

How To Play The Stock Market Like A Professional...

October, 2009

Did you know there are free resources to help you invest and manage your money like a seasoned professional? In today's issue of my Service For Life![®] Free consumer newsletter, I've given you 7 internet resources you can use to start making big profits when investing. Plus you'll learn how to protect yourself from computer viruses, food safety tips, 5 simple kitchen tips, and a whole lot more. But first...

Is your home putting cash in your pocket automatically? Wow! Buyers are starting to see what bargains we have here at the beach. The following sales stats are for Oxnard Shores, Hollywood Beach, Silverstrand Beach, Mandalay Bay, Seabridge, Westport, The Colony and HarborWalk as well as C. I Waterfront Homes. Comparing the previous 2 years second quarter closings to this year's we had:

25 Properties closed escrow in Sep 2009
12 Properties closed escrow in Aug 2009
17 Properties closed escrow in July 2009

24 Properties closed escrow in Sep 2008
20 Properties closed escrow in Aug 2008
20 Properties closed escrow in July 2008

17 Properties closed escrow in Sep 2007
26 Properties closed escrow in Aug 2007
22 Properties closed escrow in July 2007

I just closed escrow on 3852 Ocean at Hollywood Beach, which sold for \$1,085,000. Also, just opened escrow on a great little condo at Decksides Villas (near the new Seabridge Marketplace). This is being purchased by Frank and Rosemary Frassetto from Arizona. I met Frank on line through my web site while he was searching for a place for him and Rosemary to escape the Arizona heat. After many e-mails, when we did finally meet, it seemed that we had known each other for years!!!

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
DRE # 1040021
RE/MAX Gold Coast Realtors

P.S. Do your children have health insurance? If not, check out the government resource I've presented on page 3.



Florence's...

Service For Life!®

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

Here's free advice for financing your home. It's my Free Report titled, "7 Secrets For Saving Thousands When Financing Your Home."

Volume IV, Issue 22
October 2009
Oxnard, California

Inside This Issue...

Secrets For Playing The Stock Market Like A Pro...Page 1

Lyme Disease – A Serious Health Threat?...Page 2

Are You Really Protected From Computer Viruses?...Page 3

Tips For Safer Driving...Page 3

Beat This Trivia Question And You Could Win Dinner For Two at The Whale's Tail...Page 4

How Much House Can You Afford?...Page 4



Secrets for Playing the Stock Market like a Professional

Are you intimidated by the complexities of the stock market? Understanding the market doesn't need to be a mystery, and you don't have to settle on low interest savings accounts for your investments. Now you can educate yourself using the Internet. The Internet is a quick and easy tool to learn common investment strategies. Here are a few tips for playing the market like a pro.

First, you must learn the basics about investing your money. Educate yourself on the terminology and the inner workings of the market. There are great web sites with simple descriptions about basic investment information. Visit www.investopedia.com for easy to understand terminology and answers to frequently asked questions.

Once you have a handle on the basics of investing in the stock market, you will need to assess your goals. It is important to realize how much money you want to make and when you'll need cash. This will help you decide on long-term or short-term investment strategies. Many people use an online broker to help with their investment research and stock trading. If you are going to hire a broker, you can see reviews at: www.consumersearch.com/www/internet/online_brokers/reviews.html. Choose an online broker based on services they provide and the fees you'll incur to obtain important investment information and making stock trades.

Don't You Just Hate Pushy Salespeople?

If you're like me, you can live without the pressure and hassles from aggressive salespeople. That's why I treat my friends and clients with helpful, healthy respect. So if you or someone you know ever has questions about real estate, please feel welcome to call me at (805) 701-8410. There's never any pressure or hassles – I'm here to help.

Your long-term investment plan will be the map to your investment future. You should aim for a diversified portfolio of stocks, bonds, mutual funds, and real estate. At www.kiplinger.com/personalfinance/tools you can get access to a variety of financial tools and calculators to help determine what investment strategy will work best for you. You'll also notice there are numerous sites on the Internet for getting predictions about market growth. These sites are to be used cautiously, however. There is no guarantee these "expert" sites know any more about the market than you.

To analyze individual stocks, www.bigcharts.com is a good resource. In addition, mutual fund ratings can be researched at www.morningstar.com. Both of these sites are fairly reliable in their estimates.

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 is this month's word, so you can impress your friends. You may even be able to fatten your wallet!

impecunious \im' pi kyoo' nee es\
(adjective)

Meaning: lacking money, penniless
Sample Sentence: She thought her destitute college days were a thing of the past, but her entry-level position at a new advertising company left her **impecunious** as well.

Did You Know...

- Men go to the movies more than women do.
- College educated people go to more movies than those with lesser education.

Food Safety Warning

The U.S. Department of Agriculture says that pregnant women, infants, older people, and people with weakened immune systems are especially vulnerable to listeriosis, a sometimes fatal infection caused by bacteria in ready-to-eat processed foods, such as lunchmeats, hot dogs, and some cheeses. Follow these tips to reduce the risk of illness from these sources:

- Heat hot dogs, lunchmeats, dry sausage, pates, and leftovers until steaming.
- Don't eat soft cheeses, such as feta, Brie, Camembert, Roquefort, and soft Mexican-style cheeses.
- Avoid unpasteurized milk and foods made from raw milk.
- Cook all meats, poultry, and fish thoroughly.
- Carefully rinse fruits and vegetables before eating.

Quote Of The Month

Go outside, to the fields, enjoy nature and the sunshine, go out and try to recapture the happiness in yourself and in God. Think of all the beauty that's still left in and around you and be happy.

Anne Frank

If the volumes of information on investing overwhelm you, you may want to check out **www.armchairmillionaire.com** to review simple steps for successful investing. CNBC, Yahoo, and MSN Investor provide information on current stock reports. Once you have invested, you will find their information very helpful in tracking your stocks. Once you have developed your portfolio, you can assess your risk for loss at sites such as **www.riskgrades.com**.

All of these web sites serve as resources for you to personally build and track your own portfolio. Use this information with balance and reasonableness, and you'll soon be realizing consistent profits from your investments.

Have you lost or found a dog or cat?
Here are FREE web sites for finding lost dogs and cats in
Ventura County
Go to
LostCatVentura.com
Or
LostDogVentura.com

Lyme Disease: A Serious Health Threat?

Do you really have the flu, or could it be something much more serious? Lyme disease is often misdiagnosed. The common symptoms include fatigue, headaches, and overall aches. Each year more than 20,000 Americans are infected and many of those go untreated due to the lack of a correct diagnosis.

Lyme disease is passed to humans through infected ticks. The first sure sign of infection is a bull's-eye shaped rash at the site of the tick bite. Many people don't even realize they have been exposed until the rash appears. Some people do not develop the signature rash, which makes diagnosis of Lyme disease even more difficult.

A blood test can confirm diagnosis. Antibiotics can be used to successfully treat Lyme disease once a diagnosis has been made.

If you will be exposed to an area where ticks are known to exist, cover yourself thoroughly with light-colored clothing. You can also use deet-containing insect repellent to help repel ticks and other insects. If you find a tick on your skin, simply remove it with tweezers and then apply a disinfectant to the bite area. Remember where the bite was so you can check for a rash to appear anytime during the next month.

If Lyme disease goes untreated, it can cause heart palpitations, nervous system abnormalities, and other ailments. If your flu-like symptoms persist and you have been exposed to ticks, check with your doctor.

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

Brain Teaser Of The Month

I always fall,
but I never get hurt.
I can bend over backwards,
but cannot break.
I arrive free of charge
but often leave for a fee.
What am I?

(Answer is at the bottom of last page.)

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

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

Learn how to get health insurance for your children through the Children's Health Insurance Program at www.insurekidsnow.gov. This site from the U.S. Department of Health & Human Services offers state-specific information on who is eligible and how to enroll. Make sure that your children grow up to be strong and healthy.

She Said What?

Question: "If you could live forever, would you and why?"

Answer: "I would not live forever, because we should not live forever, because if we were supposed to live forever, then we would live forever, but we cannot live forever, which is why I would not live forever."

*Miss Alabama in the 1994
Miss Universe contest*

Keep a Positive Focus

If you want to succeed in your career, take an example from golf phenom Tiger Woods and focus on your strengths instead of your weaknesses.

Woods apparently is awful at getting out of sand traps. His strength is a strong fluid swing that allows him to drive the ball far and straight.

When Woods won the British Open in 2000, 2005 and 2006, he won it on a course with more sand traps than any other did. Why did he win? His swing was so accurate he got around the sand traps.

Are You Really Protected From Ruthless Computer Viruses?

It's a frustrating experience, and chances are you're at risk. A recent survey found that while 92 percent of consumers think that their virus protection software is up-to-date, 48 percent – or nearly half – had computers that had not been updated within the month.

According to the McAfee-National Cyber Security Alliance Online Safety Study, there's a gap between computer users' *opinions* about their security and the reality. Unfortunately, 54 percent of the participants said they had had a virus on their computer, and 15 percent said they weren't even sure whether they had a virus or not.

The lessons learned? It's important to update your virus protection as frequently as daily. This is done by downloading the virus signature database from the software vendor of your choice. And that's not all. If you want to be fully protected from malware (any "malicious software" that is harmful to a computer user), you also should consider installing anti-spyware software and using a firewall in addition to anti-virus protection.

If You Enjoy This Newsletter, Why Not Share It With People You Know?

I love helping people, and I hope you enjoy reading my newsletter each month. If you'd like your friends, co-workers, relatives, business-acquaintances, etc. to receive a FREE subscription, just call me at **805-701-8410** and I'll make sure they receive a free subscription.

I'll also send them a note with their first issue letting them know that you were the thoughtful person who suggested they receive this newsletter. It's that easy!

Simple Tips For Safe Driving

The National Highway Traffic Safety Administration says that distracted driving causes 25 percent of the auto accidents in the U.S. each year. Follow these tips to make your travels safer and be a role model for your teen drivers:

Limit cell phone use to emergencies only. If you must make or take a call, keep it brief, or pull over to a safe place first. And did you know driving while text messaging is illegal in some states? **Don't eat and drive.** You know driving with a greasy burger in your hand is dangerous. **Do your grooming at home.** If you're going 60 mph and look in the mirror for 2 seconds, you'll travel 180 feet without your eyes on the road! **Concentrate on the road,** not on what your kids, friends or pets are doing in the back seat. Best advice: Stay focused, stay safe, and don't drive yourself to distraction.

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!

Simple Kitchen Tips

- To get the most juice out of fresh lemons, bring them to room temperature and roll them under your palm against the kitchen counter before squeezing.
- Wrap celery in aluminum foil when putting it in the refrigerator and it will keep much longer.
- To prevent eggshells from cracking, add a pinch of salt to the water before hard-boiling.
- When a cake recipe calls for flouring the baking pan, use a bit of the dry cake mix instead. Then, there won't be any white mess on the outside of the cake.
- Place a slice of apple in hardened brown sugar to soften it without affecting the flavor.

Too Hot? Keep Moving!

When working in any hot environment (a hot kitchen, summer outdoors, etc.) don't stand still. You may faint. When you stand still, your blood pools in your legs, causing less of it to be delivered to the brain. Thus, moving around rather than standing still reduces the possibility of fainting.

Brain Teaser Answer

Hair

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.

Florence Gadbois
RE/MAX Gold Coast
805-701-8410
Florence@bchrealestate.com
BchRealEstate.com
DRE #1040021

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

Your chances to win could be better than you think!

We did not have a winner for last month's trivia question.

How many leaves does the average mature oak tree shed each fall?

- a) 100,000 b) 380,000 c) 700,000 d) 850,000 e) 900,000

The answer is letter “C,” 700,000. So let's move on to this month's trivia question...a better question:

What part of the human body has the thinnest skin?

- a) eyelid b) neck c) lips d) palm of hand

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

Real Estate Corner...

Q. How Much Can I Afford To Pay For A New Home?

- A. When you're interested in purchasing a home, the mortgage company or your REALTOR[®] will usually determine the amount you can afford by using one of two formulas.

The Payment to Income Ratio is a fairly simple formula. It adds your future mortgage payment, property taxes and insurance together to get what is called a “PITI” payment. This amount is divided by your total household income to produce a percentage. Most loan companies consider anything under 28 percent an acceptable ratio and the loan is granted.

The Debt to Income Ratio is not as simple. It not only adds the PITI payment, but all monthly payments. This includes auto loans, credit card payments, investment payments, and other fixed monthly bills. The acceptable percentage using this method is usually higher than the standard 28 percent, but varies by lender.

The easiest way to figure out what you can afford is to figure out your Payment to Income Ratio using a monthly payment that produces a final percentage slightly under 28 percent of your income. Then using a loan amortization chart, which can be obtained from your REALTOR[®], you can identify the appropriate price range for your future home. Of course, the overall price range is also affected by the amount of your down payment, current interest rates, and the term of the loan.

Most REALTORS[®] work with mortgage companies and offer professional consultation to help you determine how much you are qualified to purchase. If you are considering buying a home in the near future, 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