

Michaels's Home News

News To Help You Save Time And Money

March 2005

Are You Carrots, Eggs Or Coffee?

The teacher started class without saying a word. On the table in front of the class were three hot plates, each with its own pot of boiling water. The teacher placed a handful of carrots in the first pot. In the second, he placed two eggs. And in the third, he placed some ground coffee beans. Then, the teacher started the normal lesson for the day without a reference to the three pots of boiling water.

After about 10 minutes the teacher stopped the lesson. He scooped out the carrots and placed them in a bowl. He pulled out the eggs and placed them in another bowl. Finally, he ladled the coffee into a third bowl. The teacher asked the students what they saw. They responded, "Carrots, eggs, and coffee."

The teacher asked one student to touch the carrots. The student noted that they were soft and mushy. The teacher picked another student to take an egg and break it. After peeling off the shell, the student observed the egg was hard-boiled. The teacher asked a third student to sip the coffee. The student noted that it had a rich



aroma and tasted good. Several students asked, "What's the point?"

The teacher explained each of these objects had faced the same adversity – boiling water – but each reacted differently. The carrots went in strong, hard and unrelenting. After being subjected to boiling water, the carrots softened and became weak. The eggs had been fragile, the thin outer shell protecting their liquid interior. But after sitting in boiling water, the eggs' insides became hardened.

The ground coffee beans, however, were unique. After they were in the boiling water, *they had changed the water*, the thing that was causing the pain. And the water became stronger and richer.

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SERVICE? SEE FLYER INSIDE!

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

"Which are you?" the teacher asked. "When adversity knocks on your door, how do you respond? Are you the carrot that seems hard, but with adversity loses strength? Are you the egg, something fluid that becomes hardened after a difficult time? Or are you the coffee beans, and when things are at their worst, you get better and change the situation around you for the better? "How do you handle adversity? Are you carrots, eggs, or coffee?"

It's better to change your surroundings than to let your surroundings change you.

Your signature

Have A Great Escape – At Home

If you're feeling like you just need to get away from it all, but you can't, try the following suggestions to create a "great escape" at home:

- Create your own personal space in your home. Something that feels simple, clean and uncluttered will feel most relaxing. To complete the mood, play your favorite CD or fill the space with wonderful smells using aromatherapy products.
- Hire a massage therapist to come to your home to pamper you. Make sure you have a relaxed, unhurried session to get the ultimate benefits.
- Call a few friends and ask them over for dinner – and ask them each to bring a dish. Ask everyone to help and then bask in the happiness of the communal experience.
- Let people who might worry about you know that you are shutting off your cell phone and won't be answering e-mail for an entire day. Take a break from the world. Then sit back and enjoy the silence.

– Adapted from *Balanced Living*

You admit that money may be the root of all evil but there is one great, soothing recommendation – it keeps your children in touch with you.

– Art Linkletter

Quotes

Why not go out on a limb? Isn't that where the fruit is? – Frank Scully

Most of us know how to say nothing; few of us know when. – Anonymous

Everything is funny as long as it's happening to someone else. – Will Rogers

A Different Bird

The ostrich is an imposing sight, from its head to its toes and *including* its toes, as it's the only two-toed bird in the world (other birds have three or four). Here are some other ostrich observations:

- It can't fly, but the ostrich is the fastest running bird, up to 45 mph – faster than a horse. Even ostrich chicks can run at speeds approaching 35 mph within a month of being hatched!
- It's the largest and heaviest bird, up to nine feet tall, 345 pounds, and lays the largest birds' egg – three pounds.
- Ostriches may live up to 40 years both in and out of the wild.
- The ostrich defends itself “feet first” – with kicks from its incredibly strong legs. That kick can kill a lion or put a hole in a car door!
- Ostriches are very fond of water and frequently take baths when given the opportunity.
- Ostrich feathers have unique anti-static properties that make them the item of choice for cleaning computers and other electrical equipment, where the buildup of a static charge could result in costly damage.



– Adapted from enchantedlearning.com

February Quiz Answer

Question: What is the only bird with two toes?

Answer: The ostrich

Source: www.guinnessworldrecords.com

Congratulations to Catherine Oneil

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

**Watch for your name
in a coming month!**

Homework Issues

How do you handle it when your child has a homework assignment – and you find out at the 11th hour that he or she has procrastinated?

You need to remember that it's not your project. You can help your child, but it's probably better if you merely assist in helping think the project through. Your child needs to learn how to solve problems – and work under pressure.

But what if the situation is really dire and without your help the project will not get done? Should you jump in and help or let your child suffer the consequences?

Your best option is to help if this is only the first or second time your child has ended up in this situation. But if your child is in the habit of putting things off till the last minute, you shouldn't train him or her to expect you to save the day every time.

– Adapted from *Parenting* magazine

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.

Is Your Brain Playing Tricks?

Could your own brain be playing a trick on you that causes you to walk around a few pounds heavier than you would be otherwise? That's exactly what Brian Wansink of the University of Illinois at Urbana-Champaign thinks is happening. Wansink, a professor of both nutritional science and marketing, got results in his study by rigging bowls of soup so that they replenished themselves, getting participants to eat two-week old popcorn, and putting bowls of jelly beans and M&Ms under people's noses.

Here's what he found:

- If you have a lot of variety on your dinner plate, you will likely consume more food.
- If food is easy to get, you'll likely eat more.
- If you think there is more to eat, you'll probably eat more – even if it's as unappetizing as stale popcorn.

The study seems to point to sets of “hidden persuaders” that are really powerful for human beings. So, for instance, if you go out with your friends and the group orders a lot of pizza, you will probably eat more merely because more is available.

One thing the study turned up was the fact that something as simple as the color of a food can be a powerful persuader. Wansink found that people ate a lot more M&Ms and jelly beans if they were offered them in many colors rather than just one. When the researchers placed the candy in bowls in which the same colors were kept together, as opposed to mixing colors together in one bowl, participants ate 69% less. When the colors were mixed together, people seemed to perceive more variety and that compelled them eat a lot more. When researchers offered people 10 different colors of M&Ms rather than seven, the people who were offered 10 colors ate 43% more.

“Anytime we see more variety, we anticipate we are going to enjoy it more. Since we anticipate we are going to enjoy it more, we end up taking more,” Wansink says.

The researcher also designed bowls that refilled automatically and so slowly that the study

participants didn't notice. When they were later asked to estimate how much soup they had eaten, the estimates between those who had refillable bowls and those who didn't were not much different. That probably tells us that we're not very adept at estimating how much we've eaten, another contributor to overeating.

Finally, Wansink gave out different sized amounts of terrible-tasting 14-day old popcorn, some in medium buckets, and some in large buckets. The ones who got large buckets ended up eating 31% more.

Ready for your own experiment? Try eating off of a smaller plate and not loading a lot of different items onto the plate simply because they're available. You just may see those extra pounds start melting away.

– Adapted from *abcnews.com*

March Quiz Question

What is the largest crustal break in North America?

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 or Media Play.

How To Manage Your Money Wisely

To manage your money well if you are in a relationship, you and your partner need to sit down and really communicate about how much money you actually bring in and how much money actually has to go out the door every month for you to survive. Be careful of falling into the trap of having “his money” and “her money.” While that might seem like a modern and chic thing to do, you won't really get to know what the truth about your financial reality is unless you figure out what you bring in together and what you pay out together.

At the same time, it *is* a good thing for each partner to maintain money that can be spent without discussion or mutual agreement, separate from the family account.

If you and your partner have trouble saving, check with the company you work for to see if they have a payroll deduction plan for savings. This can be a very effective way to save. If you never really “see” it, you're less likely to spend it.

It's also helpful if you make saving money a fixed part of your life plan, rather than something you do when you have money left over. The problem with the latter method is that there is always going to be something you need, and you can spend your bank account right down to your last dime every month unless you implement a system of saving for yourself.

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.

When you're ready to save, check out your different options with your bank. Choose an account that will pay you the most interest possible, but see what the minimum is that you have to maintain to earn the interest – and be realistic. If you can't maintain a \$2,500 savings balance in order to earn interest that requires that, choose the one that pays less interest but requires a lower minimum balance.

– Adapted from the *Big Book of Hints from Heloise*

March Is...

In addition to St. Patrick's Day on March 17, Michael's Birthday on March 15, March also brings us...

Poison Prevention Awareness Month: To raise awareness about accidental poisoning and how to prevent it. For information visit www.ppsinc.org.

National Colorectal Cancer Awareness Month: To generate widespread awareness about colorectal cancer and to encourage people to learn more about preventing the disease through a healthy lifestyle and regular screening. For information visit www.preventcancer.org/colorectal.

National Women's History Month: A time for re-examining and celebrating the wide range of women's contributions and achievements that are too often overlooked. For information visit www.nwhp.org.

National Animal Poison Prevention Week, March 20-26: The ASPCA sponsors this week to educate Americans about common household products, plants and foods that can be dangerous or even deadly to pets. For information visit www.aspca.com.

And **Easter** is early this year – **Sunday, March 27.**

Eating Dinner Together Is Healthy

Harvard researchers have found that children who sit down and eat dinner with their families are more likely to eat vegetables and fruits than their peers. Eating dinner at home means kids are less likely to consume junk foods that are high in fat, salt and sugar. And a family dinner might improve diets because that kind of dinner tends to be healthier than grabbing something on the run. The study included more than 16,000 children between the ages of nine and 14.

– Adapted from *Modern Sage*



Mortgage Rates - Week Ending 2/24:

30-yr. fixed: 5.69%; Fees/points: 0.7%

15-yr. fixed: 5.22%; Fees/points: 0.7%

1-yr. adjustable: 4.16%; Fees/points: 0.8%

Fast Facts

Calif. median home price - Jan. 05: **\$485,700**

Calif. affordability index - Dec. 04: **19 percent**

Calif. highest median home price by C.A.R. region -

Jan. 05: **St. Barbara So. Coast \$1,206,250**

Calif. lowest median home price by C.A.R. region

Jan. 05: **High Desert \$252,440**

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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!

Laurie Anderson
(referred by Norma Thomas)

George & Lucero Marcoux

I love giving recognition to my new friends and my wonderful existing clients and associates who are kind enough to refer family, friends, neighbors and coworkers to me.

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 dinning 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.

FOR RENT! Spacious Townhouse

\$ 1775 – This 3 Bedroom, 2.5 Bath with attached 2 car garage. Unit has a Refrigerator, Microwave, Dishwasher and indoor Washer/Dryer. Located near new RiverMark development in Santa Clara.

Call Eva at 408-979-5937 for more information.

RESERVED

This spot is reserved for your ad. I would be more than happy to include your private ad to my newsletter. Just call Michael at 408-979-5935.

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.

FOR SALE!

Toshiba 2032-SP Pocket PC & Cell Phone

\$ 75 – Setup for Sprint PCS. Applications include Microsoft® Pocket Excel, Internet Explorer, Outlook, Word, Windows® Media™ Player, Speakerphone. All original software, doc's and accessories included. Call John at 408-272-3561 for more information.

The Power Of Rumors

The president of a fast-growing company called his public relations vice president to his office one day and said, "Somebody is trying to buy our company and if they succeed, you and I will be out on our ears. I want you to do something that will get the price of our stock up so it'll be too expensive for them to acquire us. I don't care what you have to do to bring this about; whatever it is, just do it!"

Within two days the stock rose 14 points, and the president was delighted.

"What in the world did you do?" he asked the vice-president of public relations.

"Simple," she said. "I started a rumor, and Wall Street liked it."

"What was the rumor?"

"I told them you were leaving the company," she said.

– From *IdeaBank*

Think Twice Before You Say...

"It could be worse."

"What else can happen?"

"Could you please tell me exactly what it is about me that bothers you?"

"Could you tell me a little about yourself?"

"I'd be happy to help you."

"Is there anything else I can do for you?"

"I have nothing to lose."

"Could we please just talk about this first?"

"Go ahead, see if I care!"

"I don't care what happens, I'm doing it anyway."

"Don't worry, I can do it myself."

"Sure, I can have that ready for you by Monday morning."

– From *First Draft*

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!

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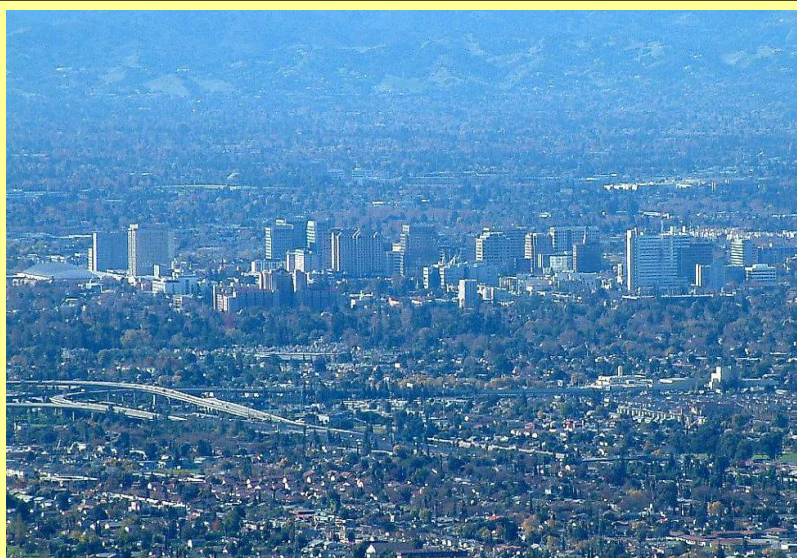
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This beautiful 4-bedroom, 2.5 bath home is located at 392 Curie Avenue, a quiet tree-lined street in San Jose. This large and spacious home is perfect for a large family. New granite kitchen counters, pergo style floors, separate formal dining room, step-down living room and separate family room and master bedroom suite with retreat. All this plus a new redwood deck. For more information, call 800-643-0421, ext. 141 for a free recorded message with all the details and showing times.

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

1-800-643-0421, Ext. 102

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Michael's Home News

Free Information Fax Form

Name: _____ Phone: _____

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Please Mail Fax E-mail Me The Following Free Info:

- 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:

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- 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.)

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