

Who Else Wants To Retire A MILLIONAIRE?

February 2009

How would you like to learn a simple formula that can help you retire a millionaire? In this month's issue of my Service For Life![®] Free consumer newsletter, I've provided for you a quick analysis for retiring wealthy. But that's not all. Inside you'll find tips for getting a good night sleep, how to save up to \$5,000 per year on groceries, and much, much more. But before you dig into this issue...

Here's what's new in the world of real estate: We are seeing a marked increase in activity at the beach, which includes, Oxnard Shores, Hollywood Beach, Silverstrand Beach, Mandalay Bay, Seabridge and Westport, The Colony and HarborWalk. Comparing the previous four year's closings to this year's for the month of January we had

12 properties close escrow in **January of 2009**

January of 2008 we had 8 closings.

In **2007** for the month of January we had 14 closings at the beach.

January of 2006 we had 9 closings.

Doing Open House every Sunday is also a good barometer. Buyers are definitely looking.

In January I closed escrow on a condominium in Oxnard Shores, we are just closing escrow on another condominium in Oxnard near the new Seabridge Marketplace and **just opened escrow** (drum roll please) on a condominium in **The Colony** (which is scheduled to close next month). All three of these are investors who see the value of today's reduced prices and lower interest rates. I feel very thankful to have the wonderful clients that I have.

Thank You, Thank You, Thank You for supporting my business.

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, Beach/Marina Office

P.S. Did you now humans breathe an average of 23,000 times per day? Check out some amazing (and funny) trivia on Page 4...



Florence's...

Service For Life!®

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

Call me at 805-701-8410 and ask for my Free, definitive guide to home owner profits titled, "Home Seller's Guide To Money-Making Fix-ups..."

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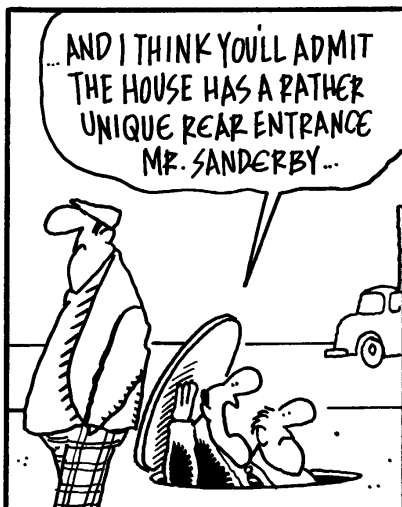
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How To Save Up To \$5,000 Per Year On Your Grocery Bill

It's been a closely guarded secret of savvy consumers for years. But now you can save up to \$5,000 a year on your grocery bill. And when you think about it, those savings could help you buy a new car, a great vacation, new furniture for your home, or contribute towards a nice retirement. One experienced coupon clipper bought \$470 worth of groceries for only \$.03 – yes three cents, by using coupons. Here's how you can do it too!

Do some research. If you want to save big money, you need to have a plan. Learn savvy grocery shopping strategies by visiting such websites as www.grocerycouponguide.com, www.couponmom.com and www.couponing.about.com.

Get organized. Gather all the coupons you can, even if it means buying four copies of the Sunday paper. Shop only at the supermarkets in your area that offer double or triple coupons. And print out coupons online at such sites as www.coolsavings.com and www.valpak.com.

Use coupons to buy the smallest size possible. Many coupons don't specify minimum size requirements. An example of using this to your advantage is redeeming a \$.50 off coupon for a \$.59 travel size shampoo. Once the coupon is doubled at the checkout, you will be paid \$.41 and have a 3 oz. shampoo free. If you had purchased the next size up using the same coupon, you would have been paying \$.50 rather than being paid.

Ask for rain checks on sold-out items. A store's inventory problems can work to your advantage. Get a rain check for a high quantity of the item. When the item comes in, you can use your coupons along with the sale price to get a great deal.

Visit manufacturer websites. Many companies offer coupons in exchange for filling out surveys. Find these sites by typing the name of a specific product into the search engine of your choice.

Along with these suggestions, you can also incorporate rebate offers. By using these hints, you can save a bundle at the grocery store and start socking away money for that special purchase.

Learn How To Maximize The Value Of Your Home!

Did you know there's a free consumer report showing which repairs and fix-ups will net you the most value for your home? It's called the "Home Seller's Guide To Money-Making Fix-Ups," and it's great even if you're not planning on selling soon. You can get a free copy by calling me at... 805-701-8410

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

Word Of The Month...

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

Effrontery \ef-front-er-y\ (noun)

Meaning: Shameless, Boldness
Insolence

Sample Sentence: The politician had the **effrontery** to ask the people he had insulted to vote for him.

Party Anyone? Tips for Eating Smart...

You will be surprised at how easy it can be to have fun and enjoy yourself without overdoing it at the food table. Here are a few helpful tips:

- ♦ Eat slowly.
- ♦ Don't arrive at the party hungry.
- ♦ Don't socialize near the food table.
- ♦ Contribute a dish that is low fat.
- ♦ Only eat the items that you really love.
- ♦ Take small portions.
- ♦ Don't nibble for the entire night.

U.S. Government Web Site Of The Month...

There are over 27,000 government web sites covering nearly every topic you can imagine. Here's one that could help you:

Travelers can check for weather-related delays using the Federal Aviation Administration's web site www.fly.faa.gov. It's a cool site that shows current general airport conditions at airports across the country. You do need to check with your airline for information on your specific flight. There's also a link to Frequently Asked Questions about flying.

Quote Of The Month

"Let us rise up and be thankful, for if we didn't learn a lot today, at least we learned a little, and if we didn't learn a little, at least we didn't get sick, and if we got sick, at least we didn't die; so, let us all be thankful."

-Buddha

Thank You! Thank You! Thank You! Thank You! Thank You!

Thanks to *YOU* the word is spreading. Thanks to all of my clients and friends who graciously referred me to your friends and neighbors last month! See, 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 just couldn't do it without you!

Make Housecleaning A Breeze With These Helpful Hints

We all hate it, but it has to be done. Don't spend your weekend inside cleaning. Here are nine helpful hints to get the job done with speed and precision, so that you can get out and enjoy your free time!

- 1. Establish a regular cleaning schedule.** If you try to fit it in between activities, you'll never get the whole job done.
- 2. Begin with machines first.** Get the clothes washer or dishwasher started so that it will be ready to empty by the time you are done with other tasks.
- 3. Put all your cleaning products in a tote you can carry around.** Have a tote for upstairs and one for downstairs.
- 4. Clean your home from top to bottom.** Dust first, vacuum last.
- 5. Use your time wisely.** Spray cleaning solutions on fixtures and mirrors, so that the cleaners can begin to work while you are cleaning other areas.
- 6. Use the right tools.** A damp sponge will get pet hair off upholstery. Cloth diapers are excellent dusting cloths. And wearing cotton gardening gloves will make mini-blind dusting a snap.
- 7. Pick up the clutter first.** Clean off all the surfaces before you start so you can work faster.
- 8. Remove temptation.** Get rid of the table or place where all of the daily junk is piled. You are more apt to put items away if this spot isn't available.
- 9. Get the family involved.** Assign chores to your family members. If they are involved in the cleaning, they may be less likely to make the mess!

Following these simple tips can help you reduce your cleaning time and make the job much easier. You will notice the difference!

Trivia Tease...

Forward I Am Heavy,
Backward I Am Not.
What Am I?

(answer at the bottom of last page)

Airline Humor...

"Thank you for flying Delta Business Express. We hope that you've enjoyed giving us the business as much as we enjoyed taking you for a ride."

"Your seat cushions can be used for flotation, and in the event of an emergency water landing, please paddle to shore and take them with our compliments."

Sleep Tight

If you're not getting a good night's rest to help you be alert during the workday, think about changing how you sleep.

Health experts say that the best position to sleep in is on your side, curled in a fetal position. Rest your head on a pillow, which should hold the head level with the rest of your body. The second-best sleeping position is flat on your back with your head resting on a pillow. Try to avoid sleeping on your stomach, a position that could strain your neck and back.

Real Life Classified Ads

- Auto Repair Service. Free pick-up and delivery. Try us once, you'll never go anywhere again.
- Great Dames for sale.
- We will oil your sewing machine and adjust tension in your home for \$1.00.
- Tired of cleaning yourself? Let me do it.
- Dog for sale: eats anything and is fond of children.
- The hotel has bowling alleys, tennis courts, comfortable beds, and other athletic facilities.
- Toaster: A gift that every member of the family appreciates. Automatically burns toast.
- Stock up and save: Limit one.
- Man wanted to work in dynamite factory. Must be willing to travel.
- Dinner Special-Turkey \$2.35; Chicken or Beef \$2.25; Children \$2.00.

How to Avoid Health Club Rip-Offs

We all know that exercise is important for our health, but wading through those health club contracts can be enough to discourage anyone. If you decide that you want to join a health club, do your homework. When you first go to the club be prepared...their job is to sell you a long-term membership. Here are a few tips to remember before you sign on the dotted line:

1. **Don't sign a long-term contract or pay for more than 30-days in advance.** If the club closes (as many frequently do), you don't want to get stuck with trying to get a refund on a pre-paid membership.
2. **Don't fall for "free membership" contests.** It's all a sales pitch, and we all know, "there ain't no free lunch!" Read the fine print.
3. **Take the contract home and read it.** Do not sign anything at the club. This will give you an opportunity to review it thoroughly and decide if the club is really the right place for you to exercise.
4. **Get promised incentive deals in writing.** If a salesperson offers you that "special" deal, be sure that you are really going to get it.
5. **Remember that you only have three days in most states to cancel your contract with no consequences.** So, be sure that you have reviewed everything before you sign a contract.
6. **Call your state consumer agencies or Better Business Bureau to see if there are any outstanding complaints that have been filed against the club.** This is always a good source for information.

Follow these simple steps and your health club experience can be productive and rewarding...not to mention increase the quality and length of your life.

Do You Have A Tough Real Estate Question You Want Answered?

I love hearing from all of my good friends and clients who enjoy reading my monthly letter. And I'm always looking to answer pressing questions you might have about *anything* relating to real estate or home ownership. If you have a question, tip, or idea, please feel free to call me at **805-701-8410**. Perhaps I'll feature you in a future issue!

Who Wants To Be A Millionaire?

Think you have saved enough for your retirement? Think again. You'll probably need a million dollars to have a secure, comfortable retirement. To have that amount, with an average annual rate of return of 10 percent and making regular monthly investments, here is what you need to invest each month:

\$5,000 a month for 10 years =	\$1,024,225
\$2,600 a month for 15 years =	\$1,077,623
\$1,400 a month for 20 years =	\$1,063,116
\$800 a month for 25 years =	\$1,061,467
\$480 a month for 30 years =	\$1,085,034
\$300 a month for 34 years =	\$1,027,617
\$100 a month for 45 years =	\$1,048,250

You need to ask yourself a few questions to figure out which plan is best for you. How old are you? How many years until you want to retire? How much do you need to put aside each month? If you can't afford that monthly amount, you need to look for ways to increase your monthly income or decrease your expenses. The earlier you start saving, the sooner you can begin your retirement.

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

Thanks for Thinking of Me!

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

Trivia

- ◆ Humans, if they are very sensitive, can detect sweetness in a solution of one part sugar to 200 parts water. Some moths and butterflies can detect sweetness when the ratio is only one part sugar to 300,000 parts water.
- ◆ An elephant's trunk can hold more than five liters of water.
- ◆ In any given week, an average of 2.3 million Americans are on a paid vacation.
- ◆ Human adults breathe about 23,000 times each day.

Homes are Getting Bigger

According to the U.S. Census Bureau, the most recent "average" single-family home completed had 2,469 square feet, 769 more square feet than in the 1970's. Here are other stats:

- 39 percent of homes sold had four or more bedrooms, almost double the rate of 20 years ago.
- 26 percent of homes sold had 3 or more bathrooms, triple the rate from 1986.
- The average price of a new home this year was \$305,900. In 1950, it was \$11,000. Oh, how times have changed!

Answer To Trivia Tease...

The Word
"Ton."

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.

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"Who Else Wants To Win Dinner For 2 at The Whale's Tail?"

Take my Trivia Challenge and you could win too!

Guess Who Won Last Month's Trivia Question? I'm pleased to announce the Grand Prize Winner of last month's quiz. And the winner is...drum roll please: **Elaine Miller** of Port Hueneme was the first person to correctly answer my quiz question...

How Many Flowers Are In the Design Stamped On Each Side Of An Oreo Cookie?

- a) 12 b) 8 c) 14 d) 4 e) 6

The answer is letter "A," twelve. So let's move on to this month's trivia question...

How Many Crayons Does The Average American Child Wear Down In His Or Her Coloring Lifetime (Ages 2-8)?

- a) 250 b) 1,025 c) 730 d) 550 e) 400

Call me right now with your answer and you could win too! 805-701-8410

Real Estate Corner...

Q. We have heard that selling our home could have a major impact on our federal and state tax returns. What should we watch out for?

A. There are many factors that can affect your taxes as a result of selling your home. Some examples include how the home was bought, how the home was used, and if you made any improvements while you owned the home. For instance if you bought the home, it will affect your taxes differently than if it was gifted or willed to you. Also, if the house was used as a rental or business property, then you will be affected differently than if the home was your primary residence. Home improvements and costs associated with selling your home are items that can be used to offset some of the capital gains that you will have to pay taxes on. These are all factors that need to be discussed with a tax professional.

In addition, the Federal Taxpayer Relief Act of 1997 allows for capital gains of up to \$500,000 (if filing jointly) or \$250,000 (if filing single) to qualify for exclusion if a variety of requirements are met. This includes that you must have lived in the home for at least two of the previous five years. There are some exceptions, but in any case you may be able to get an exclusion so that you can take advantage of this tremendous savings.

As far as state tax laws, they differ, but your tax consultant should be able to help you address these. If you are planning to move to another state, it may be wise to contact a tax consultant in both states to be sure that you come out the winner. If you're thinking of selling or buying soon, and require experienced and caring representation, please call me at 805-701-8410

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

Florence's

Insider's FREE Money-Saving Resources

"Here's Free Advice And Services For My Friends And Clients To Help Save You Valuable Time And Money. Never Feel Obligated, I'm Here To Help..."

Florence, Please Mail, Fax, Or Call Me Immediately With The Following Free Info:

Free Consumer Reports: *(order one or all)*

- Special Home Seller's Booklet: ***"How To Avoid 7 Costly Mistakes When Selling Your Home"***
- Special Home Seller's Booklet: ***"How To Sell Your Home For Top Dollar, With Or Without A REALTOR®"***
- Special Home Seller's Booklet: ***"44 Money-Making Tips For Preparing Your Home To Sell"***
- Special Home Buyer's Booklet: ***"8 Secrets For Saving Thousands When Finding, Buying And Financing Your Next Home."***
- Special Consumer's Booklet: ***"12 Revealing Questions You Should Ask Before Hiring ANY Realtor"***

Free Consumer Resources: *(money-saving guidance is just a phone call or fax away!)*

- Please send me your special <<***Insider's Market Analysis***>> showing home features, listing and sales prices for the most recent homes listed and sold in _____ (area or street).
- Please call me to share your Free, no obligation <<***Maximum Home Value Audit***>> to determine the top dollar market value of my home, and share strategies for selling it fast.
- Please call me to talk about your Free, no obligation <<***Preferred Home Locator Service***>> where your computers will search the market on an on-going basis for homes meeting the exact features, prices and areas I'm looking for.
- Please tell me the listing price for the home at _____.
- Please tell me how much the home at _____ Sold for.
- Please call me to talk about the many ways to affordably finance my next home.
- I need help finding a competent Service Provider for _____.

Thank You For Thinking Of Me!

Florence, I know someone thinking of buying or selling a home soon, and know you will provide them with an outstanding level of service as a caring and competent agent.

Name: _____

Phone: (_____) _____ - _____

Share A FREE Subscription...

Florence, Please send a Free monthly subscription of your "Service For Life" newsletter to the following person. Please also send them a friendly note with my best wishes, and explaining they can cancel any time they wish.

Name: _____

Address: _____

City: _____ State _____

Zip: _____ Phone: _____

3 Ways To Contact Me For These Helpful Resources And Services:

- Call My Fast Response Line at 805-701-8410**
- FAX This Form To My Private Fax Line At 805-856-0345**
- SEND This Form To: Re/Max Gold Coast, 3924 Tradewinds Dr., Oxnard, CA 93035**