

## KA 3RD ANNUAL MOTHER TO SON EVENT



Mothers and Sons enjoying breakfast during the Kappa Alpha Chapter's 3rd Annual Mother to Son Event

ROCK HILL, SC – The Kappa Alpha Chapter of Omega Psi Phi Fraternity, Inc., held its 3rd Annual Mother to Son Event.

This year's activity was held at Rock Grove A.M.E. Zion Church.

During the event, Mrs. Pat Washington, 2014 Miss Mardi Gras Queen, presented a tribute to the Mothers and Brother Terrance Murchinson challenged all sons in attendance and left each one with the Ernest E. Henley poem, *Invictus*.

Vice Basileus, Brother Terrance Alridge said he was very pleased

with the event, "The goal of the Mother to Son event has always been for us as Omega Men to show young men to treasure the Mothers and women in general. We hope by role modeling for the youth they will incorporate something we present and carry it with them as they grow into our next generation of leaders."

The meal was provided by Edible Excellence and Brother Carl Ratliff entertained the guest with several selections with his tenor saxophone.



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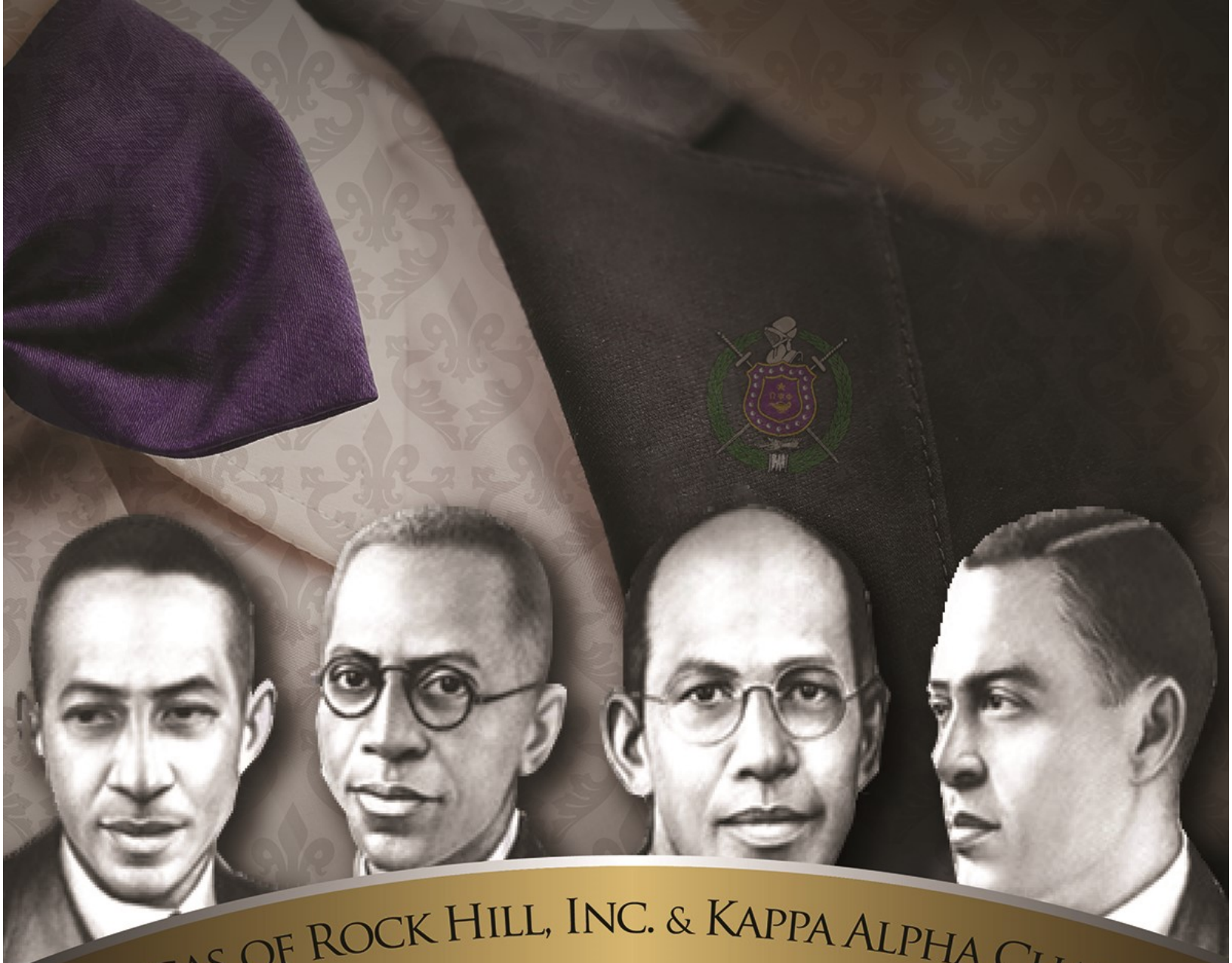


# *2014 Mother to Son Breakfast*



4 Time Sixth District Chapter of the Year  
2010 \* 2011 \* 2012 \* 2013





OMEGAS OF ROCK HILL, INC. & KAPPA ALPHA CHAPTER

2014  
*FOUNDERS BALL*  
*A Formal Affair*

THE MAGNOLIA ROOM AT LAUREL CREEK

FRIDAY, NOVEMBER 14, 2014

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# KA Financial Corner

Dollars & Sense by: Brother Isaiah Venning

I have had several individuals say to me they want the American Dream. We all know from TV what the so called American Dream is right?

The American Dream is to become a Homeowner. You always hear buying a Home is an investment and will be your biggest assets that will make you wealthy. I have a slightly different view of homeownership.

There is nothing wrong with, buying a home, but you need to be educated on process and dollars being spent. Many individuals just want the feeling of the accomplishment of saying they are a homeowner, and they did it on their own. Now the reality is that you are not a homeowner, but just a high price renter with a few so called Tax Breaks.

You do not own the home until you made that last mortgage payment and hold the DEED in hand.

I have a few suggestions save up enough money to avoid paying PMI (Property Mortgage Insurance). **PMI** is extra **insurance** that lenders require from most homebuyers who obtain loans that are more than 80 percent of their new home's value.

The second suggestion is to wait 5 to 10 years where you and your spouse can save \$100,000 to \$200,000 to buy the house in cash or at least have a small loan. Please look at the Real Life Scenario below:

*Mortgage Payment \$1200 a Month*

*Original Loan \$180,000*

*1 Year Mortgage total Payment = \$14,400*

*In \*5 Years Mortgage total Payment= \$72,000*

*\*Note 5 years later the Original Loan Current Value is now \$162,000*

Meaning out of 5 years you paid \$72,000, but only \$18,000 went to paying down the loan the rest went towards interest. So \$54,000 is just thrown away. So this is the case in point why you need save your money or make plans to pay your house off early like in 7 years to 15 years.

If you are currently in a home, here are a few simple steps to cut your Mortgage Years in HALF.

Contact your Mortgage Company and ask to get on a bi-weekly or bi-monthly payment plan. They can tell you how their specific system works at your mortgage company.

Instead of paying your home loan once a month, consider bi-weekly (or twice monthly) payments and knock seven years off your mortgage term.

With bi-weekly mortgages, one half of your payments are due on the 1st and 15th of each month. This reduces your interest payments, and you'll save money over the life of the loan.

Make an additional payment to principal each month of \$25, \$50 or \$100.

Make "ONE" Full payment towards **principal** EACH quarter. So 4 times a year you are sending payments to your principal.

\*Note if you only send in "ONE" extra payment a year this will cut your Mortgage by "SEVEN" years.

*Courtesy of "The Venning Movement"*





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AFTER PARTY**



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# November 2014

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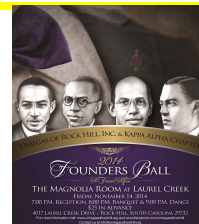
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HAPPY  
FOUNDERS' DAY

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Happy  
Thanksgiving

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Chapter Meeting

4 Time Sixth District Chapter of the Year

2011 \* 2011 \* 2012 \* 2013



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