

# Will You Be A Victim Of Consumer Fraud?

July 2009

In today's electronic society, it's easy to get targeted by criminals. That's why in today's issue of my Service For Life!<sup>®</sup> Free consumer newsletter, I've highlighted 4 simple things you can do to protect yourself. Plus there's lots more in store for you this month. But first...

**What's happening with the value of your home?** The following sales stats are for Oxnard Shores, Hollywood Beach, Silverstrand Beach, Mandalay Bay, Seabridge, Westport, The Colony and HarborWalk. Comparing the previous 2 years second quarter closings to this year's we had:

16 Properties closed escrow in June 2009  
14 Properties closed escrow in May 2009  
13 Properties closed escrow in April 2009

21 Properties closed escrow in June 2008  
9 Properties closed escrow in May 2008  
14 Properties closed escrow in April 2008

11 Properties closed escrow in June 2007  
15 Properties closed escrow in May 2007  
10 Properties closed escrow in April 2007

**Also, I need to apologize for not getting the newsletter published for the month of June.** I have been busy with buyers. The good news is that we have opened **3 escrows in May. Two have closed at The Colony: 2336 Vina Del Mar** was purchased by the Berezin Family and **4445 Antigua Way** was purchased by Jessica Biscan. Jessica and Alex had a busy 2 weeks with purchasing the condo and they just had their first baby. **Congratulations Jessica and Alex!** We also have **4013 Galapagos Lane** on Shell Island at Seabridge **closing in July**, which was purchased by Pam & Brian Wilcox from Nebraska.

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!

*Florence*

Florence  
RE/MAX Gold Coast Realtors

**P.S.** Do you ever barbeque? See page 2 to avoid the most common barbeque mishaps.



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Florence's...

# Service For Life!®

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

## Want To Lose Weight?— Dieting Myths Debunked

### Inside This Issue...

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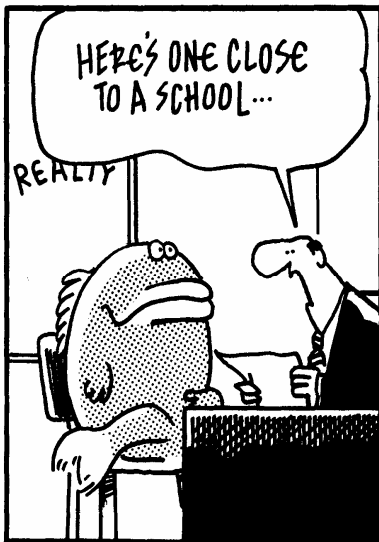
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If you think you're committing a dieting sin just because you're a late-night "snacker," here's good news!

According to "*Dieting for Dummies*," eating late at night is not the culprit. It's actually the type of foods late-night snackers eat that causes the damage. Your body processes calories the same regardless of the time of day. If you avoid the ice cream and chips, those late-night snacks are perfectly harmless.

The second dieting myth is the notion that you can never have seconds. In fact, you may want to take a smaller first serving, see how full you feel, and then choose to have seconds of some items.

Another common myth says you should not eat between meals. In reality, eating three main meals and a few small snacks in between can often prevent you from gorging at meals. By keeping your hunger pangs away, you're able to make smarter eating choices.

Remember, don't deny your cravings. Having a small serving of what you are craving can actually lead to less caloric intake than larger amounts of substituted food that aren't as satisfying.

Another popular myth says if you've reached a plateau in your dieting plan, the only way to lose more weight is to drop your caloric intake significantly. Truth is, when your caloric intake drops significantly, so does your metabolism. Exercise is the best way to break through the plateau and continue your weight loss.

Another classic myth claims that eating breakfast actually makes you hungrier during the day. This is only true if your breakfast is filled with sugary carbohydrates. These common breakfast foods will leave you feeling hungry in a short time. A good breakfast alternative is whole-grain cereal or eggs. These are higher in protein and fat, but they will sustain you for a longer period.

Becoming a vegetarian is not the magic answer either. Many believe that substituting nuts and cheeses for meats will allow them to lose weight. Not true. You are simply substituting one high-fat food for another and weight loss is not going to happen.

### Stumble Upon An Interesting Home?

No need to guess its features or wonder about the price. No need to expose yourself to some high-pressure salesman or unwanted obligations. Just call me at **805-701-8410**, and I'll tell you...with no hassles and no obligation.

Get Free money-saving home tips at my web site: [www.BchRealEstate.com](http://www.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 is this month's word, so you can impress your friends. You may even be able to fatten your wallet!

**Gustatory** \gus ta to ry\ (adjective)

Meaning: of taste or tasting: relating to the sense of taste or to the action or experience of tasting something

Sample Sentence: The lasagna was a **gustatory** delight.

## Pies Aren't Square....

A fifth generation farmer is determined that his son will be the first in their family to go to college. So, he and the wife saved every penny for years. When the big day came for Junior to leave for school, the old man is the proudest he's ever been.

After the first semester, Junior came home and the old man sat him down for a talk. "Well boy, you've been at school for three months now, I want you to tell me some of that fancy book learnin'." Junior says, "My favorite class is math. We just learned a new formula...Pi r squared." At hearing this, the old man rolls his eyes and smacks his forehead, "Dog gone it! I spent all that money on schooling and all you can tell me is Pi r squared? Why everybody knows that pie are round; cornbread are squared!"

## Attention Genealogy Buffs

The Statue of Liberty/Ellis Island Foundation has launched a web site that will allow searches of the old passenger manifests from the ships that brought immigrants through the New York Harbor. The site, [www.ellislandrecords.org](http://www.ellislandrecords.org), allows you to view electronic images of the actual documents dated 1892 to 1924.

## Quote Of The Month

A person should hear a little music, read a little poetry, and see a fine picture every day in order that worldly cares do not obliterate the sense of the beautiful which God has implanted in the human soul.

-Goethe

Finally, one of the most dangerous dieting myths is the idea that fasting will shrink your stomach and allow you to lose weight. What really happens when you fast is that your body releases chemicals called ketones which build up and put a burden on your kidneys. They're also the most common contributor to bad breath.

By simply avoiding a few myths, you'll be surprised how much weight you can lose with smart eating and exercise.

## The Difference Between A "Real Estate Agent," And A Dedicated Professional...

People say I'm very different from the "flock" of real estate agents out there. Instead of hounding strangers for business and pestering people with cold calls, I spend my time building relationships, making friends, and providing the absolute highest quality service available anywhere.

That's why most of my business comes from referrals and recommendations from elated clients and good friends like you. If you or anyone you know is thinking of buying or selling real estate, or who simply has questions about their home, and wants a dedicated, experienced professional and friend, please call me at **805-701-8410**.

## Safe And Easy Barbeque Tips

A recent survey by Tupperware found that 37 percent Americans polled prefer to host a barbeque at their home versus going to a restaurant or to a friend's home. Yet, there's a dangerous side to home barbeques.

According to the National Fire Protection Association, nearly 2,000 gas grills catch fire each year. In addition, approximately 300 people receive serious burns and thousands receive minor burns. Here are a few important tips to avoid barbeque mishaps and enjoy your party.

- Keep the children away from the grill at all times – even when it's off. Also, make them aware that the outside of the grill is just as hot as the inside.
- Avoid wearing synthetic clothing. It can melt in heat and cause serious second and third-degree burns.
- Use appropriate lighting methods for the grill. Follow the owner's manual directions. Always keep your face and body away from the grill when lighting it. Don't look in to see if the fire has ignited. Don't use a cigarette lighter to ignite the fire. A match or grill igniter will allow you to keep a safe distance.
- Never pour lighter fluid on ignited charcoal. The flames can leap from the charcoal igniting the liquid and the bottle that you are holding.
- Clean the lit grill with a long-handled cleaning tool. Otherwise, perform cleaning before the grill has been lit.
- When flipping meat, do it gently to avoid splattering grease causing flames to shoot up. Also, be sure that you are using grilling utensils that have "stay cool" handles.
- Empty charcoal ashes into a metal trash can to ensure safe disposal.

Enjoy your barbeque, but do it safely.

Get Free money-saving home tips at my web site: [www.BchRealEstate.com](http://www.BchRealEstate.com)

## Brain Teaser Of The Month

To some I can hold treasure,  
To others most displeasure.  
I am always near you,  
Yet always far.  
I am done when I begin,  
And begin when I end.  
What am I?

*(answer at the bottom of last page)*

## Think Before You Redecorate

The use of specific colors in decorating can really define the mood and purpose of a room. Below are some colors and how they influence a room.

- **Red** – Increases circulation and muscular activity.
- **Orange** - Signifies optimism and enthusiasm.
- **Yellow** – Represents creativity and joy.
- **Green** – Symbolizes balance and nature.
- **Blue** – Represents inspiration and truth.
- **Violet** – Suggests humility and spirituality.
- **White** – Signifies purity and innocence.
- **Black** – Suggests strength and restores energy.

So think before you choose your color scheme. It could change the entire mood of the finished room.

## More Real Life Dilbertisms

Here are some more words of wisdom from real life bosses.

- “No one will believe you solved this problem in one day! We’ve been working on it for months. Now, go act busy for a few weeks and I’ll let you know when it’s time to tell them.”
- “We know that communication is a problem, but the company is not going to discuss it with the employees.”
- “This is to inform you that a memo will be issued today regarding the memo mentioned above.”
- “Teamwork is a lot of people doing what I say.”

# Simple Energy Saving Tips

As energy prices soar, homeowners are looking for ways to improve energy efficiency. These improvements will not only help your home stay cooler in the summer, but they will also allow your home to hold heat during the winter. The CertainTeed Home Institute offers these tips:

- Upgrade your attic insulation. This is especially important if your home was built before 1980 because the recommended levels have been raised since that time. Also, check that the insulation around windows and doors is sufficient. This can either be done yourself or with the help of a contractor.
- Strategically plant trees and shrubs to reduce heat exposure. Low-lying evergreens planted close to the foundation of your home can help slow the escape of cool air during the summer and insulate during the winter.
- Have your cooling and heating units serviced regularly to ensure that they are working efficiently. Also, be sure to change the filter regularly.
- Weather-strip, caulk and seal around all windows, doors, electrical boxes, and plumbing penetrations. Check if roof eaves and/or siding are airtight.
- Close the east/west facing blinds and curtains during the day to minimize heat gain. Also, close the vents in the guestroom and other infrequently used rooms to allow the flow of air to concentrate on the frequently used rooms.
- Install an automatic programmable thermostat. It will help control your home’s temperature around your living schedule.

For more ideas on how to improve the energy efficiency of your home, visit [www.certainteed.com](http://www.certainteed.com).

## Please Welcome My Newest Clients And Friends!

I’m thrilled to welcome my newest clients into our real estate family. Thanks so much for thinking of me with your referrals when you, your family, or friends need a caring and experienced REALTOR®:

**Lena and Vladimir Berezin**

**Brian and Pam Wilcox**

**Jessica Biscan referred by Kellie Johnson. Thank You Kellie!!!**

## How To Avoid Consumer Fraud

With all sorts of consumer fraud occurring each day, it’s important to protect yourself. Here are four telltale signs of fraud.

- Question promised prizes. If you have not entered any drawings and someone calls you to tell you that you have won something, be suspicious. Never send money to collect your prize.
- Don’t give in to pressure. If it is a legitimate offer, they will not ask you to make any immediate decisions.
- Never give out your credit card number or the number on the bottom of your check. With either of these numbers, a crook can clean you out.
- If they ask for money and tell you that it will be picked up by a delivery service in just a few hours, don’t do it. This is how criminals avoid mail fraud charges and reduce the time that you have to cancel the transaction.

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## 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!

## Need Tourist Information?

Looking for information about Bermuda? Or Botswana? How about the Seychelles? Find their tourism office by visiting this convenient worldwide directory online at [www.towd.com](http://www.towd.com).

## Brighten That Smile

Want an easy and inexpensive way to whiten and brighten your teeth? After brushing with your regular toothpaste, mix ½-teaspoon baking soda with two drops of lemon juice and brush. The baking soda absorbs stains from the teeth and the citric acid in the lemon juice whitens. You'll see the difference if you do this everyday.

## The Awesome Avocado

You don't have to avoid avocados, even though they have a high fat content. They actually contain "good" unsaturated fats that do not raise blood cholesterol. The U.S. Government's Dietary Guidelines Report suggests that moderate amounts of foods like avocados can help keep blood cholesterol down and offer protection against heart disease. Avocados are also very high in folic acid and potassium. And, they're a good source of iron and Vitamins A and C.

## Brain Teaser Answer

*The Future*

**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 Two at The Whale’s Tail?”

*Your chances to win could be better than you think!*

Unfortunately we have no winner for last month's trivia question. A word of caution: **Read the question carefully!!**

**How fast do the fastest messages transmitted by the human nervous system travel?**

- a) 280-300 MPH   b) 55-75 MPH   c) 130-150 MPH  
d) 90-110 MPH   e) 180-200 MPH

The answer is letter “E,” an amazing 180-200 MPH. So let's move on to this month's trivia question...

**How many eyes or eyespots do most starfish have?**

- a) Two   b) One   c) Five   d) Four   e) Three

*The first to call me with the correct answer will win! 805-701-8410*

## Real Estate Corner...

**Q. We're considering buying a second home for vacations and eventually for retirement. What are the pros and cons of doing this?**

A. Second homes are becoming an increasingly popular investment due to the great tax advantages. Before you buy, it is a good idea to consult a tax expert, but in most cases up to \$1 million in mortgage debt insurance is deductible in addition to points and property taxes. As a bonus, you may collect rent for up to 14 days per year without claiming it as income. Be sure that you don't go over that 14-day limit or you will have to abide by a whole new set of investment property rules. The Taxpayer Relief Act of 1997 also allows you to keep up to \$500,000 in profit from the sale of the home as long as you have lived in it for two of the last five years and haven't sold another home in the past two years.

Although these tax advantages may sound great, there are some pitfalls associated with the purchase of a second home. Financing on second homes is often more expensive than for a primary residence. Lenders raise the interest rates because during hard times, most people will let the mortgage payments for their second home falter before they risk losing their primary residence. You will need to shop around to find a good mortgage broker. Often brokers close to the purchase site will give you a better deal. Also, consider seller financing or co-ownership to ease the financial burdens.

When buying a second home you need to concentrate on the location very carefully. Look for the cheapest home in the best area in order to maximize your value and appreciation potential. Be sure that you choose something close to the activities you love and consider renting in the area before you buy. If you are thinking of selling or buying soon, and require competent, caring and experienced representation, please call me at 805-701-8410.

*Get Free money-saving home tips at my web site: [www.BchRealEstate.com](http://www.BchRealEstate.com)*