

Michael's Home News

News To Help You Save Time And Money

June 2005

To Honor Our Fathers

Each year we set aside the third Sunday in June to pay special tribute to our fathers, who for many of us are the first and most important men in our lives. The role of father is a unique blessing and a profound responsibility, one at the very heart of our nation's families and communities. When we are young, our father's nurturing brings us comfort and security. As we grow, our dads are our teachers and coaches – whether we are learning to read or to play a sport – and they instill in us cherished values of honor, courage, hard work, and respect for others. Later, as adults, we look to our fathers for advice and friendship. On all the paths of life, our fathers encourage us when we hesitate, support us when we falter, and cheer us when we succeed.



**Zero Down Payment Home Loans
For \$250,000-\$1,000,000 Homes
www.divcap.net/agents/norma/**

INSIDE THIS ISSUE

- Reward Cards May Not Be So Rewarding
- What's Your Favorite Dad-ism?
- Get A Handle On Clutter!
- Things You Didn't Know About Flag Day
- Signs Of Civilization
- Can We Change Our Personalities?
- Health Savings Accounts Can Be – Healthy!
- Make Your Getaway Great

**ARE YOUR COLLEAGUES
INTERESTED IN WORLD-CLASS
SERVICE? SEE FLYER INSIDE!**

On Father's Day and every day, let us honor our fathers, both living and deceased, for believing in our dreams and helping us to achieve them. Throughout the year, let us continue to reflect on the importance of fathers – whether biological, foster, adoptive, or stepfathers – as role models in our lives. And let us express our gratitude for the many gifts fathers bring to our lives by passing on their legacy of love and caring to their children.

– Adapted from the Presidential Proclamation, June 2000
Celebrate all fathers on Sunday, June 19 – and every day!

Tips For Safe Cookouts

If you're planning cookouts this summer, here are some tips for cooking up a storm – safely:

- ☺ Always wash the racks on your grill. Unwashed racks can be breeding grounds for bacteria and could contaminate the food at your next cookout. Use a brass-bristle brush to remove all the debris from the rack.
- ☺ Never place your grill close to your picnic table or other seating. Instead, place it far away from where people will be gathered.
- ☺ Don't wear loose or flowing clothes when you are grilling. A flowing sleeve could brush against the grill or coals and catch fire.
- ☺ Use heat-resistant cooking mitts and long-handled utensils to avoid burns.
- ☺ Keep a fire extinguisher or a large spray bottle filled with water nearby in case of fire emergencies. If you're using a gas grill, purchase the appropriate type of extinguisher.
- ☺ Never add charcoal starter or fluid to coals that are already warm or hot. The fluid could cause the flames to flare and spread.
- ☺ Never use alcohol, kerosene or gasoline to start a fire or grill. Using any of these fluids to start a fire can cause an explosion.

– Adapted from *Good Housekeeping*

See An Interesting Home?

No need to wonder about the price. No need to call a high-pressure sales agent who will just make you feel obligated. My computers can send you the information quickly and easily, for any house, listed or sold, anywhere in town. **Just ask me! It's all part of my free, no-obligation HomeFinder Service.**

Leave the address on my voicemail, anytime, 24 hours a day, and I'll fax, mail or e-mail all the information to you on that listing within 24 hours.

May Quiz Answer

Question: Which explorer is credited with being the first European to see the eastern shore of the Pacific Ocean?

Answer: Balboa (Full name: Vasco Núñez de Balboa)

Source: World Book Encyclopedia

Congratulations to

Wayne & Phyllis Minten

Your name was selected at random from all of the correct quiz entries and you'll receive \$25 gift certificate to **Outback Steakhouse.**

Watch for your name in a coming month!

Reward Cards May Not Be So Rewarding

We've all watched as credit card companies have linked themselves to various name brands and offered cards that rack up points and reward consumers. Now the question is, are these cards worth using, and is there a bad side to using them? Experts say consumers should be wary of using reward cards because while the marketing might make it sound like a great deal to get reward points – and it can be – consumers have to pay attention to the terms of the card that they are agreeing to. Try not to fall prey to aggressive marketing campaigns that sound good, even though you may rack up points to use toward purchasing certain brand-name products. This “system” may actually end up costing you more in the long run.

Quotes

Time and trouble will tame an advanced young woman, but an advanced old woman is uncontrollable by any earthly force.

– Dorothy Sayers

Macho does not prove mucho.

– Zsa Zsa Gabor

The best car safety device is a rear-view mirror – with a cop in it.

– Dudley Moore

Most of these types of cards operate on the spend-a-dollar-get-a-point type of setup. This is all fine and can be good and fun, but look at the *true* cost of the card. Make sure you know what the annual fee is, and check out the annual rate and grace period for the card. Interest rates can totally negate any reward you may receive through the point system.

– Adapted from *Time* magazine

What's Your Favorite Dad-ism?

- What happened to your allowance?
- Shut the door! Were you born in a barn?
- Go ask your mother.
- Okay, but don't tell your mom I let you.
- You're grounded!
- I'm not sleeping, I'm just resting my eyes.
- If you don't cut that out, I'm going to pull over.
- Turn on a light! Do you want to ruin your eyes?
- Doesn't anybody know how to turn off a light in this house?
- That's my chair you're sitting in, kiddo.
- As long as you're living in this house, you live by MY rules!
- This is going to hurt me more than it hurts you.
- Don't you roll your eyes at me.
- You didn't beat me – I let you win.
- Come give your dad a big hug!
- Who opened two milk cartons?
- Turn that thing down!
- Because I said so!
- I'll give you something to cry about!
- I'm very proud of you.
- Has anybody seen my keys?
- Stop and ask for directions? What for?
- What did your mom say?
- I'm only gonna say this one more time.
- I get no respect around here!
- Okay, who took my screwdriver?
- Do you think I'm made of money?
- Who left their bicycle in the driveway?
- Great! I can always use another tie!
- You don't know how good you've got it.
- Don't slam the door!
- Daddy loves you very much.



June Quiz Question

If you began spelling out numbers in sequence, beginning with o-n-e, t-w-o, t-h-r-e-e, what is the first number you would come to with an “a” in it?

Everyone who faxes, e-mails or calls in the correct answer by the last day of this month will be entered into a drawing for a \$25 gift certificate to Outback Steakhouse.

Get A Handle On Clutter!

Is the clutter in your home getting you down? If it is, then it's time to get things under control. To get started, think about what kind of person you are. Do you like to do a lot in one session – or do you prefer to tackle a single problem for a short period of time? Then set a schedule according to what your preferences are.

You'll also want to understand *why* you want to get organized. This might seem a little silly, but it will help you define what needs to get done and will help you set goals.

When you actually start dealing with your belongings, look at each item and ask yourself why you have it. Is it something you need or use? Or is it something you're emotionally attached to? Will it ever be of use to you again? Try to be honest with this task. Often, this is the hardest part of tackling clutter.

Then just go for it. Take action. Clear that shelf. Sort everything out – one by one. Make a list and decide what you're going to keep and what you're going to throw out or give away. Then put everything you keep back in an organized way.

Here are some more tips to get uncluttered:

- Put like items together and put them away.
- Use space efficiently.
- Use plastic storage bins with color-coded files for paper storage.
- When you label a box, make sure you do so on the top and the sides.
- Observe the one-year rule: If you haven't used it or needed it for one year, then get rid of it.

– Adapted from *Modern Sage*

Things You Didn't Know About Flag Day

During the American Revolution, the colonies and local militia each fought under their own individual flags. The first national flag, referred to as the “Grand Union Flag,” was first flown on New Year's Day in 1776 to celebrate the Continental Army's formation. It had 13 stripes of red and white that represented the 13 original colonies, and a square

FREE!

Home Seller's Marketing Kit

If you're thinking of selling, now or in the future, get your free Home Seller's Marketing Kit. This special kit has helped hundreds of sellers save tens of thousands of dollars and countless headaches (and lawsuits!). The kit contains:

- Sample purchase contracts
- Title insurance request forms
- Termite inspection forms
- Sources for signs

WELCOME NEW CLIENTS

Here are some of the new clients who became members of my “Real Estate Family” this past month. I’d like to welcome you and wish you all the best!

Jody Pascal
(referred by **Jim Dennis & Toni Vancill**)

Linda Carbaugh & Margaret Peterson

I love giving recognition to my new friends and our wonderful existing clients who are kind enough to refer their friends and relatives to me.

with crosses of St. George and St. Andrew to represent Great Britain.

The Continental Congress didn’t adopt an official design for a national flag until June 14, 1777, approximately 11 months after the Declaration of Independence was signed. Tradition says that Betsy Ross made the original 13 stars and 13 stripes banner, but there are several contradictory theories including crediting John Paul Jones (American naval hero) and Francis Hopkinson (a signer of the Declaration of Independence) with our flag’s creation.

When Kentucky and Vermont were admitted to the Union in 1794, there were 15 stars and stripes. Then in 1818, Congress voted to restore the flag to its original 13 stripes and just add a new star for each new state. In 1959, Alaska and Hawaii were the 49th and 50th states to be added.

The first Flag Day celebration didn’t take place until June 14, 1861, almost 100 years after the original design adoption. Historians credit William T. Kerr of Pennsylvania as the person who created Flag Day. He began his efforts as a schoolboy and continued through adulthood, lobbying the government and doing everything he could to bring Flag Day to the American public’s attention.

President Woodrow Wilson first proclaimed June 14 as “Flag Day” in 1916, and President Calvin Coolidge issued a similar proclamation in 1927. However, Flag Day didn’t officially become a holiday until President Harry Truman supported the idea in 1949.

Pennsylvania is the only state that observes June 14, Flag Day, as a legal holiday.

– From www.brownielocks.com, *Holiday Symbols*, by Sue Ellen Thompson

Signs Of Civilization

Someone once asked the great anthropologist Margaret Mead, “What is the first sign you look for to tell you of an ancient civilization?”

The interviewer had in mind a tool or article of clothing, but Margaret Mead surprised him by answering, “a healed femur” (thigh bone).

Explained the famous anthropologist, “When someone breaks a femur, they can’t survive to hunt, fish or escape enemies unless they have help from someone else.”

Thus, a healed thigh bone indicates that someone else helped that person, rather than abandoning them and saving themselves.

– Adapted from ideabank.com

Health Savings Accounts Can Be – Healthy!

Is a Health Savings Account (HSA) a good thing for you? That probably depends on your current health insurance coverage, especially if you happen to be self-employed. The way these accounts work, as of December 2003 (part of the Medicare prescription drug legislation), is that they allow you to accrue money that's tax free for approved medical expenses. Some health insurance companies, as well as financial institutions, can set these accounts up for you.

The way these accounts work is that you are only allowed to carry a single healthcare plan, and then according to whatever your deductible is (it has to be at least \$2,000 for a family and \$1,000 for a single person), that's the amount you're allowed to deposit. This means that if your family deductible is \$3,500, then you're allowed to put that same amount in an HSA. And that money is all tax free. This is an improvement over Flexible Spending Accounts (FSA) because any money you have left over at the end of the year is then rolled over to the next year, so you don't lose it like you do with an FSA.

– Adapted from ABCNEWS.com

Make Your Getaway Great

If you're in need of an adventure, then you'll want to think about the following suggestions.

To figure out what kind of adventure you want to go on, listen to your own desires. Once you know what your desires are, set your goal for your dream trip. Start a savings account to take the trip. Make a promise to yourself that it's going to happen – and it will.

Overcome your fears. That's part of what going on an adventure is all about! Prepare yourself so you can handle potential problems that could occur on your particular trip. Do your homework.

***DO YOU WANT TO FIND OTHER
LOCAL BUSINESSES THAT GIVE
OUTSTANDING CUSTOMER
SERVICE?***

Request a free copy of my service directory.
All of the businesses listed in it have a
proven track record for providing the
outstanding customer service you deserve.

If traveling alone is too intimidating for you, join a tour group – there are lots of them. Check out the Internet. There are even services that get everything ready for you. All you have to do is show up and start your adventure.

– Adapted from *Organic Style*

For Sale, Rent Or Of Interest

FOR RENT!

3500 Square Foot Home With View Of Downtown San Jose

This 4 bedroom, 3 bath gated home in the east foothills has a pool, central air conditioning, fireplace in living area and a formal dining room. Home has 2 large cellars for storage and a 2-car garage. Just get away from it all with peace and quiet and only minutes to shopping and downtown San Jose.

Call Ray at 408.926-2392 for more information.

How To Cope With A Bad Boss

If your boss is a screaming sociopath, what do you do? Bad bosses can manifest themselves in many different forms: They can be door slammers, screamers, or high-functioning psychos. The bottom line is that an abusive boss can destroy careers and trash workers' self-esteem. So what do you do if you have one?

Employees often overlook sure signs of a problem boss in the early stages of job hunting. Many new or prospective employees let their enthusiasm for landing a job and desire for security blind them to early signs of possible bad behavior by the boss.

One way to keep from landing in a bad employment situation is to bring a list of questions to the job interview. The questions should reflect your concerns about the workplace. For instance, one question that can be revealing is how long current employees have been with the company and with their particular supervisor.

You should also ask yourself if your own behavior contributes to any of the problems. If the answer is yes, then determine if you can change how you perform your duties to minimize problems.

If you've got a bad boss, it's probably a good idea to cultivate healthy relationships with others in the organization. By increasing your power in other relationships, you'll decrease the likelihood that your boss will mess with you.

– Adapted from *The Wall Street Journal*

Silicon Valley Habitat for Humanity

Is looking for volunteers to act as advocate/sponsor/friend for families who have been selected by Habitat to receive a home. Successful applicants are friendly, compassionate, computer-literate, mobile and embrace the ideals of Habitat for Humanity. Successful applicants will be trained and be provided with reference materials. The responsibilities of this position include:

- 1) Helping and advocating for your assigned family,
- 2) Guiding your family through home ownership and good neighboring,
- 3) Interfacing between your family and the Habitat office.

Call Marge for more information @ 408.929.6254.

Special Report For Sellers

Nine Deadly Mistakes

Home Sellers Make!

Call 408-979-5935! Or E-mail
mphillips@InteroRealEstate.com

Are Vaccinations Good Or Bad?

Ninety-seven percent of Americans see childhood vaccinations as somewhat important or very important, according to a recent Harris Interactive Poll for *The Wall Street Journal On-line's Health Industry Edition*.

However, the study found that while nearly all Americans feel that childhood vaccinations are important, a large number also have concerns about side effects, those concerns higher for parents than for the general population. Of the adults surveyed, 38% were somewhat or very concerned about vaccinations, but 46% of parents were somewhat or very concerned about side effects (short-term). Forty-three percent of adults and 53% of parents were concerned that the child might get the disease the vaccination was meant to protect against.

These fears – the qualms adults feel about vaccinations – could prove to be a problem when it comes to public health concern in the future.

– Adapted from the Harris Interactive website

The Gift That Gives Back

I want to thank those of you who have participated in the Client Referral program! If I have already helped you in the sale or purchase of real estate, you know how well I serve my clients. If you refer your friends and relatives to me, I assure you I will take the same high-quality care of them.

As a way of saying “thanks,” **I will donate \$100 to your favorite charity** when the transaction closes. In this way, we complete an important cycle of giving. First, I help you meet your personal real estate goals. Then you help your loved ones with their buying and selling needs. You also assist me in building my business with preferred clients, like yourself. Finally, with a charitable donation, we all give back to the community in which we live. Everyone benefits!

For more information about my Client Referral Donation Program, just give me a call at 408-979-5935. It’s a great program where, as my way of saying “thanks,” we can all feel good about our contribution to each other’s lives.

Free Newsletter Offer

If you want any friends, coworkers, relatives, or business acquaintances to receive a **FREE** subscription to this newsletter, please fill out the information on the previous page and I’ll send them the latest issue. I’ll also send them a note with their first issue telling them that you suggested they receive this newsletter, and to contact me if they would like to stop at any time. **If you enjoy this newsletter, share it with people you know,** with no hassle for you!

This newsletter is intended for entertainment purposes only. Credit is given to the authors of various articles that are reprinted when the original author is known. Any omission of credit to an author is purely unintentional and should not be construed as plagiarism or literary theft.

Copyright 2005 Michael Phillips . This information is solely advisory, and should not be substituted for medical, legal, financial or tax advice. Any and all decisions and actions must be done through the advice and counsel of a qualified physician, attorney, financial advisor and/or CPA. We cannot be held responsible for actions you may take without proper medical, financial, legal or tax advice.

Michael’s Home News

Michael Phillips
1567 Meridian Avenue
San Jose, Ca. 95125
www.siliconvalleyMLSlistings.com

PRSR STD
US POSTAGE
PAID
CAMPBELL CA
PERMIT NO 656

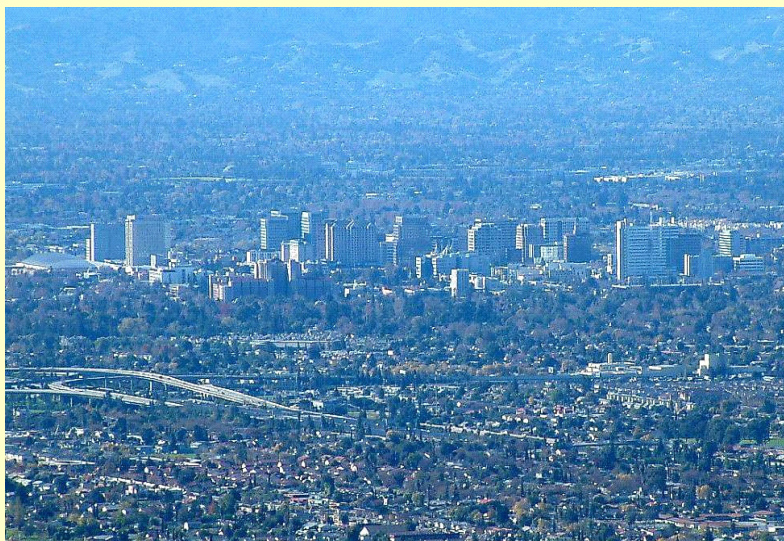


***** PLEASE POST THIS ON YOUR BULLETIN BOARD AT WORK *****

SAN JOSE

Build Your Dream Home!

Free Recorded Message,
800-643-0421, ext. 130



Here is an excellent opportunity to own 3.69-acre lot with a panoramic view in a private gated community of custom homes. 3005 Springknoll Court is located at the end of a secluded Cul-de-Sac only minutes from 680 /101 and downtown San Jose. Don't miss this rare opportunity to build your dream home or develop for resale.

For more information, call 800-643-0421, ext. 130 for a free-recorded message with all the details.

LOS GATOS

Wonderful Home With Mountain Views Prestigious Belwood of Los Gatos Subdivision.

Lovely Home, Quiet Street
Free Recorded Message,
800-643-0421, ext. 144

Don't Be Left Out of This Rare
Chance to Purchase in This
Highly Desirable Neighborhood!

This Beautiful 5-Bedroom, 3 Bath Home is Located at 108 Belwood Lane, a Quiet and Secluded Street in Los Gatos. A Large and Spacious Home With 2448 of Living Space is Perfect for a Large Family. Hardwood Floors Throughout, Downstairs Bedroom with Full Bath, Spacious Kitchen with Eat-In Breakfast Room, Separate Dining Room, Large Family Room with Dramatic Brick Fireplace. Upstairs Includes a Large Master Bedroom Suite and Three Spacious Bedrooms and a Full Bath. Neighborhood Cabana Club with Olympic Pool, Activity Center with Sports and Picnic Area.

All This Plus the Highly Regarded Schools of Noddin Elementary, Union Middle and Leigh High School.

For more information, call 800-643-0421, ext. 144 for a free recorded message with all the details and showing times.

FREE HOME FINDER SERVICE

Call 1-800-643-0421, extension 102, anytime, 24 hours, to listen to a free recorded message with more details about Springknoll Court or Belwood Lane including open house and private showing information, and more information about how you can own Springknoll Court or Belwood Lane or other homes in the San Jose area for zero down payment, very low payments, or a below-market interest rates.

1-800-643-0421, Ext. 102

Intero Real Estate Services

See More Listings On Our Website At:

408-979-5935

www.siliconvalleyMLSlistings.com!

***** PLEASE POST THIS ON YOUR BULLETIN BOARD AT WORK *****

Michael's Home News

Free Information Fax Form

Name: _____ Phone: _____

Address: _____ E-mail: _____

City: _____ ST: _____ Zip: _____ Fax: _____

- Special Report For Homeowners: **Seven Common Mistakes to Avoid**
- Special Report For Buyers: **How To Buy A House With (Little Or) No Money Down**
- Special Report For Sellers: **Nine Deadly Mistakes Home Sellers Make**
- Please send me information about your free, no-obligation "**HomeFinder**" service in which your computer automatically sends me listing information on homes for sale in any area that I select.
- Please send me the special computer report showing the features and sale prices of the (check one):
- five ten fifteen most recent home sales on _____ street/avenue
or in the _____ area.

I can provide you with fast, no-obligation information on homes for sale and homes that have sold by any company:

- Please let me know what the home at _____ is listed for.
- Please let me know what the home at _____ sold for.
- Please call me to arrange a free, no-obligation market valuation on my house.
- Please send me more information about or forms for your referral acknowledgement program.
- Please recommend me to a great _____ in my area.
- Please provide a FREE subscription of your monthly newsletter to the following person. I understand you will include a note explaining I suggested they receive this FREE subscription, and that they can simply call you if they wish to cancel. (If you have additional names please include them on a separate sheet of paper.)

Please send a subscription of Michael's Home News to:

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Fax this form to (408) 516-5290 or mail it to: Michael Phillips,
1567 Meridian Avenue, San Jose, Ca. 95125 or just call me at 408-979-5935!

www.siliconvalleyMLSlistings.com e-mail: MPhillips@InteroRealEstate.com