

Peters Press

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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
CA License #0E72111

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

These are not the Droids you are looking for...

Many of you may remember this line from the Star Wars movie when Obi Wan uses a Jedi mind trick to make the Star Troupers let C3PO and R2D2 pass undetected. You may also have been to a state fair or stage show where a hypnotist recruits members from the audience and makes them do ridiculous things and then have no memory of it when they are awakened. The theatrical side of hypnosis is often entertaining, but the reality of it is that your mind is a very powerful part of your body. How you perceive and react to situations is often just a deeply embedded command, a trained response or habit. You have the power to make a conscious decision to change your reaction so that a new trained response or habit takes root. We have all heard the expression, "You can't teach an old dog new tricks", but the reality of the situation is that you can and hypnosis is a fantastic way to jump start your body to react in a new way to an old reaction or habit. Basically hypnosis is like your mind going to gym, training it to perform in a different manner. You are not going to get six pack abs by going to the gym one time, but if you continue the habit and do it very often pretty soon they will form. In this month's issue my friend Andria Michelle Wood has written an article to explain a little bit about what she does. Although right now she is starting a new weight loss and smoking cessation program, there are also many other things that hypnosis can help with such as a phobia of flying or public speaking. Perhaps there is someone in your life, at home or work, that has an annoying habit (i.e. addiction to March Madness, see page 4) that drives you up a wall, hypnosis can desensitize your reaction to them so that you can co-exist more peacefully (just kidding Rob). Seriously though, hypnosis can help reprogram your actions so that you have the desired results you want. If you are serious about conquering a bad habit or fear give Andria a call, you will be amazed.

Got Jumbo?

When you look in the newspaper to see what current rates are, the rates shown are usually the rates for "conforming loans" (loans under \$417,000). Most people will use these rates as a guide when they go shopping for loans to purchase or refinance a home. If you live in a region like the SF Bay Area where home prices are very high, chances are when you purchased or refinanced your home you had to apply for a "Jumbo Loan". What is a "Jumbo loan" you ask? A Jumbo loan is simply a loan that is over the "conforming loan limit" of \$417,000. Interest rates are usually higher on Jumbo loans which results in a higher monthly payment. The Economic Stimulus Act of 2008 is a \$168 billion plan intended to jumpstart the sliding U.S. economy. The new bill is also designed to help certain "high-cost regions" of the struggling housing market by temporarily increasing the "conforming loan limit" from \$417,000 to as high as \$729,750 in specified areas; and temporarily increasing the size of loans the Federal Housing Administration (FHA) can insure from \$362,000 to as high as \$729,750 in specified areas. These temporary increases could help you avoid the higher interest rates associated with "non-conforming," or jumbo, loans. Although these new limits only apply until the end of 2008, the legislation does not exclude the refinancing of any past mortgages into these new "conforming loans." That means, if you qualify, you can take advantage of the new limits no matter how many years have passed since you obtained your mortgage. While this is great news qualification standards are tougher than ever, so your credit score and credit worthiness are important. Not everyone will benefit from these temporary loan limit increases, but experts estimate that areas in at least 17 states will be able to take advantage of it. So how do you know if your neighborhood qualifies? A high-cost region is typically determined by the median value of its homes. The median value is the specific price that is halfway between the least expensive and most expensive home sold in an area over a given period of time. Do not confuse this with the average home price. The median home price is the price at which half of all buyers bought more expensive homes and half of all buyers bought less expensive homes. If that sounds confusing, don't worry. It is the responsibility of the Department of Housing and Urban Development (HUD) to determine, within the next 30 days, what the median home price is for regions across the country. What does that mean for you? If you currently have a loan over \$417,000 when this act goes into effect (hopefully it will pass on March 7), those of you who have Jumbo loans may be able to refinance your loan to get the lower interest rate and reduce your monthly payment. If you have any questions, give us a call.



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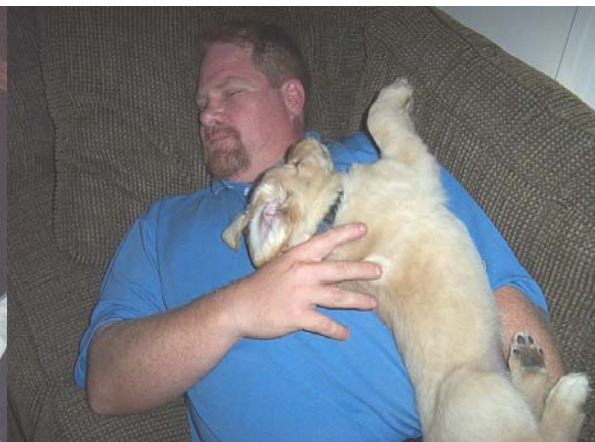
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History of St. Patrick's Day

St. Patrick is known as the patron saint of Ireland. True, he was not a born Irish. But he has become an integral part of the Irish heritage, mostly through his service across Ireland of the 5th century. Patrick was born in the later half of the 4th century AD. There are differing views about the exact year and place of his birth. According to one school of opinion, he was born about 390 A.D., while the other school says it is about 373 AD. Again, his birth place is said to be in either Scotland or Roman England. His real name was probably Maewyn Succat. Though Patricius was his Romanized name, he was later came to be familiar as Patrick. Patrick was the son of Calpornius, a Roman-British army officer. He was growing up as naturally as other kids in Britain. However, one day a band of pirates landed in south Wales and kidnapped this boy along with many others. Then they sold him into slavery in Ireland. He was there for 6 years, mostly imprisoned. This was when changes came to him. He dreamed of having seen God. Legend says, he was then dictated by God to escape with a getaway ship. Finally, he did escape and went to Britain. And then to France. There he joined a monastery and studied under St. Germain, the bishop of Auxerre. He spent around 12 years in training. And when he became a bishop he dreamed that the Irish were calling him back to Ireland to tell them about God. The Confessio, Patrick's spiritual autobiography, is the most important document regarding this. It tells of a dream after his return to Britain, in which one Victoricus delivered him a letter headed "The Voice of the Irish." So he set out for Ireland with the Pope's blessings. There he converted the Gaelic Irish, who were then mostly Pagans, to Christianity. He was confident in the Lord, he journeyed far and wide, baptizing and confirming with untiring zeal. And, in a diplomatic fashion he brought gifts to a kinglet here and a lawgiver there, but accepted none from any. Indeed, Patrick was quite successful at winning converts. Through active preaching, he made important converts even among the royal families. And this fact upset the Celtic Druids. Patrick was arrested several times, but escaped each time. For 20 years he had traveled throughout Ireland, establishing monasteries across the country. He also set up schools and churches which would aid him in his conversion. He developed a native clergy, fostered the growth of monasticism, established dioceses, and held church councils. Patrick's doctrine is considered orthodox and has been interpreted as anti-Pelagian. Although he is not particularly noted as a man of learning, a few of his writings remain extant: his Confession, a reply to his detractors, and several letters. The Lorica ("Breastplate"), a famous hymn attributed to Patrick, may date to a later period. By the end of the 7th century Patrick had become a legendary figure, and the legends have continued to grow since then. There are many legends associated with St Patrick. It is said that he used the three-leafed shamrock to explain the concept of the Trinity; which refers to the combination of Father, Son, and the Holy Spirit. Hence its strong association with his day and name. Legend also has that, Saint Patrick had put the curse of God on venomous snakes in Ireland. And he drove all the snakes into the sea where they drowned. True, these are mostly legends. But, after some 1500 years, these legends have been inseparably combined with the facts. And together they have helped us know much about the Saint and the spirit behind celebration of the day. Patrick's mission in Ireland lasted for over 20 years. He died on March 17, AD 461. That day has been commemorated as St. Patrick's Day ever since. The day's spirit is to celebrate the universal baptism of Ireland. Though originally a Catholic holy day, St. Patrick's Day has evolved into more of a secular holiday. Or, rather, 'be an Irish Day'. And the Irish has borne it as part of their national tradition in everywhere they populated and prospered. The Catholic feast day for this most loved of Irish saints has become a holiday in celebration of the Irish and Irish culture. The leprechaun, a Celtic fairy, has become entrenched as a chief symbol for this holiday, as is the shamrock an ancient symbol for the triple goddess Brigit. It is fitting that this holiday should fall at the time of the year when the return of spring begins to seem at hand.

PUPPY POWER—Introducing Bill & Ted

Continued from last month...Pretty soon we learned that puppies are a lot like newborn babies all they do is eat, go to the bathroom, sleep and sometimes play. As they got bigger, pretty soon the tile and hardwood floors were not cool enough for them and they started climbing into the bathtub (see below left). Pretty soon daddy joined them and gave them their first bath (Rob would KILL me if I put that picture in here, so use your imagination :) Just like new parents we had a first paranoid visit to the doctor when Bill threw up. Convinced he had Parvo or some dreaded disease, Rob took Bill to the emergency vet to take care of our precious boy. Of course, the vet immediately informed us that puppies, especially golden retriever puppies, have a habit of vacuuming up everything, which is not always a good thing but certainly nothing that was life threatening. We were told to expect this from time to time but insisted that Bill be tested for Parvo anyways (which Rob said included a very long intestinal probe that Bill did not really enjoy) but of course everything was fine. Rob the softy was still worried though and slept with Bill all night just to make sure he was okay so Bill and daddy had some nice bonding time. Then began the whole potty training experience. For the first few weeks every two hours was potty time all around the clock. We gave up trying to have a normal night's sleep and started sleeping in the living room so we were closer to the front door. Pretty soon the babies took that over too (see below middle). It didn't take long for us to realize that at least one of us had to get a good night's sleep so we starting taking turns in the living room. Thankfully it didn't last too long, just a couple of month's (they are startlingly brilliant) and we were off and running with our accident free, bark to go out puppy life....More to come next month



When the resolution enthusiasm fades...

By Andria Michelle Wood

Tips and tricks to staying on board, when most people are jumping ship!

By March, many people have long since given up on their New Year's goal(s). We all know this and joke about it, but it's really not funny when you think about it. Goals are just dreams with action steps. Have a dream? Make it a goal and take action.

As a Hypnotist specializing in Weight Loss and Stop Smoking, I know the resolution blues more intimately than most. In fact, I notice that as clients enter week 4 of their programs, they often start falling into old negative patterns.

Although clients are now no longer craving junk foods and have begun exercising, some are only noticing what they didn't do, instead of what they are doing. Many self-help gurus would say these people are "sabotaging themselves." I say that not enough of us know how to reach our goals in a constructive way.

I've studied a number of successful people over the years and one thing that has been consistent is that those who succeed fail a lot more than the average person. The reason is this... they take more risks, they set more goals and all those "failures" are actually lessons they learn from in order to achieve their goal(s).

So, next time you set a goal for yourself and you go "off track," do the following:

STOP whatever you are doing.

NOTICE how you are feeling about yourself, what you are saying to yourself or the images you are producing in your head. If they are negative, imagine placing them all in a box and throw it over your shoulder... seeing it recede in to the distance until... POP! It's gone.

NOW take 10 deep breaths counting down from 10-1. See yourself having achieved your goal. How do you look, how do you feel, what thoughts are in your head, what positive things are people saying about you? Look back in time and notice the actions you took to get there.

RECOMMIT to your goal, open your eyes and begin taking action. Again.

What's the secret to getting to your goal? Just keep taking action, regardless of what happens. If you feel like you are stuck or not getting the results you want, ask for help.

YOU CAN DO IT!!!!

Andria Michele Wood is a Certified Hypnotist, specializing in Weight Loss and Stop Smoking programs in Sacramento, CA. All readers of Peters Press receive 50% off in the month of March. For a free consultation, please call 916-446-1691.

Tales from the Crypt

Every year my grandpa's side of the family gets together at the end of February for an informal get together we have dubbed a "family reunion". I don't know when my cousin Rico (Rev. Ricardo A. Chavez) began the tradition, I just remember that I have been going for at least the past 10 years or so. We always gather at Rico's parish, St. Peter Martyr, attend a mass in Spanish and then proceed to the parish hall to mingle and have lunch which is always catered by The Mecca in Pittsburg (SOOOOOO YUMMY). This weekend is extra special for us because it also marks the anniversary of Rico's ordination as a Catholic priest. This year he celebrated his 45th anniversary. Way to go Rico!!! This year was also the first time that my brother Joe's new wife Angie (they were married this past December) got to meet a lot of the family. It is quite the coincidence that my brother Joe who was named after my grandfather, married a woman named Angie as that was my grandmother's name. So now our family has another Joe and Angie again. Angie, being from Columbia said she felt right at home at the reunion. In fact she shared with me recently that back in Columbia her whole family gets together almost every weekend. What fun that must be!! As for us, over the years we have had cousins from Mexico and Southern California visit, but the majority of us are from here in Northern California. As with many families, after a certain age the only time everyone gets together is for weddings and unfortunately funerals. I am so thankful that Rico started this tradition so that we have an opportunity to see each other at least once a year. In fact, this is what inspired me to coordinate with my Aunt Patti to have a mini family reunion at the beach last July. I am just amazed by how quickly all my cousin's children have grown up. It seems like just yesterday they were born. Equally amazing is the fact that last year three out of four cousins all had new little baby boys. Anyways...back to the reunion a good time was had by all, thankfully the killer storm never materialized and everyone was able to travel to and from safely. If your family doesn't have a reunion I encourage you to be the one to initiate it. We are all busy or don't have time, blah, blah, blah, but seriously consider making the time before it passes you by.

Traci

MAKE SURE YOUR ID IS CORRECT

I mentioned in January's newsletter that the Notary laws changed on January 1. One of the issues that has been coming up recently is how people have their name listed on their ID versus how their name appears on legal documents. Some examples are: when a woman marries and doesn't change the name on her ID, but uses her husband's last name, legally changing your name, DMV typographical errors, immigrants or naturalized citizens changing their name, using your middle name as a first name, etc. While many notaries may not have noticed or cared, beginning January 1 any notary making false statements on an acknowledgment can be prosecuted for a felony. I am not real thrilled with the idea of going to the "big house" and I am sure many other notaries share the same feelings. So please, check your ID or Driver License and make sure that they are correct. If you notice there is an issue, especially on title to real property, have it corrected as soon as possible so that when and if the time comes you are prepared.

For those of you who know me, you know that my favorite time of the sports year is rapidly approaching. That's right, March Madness, or for those of you who aren't basketball fans, the NCAA Men's basketball tournament. The first four days of the tournament offer wall-to-wall excitement, which never fails to deliver. I mean, how often is the Super Bowl truly "Super"? But during the tournament, there will be at least 10 games over those 4 days that come down to the final shot. I really can't tell you when I became such a huge fan of this event, since it wasn't anywhere near the magnitude of a sports event as it is today. I remember watching as a young boy this sophomore point guard and a senior forward hook up in a game that captured my imagination, and began my love affair with Ervin "Magic" Johnson, and his competition against Larry Bird. Another memory that comes up is waiting to see if they would play the game in 1980, since Ronald Reagan had been shot that day. I guess the fact that it was also my birthday won out, since they ended up playing the game. It wasn't until I was in my early 20's though that I truly became addicted to this tournament. ESPN had started to broadcast the all the games, and they would go from one game to the next, cutting away from the blowouts to the nail biters. These weren't multi-millionaire men playing a 7 game series, but rather 18-22 year old boys, playing one game at a time. If they lose, their season is over, if they win, they get to play at least once more. Once the ball was thrown up in the air, it didn't matter what the team's name was on the front of the jersey, since in college sports, the 'best' team doesn't always win. Many times, the team that plays with more emotion, or doesn't get freaked out by the stage that they are on, will win. In 1991 (again on my birthday by the way), UNLV came into the championship game as the defending champions, and were undefeated. They were playing a Duke team that they had blown out in the championship game the year before, and UNLV returned everyone from the year before. To make a short story long, Duke beat UNLV, and just like that, a team that was on the verge of being called one of the greatest ever went to being an 'could have been'. Another example is the 1985 championship game between Georgetown and Villanova. Villanova played an almost perfect game, and upset Georgetown to take the title. Year after year, there will be some kid who puts up a shot at the buzzer, and his team will move on in the tournament. The saying goes that the champion will ultimately end up having to play a very difficult game somewhere along the way to the title. My fondest memory of the NCAA tournament involves the 1995 game between UCLA and Missouri. Missouri scored with 4.8 seconds left to take a lead, and it looked like UCLA was going to lose, and not only are they my favorite team, they were the best team in the country that year. The ball gets passed into Tyus Edney, who dribbles the length of the court, and lays the ball into the basket as the horn sounds. UCLA goes on to win the title later on, and it would never had happened if Tyus was just a little slower as a runner. So, to sum up here, if you are a sports fan, and looking for a little excitement later on this month, or you simply want to see kids playing and doing so for nothing more then the pure enjoyment of the game, do yourself a favor and tune into March Madness, you'll thank me later.... Rob

**All the darkness in the world
cannot put out a single candle.**

Let your light shine!!!!