

Does It Seem Like Your Teenager Is From Another Planet?

June 2011

It's true – teenagers process information differently because their brains are still developing. You'll learn how to be supportive and communicate with them better by reading the article in today's Service For Life![®] Free consumer newsletter.

You'll also learn how to avoid getting a “bug” or foodborne illness this summer, how to read your car's smoke signals, and five things you should know about buying an extended warranty – plus funny jokes, trivia, and lots more. But first...

Here's what's happening in your neighborhood: The following beach and marina sales stats are for Mandalay Shores, Hollywood Beach, Silverstrand Beach, Mandalay Bay, Seabridge, Westport, the Colony and HarborWalk as well as C.I. Waterfront Homes. Comparing the previous 2 year's closings

Beach/Marina Properties Closed Escrows

Month	Closed Escrows			Active Listings
	2009	2010	2011	as of 1st of Month
January	11	18	19	189
February	10	29	15	167
March	11	21	22	183
April	13	16	19	194
May	14	13	25	195
June	20	26		198
July	16	18		
August	12	16		
September	25	19		
October	20	16		
November	30	12		
December	15	20		

Finally, I want you to know, that you may call me for any reason. And please let me know if a friend, family member or neighbor needs a caring, experienced real estate professional to help in buying or selling.

I truly appreciate your friendship and referrals. Enjoy your issue!

Warmest regards,

Florence

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P.S. Are you consuming more trans-fats than you think? See the helpful tip about reading labels on page 2



Florence's...

Service For Life!®

"Insider Tips For Healthy, Wealthy & Happy Living..."

WARNING: Don't even think of selling your home without my Free Consumer Guide, "How To Avoid 7 Costly Mistakes When Selling Your Home."

June 2011
Volume IV #41
Oxnard, California

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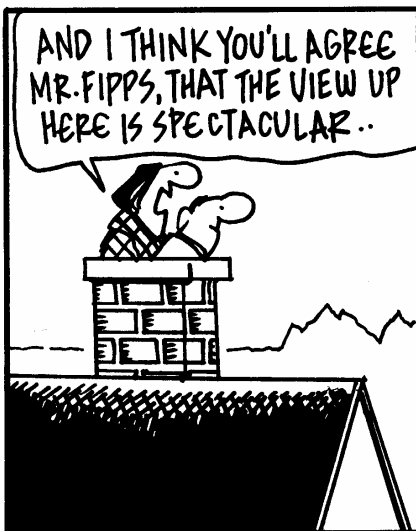
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How To Avoid Getting A 'Bug'

If your stomach bothers you, do you call it a "bug" and blame it on what you had for dinner last night? It's called "foodborne illness" and millions of people get it every year, particularly in warm, humid summer months. Here's how you can help prevent it:

Know potential threats. Here are some common culprits: undercooked poultry (*campylobacter*); contaminated lunch meats (*listeria*); undercooked beef (*e.coli*); food touched by someone with the virus (*norovirus*); and raw eggs or contaminated produce (*salmonella*).

Be food safe by following these basic steps:

- **Clean.** Wash your hands, utensils and surfaces in hot soapy water before and after you prepare food.
- **Separate.** Keep raw meat, poultry and seafood away from other foods.
- **Cook.** Cook food to the proper temperature and use a thermometer.
- **Chill.** Refrigerate prepared food and leftovers within two hours.

Then take it a step further:

- ◆ Wash all fruits/vegetables, even if you're going to peel them. If you cut something *before* washing it, you can transfer bacteria to the inside.
- ◆ Be picnic/barbeque savvy. Cook meats thoroughly on the grill; always use a thermometer to check internal temperature. Don't let food sit out for more than an hour in hot weather.
- ◆ Don't keep sliced deli meat for longer than 3-5 days. (Bacteria you can't see or smell can grow in the fridge.) Lower your risk by buying packaged lunch meats that contain antimicrobials.
- ◆ Buy pasteurized eggs. (Look for a P on the carton or the eggs.)
- ◆ Disinfect cutting boards with 1 Tablespoon bleach per gallon of water. Using more bleach can be harmful.
- ◆ Follow the "stand time" instructions after microwaving food. The extra minutes cool the food to a safe internal temperature.

Check for recalls. It seems like food items, from eggs to ground beef, are being recalled every week. Go to www.foodsafety.gov/keep/recalls

Are You Having Trouble Paying Your Mortgage?

Don't attempt to work with your bank or sell your home without my Free consumer guide, "28 Facts Every Struggling Homeowner Should Know." My exclusive report will explain all your options to improve your situation fast. Just call 805-701-8410 anytime, 24 hours, and I'll rush a copy out to you.

Read These Smoke Signals

The next time you're wondering what's wrong with your car, check out the color of the smoke that's coming out of the exhaust. AAA.com says these are the colors to look for:

Blue smoke. This means engine oil has leaked into the cylinder area and is burning. It's okay to drive but you should take your car to a technician as soon as possible before oil starts to affect the spark plugs.

Black smoke. There may be too much fuel in the fuel-air mixture that's burned in the car's cylinders. It could be caused by the fuel pump or injectors. If it only happens when you start the car, don't worry. But if it continues and the color of your oil on the dipstick is brown or milky, call a tow truck.

White smoke. It's not smoke – it's steam. A thick steam coming out of your tailpipe means water and/or antifreeze is entering the engine and being vaporized. Address this immediately before driving to avoid further engine damage. If you don't see steam but you do have to add coolant regularly, you should be suspicious of a leak and talk to a technician.

Here's A Free, Valuable Resource...

If you'd like to receive a Free List of gorgeous homes, personally researched to meet your individual requirements (with no obligation whatsoever), please call me at 805-701-8410.

5 Tips About Warranties...

Whether you just bought a computer, flat-screen TV or washing machine, chances are you were offered an extended warranty. Here are 5 tips to help you make the decision.

- **Retailers will push them.** They make more money on the warranties than they do on the products themselves.
- **Know the difference between an extended warranty and a service contract.** An extended warranty protects you against manufacturing defects; a service contract provides varying degrees of maintenance.
- **You probably don't have to decide on the spot.** Many retailers let you add extended coverage up to 30 days after your purchase. Go home and research the repair costs and track record of the specific item.
- **Not all warranties are alike.** If you think you do need one, be sure to read the fine print. Don't be afraid to negotiate with the retailer.
- **You may already have coverage.** Your credit card company may extend the length of your manufacturer's warranty. Check before you shop.

Word of the Month...

Studies have shown your income and wealth are directly related to the size and depth of your vocabulary. Here is this month's word, so you can impress your friends (and maybe even fatten your wallet!)

Meme (meem) noun

Meaning: an idea, behavior, style or usage that spreads from person to person within a culture.

Sample Sentence: It's easy to fall prey to an internet meme that isn't supported by substantial evidence.

Trans-Fat Warning

You might be consuming more trans-fat than you think. Foods containing up to 0.49 grams can be labeled as contain 0 grams! It all adds up when you consider experts recommend that you consume no more than 1.11 grams per day. Best bet: Avoid foods with labels that have partially hydrogenated oils or shortening listed in the ingredients.

It's Like Being There

You can view more than 1,000 pieces of art online in fantastic detail at www.googleartproject.com. In addition to viewing artwork, you can explore museums around the world, watch videos and create your own collection of favorites.

The Club Soda Myth

Can you use club soda to clean up any stain? No! It works on water-based stains on washable fabrics. But don't use it on oil-based stains (like gravies, French fries, and vinaigrette). It can set or spread the stain.

Quotes To Live By...

If it takes a lot of words to say what you have in mind, give it more thought.
–Dennis Roth

In my house I'm the boss, my wife is just the decision maker.
–Woody Allen

I like this positive quote, "Whenever you fall, pick something up."
–Oswald Avery

Brain Teaser...

What's the largest living organism on Earth?

(See page 4 for the answer.)

Good To Know

The U.S. has implemented a new terrorism alert system, replacing the color-coded one. Advisories will categorize threats as “*elevated*,” indicating a “credible” terrorist threat against the U.S., and “*imminent*,” warning of a “credible, specific and impending” threat. Alerts may be sent to law enforcement, the private sector, or issued to the public on Facebook, Twitter and www.dhs.gov/alerts

Computer Wisdom

- Computers are incredibly fast, accurate and stupid; humans are incredibly slow, inaccurate and brilliant; together they are powerful beyond imagination.
- Alert! User Error. Please replace user and press any key to continue.
- I'm not anti-social; I'm just not user friendly.

Another Reason To Put Down The Phone

Do you get itchy bumps along your cheek or ear? You could have a cell phone rash. It's really a nickel allergy, which affects 17 percent of women and 3 percent of men. If that's not it, you might be allergic to the electromagnetic transmissions from cell phones.

Need Exercise?

Get a dog! Research show that among dog owners who take their pets for regular walks, 60 percent meet federal criteria for moderate or vigorous exercise. That's about 30 minutes more a week than people who don't have dogs. As one vet said, “It's good for both ends of the leash.”

Be An Earthquake Reporter

Did you just feel the earth move? If so, you can help scientists at the U.S. Geological Survey by reporting it on their “Did You Feel It?” site. Check out the earthquake monitoring project at www.earthquake.usgs.gov/earthquakes/dyfi

Your Teen's Brain Is A Work In Progress

Do your teens sometimes act like they're from another planet? That's because their brains are going through intensive changes as they transition to adulthood. Here's what you should know and what you can do to help.

- **Teen brains process information differently.** Their cortex, where reason, logic and rational thinking originate, is going through a growth period. Their brains are just learning how to prioritize, so try to help them organize. Don't ask them to multi-task. Tell them one thing at a time, rather than rattling off a list like “Feed the dog, clean your room, do your homework.”
- **Their brain connections are stimulated.** How they spend their time influences these connections. Provide them a wide range of learning opportunities, such as music, drama, sports, volunteering.
- **They are more likely to respond emotionally and may overreact.** Talk with your teens, but know they may have a hard time expressing emotions. Set clear expectations for behavior, and don't overreact yourself.
- **Male and female brains develop at a different pace.** Recognize that there are hormonal differences.
- **They need more sleep than adults.** Due to chemical changes, they don't feel tired until later at night and have a harder time waking up early. Help them get the nine hours of sleep experts say they need every night.
- **They are more likely to take risks.** The levels of serotonin (which helps control impulses) and dopamine (which gives a sense of well-being) fluctuate. Channel them into taking positive, rather than negative, risks.
- **Get an early start.** If you can, start to teach them coping skills when they are pre-teens. Check out a site such as www.copingskills4kids.net.

Are You My Client Of The Month?

Every month I choose a very special *Client Of The Month*. It's my way of acknowledging good friends and saying “thanks” to those who support me and my business with referrals, word of mouth and repeat business.

This month's *Client Of The Month* is **Brian and Rowena Doe**. Brian and Rowena just closed escrow on 248 Melrose Drive which was a true fixer owned by the Bank of America that had been “red tagged” by the County. With your persistence and determination we were able to deal with the bank and the County of Ventura!!! “*Congratulations.*”

You might be my next *Client Of The Month* too! Watch for your name here in an upcoming month.

Thanks For Thinking of Me!

Did you know I can help you or any of your friends or family save time and money when buying or selling a home? Thanks for keeping me in mind with your referrals...and spreading the word about my services.

Brain Teaser Answer:

Australia's Great Barrier Reef, a system that stretches 1,430 miles. It's made of billions of living coral polyps.

Have A Laugh...With George Carlin

- ◆ Some national parks have waiting lists for camping reservations. When you have to wait a year to sleep next to a tree, something is wrong.
- ◆ It's never just a game when you're winning.
- ◆ If it's true that our species is alone in the universe, then I'd have to say that the universe aimed rather low and settled for very little.

Why You Should Play Catch With Your Kids...

They may become baseball stars! Here are the highest paid players for 2011:

1. Alex Rodriguez (NY Yankees)
\$31 million
2. CC Sabathia (NY Yankees)
\$23 million
3. Joe Mauer (Minnesota Twins)
\$23 million
4. Mark Teixeira (NY Yankees)
\$22.5 million

THANK YOU for reading my Service For Life![®] personal newsletter. I wanted to produce a newsletter that has great content and is fun and valuable to you. Your constructive feedback is always welcome.

AND...whether you're thinking of buying, selling or financing real estate, or just want to stop by and say "Hi," I'd love to hear from you...

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“Who Else Wants To Win Dinner at The Italian Job?”

Guess who won last month's Trivia Question? I'm pleased to announce the lucky winners of last month's quiz. And the winners are...drum roll please: Ric and Sandi Royce of The Colony were the first to correctly answer my quiz question.

What is the largest known animal to exist on Earth?

- a) African elephant b) Giant squid c) Sauropod Argentinosaurus
d) Blue whale

The answer is d) Blue whale. National Geographic says one can be as long at 100 feet and weigh 200 tons (equal to 40 elephants). So, let's move on to *this* month's trivia question.

Who appeared on the first cover of “Rolling Stone” magazine?

- a) Janis Joplin b) Jim Morrison c) John Lennon d) Bob Dylan

*Call or Text Me At 805-701-8410 OR Email Me At
Florence@BchRealEstate.com
And You Could Be One Of My Next Winners!*

Real Estate Corner...

Q. What do I need to know about liability protection when I hire a mover?

A. Under federal law, interstate movers must provide liability information outlined in the “*Your Rights and Responsibilities When You Move*” booklet. The two options to protect your belongings (called valuation coverage) are:

Full Value Protection. Your mover is liable for the replacement value of lost or damaged goods in your shipment. They are permitted to limit their liability for loss or damage to articles of extraordinary value (items whose value exceeds \$100 per pound), unless you list these items on the shipping documents. Ask your mover for a written explanation of this limitation.

Released Value. This option assumes liability for no more than 60 cents per pound per article and is offered at no additional charge. You'll be compensated according to the weight of the item, not its actual value. If you don't select Released Value, your shipment will automatically be transported at the Full Value Protection level and you will be charged appropriately.

If you pick Released Value, some movers may offer to sell or obtain for you separate liability insurance. This insurance is regulated by state law. You also may choose to purchase insurance from a third-party insurance company.

If you have any questions, or need capable and trustworthy representation, please call me at 805-701-8410.