

2007 Here We Come!

Twas the night before Valentine's Day and I realized I haven't gotten my 2007 calendars off the sleigh or up the chimney. (I think there was a reason why I chose a profession which deals with numbers instead of one that requires a command of the English language...)

I hope this letter finds you looking back on a wonderful 2006 and off to a roaring start in 2007. Frances and I will look back upon 2006 for changes that didn't occur. The standard bearer of Boston journalistic integrity, Channel 7, made the decision to keep Frances around for another five years. In her business you are never really comfortable, as you know that you can be replaced by a newer, cheaper model at any time. So the news was both fantastic and a huge relief for both of us. Frances doesn't have to worry about possibly packing her bags and I don't have to start brain storming about how to keep my Massachusetts mortgage business running from afar. The only real downside is that one more year of Frances' wardrobe expansion has now relegated my clothing storage to a few shoe boxes under the guest bed and the trunk of our car...

Change was so absent in 2006 that my biggest change was my company name from *Charlestown Mortgage* to *Fraass Family Financial Services*. It turns out that half of my friends thought I added financial planning to my services (I have not) and the other half simply thought that I wanted to come up with the longest name possible (I did). The truth of the matter is that I am still just the "Mortgage Guy". The reason behind the name change was simply for marketing purposes, as I found out that "Mortgage" has about the same chance of instilling a warm, fuzzy feeling as a notice of a pending IRS Audit or a letter from your distant cousin who is currently residing in the Massachusetts Department of Corrections.

Before this letter denigrates into a public service announcement that only a Soviet Union bureaucrat would enjoy, I thought I would bring it to a close with a few photos. **Have a wonderful 2007!**

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Hanging out in Chicago.



Ug says hello!



Hanging onto our youth at the Journey concert!
(Of course Frances looks hip & cool and I'm the rhythm-challenged schmuck looking for a groove!)