



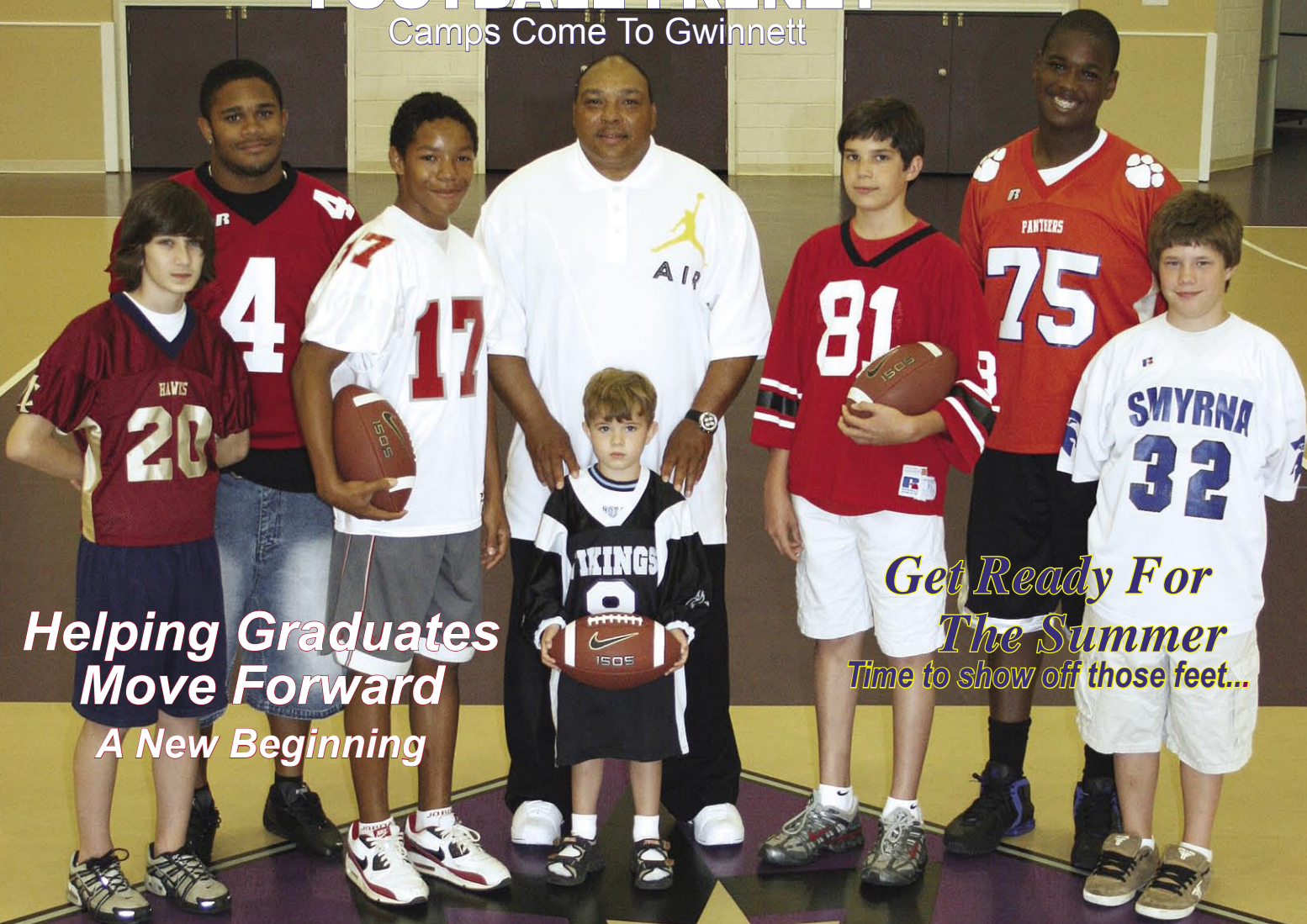
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Publisher's Letter



Dear readers,

I hope everyone is enjoying this beautiful weather. So much to keep us entertained over the summer in Gwinnett County and the surrounding areas. It seems one can never stay home and if you're like our family, you like to go, go go.

Coach Oscar Dillard is on the cover this month. What an incredible Man we have that gives so much to the young men in our area through his acclaimed football camps. Speaking of kids, I bet none of you are wanting to hear "Mom or Dad, I'm bored" Kelly Stone with Kelly's kids gives us some great ideas on things for the kids to do over the summer that does not require the computer or television.

The older I get it seems like the more I reach out to help good causes for a soul seeking adventure. This past weekend the Gwinnett Rotarians of The Rotary Club and Habitat for Humanity joined forces to help build a home for a young Mother and her child. How often do we have the chance to help strangers? Watch for this story in next month's issue.

We all want to look good during the summer, so the first thing we have to focus on is our feet. Not only for cosmetic reasons while wearing sandals and flip flops, but also the walking we tend to do during a vacation that can make it less enjoyable, if we have problems. As we get older it's important to stay abroad on what's normal and what's not. Doing this can spare you back pain and other things as well. Dr. Maria and Patrick Malone both DPM's, who have three other offices in Georgia, just recently opened up a new office here in Dacula. Their specialties include different ways to keep your feet healthy, from their advanced procedures for surgeries to cosmetics treatments including foot massages. On a good note, let's walk our way into another great month!

Truly,

Heather Cole

Heather Cole
Publisher & CEO

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I'M GONNA BE LIKE YOU DAD

By Lloyd Looney, LMFT

A little over 25 years ago in Long Island, NY a heavy duty transfer truck ran into the back of a Volkswagen and crushed the car. It caught on fire. Before the fire engulfed the car, the driver was pulled out but he had died on impact. The dead man was a popular singer and songwriter of his time and he told unique and personal stories of lost opportunities and ironies of life. One of the most popular and best loved songs he wrote and performed told the story of a man, his life, and missed opportunities in life. The song goes like this:

*A child arrived just the other day
He came to the world in the usual way
But there were planes to catch
and bills to pay
He learned to walk while I was away.
And he was talking before I knew it
And as he grew he'd say,
"I'm gonna be like you Dad, you know
I'm gonna be like you.*

*Chorus: And the cats in the cradle
and silver spoon
Little boy blue and the man in the moon
When you comin' home dad,
I don't know when
But we'll get together then son
You know we'll have a good time then*

*Well my son turned ten just the other day
He said thanks for the ball dad,
come on let's play
Can you teach me to throw
I said not today I've got a lot to do
He said that's okay and he walked away but*

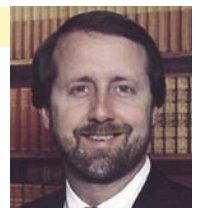
*his smile never dimmed
He said, "I'm gonna be like him, yeah,
you know I'm gonna be like him.*

*Well he came from college
just the other day
So much like a man I just had to say
Son I'm proud of you,
can you sit for awhile?
He shook his head and
he said with a smile
What I'd really like dad is to borrow
the car keys
See you later, can I have them please?*

Perhaps you remember the song. Harry Chapin was the song writer and told the story of many fathers then and many fathers now. June is when Father's Day comes around and I want to offer a challenge and praise to fathers. Children, honor your father. You may not always like the choices he makes for you or for the family but he deserves your respect. Wives, model respect and honor for your children toward the man of the house and the entire household will be more peaceable for it. Men, if you will pursue a strong spiritual walk, follow God, and love your wife and then your children (in that order of priority), home will be a place of peace and a place where you'll want to spend time. These days television rarely portrays dads in a positive light but when they are spiritually and relationally healthy, families are healthy. May God bless our dads!

About The Author

Lloyd Looney is a licensed marriage and family therapist and the founder of Greenleaf Counseling Services. He has offices in Lawrenceville and Dacula. For more information go to www.greenleafcounseling.org <<http://www.greenleafcounseling.org>> or call 678-612-3936 for a free initial phone consultation.





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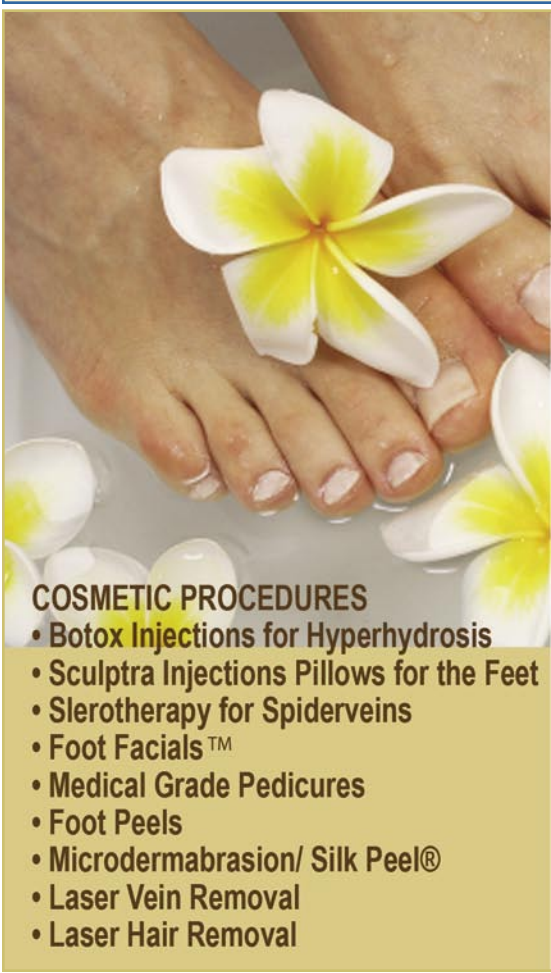


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SAILTIME ATLANTA

Offers An Innovative Sailing Program For Atlantans On Lake Lanier That Is An Exciting New Alternative To Traditional Boating
By Dan Kingery



Located at Sunrise Cove Marina on Atlanta's beautiful Lake Lanier, SailTime Atlanta is an innovative sailing business that offers a different twist on traditional boat ownership.

With SailTime's "fractional" sailing program, sailors pay a low monthly fee, often at less than half of the boat's typical monthly finance payment, to sail a like new luxury sailing yacht at least seven times a month. "Members" plan their own boating calendar using an online, real-time scheduling system developed exclusively by SailTime and can make instant reservations or plan up to a year in advance. They can also request to swap times with other members.

If a Member fails to use their sailing time in one month, they can carry it over to the next month, and time can also be borrowed from a forward month. Additionally, each member is entitled to unlimited "as-available" use on a 24-hour notice at no extra cost.

"In the past, to sail you traditionally had to buy a boat, then pay for insurance, storage, and maintenance — or pay high prices for a short-term charter rental," said Dan Kingery, Base Manager for SailTime Atlanta "Then again, you could hope a friend invites you to sail on their boat. With SailTime, we offer a much more affordable and hassle-free way to regularly sail."

Members of the Atlanta SailTime program simply reserve their time on-line, show up, take the boat out, and return it in the same condition as they received it. SailTime covers the insurance, marina fees, cleaning and repairs for the boat.

"The appeal of SailTime is that it's essentially a turn-key system Kingery said. "Members simply point, click, and sail!"

Each SailTime base is independently owned and operated by a



licensee, who takes care of all the maintenance and operational needs. SailTime Atlanta operates year-round out of Sunrise Cove Marina. Kingery says "the program has been successful and growing since it's opening in 2005 due to its attractive and affordable packaging".

SailTime Atlanta office is located in the SnugHarbor Boats and Co. building, the local Hunter Marine dealer, at 3017 Peachtree Ind. Blvd., Buford, GA 30518 and is licensed under SailTime® Licensing Group LLC, a popular sailing organization with more than 40 similar facilities around the globe.

"We are excited about offering SailTime fractional sailing here in Atlanta on Lake Lanier," said Kingery. "Training is a very big part of our program, we can teach a novice how to sail and operate a 33 foot sailing yacht in a matter of days. So, for anyone who has ever enjoyed, dreamed or fantasized about sailing, this is the perfect way to do it."



To summarize some of SailTime Atlanta's key points.

- *Sailboat Resources - We now have 2 Hunter 33's (with only a few spots left) in the Lake Lanier fleet. We have at least 1 new Hunter 31 and a Hunter 38 in the works for delivery later this year. Also planned is the new SailTime Power division offering Silverton Power Yachts and Mainship Trawlers, soon to be available on Lake Lanier.*
- *Number of Members per boat - The program is built around a maximum of 8 members assigned to each specific boat, so there is no sharing across boats. This assures the guaranteed minimum time availability to each member on each boat.*
- *All SailTime yachts are extremely well equipped and have such features as electric windlass, in-mast furling, jib furling, wheel steering with auto pilot, extensive navigation package with GPS chart plotter, electric head, DVD, stereo, XM Radio, and on-board AC/heating.*
- *Guaranteed minimum of seven sailing times per month for an all-inclusive fee, which is considerably less than the cost of the marina berth and insurance alone.*
- *Flexible scheduling to suit each member's personal needs using an on-line, real time scheduling software. This software assures each member gets the sailing time he or she has been guaranteed.*
- *New members are ASA trained on the boat they join. All of this is included with the new member package.*
- *Possibility for reciprocity sailing with our other SailTime bases around the country provides opportunity for experiencing sailing in other locations at a fraction of normal charter fees.*

For more information about the SailTime Atlanta program, please contact Dan Kingery at 770-271-7444 or visit their website www.sailtime.com location Atlanta.

KINETIC SPEED SHOP By Alex Thompson
STRIVES FOR THE BEST ON AND OFF THE TRACK



Buford, Ga. - Kinetic Motorsports made its Grand-Am KONI Challenge debut with a multi-car effort this year at Daytona International Speedway. Created by Kinetic owners Russell Smith and Nic Jonsson, the team is anchored by Jonsson as well as world renowned driver Boris Said. Kinetic chose BMWs as the racing platform and is utilizing Kinetic Sunbelt Engines for the power under the hood, the same engines that won the Championship in the 2006 Grand Sport and Street Tuner

classes. The team is fielding multiple cars throughout the 2007 season and has signed emerging professional driver and Savvion President and CEO, Shawn Price as well as expert Puerto Rican driver Bryan Ortiz as additional drivers. In addition, Charles Espenlaub and Charlie Putman have been added to the lineup for several upcoming events this season. Espenlaub and Putman, who have impressive racing resumes, will drive together beginning at Lime Rock Park in May.

"I very proud about this professional effort," said Jonsson. "For me personally it has been a realization of a dream of mine that I have had for a very long time. I hope that my years of racing experience will contribute to the success of the program. I am thrilled to have my friend Boris Said on the team which definitely adds to our competitiveness on and off the track. As a new team, we do have a bit of a learning curve but our guys have proven to be up to the task and I feel that a win is just around the corner."

Kinetic Motorsports expanded its relationship with motorsports ace Boris Said with the formation of a company jointly owned by Said and Kinetic Motorsports - Said Head Performance. The company's aim is to design, develop

and market a range of aftermarket parts for both Street and Motorsport applications.

After many years of competing at the highest levels of motorsports around the world and having now entered 2007 with his own No Fear Racing SOBE Energy drink NASCAR Nextel Cup team, Said has seen and experienced many different performance components supplied by many companies. As a result, Said was consistently asked by fans and club racers which products and manufacturers he would recommend for different applications to improve handling and performance.

Said and Jonsson have developed racing components through their various alliances with manufacturers. Now the duo has created a developing line of private label components manufactured by both existing product providers and Kinetic Speed Shop, the parent company of Kinetic Motorsports. Working with these providers that both Said and Jonsson have had experience with over the years utilizes their connections to identify the best products and make them available to both street tuner and race applications.

Initially, the Said Head Performance line will focus on developing products to satisfy the BMW, Porsche and Audi markets then expand to include other marques. All of the products can be found at www.saidheadperformance.com. The site also includes links to Kinetic's other divisions and allows fans and customers alike the chance to see the inside of the shop via online cameras as well as view photo galleries of Kinetic events and projects.

"I am very impressed with the business that Russell and Nic have put together," commented Said. "I have had extensive experience driving BMWs and look forward to supporting Kinetic during 2007 and beyond. With Said Head Performance we are finally able to offer street tuner and motorsports enthusiasts a range of products that both Nic and I feel are at the pinnacle of quality and performance. The acquisition of Sunbelt Engines by Kinetic means that we will also offer a wide range of engine and engine tuning kit options to satisfy all levels of the street and motorsports spectrum. The bottom line is that this will give people the chance to have some really cool parts that we use on the motorsports level for their own street cars. All of these products are available in the online Said Head shop at www.saidheadperformance.com"

For more information about Kinetic Speed Shop as well as all of the divisions of Kinetic, please visit www.kssmotorsports.com.



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Oscar Dillard Football Academy

By Kelly Stone



Young men in Gwinnett County aspiring to be football players or improve their capabilities in sports and education will have an opportunity to train with Coach Oscar Dillard this summer at two new Oscar Dillard Football Academy Day Camps. The camps will be offered in June at two Gwinnett County locations. Founder and Director Oscar Dillard has coached or mentored twelve NFL players and has sent over fifty young men to college on scholarships. Dillard himself was trained and mentored by Coach Bobby Bowden of FSU, Mark Richt of UGA, Coach Jimmy Johnson of the Miami Dolphins and Dr. Fitz Hill former head coach of San Jose College. Dillard was a star football player and is the first cousin to Calvin Johnson (Ga. Tech) first round draft pick for the Detroit Lions.

“What makes our camp so unique is we teach the fundamentals of football and walk through demonstrating the techniques,” explains Dillard. “The kids also participate in a Life Skills session daily. Our motto is ‘Preparing

the Ultimate Student- Athlete.’ We stress that education and sports go hand in hand.”

Some top athletes in Georgia will be attending the camp this summer, including Brandon



Boykins from Fayette County High school, Corty Glen from Riverdale High school, Corey Manning from Woodward Academy, and many others.

The Oscar Dillard Football Academy has a stable and long-time team that teach the young men the game of football. “Our coaching staff has been together for over 10 years,” says Dillard. Recently, Dillard and his staff traveled to Santa Barbara, California to do a camp for kids. Some



of campers were overheard saying "being at the camp was the best day of their life."

"I want the kids of Gwinnett County to have the same experience," says Dillard.

The Oscar Dillard Football Academy Day Camp is a non-contact camp teaching skills and techniques. The camp is open to young men six years old through rising seniors in high school. Camp sessions are divided by age and ability. Camp is coached by the ODFA coaching staff. Parents are welcome to attend all practices. The camp strives

to motivate student athletes to make positive career choices that will enhance their citizenry, educational experiences, participation in physical activities and help them be cognizant of their well-being by making nutritious food choices. The incentive based academy will help each student athlete maximize their skills to reach their full potential. This will better prepare them for the many demands and challenges they will face in life.

Gwinnett County camps that are currently scheduled include: June 18-22, 2007 at Shorty Howell Park, 2750 Pleasant Hill Road, Duluth, Ga. 30096, 770-417-2200; and June 25-29, 2007 at Bogan Park, 2723 North Bogan Road, Buford, Ga. 30519, 770-614-2060. There is a non-refundable \$200 camp fee, and no late registration applies.

Please visit our website at www.oscardillard.com or call (404)702-9622.

About The Author

Kelly L. Stone earned a master's degree in counseling psychology from Florida State University. She is a licensed professional counselor and a National Board certified counselor. She has worked with children and families for over 20 years. Visit her online at www.kellylstone.com



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MOTHERSHIP ADVENTURE PADDLES THROUGH CANADA'S COASTAL PARADISE

By Bill Vanderford

In an instant, the huge black and white mammal changed course and came directly toward our boat! At a point that was no more than twenty feet from crashing into the Columbia III, the massive Orca dove right below the boat!

I had seen killer whales at close range in sea aquariums in the past, but this was my first experience of being eye-to-eye with one in the wild...it was awesome! Chill bumps popped out all over my body and during the six days and nights aboard the mothership, Columbia III, or while paddling one of their kayaks through the pristine waters of the Broughton Archipelago and the Johnstone Strait, those feelings became common.

Though the Columbia III is used in a much more pleasant way these days, this 68 foot vessel has a colorful history on the wild Northwestern Canadian coast. In fact, for sixty-four years, from 1905 to 1969, people living in the remote settlements, logging camps, inlets, and lonely bays of British Columbia's coast grew to depend on the ships and crews of the Columbia Coast Mission. Seventeen ships in all plied the hundreds of miles of rugged coastline year-round, bringing much needed medical and social care to the isolated outposts.



All Photos By Bill Vanderford

The Columbia III serviced the coast as a hospital ship, answering emergency calls until 1968, when it became evident that float planes met the needs of the logging camps and coastal villages much faster than a ship traveling at 8 knots. The Columbia III was restored to its present immaculate condition in 1990, and since then has been used as a charter boat.

Mothership Adventures is now a family run operation that offers adventure and beauty to the lives of visitors who have never seen the native lands and wild coastlines of British Columbia. Varied sea kayaking adventures are offered for Vancouver Island, Desolation Sound, the Broughton Archipelago and Johnstone Strait, and the Great Bear Rainforest of British Columbia. Unlike traditional camping based kayaking, however, the Columbia III acts as a mothership that takes clients into remote places in the capable hands of Captain Ross Campbell, his wife, Fern, their daughter, Miray, and her fiancé, Luke. Once a site is reached, fast, stable double and single kayaks allow exploration of the remote wilderness areas of coastal British Columbia. Highly qualified naturalist guides (Luke and Miray) narrate as they lead the kayaks through beautiful coastal islands that are dotted with ancient Indian village sites and artifacts. When the day ends, all return to the warmth and security of the Columbia III and complete the day with gourmet food, conversation, laughter, and relaxation.

During the trip, we observed orcas, humpback and Minke whales, hundreds of harbor seals, more bald eagles than one could count, Sitka blacktail deer, and a plethora of ducks and waterbirds. We experienced wonderful shore lunches, stuffed ourselves on natural-growing



All Photos By Bill Vanderford

blackberries and thimbleberries, and feasted our eyes on more natural beauty than any mind can consume in the span of a week. Also, during that week of fishing for moments at a time, I was able to

sample the beauty and fight of fifteen different species of local fish, which was quite educational for me.

Though quite small by cruise ship standards, the facilities and sleeping compartments aboard the Columbia III were very comfortable and extremely efficient. The food and service would rival any I have ever experienced; the professionalism, knowledge, and friendliness of the family crew were beyond compare. And, best of all, the experience of living, breathing, and viewing one of the most beautiful, natural areas in the world was absolutely breathtaking!

Mothership Adventures

Visit the website at: www.mothershipadventures.com

Email at: info@mothershipadventures.com

Call toll free at (888) 833-8887 or Telephone (250) 202-3229

About The Author

Bill Vanderford has won numerous awards for his writing and photography, and has been inducted into the National Freshwater Fishing Hall of Fame as a Legendary Guide. He can be reached at 770-289-1543, at JFish51@aol.com, or at his web site: www.fishinglanier.com



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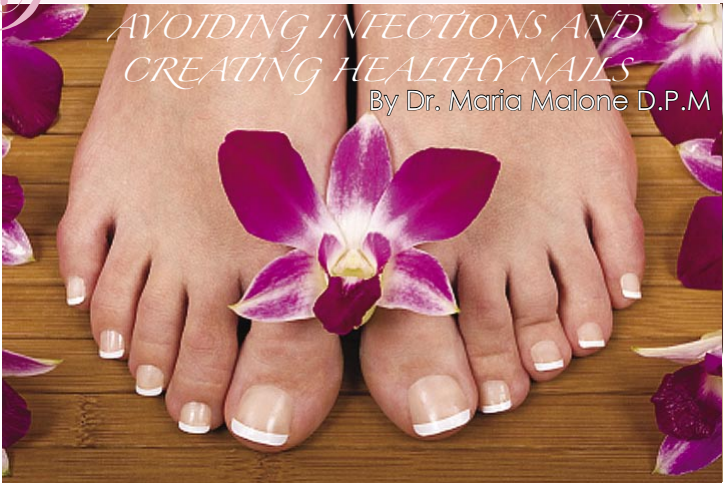
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AVOIDING INFECTIONS AND CREATING HEALTHY NAILS
By Dr. Maria Malone D.P.M



treated with topical creams, severe infections may be treated with oral medications. It is important that the person is properly evaluated and treated to get the best results.

Many cosmetic treatments are now available for the feet that do not involve surgery or medications, and will get your feet sandal ready for the summer. These treatments include; acid peels for the feet, foot facials, microdermabrasion, Silk peel, nail bleaching, medical grade pedicures and the use of high grade cosmeceuticals for the feet.

Yellow thick toe nails, dry scaly skin, cracking heels and unsightly calluses become a concern during the summer months when sandals become the shoe of choice. Many of these problems are a sign of an underlying disease process such as; a fungal infection of the nail or skin, dermatitis, warts, or a pressure point from an underlying foot deformity. Many of these problems will not resolve without treating the underlying disease process.

The skin or nail may require a biopsy to determine the right course of treatment. Or the underlying foot deformity must be surgically corrected to resolve the callous.

Surgery is not usually recommended unless the area is painful or predisposes a patient to an ulcer.

Fungal infections of the nail are best treated with oral antifungal medications. Fungal skin infections can be

As people begin to frequent pedicure spas in search of the perfect summer foot, I recommend that you follow a few guide lines to avoid infection.

- *Select a spa or pedicurist that uses autoclaving as their sterilization process and does not use the instruments on multiple customers before re-autoclaving.*
- *Avoid soaking your feet in basins that have been used on other people. It is okay to skip the soak.*
- *Do not leave nail polish on for long periods of time. Remove all nail polish before the next application. It is best to let your nails remain polish free for a few days in between applications. Apply an antifungal protective base coat underneath your nail polish.*
- *If you are diabetic or have peripheral vascular disease [PAD] it is best to skip the spa and pedicurist all together. Leave your nail and foot care to your podiatrist. Small infections and skin lesions not properly addressed can quickly lead to ulceration and amputation.*

To meet the needs of my patients, under the training of Suzanne M. Levine, a New York City podiatric surgeon and leader in cosmetic podiatry, we have developed an array of cosmetic treatments for the foot that are highly effective and safe.

We offer luxurious foot treatments that are medically based, promote healthy feet and are safe for diabetics and people with peripheral vascular disease. All patients are evaluated by a board certified podiatrist prior to their treatment. Foot treatments may be individually designed to address specific problems and underlying disease processes. If a disease process is identified during a cosmetic foot consult the physician recommends further evaluation and treatment.

We also have available high end cosmeceuticals that are also sold in Dr. Levines foot spa in New York. It's exciting to be able to provide high end cosmetic treatments to our patients that were once only available on Park Avenue.

About The Author

Dr Maria Malone is a podiatric surgeon specializing in reconstructive foot surgery, diabetic limb salvage and cosmetic podiatry. She practices in Dacula, Gainesville, and Dillard, GA. For more information visit us at www.malonefootandankle.com.

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Village Tavern Names New Corporate Executive Chef

By Jill Caramella

After demonstrating her culinary expertise and commitment to creating flavorful dishes using quality ingredients at Village Tavern for the past five years, Mary Grace Viado has recently been promoted to the position of Corporate Executive Chef for the existing eight Village Tavern locations. Touting an impressive resume with experience

working at several of the nation's top restaurants as well as hosting her own television cooking show, Viado is the ideal choice to take the lead behind the kitchen at Village Tavern.

and Restaurant Administration from the University of the Philippines. Village Tavern operates eight upscale casual dining restaurants nationwide, including locations in Winston-Salem, N.C. (Reynolda Village); Winston-Salem, N.C. (Hanes Mall); Greensboro, N.C.; Charlotte, N.C.; Alpharetta, Ga.; Broomfield, Colo.; Birmingham, Ala.; and Scottsdale, Ariz. An upscale casual American restaurant, Village Tavern offers a flavorful combination of traditional fare with newer and more modern menu items. The array of tasteful cuisine includes hand-cut steaks, chops and prime rib; fresh fish, chicken, specialty salads, pastas, burgers and pizzas.

Village Tavern Alpharetta is located on 11555 Rainwater Drive, at the intersection of Haynes Bridge Road and Westside Parkway. The restaurant is open for lunch Monday through Friday, dinner nightly and Sunday brunch. **For more information, please call 770.777.6490 or visit www.villagetavern.com**

working at several of the nation's top restaurants as well as hosting her own television cooking show, Viado is the ideal choice to take the lead behind the kitchen at Village Tavern.

"Village Tavern is a leader in the upscale casual sector. I want to do my part to ensure that they stay that way," said Viado. "I am thrilled to be at the forefront of restaurant's culinary team and plan to develop several exciting and innovative new additions to the menu."

Chef Viado came to Village Tavern in 2002 to serve as executive chef for Village Tavern in Birmingham, Ala. There, her innovative recipes and signature dishes were the subject of numerous articles in lifestyle and food magazines, while her creative cooking has also earned her a Governor's Award in Alabama as well as her own television cooking segment, "Cooking with Grace," on Living Birmingham, a home and lifestyle television show. Viado is also currently working on a DVD cookbook that will cater to cooking enthusiasts.

Prior to joining the Village Tavern team, Viado fine-tuned her culinary reputation by cooking at several top New York restaurants including Restaurant Daniel, Aquavit, Le Cirque 2000, Aureole, Payard Patisserie and Bistro, Café des Artistes and Le Ber-



Village Tavern recently promoted Mary Grace Viado to Corporate Executive Chef for the existing eight Village Tavern locations. After serving as executive chef for the restaurant's Birmingham location since 2002 and touting an impressive resume with experience working at several of the nation's top restaurants as well as hosting her own television cooking show, Viado is the ideal choice to take the lead behind the kitchen at Village Tavern.



nadin. In fact, Brooke Vosika, executive chef of New York's Four Seasons Hotel, calls Viado "the consummate 21st century culinarian." Viado has also worked at several high-end hotels such as the Savoy Hotel in San Jose and the Four Seasons in both New York City and Atlanta.

Working in kitchens across the nation, Viado started her career at Masa's Restaurant in San Francisco after earning a prestigious James Beard Foundation scholarship to attend the Culinary Institute of America. A native of the Philippines, Viado graduated cum laude with a degree in Hotel



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M Money Matters

How to Choose the Right Mortgage Lender

By Jerry Bundy



Almost daily for the past few weeks there have been reports on TV and articles in the newspaper about some significant changes affecting the mortgage industry and a home buyer's ability to secure a mortgage. Investors are tightening underwriting guidelines, requiring higher credit scores, raising rates and/or increasing closing costs when a borrower is putting little or no money down. Some programs are being discontinued all together and the programs being affected -- hit the hardest -- are the Reduced Documentation, Interest Only and 100% programs.

For example, in the past, 100% programs edged out many FHA loans because the 100% loan did not have private mortgage insurance. The big selling point was no money down and more tax write off. FHA, which offers a 100% loan (up to \$252,890.00) in metro Atlanta, will fill some of the void because private mortgage insurance is now tax deductible with certain qualifications (consult you tax advisor). Also, qualifying for an FHA loan is not credit score driven.

All of the above illustrates why it more important than ever that you choose the right mortgage lender. Borrowers often begin their search by calling and asking, "What is your best rate?" If the person they talk to automatically quotes a rate without asking questions, they should thank them, hang up the phone, cross that company off the list and call the next person on their list. That lender is not providing a service.

Finding a trusted, professional mortgage lender takes some work. A good place to start is talking to friends who have recently closed on a loan and had a good lending experience, going to your local bank or one with a reputation for outstanding customer service, and doing a little

homework of your own. You should use the internet only as a tool to help research market trends. It is difficult to know who you are dealing with on the internet and you do not want to be at the closing table and be disappointed.

In today's market, there are too many variables to just quote a rate without pertinent information regarding the property and the borrower! A professional mortgage lender, who has the best interest of their customer at heart and who wants to provide the most accurate information possible during a telephone conversation, will ask a series of questions. This process can take anywhere from two to three minutes and up to ten minutes, depending on the complexity of the transaction.

After all of the questions have been thoroughly discussed, a professional lender will be able to quote rates, programs, answer any other questions you have, and provide a written estimate of costs that will enable you to accomplish your goal.

Be very cautious if the lender is not willing to provide a written estimate of costs in advance! If they cannot do so, strike them off your list and continue your search. Again, you do not want to be unpleasantly surprised at the closing table.

Lastly, ask the lender about their track record and what they will do to earn your business. Then, will the knowledge provided, you are well-equipped to make the best mortgage decision possible to meet your needs.



About The Author

Jerry Bundy, Area Manager with Synovus Mortgage Corp./Bank of North Georgia, is responsible for the company's mortgage lending staff in the Atlanta area. Backed by Synovus Financial Corp., Jerry's lenders have the knowledge and expertise to meet the diverse mortgage needs of their customers and are always looking for qualified lenders to join their team. Contact Jerry Bundy at **770-751-4735** or jerrybundy@synovusmortgage.com.

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Summer's here, and the urge to flop on the couch and watch TV or surf the internet for the next ten weeks is strong. Don't let your kids slip into that rut. Get them up, out, and moving. Encourage their young imaginations to thrive and their young bodies to remain healthy.

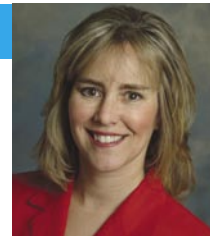
- Read! Spend an afternoon at the local public library and show your kids how to look up books. Demonstrate to them the value of immersing their young minds into the worlds of the classics, like Hemingway, Tolstoy, Dickens, and Welty. Television is a passive, mind-numbing experience, but reading stimulates young brains. Spending time in the library also teaches kids the value of silence and of retreating to their inner world.
- Get outdoors. Georgia is chock-full of beautiful, serene spots to just lounge around, watch the clouds float by, and immerse your bare feet in a cool stream. Have a picnic at one of the nearby state or county parks. Visit www.gastateparks.org for sites nearby. There's even a Junior Ranger program for kids ages six to twelve.
- Take a ride on MARTA and visit some of Atlanta's unique attractions, like the King Memorial, the Carter Center, and the mummies at the Carlos Museum at Emory.
- Immerse your kids in a taste of art from far, far away by visiting the Louvre exhibit at the High Museum of Art.
- Dig in the dirt. Create that vegetable garden you've been meaning to build and everybody pitch in to help. Even the youngest child can help plant, and soon you'll have delicious, home grown vegetables on your dinner table.
- Build bird houses and feeders. With the rampant deforestation going on around Gwinnett County, our feathered friends need all the help they can get. www.birding.about.com has links to a variety of birds and the types of houses that they like to nest in. You can also roll a pine cone in peanut butter, then in bird seed, and place it in the branches of trees. The birds will eat the seed and the peanut butter gives them extra protein.
- Learn Atlanta's history by visiting the Cyclorama and Civil War museum
- Hike up Stone Mountain.
- Get in a lesson on compassion by attending a circus that does not exploit wild animals, like Cirque du Soleil and other animal-free events. <http://www.hsus.org/ace/13110> lists animal-free events.
- Help your child volunteer somewhere important to him or her. Children can begin to get a sense of their own purpose in life by volunteering for causes that are near and dear to their heart. It doesn't have to be a lot of time-- one hour a week at an animal shelter, at a nursing home, or even helping at your church will help kids begin to find their own way in life.
- Join an amateur theatre group or make up your own plays for your neighbors.
- Stock up on board games that require thinking and promote positive values.
- Create puppets out of stray sewing materials and put on a show for younger kids.

- Have children send cards to the troops in Iraq at www.letsaythanks.com.
- Organize a neighborhood collection of items that our troops need. See www.carepackageproject.com for more information.
- Allow for some unstructured time. Every minute of your kid's summer does not have to be planned. Children need unstructured time to wind down and let their imaginations develop. Give them toys, a ball and a mitt, some crayons or paint and paper, and just leave them alone. Let them make up their own games and learn to negotiate their own rules. It's how they practice being a grown-up.

With a little bit of planning, your child can have a safe, happy, and productive summer that encourages their continued education out of the classroom

About The Author

Kelly L. Stone earned a master's degree in counseling psychology from Florida State University. She is a licensed professional counselor and a National Board certified counselor. She has worked with children and families for over 20 years. Visit her online at www.kellylstone.com



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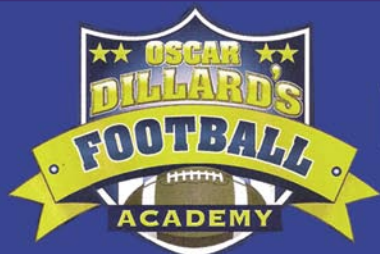
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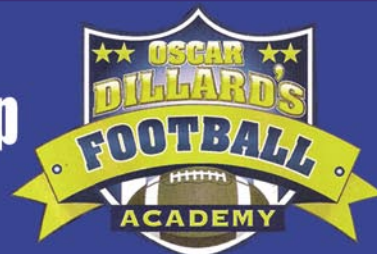
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A New Beginning - an Old End

By Jackie Yates

Congratulations to all of the students for another year completed in school. I hope this can be beneficial to all teens and young adult for their new beginnings next year.

Whether it is in college, high school, elementary or into middle school, all of us have experienced a new beginning in our lives. How will we approach the next year for our hopes and dreams and deal with relationships that have not gone quite the way we had hoped? We may have to take a class over because we don't understand how to grasp the concepts so we can make the winning grade our parents are hoping for. Maybe, the pressures of measuring up to our friends level of acceptance are out there and we never seem to find out how to just be ourselves and still fit into the "A" crowd. Are you young adults hearing and feeling some of these pressures I have listed above, or know someone



who is experiencing some or all I have stated above?

Even if you have a wonderful home life or your grades are easily obtained without even trying and all of your relationships are matches made in heaven. This is still a very vulnerable place to be, when everything you touch turns to gold, because temptation can overwhelm you and you'll not even know what hit you. It can also be a place that God has put you to help someone who is struggling in all they do.

Jesus said, *"You have heard that it was said, Love thy neighbor and hate your enemy. But I tell you: Love your enemies and pray for those who persecute you, that you may be sons of your Father in heaven."* (Matthew 5:43 - 45) *I would challenge you all to open your hearts and minds for what He has in store for you and always give of yourself and you shall receive more blessings than you could ever have imagined possible."*

I do not know how I could handle all the pressures you ladies and gentlemen face without some form of hope in Jesus Christ. Each

of you will be faced with many thirsts in your life ahead. Thirsts defined clearly as anything that is a desire of the heart before the mind, which we see driven through on emotions in our teen years. We leap at the responses our hearts give us before we have the control of our minds, thus giving our mouths usually a first fire response to what our hearts have just told us. Our friends can overwhelm us with material things and into certain situations that we know, deep down is wrong. Therefore, we end experiencing guilt later that never need be there. This cause depression, stress and even giving up any hope of trying at all.

When these thirsts come face to face with each of you remember this. Psalms states, *"The Lord has rewarded me according to my righteousness, according to the cleanness of my hands in His sight."* (Psalm 18:24) One great scripture to remember for temptation is 1 Corinthians 10:13, *"Not temptation has seized you except what is common to man. And God is faithful; he will not let you be tempted beyond what you can. But when you are tempted, he will also provide a way out so that you can stand up under it."* So please listen and stand strong against temptation.

Be honest enough with yourself to let someone know that you may be having fears of something you're facing. Please do not try to face the trials of life alone. Talk to your parents, because believe me they have been there. Also try to pick someone you trust and who can give you assistance through God's promise. *"Therefore I tell you do not worry about your life, what you will eat or drink; or about your body, what you will wear. Is not life more important than food, and the body more important than clothes?"* (Matthew 6:25)

Finally in each new turn of our life and year, we are all given the same chance to make a new beginning. Don't get caught in the guilt that Satan tries to shove down your throats, by making you think you are losers for life. Each of us has the Lord's grace and protection covering us every day, if we stay obedient to His commands. Once we have made that mistake, we should learn from the experiences and never travel down the path again. "Lessons learned are like bridges burned, you only need cross them but once."

About The Author

I have been a designer of the art of hair sculpture for twenty-five years and a salon owner for over nineteen of those years. Our salon team celebrates our profession and our vision is to edify your inner glow by enhancing your outer beauty. We are an advanced color salon and enjoy creating new images for all of our guests that come to Jackie Yates Salon. It is my life's mission to grow people in the wholeness of life and give back to the world around me all that has been given to me by the Lord above.



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Valerie Zaleski
Lawrenceville, GA

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THE GIANT, THE BEANSTALK AND JACK. AURORA CHILDREN'S PLAYHOUSE, Lawrenceville. Children 12 & under \$7 / \$5 adults. 10am 678-407-6690 www.auroratheatre.com

June 16

SHORTY HOWELL LINE DANCE-ATHON. SHORTY HOWELL ACTIVITY BUILDING, Duluth. Come join us for an evening of nothing but line dancing! Bring a snack to share. Drinks will be provided. Early registration \$5 / \$8 on June 9 6pm - midnight 770-814-4914

June 23

NOUNS, VERBS AND OTHER IMPORTANT STUFF AURORA CHILDREN'S PLAYHOUSE Lawrenceville. Children 12 & under \$7 /

\$5 adults 10am 678-407-6690 www.auroratheatre.com

June 30

PEOPLES BANK & TRUST PRESENTS "THE ATLANTA SYMPHONY ORCHESTRA" TOWN CENTER PARK, Suwanee Enjoy a night of live music FREE 7pm 770-945-8996 www.suwanee.com

June 30

FLICKS ON THE BRICKS TOWN GREEN, Duluth. Movie Night "Charlotte's Web" FREE Dusk 770-497-5312 www.duluthga.net

JULY 2007

July 3 DULUTH CELEBRATES "AMERICA FIREWORKS" TOWN CENTER PARK, Duluth. Come out and celebrate Independence Day and watch Fireworks that evening 6pm FREE 770-945-6716 www.duluthga.net

July 3

SPARKS IN THE PARK. E.E. ROBINSON PARK, Sugar Hill Come out for an evening of fun. Inflat-able rides, Fireworks, Food, Drinks and the original Jimmy Buffet Tribute Show. 6:30pm-11:30pm FREE 770-945-6716 www.cityofsugarhill.com

July 3

PRELUDE TO THE 4TH HISTORIC COURTHOUSE LAWN, Lawrenceville. The Aurora Theatre presents "Okla-homa!" at Lawrenceville's third annual Prelude to the Fourth celebration to be held on the Historic Courthouse lawn. 7:30pm FREE 678-226-2639 www.visitlawrenceville.com

July 4

CELEBRATE BRASELTON BRASELTON PARK Please join the fun, food & festivities!!! Booth space available. All day - FREE 706-654-3915 www.braselton.net

July 4

JULY 4TH CELEBRATION CHATEAU ELAN Grand fire-works display on the front lawn of the Chateau. Dusk FREE 1-800-233-WINE www.chateauelanatlanta.com

July 4

GWINNETT GLOWS GWINNETT HISTORIC COURT- HOUSE SQUARE Lawrenceville. The event features arts and crafts, free children's ac- tivities, and a live band "Tim Pur- cell and The Mustangs." Children can enjoy clowns, face painting, a fire juggler, trackless train rides, rock climbing wall, pony rides and live appearances from some of their favorite characters. 4pm – 9:30pm FREE 678-266-2639 www.visitlawrenceville.com

July 7, 14, 21, 28

FARMER'S MARKET HISTORIC LAWRENCEVILLE SQUARE, Lawrenceville. Local growers and crafts. 8am-12pm FREE 678-226-2639 www.visitlawrenceville.com

July 7

"THE BUFORD OLD TIME SUM- MER FESTIVAL" MAIN STREET Buford. Stroll through Historic Main Street and visit quaint shops and art galleries, eat our fine es- tablishments and browse around our many vendors that will dot the square. Enjoy entertainment through out the day. FREE 10am-6pm 770-945-6761 www.bufordbusinessalliance.com

July 14

2ND SATURDAY – XERISCAP- ING CLASS GWINNETT ENVIROMENTAL & HERITAGE CENTER, Buford. Landscape thirsty? Learn how you landscape will thrive with little water. Gwinnett County master Gardeners show how homeowners can use these techniques in their own backyards! Handouts will be provided. Please register by calling 2pm 770-904-3500 www.gwinnetteh.com

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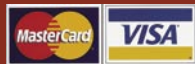


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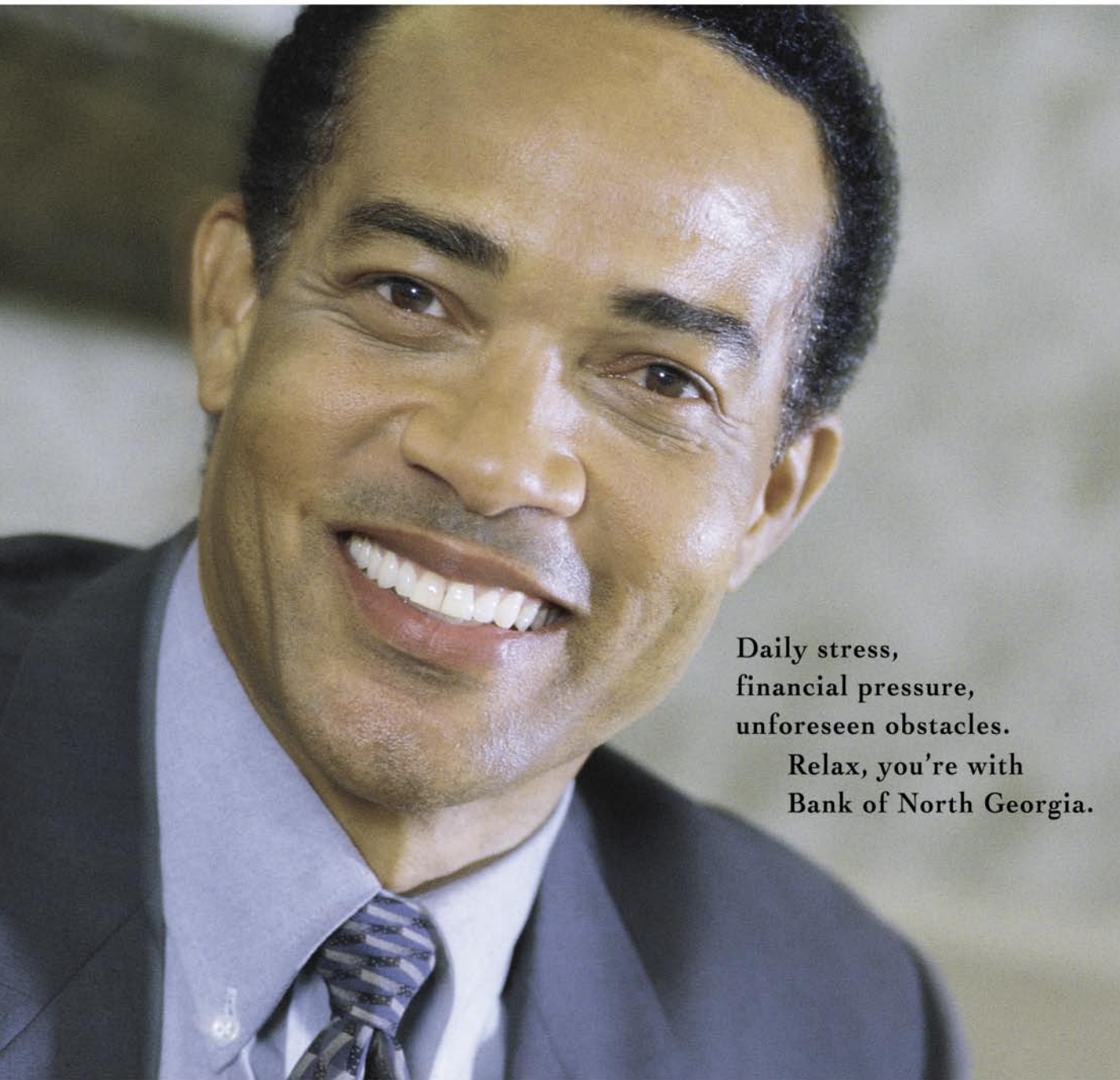
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