



# October's Quiz Answer:

## A. Carnivores

Dogs are officially carnivores, but are also "opportunistic omnivores".

Congratulations to **Steve Zavatsky**, you won the drawing for free movie tickets!

Call Matt at 615-8432 to collect your prize.

Thanks to everyone who responded correctly:

Sandy & Anne Schiff, Lisa Mitchell & Colin Robertson, Jack & Lillian Lovio, Byron & Jodi McMamus, Aaron & Rebecca Shoop, Colin Cople, Janet Russ, James & Monica Murray, Denise Lopez, Paul & Michele Adams, Ron & June Olsen, Thad & Miranda Jones, Jeremy & Rachiel Morgan, Steve Zavatsky, Brian & Stephanie Strand, Mark Tennyson, Fred & Jeanie Yslas, Felicia Zamorano, Michael Horton, Nicole Fisher & Eric Christenson, Karla Garcia & Monica Gracia, Guadalupe Burreuel, Misty & Shawn Eggleston, Jens Rossfeldt & Ana Sacks-Rossfeldt, Jeremy & Mandy Shelley, Ed Edelbrock & Hepsi Injeti, Stephanie Price

Good luck next month!

# November's Quiz Question

Send us the correct answer before **December 1** and we'll enter you in our drawing for **free movie tickets**.

Here's the question:



**Who won the 2010 World Series?**

Either call or e-mail your answer to **615-8432** or **matt@HUDSinTucson.com**.

If you would like to receive e-mail reminders, contact us!

# Fashion Sense



My teenager was headed to school one morning when I told him that the neck tag on his shirt was hanging out.

"I know," he replied. "It's a fad me and some of the guys started."

Weeks later, as the style persisted, I commented, "I can't stand it! Every time I see that, I want to fix it for you." I gently tucked the tag in place and rumples his hair.

"Yeah," he said smiling slyly. "All the girls do, too."

# Golf Cheat



Sitting at a table in the clubhouse after a game, Joe said to a fellow club member, "I'm not about to play golf with Jim Walsh anymore. He cheats."

"Why do you say that?"

"Well, he found his lost ball two feet from the green."

"That's possible."

"Not when I had it in my pocket!"

# Exam Assistance



In the examination paper, the professor wanted us to sign a form stating that we had not received any outside assistance. Unsure of whether he should sign the form, a student stated that he had prayed for the assistance of God.

The professor carefully studied the student's answers to the exam and then said, "You can sign it with a clear conscience. God did not assist you."

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# How's Your Financial Health?

Around January, as those holiday bills start to come in, you'll see a lot of articles about managing your finances, especially debt. (That's right alongside all those articles about weight-loss.) We thought we'd try something a little different: making sure your finances are on the right track *before* you max out your credit cards with holiday spending. After all, knowing where you stand financially could prevent unnecessary stress during the busy holidays.

**1.) Debt.** It's no secret that we really despise credit card debt. It's one of those issues that often make qualifying for a home loan difficult for some of our clients. If you think about it, credit cards also cost you money—if you saved up for a purchase instead of using plastic, you wouldn't have to pay any interest. Of course, if you pay off your credit card every month, you don't pay interest, either, but all it takes is one bad month to add an extra 10-20% to that bill.

If you are carrying debt and want to avoid adding to it this Christmas, think about alternatives. For example, some stores are beginning to offer layaway services again. When it became so easy for most customers to obtain credit, layaway disappeared, but this is how most consumers with limited cash made their big purchases years ago. Yes, you may have some fees, but do the math and you'll probably find it's cheaper (and less stressful) than putting your purchase on your credit card. It also prevents last-minute overspending!

**2.) Savings.** It's always important to have cash reserves on hand for those unexpected emergencies. Many of us use credit cards for this purpose, but now we're adding interest onto an already difficult situation. That doesn't make much sense! Instead, most experts recommend saving at least three to six months of your expenses, more if you're in a commission-based field. Most of us need to do this in baby-steps, saving as much as we can each month until we have that fund set aside.

It can be very tempting to stop setting this money aside during the holidays, or even to raid that fund for holiday expenses. However, you still have the same usual risks. How many times have you made an impulse purchase, then a few weeks later missed that cash when your car died? There is nothing wrong with scaling down your holiday spending to reflect your cash situation; you might even enjoy the season more if you're honest with yourself and your loved ones, and find other ways to celebrate.

**3.) Budget.** While it's not exactly entertainment, having a budget is especially important going into a season rife with extra spending. It helps you plan what you really want to spend before the money leaves your account. It also tells you when you're done! That, alone, makes shopping more relaxing!

If you don't already have a budget, start by writing down your usual monthly income and expenses. Use your monthly bills, and track all of your receipts for awhile to help. Then, estimate what you spent on the holidays last year and decide if that worked well. This will give you a realistic idea of what you can and should spend. A good rule of thumb is to plan for the worst case; don't include a holiday bonus for income, for example. The goal is to have money left at the end of the month, not month left at the end of the money.

Then, in January, you can make resolutions about something other than your finances!

## News and Announcements

### Happy Birthday to...

- ☆ Arianna Aguilar
- ☆ Juan Aguilar
- ☆ Kenny Allender
- ☆ Martha Allender
- ☆ Nicholas Baker
- ☆ Tanya Bird
- ☆ Elizabeth Clark
- ☆ Patty Estrada
- ☆ Elizabeth Green
- ☆ Jake Jacob
- ☆ Elizabeth LeBon
- ☆ Ed Leuty
- ☆ Alexis Lindstrom
- ☆ Maricella Martinez
- ☆ Sandi McCullar
- ☆ Daniel McGinnis
- ☆ Jennifer Nutt
- ☆ Jose Picasso
- ☆ James Rshan
- ☆ Rick Sanders
- ☆ Lowell Smith
- ☆ Lena Steinbrenner
- ☆ Kathleen Tennyson
- ☆ Roark Trahan
- ☆ Jeff Weigel



### Happy Anniversary to...

- ☆ Christopher & Alexandra Bartow
- ☆ Thadeaus & Miranda Jones
- ☆ Rebecca & Aaron Shoop
- ☆ Brent & Cortney Ware

### November Holidays

- ☆ **November 11**
- ☆ Veteran's Day
- ☆ **November 25**
- ☆ Thanksgiving

# Leftover Turkey Pot Pie

## Ingredients:

- 1/4 cup butter
- 1/2 cup chopped onion
- 1/2 cup chopped mushrooms
- 1 tablespoon minced garlic
- 1/3 cup all purpose flour
- 1/2 teaspoon dried sage
- 1/4 teaspoon dried thyme
- 1 1/2 cups prepared turkey gravy
- 1/2 cup water
- 1/2 cup milk
- 1 (14 ounce) package frozen mixed vegetables, thawed and drained
- 3 cups cooked turkey, cubed
- salt and ground black pepper to taste (optional)
- 1 pastry for a 10-inch double crust pie



## Instructions:

1. Preheat oven to 425° F (220° C).
2. Melt the butter in a large saucepan over medium heat. Stir in the onions, mushrooms, and garlic; cook until tender, but not browned, about 5 minutes. Stir in the flour, sage, and thyme until blended. Pour in the gravy, water, and milk, stirring to blend. Bring to a boil over medium-high heat; cook 1 to 2 minutes. Stir in the turkey and vegetables, and cook until vegetables are tender, about 5 minutes.
3. Line a 10 inch pie plate with the bottom crust. Pour in the turkey mixture. Cover with the top crust. Seal and crimp the edges. Pierce top crust in a few places with a fork. Cover the edges of the pie with strips of aluminum foil.
4. Bake in preheated oven for 25 minutes. Remove foil strips, and bake until crust is golden, about 20 minutes more. Remove from oven, and rest 10 minutes before serving. Makes 8 servings.

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