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Good bye 2011...Hello 2012

It astounds me that I'm already writing an article for the year 2012. Looking back I can come up with all kinds of cool statements, neat innuendos, or fancy sayings, but that's just not me. What I will say is **Wow...that was fast.**

As I sat down and thought about this article it became clear that I missed a perfect opportunity in December to recognize the importance of the ultimate referral. You see without me being referred to Alan for my first home loan we would not be Welton Realty, and I wouldn't be writing this article. So, Thank You **Louise Bradshaw.** We here at Welton Realty and Royal Lending, as well as all our happy clients, owe you a big thank you for introducing me to Alan. We will always be in debited to you.

Working backwards, I'd like to say thanks for everyone who came to our Christmas party/open house. This is a tough business, so to see all the faces of our clients and know how happy you are with Welton Realty reminded me

why I do this job. Just talking and getting to see everyone again was a great experience. I told Alan we need to do that more often. The food was great and a personal thank you to the **Wheatland High School Culinary** folks. If you ever need a great bunch of people to cook for a party, I would definitely recommend them. The food was more than we could have hoped to have.

The entire 2011 year was one heck of a ride. We went through real estate agents. He parted ways with a couple and hired a few new ones. We added a new baby to the Welton family, even though she wasn't named **"Timothia."** Each person in our office brings something special and we appreciate all of you and the work you do in support of our company and your clients.

Alan...What can I say except **"I can't believe you got me into this."** However, there is nothing I'd rather be doing and there is nobody else I think I could do this with. Watching you go from doing

loans in jean shorts and flips to slacks and dress shirts may just be one of my biggest accomplishments. A close second is bringing **Rhonda Welch** to our company.

So, I look forward to 2012, and I remain committed to helping people with one of the biggest transactions in their lives. Handing people keys to their new home or helping them sell their current one with minimum stress while building a life-long bond will continue to be my focus. Just know I can't do this without you. Remember to spread the word of Welton Realty and me. As I continue to say, **this business has been built by your referrals and it will continue to thrive because of you.** Thanks again for everything and see you in 2012. Wow...2012...really?

Tim

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Welcome to 2012!!

I hope you had a wonderful Christmas, I know I did. I do love the holidays but now it is time to start thinking about the promise of a new year. I do hope this new year is your best yet. I expect with all that is coming in the lending world, this could well be my best year ever. HARP starts in mid February and with rates still in the low 4's, I am looking forward to helping many of our old clients and many new ones this year. As soon as they say we can start submitting loans I will be contacting everyone we think we can help, but if you think you might qualify or you want to make sure your in there early to save some money, give me a call and I can get your name to the top of the list.

To qualify you must have procured your loan before May 31, 2009 and it must be a Freddie or Fannie Mae loan. To find out you can do a pretty simple Google search. Just ask: How do I find out if my loan is Freddiemac or Fannie Mae and Google will take you to the right site. Once you know if your loan qualifies, we can start processing. The loan is expected to be similar to a streamline refinance where we don't provide appraisals or income documentation, so it will be pretty simple.

Other news: Rhonda and I are planning another trip, but this time I think we are taking my truck. I have a new granddaughter in Oklahoma I haven't pinched yet and I have parents who are not getting any younger I would like to visit. Rhonda and I love to travel and we hope this trip will not be quite as adventuresome as some others we have been on.

This year is going to be great because we will make it that way. So make plans have fun. Love, laugh, and live and I hope our paths cross this year. Till then....

Alan Welch, Sr. Loan Officer



Funny Quotes

How long a minute is, depends on which side of the bathroom door you're on.

If your dog is fat, you aren't getting enough exercise.

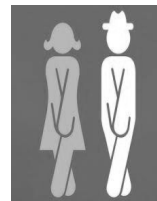
If you think nobody cares you're alive, try missing a couple of car payments.

A truly wise man never plays leapfrog with a unicorn.

If you have a difficult task, give it to someone lazy ... that person will find an easier way to do it.

The sooner you fall behind, the more time you will have to catch up.

by admin in LOL



Thank you for making 2011 a great year!



Entrepreneurs: Loving the Lifestyle

If you're itching to be your own boss, start your own business, and take charge of your own career, you're not alone. According to an Aflac survey, 77 percent of adult full-time employees say they'd leave their current jobs to become entrepreneurs; 69 percent report that the main reason they stay on their jobs is the promise of a regular paycheck.

Among those who have taken the entrepreneurial plunge, almost 60 percent report that they're satisfied with their situations (according to a survey by MBO Partners). Despite lingering long-term unemployment rates, more than half (55 percent) say they made a proactive decision to go independent, and 63 percent plan to remain on their own regardless of the direction the economy takes.

How NOT to Win Friends In The Workplace



Your co-workers are human: imperfect but sometimes capable of great work and kindness. Still, they can drive you crazy—or you could be driving them crazy with a few bad habits you're not even aware of. Here's a look at a few of the top complaints employees express about their colleagues:

- Loud talking. People who haven't figured out what "inside voice" means need to go back to kindergarten. Be kind and keep your voice down when you're in the office.
- Whispering. This can be just as distracting as talking too loudly. People who hear you whispering assume that you've got secrets to keep, and whether they're personal or workplace-related, you don't want your co-workers speculating about what you're saying.
- Microwave abuse. Don't heat last night's tuna-and-garlic casserole in the office microwave. Smelly food is tough enough to tolerate in a shared space, but leftovers—especially when heated to 300° C. in the malfunctioning microwave—can be incredibly annoying.
- Interrupting. Interrupting is annoying on every level. It's bad manners and implies that what you have to say is more important than what the other person has to say. It may be a struggle, and you may have to clamp your jaws shut while others are speaking, but don't interrupt unless the office is on fire.
- Constant complaining. Some people love to complain. Perhaps it makes you feel in control. Maybe you're legitimately dissatisfied. It doesn't matter, really. If you feel a need to complain incessantly, it may be time to find a new job.
- Correcting people. No one likes to be corrected, especially in front of the boss. If someone makes a mistake, find a subtle way to alert him or her. If you find yourself correcting people a lot, reconsider your behavior—you may be feeling sensitive or vulnerable. Or maybe you're just an annoying jerk. Don't be that person.



"The Law of Attraction"



So as I walk out by the river most days with my workout partner Zeus, my thoughts go toward YOU my valued clients and this month's Welton Realty News letter. I have been reading off and on this book called "The Secret" by Rhonda Byrne and it's about the "**The Law of Attraction.**" Basically we attract what we think most about and what thoughts we attach emotion to. So I'm trying to attract the great life I want. I want, to the best of my resolve, to keep my thoughts on what I WANT and give no time attention or emotion to the negative thoughts or stuff that tries to creep in my thoughts.

I receive an automatic email from the author of ways to look at things from a positive slant based on the principals her and other writers go over in that book. It has really helped me, so I thought why not share with **YOU, my valued client**, here is what she emailed me this month.:

"You can make 2012 the best year of your life! And you can do it very easily, right now.

All you have to do is set the most powerful intention you can ever set in your life, which is that you will focus only on what you want, think only about what you want, and talk only about what you want. Decide right now that anytime you find yourself thinking or talking about what you don't want, you will stop and demand of yourself, What is it that I want? And with all your might, with all your strength, with all your willpower - you will focus on what you want!

This one intention, repeated daily until the New Year and reinforced through 2012, will ensure that you make 2012 the year that your dreams came true, and the greatest year of your life!"

Merry Christmas and a Happy Prosperous New Year.

Michael Harris, Realtor
530-632-1851



New Year Resolutions

Every new year, we make resolutions. It feels like getting a new start on life. We're full of hope and anticipation. But, year after year, the same thing happens. Within a few weeks, it's all gone -- the enthusiasm, the hope... Once again, the new year resolution has fizzled out. And we feel deflated, sad and guilty: we broke our promises to ourselves.

Research shows that half of the people who make good resolutions at new year have given up on them by the end of June. It doesn't matter what their new year resolution was. Now, that was the "glass is half empty" perspective. The "glass is half full" perspective is that half of the people succeed. *Which half do you want to be in?* Forty to forty-five percent of American adult make one or more resolutions each year. Among the top new years resolutions are resolutions about weight loss, exercise, and stopping to smoke. Also popular are resolutions dealing with better money management / debt reduction. The following shows how many of these resolutions are maintained as time goes on:

Past 1 week: 75% Past week 2: 71% Past 1 month: 64% Past 6 months: 46%

While a lot of people who make new years resolutions do break them, research shows that making resolutions is useful. People who explicitly make resolutions are 10 times more likely to attain their goals than people who don't explicitly make resolutions.

Nicole Babcock, Realtor
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Kathy's Recipe Corner

Cheesy Chicken Tamales

Ingredients :

- 1 (8-ounce) package dried corn husks
- 2/3 cup quick-cooking or old-fashioned grits (not instant)
- 1 1/4 cups chicken stock, plus more for tamale batter, if needed
- 3/4 cup masa harina
- 2 teaspoons ground cumin
- 1 cup lard or vegetable shortening
- 1 teaspoon baking powder
- 1/2 teaspoon salt
- 1 1/2 cups shredded cooked chicken meat
- 1/2 pound Monterey Jack or mild Cheddar, coarsely grated
- 4 poblano chiles, roasted, seeded, peeled, and coarsely chopped

Servings: 18 tamales, 4-6 servings

Total Time: 2 hr 15 min
 Prep 30 min
 Inactive 15 min
 Cook 1 hr 30 min

Directions:

Combine the corn husks and enough water to cover in a medium saucepan and bring to a boil. Top the husks with a heavy plate or bowl to keep them submerged, and boil for 10 minutes. Remove the pan from the heat and steep until the husks are soft and pliable, 1 to 1 1/2 hours. Drain the husks, remove any corn silk, and pat dry before assembling the tamales.

Process the grits in the bowl of a food processor for 1 minute. Bring the chicken stock to a low boil in a small saucepan. Transfer the grits to a large bowl and add the hot stock. Let stand, uncovered, for 10 to 12 minutes. Add the masa harina and cumin and mix until evenly combined. Cool to room temperature before proceeding.

In the bowl of an electric mixer fitted with the paddle attachment, whip the lard until smooth, light, and creamy, about 2 minutes. Stir in half of the masa mixture and whip until well blended. Add the remaining masa mixture, little by little, until the batter resembles thick cake batter, adding additional chicken stock if needed. Add the baking powder and salt and whip for 1 to 2 minutes, or until well incorporated and smooth.

Lay 1 corn husk on a work surface with the narrow end closest to you. Top with a second corn husk so that the fat ends overlap in the middle and the narrow ends point in opposite directions. Spoon 1/4 cup of the masa batter into the center of the husks and, with the back of a spoon, spread it into a 4-inch square. Place about 1 generous tablespoon each of the chicken, grated cheese, and chopped poblanos in the center of the masa square.

Fold 1 side of the corn husk over the filling, fold the other side over the filling, and then the top and bottom ends. With a piece of kitchen string or a thin strip of leftover corn husk, tie the tamale together loosely so that it resembles an oblong rectangular package. Repeat with the remaining corn husks and filling.

Once the tamales are assembled, line a steamer basket with any remaining corn husks and layer the tamales inside the steamer basket, leaving enough room for the tamales to expand slightly while cooking. Cover the tamales with another corn husk, cover the steamer with a tight-fitting lid and steam for 1 1/2 hours, or until the tamales are tender and pull away easily from the corn husks. Let sit for 10 to 15 minutes before serving.

A Birthday wish for:

11-Jan	Linda Lambert	19-Jan	Chris Clark	26-Jan	DeVerah Peterson
17-Jan	Edmund Smith	21-Jan	Christina Ferrero	26-Jan	Becky Bishop
18-Jan	Nicole Lytle	22-Jan	Luke Miller	29-Jan	Michael Seymour
18-Jan	Brandon Northern	26-Jan	Henry Webb		
18-Jan	Kathleen Smith	26-Jan	Dale Pritchard		

Happy Birthday! From your friends at Welton Realty, Inc.

WELCOME NEW CLIENTS

We love recognizing our new friends and thank our existing clients who are kind enough to refer their friends and relatives to us. Don't keep us a secret.

Dave & Linda Contreras

Christie Nash

Timothy Christopherson

Andrew & Shasta Van Arb

Edward Harrell

Ron Walden

Richard Brouette

“Experience the Difference”
in 2012
at



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Happy New Year

December Quiz :

Where did the kissing under the mistletoe tradition begin?

Answer: *Scandinavia* **Winner:** *Chris Purfor*

There are a lot of traditions surrounding the mistletoe plant. Mistletoe was traditionally hung in doorways where a young man could claim a kiss if he caught a girl there. He then removed one of the berries from the plant. When the fruit was gone no more kisses could be claimed. It was thought to be unlucky to have the mistletoe touch the ground. Although the berries of the plant are poisonous, mistletoe has long been believed to have supernatural and medicinal powers.