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*APR=Annual Percentage Rate. The 5/5 Mortgage has a fixed rate for five year increments and adjusts every five years to the 5-year Constant Treasury Bill plus a margin of 2.00% during the 30-year term. The current ceiling is 5% over initial rate. Sample interest payment on a \$350,000 loan at 5.375% [5.541% APR] is \$ 1,959.90. Private mortgage insurance required on mortgages over 80% of home value. Owner occupied single-family residence for Interest Only loans and Portable Mortgage loans in California only. Adequate property insurance required for the life of the loan. Flood insurance may be required. All loans subject to credit approval. Rates and services described are in effect as of 1/19/05 and are subject to change without notice. Other restrictions may apply. **Package requirements: Provident first mortgage and Mortgage Checking. Mortgage Checking required to qualify for free checking and ATM rebates. Maximum rebate is \$2.50 per transaction. (Example: if the bank charges a fee of \$3.50 for using their ATM, Provident will reimburse you \$2.50). Rebates will be deposited into the qualifying account on the next monthly statement. Contact us for details.

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Innovations for Homeowners



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210 Redwood Shores Parkway
(650) 591-7845
Alicia Anagnostou, Branch Manager

Provident Community Branch Locations:
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Redwood Shores, Sacramento, San Francisco,
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'DID YA KNOW!!'

LOCAL TRAVEL AGENT, RECEIVED INDUSTRY TOP HONOR, LINDA MARGOLIN NAMED AS AUSSIE SPECIALIST PREMIERE AGENT

Tourism Australia announced the addition of local travel agent Linda Margolin to its select group of Aussie Specialist Premier Agents. Linda is a resident of Redwood Shores. With today's announcement Ms. Linda Margolin joins only 126 North American agents who are recognized as the industry leaders in selling and marketing vacations to Australia.

The elite group of Premier agents was recently created by Australia's national tourism organization, Tourism Australia. The Aussie Specialist Premier agents are only open to those who qualify as certified "Aussie Specialist". There are over 1,000 Aussie Specialist in North America. Tourism Australia Vice President of the Americas, Mr. Michael Londregan emphasized the importance of this new distinction. "Our Aussie Specialist are already recognized in our industry as a very talented and knowledgeable group in selling any type of vacation to Australia," Londregan said.

"But this new group of select Aussie Specialist agents represent the best of an already great group. Aussie Specialist Premier Agents are talented marketers and specialists in selling "Australia", he continued.

"When clients use an Aussie Specialist Premier agent, they'll be assured that they are working with the industry's best experts on Australia," he said. Premier agents were also selected based on their geographic location, experience in selling Australia and above all else their travels and expertise in Australia. Ms. Margolin explained her pride in her new Aussie Specialist Premier Agent title. "Aussie Specialist Premier Agents provide some of the best service around because they are truly passionate about Australia. We love traveling to Australia and using our experience to make other's vacations memorable," Margolin said. "From high-end luxury to budget-conscious travels, Premier agents have access to Australia's best hotels, things to do, travel packages and deals," she said.

HEROIC AWARD GIVEN TO RWS RESIDENT

Brad Rey, a San Francisco Fireman and Redwood Shores resident was given the Meritorious Conduct Award this past December by the San Francisco Fire Commission for going above and beyond the call of duty. Brad, a second generation firefighter, is a Lieutenant in the department with 26 years experience at Station 3 in the Tenderloin District in San Francisco.

A fire was started by a disturbed tenant in a four unit apartment building. When Brad's truck company arrived on the scene, the building was engulfed in flames. Through the smoke the Firemen could see the head of a woman at a second floor window. The crew quickly raised a ladder to the window. Brad climbed up the ladder toward the woman. The woman for reasons unknown moved away from the window back into the building. Brad said, "I saw her running back into the fire. I had to go in through the window and run to grab her. I carried her back through the window and down the ladder." With her feet on the ground she took off running and disappeared into the night. "I wasn't surprised, because when people are scared they do strange things." Because of the intensity of the fire, two other women perished.

BROWNIE TROOPS SENDS AID FOR TSUNAMI RELIEF EFFORT

The girls of third grade Brownie Troop #1518 from Sandpiper Elementary School collected over 130 pounds of medical supplies, with an estimated value of \$1,500 for the Tsunami Relief Effort. The supplies will be donated to Dharmapala Institute in Milpitas, CA. for the victims in Sri Lanka. This work included 4,000 examination gloves, 100 boxes of Antibiotics, 30 quarts of Hospital grade disinfectant, and numerous other medical supplies. Joann Toy, DMD, one of the parents of the girls coordinated the effort. Some of the supplies were donated by a dental supply company and a local pediatrician; other supplies were purchased by the girls with their own money.

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² Past President of the San Mateo County Trial Lawyers Assoc....

³ Emphasis in Real Estate

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NEWS FROM SANDPIPER *By Lisa Frerichs*

The trees at Sandpiper are bare, but classrooms are again full as the noise of playground laughter and multiplication tables fills the air. Students and teachers have returned from Winter Break full of stories to tell and vacation memories to share. Lynn Bjorkquist is ensconced into her new office and working diligently to get into the groove as principal. The School Board is still deliberating on how to handle the over enrollment issues; a final decision is expected at the January 20th Board meeting at Ralston Middle School. In spite of any looming changes, however, plans are in full swing for the Family Dinner Dance, Friday, February 11th. Every year, this event sells out long before the deadline approaches. With pizza, desserts and a DJ, there is good food, great music and entertainment. Kids and parents dance the night away. Our largest annual fundraiser, the Spring Gala will be held Saturday, March 12 at the Hiller Aviation Museum. The theme for this year is, "Adventures in Flight", so come and be a part of the festivities. Tickets are \$45 per person, and information can be obtained from the Sandpiper school office. This event funds assemblies, field trips and classroom supplies. Even though Measure G passed, and that will bring additional funding to our district, this event benefits Sandpiper directly, and its success each year allows

the PTA to enhance our children's education in ways that would not be possible without it. If you have items to donate for the live silent auction, please let Sandpiper know. If you are interested in attending, you may contact the school office as well.



Thank you, as always, for the community support Sandpiper receives.

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CARING FOR LEATHER FURNITURE

By Jean Cary

Under normal conditions regularly dusting the furniture crevices every few months and using a good leather conditioner once a year (Leather Vital(r)) will keep your leather furniture in excellent condition for many years. To protect leather from permanent damage, avoid placing it in direct sunlight or near a heating vent. Superficial scratches on finished leather can be removed with the heat of your hand rubbing in a circular motion. Oil or grease stains can be blotted off finished leathers and allowed to dissipate. Do not use saddle soap, cleaning products, furniture oils, detergents or ammonia on leather.

Stains on ultra suede can be removed with a solution of one part Ivory(r) or Neutrogena(r) soap and six parts distilled water. Brush the solution onto the spot with a toothbrush. Do not soak the stain with water. Ultra suede seat cushions can be washed in the washer and dried on a cool setting in the dryer. Small punctures in ultra suede can be brushed closed with a stiff toothbrush.

For more advice on treating specific spills, contact Leather Master at 1-800-300-2359. For repairs of deep scratches or tears contact Advanced Leather Solutions at 1-510-293-0549.

Submitted by Jean Cary of Jean Cary Interiors: 593-9622



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SCHOOL FORCE UPDATE *By Andrea Burfield*

ANNUAL CAMPAIGN

We have kicked off our annual giving campaign with the Phone-A-Thon, February 1-3, 2005. This annual event is the major fundraiser for School-Force, and helped us to achieve a record donation to the School District of \$328,000 last year! This year, as we seek to achieve our goal of \$600,000, we ask you to continue your commitment by making a family donation of \$333. We can do so much for our kids if we all work together to make it happen! Just a reminder that your donation is fully tax deductible.

READ-A-THON, MARCH 4-18TH, 2005

Mark Your Calendars! School-Force is excited to announce the second annual Read-A-Thon. During this time period, our elementary school students will raise money by soliciting and collecting pledges based on the number of books/chapters that they read. Get those books ready!! How Many Books Will We Read?????

MATCHING PLEDGE SPONSORS

We are actively looking for pledge sponsors. A pledge sponsor could be a family, company, local merchant, small business or self-employed person who is interested in supporting this program. The sponsors will match the pledge

amount that is collected by a student reader, school, a grade level, or a classroom. For more info, please contact: Keiko Smith, 592-8922, keikosmith@yahoo.com



School-Force is the volunteer-run Belmont-Redwood Shores nonprofit educational foundation that benefits children attending our K through 8 public schools. Decisions on funding allocations are made by the School District's Board. Donations to School-Force, a 501(c)(3) organization, are deductible as charitable contributions (Tax ID #91-2159650). Contact School-Force at info@school-force.org or visit us on the web at www.schoolforce.org. Address for donations: P.O. Box 5196, Belmont, CA

The Pilot welcomes articles and letters of 300 to 400 words (or less) in length and pictures as well.

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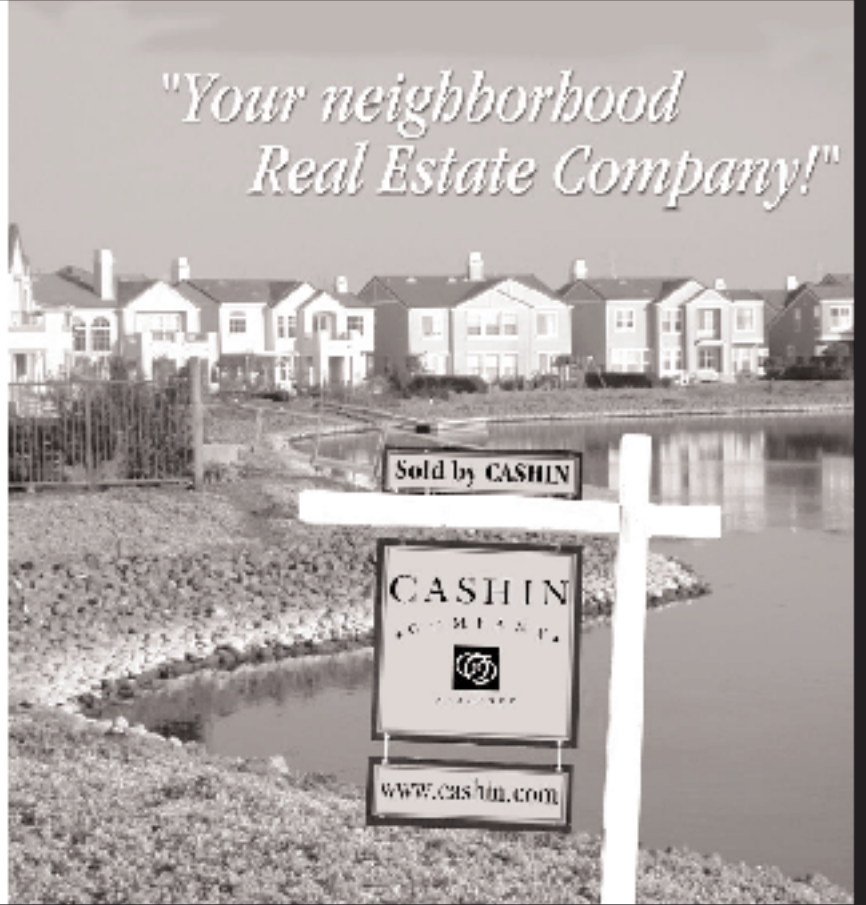
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REDWOOD CITY INVITES APPLICANTS

REDWOOD CITY INVITES APPLICANTS FOR THE FOLLOWING:

LIBRARY BOARD

Two three-year terms, expiring June 30, 2008

PLANNING COMMISSION

Two three-year terms, expiring June 30, 2008

BOARD OF PORT COMMISSION

Two five-year terms, expiring July 31, 2010

HOME IMPROVEMENT LOAN COMMITTEE

One three-year term* - member required to be a manager

or other executive of a financial institution in the city

One three-year term* - member required to be an official from a title company in the city

One three-year term* - member required to be a licensed appraiser in the incorporated limits of the city

*expiration date of term to be determined

HISTORIC RESOURCES ADVISORY COMMITTEE

(These appointments are made by the Planning Commission)

Two three-year terms, expiring July 31, 2008

The City Council is accepting applications for the above Boards, Committees and Commissions. The Planning Commission will appoint the Historic Resources Advisory Committee members. Applications and descriptions of the duties of the specific boards, committees and commissions are available in the City’s libraries, recreation and community centers, the Veterans Memorial Senior Center, the City Clerk Department in City Hall, 1017 Middlefield Road, phone 780-7220 and on the Internet: www.redwoodcity.org.

Interviews with the City Council for the positions are expected in April 2005. Appointments will be made at a regular Council Meeting yet to be determined.

THE DEADLINE FOR SUBMITTAL OF APPLICATIONS IS 5:00 P.M., FRIDAY, MARCH 18, 2005.



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Water view Gossamer Cove home.
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