



Real Estate Terminology

Leverage – Controlling a large asset with a relatively small amount of cash. In real estate, \$25,000 down payment (or less) can be used to purchase (control) a \$100,000 home, for example.

Prepayment Privilege – A mortgage feature that allows the borrower to prepay a portion or all of the principal balance with or without penalty. This privilege is frequently restricted to specific amounts and times.

Statistics

	August	September	October
Listings Viewed	3051	2661	2498
Virtual Reality Tour View	1548	1317	1183

Mortgage Money

- 1 year – 4.30%
- 2.5 year – 4.85%
- 3 year – 5.10%
- 5 year – 5.65%

Remembrance Day – November 11th, 2002
Please Wear a Poppy

*“Please wear a poppy,” the lady said
And held one forth, but I shook my head.
Then I stopped and watched as she offered them there
And her face was old and lined with care;
But beneath the scars the years had made
There remained a smile that refused to fade.*

*A boy came whistling down the street,
Bouncing along on care-free feet.
His smile was full of joy and fun,
“Lady,” said he, “may I have one?”
When she’s pinned in on he turned to say,
“Why do we wear a poppy today?”*

*The lady smiled in her wistful way
And answered, “This is Remembrance Day,
And the poppy there is the symbol for
The gallant men who died in war.
And because they did, you and I are free –
That’s why we wear a poppy, you see.*

*“I had a boy about your size,
With golden hair and big blue eyes.
He loved to play and jump and shout,
Free as a bird he would race about.
As the years went by he learned and grew
And became a man – as you will, too.*

*“He was fine and strong, with a boyish smile,
But he’d seemed with us such a little while
When war broke out and he went away.
I still remember his face that day
When he smiled at me and said, Goodbye,
I’ll be back soon, Mom, so please don’t cry.*

*“But the war went on and he had to stay,
And all I could do was wait and pray.
His letters told of the awful fight,
(I can see it still in my dreams at night),
With the tanks and guns and cruel barbed wire,
And the mines and bullets, the bombs and fire.*

*“Till at last, at last, the war was won –
And that’s why we wear a poppy son.”
The small boy turned as if to go,
Then said, “Thanks, lady, I’m glad to know.
That sure did sound like an awful fight,
But your son – did he come back all right?”*

*A tear rolled down each faded cheek;
She shook her head, but didn’t speak.
I slunk away in a sort of shame,
And if you were me you’d have done the same;
For our thanks, in giving, if oft delayed,
Thought our freedom was bought – and thousands
paid.*

*And so when we see a poppy worm,
Let us reflect on the burden borne,
By those who gave their very all
When asked to answer their country’s call
That we at home in peace might live.
Then wear a poppy! Remember – and give!*

- by Don Crawford

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Rocky Mountain Realty

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