

Holidays

This month we wanted to have some fun and highlight some lesser known holidays. These are some of our favorites. We also have an article on Make A Wish Foundation and, on a more serious note, an article on understanding your credit score. Have a Safe and Happy Halloween and watch out for those little trick or treaters.

Did You Know that the fourth Saturday in October is **Make a Difference Day** ?



This is a day devoted to helping others by doing volunteer work in the community. This is a great way to get involved in a project. It doesn't matter what project you take on. It can be some form of cleanup, fixup, painting, and repair in poorer neighborhoods, parks and municipal facilities. It doesn't matter whether you help a non-profit organization, the community, your town, nursing home, a church, a food kitchen, or any other group in need. What matters is that you participate.

Make a commitment to help others for just one day. Make a difference on **Make a Difference Day!** For an example of how you can **Make a Difference**, check out the article on **Make A Wish Foundation**.

Did You Know? Each year on Make a Difference Day, ex-President Jimmie Carter gets out his hammer and saw, and helps to build or rebuild housing in underprivileged areas. There is not better example of people helping others than this!

For a relaxing day, grab a book to read on the First Saturday in November or August 9th.

Book Lovers Day encourages you to find a place to relax with a good book.

Book reading is educational, informative, and relaxing. It makes us smarter and happier. With a good book, you can go anywhere in the world or make new friends, find a new hobby or learn something new. So grab an interesting book, find a quiet, cozy place, and crack open the cover. There is some disagreement over when this day is celebrated. The vast majority of sites list it on August 9th. A smaller number of sites have it recorded on the first Saturday in November. If you are a true book lover, you will enjoy celebrating it on both days.



Did You Know? You can download books on to your electronic device through the Virginia Beach Library. You have to have a library card and there is a limit on the number of books you can have downloaded at one time.

Colleen and her family celebrate **Boxing Day** each year.



For many years, my husband's great Aunt held a dinner on "Boxing Day" (December 26th), that was like a mini family reunion. Cousins came from all over Virginia and even sometimes, from as far as New York. She is an excellent cook and hostess and so it was always nice to enjoy a good, relaxed meal (that you didn't have to cook !) the day after Christmas and just visit with everyone and catch up. I missed the very first such dinner after my husband and I returned from Germany to the United States, since that was the day my daughter was born.

The origin of "Boxing Day" was most likely in England in the Middle Ages. Wealthier merchants or nobility would put together boxes of food and fruits/goodies to give to their servants, homeless or less fortunate people. Most servants were also given the day off because many of them worked on Christmas.

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Annette Reminds Us about the National Day of Prayer

May 7 is the National Day of Prayer. I chose this day because although I believe we should pray every day and I do pray every day, I like the fact that we can take one day out of the year for everyone to take time out of their day to pray. I do not necessarily celebrate the day like I would Christmas or Thanksgiving but I do take extra time out of my day to pray.



Patty shares a Korean Tradition: 100 Day Celebration



Koreans celebrate a child's life if they live past 100 days. It is considered a huge milestone because of the high infant mortality rates in the past. In honor of this milestone, parents will prepare a feast and dress their child in traditional Korean clothes. They will invite the family and friends. The main dish is rice cakes and red and black bean cakes sweetened with sugar or honey. The cakes are strategically placed at four compass points within the house, which is meant to prevent potential harm and to bring the child good luck and happiness.

I don't remember my own 100th day Celebration but I participated in my younger brother's celebration. It is the most elaborate and amazing event done for an infant. I look forward to being able to pass this tradition on for my own children.

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The Make-A-Wish Foundation of America was founded in 1980 in Phoenix, Arizona. A small group of people helped a very ill little boy achieve his wish – to be a state trooper for a day. Since that time, the Foundation has grown into the largest and most professional wish granting organization in the world with 62 chapters across the U.S., fulfilling more than 14,000 wishes annually. The mission of Make-A-Wish Foundation of America is to grant the wishes of children with life-threatening medical conditions to enrich the human experience with hope, strength and joy. Since the inception of Make-A-Wish® Greater Virginia in 1987, the chapter has granted over 4,200 wishes. This past year alone, the Greater Virginia chapter granted 170 wishes. That averages to a wish being granted to a child here in Virginia every 2 days!

Make-A-Wish® Greater Virginia celebrated a big milestone when they granted their 4,000th wish! Six-year-old Hunter's wish was to ride in as many emergency vehicles as possible and in June of 2013, he did just that. From police cars to motorcycles to fire trucks to S.W.A.T vans to police horses, Hunter rode all the emergency vehicles (and animals!) that he could pack into a weekend. He rode in all the different types of vehicles, including a fire truck, ambulance, and undercover car. The S.W.A.T team even came out in full gear and Hunter got to check out all the bells and whistles of their equipment and their tactical truck. The best part of the wish was on Saturday morning when he got to ride in a helicopter, which he said was "double awesome!" Hunter's wish ended on a great note, as he got to meet Richmond Raiders football players and cheerleaders at their game on Saturday night. To top it all off, he also rode the Emergency Gator vehicle onto the field during halftime! Hunter's wish was a great success, and Make-A-Wish® Greater Virginia is grateful for all the sponsors, volunteers, and organizations that helped make it happen!

There are many ways to get involved with Make-A-Wish®! Every 38 minutes, a network of more than 25,000 volunteers throughout the United States grants a child's wish. Each Make-A-Wish experience empowers children, strengthens families and enriches the community. For more information on becoming a volunteer and other ways to help, including donations, please visit <http://va.wish.org/ways-to-help>.

Share the Power of a Wish®

Understanding The Five Factors Of Credit Scoring

When a marriage ends in divorce, there are always financial issues that each couple faces. During this time of uncertainty, your credit shouldn't have to suffer. However, many people face credit issues during the divorce process. Most of this is due to false promises to pay bills, maxing out your credit cards for expenses, and a breakdown of communication between the parties. Both parties may suffer if they don't learn the steps to protect their credit. The first step in protecting your credit is understanding how credit scores and credit reports work.

Credit scores are comprised of five factors. Points are awarded for each component, and a high score is most favorable. The factors are listed below in order of importance.

1. PAYMENT HISTORY – 35% IMPACT

Paying debt on time and in full has the greatest positive impact on your credit score. Late payments, judgments and charge-offs all have a negative impact. Delinquencies that have occurred in the last two years carry more weight than older items.

2. OUTSTANDING CREDIT BALANCES – 30% IMPACT

This factor marks the ratio between the outstanding balance and available credit. Ideally, the consumer should make an effort to keep balances as close to zero as possible, and definitely below 30% of the available credit limit.

3. CREDIT HISTORY – 15% IMPACT

This portion of the credit score indicates the length of time since a particular credit line was established. A seasoned borrower will always be stronger in this area.

4. TYPE OF CREDIT – 10% IMPACT

A mix of auto loans, credit cards and mortgages is more positive than a concentration of debt from credit cards only.

5. INQUIRIES – 10% IMPACT

This percentage of the credit score quantifies the number of inquiries made on a consumer's credit within a six-month period. Note that if you run a credit report on yourself, it will have no effect on your score.

For more information on protecting your credit through a divorce, contact Marcie Ellis, partner in The Amos-Ellis Team at Atlantic Bay Mortgage at 757-560-6012.



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Hampton Roads Legal Services located in Virginia Beach assists clients with Debt Relief, Bankruptcy, Family Law, and Estate Planning matters. We serve clients throughout Hampton Roads including Virginia Beach, Norfolk, Chesapeake, Portsmouth, Suffolk, and surrounding areas. This firm is not a public legal aid agency.

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One of the nicest parts of our practice is when someone sends a friend or relative to us. Be sure that to tell people you refer to us to give us your name so we can recognize and reward you. We would like to recognize the following individuals who have recently referred new clients to us.

Randall O. of Chesapeake

Wilbert M. of Chesapeake

Natasha W. of Norfolk

Please remember that we are closed every Monday from 12:00 to 2:00 for staff lunch and staff meeting. In addition, please remember that Mrs. Pfeiffer, Colleen or Annette do not take walk in appointments or unscheduled phone calls. If you need to speak with Colleen, Annette or Mrs. Pfeiffer about your case, Patty will be happy to schedule you a time to call one of us. Normally she will be able to schedule you an appointment with Colleen or Annette within 24 hours. You can always send us an email at info@hamptonroadslegal.com and we will respond within one day. This allows us to concentrate on your case without interruptions.

If you no longer wish to receive this newsletter you can call Patty at 340-3100 to remove your name from the mailing list or you can e-mail her at info@HamptonRoadsLegal.com.

This firm is a debt relief agency. We assist people through bankruptcy.