



Summer 2012

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Did You Know?

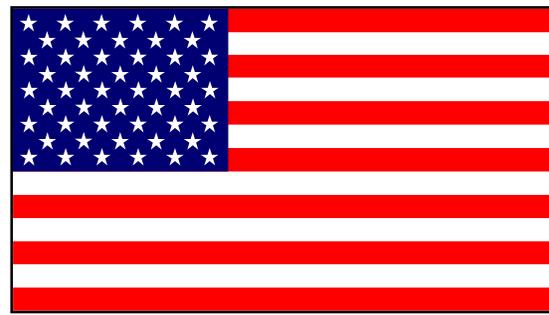
In 1905, an 11-year-old boy named Frank Epperson invented the first Popsicle. He created it completely by accident. Frank accidentally left a mixture of powdered soda and water, with a stirring stick, on his porch. He awoke the next morning and found a frozen pop! He first named his frozen pop an "Epsicle", but when he got older his kids asked for "Pop's" sicle and the new name was born. Popsicles are more popular than ever today, with Cherry being the number one favorite flavor.

A perfect summer day is when the sun is shining, the breeze is blowing, the birds are singing, and the lawn mower is broken. ~James Dent



Tune in July 27th for the start of the 2012 Summer Olympics. The full schedule of events can be found at www.london2012.com

Go Team U.S.A.!



Mortgage rates sink to new record low

By Aaron Smith

@CNMONEY

June 7, 2012

NEW YORK (CNMONEY) -- Mortgage rates have fallen to a new record low, according to Freddie Mac, and the stagnant economy is to blame. The 30-year fixed-rate mortgage dropped to an average of 3.67% in the week ended June 7, Freddie Mac said Thursday. This is the sixth consecutive week of declines. The 30-year rate is down from 3.75% in the prior week, and well below from the year-ago rate of 4.49%.

"Interest rates have been on a one-way elevator trip to the cellar," said Mike Larson, housing market analyst for Weiss Research. "We have never seen rates this cheap."

Freddie Mac, one of the nation's largest backers of mortgage securities along with Fannie Mae, also said the average rate for 15-year mortgage -- which is popular for refinancing -- dropped to 2.94%. That's compared to 2.97% in the prior week, and the year-ago average rate of 3.68%.

Rates have continued to slump in tandem with the U.S. economy. Freddie Mac attributed the rock-bottom rates to two recent economic reports: the anemic payroll growth of 69,000 jobs in May, which pushed the unemployment rate up to 8.2%, and the weaker-than-expected gross domestic product growth of a 1.9% annual rate in the first quarter.



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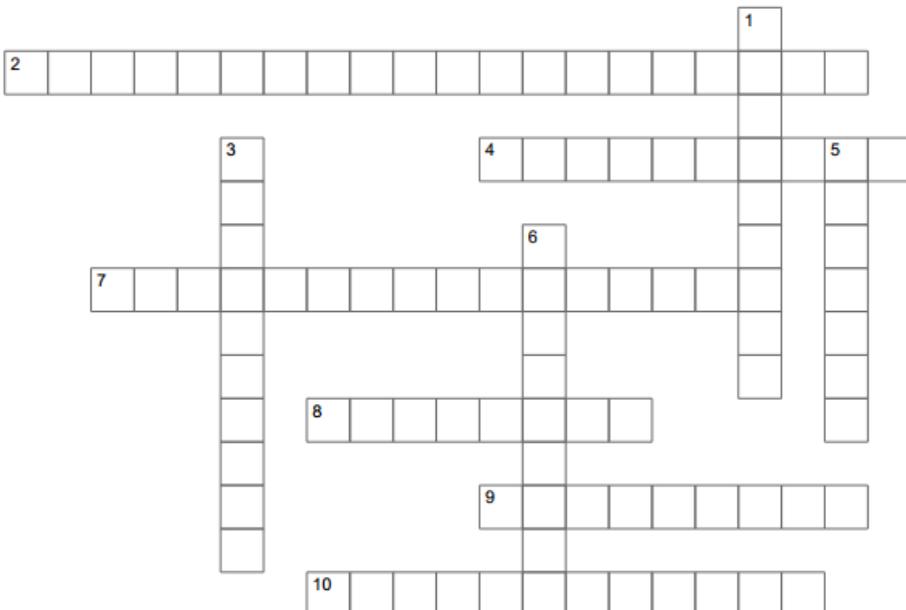
From Jeff's Desk



The Summer Olympic Games will be starting soon. Many of the competitors will seem to come out of nowhere. Soon they will be "household names". We will have the opportunity to watch some of the most talented athletes in the world compete on a "world stage". Many of us may sit back in our lounge chairs watching the TV and think "I wish I was that talented and had that opportunity" but...do we really mean that? Have you ever thought about the discipline, practice, exercise, training and sacrifices that they had to make for many years before they made it to the Olympics? They had to give up time with family and friends, they had to train when they just wanted to rest, they had to carefully control their diet when they just wanted an ice cream cone! Many of them gave up their jobs, they got up early, they stayed up late, they pushed their bodies beyond their natural limits...Why would anyone put themselves through this? All of that sacrifice was done with the hope of just making the Olympic team. When they were fortunate enough to be one of the best in the USA, they had to push themselves even harder to try to be one of the best in the world! It is easy for us to want the "prize" but it is much more difficult for us to have the discipline that it takes to win it. While we may never make it to the Olympics, we are challenged by the athlete's discipline to live our lives with that same passion. Our prize will be much more valuable than a gold medal. Our prize is evidenced in the lives of those we love.

...Jeff Musser

Summer Olympics Crossword



ACROSS

- 2. Originally known as water ballet
- 4. Transporting the Olympic flame from Olympia, Greece to the lighting of the cauldron
- 7. Has been called the "true Olympic sport"
- 8. Diving, swimming, synchronized swimming, water polo
- 9. Track and field: running, jumping, throwing
- 10. Home of the 2008 Summer Olympic Games

DOWN

- 1. Represents the five continents
- 3. Horse and rider attempt course with obstacles while recording as few penalty points as possible
- 5. To fire arrows with precision to score the maximum points
- 6. Goal is to send the shuttle to the opponents court so that it touches the ground before