

TIM MAILLON & ASSOCIATES

THE REAL ESTATE HOTLINE NEWS 2008

Your Real Estate Consultants...for Life!

November 2008

Blessings In Stone

Two friends were walking through the desert. As the day wore on and they became hotter and wearier, they had an argument, and one friend slapped the other one in the face.

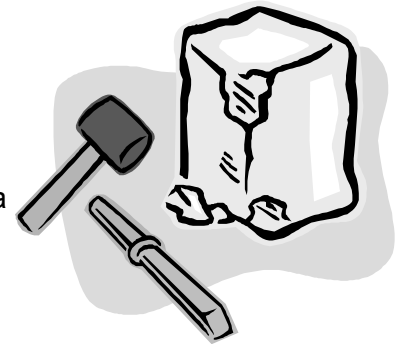
The one who got slapped was hurt, but without saying anything, wrote in the sand, *Today my best friend slapped me in the face.*

They kept on walking until they found an oasis, where they knelt beside a pond, eager for a long, cool drink. The one who had been slapped got stuck in the mire and started drowning, but the friend saved him.

After he recovered from the near drowning, he wrote on a stone, *Today my best friend saved my life.*

The friend who had slapped and saved his best friend asked him, "After I hurt you, you wrote in the sand and now, you write on a stone. Why?"

The other friend replied, "When someone hurts us we should write it in sand where the winds of forgiveness can erase it away. But when someone does something good for us, we must engrave it in stone where no wind can ever erase it."



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Let's learn to write our hurts in the sand and carve our blessings in stone!

How To Share Your Gratitude

While preparing Thanksgiving dinner, pass out slips of paper to those gathered for your feast. Invite each person to list three things they're thankful for. Then, while eating dinner, give each person the opportunity to read their list out loud. Don't be surprised when your lists bring out many emotions (happy, sad, thoughtful, tears, smiles, laughter) but most of all, your love for one another.

When It Pays To Replace

Sometimes it's hard to know when a broken device or appliance is worth the money to repair. For these items, most consumer financial experts agree it pays to skip the repair bill and replace them.

Computers and laptops. If the machine is more than five years old, it's definitely worth it to replace. Even if it's younger than that, realize that a third of repaired computers still don't function properly. And weigh the projected cost of the repair against the shrinking cost of a new, more powerful computer. (Apply the same criteria to your printer.)

Digital cameras. Most consumers will spend an average of \$180 on repairs, but \$200 will buy you a new digital camera.

MP3 players. If you spent less than \$200 on it, replace it with a new one because most repairs cost at least half of that.



Microwave ovens. Repairs generally run \$120, but you can buy a new microwave for as little as \$70.

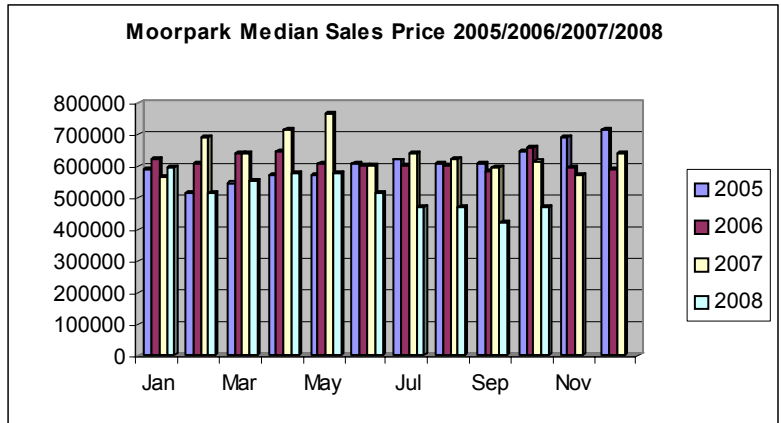
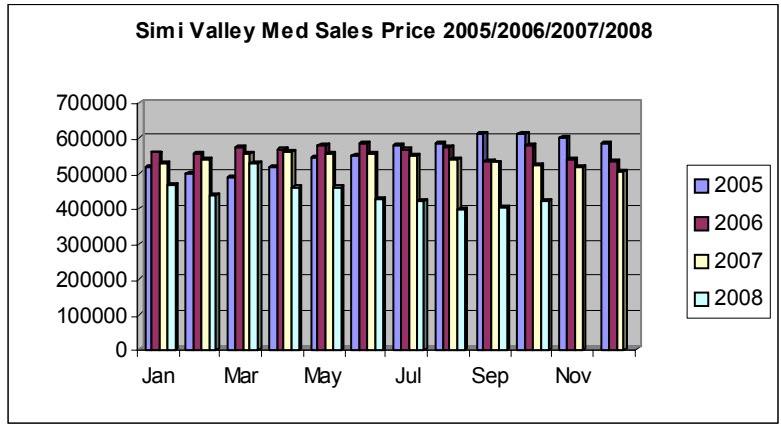
Cell phones. Many carriers will give you a free phone if you sign up for a one- or two-year contract. Don't forget to read the fine print!

When electronic items do need to be disposed of, do it properly. Check on recycling options that won't release toxic chemicals from these devices into the environment.

Management 101?

One day, the boss had had enough. His people just didn't get it. He grabbed two pieces of paper and wrote "Think!" on them with a big fat magic marker, then posted his signs above the sinks in the restrooms. "They can't miss my message now," he thought to himself with satisfaction.

The next day the boss returned to one of the restrooms. Below the sign he had posted, just



November Quiz Question

What is the largest land animal native to North America?

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 Email your answer to
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 or fax your answer toll free to
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!!Win a Gift Catalog!!

above the soap dispenser, was a new sign that read "Thoap!"

How To Avoid Work-At-Home Scams

"Earn thousands of dollars a month from your home!" We've all seen these types of ads posted on telephone poles and on the Internet. It sounds great, but the Federal Trade Commission (FTC) recommends exercising caution when it comes to work-at-home opportunities. Many of these companies don't deliver on their promises, warns the FTC.

What many of these ads don't disclose is that you may have to work many hours without pay, or front the money for the materials needed to accomplish the job such as envelopes, paper, stamps, or other supplies. Many consumers have lost thousands of dollars to companies like these – not to mention their time and energy, says the FTC.

Before you accept a work-at-home job, ask questions like these to determine the legitimacy of the offer and the appropriateness of it for you:

- What does the job entail? Can you describe the process step by step?
- Who will be my contact with your organization?
- How is the compensation determined: Is it a salary? Piecework? Commission?
- Who will pay me?
- When may I expect my first paycheck?
- What is the total cost of the work-at-home program, including supplies, equipment, and membership fees? And what will I get for my money?



October Quiz Answer

Question: Who is the only U.S. President to serve two non-consecutive terms?

Answer: Grover Cleveland

Source: www.worldbook.com

Congratulations to Jennifer North of Simi Valley. Your name was selected at random from all of the correct quiz entries and you'll receive a gift catalog.

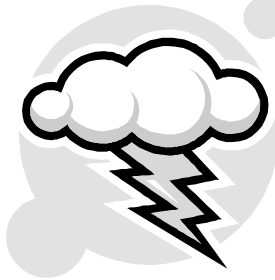
Watch for your name here in a coming month!

Physician, Heal Thyself?

Kelton Research for the Arnold P. Gold Foundation finds that nearly 80 percent of Americans say their doctors need better bedside manners. Less than half (49 percent) of those surveyed said they would describe their doctor's recent conduct as attentive, communicative (44 percent), or compassionate (32 percent).

Same Sound, Big Difference!

Are you challenged by homophones, that is, words that sound alike but are spelled differently and have different meanings? There are many of them in the English language; here's help with some of them:



The nighttime storm brought **lightning** that was **lightening** the dark sky.

You **pore** over a report when you read it carefully, but you **pour** water on your garden.

I can't **hear** you unless you're sitting **here** next to me.

You can **alter** your behavior, but don't sacrifice your life on the **altar** of career advancement.

No one **knows** the trouble I've had with my stuffy **nose**.

I prefer to teach at a school where the **principal** has **principles** like integrity and honesty.

Inflation **affects** the buying power of the dollar, and we all know what **effect** that has on our budget.

I wrote a letter on **stationery** while riding my **stationary** bike.

It's way **too** important **to** use homophones correctly, especially when you use **two** or more in the same sentence.

I'd like to **accept** your invitation, **except** I'm out of town this Friday.

Your rug might feel **coarse** when you walk across it barefoot; why not take a different **course** of action and put on socks?

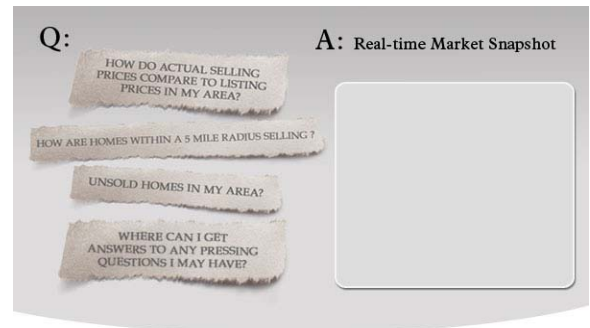
I wouldn't have paid one **cent** for that **scent** you **sent** me.

You're right if you think homophones are confusing, and I hope this is helpful in **your** future!

Have A Happy – And Safe – Thanksgiving

Thanksgiving is a busy time. Most people look forward to cooking large meals and entertaining guests. But while you're busy with your preparations, it's important to keep safety at the forefront.

The National Fire Protection Association (www.nfpa.org) says that cooking fires are the #1 cause of



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home fires, and the incidence of home cooking fires on Thanksgiving Day is roughly three times the daily average. It's easy to get wrapped up in your entertaining at this time of year, but with guests roaming about and your dinner preparations pressing, you'll want to



keep your mind and eye on what you're doing in the kitchen. One especially dangerous method of cooking is using a home turkey fryer, and the NFPA recommends avoiding home turkey fryers because of the hazards associated with them. Turkey fryers require heating up to five gallons of oil before the turkey is placed in the device. Heating large amounts of oil can be dangerous, and many devices available for home use are not sturdy and can easily tip over, creating serious risk of scalding. There have also been reports of turkey fryers overheating, which could cause hot oil spills and risk of fire and injury. If you want a fried turkey for your holiday, the NFPA recommends tapping commercial sources that can prepare the entrée for you.

Here are some additional tips for safe cooking:

- Stay in the kitchen when you're cooking; most home fires start because something has been left unattended.
- If you have to leave the kitchen – even for a short period – turn off the stove.
- Use a timer and check your food frequently.
- Avoid wearing loose clothing or dangling sleeves while cooking.
- Keep kids away from the cooking area, and establish a “no kids zone” of three feet around the stove.
- Keep anything that can catch on fire away from the stove, including wooden spoons, paper and plastic bags, food packaging, towels, curtains and oven mitts.
- Never hold a child while you're cooking.

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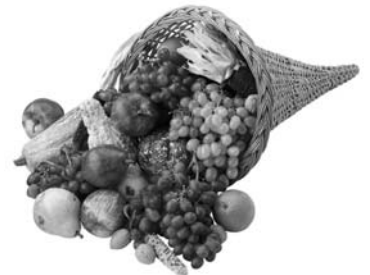
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- Use the back burners whenever possible, to avoid the possibility of pots and pans being knocked over and off the stove.
- Clean food and grease from your stovetop.

A Lifelong Learner

My biggest motivation? Just to keep challenging myself. I see life almost like one long university education that I never had. Every day I'm learning something new. Fantasizing about the future is one of my favorite pastimes.

Richard Branson, English billionaire, philanthropist, and founder of Virgin Atlantic Airways

Thoughts Of Autumn

Winter is an etching, spring a watercolor, summer an oil painting, and autumn – a mosaic of them all.
– Stanley Horowitz

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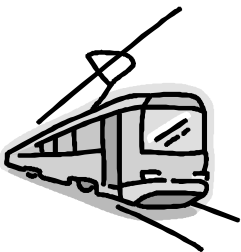
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Be Kind To Your Eyes

To lessen eye strain for computer users, the Nova Scotia Association of Optometrists recommends increasing the text size on your screen at least three times the size of the smallest text you can read. "If you have to lean forward or backward to read what's on the screen, the text is too small," says Dr. Paula Gaudet, president of the association. "Increase the point size until you can read it easily while sitting back comfortably in your chair."

How To Commune On Your Commute

Career coach Rachele Disbennett-Lee recommends that people who have long commutes on public transportation regard that time as their own "me time" and to use it wisely to think, relax, and regroup. "Using the commute time for relaxation, such as meditating, leisure reading, and listening to relaxation tapes will help you arrive at your destination ready to tackle the challenges of the day," she says, "and then unwind from your day on your way home."



WELCOME NEW CLIENTS

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

Jason & Britta Hoffman

(Referred by Jeff & Julie Hoffman)

Pat Peckham

Mike Crosby

Angela Everest

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.

What's That Colorful Corn?

Multicolored ears of dried corn often decorate doors and tables during the fall. Known as Indian corn, these varieties hark back to Native American crops of small, knobby ears of corn with red, yellow, blue, and black kernels. The Native Americans roasted some of the fresh corn and ate it, but much of it was dried and pounded into meal for cornbread or cornmeal mush.



Today, most people eat white and yellow corn developed by horticulturists, but colorful varieties of corn are still grown in the American Southwest and in Central and South America. In recent years, horticulturists have developed miniature versions of Indian corn, primarily for decorative use in bouquets and fall arrangements.

Quotes

Humor is the shortest distance between two people.
– Victor Borge

The harder I work, the luckier I get.
– Samuel Goldwyn

Wisdom is the reward you get for a lifetime of listening when you'd have preferred to talk.
– Doug Larson

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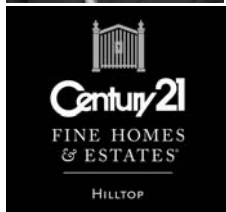
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