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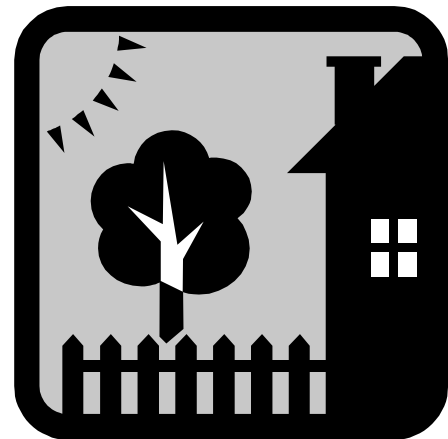
News to Help You Save Time &amp; Money

September 2007

## The Trouble Tree

A man hired a carpenter to help him restore an old farmhouse. The first day on the job was a rough one for the carpenter: A flat tire caused him to miss an hour of work, his electric saw quit, and now his ancient pickup truck refused to start.

His employer offered to drive the carpenter home. The carpenter sat in stony silence for the entire ride, then gruffly invited his employer in to meet his family. As they walked toward the front door, the carpenter paused briefly by a small tree, touching the tips of the branches with both hands. As the door opened, he underwent an amazing transformation: His tanned face wreathed in smiles; he hugged his two small children and gave his wife a kiss.



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

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Afterwards he walked his employer to the car. As they passed by the tree the carpenter had touched, the employer asked him about what he'd seen him do earlier.

"Oh, that's my trouble tree," the carpenter replied. "I know I can't help having troubles on the job, but one thing's for sure, they don't belong in the house with my wife and children. So, I just hang them on the tree when I come home in the evening, and I pick them up again in the morning.

"Funny thing, though," he smiled. "When I come out in the morning to pick them up, there aren't nearly as many as I remembered hanging there the night before."

**Is there room in your yard for a trouble tree?**

*Alice Barlow*

# What's The "Right" Amount Of Homework?

An international study of homework for schoolchildren suggests that the benefits of extra work vary widely. Here are some of the findings presented by the Comparative and International Education Society:

- U.S. students receive an average amount of homework when compared to other nations.
- At the same time, the number of elementary students reporting four or more hours of homework per night has risen to eight percent in the United States. Japan reports only one percent and Taiwan reports five percent of students with four or more hours of homework per night – and these countries are considered benchmarks for U.S. students.
- Five percent of middle-schoolers in the U.S. report four or more hours of homework per night, compared to one percent in Japan and three percent in Taiwan.
- The study showed a negative relationship between higher homework amounts and student achievement in elementary schools, and only a very small benefit for middle schools.
- Middle-school students who do some homework, but not excessive amounts, seem to do best. The U.S. seems to fall in a category of modest completion of homework (30 minutes to an hour-and-a-half per night) in which the students score higher test scores than peers who do no homework or those who study more than four hours per night.



## A Life Lesson

A man risked his life by swimming through a treacherous rip tide to save a youngster from being swept out to sea. After the child recovered from the harrowing experience, he said to the man,

“Thank you for saving my life.”

The man looked into the little boy’s eyes and said, “Just make sure your life was worth saving.”

### *September Quiz Question*

Who was the first American to win the Nobel Peace Prize?

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](mailto:info@barlowwilliams.com)

## Pardon Me, Do You Have Any...

Today we stir it into sauces, squirt it on omelets, and slather it on hot dogs. Our ancestors used it as a medicine to treat

scorpion stings, snake bites and stiff necks.  
What is it?

Mustard!

Mustard is the second most-used spice in the U.S., second only to the peppercorn. Mustard starts with the mustard plant, of which there are over 40 varieties, and with many, the seeds, leaves and flowers are all edible. It's from the seeds that we derive mustard, after the seeds are crushed and combined with a liquid such as wine, cider, vinegar, beer, grape juice and/or lemon juice, plus salt, herbs and spices.

No one knows who first used mustard to flavor food; some say it goes back to the 14<sup>th</sup> century, others say the Chinese were using it thousands of years ago. And yes, there's a great deal of evidence that mustard was prized for its medicinal values; in Greece in the 5<sup>th</sup> century B.C., Hippocrates used it in a variety of remedies to cure toothaches and other ailments.

Whoever came up with the idea of using mustard as a condiment and not just as a cure did us all a great favor. ("Mustard – it's not just for toothaches anymore!") Mustard is low in calories, has virtually no fat or cholesterol, and it's right there in your refrigerator, ready to use on a moment's notice. And use it we do: World consumption of mustard tops 400 million pounds a year!

So stir in that Dijon, squirt on that English, and slather on that ballpark-style. If you're really wild about mustard, you'll enjoy a visit to the world-famous Mustard Museum in Mount Horeb, Wisconsin, at [www.mustardweb.com](http://www.mustardweb.com).

## Is Your School Cafeteria Safe?

The Center for Science in the Public Interest says that parents need to take an active role in ensuring that school cafeterias are serving safe

food. How? By asking when the last health inspection has taken place. A new law requires cafeterias to post the latest inspection results in a visible location in the facility. Some schools are also posting results online, as well. If it's been seven months since an inspection, the Center for Science in the Public Interest advises parents to call the city or county health department. If the

### *August Quiz Answer*

**Question:** What is the smallest bone in the human body?

**Answer:** The stirrup (or stapes) bone in the ear.

**Source:** [www.natureandscience.org](http://www.natureandscience.org)

**Congratulations** to *Sherry Stubblefield, 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**

### *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!

**John King**  
(referred by Lew & Karen King)  
**Rick Evans**  
(referred by Cynthia Adelman)  
**Sharon & Gregg Hartman**  
**Marty & Kathy Katz**  
(Happy To Serve You Again)

*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*

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inspection results list troubling violations, the Center recommends that parents and organizations such as the PTA discuss the problems with the school principal.

## Should You Have Long-Term Care Insurance?

What is long-term care insurance, and who needs it?

Long-term care insurance is coverage you purchase to help pay for long-term care services you might need as the result of a chronic disease, serious accident, sudden illness, or cognitive impairment like Alzheimer's disease. While nearly 40% of people receiving long-term care are age 18 to 65, long-term care (and insurance) is most often associated with people 65 and older who need



- Help in the home with daily activities – bathing, dressing and eating.
- Community programs such as adult day care.
- Assisted living services in a residential setting other than the home.
- Visiting nurses.
- Care in a nursing home.

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

- ☺ Ethel Elkind
- ☺ Lewis & Karen King
- ☺ Stephen Merrick
- ☺ Bruna L. Migliaccio
- ☺ David Morningstar
- ☺ Serge & Dorothy Procopenko
- ☺ Mae Roosman
- ☺ Norman & Betty Scadron
- ☺ Sheldon & Tobi Tilles
- ☺ Norman Arno
- ☺ Darrell & Patricia Bevan
- ☺ Norma Jean Rydgig

Many people don't purchase long-term care insurance because they don't want to think about aging; they don't believe they'll ever need it; they don't know enough about it; or they think they can't afford it. In the last case, it's true that long-term care insurance can be expensive. On the other hand, consider that the 2007 national average for a private room in a nursing home is \$74,806, according to a report from Genworth Financial. For home care this year, you could pay \$61,438 in Massachusetts, \$78,130 in Texas, and \$187,070 in Oregon!

And in case you're thinking that your health insurance will cover long-term care, the AARP Web site advises that, "Ordinary health insurance policies and Medicare usually don't pay for long-term care expenses. Medicaid...will only

pay for long-term care if you've already spent most of your savings or other assets."

Your financial planner can advise you about long-term care insurance and whether it may help protect your assets, minimize your dependence on family members, and control where and how you'll receive long-term care services.

## Habits That Defeat Diets

Trying to lose weight and live a healthier life? These days who isn't?

But often people find that their weight loss attempts are not panning out. If you're trying to shed pounds but you're finding it more difficult than you thought it would be, you might be participating in some unhealthy habits that are giving your pounds their staying power.

According to registered dietitian Frances Largeman there are seven habits that many people fall prey to that keep them from losing weight:

**Not eating breakfast.** You've heard it before, but people who eat breakfast are generally thinner than those who skip. Skipping breakfast will not help you lose weight. In fact, according to many studies, it will actually help you gain weight.

**Eating when you're distracted.** People who eat while engaged in other activities often overeat. That means you shouldn't eat at your desk, in your car or while you're watching television.

**Not counting calories.** If you aren't paying attention to proportion with foods like pasta or burritos, the calories can add up quickly. Drinks can also be high calorie traps – soft drinks can add 180 to 240 calories to your meal. And smoothies, though made from healthy ingredients, can pack on the calories as well.

**Advocate Of The Month**  
Congratulations to our Advocate Of  
The Month,  
**Lew & Karen King**

As the Advocate Of The Month they  
receive a \$25 Gift Certificate To  
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Thank You!

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

**Remember if you need...**



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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*



**Not instituting a regular exercise program.** Merely cutting back on calories is not likely to do the job. You might lose weight in the beginning by merely dieting, but it will be hard to keep off and maintain your new weight without exercising.

**Snacking.** Lots of people stick to their diets during meal times, but then go off track when they're watching television and break out the chips and ice cream. One solution: Keep healthy snacks like baby carrots and yogurt on hand.

**The no-fat dilemma.** If you reduce your fat intake too

much, you also reduce your satisfaction level and might become more prone to indulging in too many low-fat, high-calorie snacks.



**Cheers.** Alcohol is loaded with calories. You'll want to limit your drinking to one or two drinks per night. And you'll be better off avoiding sugary, tropical and frozen drinks.

## Wacky Warning Labels

Here are some of the wackiest warning labels of the past few years, according to the Michigan Law Suit Abuse Watch Web site:

On label on a baby stroller: "Remove child before folding."

On a brass fishing lure with a three-pronged hook on the end: "Harmful if swallowed."

On a popular scooter for children: "This product moves when used."

On a flushable toilet brush: "Do not use for personal hygiene."

On a household iron: "Never iron clothes while they are being worn."

On a hair dryer label: "Never use hair dryer while sleeping."

On an electric drill made for carpenters: "This product not intended for use as a dental drill."

On a bottle of drain cleaner: "If you do not understand, or cannot read, all directions, cautions and warnings, do not use this product."

On a cardboard car sunshield that keeps sun off the dashboard: "Do not drive with sunshield in place."

On a cartridge for a laser printer: "Do not eat toner."

On a 13-inch wheel on a wheelbarrow: "Not intended for highway use."

On a can of self-defense pepper spray: "May irritate eyes."

On pair of shin guards manufactured for bicyclists: "Shin pads cannot protect any part of the body they do not cover."

On a dishwasher: "Do not allow children to play in the dishwasher."

On a popular manufactured fireplace log: "Caution – Risk of Fire."

## Quotes

What a relief to say, "I don't know." These words release you from pretense and posture.

– Bill Harley

Life is like playing a violin in public and learning the instrument as one goes on.

– Samuel Butler

The scientific theory I like best is that the rings of Saturn are composed entirely of lost airline luggage.

– Mark Russell

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## ALL CURRENT LEISURE VILLAGE LISTINGS

As of August 23, 2007 there are 66 homes for sale in Leisure Village. Here is the list by models:

Amalfi—5	Avalon—1	Balboa—1
Bel Air—2	Brentwood—4	Capri—6
Coronado—6	Del Mar—4	El Dorado—7
Galaxy—1	Holmby—9	La Jolla—3
Monterey—9	Newport—1	Valencia—7

Information deemed reliable, but not guaranteed.

## RENTALS

Coronado II—\$1550 / month
Capri—\$1550 / month
Bel Air—\$1575 / month
Valencia—\$1900 / month
Valencia—\$1900 / month
Valencia—\$2000 / month

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 August 23, 2007

MODEL	#SOLD	Average Price	Low Price	High Price	Avg Mkt Days
Amalfi	13	\$399,400	\$365,000	\$480,000	89
Avalon	-	-	-	-	-
Balboa	2	\$237,500	\$205,000	\$270,000	99
Bel Air	6	\$333,300	\$315,000	\$369,900	131
Brentwood	4	\$289,250	\$280,000	\$310,000	46
Capri	8	\$321,550	\$305,000	\$346,900	90
Capri 2	-	-	-	-	-
Coronado	4	\$331,250	\$287,000	\$365,000	48
Coronado II	4	\$322,250	\$300,000	\$360,000	97
Coronado I-C	4	\$359,000	\$350,000	\$371,000	73
Coro III-2-C	-	-	-	-	-
Del Mar	5	\$302,200	\$253,000	\$327,500	113
El Dorado	9	\$386,500	\$322,500	\$460,000	93
El Dorado I	3	\$481,350	\$445,000	\$550,000	59
El Dorado II	1	\$385,000	\$385,000	\$385,000	21
Fiesta	-	-	-	-	-
Galaxy	-	-	-	-	-
Holmby	4	\$391,250	\$375,000	\$425,000	83
La Jolla	5	\$555,600	\$515,000	\$595,000	101
Monterey	1	\$292,000	\$292,000	\$292,000	21
Monterey I	-	-	-	-	-
Newport	1	\$319,000	\$319,000	\$319,000	85
Valencia	5	\$494,700	\$460,000	\$529,000	106
<b>TOTAL</b>	<b>79</b>				

Information deemed reliable, but not guaranteed.

## ALL BARLOW LISTINGS IN LEISURE VILLAGE

Based on information from the  
Ventura County MLS Corporation for  
August 23, 2007

Address	Model	Price
5142 Village 5	Del Mar	\$290,000
31109 Village 31	Brentwood	\$299,000
4223 Village 4	Coronado II	\$313,000
41082 Village 41	Capri	\$314,900
11229 Village 11	Coronado	\$319,995
37218 Village 37	Holmby	\$335,000
15306 Village 15	Galaxy	\$339,000
35207 Village 35	Holmby	\$339,000
34145 Village 34	Holmby	\$357,900
19233 Village 19	Holmby	\$359,500
35220 Village 35	Amalfi	\$389,000
20190 Village 20	Amalfi	\$399,000
20132 Village 20	Valencia	\$474,950
8114 Village 8	El Dorado	\$525,000
18210 Village 18	Amalfi	\$549,000
19208 Village 19	La Jolla	\$549,000

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.

## 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!**

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