

Here Are 4 Simple Steps To Wiping-Out Stress...

November 2009

Are you facing high levels of stress in your life? Most people are bombarded with unhealthy levels of stress every day. That's why in today's issue of my Service For Life![®] Free consumer newsletter, I've highlighted 4 simple exercises you can do to almost instantly reduce your stress level. Plus there's lots more in store for you this month. But first...

Here's what's happening with your home's value... 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 closings for the last 3 months to this year's we had:

14 Properties closed escrow in Oct 2009
25 Properties closed escrow in Sep 2009
12 Properties closed escrow in Aug 2009

21 Properties closed escrow in Oct 2008
24 Properties closed escrow in Sep 2008
20 Properties closed escrow in Aug 2008

19 Properties closed escrow in Oct 2007
17 Properties closed escrow in Sep 2007
26 Properties closed escrow in Aug 2007

Currently there are 135 Active Listings

I just closed escrow on a great condo at Port 121 at Seabridge, which was purchased by Sam Clemons. I met Sam through my web site when he was searching for a new home at Seabridge. Congratulations Sam!!!

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
RE/MAX Gold Coast

P.S. Did you know there's a serious (and preventable) health risk lurking right in your kitchen? It's true, and you can read all about it on page 1 of this month's issue.



Get my Free Consumer Guide revealing 44 money-making secrets for "dressing" your home for top dollar.

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Florence's...

Service For Life![®]

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

Here's Important News About Avoiding Food Poisoning

If you've ever suddenly taken ill with severe nausea, vomiting, or diarrhea, odds are it's *not* the flu or the "24-hour bug." It's more likely a food-contracted illness. There's a host of viruses waiting for the right moment to attack you and your family. And many are thriving in one of the most visible places in your home: Your kitchen.

The Centers for Disease Control and the Food and Drug Administration have joined forces to educate the public about food safety. Since much of our food supply comes from outside our country, monitoring food safety is difficult. That's why the CDC and FDA have published suggestions for ways to protect you and your family against food-borne illnesses. Here's a quick review:

- **Wash your hands frequently.** Use warm water and soap, and lather for at least 20 seconds before you rinse.
- **Keep your kitchen clean.** Use plastic cutting boards, clean all utensils in a hot dishwasher, use paper towels instead of cloth, and clean food preparation surfaces with hot soapy water. Don't use the same cutting board for both raw meats and other foods.
- **Keep raw foods separate so that they don't contaminate other foods.** Raw meat, poultry, and seafood are particularly prone to spreading contamination. Keep these raw products isolated in your grocery cart and in your refrigerator.
- **Cook food completely.** Use a meat thermometer to monitor food temperature. Here are a few quick guidelines: beef-145 degrees; poultry-180 degrees; ground beef-160 degrees; leftovers-165 degrees; eggs-completely firm.
- **Defrost food slowly in the refrigerator.** Don't leave food at room temperature to defrost. If you need to defrost quickly, use the microwave defrost function and rotate frequently.
- **Be careful using the microwave to cook food.** Microwaves often leave uncooked areas within food. Be sure to stir and rotate food to ensure it's thoroughly cooked.
- **Throw out questionable foods.** You should not keep leftovers for more than three to four days. Freeze leftovers that won't be eaten soon.

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**, and I'll rush a copy out to you.

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!

strident \stride'nt\ (adjective)

Meaning: loud, harsh, grating, or shrill; discordant

Sample Sentence: The **strident** babysitter barked orders at the kids to clean up their rooms before their parents returned home.

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:

Protect yourself and your family by finding out about environmental hazards such as drinking water contamination and air quality in your neighborhood. The Environmental Protection Agency's web site www.epa.gov has a wealth of information on these topics and others.

Sparkling Dishes

If you use dishwasher rinse aids like Jet Dry, think about switching to this cheap alternative. After you've run out of the other stuff, just pour some plain white vinegar into the special rinse container. In addition to saving money, your dishes will sparkle like new. You'll also be doing a good thing for your pipes, and it's better for the environment.

Quote Of The Month

Cherish your visions and your dreams as they are the children of your soul; the blueprints of your ultimate achievements.

-Napoleon Hill

Bonus Quote:

The opposite of bravery is not cowardice, but conformity.

-Robert Anthony, psychologist

- **Refrigerate food in a timely manner.** Food should not be left out for more than two hours. If you're entertaining, keep food on ice and try to replace empty trays instead of refilling them. Also, verify that your refrigerator is below 40 degrees and your freezer below 28 degrees Fahrenheit at all times.
- **Avoid obvious dangers.** Raw or undercooked meat, poultry, eggs, fish, and seafood are particularly dangerous to children, pregnant women, the elderly, and those with illness.

For more information about reducing health risks in your kitchen, go to: www.foodsafety.gov, and www.fightbac.org.

Please Welcome These New Clients Into Our Real Estate Family...

I'd like to take a moment to personally introduce and welcome a few of my newest clients. And special thanks for everyone who thought of me with your referrals!

Sam Clemons just closed escrow at Port 121 in Seabridge. I met Sam through my website when he was searching for a home to buy.

Congratulations Sam!!!

Thanks to everyone for your kind referrals!

Turn Your Children Into Savvy Money-Managers

All children can be taught three smart principles about wealth and money management. They are: 1) the importance of saving from an early age, 2) the power of compound interest, and 3) how to avoid the painful trap of credit card and consumer debt.

Here's a simple exercise to teach both the power of saving and compound interest. It's a nightly game of money growth. Start by giving your child \$1.00. Then, each night add 10 percent to the cumulative balance (the \$1.00 you started with, plus accumulated interest) in the pot. Have your child chart the growth of their dollar and discuss how saving and compound interest works in the real world. In just one month, that single dollar will have grown to \$17.45.

To demonstrate the pitfalls of credit card debt, you can use your interest chart to show the difference between earning 10 percent interest on savings and paying 18 percent interest to credit card companies.

If you feel that a visual aid would help your child understand how much interest credit card companies charge, you can make two pots. One will show growth, the other to show debt. This allows you to bring up the comparison between smart money managers who save and earn interest and those who spend foolishly and end up paying high interest rates to credit card companies.

Teaching your children the importance of money as youngsters can ensure their lifelong financial security. To learn more ideas for teaching your children about money, visit www.kidsmoney.org.

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Brain Teaser Of The Month

What force and strength
cannot get through,
I with a gentle touch can do.
And many in the street would stand,
were I not a friend at hand.
What am I?

(answer at the bottom of last page)

Dog Tales

Two guys were out for a stroll. One had a Doberman Pinscher and the other had a Chihuahua. As they sauntered down the street, the guy with the Doberman said, "Let's go over to that restaurant and get something to eat."

The guy with the Chihuahua said, "We can't go in there. We've got the dogs with us."

The one with the Doberman said, "Just follow my lead." They walked over to the restaurant and the guy with the Doberman put on a pair of dark glasses and started to walk in. The bouncer at the door said, "Sorry, no pets allowed." The man with the Doberman said, "You don't understand. This is my seeing-eye dog. And, by law you are not allowed to discriminate against the handicapped." The bouncer said, "Yes you are right, but a Doberman Pinscher?" The man said, "Yes, they're using them now. They're very good." The bouncer let him in.

His buddy with the Chihuahua put on his pair of dark glasses and started to walk in. Once again the bouncer said, "Sorry, pal, no pets allowed." The man with the Chihuahua said, "You don't understand. This is my seeing-eye dog." The bouncer said, "A Chihuahua?" The man exclaimed, "A Chihuahua? They gave me a Chihuahua?!"

Simple Beauty Tip

Hair removal made easy. In the future, you can shape your eyebrows painlessly. Simply numb the area by using an ice cube before you begin to pluck. Then, using tweezers you can pull out the hairs in the direction they are growing.

Bring On The 'StressBusters'

Stress is an unfortunate fact of life. But possessing a healthy sense of awareness and control can help you influence stress by shortening its duration or avoiding it altogether. Here are four simple techniques you can use to minimize stress in your life:

- 1. Practice The Six-Second Breathing Exercise.** Anytime you feel tense, simply inhale deeply for two seconds, and then exhale for four seconds. Repeat several times. Momentarily relax yourself. Let your shoulders and jaw drop. A wave of relaxation will flow downward through your body.
- 2. Watch Less Television.** TV disrupts the senses and can cause depression. Don't let TV control you. Don't aimlessly channel surf. And most of all, don't watch violent or depressing shows, including evening news. Consider reading an inspiring book or newspaper instead.
- 3. Change Your Perception Of Events.** If someone cuts you off on the highway, don't automatically assume the person is out to get you. Maybe the person is rushing to the hospital to see a loved one who is desperately ill.
- 4. Consciously Choose To Be Happy.** Abraham Lincoln said, "Most folks are about as happy as they choose to be." Choose to be happy by thinking about the positive events, people, and situations in your life. Choose happiness day after day, and it soon becomes a habit.

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**.

Is Sleep Limiting Your Learning?

Researchers at Harvard Medical School have important news for anyone trying to learn a new skill involving movement...

Whether you're pitching a softball, working on your tee shot, or perfecting your serve, the quality of sleep you get is almost as important as practice. The doctors found that the final two hours of sleep during an eight-hour sleep night are particularly important.

The Harvard folks also discovered that people learning keyboard skills in the evening learned them 20 percent faster than people learning those skills in the morning. This was only true, however, if the evening people had a good night's sleep.

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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!

How To Reduce Your Risk Of Stroke...

Changing your diet to include a variety of vegetables can help protect against stroke, according to researchers at the Harvard School of Public Health. Studies show that people who consumed five to six servings a day of such foods had about a 30 percent lower risk of stroke than those who ate less than three servings a day. The best choices are broccoli, cauliflower, cabbage, and other leafy greens such as spinach and kale.

Over-the-Counter Meds

The Arthritis Foundation offers these tips for getting the most relief from common over-the-counter painkillers, such as aspirin, Advil, Tylenol, Motrin, and Aleve:

- Don't take painkillers on an empty stomach. It could cause stomach irritation and nausea.
- Don't take them with caffeine or alcohol because both substances lessen their effectiveness.
- Take painkillers with a full glass of water or milk.
- Read the labels carefully and don't take more than the recommended daily dose of any one painkiller.

Brain Teaser Answer:

A Key

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!

Guess Who Won Last Month’s Trivia Question? I’m pleased to announce the lucky winner of last month’s quiz. And the winners is...drum roll please: Kristine Lundquist of Ventura was the first person to correctly answer my quiz question...

What Part Of The Human Body Has The Thinnest Skin?

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

The answer is letter “A,” Eyelid. The skin is less than 1/500 of an inch thick. So let’s move on to this month’s trivia question...

What Room In The Average American Home Is The Scene Of The Greatest Number Of Arguments?

- a) living room b) kitchen c) bedroom d) bathroom

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

Real Estate Corner...

Q. We will be purchasing a home soon and I feel uncomfortable about the contract. Besides the purchase price, what other items do I need to be sure to verify before I sign?

A. Although real estate contracts can have a lot of legal jargon, you need to spend time reading the entire contract and ask questions about anything you do not understand. There are lots of details, besides the purchase price, that must be satisfactorily spelled out within the contract.

Some of the issues that you’ll want to watch for include deadline dates for various inspections. Many times sellers will try to rush this process, but be sure to give yourself enough time to get all of your inspections completely finished. The contract also should specify how negotiations will proceed once the inspector has completed his report. Just because an inspector says that something needs to be fixed does not automatically mean that the seller will be responsible for the repairs. The contract also should specify who will do the required repairs or how that matter will be negotiated. Some sellers will place a guarantee on certain major components of a home such as the roof. The contract must include those items that are “guaranteed” by the seller versus those that are not. Along the same lines, you will need to decide if you want a home warranty program to be included as part of the contract negotiations. Warranties insure the major operating systems and appliances within the home. Another item to watch for before signing a contract is the closing date. Give yourself enough time to be sure that you are able to move from your current residence to your new home without being overly rushed. Give yourself a few extra days in case the closing is delayed. These are just a few of the main issues to watch for when signing a contract. Most important: don’t enter into any contract without competent representation from a REALTOR[®] or attorney. If you have any questions, or are in need of experienced and caring representation, please call me at **805-701-8410**.

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