



YOUR REAL ESTATE CONSULTANTS FOR LIFE!

News to Help You Save Time & Money

August 2008

It's Our Choice

There once was a woman who woke up one morning, looked in the mirror, and noticed she had only three hairs on her head. "Well," she said, "I think I'll braid my hair today." So she did and she had a wonderful day.



The next day she woke up, looked in the mirror, and saw that she had only two hairs on her head. "Hmm," she said, "I think I'll part my hair down the middle today." So she did and she had a grand day.

The next day she woke up, looked in the mirror, and noticed that she had only one hair on her head. "Well," she said, "today I'm going to wear my hair in a ponytail." So she did and she had a fun, fun day.

www.LeisureVillage.com
Information for YOUR Community
The Barlow Group—(805) 987-5755

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The next day she woke up, looked in the mirror, and noticed that there wasn't a single hair on her head. "YEAH!" she exclaimed. "I don't have to fix my hair today!"

Attitude is everything – and it's our choice!

Entrepreneur Tip

Starting a business can be tough – just ask anyone who’s done it. The hours are long and the initial pay is usually low to nonexistent. Nonetheless, almost 465,000 Americans take the entrepreneurial plunge every month. If you’re one of them, then you might want to take a look at your local community college offerings, where many of the programs are open enrollment. This flexibility is a good match for people interested in starting a business, and rather than pursuing a degree in entrepreneurship, you have the option of taking only a class or two to fill gaps in your knowledge.

HAPPY ANNIVERSARY TO YOUR HOME!

- ☺ Robert Elzer
- ☺ Edy French
- ☺ Robert & Margaret Hill
- ☺ Rose Hughes
- ☺ Ethel Kievman
- ☺ Jia & Hun Liu
- ☺ Bill & Carol Norey
- ☺ Don Rohwer
- ☺ David & Ellen Wohlstadter

Do You Have Too Much Debt?

How do you know if you have too much debt? Even if you earn a high income and are currently making your payments on time, you could be in trouble if your debt-to-income ratio is too high, says personal finance expert Lynnette Khalfani-Cox (www.themoneycoach.net). Here are some warning signs:

- You have maxed-out credit cards, or cards that are pretty close to their limits.
- You use your credit card checks to pay your credit card bills.
- You can’t afford some of your payments, so you skip them.
- You’re not sure what your total debt is.
- You switch credit cards to get a lower rate because you can’t afford to pay the minimum on the card you have.
- You and your partner argue about bills.
- You’re stressing out or losing sleep over bills.
- When you apply for new credit, you’re turned down.
- You get phone calls from creditors or bill collectors.
- You’re using a credit card to buy things you need on a daily basis, like gas or groceries.
- You have a low FICO score because of the amount of your debt.



June Quiz Answer

Question: What is the only bone in the human body that doesn't touch another bone?

Answer: Hyoid bone..

Source: www.livescience.com

Congratulations to *Lynn Budge, v20*.

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

Khalfani-Cox says that if any of these statements describe you, you're probably operating in the danger zone with your credit cards.

On Choosing Your Battles Wisely

Theodore Roosevelt (1858-1919), the 26th president of the United States, was an extraordinary man: scientist, explorer, and cowboy, as well as an authority on wildlife. He wrote 36 books, more than 100,000 letters, and became president at the age of 42. It seemed there was nothing he couldn't do.

However, during his presidency, Roosevelt's oldest daughter, Alice, caused him and his wife a good bit of trouble. Alice was beautiful, willful, and rebellious. She was seen smoking cigarettes in public and flagrantly flirting with men; she enjoyed carrying a live snake in her purse. The newspapers loved Alice, and Alice loved the attention.

One day, Roosevelt was asked why he didn't keep his daughter more firmly under his control. He replied, "I can either run the country or control Alice, but I'll never be able to do both."

Roosevelt, who had mastered so much in the world, knew what battles he could fight and win. Even more important, the hero – who once led the "Rough Riders" to victory in the Spanish-American War – knew which battles to leave alone.

Do you know how to "choose your battles wisely"?

Say What?

We're not afraid of challenges. It's like we always say: If you want to go out in the rain, be prepared to get burned. – Anonymous Brazilian soccer player

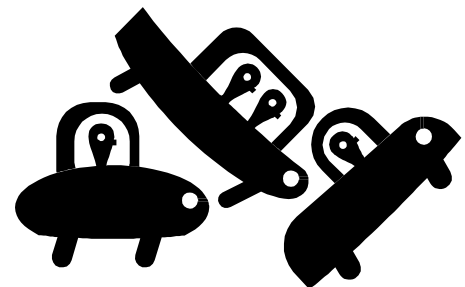
Please provide the date of your death. – From an IRS letter

You are welcome to visit the cemetery where famous Russian and Soviet composers, artists, and writers are buried daily except Thursday.

– Sign in a Moscow hotel

Can't act. Can't sing. Balding. Can dance a little.

– MGM summary of Fred Astaire's screen test



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!

Solway Family
James Miller
(Happy To Serve You Again)
Shirley Ann Peters
Marvin Cherin
Elva Levine

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

Traffic is very heavy at the moment, so if you're thinking of leaving now, you'd better set off a few minutes earlier.

– Anonymous traffic report

Go see it and see for yourself why you shouldn't go see it. – Samuel Goldwyn

Fiction writing is great. You can make up almost anything.

– Ivana Trump, upon finishing her first novel

And now the sequence of events in no particular order.

– Dan Rather, television news anchor

Your food stamps will be stopped effective March 1992 because we received notice that you passed away. You may reapply if there is a change in your circumstances.

– Department of Social Services, Greenville, SC

Are You Educated – Really?

Do you consider yourself an educated person? We're not talking about where you went to school or how many *Jeopardy* answers you can come up with. We're not even talking about everything you've learned from your experiences in the world. What we're asking is, are you educated? Do you know what you do and don't know? That is the true definition of an educated person.

Being educated means this: First, you recognize and admit what you don't know and what you need to know. Once you've admitted to yourself and the world that you don't know something, the next piece of being educated is knowing where and how to get what you need. Once you've got everything you need, the real trick is knowing how to use what you've gone out and gathered up.

Author/publisher William Feather seemed to have gotten this right when he defined education this way: "An education isn't how much you have committed to memory, or even how much you know. It's being able to differentiate between what you do know and what you need to know; and it's knowing how to use the information you get."

How To Get Balanced

Life and work pressures can feel overwhelming at times. And when that happens it's good to take a breather and remind yourself what's important. Here are a few pearls of

August Quiz Question

**Name the world's
deepest lake.**

Everyone who faxes, e-mails or calls in the correct answer by the 25th 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

**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 planning 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

MIRIAM'S CLEANING SERVICE

For all your home cleaning needs

(805) 797-6229

GOSE, LECHMAN & LUND

For all your estate planning needs

(805) 389-7374

CARRIGAN FINANCIAL GROUP

For all your mortgage planning needs

(805) 389-0282

wisdom offered by Alan Weiss in his newsletter *Balancing Act* (www.summitconsulting.com/newsletter.html):

Try to remember that what you're shooting for is success – not perfection. That should give some relief; you don't have to be perfect and you don't have to make excuses for being human.

When you have time off, avoid checking email or voicemail unless you're expecting something truly important. Why? You risk the chance of upsetting your peace of mind and your good night's sleep if you see something that starts your mind working or worrying. Whatever it is, it's likely that it can wait till you've relaxed, recharged, and gotten a decent night's sleep.

When you're feeling constantly bombarded with too much work, take some time to see if there are some areas you can streamline. You might be surprised at the labor-saving technology, devices and techniques that are available. But you have to take the time to find and put them into action.

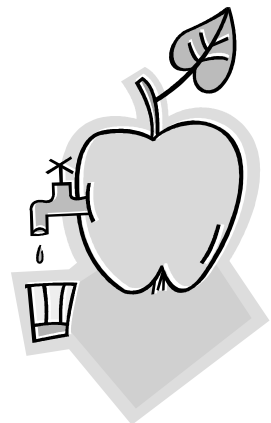
Good Parenting Principles

When talking to your child, there are certain expressions that parents should avoid, according to Laurence Steinberg in *The 10 Basic Principles of Good Parenting*. Some of them are "Don't talk back," "You'll know better when you're older," "If I want your opinion, I'll ask for it," and "Keep your mouth shut."

Steinberg says that even though you may have to make a preemptive decision about your child, there are more polite ways to tell him. You don't want your child to feel that whatever he thinks is automatically irrelevant because he's young. In fact, Steinberg says as a parent you should treat your child with respect, and consider his opinions most of the time. Inevitably there will be times when the latter isn't possible or advisable, but if children feel generally valued they'll likely come to understand that you're trying to make the best decision – even if they know they aren't going to get their way.

Some "Juicy" Facts

Do you love fresh-squeezed juices? Many venues offer this "healthy" treat, and people are consuming large quantities of it. But when fruits or vegetables are fresh squeezed, according to the Food and Drug Administration, harmful bacteria, which comes either from the inside or the outside of the produce, can become part of your juice. That's why most of the juices sold in the United States are pasteurized – to kill the harmful bacteria.



Advocate Of The Month

Congratulations to our
Advocate Of The Month,
Jan Tamburro

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!**

Some of us are especially vulnerable to the dangers of these bacteria, including children, the elderly, and people with weakened immune systems. These people should avoid unpasteurized juices.

Keep this in mind when you're visiting farmers' markets, grocery stores and health food stores that offer fresh-squeezed juices. Venues that sell containers of the juice must provide a warning label. But venues that sell fresh-squeezed juice by the glass, such as roadside stands, restaurants and juice bars, do not have to provide any warning that the juice you're drinking has not been pasteurized.

Are You Seeing Red?

The color red is associated with mistakes and failures, experts say. And now researchers at the University of Rochester and University of Munich say that the color red can affect how people perform on tests. The study, which was published in the *Journal of Experimental Psychology*, found that people's associations with colors are so strong and deep that people are predisposed to certain reactions when they see that color.

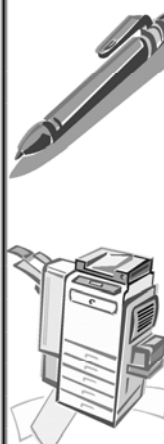
Red has been traditionally associated with errors in schoolwork. Therefore, says Andrew Elliot, lead author and professor of psychology at the University of Rochester, when people see even a flash of red before being tested, they associate the color with mistakes and failure, and in turn perform poorly on the test.

The researchers say the study shows that care must be taken when it comes to color and achievement, and that color can act as an environmental cue that influences behavior.

Not-Reading Statistics


- One-third of high school graduates never read another book for the rest of their lives.
- Forty-two percent of college graduates never read another book.
- Eighty percent of U.S. families did not buy or read a book last year.
- Fifty-seven percent of new books are not read to completion.
- Seventy percent of Americans haven't visited a bookstore in five years.

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



The notary seal on this card is valid until 12/31/11
1987-5755

ALL BARLOW LISTINGS IN LEISURE VILLAGE

40213 Village 40	Brentwood	\$255,000
33227 Village 33	Capri	\$295,000
16135 Village 16	Coronado II	\$305,000
1301 Village 1	Coronado II	\$325,000
6312 Village 6	Galaxy	\$329,000
1123 Village 1	El Dorado	\$329,900
34119 Village 34	Holmby II	\$339,000

Information deemed reliable, but not guaranteed.

BARLOW RENTALS

Holmby—\$1500/ month
Coronado II—\$1600 / month
Capri—\$1650 / month
El Dorado—\$1850 / month

Information deemed reliable, but not guaranteed.

PROPERTY SOLD IN LEISURE VILLAGE 2008

Based on information from the
Ventura County MLS Corporation for the period
January 1, 2008 to July 29, 2008

MODEL	#SOLD	Average Price	Low Price	High Price	Avg Mkt Days
Amalfi	5	\$345,000	\$324,000	\$375,000	138
Avalon	-	-	-	-	-
Balboa	2	\$194,500	\$194,000	\$195,000	38
Bel Air	3	\$273,000	\$270,000	\$280,000	64
Brentwood	3	\$250,000	\$240,000	\$260,000	41
Capri	9	\$290,000	\$263,000	\$328,000	135
Capri 2	-	-	-	-	-
Coronado	-	-	-	-	-
Coronado II	2	\$288,000	\$276,000	\$300,000	50
Coronado 2-C-2	1	\$295,000	\$295,000	\$295,000	65
Coronado I-C	1	\$325,000	\$325,000	\$325,000	20
Del Mar	3	\$252,000	\$245,000	\$255,000	113
El Dorado	9	\$356,000	\$303,000	\$435,000	148
El Dorado I	-	-	-	-	-
El Dorado II	2	\$359,000	\$350,000	\$368,000	82
Fiesta	-	-	-	-	-
Galaxy	1	\$320,000	\$320,000	\$320,000	24
Holmby	4	\$325,000	\$295,000	\$353,900	98
La Jolla	4	\$496,000	\$460,000	\$519,200	154
Monterey	4	\$235,000	\$225,000	\$265,000	80
Monterey I	-	-	-	-	-
Newport	2	\$227,000	\$225,000	\$229,000	33
Valencia	5	\$416,000	\$375,000	\$500,000	63
TOTAL	60				

Information deemed reliable, but not guaranteed.

ALL ACTIVE LISTINGS IN LEISURE VILLAGE

Based on information from the
Ventura County MLS Corporation for
July 29, 2008

#	Model	Price
1	Newport	\$228,500
2	Brentwood	\$255,000
3	Monterey	\$259,500
4	Del Mar	\$269,000
5	Del Mar	\$275,000
6	Brentwood	\$275,900
7	Coronado II	\$277,000
8	Monterey	\$285,000
9	Monterey	\$287,000
10	Capri	\$295,000
11	Capri	\$295,000
12	Capri	\$297,000
13	El Dorado	\$299,999
14	Coronado II	\$305,000
15	Capri	\$305,000
16	Coronado I-C	\$305,000
17	El Dorado	\$309,900
18	Coronado II	\$310,000
19	Capri	\$315,000
20	Coronado II	\$319,000
21	Coronado II	\$325,000
22	Galaxy	\$329,000
23	El Dorado	\$329,900
24	El Dorado	\$329,900
25	Coronado I-C	\$337,000
26	Holmby II	\$339,000
27	Fiesta	\$349,000
28	El Dorado	\$359,000
29	Monterey	\$399,000
30	Galaxy	\$399,000
31	Valencia	\$399,990
32	Amalfi	\$400,000
33	Valencia	\$414,950
34	El Dorado II	\$425,000
35	Valencia	\$430,000
36	La Jolla	\$478,900
37	La Jolla	\$495,000
38	La Jolla	\$499,000
39	Amalfi	\$499,000
40	La Jolla	\$499,500

For Questions or Additional Information Call The Barlow Group
(805) 987-5755 or Toll Free 1 (800) 382-2228. Information

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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