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# DEREK KIRK

## REAL ESTATE PRIDE IN OWNERSHIP!

### BACK TO SCHOOL

*Supply & Demand: School Supplies  
Demand A Second Mortgage!*

Tis the season of back to school. Malls are crowded with excited kids and harried mothers purchasing this fall's must-have clothing. I shudder to think what grunged out, bell bottomed, psychedelic nightmare the cool kids will be wearing next. We are all once again flocking like lemmings to the Wal-Mart in search of school supplies.

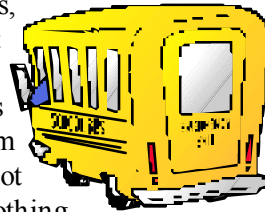
I never understood why my mother held this time of the year in such disdain. To be quite honest it always confused me. I thought she should have been *happy* to see her four rugrats board the bus and give her some peace and quiet in which to do the laundry and the dishes. On the contrary, even without a calendar, I could tell by her demeanor that the end of August was fast approaching. She smiled less. Her eyes would glaze over. And I would often find her hyperventilating into a paper bag, the checkbook and calculator on the counter before her. It was not until my own daughters hit Kindergarten that I

too discovered how the words "Back-to-School" could strike terror in the heart of a parent.

It is not enough that my oldest daughter has the audacity to keep growing during the summer, thus rendering useless any clothing she wore before the onset of 90 degree temps. Now she is old enough to have an opinion about what she wears! *"But Moo-oom, everybody is going to have bell bottoms but meeeeeeee."* *"Moouooooom, I really neeeeeed a vinyl mini-skirt."* *"Come on Moouoom, high heeled tennis shoes are so coooool."* As only a mother can, I stick to my guns. Let *everybody else* look stupid in those pants, no one *needs* a skirt made of Tupperware, and falling off one's tennis shoes in gym class certainly is not *coooool*. Once the clothing crisis has been handled, we turn our attention to the required school supplies. And I do mean required. Each school distributes lists of what each child must bring with them to school. My leg is not as long as these lists. Our cart is quickly filled with markers - fat and thin, glue sticks and bottles, paint sets, rulers, paper, folders - 3 pronged only, tissue, water bottles (what happened to the fountains?), erasers, backpacks and

pencils - Number 2 only....

I must pause here to take issue with this whole #2 pencil thing. Since the day I entered school, I have heard those words every time "pencil" is uttered. Every dot test I ever filled in was proceeded with the ominous warning to "Use Only A #2 Pencil". For the SATs, we were cautioned to bring several, as if our college bound lives depended upon the magic #2. Tell me... Has anyone ever actually seen a #1 or #13 pencil? You cannot buy anything BUT \$%#@#\$ Number 2 pencils! Yes, I suppose the local art store carries a variety of lead for sketching, but we aren't shopping at Le Chateau de Art Frou Frou for our \$%#@#\$ school supplies! *Pardon me while I find a paper bag to breathe in to.*



We depart the local WalMart carrying five bags of supplies. If wars were fought with Elmer's Glue and loose-leaf paper - wide rule only, surely we would be considered armed and dangerous. The bags are heavy, but balanced out by the fact that the bag I carried in, my purse, is substantially lighter. My eyes glaze over in the parking lot as I look at the total on the receipt. Eighty dollars. Eighty dollars for school *supplies*. As soon as I can pull my head out of this paper bag, I am writing a letter to the superintendent *demanding* a recount! (With my Number 2 pencil, of course.)

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- Drop in income/unemployment
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- Divorce
- Death of spouse
- Medical hardship
- IRS liens
- Temporary mortgage relief/repayment plans
- Workers compensation/job injury
- Personal injury
- Loss of equity

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***Most of our services and consultations are free to you. Call us today for details!***

**Different Chicken Salad**

Submitted by Linda S.Orris  
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**INGREDIENTS**

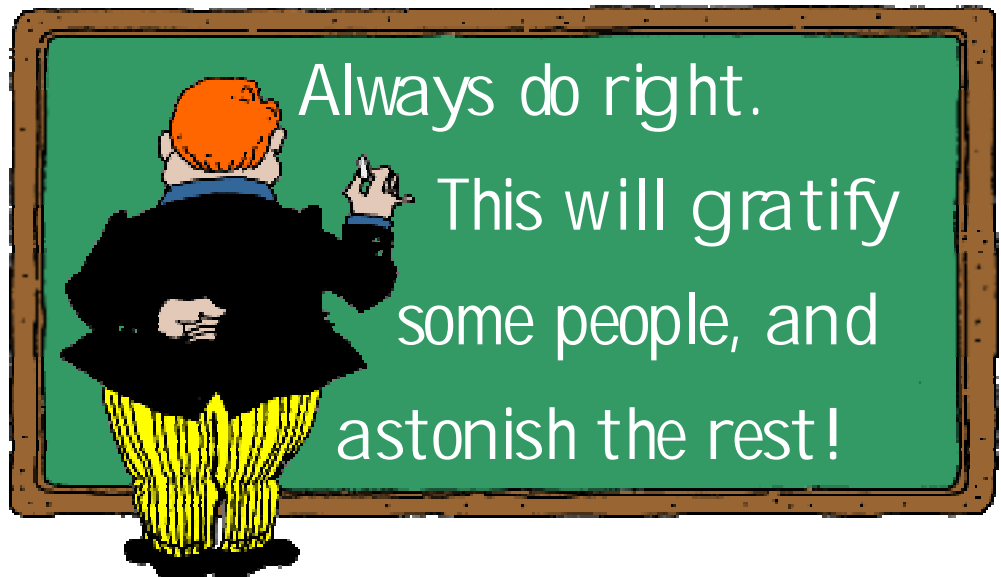
- 2 Ribs of Celery Chopped
- 1 apple, chopped ( don't peel)
- 1 hand full cashews
- 1 hand full raisins (optional)
- 3 or 4 cups chopped chicken
- Enough Mayonnaise to keep it together.

Mix it all together and let sit for at least 1 hour to see how dry it might get. If it gets too dry add a little more mayonnaise to it.



*Recipe Categories*  
**Quick & Easy Snack Salads**

*Number of Portions: 5*  
*Preparation Time: 30 minutes*



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ADDRESS	BEDROOMS/ BATHROOMS	SQ. FT.	LISTED PRICE
169 Creekside Circle	3 / 3	1,401	\$ 109,900
8236 Rebekah Court	4 / 2	1,875	\$ 200,000
9497 Elk Grove Florin Road	3 / 2	1,923	\$ 167,300
7019 Pescado Circle	3 / 2	1,865	\$ 209,900
930 Arcade Blvd.	3 / 1	1,183	\$ 59,900
5224 Satellite Parkway	3 / 2	1,344	\$ 114,900
4131 37th Avenue	3 / 1	980	\$ 64,900
6711 Barkley Way	3-4 / 2	1,404	\$ 129,900
7517 Lindale Drive	4 / 3	1,735	\$ 139,900
745 Parkhaven Way	3 / 2	1,352	\$ 198,900
34 Greenway circle	5 / 3	2,545	\$ 339,900
3920 Elm Street	3 / 1	1,106	\$ 99,900
8813 Clonmel Court	5 / 3	2,742	\$ 239,900

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