

Do You Know What Questions To Ask At A Job Interview?

September 2011

The key to a great job interview is preparation. You'll get tips for answering and asking questions in today's Service For Life![®] Free consumer newsletter.

You'll also learn about eye health and the importance of regular check-ups, how to spot a counterfeit check and what weeds in your yard are actually edible – 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

Closed Escrows Month	Closed Escrows			Active Listings as of 1st of Month
	2009	2010	2011	
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	15	198
July	16	18	18	190
August	12	16	14 as of 8/24	171
September	25	19		
October	20	16		
November	30	12		
December	15	20		

I just closed escrow on 4746 San Sebastian in The Colony, which is a Martinique floor plan in the Ambassador Series. It sold for \$490,000. Just listed 2244 Cannes Square, which is the Vina del Mar floor plan. This particular townhome has a great ocean view from the back yard. Asking Price: \$799,000

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 an experienced, caring, competent real estate professional to help in buying or selling. I truly appreciate your friendship and referrals. Enjoy your issue!

Warmest regards,

Florence

Florence Gadbois
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P.S. Can you say “please pay promptly” three times fast? See other tongue twisters on page 3.



Buying A Home Soon? Learn how to save thousands of dollars when finding, buying or financing your home. See my enclosed insert for details...

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Florence's...

Service For Life!®

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

Focus In On Eye Health

Millions of people have undetected vision problems, and you or your family members may be among them. These simple steps will help you understand and protect your eyes:

- **Schedule a comprehensive dilated eye exam every one or two years**, even if you think your vision is fine. Have your children's eyes checked at regular intervals. If your child has headaches or difficulty at school, it might be due to a vision problem. Amblyopia, or lazy eye, is the most common cause of eye impairment in childhood.

Another reason to go? Studies show that eye doctors may be the first to detect serious conditions such as high blood pressure, high cholesterol and diabetes because they look directly at the eyes' blood vessels.

- **Eat these eye "super foods"**: spinach, salmon, walnuts, berries, orange bell peppers, broccoli, soy, eggs, avocados and (yes) carrots. They contain valuable nutrients such as vitamins A, C and E, beta carotene and zinc as well as lutein and zeaxanthin. Eating them will help prevent aged-related macular degeneration (which causes blurred vision and blind spots).
- **Learn your family's eye-health history.** People with a family history of some eye diseases, such as glaucoma and cataracts, are at increased risk of developing them. Talk with your eye doctor to confirm diagnosis.
- **Reduce eye strain.** To avoid computer vision syndrome (headaches, dry and tired eyes), use the 20-20-20 rule: Every 20 minutes, look away 20 feet in front of you for 20 seconds.
- **Wear protective goggles when handling power tools or chemicals.** Did you know half of all eye injuries happen as a result of doing regular household chores? Buy safety goggles at any hardware store and use them.
- **Wear sunglasses, even when it's hazy.** Look for shades that block out 99 to 100 percent of both UV-A and UV-B radiation – and make you look cool!

Thinking Of Selling Your Home Soon?

Don't attempt to sell your home without my Free consumer guide, "**44 Money-making Tips For Preparing Your Home To Sell.**" My exclusive report will give you all the facts for a fast, top dollar sale. Just call **805-701-8410** or e-mail **Florence@BchRealEstate.com** anytime, 24 hours, and I'll rush a copy out to you.

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!)

Euphemism (yu-fe-mi-zm) noun

Meaning: the substitution of an agreeable expression for one that may offend or suggest something unpleasant.

Sample Sentence: "Career alternative enhancement" is a euphemism actually used by some companies to say "you're fired."

What Is RSS News Feed?

It stands for Really Simple Syndication and you see it on thousands of web sites. It allows you to put together your own list of news and info. Sign up for a "news reader" by searching online or use: **Google.com/reader**. Then choose the sites you want to get news from by selecting the RSS symbol on the site.

Want A Good Laugh?

Check out the real photos at: **www.awkwardfamilyphotos.com**. You may want to submit your own!

Got A Kid In College?

What's the best way to communicate with your college student? If you don't already know how, learn to text. Today's students don't use email much and may not answer their phone but a quick "How RU?" text will probably get a response. You might also consider Skype for longer talks.

Quotes To Live By...

At twenty years of age, the will reigns; at thirty the wit; at forty the judgment.
—Benjamin Franklin

Strength is the capacity to break a chocolate bar into four pieces with your bare hands -- and then eat just one of the pieces.

—Judith Viorst

If I had my life to live over again, I'd make the same mistakes, only sooner.
—Tallulah Bankhead

Prepare Yourself To Ace Your Next Job Interview

The key to a great job interview is preparation. Here are four essential tips to set yourself apart from the rest...

➤ Plan ahead for these questions:

- ◆ *Tell me about yourself.* Talk about specific skills and accomplishments but be concise. If you *think* you're talking too much, you probably are. Save some of the examples for later in the interview.
- ◆ *Why should I hire you?* Learn everything you can about the company and specifically what you can contribute to it.
- ◆ *Why did you leave your last job?* Interviewers want to see if you'll badmouth your employer. Put a positive spin (e.g. no room for promotion) on the reason.
- ◆ *What is your biggest weakness?* No one is perfect. Cite a weakness (pick one that wouldn't be a requirement in this job) and what you're doing about it. ("I wasn't proficient at spread sheets so I took a course in Excel.") Don't disguise a strength ("I like to work too hard.") as a weakness. The interviewer has heard that one before.
- ◆ *Where do you see yourself in five years?* Talk about moving up in *their* company.

➤ **Think of it as a conversation, not a Q&A session.** You want to know if the job is right for you as much as the interviewer wants to know if you're a good fit. Don't waste time on chit-chat (or immediately bring up salary).

➤ **Be ready when they ask if you have questions.** For example:

- ✓ *How long has this position existed and how long has it been open?*
- ✓ *What are the most important responsibilities of the job and how would you measure my success in accomplishing them?*
- ✓ *What projects would I immediately be taking on?*

➤ **Close by telling them that you want the position (if that's true).** It removes any doubts and leaves a positive impression.

Certified Distressed Property Expert

I just completed this rigorous course to help people who are "upside down" or "underwater" with their loan. In other words, they owe more than their home is worth in today's challenging market. The banks are addressing this problem in a more timely fashion and taking this course gave me the tools to work more effectively with the new bank systems.

For example I recently represented the buyer on a short sale in Mandalay Bay that we closed in 60 days.

So, if you know anybody who needs some updated information and guidance regarding short sales, or any real estate related question, please have them give me a call at **805-701-8410**. I'm here to help

Brain Teaser...

What do asphalt, crayons and deodorant have in common?

(See page 4 for the answer.)

Best Pets If You're Allergic

There are no totally hypoallergenic pets, but these are the best choices if you have allergies:

- Portuguese Water Dog
- Sphinx cat (hairless)
- Kerry Blue Terrier
- Standard Poodle
- Bichon Frise
- American Labradoodle
- Goldfish

What's In Your Belly Button?

Don't look now but there are bacteria hiding on your body. When scientists for the Belly Button Biodiversity project studied the belly buttons of volunteers, they found 1,400 different bacterial strains, 662 of which seem to be new to science! Their advice? Pay more attention to this location and wash it daily with soap and water.

There's A Word For it

- Tittle – the dot over an i
- Philtrum – the vertical groove between your upper lip and your nose
- Lemniscate – the infinity symbol
- Virgule – the slash mark
- Octothorpe – the # symbol
- Pandiculation – the act of stretching and yawning

Back-To-School Tip

Buy your kids the right backpack. Heavy and misplaced backpacks can lead to back, neck and shoulder injuries. Look for wide, padded shoulder straps, a waist strap and padded back. Don't overload. The backpack shouldn't weigh more than 10 to 20 percent of your kid's total body weight.

Try These Tongue Twisters

Say them three times fast (or maybe even once!):

- Please pay promptly
- Unique New York
- Irish wristwatch
- Friendly Frank flips fine flapjacks
- Brad's big black bath brush broke

How To Spot A Fake Check

Did you know if you deposit a check that is found to be fake, you're responsible for the funds and could face criminal charges? You may find fake checks in the mail from unknown sources (probably a scam artist). Here's how to check the check:

Look at the bank logo. If it doesn't have one or it's faded, be suspicious.

Study the MICR (Magnetic Ink Character Recognition) line, a series of digits at the bottom of the check representing the bank routing number, account and check number (in that order). A check with no routing number (the first nine digits) is counterfeit. You can verify bank routing numbers at: <http://www.fededirectory.frb.org/reserve.cfm>

Examine the signature. If it looks digitized, it was likely scanned.

Be wary if the amount is just under \$5,000. Federal rules require that checks under that amount be available to you within five days.

Do You Know Anybody Looking to Rent?

I have two clients who want to rent their Colony units.

The first is a Townhome with a spectacular ocean view – Asking \$3,000 per month for a 1 year lease.

Or

A Martinique floor Plan (Phase I) about 1113 square feet – 2 bedroom 2 bath – Asking 1650 per month for a 1 year lease
Both have been beautifully upgraded. Call me for details

4 Weeds Good Enough To Eat

If you can't think of anything for dinner, look in your backyard. These weeds are edible, but do your research and properly identify them (and make sure you or the neighbor's dog haven't sprayed them with something) before you put them on your plate. A tip: don't try these if you are prone to allergies.

- ◆ **Dandelion.** Add the leaves, which contain vitamins A, C and K, to soup. The leaves are more tender and less bitter if you eat them before they flower.
- ◆ **Plantain** (the weed, not the banana). Blanche the leaves and sauté with butter and garlic. You also can crush them and use on insect bites.
- ◆ **Stinging nettles.** You must steam or boil these to get rid of the nettles, but they are said to make a nutritious tea.
- ◆ **Purslane.** Eat the young stems and leaves in salads or sandwiches or use them in recipes that call for spinach (the taste is similar). Purslane contains antioxidant vitamins and omega-3 fatty acids.

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.

Words Of Wisdom

- A bank is a place that will lend you money if you can prove that you don't need it.
- You never really learn to swear until you learn to drive.
- Having one child makes you a parent; having two makes you a referee.
- Sure I can keep secrets. It's the people I tell them to who can't.

Brain Teaser Answer:

They are made from petroleum.

A Good Idea...Or Not?

Some retailers are trying something new: asking if you want your receipt emailed to you. It's convenient and saves paper, but is it a ploy to get your email address? Whatever the case, they say "paper receipts are so 2010."

Don't Fall For This Gag

Be wary of an email that says you can track the location of any cell phone for free by clicking on a link like themobiletracker.com. While some phone tracking is possible, this one is a joke. If you get emails like this, type in made-up data and see what happens.

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 \$75 Gift Certificate for 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: Norm & Katherine Wilcox were the first to correctly answer my quiz question.

The center of the Earth is how many miles below the surface?

- a) 2,000 b) 4,000 c) 8,000 d) 10,000

The answer is b) 4,000 miles (at the equator). The distance at the poles is slightly less because the Earth isn't a perfect sphere. So, let's move on to *this* month's trivia question.

What was the first animated feature film created solely with Computer Generated Imagery (CGI)?

- a) The Polar Express b) Tron c) A Bug's Life d) Toy Story

**Call 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 are the most common home-buying mistakes?

A. First, you should work with a REALTOR®, a professional who will guide you through the process and help you avoid these pitfalls:

- ◆ **Not knowing how much house you can afford.** Mortgage calculators are available online. Be sure to factor in such items as property taxes, maintenance and insurance.
- ◆ **Not shopping for loan options.** You need to know your credit score, get pre-qualified and pre-approved.
- ◆ **Not including mortgage financing and professional inspection contingencies in the contract.** The mortgage financing clause saves you if the home doesn't appraise for the offered price; the inspection clause allows you to negotiate (or cancel the deal) if an inspector finds problems.
- ◆ **Falling in love with a house without considering all the facts,** such as structural flaws, location, neighborhood and potential for resale.

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

Get Free money-saving home tips at my web site: www.BchRealEstate.com