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*"Be always at war with your vices,
at peace with your neighbors,
and let each new year find you a
better man."*

— Benjamin Franklin



Rick Greif's

RickRealtor News

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Americans Still Believe in the Value of Homeownership

Recently, Fannie Mae released their National Housing Survey for the third quarter of 2011. They survey the American public on a multitude of questions concerning today's housing market. Here is the most recent report:

Most Important Reasons to Buy a Home

The study shows that the four major reasons a person buys a home have nothing to do with money. The top four reasons, in order, are:

- It means having a good place to raise children and provide them with a good education
- You have a physical structure where you and your family feel safe
- It allows you to have more space for your family
- It gives you control of what you do with your living space (renovations and updates)

When we talk about homeownership today, it seems that the financial aspects always jump to the front of the discussion. There is no doubt that families must justify a home purchase from a financial point of view. However, the reasons they actually buy are the same reasons our parents and grandparents purchased their home — to create a better lifestyle for their families.

The Home as an Investment

- 64% of the general population (and 69% of homeowners) believe that homeownership is a "safe" investment.
- 55% believe that homeownership has more potential as an investment than any other traditional asset class
- 68% think that now is a good time to buy a home

Rent vs. Buy

- 63% of renters have aspirations to someday own their own home
- 70% of renters think that owning is superior to renting
- 96% of homeowners see homeownership as a positive experience) while 83% of renters see renting as a positive experience (15% see it as a negative experience)
- 97% of homeowners live in a single family residence while 53% of renters live in a multi-unit building.

Bottom Line

Even in these difficult times, Americans still realize the value of homeownership both from a financial and social standpoint.

TWAS THE NIGHT BEFORE CHRISTMAS

TEX-MEX VERSION

Twas the night before Christmas
and all through the casa, Not a
creature was stirring -Caramba!
Que pasa?

Los ninos were tucked away in
their camas, Some in long
underwear, some in pijamas,
While hanging the stockings with
mucho cuidado In hopes that
old Santa would feel obligado To
bring all children, both buenos
and malos, A nice batch of
dulces and other regalos.

Outside in the yard there arose
such a grito That I jumped to my
feet like a frightened cabrito.

I ran to the window and looked
out afuera, And who in the world
do you think that it era?

Saint Nick in a sleigh and a big red
sombbrero Came dashing along
like a crazy bombero.

And pulling his sleigh instead of
venados Were eight little burros
approaching volados.

I watched as they came and this
quaint little hombre Was shouting
and whistling and calling by
nombre:

"Ay Pancho, ay Pepe, ay Cuco, ay
Beto, Ay Chato, ay Chopo,
Macuco, y Nieto!"

Then standing erect with his hands
on his pecho, He flew to the top
of our very own techo.

With his round little belly like a bowl
of jalea, He struggled to squeeze
down our old chiminea, Then
huffing and puffing at last in our
sala,

With soot smeared all over his red
suit de gala, He filled all the
stockings with lovely regalos --
For none of the ninos had been
very malos.

Then chuckling aloud, seeming
very contento, He turned like a
flash & was gone like the viento.

And I heard him exclaim, and this
is verdad, Merry Christmas to all,
and Feliz Navidad!

Heifer Project:

I want a Llama for Christmas.

This year, consider honoring your loved ones with a gift that will help create a better world.

In the 1930s, a civil war raged in Spain. Dan West, a Midwestern farmer ladled out cups of milk to hungry children on both sides of the conflict. It struck him that what these families needed was "not a cup, but a cow."

The idea of giving families a source of food rather than short-term relief caught on and has continued for more than 50 years. As a result, families in 115 countries have enjoyed better health, more income and the joy of helping others.

With gifts of livestock, seeds and training, the Heifer Project helps families improve their nutrition and generate sustainable income.

The animals are referred to as "living loans" because in exchange for their livestock and training, families agree to give one of its animal's offspring to another family in need. It's called *Passing on the Gift* – a cornerstone of the mission that creates an ever-expanding network of hope and peace.

"With all the money donated to help fight famine around the world, with all the grandiose plans conceived to conquer poverty, sometimes all it takes to save a child is a goat."

— 60 Minutes, CBS News

The gift of a \$120 dairy goat is a lasting, meaningful way for you to help a little boy or girl on the other side of the world.

Goats can thrive in extreme climates and on poor, dry land by eating grass and leaves. A dairy goat can supply a family with up to several quarts of nutritious milk a day - a ton of milk a year. Extra milk can be sold or used to make cheese, butter or yogurt ... and families learn to use goat manure to fertilize gardens.

Goats often have 2 or 3 kids a year making it easy to pass on the gift of a goat to another family in need. This allows families to lift them-selves out of poverty by starting small dairies that earn money for food, health care and education.

You can give a flock of chicks, ducks or geese to a family for just \$20! Or a Llama for \$150. You get a nice card to send to your loved one to let them know you gave this very special gift in their honor.

Giving a Heifer gift is the gift that keeps on giving, both to the families they assist all over the globe ... and to you, the donor. If you make a charitable Heifer gift of more than \$10 by Dec 31, you can file it on your 2011 taxes as a tax deduction.

Forbes just named Heifer as one of its 10 "Gold Star Charities" ... organizations that achieve the highest impact from donors' gifts.

Visit heifer.org to do your Christmas Shopping!



Ode To The New Year

'Twas the month after Christmas,
and all through the house,
Nothing would fit me, not even a
blouse.
The cookies I'd nibble, the
eggnog I'd taste
at the holiday parties had gone
to my waist.
When I got on the scales there
arose such a number!
When I walked to the store (less a
walk than a lumber).
I'd remember the marvelous
meals I'd prepared;
The gravies and sauces and beef
nicely rared,
The wine and the rum balls, the
bread and the cheese
And the way I'd never said, 'No
thank you, please.'
As I dressed myself in my
husband's old shirt
And prepared once again to do
battle with dirt
I said to myself, as I only I can
'You can't spend the winter
disguised as a man!'
So - away with the last of the sour
cream dip,
Get rid of the fruit cake, every
cracker and chip
Every last bit of food that I like
must be banished
'Till all the additional ounces have
vanished.
I won't have a cookie - not even a
lick.
I want only to chew on a celery
stick.
I won't have hot biscuits, or corn
bread, or pie,
I'll munch on a carrot and quietly
cry.
I'm hungry, I'm lonesome, and life
is a bore
But isn't that what January is for?
Unable to giggle, no longer a riot.

Happy New Year to all
and to all a Good Diet!

Shop Smart This Holiday Season



Every year retailers offer significant discounts on big-ticket items, toys and the latest gadgets to entice consumers into stores in anticipation of the holiday shopping season. Here are some tips to help you shop smart:

- Make a List. Create a shopping list of items you hope to purchase, and stick to it.
- Do Your homework. Use a pricing search engine, such as Milo.com, to find store deals in your area and to ensure that the product you want is in stock.
- Compare Sales. Go to pricegrabber.com to compare sale prices at different retailers and find the best deal.
- Avoid the crowds and go online instead. Many major retailers, including Macy's, Kohl's and Wal-Mart, offer the same bargains online as they do in their stores. Check the retailers' websites to find out when the deals will be available.
- Amazon.com is a great resource to check before you buy. Not only for price comparisons, but to see the ratings and comments provided by customers who previously bought the product.
- Get Sale information early. To get the inside scoop on sales, join the email lists of your favorite retailers. Many companies send emails leading up to the sale to advertise deals and provide exclusive discount codes and maps featuring sale items.
- Many online retailers do not charge sales tax and offer FREE standard shipping. Shop early and save money!

Greif Family Favorite Recipe — Delicious & VERY EASY

WORLD'S BEST PECAN PIE

- 1 unbaked 8" pie shell
- Cream:
- 1/3 cup butter
 - 3/4 cup brown sugar (firmly packed)
- Beat in — one at a time:
- 3 eggs
- Stir in:
- 1 cup light corn syrup
 - 1 cup broken pecans
 - 1 teaspoon vanilla
 - 1/4 teaspoon salt
- Pre-heat oven 350°
Pour into un-baked pie shell.
Bake for approximately one hour.
Watch carefully for 45-60 minutes. If shell is browning too fast, lower to 325°.
Stick knife in center. It should come out clean when done.
Don't over bake or it will be too firm.

This recipe has been a favorite of my family for two generations. I bake this pie myself and it's terrific. If I can do it, so can you. Try it, You'll Love it!

Rick

Hulabaloo, Caneck! Caneck? What the heck?

The starting phrase of the song, "Hulabaloo, Caneck! Caneck!" came from an Old Army Aggie yell written in 1907.

Texas A&M University president Jack K. Williams jokingly defined it as Chickasaw Indian for "Beat the hell out of the University of Texas."

The second verse opens with "Goodbye to Texas university"; these words were chosen since A&M refers to UT as "Texas university" or "t.u." as Aggies like to say.

Also, in practice, the phrase "sounds like hell" is inserted after the line "that is the song they sing so well." However, it is not officially part of the song.

After the second verse, Aggie fans link their arms and legs, and sway left and right to replicate the motion of a saw blade; this is called "sawing Varsity's horns off."

In 1997, the song was rated as the No. 1 college fight song by USA Today.

REFERRALS

90% of consumers said they trust the recommendations of people they know ...

(the other 10% must not have any friends ☺).

It's all about trust.

So when you come across an opportunity, I appreciate you referring me!

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The Back Page

... by Rick Greif

A&M joined the SEC (Southeastern Conference) this year ... ending a 118-year football tradition that was among the best rivalries in the country. Here are some of the highlights (taken from [Texas Monthly](#)):

Oct 18, 1894 — 38-0 Texas ... The first of 118 annual games played by the "Farmers" and the "Teasips."

Nov 27, 1902 — 12-0 A&M ... Aggies win for the 1st time.

Nov 19, 1915 — 13-0 Texas ... The series is played in College Station for the first time.

Nov 24, 1921 — 0-0 Tie ... Football is broadcast on the radio for the first time in Texas.

Nov 27, 1924 — 7-0 Texas ... The first game against A&M in the newly completed Memorial stadium.

Nov 27, 1941 — 23-0 Texas ... UT students had consulted a psychic who tells them that burning red candles will "hex" the Aggies. UT's Hex Rally continues through 2011.

Nov 29, 1951 — 22-21 A&M ... Aggies knock Longhorns out of contention for the Orange Bowl.

Nov 28, 1957 — 9-7 Texas ... Darrel K. Royal's 1st year with the Longhorns.

Nov 26, 1977 — 57-28 Texas ... Earl Campbell runs for 224 yards and two weeks later wins the Heisman trophy.

Dec 1, 1984 — 37-12 A&M ... A&M hired coach Jackie Sheryl in 1982 for record \$1.7 million. After two losing seasons, A&M wins 10 of 11 games against Texas (1984-1994).

Dec 2, 1995 — 16-6 Texas ... The last matchup as part of the Southwest conference.

Nov 27, 1998 — 27-24 Texas ... Ricky Williams rushes for 259 yards and then wins the Heisman.

Nov 26, 1999 — 20-16 A&M ... Eight days before the game, Aggie bonfire collapses, killing 12 and injuring 27.

Nov 27, 2008 — 29-9 Texas ... UT Coach Mack Brown gets his 200th career win.

Nov 24, 2011 ... with UT leading the series 75-37-5(ties) the rivals face off for what could be the final time on Thanksgiving.

Hulabaloo, Caneck! Caneck!

Hulabaloo, Caneck! Caneck!

Goodbye to Texas University.

Texas Fight! Texas Fight!

And it's goodbye to A&M.

