Things To Do This Week:

1. Mow the Lawn

2. Lower Your Mortgage Payments (We Can Help With No.2)

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A Rélations of American Rule 1 (to 2,0 bitment Only Mortgage has a fixed rate for the year transcents and experts every fixely enter the 3-year Constant Treasing Stip has a congress? 2005, claring the 50-year term You will notice only the Interest payments for the first five years. After the first five years, the point open point open account of the form will be. haly according over 25 years, and the low mail become emergialable rate contigues. The current celling is 3% over Initialists, Securiosistic at payment on a 55 50,000 to emet 6.025 % (31,55% 300)(a 51,540,70, Private contigue insum or required on contagger over 80% of home units. Owner occupied shigh-leadly recitimes for interest Only Come and Podeble Montager forms in California only. Adequate property insum or equired for the Ele of the Com. 6to od transmin may be vegated. Né to mie alo jed to dedit appendit flator mid amelio e described meto effect as of 10/22/06 mid me subject to change adthout notice. Other restrictions may apply

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Redwood Shores Community Branch

210 Redwood Shows Partway (650) 591-784 5 All claid and anostolu. Branch Maira der Portion Commenty Boack Locations: Beimori, Caly Div, Saleto, Hoyard, Loc Algebo, Loc Goto, Dealo Bart, Ullban, Loc Hay, Co thad, Endwood Shows Saco new to, Sale Foliation. Spellinger, Spelling Sec. Walle of Comb.







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Whatever It Takes

GET ENGAGED, ENERGIZED WITH "COMMUNITY BUILDERS" By Ed Everett, City, Manager

Last year we sponsored the groundbreaking "Community Builders" series, which brought together over 100 community members for presentations, exercises, skill-building activities, and small group interactions focused on engaging our communities. These sessions featured best-selling authors, internationally-known presenters, and acclaimed speakers, and the activities ranged from presentations to interactive discussions to a "World Café" experience where people work in a variety of small groups.

Over the course of six sessions, participants learned about reconnecting with our neighbors, our blocks, and our communities; gaining a sense of place and home in Redwood City; and recognizing what issues might be "tapping us on the shoulder" and on which we might take positive action. This was intended to be a one-time only event, but due to its great success and the positive feedback from participants, we're determined to do it again - so I'm urging you to fill out an application now and put Community Builders on your calendar for the following 2005 dates: January 11 & 27; February 10 & 24; and March 8 & 15. Sessions are from 6 to 9 pm.

The application deadline is December 10.

Here are some of the comments participants made after experiencing last year's Community Builders program:

"I loved the energy that was created by 'having conversations we haven't had before, with people we don't know"

"It was exciting and created a sense of hope for what we can accomplish."

"It combined both theory and practice and resulted in giving people the opportunity to do something constructive."

"I loved the program! The interaction and the tools we learned to use were very valuable."

"The program brought out lots of pride in the Redwood City community, and energy that can be tapped for good outcomes."

If you want to be a "community builder" go to www.redwoodci-

ty.org and click on the "I want to..." button, or call 780-7300 for an application and details on how to participate.

Kathy Chang, Broker Associate, M. A.



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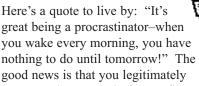
Kathy JUST SOLD 727 Newport Cir. 3 beds/ 2.5 baths \$765,000

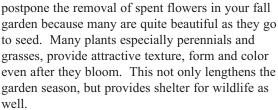


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Some plants that remain especially appealing after blooming include money plant (Lunaria annua), rudbeckia, coneflower, penstemon, yarrow, nigella, sedum, plus certain sages and grasses. Plants with strong stems usually look better over a longer period of time.

It's best to remove any plants with signs of disease or insect damage so you are less likely to have a problem next year.

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BIRDING OUT YOUR BACKDOOR By Lisa Myers

alifornia's San Francisco Bay Area is home to over 300 species of birds. People have moved here from all over the world because of what this area has to offer. That's the same reason the birds are here! We are incredibly lucky to have marshes, mountains, salt and fresh water, creeks, shoreline and dry grasslands all within miles. It's a fantastic place to find spectacular species from jeweled hummingbirds to California Condors and even a few Bald Eagles! Let's Go Birding was established to provide non-intimating, user friendly opportunities for people to learn about the birds that share our environment and simply, to have a good time!

I am not an Ornithologist, but my "sport" is birding and I have a passion for the environment. A bay area native, I graduated from Chico State with a degree in Communications. I have been teaching adult birding classes through the Audubon Society and community centers for years. People are always asking me about the birds they see on their walks or in their yards, so that's why I created my business, Let's Go Birding. I get to introduce the avian world to people who may not have had this opportunity before.

"My husband and I walk our dog daily around our neighborhood. My husband always commented on the birds and wondered what they were. When I learned about Let's Go Birding on Evening Magazine I called! I arranged to have Lisa come out for my husband's birthday. We walked the levies and found 38 different species of birds! My husband is still talking about that birthday walk". Redwood Shores homeowner.

We've all read it in the news, watched it on Oprah and heard it from Dr. Dean Edell—we need to reduce stress in our lives. One cannot spend their entire life sitting in a cubicle, watching TV or looking down! So take time out for yourself or for someone you love. Plan an unique experience outside, breathe some fresh air and learn something new! Or do me a favor and tell a friend! The birds have been on this planet a lot longer than we have why not learn a little more about them.

And this is a great time to see birds. Many species have arrived here from their Arctic breeding grounds. This is the time to go check them all out! Please give me a call 408-656-7524 and I can tailor your appointment around your needs or create a special gift certificate. Or visit my web site to get additional information www.letsgobirding.com

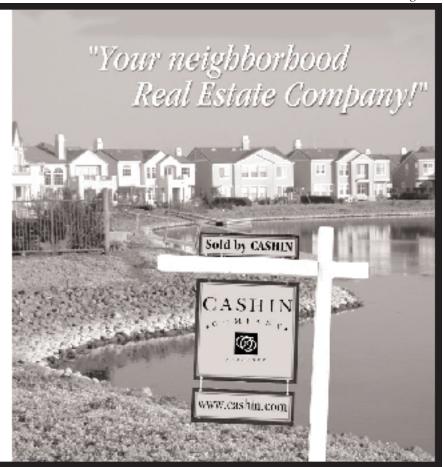
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CANADA - DELAYS FOR INTERNATIONAL MAIL GROWING

International mail is taking weeks longer to clear customs after two clearance centers were closed in the Spring, and the wait is only expected to grow as Christmas mail begins to arrive. The U.S. Postal Service stopped shipping mail to clearance centers in Calgary and Winnipeg, directing all international mail through Vancouver, Montreal and Toronto. Canada Post said the U.S. had trouble with flights into the other two cities. With no mail coming into Calgary and Winnipeg, the Canada Border Services Agency closed the two centers.

"That's creating a backlog and currently it looks like we have three weeks to a month worth of parcels waiting to be cleared through customs," Canada Post spokeswoman Theresa Williams said. Until international mail is cleared, it can't be sent to Canada Post to be delivered.

Complaints from people waiting for parcels have been piling up, Williams said, adding it will only get worse over Christmas. She predicts people could be waiting for extended periods for international parcels.

Contributed from Steve Elder, Accurate Mailings

SHORES FOCUS By Rob Holt

Fall is now is full effect, with colder, wetter and shorter days. And while the weather may seem inclement to us here in Redwood Shores, it is the preferred climate of our feathered friends. This is the time of year many different species come back from their northern, summer habitats. We live in a unique part of the Bay Area in that we are blessed to co-habitat with such a diverse mix of migrant and resident birds.

This month's focus is on silhouettes and Black-crowned Night-Herons. This bird is a compact mid-sized Heron with a black crown (and back) but with gray (to blue) wings and white chest and belly. Its black bill is short with pink (to yellowish legs). It feeds along any body of water, but rests along freshwater and brackish streams, marshes or wooded streams. The often live and hunt in colonies, especially with other Herons or Bitterns.

Black-crowned Night-Herons are very patient (but aggressive) hunters. If they have to, they are know to plunder the nests of other species...especially nighttime raids on colonies of Terns where they can acquire large amounts of vulnerable chicks. Typically however, they will stand for extended periods of time waiting for fish of frogs to swim by where they attack with swiftness and accuracy. Then they go back to their solitary hunting behavior.

This demeanor, coupled with their dusk and dawn hunting patterns make them great candidates for silhouettes. I define a silhouette as an image where you can make out the shape of the subject, but not any discernable details because the exposure blackened out any. These are one of the easiest techniques for photo amateurs to pull off. If you have a "point-and shoot" (fully automatic) camera you can still do this. In fact your camera sensor will have no choice. This is because (as you see in this photo) the bright light right after sunset is reflected off the water. Your camera sensor exposes for that, bringing

down the exposure on the subject inadvertently causing a silhouette. If you have a camera that allows you to manually adjust the aperture/time settings, then you can accentuate this effect by underexposing by 1/2 to a full stop. This silhouette was shot shooting west, at dusk off a valve control pier overlooking the marsh



where the Belmont Slough fills into Steinberger Slough on the North. It's a great place to take sunset or silhouette shots. It is easy to get to...just take Marine Parkway away from 101 and turn left Bridge Parkway. Follow it around the slough till Bridge ends at the housing complexes. You can park in the little parking lot (to the left), which belongs to the brown condos. This spot is a great starting point for many adventures, as you can walk south west along Bridge, take the trail in between Bridge and the slough, or take the trail North east which takes you around the north side of Redwood Shores. The valve control pier is up the little embankment directly in front of the park bench, which is also an amazing place to take in a sunset. Till next month...keep looking up!

Photo Caption:

This image of a Black-crowned Night-Heron was taken off of the north end of the Belmont Slough, off Bridge Parkway near the north end of the Oracle extended complex. Rob's work can be seen at www.majiprints.com

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SOMETHING IN THE WATER

The dental community has long embraced fluoride, a mineral that promotes the growth of strong teeth and prevents tooth decay. So, it comes as good news that almost two out of three Americans who drink public water are now getting fluoride from the tap. Since the early 1970's when fluoride public water became widely available, dental cares among school children have fallen by more than 60%. Although some of that reduction can be attributed to better brushing habits and fluoride toothpaste, much is due to the fluoride in drinking water. At the same time, bottled water consumption has risen to nearly 20 gallons per capita annually, but only a minority of brands put fluoride into their bottled water.

Are you getting enough fluoride? Good oral healthcare is important for your overall good health. When was the last time you had a comprehensive dental examination? We make every effort to see you promptly and listen to your concerns and needs. Keeping you healthy and happy is our first concern. We will let you know about new procedures technologies and what they can for you. Please call us to schedule and appointment.

P.S. The average American drinks 3.6 servings of tap water and 1.7 servings of bottled water daily.

