

# SUMMIT MORTGAGE & CONTOUR REALTY NEWSLETTER

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I hope this letter finds you and yours happy and healthy. I trust each of you had a great Thanksgiving visiting with family and friends. Everyone has their Holiday rituals, but since Riley's passing Julie and I have gone to great lengths to set aside most of our traditions. It seems the memories of the past are much more vivid during the Holidays... and bitter sweet. One of my new traditions is to devote some time to Gratitude; a little time to reflect on all of the wonderful gifts that have been bestowed upon me. Friends, Family, relationships... these are my greatest assets and at times not treated as such. Many of us (myself included) spend more effort maintaining our physical assets than our relationships. I am grateful to have so many wonderful friends, and this is the time of year I choose to show/tell them how I feel.

A couple of thoughts about Gratitude:

Robert Emmons, perhaps the world's leading scientific expert on gratitude, argues that gratitude has two key components, which he describes in a Greater Good essay, "Why Gratitude Is Good."

"First," he writes, "it's an affirmation of goodness. We affirm that there are good things in the world, gifts and benefits we've received."

In the second part of gratitude, he explains, "we recognize that the sources of this goodness are outside of ourselves. ... We acknowledge that other people—or even higher powers, if you're of a spiritual mind-set—gave us many gifts, big and small, to help us achieve the goodness in our lives."

Emmons and other researchers see the social dimension as being especially important to gratitude. "I see it as a relationship-strengthening emotion," writes Emmons, "because it requires us to see how we've been supported and affirmed by other people."

Because gratitude encourages us not only to appreciate gifts but to repay them (or pay them forward), the sociologist Georg Simmel called it "the moral memory of mankind."



From our family to your family, we would like to thank you for your continued support and wish you a Happy Holiday season.

Eric, Marcella, Sharon & Kimberli

# Wacky Kickstarter Campaigns

Kickstarter.com is a website where people can pitch ideas and get crowd-sourced funding. But not all kickstarter campaigns do well. Which of these wacky Kickstarter campaigns do you think was most successful? (Answer at end of the article.)

- **Potato Salad.** Zack Danger Brown started a Kickstarter campaign asking for \$10 to make plain potato salad.
- **Gif vs. Gif.** The creator of the .GIF image format pronounces it JIF. Many people pronounce it GIF. Scott Sackville started a Kickstarter campaign asking for money to fund a site where people can vote on the pronunciation.
- **Southpaw Protector.** Mary-Anne O'Connell-Pope started a campaign to fund development of a half-glove that protects lefties from smudging the outside of their hands as they write.
- **Diaper-Check Keychain.** Eric Schul is asking for funding to save fussy parents from the indignity of touching the diaper to see if it's wet. Instead they can touch Shul's sensor to the diaper and it will tell them if it's wet.
- **Cat Bath Contraption.** Given that many people go to the hospital each year after trying to bathe their cats, this campaign from Valerie Dixon makes sense: A cat bathing device.



Which campaign did the best? The potato salad campaign raised \$55,000 (after Brown was featured in BuzzFeed and picked up in news outlets, and then letting people know he was really raising money for homelessness).

The campaign that did the worst? The cat washer at \$8. The diaper sensor raised \$12,000. The leftie protector raised \$200. And the GIF voting site raised \$150.

## Five Fast Home Face-Lifts

Paint may be the easiest way to improve the look of your house, but here are five additional ideas for a fast face-lift:

- Add cork flooring over the top of your old flooring. Cork is soft, warm, and adds an earthy feeling. Just be sure your old flooring is level and smooth, or you'll end up with bumpy cork.
- Replace moldy caulking in the bathtub. Chip away the old caulk, clean the tile with bleach, and then study up about how to caulk correctly. It's easy and very inexpensive.
- Replace or add new decorative baseboards. In some homes, baseboards are thin, worn, or overpainted. Tearing these off using a wedge (look up how to remove baseboards first), then painting and preparing your boards before installing them will make this job go faster.
- Add crown moulding. Cut and paint it before installing it. Then patch the holes and seams, and do touch-up painting afterwards.
- Add an easy-to-clean kitchen backsplash. This can be almost any material, from tile (which can be purchased in finished sections), to metal sheeting, to glass, and more.

# Be Your Own Forensic Accountant

Forensic accountants are professionals who apply accounting, auditing, and sleuthing skills to financial investigations. While you may not be a forensic accountant, you can be your own financial detective to get control of your finances:

- **Decide what you consider to be the biggest problem.** Are you struggling to pay the bills? Are you trying to save for a downpayment? Are you struggling to save for retirement? Do you lack luxuries you think you should have?
- **Examine the source of the problem.** Are you not making enough money, spending too much, or a combination of the two? Are you making enough money, but not saving automatically? Are you spending on the wrong things?
- **Brainstorm solutions to the source of the problem.** Not making enough money? Consider an extra job, asking for a raise, or changing careers. Spending too much? As hard as it is, examine where you're spending, and then use a budget. Making enough money, but not saving enough? Consider creating an automatic savings plan where money gets withdrawn automatically from your paycheck, either pre- or post-tax. If saving for a downpayment on a house or another large outlay of funds, a second job or special source of money can be devoted entirely to the savings.

*“As to Bell's talking telegraph, it only creates interest in scientific circles, and, as a toy it is beautiful; but...its commercial value will be limited.” — Elisha Gray*

## December Quiz Question

**Q:** *Do penguins have feathers or fur?*

Everyone who texts, emails or calls in the correct answer by the last day of this month will be entered into a drawing for a \$50 gift card for Jamba Juice or Starbucks.

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## November Quiz Answer

**Q:** *A flock of crows is called a murder. What is a flock of ravens called? (There are several possible answers)*

**A:** *A congress, a quorum, an unkindness, a conspiracy, or a flight of ravens.*

Congratulations to: Diane D'Andrea! She is the winner of November's Quiz Question drawing.

# Cold Winter Riddles

- Q: How are bad grades like a shipwreck?  
A: They're both below C level!
- Q: What do chefs call "Baked Alaska" in Alaska?  
A: "Baked Here"
- Q: Where do seals go to see movies?  
A: The dive-in!
- Q: What do you call fifty penguins in the Arctic?  
A: Lost! (Penguins live in Antarctica.)



## The Perfect Dream Gift

The day before Christmas, a young wife told her husband over breakfast, "Last night I dreamed you gave me a diamond necklace for Christmas!" And she smiled. "What do you think that means?" Her husband grinned back. "Maybe you'll find out tomorrow." Christmas Day arrived, and the husband handed his wife a small box. "Merry Christmas, darling." The wife opened it. Inside the box was a book: *The Interpretation of Dreams*.

## **WELCOME NEW & RETURNING CLIENTS**

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

**Bjoern & Eric Guttau  
Mark & Annette Winter  
Robert & Alicia LeLevier  
Mimi Nguyen**

**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.**

"After two years in Washington, I often long for the realism and sincerity of Hollywood."  
Fred Thompson, Politician, Actor, Radio Host (1942 - )

## The Future: Not Exactly As Predicted

Nostradamus is said to have predicted, in the 16th century, such events as the crash of the Hindenburg, the rise of Hitler, and the assassination of John F. Kennedy. Other "seers" haven't been as accurate. Here are a few predictions that missed the mark:

- The Associated Press predicted in 1950 that in the year 2000 the average woman would be more than 6 feet tall, with muscles like a truck driver. She would consume food capsules instead of meat and potatoes.
- In 1893, a minister named Thomas Dixon predicted that during the 20th century, "Law will be simplified and brought within the range of the common people. As a result, the occupation of two-thirds of the lawyers will be destroyed."
- In 1878, the Hartford Woman's Friday Club, one of the oldest women's organizations, published a paper and concluded that electricity, though an interesting experiment, was too uncertain and dangerous to be put to practical use.

# The Origin Of The Jolly Fat Man

St. Nicholas, a 4<sup>th</sup> century religious figure, is the origin of our modern day Santa Claus ("Claus" is a shortening of the last portion of the name Nicolas, while Santa is another way of saying Saint.) Nicholas was a kindly Bishop who secretly gave gifts to people in need, expecting nothing for himself in return. It is this selfless generosity which seeks only the good of the other that made Nicholas a saint. But how did an early Christian saint become a roly-poly red-suited American symbol for merry holiday festivity and commercial activity? History tells the tale:

The first US Colonists, primarily Puritans and other Protestant reformers, did not bring Nicholas traditions to the New World. Although it is almost universally believed that the Dutch brought St. Nicholas to New Amsterdam (in what is now the New York area), in the 1600's, scholars find scant evidence of Christmas traditions in Dutch New Netherland. Colonial Germans in Pennsylvania kept the feast of St. Nicholas, and several later accounts have St. Nicholas visiting New York Dutch on New Years' Eve, thus adopting an English custom of New Year gift-giving.

In 1773 New York non-Dutch patriots formed the Sons of St. Nicholas, primarily as a non-British symbol to counter the English St. George societies, rather than to honor St. Nicholas. This society was similar to the Sons of St. Tammany in Philadelphia. Not exactly St. Nicholas, the gift-giver.



After the American Revolution, John Pintard, the influential patriot and antiquarian who founded the New York Historical Society in 1804, promoted St. Nicholas as patron saint of both society and city.

On St. Nicholas Day in January 1809, Washington Irving published the satirical fiction, *Knickerbocker's History of New York*, with numerous references to a jolly St. Nicholas character. This was not the saintly bishop, but rather an elfin Dutch burgher with a clay pipe. Irving's work was regarded as the "first notable work of imagination in the New World." Gradually the St. Nicholas feast day of December 6 migrated to Christmas Day and St. Nicholas became Santa Claus.

## A Holiday Reminder

*"As we struggle with shopping lists and invitations, compounded by December's bad weather, it is good to be reminded that there are people in our lives who are worth this aggravation, and people to whom we are worth the same."*

*~ Donald E. Westlake*

# Dental Care Is A Career Advantage

Some of us carry the do-it-yourself concept a little too far. In a survey of more than 300 dentists conducted by the Chicago Dental Association, 70 percent reported treating patients who had attempted some sort of home solution before calling a professional. Among the fixes: superglue to fix broken crowns and dentures, emery boards to file down chipped teeth, and self-administered root canal procedures.

In a related story, a poll from the American Academy of Cosmetic Dentistry tells us that teeth whitening procedures have increased in popularity among Americans by 300 percent in the past five years. Porcelain veneers have also become more common, rising by 250 percent in the same time period.

In another survey by the AACD, 99.7 percent of Americans said they believe a good smile is an important social asset; 74 percent think that an unattractive set of chompers can hurt one's chances of career success.



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## Now Available for Sale/Recently Sold

### Check it out on [www.ContourRealty.com](http://www.ContourRealty.com)

12180 London Grove Ct.	Moorpark	<b>ACTIVE</b>	\$699,000
28930 Valley Heights	Agoura Hills	<b>PENDING</b>	\$579,000
2958 Dogwood Circle	Thousand Oaks	<b>SOLD</b>	\$524,000
1619 Sycamore Dr	Simi Valley	<b>SOLD</b>	\$430,000
1877 Ramona Dr.	Camarillo	<b>SOLD</b>	\$909,000
2271 Westshore Lane	Westlake Village	<b>SOLD</b>	\$1,050,000
419 Grand Oak	Thousand Oaks	<b>SOLD</b>	\$645,000
3916 Greenwood St.	Newbury Park	<b>SOLD</b>	\$599,900
3112 Sierra Dr.	Westlake Village	<b>SOLD</b>	\$690,000
2609 Via Zurita	Camarillo	<b>SOLD</b>	\$915,000
3186 Clarita Ct #359	Westlake Village	<b>SOLD</b>	\$690,000
187 Japonica Pl.	Camarillo	<b>SOLD</b>	\$648,000
1346 E. Hillcrest #52	Thousand Oaks	<b>SOLD</b>	\$273,000
1432 N. View Lane	Westlake Village	<b>SOLD</b>	\$639,000
2608 Northshore Lane	Westlake Village	<b>SOLD</b>	\$1,220,000

## Monthly Updates on Conejo Valley Home Sales, Indexes and Rates

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### Median Home Sales for Ventura County

#### Median Sale Prices

Sep '13 \$ 445,000

Sep '14 \$ 465,000

<u>Cities</u>	<u>Sep 2014</u>	<u>Sep 2013</u>
Camarillo:	\$495,000	\$475,000
NPK:	\$560,000	\$530,000
Moorpark:	\$577,500	\$502,000
Simi Valley:	\$463,500	\$430,000
T.O.:	\$525,000	\$615,000
WLV:	\$680,000	\$832,000

### Interest and Rates %

Prime 3.25%

1 year T-bill (CMT) .13%

1 year Libor .5621%

National Median C.O.F.I. 1.60%

30 Year fixed, 3.625% w/ 1 pts  
(3.98% APR)

*Rates as of 12/03/2014 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.

Make it a great day, Eric Rolph (805) 374-1366

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Time... an abstract concept developed by man to measure the past and discuss the future. Time is the subject of study in religion, philosophy, and science for thousands of years, yet we seem no closer to an answer than our forefathers. From a financial point of view Time presents investment options, check out a couple of examples below.

Invest \$41,698 in the Markets and receive a 6% return. If you reinvest your profits, you'll enjoy significant returns:

Account balance after 15 years:	\$99,932
Account balance after 20 years:	\$133,731
Account balance after 30 years:	\$239,492

Or, invest the same \$41,698 in a \$208,490 condo (see loan described below) which appreciates at 4% per year:

Value of condo after 15 years:	\$375,478
Value of condo after 20 years:	\$456,827
Value of condo after 30 years:	\$676,216

Borrow \$166,792 for 30 years at 6% and your payment will be \$1000/month (rent covers expenses):

Total of payments after 15 years:	\$253,347
Total of payments after 20 years:	\$286,788
Total of payments after 30 years:	\$360,002

If you invested in the Markets and held for 30 years, you'd have a \$239,000 asset.  
If you purchased the condo and held it for 30 years, you'd have a \$676,000 asset and still receive rent in the amount of \$1,500/month (or more?). Ahhhh.... the mystery of real estate now revealed.

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