

Michael Phillips

Intero Real Estate Services

1567 Meridian Avenue
San Jose, Ca. 95125

Phone: (408) 979-5935

Fax: (408) 516-5290

December 1, 2004

Season's Greetings!

Enclosed is the December issue of my monthly newsletter.

If you're like most people, the holiday season is a mad frenzy of chaos and stress. Be sure to read the article on page five for some tips on how to help get your life back on track and get through the holiday season with more of your sanity intact.

Once the holidays are over, take some time out to try something new, like figure skating. The article on page six will give you some interesting facts on the sport and maybe a new hobby you'll enjoy for years to come. You can try out figure skating at San Jose's new permanent skating rink located on Market Street between The Fairmont Hotel and The San Jose Museum of Art.

Please enjoy the newsletter. As always, if you have any friends or neighbors who are looking for a better way to buy or sell a home, please don't keep me a secret!

Best wishes to you and your family as you enjoy a happy and memorable holiday season with your loved ones.

Sincerely,

Michael Phillips

PS. Please send me an e-mail so that I am sure of having your current mailing address and e-mail address. Call me if I can answer any questions. Let's keep connected!

Michael's Home News

News To Help You Save Time And Money

December 2004

Treat Every Day Like A Gift

The author of this story, Jeff Davis, has given us something to think about all year round, but especially during the holiday season.

The older I get, the more I enjoy Saturday mornings. Perhaps it's the quiet solitude that comes with being the first to rise, or maybe it's the unbounded joy of not having to be at work. Either way, the first few hours of a Saturday morning are the most enjoyable for me.

A few weeks ago, I was shuffling toward the kitchen with a steaming cup of coffee in one hand and the morning paper in the other. What began as a typical Saturday morning turned into one of those lessons that life seems to hand you from time to time. Let me tell you about it.



I turned the volume up on my radio in order to listen to a Saturday morning talk show. I heard an older-sounding man with a golden voice. You know the kind – like he should be in the broadcasting business himself. He was talking about “a thousand marbles” to someone named Tom. I was intrigued and sat down to listen to what he had to say. “Well, Tom, it sure sounds like you’re busy with your job. I’m sure they pay you well, but it’s a shame you have to be away from home and your family so much. Hard to believe a young fellow should have to work 60 or 70 hours a week to make ends meet. Too bad you missed your daughter’s dance recital.”

He continued, “Let me tell you something, Tom, that has helped me keep a good perspective on my own priorities.” And that’s when he began to explain his theory of a “thousand marbles.”

“You see, I sat down one day and did a little arithmetic. The average person lives about 75 years. I know, some live more and some

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

INSIDE THIS ISSUE

- How To Deal With Tantrums
- Do You Have A Website?
- Holiday Lights Safety
- How To Get The Kids To Visit
- Tips To Streamline Your Life
- Fun Facts About Figure Skating

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

live less, but on average, folks live about 75 years.

“So, I multiplied 75 times 52 and I came up with 3900, which is the number of Saturdays the average person has in their entire lifetime. Now stick with me Tom, I’m getting to the important part.

“It took me until I was 55 years old to think about all this in any detail,” he went on, “and by that time I had lived through over 2800 Saturdays. I got to thinking that if I lived to be 75, I had only about a thousand of them left to enjoy.

“So I went to a toy store and bought every single marble they had. I ended up having to visit three toy stores to round up a thousand marbles. I took them home and put them inside of a large, clear plastic container right here in my workshop next to the radio. Every Saturday since then, I’ve taken one marble out and thrown it away.

“I found that by watching the marbles diminish, I focused more on the really important things in life. There is nothing like watching your time here on this earth run out to help get your priorities straight.

“Now, let me tell you one last thing before I sign off with you and take my lovely wife out for breakfast. This morning, I took the very last marble out of the container. I figure if I make it until next Saturday then I’ve been blessed with a little extra time to be with my loved ones.

“It was nice to talk with you, Tom. I hope you get to spend more time with your loved ones, and I hope to meet you again someday. Have a good morning!”

You could have heard a pin drop when he finished. Even the show’s moderator didn’t have anything to say for a few moments. I guess he gave us all a lot to think about. I had planned to do some work that morning, then go to the gym. Instead, I went upstairs and woke my wife up with a kiss.

“C’mon honey, I’m taking you and the kids to breakfast.”

“What brought this on?” she asked with a smile.

“Oh, nothing special,” I said. “It’s just been a long time since we spent a Saturday together with the kids. Hey, can we stop at a toy store while we’re out? I need to buy some marbles.”

Every day is a gift – make it count!

November Quiz Answer

Question: What is the second largest planet in our solar system?

Answer: Saturn

Source: <http://space.about.com>

Next month 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.

Watch for your name in a coming month!

December Quiz Question

What do tomatoes, petunias, eggplants and tobacco have in common?

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 Deal With Tantrums

Has your child ever had a public meltdown? If it's happened, you can join the legions of parents who have been embarrassed by their children's behavior. When a child throws a tantrum, one of the most important things for parents to do is try to stay in control of their own emotions. If you become angry and loud, it's likely that the tantrum will escalate.

Try to plan your outing with your child at times that you know she won't be tired or hungry. Carry snacks with you to try and ward off his grumpiness. And most of all, try not to crack from the embarrassment that the incident will cause you. It will be a triumph for you all when you succeed.

– Adapted from *Parenting*

Do You Have A Website?

If you want to make a good impression with your own personal website, you need to do a little research first. You don't want your personal website to just have some cute pictures of you – and nothing else of substance.

Check with the company that you're planning on using to host your website, and you'll also need to educate yourself about the software you'll be using.

Chances are you'll easily be able to add features like a message board, a chat room, and possibly streaming video and audio. You'll need to ask questions about cost; some of these features will be free and some will add to the cost of your monthly host fee.

One good thing to do before you commit to anything is go to some other personal websites. What features do they have that you would like to have? Keep a list of your preferences and you'll end up with a page you love – and use.

– Adapted from the Tech Tips 101 website

Holiday Lights Safety

If lighting up your yard, shrubs and the exterior of your house is part of your holiday season, here are some tips to help keep you shining – and safe:

- Before you starting hanging lights, check all light strands for broken sockets, frayed cords and loose connections. Replace faulty strands with new ones.

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.

Don't spend too much time repairing your lights; most are made to last only a season or two.

- Read the directions on the box of lights for guidelines on the number of sets that can be safely hooked together. The limit is usually three.
- Avoid overloading a single wall outlet or extension cord. Most outlets can accommodate up to only 1,500 watts. Add up the wattage of the bulbs on the string and don't exceed the limit.
- Choose bulbs with transparent rather than painted coloring. The lights look brighter and will not peel or chip.
- Use good-quality outdoor extension cords that can handle moisture. Plan your strategy, considering where the electrical outlets are so you can easily plug cords in.
- Use a sturdy extension ladder. To minimize the trips up and down, and for safety's sake, make light hanging a two-person job.
- Hang lights with the power off. Turn on the power after attaching each string to make sure there are no problems.
- Instead of staples or nails, try using plastic gutter clips or cup hooks to hang the lights.
- When wrapping tree trunks, don't use a staple gun or nails. The sap can ooze out and sink into the wires, causing a short circuit.
- Label the light strings for next year, indicating which window or portion of the house or yard they're used for. For more complicated light schemes, take a picture and draw a map.

– Adapted from the *San Diego Union-Tribune*

Quotes

Men always want to be a woman's first love – women like to be a man's last romance.

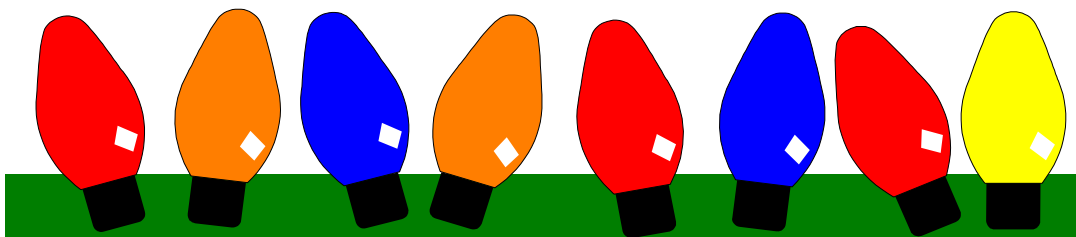
– Oscar Wilde

Do not follow where the path may lead. Go instead where there is no path and leave a trail.

– Ralph Waldo Emerson

Twenty years from now you will be more disappointed by the things you didn't do than by the ones you did do.

– Mark Twain

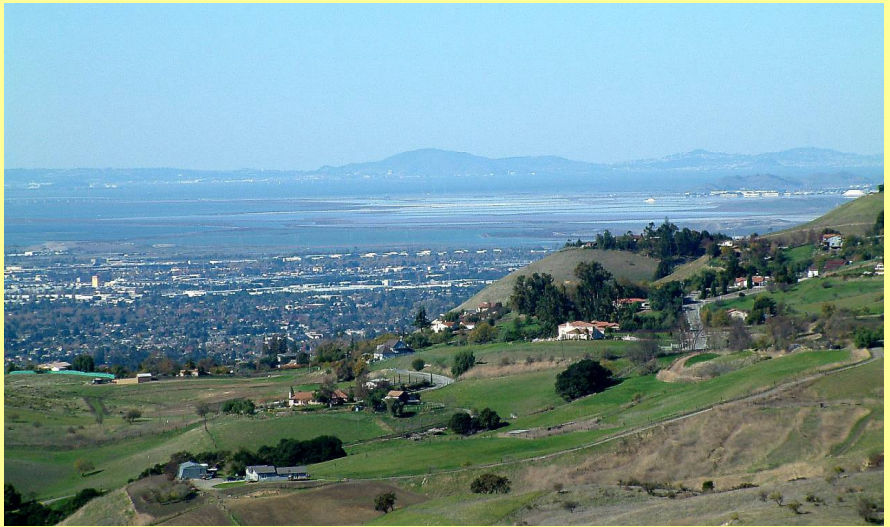


******PLEASE POST THIS ON YOUR BULLETIN BOARD AT WORK******

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. Located at 3005 Springknoll Court at the end of a secluded Cul-de-Sac only minutes from 680 /101 and downtown San Jose.

SAN JOSE

ZERO DOWN PAYMENT

Lovely Home, Quiet Street
Free Recorded Message,
800-643-0421, ext. 122



This lovely 3-bedroom, 2-bath home is located at 1221 Lynhurst Street, a quiet street in San Jose. I have 3 different home loans available for this home, all with zero down payment. For more information, call 800-643-0421, ext. 122 for a free recorded message with all the details and showing times.

FREE HOME FINDER SERVICE

For a free recorded message with details on how you can buy almost any home with little or no down payment and get information about our free computerized no obligation home finder service, call 24 hours a day:

1-800-643-0421, Ext. 102

Intero Real Estate Services

See More Listings On Our Website At
[www.siliconvalleyMLSlistings.com!](http://www.siliconvalleyMLSlistings.com)

408-979-5935

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

Michael's HomeNews

Free Information Fax Form

Name: _____ Phone: _____

Address: _____ E-mail: _____

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

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

- Special Report For Homeowners: Put title of your special report here (if you offer one)
- Special Report For Buyers: Put title of your special report here (if you offer one)
- Special Report For Sellers: Put title of your special report here (if you offer one)
- 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 on your upcoming class, "How To _____."
- Please send me more information about or forms for your referral acknowledgement program.
- Please send me a copy of your business service directory full of other world-class service providers.
- 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 (your newsletter name) 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

Top 8 Reasons To Sell Your Home During the Holidays

- (1) People who look for a home during the Holidays are more serious buyers!
- (2) Serious buyers have fewer houses to choose from during the Holidays. The supply of listings historically will increase in Spring.
- (3) Houses show better when decorated for the Holidays!
- (4) Buyers are more emotional during the Holidays, so they are more likely to pay your price!
- (5) Buyers have more time to look for a home during the Holidays during the weekday!
- (6) You can be on the market, but you have the option to restrict showings during the six or seven days during the Holidays!
- (7) You can sell now for more money and we will provide for a delayed closing or extended occupancy until early next year.
- (8) By selling now, you may have an opportunity to be a non-contingent buyer during the Spring, when many more houses are on the market for less money! This will allow you to sell high and buy low!

FED RAISES TARGET FOR FEDERAL FUNDS RATE TO 2 PERCENT

The Federal Reserve's Open Market Committee raised the target for the federal funds rate by 25 basis points to 2 percent last week. This is the fourth increase in five months, starting with a 25 basis point increase in June. The federal funds target rate is the interest rate charged by banks when they borrow funds "overnight" from each other.

"Output appears to be growing at a moderate pace despite the rise in energy prices, and labor market conditions have improved. Inflation and longer-term inflation expectations remain well contained," the Fed said in a prepared statement.

While the federal funds rate has no direct impact on other rates, such as those for mortgages, it can alter them indirectly. The Mortgage Bankers Association is predicting mortgage interest rates will reach about 5.9 percent by the end of 2004.

Reprinted with permission of the CALIFORNIA ASSOCIATION OF REALTORS®

Happy Holidays & Best Wishes For The New Year!

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.

FOR RENT!

Spacious Townhouse

\$ 1500 – This 2 Bedroom, 2.5 Bath with balcony, fireplace and gated underground parking. Unit has a Refrigerator, Microwave, Dishwasher and indoor Washer/Dryer hookups. Located near El Camino and Castro St. in beautiful downtown Mountain View. **Two Worlds** complex is a great place to call home.

Call Grace at 408-926-2392 for more information.

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.

RESERVED

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

Winter Chores For Your Garden

Winter is a time we tend to think of as a reprise from the weekly chores of our gardens. Even though we are blessed to live in the Bay Area with its wonderful climate, the winter slow-down effects us just as it does in most other areas with more severe climate changes. A good way to think of this time of year is as a rest period for our gardens to rejuvenate and prepare for next year's growing season. Below is a list of common and easy chores that will guarantee your garden landscape gets off to a great start next year.

1. Prepare your planting beds; winter is the ideal time to clean up flowerbeds by cutting back perennials and applying a layer of compost over the beds. (If you don't have homemade compost consider purchasing from your local OSH, Home Depot, or even SaveMart.
2. Give ornamental grasses their annual haircut.
3. Prune deciduous trees and shrubs, but wait until next month to give the roses their annual trim.
4. Apply dormant oil spray to those same plants to control various pests and diseases.
5. Weed-infested lawns will benefit from an application of a pre-emergent herbicide.
6. Cut back on water usage to prevent waste and excess water to your plants.
7. Dry days can also be an excellent time to dig and work in hard clay soils – just remember to take it easy and don't over-exert yourself.

Winter is also a good time to service and repair your outdoor power equipment. If you put this task off until spring you risk getting overwhelmed by other garden activities.

Good Luck and happy gardening.

How To Get The Kids To Visit

An elderly man living in Phoenix calls his son in New York and says, “I hate to ruin your day, but I have to tell you that your Mother and I are divorcing. Forty-five years of misery is enough.”

The son gets all excited and responds, “Pop, what are you talking about? You can’t divorce Mom after all these years. That’s crazy.”

“It may be crazy,” says the old man, “but I am going to tell her on Christmas Day. It will be the last one we spend together!”

Frantically, the son calls his sister in Chicago and she explodes. “Like heck they’re getting a divorce! We’re both going to fly to Phoenix tomorrow and talk some sense into Dad! I don’t care if it is the holidays!”

Then she calls her father and shouts at him over the phone. “Do you hear me? Don’t you dare do a thing until brother and I get there tomorrow.” Then she hangs up.

The old man hangs up his phone and turns to his wife. “OK,” he says with a smile, “they’re coming for Christmas. And paying their own way!”

– From IdeaBank

Tips To Streamline Your Life

Everyone is busy these days and could benefit from doing a little streamlining when it comes to time management. Here are a few ways to try and recoup some time for yourself:

When you cook, make a double batch and freeze the extra portion for a future meal.

Buy your movie tickets on-line, so you don’t have to spend time waiting in line at the theater.

Sign up for automatic bill paying on your bank’s website.

Keep a stash of birthday cards on hand at home so you don’t have to go in search of one each time you want to send one.

Book early appointments. This helps avoid possible delays when you’re waiting to see your doctor or dentist, etc., because

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.

they haven't had much of a chance to fall behind in their day yet.

Buy ready-to-eat foods in the market so you don't have to cook.

Give gift certificates on-line and have them mailed to recipients. This cuts down on the amount of time you spend selecting a gift.

– Adapted from *Real Simple*

Fun Facts About Figure Skating

Before you strap on the blades to go sliding and gliding, here are some fun facts about ice skating:

- * The first skates were made from honed animal bone and attached to the feet with leather straps. The Dutch word for “skate” is “schenkel” which means “leg bone.”
- * Skeletal remains with animal bone blades tied to the feet testify to skating’s existence as early as 10,000 BC. These remains were found in peat bogs in The Netherlands.
- * Scandinavia is called the mother of skating because of the sport’s popularity there, beginning around AD 1000. Ice skating was primarily a means of transportation at first, although documents from The Netherlands indicate that speed races were held in towns as early as the 15th century.
- * In the 1700s, wealthy men started skating clubs in Scotland. By this time, skates were made of a wooden block with an iron blade stuck in it. The blade had no sharp edges.
- * In the 1860s, a U.S. inventor and dancer, Jackson Haines, developed a skate that fastened onto the shoe, enabling skaters to make many more moves. Haines introduced the idea of skating to music, and became known as the “Father of Figure Skating.”
- * Ice skating is not only fun, it’s great exercise! For safe skating, the National Safety Council recommends learning basic skating skills, such as how to stop and fall safely; skate only on specially prepared skating areas where you are sure the ice is strong enough to withstand your weight; and never skate alone.



Perhaps the best Yuletide decoration is being wreathed in smiles.....

– Unknown

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

Why Business Trips Are Tiring

Do you often feel tired and strung out during or after a business trip? The following numbers might give you a clue as to why:

The number of hours of sleep lost on the average three-day business trip: eight. Travelers also drink 14% more caffeine and 30% more alcohol.

- Adapted from *Business Week*

How To Survive The Holidays

Many of us approach the winter holidays with dread, exhaustion, anxiety and isolation. We're victims of the Christmas blahs, the Chanukah malaise, the Kwanzaa ennui, and, for the pagans among us, the Solstice slump. But, while science has not yet found a cure for the holiday blues, there are definitive coping strategies:

Shop for the most important people first. We always want to get our loved ones something unique and special, then there we are at the quickie mart at 3am on Christmas Eve, trying to put together a "gift basket" of Twinkies, Crazy Glue and car air fresheners.

Don't load up on fats and sweets. There's nothing worse than being bloated and wired at the same time. If you eat sensibly, you'll be in a better frame of mind. But if you insist on overdoing it, get a pair of those pants with the elastic waistband – at the very least, you'll avoid the mid-meal unbuttoning, which is always a humiliating experience.

Get up from the table and get some exercise. It is a proven stress reducer. Take a hike. Make a snowman.

Before you start up a conversation, make a mental list of topics to avoid. If you're feeling at all blue, you'll probably want to rule out discussion on your career, personal life, health, religion, politics, the past, the future and, most often, the present. Topics that are almost always safe are the weather, sports and gardening. And don't lie about your career. Mom knows you're not an astronaut.

Relax. Take a deep breath. Take time out to rejoice at the little things: The smell of bread baking, the sound of fire crackling, the sight of a little piece of broccoli wedged between your stuck-up cousin's teeth.

Don't make resolutions now. There's too much pressure this time of year. Wait until you're in a better frame of mind, like in February, which is the Chinese New Year. And if you happen to be Chinese, you should wait until the Jewish New Year, which is in September.

- – From *Happy Holidays!* By Gary Greenberg

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 \$100.00 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 2004 Michael Phillips. This information is solely advisory, and should not be substituted for legal, financial or tax advice. Any and all financial decisions and actions must be done through the advice and counsel of a qualified attorney, financial advisor and/or CPA. We cannot be held responsible for actions you may take without proper financial, legal or tax advice.

Michael’s Home News

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

Place
Stamp