell anyone, was recently named the "President of the year" of our district's networking groups. There were over 40 chapter presidents who were eligible for this award, and to hear my wife's name called at the meeting last week made me so proud, since I know how much hard work she put into her group over the last year. So the next time you see her, congratulate her on this award. While I hate to "brag" about myself, or my accomplishments, I guess I will talk about how my business has been going lately. As many of you know, I decided to embark upon a career as a financial services professional a little over two years ago, and went to work for New York Life. There have been many of the typical growing pains as with any new business, but for the last fiscal year (my second in the business), I achieved a sales designation with in my company that is known as "council agent". While there are 4 separate levels of council, and I only was on the third, when I step back and reflect on it, I take a bit of pride in this since out of the approximately 10,000 agents with New York Life, less than 2500 were council agents. So to achieve this level in only my second year must mean I am doing something right.

I have also been furthering my education for work, and recently achieved the designation of LUTCF (Life Underwriters Training Council Fellow), which states that I have received training in, and passed classes in a variety of different fields that are considered to be essential to my profession. Next up on the board is either the ChCF or the CLU designations, in addition to finishing my bachelor's degree, and eventually getting an MSFS. Boy, just typing that makes me hurt, since that is about 5-6 years more of schooling, but when I am done, I will have positioned myself as a full fledged financial advisor.

Also, I am planning on switching my offices around by the middle of next year. As many of you know, I am based out of Sacramento, but work approximately one week a month out of Temecula. Well, due to the amount of business that I am doing down there, and the pull of home calling me, I am slowing transferring my business south, but this will take about 9-12 months to accomplish, I will keep everyone updated on this.

Geez, for someone who doesn't like to talk about themselves, I sure did a great job there. To wrap up this first "column" of mine for this newsletter, I would like to end on a serious matter. Right now, with the devastating fires in Southern California, and the holidays approaching, people are in a humanitarian mood. But think about how much better everyone's life would be if each of us just did ONE good deed or nice thing for someone we don't know every day, rather than when the holidays come around, or when we feel badly about some region involved in a disaster.

Rob

We recently went to a 3 day workshop and one of the speakers handed out this quote. It really made me say, hmmm so I thought I would share it with you. Enjoy!!!

Our deepest fear...is not that we are inadequate.

Our deepest fear is that we are powerful beyond measure.

It is our light, not our darkness that most frightens us.

We ask ourselves, who am I to be—brilliant, gorgeous, talented, fabulous?

Actually, who are you *not* to be?

You are a child of God.

Your playing small doesn't serve the world.

There's nothing enlightened about shrinking so that other people won't feel insecure around you.

We are all meant to shine, as children do. We were born to make manifest the glory of God that is within us. It's not just in some of us; it's in everyone.

And as we let our own light shine, we unconsciously give other people permission to do the same.

As we are liberated from our own fear, our presence automatically liberates others.

Marianne Williamson—*A Return to Love*