



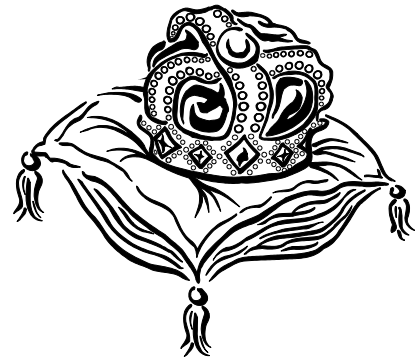
YOUR REAL ESTATE CONSULTANTS FOR LIFE!

News to Help You Save Time & Money

April 2007

## What's The Best Way To Start?

Once upon a time, there was a king who ruled a prosperous kingdom. One day he went on a journey to some distant areas of his country. When he returned to his palace, he complained that his feet were very painful. This was the first time he'd gone on such a long trip, and the roads he'd traveled were very rough and stony. He then ordered his people to cover every road of the entire country with leather. Yes, this would require thousands of cow skins and would cost a vast amount of money, but the king was adamant.



Then one of his wise servants bravely said, "Why do you wish to spend that unnecessary amount of money? Why don't you just cut a little piece of leather to cover each foot?"

[www.LeisureVillage.com](http://www.LeisureVillage.com)  
Information for YOUR Community  
The Barlow Group—(805) 987-5755

The king was surprised, but he later agreed to his servant's suggestion of wearing "shoes."

### INSIDE THIS ISSUE

If we want to change the world, sometimes the best way to start is with ourselves.

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## Just Fooling!

Why is April 1 also April Fool's Day? Well, the history of April Fool's Day isn't totally clear. There really wasn't a "first" April Fool's Day that we can pinpoint on the calendar. The closest point in time that we can identify as the beginning of this tradition was in 16th-century France. Back then, people observed the start of the new year on April first and celebrated in

much the same way as today with parties and dancing into the late hours of the night. Then in 1562, Pope Gregory introduced a new calendar for the Christian world, and the new year fell on January first.

However, with the slow communications of those days, many people didn't receive the news for several years. Others refused to accept the new calendar and continued to celebrate the new year on April 1. These backward folk were labeled "fools" by the general populace, subjected to some ridicule, and often sent on "fool's errands" or made the butt of other practical jokes.

This harassment evolved, over time, into a tradition of prank-playing on the first day of April. The tradition spread to England and Scotland in the 18<sup>th</sup> century and was then introduced to the American colonies of both the English and French. April Fool's Day developed into an international fun fest, with different nationalities specializing in their own brand of humor.

April Fool's jokes are in good fun and should never harm anyone. The best April Fool's joke is the one where everyone laughs, especially the person upon whom the joke is played.

Hey – your shoelace is untied!

**Advocate Of The Month**  
Congratulations to our Advocate Of  
The Month,  
*Shirley Hartwig, V17.*

As the Advocate Of The Month she  
receives a \$25 Gift Certificate To  
Ottavio's Italian Restaurant.  
Thank You!

**Call us to find out how you can  
become Advocate Of The Month!**

### ***March Quiz Answer***

**Question:** Who was the first woman to command a Space Shuttle mission?

**Answer:** Eileen Collins  
**Source:** [www.nasa.gov](http://www.nasa.gov)

**Congratulations to**  
*Sheldon Tilles, V31.*

Your name was selected at random from all of the correct quiz entries and you'll receive a \$25 gift certificate to Wood Ranch.

**Watch for your name in a coming month!**

## **Are You Over Your Head In Debt?**

A recent report compiled by financial experts says that one in four – or 30 million – working American adults “is suffering serious financial distress.” The report took data from 11 major business-sponsored surveys and 10 academic research studies. The report indicates that those people are experiencing “overwhelming levels of financial distress.”

The study also indicates that many people who are experiencing financial distress are living paycheck to paycheck. These people are worried about their retirement, and insecure about being able to adequately manage their personal finances. Many have given up hope that they will ever be able to catch up.

Forty to 50% of those who report they are financially distressed also say that their worries are negatively impacting their health; they have trouble maintaining their relationships; they lead socially limited lives; and their job productivity has fallen. Eighty percent of those workers said that they spend

some part of their workday dealing with financial issues instead of focusing on their work.

Financially distressed individuals are not necessarily low-income earners. Financial stress can also be attributed to amounts of consumer debt and lifestyle (also known as living beyond your means). The report made four recommendations for financially distressed people:

1. Spend less than you earn. You need to live below your means, pay off debt and start saving.
2. Get a plan. This means you need to plan ahead – and determine the difference between *needs* and *wants*. Be practical and realistic.
3. Determine your best options for relieving your financial distress. For instance, ask yourself how you can cut back on expenses, increase your income, pay down debt, obtain reasonable loans to pay off high-interest creditors, and/or seek professional help from credit managers or attorneys if necessary.
4. Check to see if your workplace offers any financial education programs. If they do, sign up.

## Another Great Reason For Spring Cleaning

If for whatever reason you're feeling at your wit's end, it might be helpful to throw yourself into a therapeutic cleaning session. Whatever's bothering you, it's likely that getting your home life in order will help you feel better on a basic level. The key is not to fall into the dark side of inactivity, which can lead to nonproductive thoughts.



Thinking about things is often helpful and raises awareness, but that's only if you are participating in productive thinking. Unproductive thinking can be a trap where your energy travels round and round (usually inside your head) and accomplishes absolutely nothing. In this case, it's better to follow the age-old advice of countless mothers and *get busy*. Tackle the closet that gets on your nerves every time you open it because you're always meaning to get around to organizing it. If you have hardwood floors, do a thorough cleaning of them. Get rid of any little piles of clutter that are starting to build up. Wash your windows, vacuum under the bed, clean out your refrigerator and freezer.

### ***WELCOME NEW CLIENTS***

Here are some of the new clients who became members of our "Real Estate Family" this past month. We'd like to welcome you and wish you all the best!

**Charles Bellante**  
**Sal & Edy Santangelo**  
**Bette Greene**  
**(referred by Shirley Hartwig)**  
**Marlys Pulos**  
**(Happy To Serve You Again)**  
**Joseph Romero Family**  
**(referred by Barlow Children)**  
**Rawza Kramer**

*We love giving recognition to our new friends and our wonderful existing clients who are kind enough to refer their friends and relatives to us.*

**REFERRALS ARE THE LIFE BLOOD OF OUR BUSINESS... WE BELIEVE IN REFERRALS! HERE ARE SOME OF THE PEOPLE WE RECOMMEND:**

**PARTY PLEASERS**

**For all your party needs**

(805) 482-0339

**GREEN'S TERMITE**

**For all your pest control needs**

(805) 642-2177

**NMS MOVING SYSTEMS**

**For all your moving needs**

(805) 483-2497

**GOSE, LECHMAN & LUND**

**For all your estate planning needs**

(805) 389-7374

**PINNACLE FINANCIAL**

**For all your mortgage planning needs**

(805) 389-0282

Getting rid of clutter and setting things to order can be the first step in making yourself feel better.

## Taxes...

Here are some humorous thoughts on taxes to help you through another tax season:


- Being a success today means the government takes away in taxes what you used to dream of earning.
- One of the great blessings about living in a democracy is that we have complete control over how we pay our taxes...cash, check or money order.

- The income tax forms have been simplified beyond all understanding.
- Just thinking about income taxes often taxes the mind – which is something people once said the IRS couldn't do.
- The best things in life are free – plus tax, of course.
- Why do they call them “tax returns” when so little of it does?
- Next year will be the year they lower taxes...it always is.
- Whenever one tax goes down, another goes up.
- Politicians consider every way of reducing taxes except cutting expenses.
- There was a time when \$200 was the down payment on a car; now it's the sales tax.
- It is a good thing that we do not get as much government as we pay for.
- Why does a slight tax increase cost you \$200 and a substantial tax cut save you thirty cents?
- The Eiffel Tower is the Empire State Building after taxes.
- Today, it takes more brains and effort to fill out the income tax form than it does to make the income.
- Did you ever notice that when you put the words “The” and “IRS” together, it spells “THEIRS”?
- Worried about an IRS audit? Avoid what's called a “red flag.” That's something the IRS always looks for. For example, say you have some money left in your bank account after paying taxes. That's a red flag.


And finally...

- Intoxication (n.): Euphoria at getting a tax refund, which lasts until you realize it was your money to start with.

**Remember if you need...**



*a Few Copies  
To Send or Receive a Fax  
a Notary (by appointment)  
Pens  
Scratch Pads  
Letter Openers  
Bridge Score Pads  
a Glass of Water  
a Restroom  
or Just Want to Say Hello  
Don't Hesitate to Stop by our Office*



## ***April Quiz Question***

**What is the only mammal that flies?**

Everyone who faxes, e-mails or calls in the correct answer by the 20th of this month will be entered into a drawing for a \$25 gift certificate to

*Wood Ranch BBQ & Grill.*

Call in answers to  
Corrine 987-5755 x27 or email  
info@barlowwilliams.com

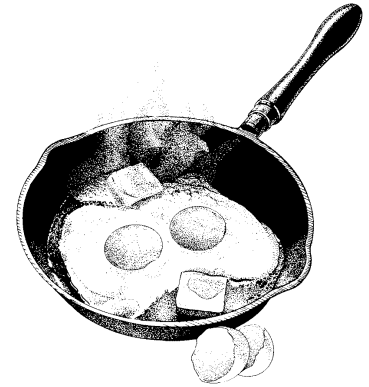
## **All About Eggs**

Eggs are such a given part of our eating habits that we may not be as careful with them as we should be. Here are some tips from the U.S. Department of Agriculture to help you eat and enjoy eggs safely.

Buy eggs that are refrigerated, and are clean and unbroken. Don't wash eggs before storing or using them – they were washed during commercial processing. When you bring your eggs home, keep them in their original carton or on an inside shelf of the refrigerator, and keep the refrigerator temperature at 40 degrees Fahrenheit.

When using eggs, wash the counters and other areas of use with hot soapy water before and after they come into contact with the eggs or foods containing eggs. Only remove the eggs you need from the refrigerator, not the entire carton.

When cooking eggs over easy, take care that the white is completely firm and the yolk is beginning to thicken. For scrambled eggs there should be no liquid egg remaining. When frying eggs, cook them on both sides or in a covered pan. If you make hard-boiled eggs, store them in your refrigerator and use within one week after cooking.



For more egg safety tips, visit <http://www.fsis.usda.gov/OA/topics/eggsafe.htm>.

## **How To Get Help Quickly**

Not long ago a *Dear Abby* column featured an item called the "Please Call Police" banner. This banner is made of white plastic with red reflective lettering that reads, "Please Call Police." The banner is three feet long, nine inches high, and has an adhesive strip at each end to affix to the inside of the windshield and/or rear window of your automobile. The banner is re-useable, and folds back up to take less space in your glove box than a map.

*Dear Abby* suggested that even in these everybody-has-a-cell-phone days, sometimes cell phones conk out or just don't get reception, and wouldn't it be a good idea to have one or two of these banners in your car as backup?

**Please Call Police**

Another use for the banner was suggested by a *Dear Abby* reader, an elderly lady who lived alone and was housebound. Her phone was disconnected for several days and she had no way to let someone know she needed help. She wanted to purchase a banner to put in her front window in case this happened again.

The “Please Call Police” banners are available for a small contribution to a non-profit organization, the Westside Center for Independent Living at [www.wcil.org](http://www.wcil.org) or 888-851-WCIL.

## Don't Burn Your Bridges

If you're planning to leave your job, don't burn any bridges on the way out the door. It's never good to leave a job in a bad way and without proper notice. It will take the manager time to fill your spot, and even if you haven't been treated exactly the way you should have been, you should take the high road when leaving. Here's a list of don'ts for leaving like a professional:

- Don't quit in a huff or because you're feeling overwhelmed.
- Don't send your boss an e-mail and then walk out the door.
- Don't say nasty things before you go.
- Don't leave the company hurting as revenge for poor treatment you've received.
- Don't leave while the boss is on vacation.
- Don't fax in your notice while you're on vacation.
- Don't leave your keys on the boss's desk.

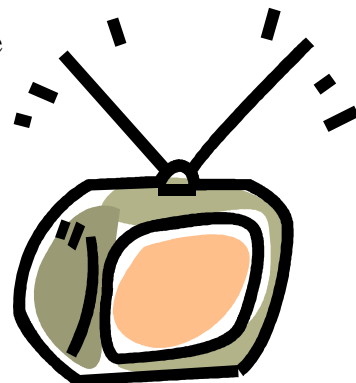
Leave as graciously as possible. Let your boss know you're planning to leave and give a decent notice (minimum two weeks). You'll always be glad you did.

## “Sister Thrifty” Tip

February 17, 2009 will be the last day TV stations can broadcast analog signals and must go entirely digital. For many people with older TVs, they will no longer be able to pick up signals over the air without a digital-to-analog converter. The government has been fussing around with the idea of converter rebates and coupons for people who want to keep using their old TVs. Now they have a plan -- to give each household a max of 2 coupons for \$40 each (with a 3-month expiration date) starting next year. No one's saying yet how much each converter will cost. Here are the details: <http://www.ntia.doc.gov/otiahome/dtv/DTVconsumers.pdf> . If you are in the market for a new TV, don't be fooled by low prices, make sure you get a digital TV!

### **HAPPY ANNIVERSARY TO YOUR HOME!**

- ☺ Pauline Adams
- ☺ Gary & Anne Hochman
- ☺ Vicki Howard
- ☺ Bo & Barbara Humphrey
- ☺ Harold Keeler
- ☺ Herbert & Sylvia Lippe
- ☺ Elise Perlmutter
- ☺ Vito & Vera Portanova
- ☺ Larry & Teresa Santora
- ☺ Norman & Rose Marie Schroeder
- ☺ Louis & Harriett Schwab
- ☺ George & Helen Tatarian
- ☺ Norma Toole
- ☺ Milan & Mary Weiss



## BARLOW LISTINGS

22216 Village 22	\$319,900	In Escrow	Capri
31109 Village 31	\$319,900		Brentwood
18115 Village 18	\$329,900	In Escrow	Capri
11113 Village 11	\$349,000		Del Mar
24137 Village 24	\$395,000	In Escrow	El Dorado II
5120 Village 5	\$395,000	In Escrow	El Dorado
23211 Village 23	\$395,000		El Dorado
32130 Village 32	\$410,000	Just Listed	Holmby
5161 Village 5	\$459,000	Price Reduced	El Dorado I
20132 Village 20	\$495,000		Valencia
31319 Village 31	\$499,000	In Escrow	Valencia
40216 Village 40	\$559,900	Just Listed	La Jolla
18210 Village 18	\$640,000	Just Listed	Amalfi

Information deemed reliable, but not guaranteed.

## RENTALS

Coronado II—\$1425 / month  
 Coronado II—\$1450 / month  
 Del Mar—\$1475 / month  
 Brentwood—\$1500 / month  
 El Dorado—\$1800 / month  
 El Dorado—\$1800 / month

## ALL ACTIVE LISTINGS IN LEISURE VILLAGE

Based on information from the  
 Ventura County MLS Corporation for  
 March 27, 2007

#	Model	Price
1	Avalon	\$249,000
2	Balboa	\$249,900
3	Balboa	\$257,000
4	Balboa	\$259,950
5	Balboa	\$269,000
6	Monterey	\$305,999
7	Coronado II	\$309,900
8	Monterey	\$312,000
9	Brentwood	\$319,900
10	Brentwood	\$320,000
11	Brentwood	\$325,000
12	Coronado II	\$330,000
13	Capri	\$335,000
14	Coronado II	\$336,000
15	Bel Air	\$339,000
16	Brentwood	\$339,000
17	Capri	\$344,900
18	Bel Air	\$345,000
19	Del Mar	\$349,000
20	Coronado II	\$355,000
21	Capri	\$364,500
22	Coronado II	\$365,000
23	Coronado I-C	\$369,000
24	Coronado	\$369,900
25	Holmby	\$375,000
26	Coronado II	\$379,000
27	Amalfi	\$385,000
28	Coronado I-C	\$395,000
29	El Dorado	\$395,000
30	El Dorado	\$399,000
31	Holmby	\$399,900
32	Holmby	\$410,000
33	Holmby	\$410,000
34	El Dorado	\$419,000
35	Holmby	\$420,000
36	Amalfi	\$429,900
37	Holmby	\$430,000
38	Amalfi	\$439,900
39	Holmby	\$440,000
40	Amalfi	\$448,000
41	Amalfi	\$449,000
42	El Dorado I	\$459,000
43	Valencia	\$485,000
44	Amalfi	\$495,000
45	El Dorado	\$495,000
46	Valencia	\$495,000
47	El Dorado	\$499,900
48	Galaxy	\$508,900
49	Valencia	\$510,000
50	La Jolla	\$525,000
51	Valencia	\$539,950
52	Amalfi	\$550,000
53	La Jolla	\$559,900
54	La Jolla	\$610,000
55	Amalfi	\$640,000

For Questions or Additional Information Call The Barlow Group  
 (805) 987-5755 or Toll Free 1 (800) 382-2228. Information  
 deemed reliable, but not guaranteed.

## PROPERTY SOLD IN LEISURE VILLAGE 2007

Based on information from the  
 Ventura County MLS Corporation for the period  
 January 1, 2007 to March 27, 2007

MODEL	#SOLD	Average Price	Low Price	High Price	Avg Mkt Days
Amalfi	4	\$402,500	\$365,000	\$475,000	95
Avalon	-	-	-	-	-
Balboa	-	-	-	-	-
Bel Air	3	\$350,000	\$315,000	\$369,900	122
Brentwood	2	\$345,000	\$280,000	\$285,000	36
Capri	4	\$325,000	\$315,000	\$346,900	115
Capri 2	-	-	-	-	-
Coronado	1	\$313,000	\$313,000	\$313,000	7
Coronado II	1	\$300,000	\$300,000	\$300,000	175
Coronado I-C	-	-	-	-	-
Del Mar	3	\$310,150	\$285,000	\$327,500	91
El Dorado	3	\$385,675	\$355,000	\$442,000	164
El Dorado I	-	-	-	-	-
Fiesta	-	-	-	-	-
Galaxy	-	-	-	-	-
Holmby	1	\$375,000	\$375,000	\$375,000	43
La Jolla	2	\$566,250	\$537,500	\$595,000	52
Monterey	-	-	-	-	-
Monterey I	-	-	-	-	-
Newport	1	\$319,000	\$319,000	\$319,000	85
Valencia	1	\$499,500	\$499,500	\$499,500	106
<b>TOTAL</b>	<b>26</b>				

Information deemed reliable, but not guaranteed.



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5257 Mission Oaks Blvd

*The Barlow Buzz*

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Oxnard, CA

### Referral Reward Program

We want to thank those of you who have participated in the Client Referral program! Marketing for new clients costs us tons of time, money and energy. Like any company, we need new clients to stay in business. Over the years we've found that looking for new clients takes away from the time we would rather be spending with you and for you, and out with other clients.

If we helped you in the sale of or purchase of real estate, you know how well we serve our clients. If you refer your friends and relatives to us, everybody benefits. We can serve you better. We send you a nice gift. And we assure you that we'll take the very best care of any friends or family you refer to us.

**For more information about our Referral Reward Program, just give us a call at 805-987-5755.** It's a great program where, as our way of saying "thanks," we send you a token of our appreciation for recommending our services.

If you want any friends, coworkers, relatives, business acquaintances, etc. to receive a **FREE** subscription to this newsletter, please let us know their contact information and we'll send them the latest issue.

We'll also send them a note with their first issue telling them that you suggested they receive this newsletter, and to contact us if they would like to stop at any time. **If you enjoy this newsletter, share it with people you know**, with no hassle for you!