

Christmas Celebrated

The staff here at Hampton Roads Legal Services are very fortunate to have lived in several different places collectively, including some foreign countries. In addition, we come from many different ethnic backgrounds. This month, we wanted to celebrate our world heritage and share some ways that Christmas is celebrated in countries that we come from or have lived in. We also have our favorite story submitted by one of our clients. In addition, we look towards the start of the New Year with 7 Tips for setting and keeping goals.



Edrie Pfeiffer:

While I have traveled to several other countries, I have never been outside of the United States at Christmas. The closest I came was when I was stationed in Korea. I arrived in country right after Christmas and returned to the states a week before Christmas the next year. However, my great-grandfather came to the United States from Ireland with his two brothers in the late 1800s. Although our family didn't pass down any Irish Christmas traditions, I have always been interested in my Irish heritage and I do follow some Irish Christmas traditions. (In my younger days, I could easily be mistaken for someone from Ireland. Ask me sometime about my arrival at customs one time at the same time as a flight from Ireland.) One Christmas tradition that comes from Ireland is the placing of a lighted candle in the window of the home. This shows that the home has room for Mary and Joseph unlike the houses or Inns in Bethlehem. Christmas celebrations in Ireland last until "little Christmas", or Epiphany, on January 6th when it is time to take down the Christmas decorations. The greeting for Christmas in Irish is *Nollaig Shona Duit* (Irish pronunciation: [n l- hon a d t]), which translates to Happy Christmas. Plum Pudding is one of the tradition foods served on Christmas and on Epiphany, they serve scones.



Annette McMain:

I lived in Naples, Italy for 3 years and had the privilege to become good friends with some of the locals. I still keep in touch with them today. What I remember most about Christmas in Naples was the warm and welcoming spirit of our Italian neighbors. They welcomed us into their home for their feast of the seven fishes dinner. Their Christmas dinner consisted of different types of fish. I didn't eat fish so they were kind enough to make me my very own special pasta dish (which was delicious). There were many Christmas markets throughout the season. We loved to go shopping because the prices were just right. In Italy, the children wait until Epiphany, January 6, for their presents. According to tradition, the presents are delivered by a kind ugly witch called Befana on a broomstick. It was said that she was told by the three kings that the baby Jesus was born, she was busy and delayed visiting the baby.



She missed the Star lost her way and has been flying around ever since, leaving presents at every house with children in case he is there. She slides down chimneys, and fills stockings and shoes with good things for good children and it is said leaves coal for children who are not so good.

They also like to give those cakes in a box that you see in some stores called "panettone". I have seen them locally at TJMaxx. If you have the chance, pick up one and try a little bit of Italy.

Colleen Consolvo:

Although I did not spend Christmas day in Germany (I went home to New York State on leave), I did get a chance to experience the Advent season there and my very favorite thing was to visit the churches to see the advent wreaths and the Weihnachtsmarkte (Christmas Market) in Nurnberg (Nuremberg).



They are beautifully decorated with lights and there is music, beer, hot mulled wine (**Glühwein**), gingerbread, sugar-roasted almonds, crepes, cookies, stollen (kind of like coffee cake), cotton candy and other sweets.

They also have many stalls where gorgeous, unique, handmade ornaments, glasses, toys and other items can be purchased for gifts.

On the night, when I was there with my husband(then my fiancée), it even snowed and it just seemed like the most festive place to celebrate Christmas.

Patty Tuazon:

While I moved to the United States before I was old enough to remember Christmas in South Korea, my family did follow many of the Korean Christmas traditions. There are more Christians in South Korea than in other Asian countries such as China and Japan, so Christmas is celebrated more widely. Because Christianity and Western Culture are both fairly new in Korea, most Christmas celebrations are very similar to those found in Europe and the United States. Some of the

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popular Christmas traditions include: exchanging Christmas cards, attending church services, watching Christmas movies, exchanging gifts, decorating trees, and having a Christmas dinner. Many families incorporate Korean traditions into their holiday festivities by adding Korean foods to their Christmas dinner or by organizing a caroling party on Christmas Eve. A popular Christmas food is a Christmas Cake, but it's often a sponge cake covered in cream brought from a local bakery. In general, Christmas is not one of the largest holidays on the Korean Calendar. In fact, for many families, New Year's Day is a more important holiday and is spent celebrating with large gatherings. Merry Christmas in Korean - *sun tan chuck ha!*



Our favorite client's family tradition:

Christmas as Celebrated in Sicily, Italy

K. Davis

The feast of the Immaculate Conception (Dec. 8th) is when the Italians set up and decorate with Christmas trees, Nativity scenes, fake snow, Santa (Babbo Natale) and reindeer. This is also a day when Italians prepare a huge feast and is also a national holiday when banks and post offices are closed. Nativity scenes are set up in almost every town across Italy and Sicily and you will often find a live interpretation of the Nativity.

The traditional Christmas (Natale) Season lasts from *la Vigilia* or Christmas Eve (Dec. 24th) through Epiphany (Jan. 6th). The Epiphany is when *la befana*—a kind of “good witch” who is believed to have followed the wise men, but got lost—drops off presents and passes out candy to children who have been good and coal to those who were naughty. The celebration of *La befana* is a special tradition in Rome and Bologna, where the main piazzas often host fun activities for children. In Venice, locals believe that *la befana* arrives every year by boat. While in early Sicilian tradition, children would usually receive gifts on Epiphany rather than on Christmas Day, today, gifts are exchanged and opened after the first round of Christmas Eve feast. On Christmas Eve, Italians head to midnight Mass at the local church or Cathedral. If you live in Rome, many head to the Vatican for midnight Mass with the Pope. Another great tradition can be seen in towns throughout Sicily called the night of *Luminari* on December 24th, when large bonfires are lit to keep baby Jesus warm.

Serious eating begins on Dec. 24th around midnight and continues through the 25th; usually lasting 24 hours; sweets and deserts are of utmost importance. To prepare and purify their bodies for Christmas Day, Italians avoid eating meat and instead, indulge on several courses of fish. One of the favorite Christmas treats beloved by Sicilians is *panettone*. However, the real Sicilian winter cake is called *buccellato* and is a kind of big round cookie filled with almonds, pistachios, figs and other dried fruits. Real Sicilian eggnog, or *zabaglione*, is made with Marsala wine.

7 Tips for Setting and Sticking with your New Year's Resolutions.

Edrie Pfeiffer

This is the time of the year when we all make those resolutions about things we want to change in the New Year. Normally by February or March, those resolutions have been pushed aside until the end of the year again. However, there are some steps you can take to help accomplish your goals for the New Year.

1. Make sure that your goal is specific. Don't say “I want to get in shape”. Instead set a goal of being able to run five miles or that you will complete a half marathon.
2. Set a date by which your goal will be accomplished. Maybe you want to run in the Rock and Roll half marathon on Labor Day Weekend in September
3. Now work backwards and set intermediate goals and deadlines. Perhaps, you will need to be able to run one mile by the end of January, two miles by the end of February, etc.
4. Break it down even further and set up a plan for how to accomplish each step. Do you need to run a half an hour a day or maybe you want to run three days a week and hit the gym three days a week. Be as

specific as possible about your plan and break it down to, at most, weekly stages.

5. Share your plan with someone who will help to hold you accountable for it, preferably not your spouse.
6. Set up rewards for yourself when you accomplish each step. Determine what motivates you, it may be something as simple as a calendar that you check off each day that you work out or maybe you get to splurge on new shoes when you meet your monthly goal.
7. Be prepared for setbacks. All is not lost if you fail to meet a weekly or monthly stage. Step back and reassess your progress, then refine your goal. Don't be afraid to change up your plan if you discover that the original plan is not working for you. Try something new to accomplish your next step. The important thing is to not quit because you had a bad week or month.

Hope this helps you in setting your goals. We would love to hear what your goals are and how you plan to accomplish them.

What To Do With The House In A Divorce?

Most of the time, the family home is the couple's largest asset and/or liability. One of the most important decisions you'll make during a divorce is what you should do about your house. We understand that this may be a very difficult time and you have many financial decisions to make. We specialize in working with individuals facing a separation/divorce, so that you have the answers and information needed to make good decisions BEFORE you finalize any agreements. Too often, we hear clients say "I wish I would have known that before I signed my separation agreement".

Questions to think about when determining what to do with your home:

- *What can you afford?*
- *What is your house currently worth and what are your options if you owe more than it's worth?*
- *How will my decision affect my credit and my ability to purchase a home in the future?*
- *Is refinancing an option?*
- *Who's name is the mortgage currently in?*
- *Is it better to sell your home and buy or rent a new one?*
- *How much house can you buy with your new budget?*
- *Do you have children where making a move will make the divorce more difficult?*
- *Do you have the ability to perform maintenance on your home?*
- *Are you more comfortable being in familiar surroundings or do you want a fresh start?*

There are really only three options for your home, this month we will discuss selling the house.

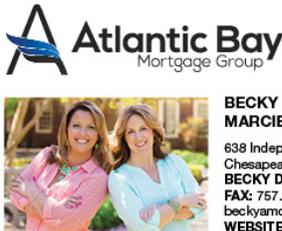
You can try to sell it for maximum profit. Typically, once the house sells, you and your spouse would split the profits based on your settlement. It's important that you work with a qualified real estate agent to help you avoid common mistakes when listing your home, such mistakes can lead to decreased profits. A great agent will give you a competitive market analysis and be able to help you determine what your net proceeds will be after all expenses are taken into consideration. If you owe more for the house than it's worth, that's when you really need the advice of an agent who specializes in short sales. We work with some of the best real estate agents in the area, so if you need a recommendation, we'd be happy to give you one.

We're Here Through Every Step

Taking the time to talk with us during this process and before you decide to start looking at a new home can help eliminate many of the concerns or questions that often surface in these situations. Be sure to schedule your consultation as soon as possible so that you will have all the necessary time you need to assess your situation and make the best decisions before you finalize your separation agreement. We are available to meet with you, your attorney and/or your ex-spouse to discuss all your options.

Our initial process consists of:

- *Free financial consultation*
- *Free Credit Analysis & Report*
- *Free Mortgage Analysis & Strategy Review*



Atlantic Bay
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THE AMOS-ELLIS TEAM

NMLS #72043 (nmlsconsumeraccess.org)



Our office schedule for the holidays:

We will close at 3:30 pm on December 18th for our staff Christmas party.

We will close at 4:00 pm on December 24th and reopen at 9:00 am on December 29th.

We will close at 4:00 pm on December 31st and reopen at 9:00 am on January 5th.



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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.

Denard F. of Chesapeake

Jesse & Martha C. of Suffolk

Shuanda W. of Hampton

Latifa D. of Suffolk

Ronald W. of Norfolk

Diara W. of Virginia Beach

Tamara P. of Portsmouth

Val C. of Virginia Beach

Frank J. of Portsmouth

Charles & Debra H. of Virginia Beach

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.