

SUMMIT MORTGAGE NEWSLETTER

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On a Personal Note:

I hope this letter finds you and yours happy and healthy. As our 17th year nears an end, I would like to start by thanking all of you for another year of support through the referrals. I consider myself fortunate to have such a wonderful group of clients (friends) and I pledge to serve you to the best of my abilities for many years to come. Both the mortgage and real estate industry has had its challenges this past year, and we have persevered. As you might imagine, I do have time now to help your friends, family and co-workers with their real estate and / or mortgage needs... don't keep me a secret.

Riley (age 9) has added a new after school activity to the many (dance, gymnastics, drama, art) she now enjoys, she began piano lessons. I was lucky enough to purchase a wonderful piano from Gracia and Terry (thanks to you both), which has been sitting comfortably in my living room until we had guests for Thanksgiving. Our friend Steve brought his two daughters for dinner, and one of them found her way to the piano and started to play. Julie and I made two discoveries that day, one that the piano was out of tune and that Riley was very interested in learning to play. Seeing this little girl play (even though she was a beginner) really created a spark in Riley... a new journey has begun.

Julie and I and our friend Jim had a wonderful time in New York and completing the N.Y. Marathon. Jim, I and 39,000 of our closest friends came together on a sunny 45-degree morning for the run. In a crowd that large we seemed, at times, to be pulled along with little effort... but all that would change as Jim kept the pressure on over the final 5 miles. Thanks to Jim's tugging, prodding and cheerleading we were able to finish in 3:34, 5 minutes faster than my time in 1997... thanks Jim.

This time of year always fills me with a sense of gratitude for my family's health and our moments shared. Additionally, it reminds me that our time on the

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blue planet is short and that we must seek daily the joy that surrounds us constantly. At times the joy is hidden behind pain, suffering and indifference, but it is ever present. Being products of our environment, we strive to surround ourselves with giving and caring people so that our spirits might be lifted... but in the dark spaces of our busy everyday lives we must each take it upon ourselves to provide a little light, to raise someone up. It is the Season of giving; each of us can share a smile, lend a hand, make a donation and spend an hour to help raise the spirits of another... and almost magically our own spirits will be equally lifted. I wish all of you a grateful Holiday Season.

-Eric

What's On Your Shopping List?

If you're looking for great gift ideas...

THE GIFT OF LISTENING: But, you must *really* listen. No interrupting, no daydreaming, no planning your response. Just listen.

THE GIFT OF AFFECTION: Be generous with appropriate hugs, kisses, pats on the back and handholds. Let these small actions demonstrate the love you have for family and friends.

THE GIFT OF LAUGHTER: Clip cartoons. Share articles and funny stories. Your gift will say, "I love to laugh with you."

THE GIFT OF A WRITTEN NOTE: It can be a simple "Thanks for the help" note or a full sonnet. A brief, handwritten note may be remembered for a lifetime, and may even change a life.

THE GIFT OF A COMPLIMENT: A simple and sincere "You look great in red," "You did a super job" or, "That was a wonderful meal" can make someone's day.

THE GIFT OF A FAVOR: Every day, go out of your way to do something kind.

THE GIFT OF SOLITUDE: There are times when we want nothing more than to be left alone. Be sensitive to those times and give the gift of solitude to others.

THE GIFT OF A CHEERFUL DISPOSITION: The easiest way to feel good is to extend a kind word to someone. It's not that hard to smile and say "Hello" or "Thank You."

This holiday season, may you give and receive these gifts and more.

Stop Rushing – Start Breathing

We all know people who seem to rush from one thing to the next without ever being able to settle into the moment. Why is this such a destructive mode? The main reason is that when you keep yourself too busy to really focus on anything, you're constantly in motion. And when you're always on the move, you rarely have the time or energy to process what's happening in your life.

November Quiz Answer

Question: Adam had none. Eve had two. Nowadays, everyone has three. What are they?
Answer: The letter e.

Congratulations to
Bob Brown

Your name was selected at random from all of the correct quiz entries and you'll receive \$50 Visa Gift Card.

Watch for your name in a coming month!

While staying busy is important, it seems that a reminder to slow down in our personal lives and in the workplace is what most people need these days. We're all running at high gear so much of the time, what we're doing or accomplishing seems to lose meaning. Just doing *something* – even if it doesn't make much sense – has become important.

To break the mold, you need to take action. But acting without reflection is unlikely to produce results that help you progress; that usually takes thought mixed with *meaningful* action. A little meditation on the matter might help. That doesn't mean you have to practice an hour of meditation

every day to get results. Instead, try to stop three times a day for three or four minutes. Close your eyes and try to quiet your mind, emptying it of the many thoughts racing around in it. Take a deep breath or two, relax, and let your mind go blank.

Consider starting your morning this way, then take a midday break, and another just before you end your day. The practice should restore a little equilibrium to your day – and it only takes a few minutes to accomplish.

Holiday Candle Safety Tips

If you're fond of candles and plan on burning them during this holiday season, you should consider the risks candles pose and take precautions. While candles can be beautiful and smell wonderful, remember that a candle is an open flame, and it can ignite anything combustible nearby, according to information on the National Fire Protection Association Web site. Here are some candle fire facts:

- ? Christmas Day is when most home candle fires occur. New Year's Day and Christmas Eve tied for second.
- ? In 2004, an estimated 17,200 home fires started by candles were reported to fire departments. These fires resulted in an estimated 200 deaths, 1,540 injuries and estimated property losses of \$200 million.
- ? Candle fires accounted for an estimated 5% of all reported home fires.
- ? Two-fifths (40%) of home candle fires started in the bedroom, resulting in 30% of the deaths by candle fires.
- ? Falling asleep was a factor in 12% of home candle fires and 25% of the home candle fire deaths.
- ? Almost half of candle fires start when some form of combustible material is left too close to the candle. Eighteen percent started after candles were left unattended, abandoned or inadequately controlled. Five percent were started by children playing with the candle.



Client Of The Month

Congratulations to our Client Of The Month

Edgar & Yolanda Rodriguez

As always, the Client Of The Month receives a free dinner for two at the Old Mill Restaurant and may bring, as our guests, a couple of their choice.

Call me to find out how you can become Client Of The Month!

The National Fire Protection Association recommends the following candle safety tips:

- ? Make sure all candles are extinguished before going to sleep or leaving the room.
- ? Keep candles away from items that can catch fire, such as clothing, books and curtains.
- ? Use sturdy candles holders that won't tip over easily and that are made from a material that won't burn. They should also be large enough to collect dripping wax.
- ? Keep candles and all open flames away from flammable liquids.
- ? Keep candle wicks trimmed to one-quarter inch, and extinguish taper and pillar candles when they get to within two inches of the holder. Votives and containers should be extinguished before the last half-inch of wax begins to melt.
- ? During power outages use flashlights, not candles.

Committee Etiquette

Having served on various committees, I have drawn up a list of rules: Never arrive on time; this stamps you as a beginner. Don't say anything until the meeting is half over; this stamps you as being wise. Be as vague as possible; this avoids irritating the others. When in doubt, suggest that a subcommittee be appointed. Be the first to move for adjournment; this will make you popular, as it's what everyone is waiting for. – *Harry Chapman*

Should Kids Love To Learn?

All parents should want to inspire a love of learning in their children. Why? Because, according to author Ben Dean in *Learning About Learning* in the *Authentic Happiness Coaching* newsletter, individuals who love learning are likely to

- ? Feel positive when they have to learn new things.
- ? Persevere, despite difficulties and challenges.
- ? Work autonomously.
- ? Be filled with a sense of great possibilities.
- ? Be resourceful.
- ? Feel supported.

So what makes people take ownership of their own learning? Dean says that three things are essential:

1. Having a compelling, meaningful reason for doing the work.
2. Having options that make the task more interesting.
3. Having social networks that support learning, so that individuals can fulfill social needs, too.

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.

What Can't You Live Without?

Can you imagine your life without a computer? According to a recent Pew Research Center Survey, 51% of the adult public now considers a home computer a necessity, not a luxury.

And, say Pew researchers, the list of what we consider necessary is growing. Some of the items on the list have been around for quite a while, but are now deemed necessities by much larger segments of the population. For instance, in 1996 just 32% of adults considered a microwave oven a necessity. In 2006, that percentage was 68. Air conditioning followed the same trend, considered a necessity by only 51% in 1996, but now considered a necessity by 70% of us. Another product that moved up from luxury to necessity by a much larger number was the clothes dryer: In 1996, only 62% felt a clothes dryer was a necessity, but today that number is 83%.

Here are some of the other study findings:

- ? Ninety-one percent say a car is a necessity.
- ? Ninety percent say a clothes washer is a necessity.
- ? Sixty-four percent think a television is a necessity.
- ? Fifty-nine percent think car air conditioning is a necessity.
- ? Forty-nine percent now consider a cell phone a necessity.
- ? Thirty-five percent consider a dishwasher a necessity.
- ? Thirty-three percent consider cable or satellite TV a necessity.
- ? Twenty-nine percent consider high-speed Internet a necessity.
- ? Five percent consider a flat-screen TV a necessity.
- ? Three percent consider an iPod a necessity.

You Think You're Busy?

Here's a peek at just a few of the items on Martha Stewart's Holiday To-Do List:

December 1: Blanch carcass from Thanksgiving turkey. Spray-paint gold, turn upside down and use as sleigh to hold Christmas Cards. **December 10:** Align carpets to adjust for curvature of Earth. **December 19:** Adjust legs of chairs so each dinner guest will be same height when sitting at his or her assigned seat. **December 24:** Do my annual good deed. Go to several stores. Be seen engaged in last-minute shopping, thus making many people feel less inadequate than they really are.

Cauliflower Is Cool

Is cauliflower on your holiday menu? Actually, it's a good addition to your year-round menu!

Cauliflower is often an overlooked option – aren't vegetables supposed to be green or red or orange? But the reason it's white is simple: The cauliflower head is composed of white flowers, or florets; as the florets grow, they're shielded from the sun by the plant's leaves, and that impedes the development of green chlorophyll.

But a lack of chlorophyll has nothing to do with nutritional value. Cauliflower is a member of the cruciferous family of vegetables, a family that includes mustard greens, broccoli, cabbage, Brussels sprouts, watercress, bok choy, arugula, and radishes. Many studies indicate that cruciferous vegetables help our bodies fight cancer, and reduce the risk of cardiovascular disease.

In addition, cauliflower is low in saturated fat and cholesterol, and high in dietary fiber. It contains vitamin C, an antioxidant that helps keep the immune system strong, and folate, which helps blood work more efficiently and is essential for proper tissue growth. Cauliflower is also a source of vitamins K and B6, and a host of other nutrients.

The best way to serve cauliflower is raw in salads or on a veggie platter; second best is lightly steamed. Find other options at the Web site www.cauliflowers.com, from soups to soufflés to even – cauliflower cake!

How To Make Mom's (Holi)Day

If you're wondering what to give Mom this holiday season, how about – a day off?

According to a salary.com survey done earlier this year, stay-at-home moms work an average of 92 hours a week. Moms who work full-time outside the home put in 40 hours on the job, and another 40 hours plus nine hours of overtime at home.

And the dollar value placed on all those hours? For stay-at-home moms, an annual salary of \$138,095. For moms who work full-time outside the home, the "at-home" dollar value is \$85,939.

If you can't write Mom a check for one of those amounts, consider creating a certificate that entitles her to a day free of housework, grocery shopping, meal preparation, laundry and other chores. Then, step up to the plate and – make it happen!

We all have big changes in our lives that are more or less a second chance. – Harrison Ford

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!

Graydon & Helen Harrah

(Returning Clients-Welcome Back!)

Kirk & Stephanie Redgrave

(Referred By Chris Marsh...Thanks, Chris!)

Rajan & Farbia Samtani

(Referred By Chris Marsh...Thanks, Chris!)

Larry Bossier & Randy Pretzer

(Returning Clients-Welcome Back!)

Kenneth & Stephanie Rhode

(Returning Clients-Welcome Back!)

Edgar & Yolanda Rodriguez

(Returning Clients-Welcome Back!)

Monica Mirras

(Returning Client-Welcome Back!)

Jeffrey Ring

(Returning Client-Welcome Back!)

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.

Tone Up With Tunes

Research from the American Association of Cardiovascular and Pulmonary Rehabilitation found that when people listen to faster music they pedal faster on stationary bikes. This in turn increased their heart rates and improved the possible health benefits of their workouts.

So next time you're at the gym, grab that Walkman and tune into something with a good, fast beat.

December Quiz Question

What is the name of the world's tallest bridge?

Everyone who faxes, emails or calls in the correct answer by the last day of this month will be entered into a drawing for a \$50 Visa Gift Card

The One Constant: Change

Change is, for most people, an unnerving experience. But as the old saying goes, the only constant is change. So how can a person manage the rough seas of change without going under?

The first necessity is to learn to appreciate change. Without change, everything would be the same – always. The world would stagnate, and life wouldn't be very interesting. Change brings new ideas, new life, and new circumstances into being and keeps the river of life flowing.

If change is one of the few things we can count on in life, how can we better learn to navigate the evolution in our lives? One tactic is to learn to stay in the present without veering off too far into the past or future. Ruminating over past events or worrying about future outcomes is generally a waste of energy. Try to stay in the moment. Focus on what you're hearing, feeling, and seeing in the physical world. When you master this skill, you might find that your powers of intuition and insight increase significantly – because you're not pouring your energy into unproductive areas of the mind.

Sell an \$800,000 home with Contour Realty & save thousands in commission...

Traditional Franchise fees: \$40,000 or more
Contour Realty fees: \$28,000 or less

You save: \$12,000 or more...WOW

Buy an \$800,000 home with Contour Realty & receive a check for \$7,500 at closing...

Buy with a traditional real estate salesperson & receive...

A fruit basket?

The choice is easy... Contour Realty

CONTOUR REALTY-LISTED & SOLD

Listed For Sale

? 682 Via De Tierra T.O. \$999,000
? 24701 Via Del Llano CLB \$1,099,000
? 24715 Via Madera CLB \$829,900
? 2679 San Miguel T.O. \$765,000

Just Sold

? 3716 San Vicente Ln. NBP \$495,000
? 4726 Elderberry Ave. MPK \$520,000
? 431 Chapala Dr. CAM \$417,000
? 12142 Cherry Grove MPK \$700,000

Our Happy Buyers...

Mr. & Mrs. McNair	3091 Calvert Court, Camarillo	\$1,333,000
Mr. & Mrs. Ellis	4312 Forest Oaks Dr., Camarillo	\$608,000
Mr. & Mrs. Boetticher	12142 Cherry Grove St. Moorpark	\$700,000
Mr. & Mrs. Redgrave	4312 N. Canyon, Monrovia	\$445,000

Monthly Updates on Conejo Valley Home Sales, Indexes and Rates

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Conejo Valley **Home Sales**

Median Sale Prices

Oct '07 \$ 777,778
Oct '06 \$ 777,778

Number of sales

Oct '07 68 sales
Oct '06 116 sales

New Listings

Oct '07 320 New Listings
Oct '06 217 New Listings

Interest and Rates %

Prime 7.50%

1 year T-bill (cmt) 4.10%

1 year LIBOR index 4.884%

11th District C.O.F. 4.457%

30 Year fixed 5.625%

w/ 1.00 pt.

Rates as of 11/29/07 and are subject
to change without notice.

Your Personal Real Estate Consultant for Life

Because I do not expend time and energy pursuing business from the general public, I am able to dedicate 100% of my effort and energies to servicing my clients. It is through this commitment that I can guarantee you, and anyone you might refer, will receive my undivided attention and dedication to detail.

What this means to you is the highest level of service from my team and myself. And in response to this, we require your heartfelt endorsement to family, friends, and co-workers. We are interested in building strong, lasting, lifelong relationships...one client at a time.

All the best,
Eric Rolph

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P.S. You are the most important asset in my business! What could we do together to let your friends and family know about my dedicated service?

As a Special Holiday Gift to You...

Your friends here at Summit have negotiated an exclusive agreement for all Summit Mortgage clients (and their families) with a national home security company to provide you with a state-of-the-art home security system free of charge: no installation fee or equipment charges. Wow.

This all new GE security system bundles the latest features into one unique package, including:

1. 2-way voice communications through the keypad... allows emergency services to speak with household members directly, or listen in if your unable to respond.
2. Constantly monitored smoke and fire protection will contact the fire department directly, whether you're at home or away.
3. Burglary protection 24 hours per day, 7 days a week - a little extra peace of mind.
4. System will automatically over-ride any open/active telephone lines in the event of an emergency.
5. Battery back-up power in the event of a power outage.

Under this agreement all you pay is the first month's monitoring fee of \$39 plus an account set-up fee of \$60, for a total of \$99.00. But don't forget, this type of monitored fire and burglary system should reduce your homeowner's insurance premium, so contact your agent... your reduced premium may pay for it.

We negotiated for 50 systems, and as 11/28/07 there are still 46 available so call me as soon as possible if you are interested.

Wishing you and yours Happy and Safe Holliday's