

Do You Know The Four Words To Never Say To Insurers?

September 2010

There are some words that definitely raise red flags when you mention them to an insurance company. You'll learn what they are and why you should avoid them in today's Service For Life![®] Free consumer newsletter.

You'll also learn how you can shake the salt habit, tips for preventing spyware from being installed on your PC, and a great way you can save money *now* by de-cluttering – 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 year's closings for the last 8 months to this year's we had:

12 Properties closed escrow in Aug 2010 as of Aug 20, 2010
18 Properties closed escrow in July 2010
26 Properties closed escrow in June 2010
13 Properties closed escrow in May 2010
16 Properties closed escrow in Apr 2010
21 Properties closed escrow in Mar 2010
29 Properties closed escrow in Feb 2010
18 Properties closed escrow in Jan 2010
12 Properties closed escrow in Aug 2009
16 Properties closed escrow in July 2009
20 Properties closed escrow in June 2009
14 Properties closed escrow in May 2009
13 Properties closed escrow in Apr 2009
11 Properties closed escrow in Mar 2009
10 Properties closed escrow in Feb 2009
11 Properties closed escrow in Jan 2009

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

Florence Gadbois
RE/MAX Gold Coast Realtors

P.S. Do you have some prescription pills you just can't identify? Here's an online tool to identify them by shape and color... see page 4.



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."

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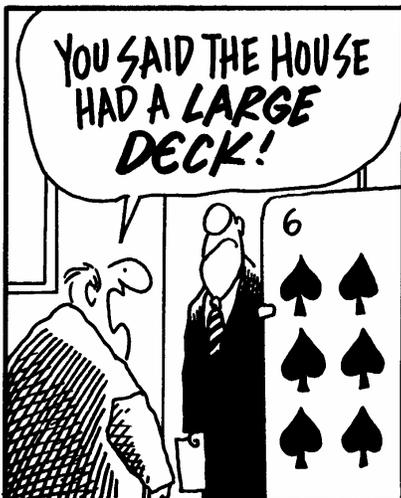
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How To Shake The Salt Habit

Are you hooked on salt? Most of us are. Adults consume about 3,400 milligrams of sodium a day on average and that doesn't count what you add with the salt shaker! Too much sodium can contribute to high blood pressure, leading to heart disease, stroke and other serious health problems. Here's what you need to know and do to shake the habit.

- ◆ **Your body needs sodium to function, but only about 500 milligrams a day.** Table salt is 40 percent sodium so one teaspoon is 2,300 milligrams. Set your salt budget to 1,500 milligrams a day (two-thirds of a teaspoon).
- ◆ **Seventy-seven percent of the sodium consumed is from processed and restaurant food.** Food manufacturers and restaurants are taking steps to reduce the sodium, but while that's happening, it's up to you to take control. When eating out, share entrees, order smaller portions and ask for sauces and dressings on the side.
- ◆ **Cook more at home and shop selectively.** Cook with fresh herbs and spices, and rinse the contents of canned foods before you use them.
- ◆ **Learn some salty language.** The term "reduced sodium" only means that the product contains at least 25 percent less than its original version. "Sodium-free" is better – it means less than 5 milligrams of sodium per serving. Look for "%DV" (or daily value) for sodium on the Nutrition Facts label. Anything above 20 percent is high. Aim for 5 percent or less.
- ◆ **Watch out for diet foods.** Kraft Free Zesty Italian dressing, for example, has only 15 calories, but 480 milligrams of sodium.
- ◆ **Focus on eating a balanced diet of fruits, vegetables, whole grains and low-fat dairy products.** These are all high in potassium, magnesium and calcium, minerals needed to maintain healthy blood pressure levels.

For more salt strategies, go to the Harvard School of Public Health site at www.hsph.harvard.edu/nutritionsource/salt/tasting-success-with-cutting-salt/index.html

Are You Feeling Scrunched In Your Current Home?

Maybe you just had a child and you need more space. Or have that nagging claustrophobic feeling. Or maybe you just need a positive change in your environment. Either way, I can help. My service programs can help you find the perfect home. It's easier than you think. Just give me a call at **805-701-8410**. My promise: there's never any pressure or hassle – I'm here to help!

Is Someone Spying On You? Avoid This Pesky Software

Does your computer seem to be operating slowly? Are you bombarded with pop-up windows or unexpected toolbars or icons? You may be a victim of spyware, software installed on your PC (usually without your consent) that displays ads or tracks personal information. Here's how to prevent it:

- **Update your operating system and web browser software.** Set your browser security to at least medium and limit pop-up windows and cookies.
- **Download an anti-spyware program from a vendor you trust.** Don't fall for anti-spyware ads or e-mails from companies you don't know that claim to do a free scan and speed up your computer instantly.
- **Don't click on links within pop-up windows.** To close the window, click on the "X" in the title bar. Don't close it by clicking on "agree" or "OK."
- **Be wary of downloading free software** like games, screensavers or customized toolbars. Some of these bundle other software, including spyware. If you're not sure of the site, put the name in your search engine and see if anyone has reported that it contains spyware.
- **Read the license agreement when downloading software.** By automatically saying yes, you may actually be agreeing to software you don't want.
- **If you think you have spyware,** stop online shopping, banking or other activities that use your name, passwords and personal information. Run a full scan with your anti-virus software and delete anything identified as a problem.

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!)

Risible (ri-si-bul) adjective

Meaning: arousing or provoking laughter

Sample Sentence: Judging by the audience's response, the comedian succeeded in making his routine risible.

Kitchen Safety Tip

You probably rinse raw chicken in the sink before you cook it. Don't! It doesn't remove bacteria like salmonella. You will kill those bacteria when you heat the chicken to an internal temp of 165 degrees. Worse, rinsing can spread raw juices around your sink and countertop, contaminating other foods.

Up Close & Personal

Want a free, personalized tour of some of the world's most interesting cities? Local volunteers in 16 cities are delighted to show you around. Go to www.globalgreetwork.info

Egg-citing Facts

- Egg size and grade are not related. Size is determined by weight per dozen. Grade refers to the quality of the shell, white and yolk, and the size of the air cell.
- Yolk color depends on plant pigments in the hens' feed.
- If you hard cook older eggs, they are easier to peel than fresh eggs.

Quotes To Live By...

You're getting old when you stoop to tie your shoes and wonder what else you can do while you're down there.

—George Burns

A house is not a home unless it contains food and fire for the mind as well as the body.

—Benjamin Franklin

Your imagination is your preview of life's coming attractions.

—Albert Einstein

Thank You! Thank You! Thank You!

Thanks to all of my clients and friends who support my practice and graciously referred me to your friends and neighbors! Rather than pester people with unwanted calls and visits, I build my business based on the positive comments and referrals from people just like you. I couldn't do it without you!

Paul & Stephanie Smith sold 2354 Vina del Mar

Richard Sedin sold 4484 Antigua Way (Sold in 10 days!!)

Sandra cooper sold 4691 San Sebastian

Joev and Miriam Gersten purchased 4691 San Sebastian

Jessica Kincade purchased 3101 Peninsula #111

Congratulations!!!

What *Not* To Say To Insurers

Brain Teaser...

You probably know the first three letters (Alpha, Bravo, Charlie) but can you name the entire International Civil Aviation Organization phonetic alphabet?

(See page 4 for the answer.)

Are Hardcover History?

Amazon.com announced that for the last 3 months, sales of e-books (for the Kindle) topped its sales of hardcover books. While hardcover book sales are up 22 percent this year, some predict that within a decade, fewer than 25 percent of all books sold will be print versions.

Have A Laugh

Q. Why did the spider cross the road?
A. To look for a new "web site."

Did They Make A Mistake?

- Will Smith turned down the lead in "The Matrix."
- Sean Connery turned down the role of Gandalf in the "Lord of the Rings."
- Al Pacino turned down the lead in "Close Encounters of the Third Kind."
- Rock Hudson turned down the lead in "Ben Hur."

Your Hotel Stay Could Cost More Than You Think

Where are hackers most likely to steal your credit card information? A report by Trustwave's SpiderLabs says the answer is hotels! And their primary target is payment card information. To protect yourself, be sure to check all charges on your statement (even months after your trip) and report discrepancies promptly.

Funny Ads...

- Dog for sale: eats anything and is fond of children.
- For sale: antique desk suitable for lady with thick legs & large drawers.
- Our experienced Mom will care of your child. Fenced yard, meals, and smacks included.
- Illiterate? Write today for free help.
- Our bikinis are exciting. They are simply the tops.

The last time you had a fender-bender did the words "I'm sorry" slip out of your mouth? Big mistake, even if you were. That phrase – which might imply that you were at fault – could put your claim at risk. Stick to the facts and talk to your own insurance company about what you should say to the other driver's insurer. Here are four words to avoid that raise a red flag when speaking with insurance companies, according to Insure.com.

- ♦ **"Flood."** Insurers specifically define this as water from a nearby lake, stream, river or other body of water. Flood damage is not covered under standard homeowners insurance so don't use the word if a pipe broke and your basement has water in it, which may be covered.
- ♦ **"Experimental."** Health insurance companies don't tend to cover procedures in this category. You want to convey the fact that the treatment is proven and medically necessary.
- ♦ **"Whiplash."** Don't speculate about this injury until you've had a diagnosis. It's a word that shouts "fraud" to many insurance companies.
- ♦ **"In my opinion."** Insurance adjusters may try to get you to speculate about the cause of an accident (Driving too fast? Following too close?) Keep your opinions to yourself, or you may have to eat your words later.

Would You Like To Know How Much Your Neighbor's Home Listed Or Sold For?

Maybe you're just curious. Or perhaps you're thinking of selling soon and want to know how much your home is worth. Either way, I can help...with no "sales pitches" or runarounds. Just give me a call at 805-701-8410 and I'll give you all the facts.

Save Money Now With This De-cluttering Tip...

Want to save at least a \$1,000 a year? Clean out your self storage unit. Nearly 1 in 10 households in the U.S. currently rent one, and let's face it, most are filled with stuff people probably forgot they had. Here's what you should do:

Don't keep stuff "in case you need it." You might as well make extra money by selling some of those items on eBay or Craigslist.

If you don't have time to clean it out yourself, hire a professional organizer. It'll cost you less in the long run.

If you must rent a unit, make sure it's temporary. Many companies offer the first month's rent free because they know you may stay indefinitely. Know what you're storing and make sure you only keep the unit for a few months at most.

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:

Alfa, Bravo, Charlie, Delta, Echo, Foxtrot, Golf, Hotel, India, Juliett, Kilo, Lima, Mike, November, Oscar, Papa, Quebec, Romeo, Sierra, Tango, Uniform, Victor, Whiskey, X-Ray, Yankee, Zulu

Nice Places To Live

These cities have the best quality of living according to a Mercer survey that rated cities on things such as economic environment, housing, health, recreation and schools.

1. Vienna, Austria
2. Zurich, Switzerland
3. Geneva, Switzerland
4. Vancouver, Canada (tie)
4. Auckland, NZ

Honolulu was the first U.S. city on the list (at 31) followed by San Francisco (at 32).

Check This Before Swallowing

Do you have some prescription pills that you can't identify? Maybe you removed them from the original container and didn't label them. Identify them by shape and color at <http://healthtools.aarp.org/pill-finder>

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...

Florence Gadbois
RE/MAX Gold Coast Realtors
805-701-8410
Florence@BchRealEstate.com
BchRealEstate.com

“Who Else Wants To Win Dinner For Two at The Whale’s Tail?”

Guess who won last month's Trivia Question? I'm pleased to announce the lucky winner of last month's quiz. And the winners are...drum roll please: Jack Nisenbaum of Woodland Hills was the first to correctly answer my quiz question.

Who is the world's largest retailer (based on revenues)?

- a) Home Depot b) Sears c) Target d) Wal-Mart

The answer is d) Wal-Mart. With fiscal year 2010 sales of \$405 billion, Wal-Mart employs more than 2.1 million people worldwide. So, let's move on to *this* month's trivia question.

What is the longest-running TV game show in U.S. history?

- a) Truth or Consequences b) The Price Is Right c) Hollywood Squares
d) Let's Make A Deal

*Call Me At 805-701-8410 OR Email Me At Florence@BchRealEstate.com
And You Could Be My Next Winner!*

Real Estate Corner...

Q. What should I know about buying a foreclosed home?

A. There are advantages and disadvantages to buying a foreclosed home. Here are some general tips:

- **See the house in person.** Don't rely on a low price and internet pictures.
- **Conduct a title search.** Find out whether it has a second mortgage or a lien on it.
- **Get an up-to-date inspection.** Conditions change and older inspections probably no longer apply.
- **Budget for repairs and renovations.** Chances are the longer the house has been vacant, the more problems there may be.
- **Study the neighborhood.** Is the house in a crime area or surrounded by other foreclosures?
- **Get expert help.** Work with a real estate agent who is experienced in foreclosures.

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