

Christmas Memories

Edrie Pfeiffer:

When I was a child, we did Christmas slightly differently than most people do it today. We had our family Christmas Celebration on Christmas Eve and opened our presents to each other then. On Christmas morning, Santa had come and brought one big present and filled our stockings with small things. One of the earliest Christmas memories that I have is the year that Santa brought me a kitchen play set. This was not one of those small plastic kitchen with everything in one little unit. This was had a refrigerator made from a large packing box, a long kitchen counter with burners drawn on it, a stove with a door that opened and a kitchen sink made from a dish pan and faucet. It was set up in our basement play area where I had room for a table and shelves where I kept all my dolls. My father had spent hours crafting this special kitchen for me and I loved playing there for a long time. Our stockings were also special. My mother made each of us kids a stocking when we were babies and we had the same stocking every year. I still have mine and hang it up each year. Santa still fills it every year but he complains because it is much smaller than today's stockings, making it hard to find things that will fit in it.



Aaron:

Christmas has always been my favorite holiday. I love the pageantry of the season. The decorations, cheesy Christmas movies, the tree, snowy days, lazy Christmas mornings, the food, and of course the presents. With such a large family I always remember traveling for Christmas. It was always such fun because not only was it Christmas, it was also a vacation! As far as family traditions, we would go to the Christmas eve service at church and then open one gift once we returned home. One time, when I was probably 7 or 8, I picked the biggest box under the tree and was rather disappointed when it turned out to be something other than what I had anticipated. I always loved the lazy Christmas morning post-gift opening as everyone retreated to their own space and began exploring their gifts. There isn't quite anything like that feeling of elation you get when opening Christmas presents. My wife and I have started our own Christmas traditions and look forward to sharing them with our son Oliver over the years. We do a lot of traveling to visit our parents, usually alternating years with regard to where we spend Christmas day. We also exchange a set of Christmas pajamas on Christmas eve so that we have some new lazy clothes for Christmas morning. It's always fun to have funky Christmas themed pajamas that make regular appearances outside of the Christmas season. When it comes to presents, we exchange 3 gifts: something to wear (excludes the Christmas eve PJs), something to do, and something to read. It's a great way to help come up with gift ideas for each other.

Colleen:

My first Christmas as a "grown up": I was stationed in Germany and had been there for nearly a year. I was scheduled to fly home to New York State a few days before Christmas. My plane tickets did not arrive in the mail on time, however, my fiancé (now husband) and I decided to drive to Nuremburg anyway to see if the airline could get me on the flight knowing that I had a space reserved. They couldn't get me on the flight that day, but could transfer me to the next day's flight. We decided to stay overnight in Nuremburg. This gave us an opportunity to experience the outdoor Christmas Market. It had been snowing and the beauty and spirit of Christmas were truly present for me walking around that market.

So, the next day I caught the flight, which had a layover in Detroit, Michigan. It was snowing in Detroit and also in Buffalo, which was where I was flying into. It was snowing a lot...so much that my flight to Buffalo was cancelled and I had to spend the night in the Detroit airport. Since it was weather and not mechanical issues, the airline would not put myself and the other passengers in a hotel and I did not have enough money at that time to pay for a hotel room. However, I go to know some lovely older ladies who were also heading to Buffalo to see family for the holidays. They took me under their wings and I truly enjoyed my time with them, as uncomfortable as the circumstances were.

When I finally did make it to Buffalo, two full days later than anticipated and was able to see my family and friends for the first time in almost a year, it was that much better! There is truly no better gift than seeing and spending time with family and friends, old and new.

Annette:

When I was a young child, I always enjoyed waking up on Christmas morning and getting presents. As a child it is all about the presents but as I got older and realized that Christmas was more than presents, it was a day to celebrate the birth of our Lord and Savior Jesus Christ, it became more than presents. One of my most memorable Christmas mornings was last year. Our Church brings children to church on a bus. Last year, we decided to raise money to buy the children presents and deliver them on Christmas

Inside...

Page 2

A Different Approach to Christmas

Page 3

A Way to Give Back this Season and Year Round

Page 3

The Gift that Can Keep Giving but Not in a Good Way

Continued on page 2

Continued from front page

Christmas Memories

morning. We woke up early on Christmas morning and before our children opened their presents or did anything, we met at the Church with some other members of our church and drove the bus to each child's house to deliver the presents. It was so nice to see the look on their faces when they came to the door and realized what we were doing.

Desiria:

Like most children I was eager to fall asleep on Christmas Eve with jolly thoughts of Christmas morn. As a child, Christmas was the only day I would wake up at the crack of dawn anxious to get out of bed. I remember waking up suddenly & tip toeing down the hallway, never noticing my mom sitting in the dining room with her camera rolling, catching every movement I made. See, I thought I had woken myself up, but she made just enough noise to awaken me, giving herself time to prepare for my grand entrance into wonderland. Till this day I remember how I loved the way the morning sun barely shone through the curtains, allowing the room to be illuminated by the lights of the tree. The lights seem to dance on the walls setting the tone for the big unveiling. Christmas had arrived. Under the tree were mounds and mounds of boxes. Some gifts were already on display. I would gracefully walk in and admire it all making sure I read each name, separating my gifts from everyone else. This year



was the year Santa surprised me with the Kellogg's train set. I still remember it well. It had the logos of the cereals on each car and Tony the Tiger was the conductor. I play with that electric train set more than any other toy that I can remember. Now as an adult, I can't remember the last time I saw or even took it for a spin but it was that present that made Christmas most memorable for me as a child.

Our favorite client story:

My Christmas story is now a family tradition. When I was around 10 or 11, I had moved to AZ with my mother. My father was living in my old hometown. I missed my dad, my little brother and my best friend so much!! That year, my father took his camcorder out and rode through the town I loved so much while videoing all of it. Then he went to my best friends house to surprise me. Finally, my dad drove back home where he had his tree up and looking beautiful, a Victorian style with all blue and white lights. My little brother was sitting under the tree and "I'll have a Blue Christmas without you" by Elvis Presley was playing in the background. The video tape arrived with a box of Whitman's chocolates. I enjoyed the chocolates as I cried and watched my father's gift to me. Then, when I was 23, my father passed away of a massive heart attack. I was the one who found him and I was devastated. That Christmas, my new husband and I decided that we would use my father's ornaments on our tree and, ever since then, we make the tree special for my dad, a very merry Victorian white and blue tree with an Elvis ornament on it that plays "I'll have a Blue Christmas without you". My husband, children and I share a box of Whitman's Chocolates. I miss my dad so much, especially this time of year, but these memories and traditions make it easier.

Andrea F.

A Different Approach to Christmas

By Edrie Pfeiffer

While I love decorating for Christmas and go all out with my Christmas decorations, there are a couple of things that I incorporate into the overall decorations. Christmas literally means Christ's mass and was started to celebrate Jesus Christ's coming to earth as the savior. In every room of my house, I have something that reflects on that message.

Every year I have two big Christmas trees, one is the family tree with the decorations that include decorations made by some of our children. I insist that the family tree be a real tree and I put it up a couple of weeks after the rest of the decorations. The other tree is a Christmon tree. This tree is placed in the first room that you see when you enter my house. All of the decorations on it relate to Christ. I have angels and crosses, ornaments shaped like churches and that have biblical scenes on them.

I also have a set of ornaments that reflect the different names of Christ like a sheep, a shepard's staff, a door and a crown.

I also love Creches or Naivety Scenes.

I have several that I put up through out the house. My love of these scenes comes from childhood when we had one that was handmade and



we took care in displaying every year. I now have several from simple small wood carvings to large sets with several figures. My favorite one is a ceramic one that I made while I was in the military and it gets extra special wrapping each year to keep it safe. When I decorate, I try to make sure that every room has a Naivety Scene in it.

Another Christmas tradition that I have is to celebrate Santa. I do

believe in Santa but not the guy who lives at the North Pole and drives a sleigh pulled by reindeer. To me, Santa comes when you receive a present from someone without any expectation of a present in return. When we had young children, I made sure that they played Santa for someone by taking a Angel tag from some organization that provided gifts to children who needed them. I explained to them that this is part of the meaning of Christmas, the giving of gifts not because you have to or because they deserve it or because they are giving you something. Rather Christmas and Santa are about the giving of gifts out of love. I encourage you to be Santa for someone this year.

For more about how you can help others this season and through out the year. Take a moment to read the article about the Food Bank of Southeastern Virginia and The Eastern Shore.

A WAY TO GIVE BACK THIS SEASON AND YEAR ROUND

By Julie Braley, Food Bank of Southeastern Virginia and the Eastern Shore

Hunger affects people from all walks of life and includes the senior citizen living off a disability check, a retired military veteran taking care of his grandkids, the widow working to take care of her family, and the disabled.

In the United States, more than 49 million people go hungry every day. One in seven individuals in Southeastern Virginia and on the Eastern Shore lacks enough money to secure adequate nutrition. For the hundreds of thousands of individuals forced to make choices between food and other basic necessities, the Foodbank of Southeastern Virginia and the Eastern Shore issues relief from the crushing stress of living life on the edge.

The mission of the Foodbank is to lead the effort to eliminate hunger in our community by providing nutritious food to those who need assistance, efficiently distribute food to those who need it most, and rally the region in the fight against hunger.

With over 400 Partner Agencies and Programs in our local network, the Foodbank provides nutritious and healthy food through the following programs:

- **Food Rescue Program**, which collects prepared and perishable food from area grocery stores, restaurants, and retailers to distribute immediately to the hungry.
- **Warehouse Distribution Program**, where millions of pounds of food are sorted, boxed, and delivered to non-profit and faith-based partner agencies who then serve their own communities.
- **Mobile Pantry Program**, a system of direct distribution which serves food to underserved communities, while coordinating with partner agencies and social service organizations to determine delivery locations.
- **Child Nutrition Programs**, including Kids Cafe and the Backpack Program serving over 5,000 children each year with the meals they need to grow healthy and strong, picking up where free and reduced price meal programs leave off.
- **Community Garden**, located at our Eastern Shore Branch, we grow, educate and distribute harvested product.

The Foodbank secures donations from the food and grocery industries, government agencies, individuals and other organizations. Additional food donations are secured through school, business and community food fundraisers.

For more information on assisting us or for receiving assistance, please visit www.foodbankonline.org or call us today at 627-6599.



Leading the effort to eliminate
hunger in our community

The Gift that Can Keep Giving but Not in a Good Way

By Edrie Pfeiffer

Over the years, I have met with many individuals who have tried using a debt consolidation company to assist them with reducing their monthly payments on credit cards and to pay off these debts. I have also had people come to me and ask if they should try using a debt consolidation program instead of filing for bankruptcy. My answer is always the same: "if you have the ability to pay your debts off in a three to five year period without using the money you need to live on, then you should do it". However, there are some huge differences between bankruptcy and debt consolidation that you should be aware of. This article will go over most of those differences.

1) Debt consolidation attempts to work with your credit card debts to negotiate a repayment plan at a reduced interest rate and maybe a reduced balance. They do not work with other types of debts like medical debts, payday loans, car loans or mortgage arrears. In contrast, bankruptcy will deal with all of your debts. If you do a Chapter 13 repayment plan, you will determine the amount that will be paid back to your creditors based on your financial situation. Unsecured creditors, like credit cards, medical debt and payday loans, will not receive any interest on their balances.

2) Debt consolidation attempts to work out a payment plan that will pay the credit card debts in full and the payment plan can last for several years. In bankruptcy, you will either wipe out the credit card debt in a Chapter 7 bankruptcy or you will be in a Chapter 13 payment plan that deals with all of the debts for no longer than 60 months.

3) A debt consolidation program is voluntary for your creditors and they can opt out at any time. I had a couple who had participated in a debt consolidation program for over three years before they came to see me. Prior to entering the program, one of their creditors had obtained a judgment against them. The creditor agreed to participate in the debt consolidation program. My clients never missed a payment but one month the company that they were making their payments to messed up and did not send a payment to the creditor who had the judgment. The creditor immediately implemented a garnishment against my clients taking 25% of their take home pay. After they came to see me, we filed a Chapter 13 bankruptcy which is not voluntary as to the creditors. The bankruptcy stopped the garnishment and they were able to pay off all their debts in less than five years. If they had come to see me three years earlier, they would have been able to be debt free far sooner.

4) Your credit report will take a monthly hit while you are in the debt consolidation program. A credit report shows if you are paying your creditors according to the contract. If you are not paying according to the contract, your credit report will show that an account is delinquent according to the contract terms and every month it will show a higher delinquency. Since the debt consolidation program is based on paying the creditors back at a lower interest rate and lower payment than the minimum monthly payment, every month the credit card companies will report that you are delinquent on your payments thus lowering your credit score. When you file a bankruptcy, your credit score will take a hit but then you can begin rebuilding your credit by making on time payments immediately. Most of my clients see significant increases in their credit score with in one to two years after having filed a bankruptcy.

5) Debt consolidation programs have a large number of fraudulent companies. When going into a debt consolidation program, you have to be very careful who you are working with. There are thousands of horror stories about individuals who have made a debt consolidation company thousands of dollars and nothing was paid to their creditors. Bankruptcy is governed by Federal Law and any attorney who represents individuals in bankruptcies will be supervised by the Bankruptcy Court, the US Trustee and the state bar.

There is a place for debt consolidation companies and there are some reputable companies. However, you must be very careful when considering one of these programs and make sure that it will meet your needs. Likewise, filing for bankruptcy should never be a easy decision but it can provide you with complete debt relief that is not available anywhere else.



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This Firm is Not a Public Legal Aid Agency

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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.

In This Issue...

- Christmas Memories
- A Different Approach to Christmas
- A Way to Give Back this Season and Year Round
- The Gift that Can Keep Giving but Not in a Good Way

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.

Anna E., Virginia Beach, VA
Ebony A., Portsmouth, VA (referred two clients)
Edrina G., Virginia Beach, VA
Jamilia B., Virginia Beach, VA
Tony W., Virginia Beach, VA

The office will be closed from 11:30 to 2:00 on December 19th for our staff Christmas party. We will also close at noon on December 24th for Christmas, reopening at 9:00 am on December 26th. We will close at 4:00 on December 31st for New Year's and reopen on January 2nd at 9:00 am. We hope you have a wonderful Christmas and we look forward to serving you in 2014.

Please remember that we are closed every Monday from 1 to 1:30 for our office 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, Desirai 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 Desirai 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.