

Michael Phillips

Intero Real Estate Services

1567 Meridian Avenue
San Jose, Ca. 95125

Phone: (408) 979-5935

Fax: (408) 516-5290

November 1, 2004

Dear Friend,

Enclosed is the November issue of my monthly newsletter.

Well, it's that time of the year again – time to stuff and get stuffed (with turkey that is). The article on page four will provide important tips on how to safely prepare that yummy Thanksgiving meal to which we all look forward. And, since some of us might be washing down those holiday treats with a little too much alcoholic nectar, please read the article on page five and plan ahead to have a designated driver to ensure that everyone gets home safely.

When I turned over the calendar to November and saw Thanksgiving, it reminded me that we all have so many things to be thankful for. As some of you are already aware, I experienced a major heart attack right after Mother's Day. I had an emergency angiogram followed a few days later by open-heart surgery for a triple-bypass. In retrospect, I think we sometimes take life and health for granted, wanting to believe that misfortune always happens to someone else. But even when that curve ball is thrown, we must accept our fate and live each day believing in a brighter future. It has been a real challenge for me to write this as I have always been one who tries to project a positive exterior, regardless of what is going on inside.

I'm so very grateful to those of you who, despite my personal setbacks, continue to trust me with your referrals and provide words of kindness and prayer. Please remember to keep me in mind when you hear those around you talking of real estate. Referrals are the basis of my business and, of course, will continue to help me move ahead with life and reestablish myself. 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!

I close with the hope that each of you will take a moment this month to think of all the love you have in your life and remember that every challenge we face teaches us valuable life lessons. May this time of year surround you with family love and friendship as we look forward to a healthy and prosperous New Year. Please enjoy the newsletter and thank you for the past support. I look forward to a great many more years as "Your Real Estate Consultant For Life".

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

November 2004

How To Give Thanks For Your Blessings

While you're sharing good times at Thanksgiving, share some wisdom from ancient and modern thinkers on the subject of gratitude:

What if you gave someone a gift, and they neglected to thank you for it – would you be likely to give them another? Life is the same way. In order to attract more of the blessings that life has to offer, you must truly appreciate what you already have.

– Ralph Marston

I had the blues because I had no shoes until upon the street, I met a man who had no feet.

– Denis Waitley

When a person doesn't have gratitude, something is missing in his or her humanity. A person can almost be defined by his or her attitude toward gratitude.

– Elie Wiesel



Lowest Interest Rate Home Loans
For High-Income Professionals At
www.diversifiedcap.com

INSIDE THIS ISSUE

- How To Stop Sales Calls
- Where Is The World's Tallest Tree?
- One Vote Makes A Difference
- Turkey Safety
- Do You Have A Designated Driver For Holiday Gatherings?
- November 11th
- Turkey Q&A

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

Give thanks for a little and you will find a lot.
– The Hausa of Nigeria

If the only prayer you say in your life is
“thank you,” that would suffice.
– Meister Eckhart

They are not poor that have little, but they that
desire much. The richest man, whatever his
lot, is the one who's content with his lot.
– Dutch Proverb

Gratitude unlocks the fullness of life. It turns
what we have into enough, and more. It turns
denial into acceptance, chaos to order,
confusion to clarity. It can turn a meal into a
feast, a house into a home, a stranger into a
friend. Gratitude makes sense of our past,

brings peace for today, and creates a vision for tomorrow.

– Melody Beattie

Silent gratitude isn't much use to anyone.

– Gladys Berthe Stern

Let us be grateful to people who make us happy; they are the charming gardeners who make our souls blossom.

– Marcel Proust

A proud man is seldom a grateful man, for he never thinks he gets as much as he deserves.

– Henry Ward Beecher

True thanksgiving means that we need to thank God for what He has done for us, and not to tell Him what we have done for Him.

– George R. Hendrick

Life without thankfulness is devoid of love and passion. Hope without thankfulness is lacking in fine perception. Faith without thankfulness lacks strength and fortitude. Every virtue divorced from thankfulness is maimed and limps along the spiritual road.

– John Henry Jowett

In ordinary life we hardly realize that we receive a great deal more than we give, and that it is only with gratitude that life becomes rich.

– Dietrich Bonhoeffer

If you can't be thankful for what you receive, be thankful for what you escape.

– Unknown

Take full account of the excellencies which you possess, and in gratitude remember how you would hanker after them, if you had them not.

– Marcus Aurelius



WELCOME NEW CLIENTS

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

Darrell and Marie Clayton
(referred by **John & Margaret Edwards**)

We love giving recognition to our new friends and our wonderful existing clients who are kind enough to refer their friends and relatives to us.

Quotes

It's amazing how much people can get done if they don't worry about who gets the credit.

– Sandra Swinney

The key to everything is patience. You get the chicken by hatching the egg – not by smashing it.

– Arnold Glasnow

If you can't change your fate, change your attitude.

– Amy Tan

Can you see the holiness in those things you take for granted – a paved road or a washing machine? If you concentrate on finding what is good in every situation, you will discover that your life will suddenly be filled with gratitude, a feeling that nurtures the soul.

– Rabbi Harold Kushner

Wishing you many reasons to be grateful at Thanksgiving!

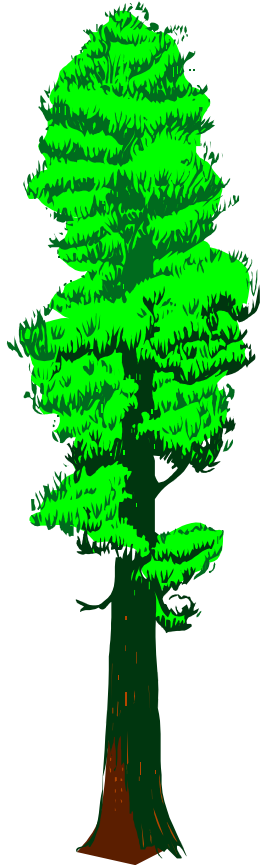
How To Stop Sales Calls

If you haven't signed up for the National Do Not Call Registry, you might want to do so. It seems to be working.

Congress passed the Do Not Call Implementation Act in February 2003, and under it a telemarketer can be fined \$11,000 each time a number on the list is called. In a poll by Harris Interactive, 92% of respondents reported receiving fewer calls after they signed up.

To subscribe to the National Do Not Call Registry, go to www.donotcall.gov, or call 888-382-1222.

– Adapted from *Black Enterprise*



Where Is The World's Tallest Tree?

The tallest tree in the world is a 367½-foot coast redwood in Montgomery Woods State Reserve in Northern California. That's five stories taller than the Statue of Liberty and twice the height of Niagara Falls!

Called the "Mendocino Tree," its age has been estimated at about 1,000 years. The diameter of its trunk near the ground is 10.3 feet.

Coast redwoods range from southern Oregon to central California, extending not more than 50 miles inland – only as far as the coastal climate has its influence. Fog plays a vital role in the survival of these trees, protecting them from the summer drought conditions typical of this area. They also need abundant winter rain and moderate year-round temperatures. In ideal conditions a coast redwood can grow two to three feet in height annually, but when the trees are stressed from lack of moisture and sunlight they may grow as little as one inch per year.

The scientific name for coast redwoods is *Sequoia sempervirens*, Latin for "ever living" – appropriate since many coast redwoods are 600 to 1200 years old and some have lived more than 2000 years!

Adapted from www.parks.ca.gov

October Quiz Answer

Question: Where is the world's tallest tree?

Answer: Montgomery Woods State Reserve (Northern California)

Source: forests.org

Starting 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 Media Play.

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

If we take the time, no matter how crazy and troubled we feel, we can find something to be thankful for. The more we seek gratitude, the more reason the angels will give us for gratitude and joy to exist in our lives.

– Terry Lynn Taylor

One Vote Makes A Difference

- In 1645, one vote gave Oliver Cromwell control of England.
- In 1776, one vote gave America the English language instead of German.
- In 1845, one vote brought Texas and California into the United States.
- In 1868, one vote saved President Andrew Johnson from impeachment.
- In 1875, one vote changed France from a monarchy to a republic.
- In 1876, one vote in the Electoral College gave Rutherford B. Hayes the Presidency of the United States.
- In 1920, one vote from an obscure state legislator gave all women the right to vote after 100 years of struggle.
- In 1923, one vote gave Adolf Hitler leadership of the Nazi Party.
- In 1960, Richard Nixon lost the presidential election and John F. Kennedy won it by a margin of less than one vote per precinct.
- In 1968, Hubert Humphrey lost, and Richard Nixon won the presidential election by a margin of fewer than three votes per precinct.

– Adapted from www.state.wv.us

Turkey Safety

You buy the turkey and take the paper off. Then you put it in the refrigerator and take it back out and cut it with a knife and make sure all the wires are out and take out the neck and heart. Then you put it in a big pan and cook it for half an hour at 80 degrees. Then you invite people over and eat. – Jeremy, age 8

Fortunately, Jeremy isn't in charge of the turkey – you are! Here are some tips for cooking your holiday bird safely:

A food thermometer is essential: Cooking a stuffed turkey is riskier than cooking one not stuffed. Harmful bacteria can survive in stuffing that has not reached the safe temperature of 165° F, possibly resulting in foodborne illnesses.

Therefore, it is essential that you always use a food thermometer to check the temperature of the stuffing. For safety and uniform doneness, cook stuffing separately in a casserole.

Prepare stuffing safely: The ingredients for the stuffing can be prepared ahead of time. Keep wet and dry ingredients separated; chill. Mix wet and dry ingredients just before putting stuffing into a casserole or filling the turkey cavity. The stuffing should be moist, not dry, since heat destroys bacteria more rapidly in a moist environment.

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

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

SAN JOSE

ZERO DOWN PAYMENT



Lovely Home, Quiet Street

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

This lovely 3-bedroom, 1-bath home is located at 1304 Gainsville, 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. 130 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

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 reward 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 Meridain Avenue, San Jose, USA 95125 or just call me at 408 979-5935!
www.siliconvalleymlslistings.com e-mail: MPhillips@InteroRealEstate.com

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.

Cook stuffing safely: The safest way to cook stuffing is in a casserole in a 325°F oven. The internal temperature of the stuffing must reach 165°F.

Stuffing your turkey: If you choose to stuff your turkey, make sure it is stuffed loosely. Cook the turkey immediately after stuffing. Use a food thermometer to check the temperature in the innermost part of the thigh and in the center of the stuffing. Even if the innermost part of the thigh has reached a safe internal temperature of 180°F, the center of the stuffing inside the turkey may

not have reached 165°F. Continue to cook the stuffed turkey until the stuffing has reached 165°F.

Standing time: For quality, you may choose to let the turkey stand for 20 minutes to let juices set. If your turkey is stuffed, the temperature of the stuffing will also continue to rise during this time. Remove all the stuffing from the turkey immediately after standing time.

Handling leftovers: Refrigerate stuffing in shallow containers. Use leftover stuffing within one to two days for best quality.

- Adapted from www.fsis.usda.gov

Do You Have A Designated Driver For Holiday Gatherings?

Every day of the year, but especially as the holidays approach, designating a driver as part of planning an event where alcohol will be consumed is the responsible thing to do. A designated driver (DD) is someone who:

- Agrees to drink non-alcoholic beverages only
- Takes care of other members in his or her group
- Ensures all group members get a safe ride home
- Plans ahead!

How does it work?

DDs can be used for house parties, socials, evenings at the bar, anywhere alcohol is consumed. You just need people having fun, a car, a sober driver, and a plan.

Licensed Establishments. Many licensed establishments support their customer's decision in having a DD by offering free non-alcoholic drinks to the DD. Some require a group of at least



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.

four people in order for the DD to receive four non-alcoholic drinks. Other establishments vary the number in the group, or the number of free drinks. As well, some use wrist bands and/or drink tokens to identify the DD.

Banquet Halls and Private Events. Banquet halls and organizers of private events not held in licensed establishments can also support their customer's decision in having a DD by offering free non-alcoholic drinks to the DD.

House Parties. As a responsible host, ensure that guests who consume alcohol at your party have a designated driver for a safe ride home.

Remember, the designated driver is *not* the person who's the most sober.

Have a plan – designate a driver!

☆☆☆ **November 11th** ☆☆☆

U.S.: Veterans Day

Canada: Remembrance Day

Veterans Day and Remembrance Day are occasions to honor veterans for their patriotism, love of country, and willingness to serve and sacrifice for the common good.

Our veterans' sacrifice for our country has earned them our lasting gratitude. Please honor all our military heroes who have fought or are still fighting for our freedom today.

Heroes: They go beyond the call of duty; they act wisely under pressure; they risk their life, their fortune or their reputation; they champion a good cause; they serve as a calling to our higher selves.

Turkey Q&A

Q: Which side of the turkey has the most feathers?

A: The outside.

Q: Why did the police arrest the turkey?

A: They suspected it of fowl play.

Q: How do you keep a turkey in suspense?

A: I'll let you know next week.

November Quiz Question

What is the second largest planet in our solar system?

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 Media Play.

Michael's Garden Tip Of The Month

Planting a New Tree

Selecting and planting a new tree is a great investment in your home. It is one of the cheapest home improvements that a homeowner can do if a few easy guidelines are followed. The most important is placement in your landscape, since the tree will be around for years. Poor placement can become a major headache in the future, especially for a large tree.

Fall is the best time to plant a tree. Whenever you plant, avoid hot, sunny days. When selecting a tree, ask your nurseryman about its maximum height and spread. Be sure to plant it far enough away from your home, power lines, and other permanent structures so that the tree won't create problems years down the road.

Dig the hole four times as wide as the root ball, but slightly less than its depth to minimize settling. Make a mound in the center to support the trunk and to encourage the roots to spread. If the tree is bare root, position it on a mound in the center of the hole. If the tree is balled and wrapped in burlap, and is treated or has a plastic coating, remove it completely. If it's natural burlap, loosen it from the root ball of the tree, and then drop it in your planting hole. The natural burlap will disintegrate. If your new tree comes in a plastic container, remove from the container before putting in your new planting hole.

Loosen any roots that encircle the root ball. Position the tree in the hole, putting it at the same level it was in the container or burlap. Check to see if the tree is level with the surrounding soil by laying a long-handled rake or shovel across the hole. Fill the hole halfway with soil. Do not add any soil amendments (prevents the tree from expanding its roots outside the plant) -- and water gently. Fill the hole completely and form a saucer around the tree to retain water. Fill the saucer with water, let it drain, and then fill again. Mulch with a 2-3 inch deep layer of wood chips to conserve moisture and prevent competition from weeds and grass. The mulch should go out as far as the tree's branches. Keep well watered for the first two weeks and give it additional water during dry spells for the next two to three years.

By following these simple steps you can enjoy the beauty your new tree for years to come.

How To Best Work At A Computer All Day

Are your joints cramped and stiff from working at your computer all day? If they are, you might want to stretch out a little.

Here are some tips from Karen Jacobs, professor of occupational therapy at Boston University:

- ☒ To stretch your forearms, put your hands together in a prayer position. Then keeping your palms together, slowly push your hands down until you feel a stretch in your forearms. Hold each for 10 seconds.
- ☒ To stretch your wrists, put your arms out in front of you with your elbows straight. Then bend your hands at the wrists so that your fingers are pointing toward the floor. Hold (15 seconds). Then bend your hands the other way so that your fingers are pointing toward the ceiling. Hold (15 seconds.)
- ☒ To stretch your fingers, make a fist and squeeze for five seconds. Then stretch your fingers outward so that your fingers separate and reach. Hold for five seconds. Repeat three times.

- Adapted from *Parenting*

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 2004 Michael Phillips, www.SiliconValleyMLSListings.com. 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
Here