

# FORUM

## My 50th Birthday



**Ronee Walker**  
Guest Columnist

Traditionally, birthdays are associated with celebrations, receiving gifts, well wishes, and partying like there is no tomorrow! Believe me, I have been there, and done that!

However, on my 50th Birthday, I took a different approach. I wanted to do something outside of the day-to-day-box of my life. My sister, Freda, the attorney, said, "Girl, you are going to be half of a century. You're on the top of the mountain. You gotta do something!"

I took her advice. I decided to take my 8-year old daughter, Aaliyah, to New York for the weekend before my birthday, which actually fell on a Tuesday this year!

Everyone knows New York is not an inexpensive destination. This trip was going to be financially challenging and a huge sacrifice to my bottom-line. However, I have learned that even in this trying economic climate, if you are diligent and prayerful, you can still have the desires of your heart,

even if it is a sacrifice. We had a grand New York City adventure! There was an added treat. While at a movie theater, we saw the beautiful and talented Jennifer Hudson. She was there promoting her new movie, *The Secret Life of Bees*. (By the way, let us keep her lifted up in prayer. I cannot even imagine what she must be feeling after such a devastating triple-tragedy in her life.)

On my actual birthday, Oct. 14, I started my day with prayer and getting into the presence of God, as I do each morning. However, my prayer that morning was a little different. It was more reflective and thought-provoking.

I had so many more reasons to be thankful. I first thanked God for allowing me to see the morning, 50 years from the day of my birth. I realized that so many friends, family and loved ones did not make it that far. I thanked Him for keeping us safe during our New York adventure. There are countless stories of vacationers not returning home, falling prey to the wrong element while on vacation. I thanked God for my parents, James Zell Walker and Jeannette Walker Mason, for bringing me into this world with His blessings.

I am especially obliged to my father who was my nurturer and caregiver from my childhood into adulthood. He

taught me many valuable life lessons, which shaped me into the woman I am today. Many of those same lessons I have already passed on to my daughter.

I am equally obliged to my mother for taking care of me when I was inside her womb. I am not sure if that pregnancy was one of gladness, worry or remorse, but I thanked God it resulted in my life! When my mom was young, she was a great dancer. She also had secret aspiration of becoming an actress. I thanked God for allowing me to live out her fantasy, as former professional dancer and actress. I thanked Him for still having the ability to praise Him through dance, for being youthful in my appearance and healthy in my mind and body.

I thanked God for all of those who played a role in helping me develop character in my life from my aunts, uncles, pastors, teachers, grands, sibling, mentors, ex-lovers, family and friends. Each person touched my life for a reason, a season or a lifetime, and for that I am eternally grateful.

Although I have already been forgiven, I also apologized to God for knowingly or unknowingly hurting people in my life. I apologized again for all the wrong I have done in my life and, with His guidance, vowed never to repeat those same

mistakes again! I thanked Him for the blessing and gifts he has given me and for covering my life with His Grace and Mercy.

I prayed to continue to grow in ministry, that I will be faithful and committed to spreading the gospel of Jesus Christ not through what I say, but how I live my life each and everyday.

I prayed fiercely for Aaliyah, my brothers, sisters, family, friends that He will continue to bless us, keep us and that He will allow us to be in good health and grow in spirit and prosperity, especially during these economic trials. I asked Him to remove everything that is not like Him from our lives: anger, envy, jealousy, pride, doubt, selfishness, slothfulness, greed and replace it with wisdom and divine order.

Finally, I thanked Him for allowing me to live in the sunshine (anointing) of His vast and infinite glory and majesty! Then I said, "amen!"

To all that have not reached this significance milestone, I pray you will. For those that have hit other significant milestone of 55, 60, 65, especially those 70-plus, you are truly blessed. I pray we all get there-too! What an awesome God we serve!

*Min. Ronee Walker lives in Winston-Salem.*

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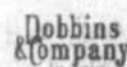
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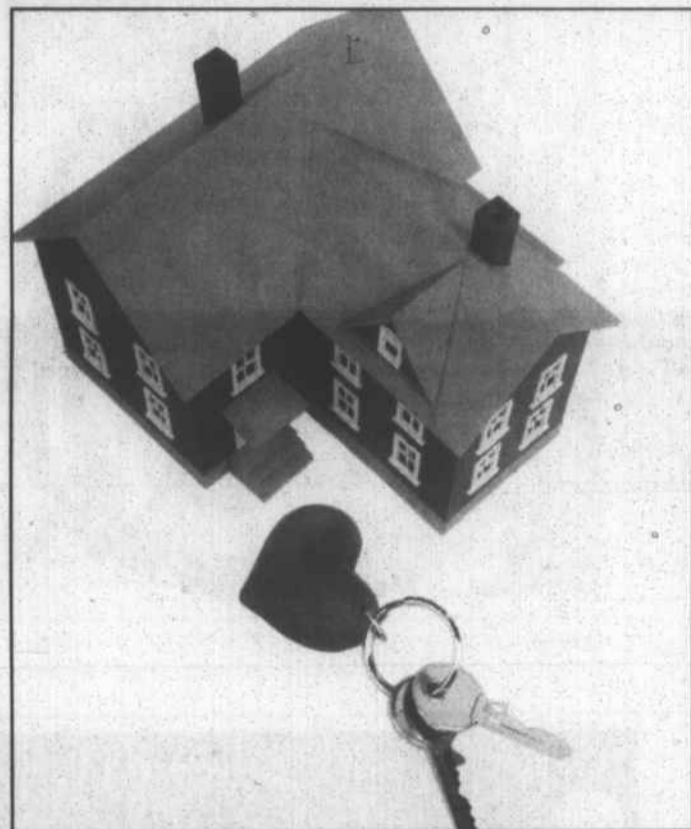
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## Still good time to buy home

**Phyllis Caldwell**  
Guest Columnist



With unstable conditions in the country's and world's financial markets, many people in our community who want to buy a home may wonder if now is a good time to do so.

The short answer is, yes. Stock market volatility and uncertain credit markets may send some people running, but they shouldn't affect the decision to purchase a home — that is, provided consumers do their homework. That means pursuing homebuyer education, diligently, before jumping into the fray and becoming an unfortunate foreclosure or bankrupt statistic.

At the Center for Home Ownership (CHO), part of Consumer Credit Counseling Service, we hear regularly about folks who've overextended their credit, or fallen victim to unscrupulous or deceptive tactics. There's the man I'll call "Mr. Z," for instance, who entered into a lease-purchase agreement with an investor and thought he was paying off a mortgage. Instead, Mr. Z. was paying the investor. Then there was the "M" family, who put down the exorbitant sum of \$5,000 in earnest money deposit at contract signing. The Ms thought it was their down-payment for

the home; then they had to scramble to scrape up a down payment.

CHO works every day to prevent these sorts of real-life miscommunication dramas. We provide homebuyer education and counseling, empowering consumers with resources to guide them through the homebuying maze. Our housing counselors make sure consumers understand the home buying process, types of mortgages, loan terms and what will happen if they become delinquent on their mortgage. We talk about what consumers can do if they become unemployed; about payment

options; and about dangers of subprime mortgages and predatory lenders. We can help them negotiate a better lending deal, or set up a home maintenance fund so that they're saving for future purchases and budgeting for emergencies.

We often get asked the question — "Why buy a home now? Why not just rent, especially in these hard times?"

The proof is in the numbers. Statistics from Ginnie Mae, a U.S. government agency, compare a renter's costs with a homeowner's. The renter starts out paying \$800 a month, with annual increases of 5 percent. The

homeowner buys a home for \$110,000 and pays a monthly mortgage of \$1,000. After six years, the homeowner's payment is lower than the renter's monthly payment. Add in tax savings, and the homeowner's payment is less than the renter's payment after just three years!

Plus, look at the other advantages to homeownership: Buying offers greater stability; it is, most times, a good investment, and it's a good way to build equity. A first home purchase often leads to a better home down the line. A home purchase offers more options in decor, choices in space arrangement and more of a sense of security than does a rental property. Buying a home, to many, epitomizes the "American Dream."

It stands to reason, then, that people who develop a commitment to homebuyer education are on the way to establishing a strong financial position. And, whether it's for a first-time or a repeat purchase, homebuyer education and counseling is right for everyone, regardless of situation or financial status. With marketplace dynamics, it's also one of those subject areas where the student constantly needs a refresher course.

So, there's no need to put off that home purchase that you've been dreaming about. Just remember the saying, "Knowledge is Power!"

*Phyllis Caldwell is the director of the Center for Homeownership in Winston-Salem.*

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