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Steve Arthur's... *Monthly Newsletter!*

Insider Tips for Healthy, Wealthy, & Happy Living.....

What To Do When Romance And Finances Collide...

When couples disagree about money, you can bet there's going to be trouble. The good news is most money problems can be solved by simply talking.

You may want to begin by asking yourself, **"What's Your Money Personality?"** According to Olivia Mellan, author of *Money Harmony: Resolving Money Conflicts in Your Life and Relationship*, most people fall into one or more loosely defined money personalities:

- **Spenders** are the shop until-you-drop consumers who gain pleasure from buying. They don't budget, prioritize or save.
- **Hoarders** like strict budgets and prioritize everything. They see spending money on entertainment, vacations, and any extras as frivolous.
- **Avoiders** put off money management because it overwhelms them. Since they don't like budgets or keeping records, they often forget to pay their bills.
- **Amassers** like to stockpile their money to feel safe and happy. The bigger the pile, the more secure they feel.

So what's your money personality? And what's your spouse's? This may help you understand your partner's relationship to money. When it comes to talking about money with your partner, here are four strategies to help you on the road to better communication:

- 1. Timing is everything.** When it comes to talking about money, choose a time when people are feeling good.
- 2. Stay positive.** Don't accuse your partner. Focus on how the behavior is making you feel, and look for solutions.
- 3. Be specific.** For example, "I'm feeling concerned about the money we're spending on this vacation."
- 4. Assume win-win situations are possible!** Find your common ground where both of you can agree and each get most of what you want. Once you and your spouse have identified your individual styles, set-aside time to define common objectives and find strategies that work around your differences, so you can meet those goals. If your tempers begin to heat-up, agree to meet at another time when both of you are calmer.

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Plane Complaints..

After every flight, Qantas pilots fill out a form, called a "gripe sheet," which tells mechanics about problems with the aircraft. The mechanics correct the problems, document their repairs on the form, the the pilots review the gripe sheets right before the next flight. Never let it be said that ground crews lack a sense of humor.

Here are some of the actual maintenance complaints submitted by the Qantas' pilots (as marked with a P) and the solutions recorded (as marked with an S) by the maintenance engineers. By the way, it is relevant to note that Qantas is the only major airline in the world that has never, ever, had an accident!

P: Left inside main tire almost needs replacement.

S: Almost replaced left inside main tire.

P: Test flight OK, except auto-land very rough.

S: Auto-land not installed on this aircraft.

P: Autopilot in altitude-hold mode produces a 200 feet per minute descent.

S: Cannot reproduce problem on ground.

P: The number 3 engine is missing.

S: Engine found on right wing after a brief search.

P: Aircraft handles funny. (I love this one!)

S: Aircraft warned to straighten up, fly right and be serious.

And the best one saved for last.....

P: Noise coming from under the instrument panel. Sounds like a midget pounding on something with a hammer.

S: Took hammer away from the midget.

Convicted Sex Offender Web Site

When you visit this site, www.familywatchdog.us, you can enter your address and a map will pop up with your house as the small icon of a house. Red, blue, green, dots will surround your entire neighborhood. When you click on these dots, a picture of a person will appear with an address and the description of the crime he or she had committed.

The best thing is that you can show your children pictures and see how close these people live to your home or school.

This site was developed by John Walsh from Americas Most Wanted. It is another tool to help us keep our kids safe. Please pass on .

FREE Mortgage Help Is Just A Phone Call Away!

My Phone: 877-533-2784 x 108

Never Give Up.....

A wealthy old lady decides to go on a photo safari in Africa, taking her faithful poodle named Cuddles, along for the company. One day the poodle starts chasing butterflies and before long, Cuddles discovers that he's lost.. Wandering about, he notices a leopard heading rapidly in his direction with the intention of having lunch.

The poodle thinks, "Oh, oh! I'm in deep doo-doo now!" Noticing some bones on the ground close by, he immediately settles down to chew on the bones with his back to the approaching cat. Just as the leopard is about to leap, the poodle exclaims loudly, "Boy, that was one delicious leopard! I wonder if there are any more around here?"

Hearing this, the young leopard halts his attack in mid-strike, a look of terror comes over him and he slinks away into the trees. "Whew!", says the leopard, "That was close! That poodle nearly had me!"

Meanwhile, a monkey who had been watching the whole scene from a nearby tree, figures he can put this knowledge to good use and trade it for protection from the leopard. So off he goes, but the poodle sees him heading after the leopard with great speed, and figures that something must be up. The monkey soon catches up with the leopard, spills the beans and strikes a deal for himself with the leopard.

The young leopard is furious at being made a fool of and says, "Here monkey, hop on my back and see what's going to happen to that conniving canine!"

Now, the poodle sees the leopard coming with the monkey on his back and thinks, "What am I going to do now?", but instead of running, the dog sits down with his back to his attackers, pretending he hasn't seen them yet, and just when they get close enough to hear, the poodle says. "Where's that damn monkey? I sent him off an hour ago to bring me another leopard!"

Irish Toasts

May you live to be 100 years, with one extra year to repent.

We drink to your coffin. May it be built from the wood of a hundred year old oak tree that I shall plant tomorrow.

May God grant you many years to live, for sure he must be knowing, the earth has angels all too few and heaven is overflowing...

May the doctor never earn a pound out of you.

**May the good Lord take a liking to you...
But not too soon!**

May you die in bed at 95, shot by a jealous spouse.

**May you have all the happiness and luck that life can hold—
And at the end of all your rainbows may you find a pot of gold.**

May you have warm words on a cold evening, a full moon on a dark night, and a smooth road all the way to your door.

Here's to health, peace and prosperity. May the flower of love never be nipped by the frost of disappointment, nor shadow of grief fall among your family and friends.

May you be poor in misfortune, rich in blessings, slow to make enemies and quick to make friends. And may you know nothing but happiness from this day forward.

May your home always be too small to hold all your friends.

Celebrate St. Patrick's Day with a traditional Irish meal...

HOMESTYLE CORNED BEEF WITH DILLED CABBAGE



Photo and recipe courtesy of www.beefitswhatsfordinner.com

INGREDIENTS:

- **2-1/2 to 3-1/2 pound boneless corned beef brisket**
- **1/4 cup honey**
- **1 tablespoon Dijon-style mustard**
- **1 medium head cabbage (about 2 pounds) cut into 8 wedges**
- **3 tablespoons butter, softened**
- **1 tablespoon Dijon-style mustard (for cabbage)**
- **1-1/2 teaspoons chopped fresh dill**

DIRECTIONS:

Heat oven to 350°F. Place corned beef brisket and 2 cups water in Dutch oven. Bring just to a simmer; do not boil. Cover tightly and cook in 350°F oven 2-1/2 to 3-1/2 hours or until fork-tender.

About 20 minutes before brisket is done, steam cabbage 15 to 20 minutes or until tender.

Remove brisket from water; trim fat. Place on rack in broiler pan so surface of beef is 3 to 4 inches from heat. Combine honey and 1 tablespoon mustard. Brush top of brisket with 1/2 of glaze; broil 3 minutes. Brush with remaining glaze; broil 2 minutes or until glazed.

Combine butter, 1 tablespoon mustard and dill; spread on hot cabbage. Carve brisket diagonally across the grain. Serve with cabbage.

Thanks for the kind words.....

“Thanks so much for this information. I haven’t been able to find such clear information anywhere and I’ve gone to consumer credit counseling. You should write a book for people like me who are developmentally delayed regarding credit and finances. Thanks again for all your help and what goes around comes around.

Stacey H.
Philadelphia, PA

Express Lane.....

I was in the express lane at the store quietly fuming. Completely ignoring the sign, the woman ahead of me had slipped into the check-out line pushing a cart piled high with groceries. Imagine my delight when the cashier beckoned the woman to come forward looked into the cart and asked sweetly, “So which six items would you like to buy?” Wouldn’t it be great if that happened more often?!!!

Thank You for reading my newsletter.

I want to provide newsletter that has fun content and is valuable and beneficial to you. Your constructive feedback is always welcome.

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Just thought this was cool.....

This picture was taken by a Lifeflight helicopter flying over Lake Istapoka last August.

Lake Istapoka is in Sebring, Florida

Joe Goff, 6' 5" tall, a game warden with the Florida Game and Parks Commission, walks past the 23-foot, one inch alligator that he shot and killed.



Questions and Answers

Q. What is a rate lock period or duration?

A. Lock durations can vary for mortgage financing, but most lenders lock in the interest rate for 60 days from the date the loan application is submitted. As long as the loan is closed within that lock-in period, the lender honors the agreed upon interest rate.

Some consumers are misled by advertising that quotes unrealistically low rates based on 15-day lock durations. This is called ‘short-pricing.’ The lender basically knows the borrower doesn’t have time to meet their conditions and have all the necessary paperwork in order within that brief time period. As a result, the lender is not obligated to honor the low rate that was listed in their advertising.

For simple refinance transactions, a 30 or 45-day lock-in period is more realistic. For purchase transactions, which are typically much more complex, you’re much safer going with a 60-day lock, even though the interest rate might be a little higher than the rate you see quoted on billboards and the Internet.

Borrowers should make sure they have a written rate lock agreement, and allow themselves a reasonable amount of time to close their loan. I prefer to lock in all my clients as soon as their application is filed, rather than gamble with predicting short-term interest rate movement. My team and I focus more on assisting clients with long-term goals and management of their mortgage debt to secure a strong financial future.