

A HOLIDAY MESSAGE FROM APPRAISAL ONE, INC.  
SERVING LENDERS IN WESTERN WASHINGTON STATE

I usually receive a warm and motivating message from someone at this time of year, a “feel good” story that is very worth passing on to friends and clients in the spirit of the season, whether it be Chanukah, Christmas or simply festive holidays. For some reason, I have not received such a story this year.

So, after much thought about Appraisal One, Inc.’s many great clients and wanting to express the gratitude and good wishes of the entire Appraisal One team, I decided that this year I would create my own “feel good” message.

Although my father worked in a GMC factory and often held down a second or a third job to support his family of 4 children as well as, being an only child, to pay for the exorbitant hospital, medical and other bills of his parents—Grandmother with a serious battle with diabetes and Grandfather who had not worked for many years—he always made sure that Christmas was THE time for his children. Although this focus resulted in many disagreements between my parents, nevertheless, Dad always made sure that at Christmas-time, we children had a decorated house and front yard and all the pop, special boxes of those chocolates that were too expensive the rest of the year, popcorn and popcorn balls, fruit, chips, baked goods and ice cream that we could possibly devour in such a short period of time.

The big day was always so exciting that it was standard for me to have a stomach ache by Christmas morning, brought on totally by my excitement and anticipation of the day. While gifts were not extravagant or plentiful, I knew that I could always count on one of the wrapped packages under the tree being a package of new underwear—after all, Christmas was also a time to take care of year-round needs as well as a special toy.

From this upbringing, I made sure that this time of the year is always very special to everyone I can possibly touch. While taking care of family has always been at the forefront, I have always received special satisfaction by also taking care of the needy. After receiving a frantic call from the hospital in my suburban Detroit community one Christmas season imploring me to bring Santa and joy to patients on Christmas Eve, visits to the hospital with Santa, one of his elves, my family and a chorus of townspeople to spread the joy was a much-looked-forward to part of the year every year. Through donations of a group, we took gifts for the boys and girls who would spend Christmas in hospital, long-stemmed red roses to the adults and special treats to each of the nursing stations; we always made sure, too, that we left plenty of special gifts for the boys and girls who might be rushed to the hospital’s emergency ward on Christmas Day.

While the chorus filled the hospital with terrific music and the spirit of the season, nurses would go out of their way to make sure that Santa, his elf and myself would pay special attention to the patients who the nurses felt need especial build-up at this time. I remember well, many a time, when the three of us would leave a room of a patient that

responded to Santa's farewell of "I'll see you next year!" with the response of "No, I will not be here, Santa." Even my big, jolly Santa, whom nurses would kiddingly pat in the stomach and then say, "Oh, I'm sorry Santa" because his "padding" was real, broke down many a time and cried in the hall before he could enter the room of another patient.

Since we have relocated to the Northwest, to this day, my family and I continue to do what we can to make this season more joyous for the less fortunate, from adopting a family or a child at Christmas through the promotion of a local radio or TV station to providing bags of groceries to charities that will ensure a special holiday meal to those who otherwise would not have such a memorable experience.

It is with this same spirit of appreciation and gratefulness for the opportunity life has presented to my family, me and the Appraisal One team that I express to all of you, our special and cherished clients, our heartfelt thanks for your continued business and best wishes for a Happy Chanukah, Merry Christmas or Happy Holidays and for a Truly Happy, Healthy and Successful New Year!

Sincerely,  
James Girardot  
President  
Appraisal One, Inc.