



YOUR REAL ESTATE CONSULTANTS FOR LIFE!

News to Help You Save Time & Money

January 2009

New Year's Resolutions For Success

Ralph Waldo Emerson (1803-1882), philosopher, poet and public speaker, wrote this a long time ago, but his thoughts are still timely for today, especially when we think about making New Year's resolutions:

To laugh often and love much; to win the respect of intelligent persons and the affection of children.

To earn the approbation of honest citizens and endure the

betrayal of false friends; to appreciate beauty; to find the best in others.

To give one's self; to leave the world a bit better, whether by a healthy child, a garden patch, or a redeemed social condition.

To have played and laughed with enthusiasm and sung with exultation; to know that even one life has breathed easier because you have lived...

This is to have succeeded.

Wishing you every success in 2009!



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

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Snowboard Safety

Snowboarding is great fun, great exercise – and the greatest cause of outdoor-activity injuries, accounting for a quarter of outdoor-activity emergency room visits. Beginning snowboarders sustain the most injuries, with 25 percent of injuries occurring during a snowboarder’s first experience and almost half during the first season of snowboarding. But even the most experienced snowboarder is susceptible to fatigue, a fall, or a collision with a tree or another snowboarder or skier, so here are some snowboard safety tips:



Get in shape before the season starts. Don’t try to snowboard yourself into shape; you’ll enjoy the sport more if you’re physically fit. Once you’re on site, warm up your muscles prior to snowboarding, and again after stops for rest or lunch.

Obtain proper equipment, including a snowboard suited to your size and skill level, proper boots and bindings, and a safety device to help prevent runaway equipment. Consult with the staff at a reputable snowboard shop – they’re trained to match your equipment to your needs.

Wear proper clothing, which means *protective* clothing: padded pants, helmet, goggles or sunglasses, gloves or mittens, and wrist guards. Your clothing should be windproof and waterproof, brightly colored for maximum visibility, and multi-layered so layers can be added or taken off as conditions or your exertion levels change. And don’t forget the sunblock.

Beginning snowboarders should take lessons from a qualified instructor; experienced snowboarders should take a refresher course. Choose slopes that are appropriate for your ability, and don’t snowboard alone.

Understand the snow conditions and study a map of where you’ll be snowboarding. Observe all posted signs and warnings. Keep off closed trails and out of closed areas.

HAPPY ANNIVERSARY TO YOUR HOME!

- ☺ Fred & Ann Brown
- ☺ Kelso & Barbara Chandler
 - ☺ Joe Dishlip
- ☺ Dick & Sandy Guttman
 - ☺ Shirley Hardt
 - ☺ Max Heller
 - ☺ Ann Jovicin
- ☺ Bernice Korchek
- ☺ Richard & Tina Miller
 - ☺ Chuck Thomas

When snowboarding downhill, remember that people below you have the right of way; you can see them, but they can’t see you.

Take a break if you’re tired, or call it a day and save your energy for next time.

No Ghosts

A young American tourist goes on a guided tour of a creepy old castle. At the end of the tour the guide asks her how she enjoyed it. She admits to being a bit worried she might see a ghost in some of the dark, cobwebby rooms and passages.

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!

Steve Alpert

Norm Liss

(referred by Hal Liss)

**Bruce & Margaret Douglas
(Happy To Serve You Again)**

Dale Bishart

**The Sublette Family
(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.

"Don't worry" says the guide, "I've never seen a ghost all the time I've been here."

"How long is that?" asks the girl.

"About 300 years."

How To Shop Smart

According to the National Automobile Dealers Association, the average retail price for a new car last year was \$28,450. That's a pretty significant purchase for most of us. Here's how you should go about buying your new car, according to the Federal Trade Commission's *Facts for Consumers* publication:

Do your homework. That means checking out publications at a library or bookstore, as well as on the Internet. Look at the features offered and prices listed.

Don't be in a hurry. Shop around. Look for the best price available. Compare models and prices at different dealerships.

Be ready to negotiate a price. Dealers may be willing to bargain on their profit margin, which often runs between 10 percent and 20 percent.

If the dealership doesn't have what you want, consider ordering your car. That way you'll pay only for the features you want. On the other hand, dealers are often willing to bargain to move the cars that are already on their lot, so check out all your options.

If you're trading in an old car, make sure you know the value of it before you strike a deal; the Kelley Blue Book Web site, www.kbb.com, is a good place to start. Remember that you can probably get a better price by selling your car yourself, but it will likely require more time and effort.

Health Benefits Of Showers

A steamy shower can alleviate many wintertime ailments, including congestion, sore throat, and dry nasal passages. To get the most out of your shower experience, follow these recommendations from health

Advocate Of The Month

Congratulations to our
Advocate Of The Month,

Peggy O'Reilly

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

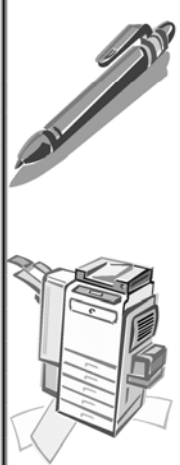
Thank You!

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


professionals:

- Don't use water temperatures higher than 100 degrees Fahrenheit because it's too drying to the skin and hair.
- Alternate hot and cool water to stimulate blood circulation. Hot water increases blood flow and reduces muscle tension, while cool water constricts blood vessels and invigorates the body.
- Use a loofah sponge to increase circulation and thoroughly cleanse skin, while mildly exfoliating. Scrub gently in a circular motion.
- If you have a handheld shower head, spray your feet and legs to get blood flowing.
- Consider adding a steam unit to your shower to increase these benefits, and installing a shower head filter to reduce chlorine levels.

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*



It's Time For Turnips!



Have you thought about adding turnips to your winter fare? These two-for-one vegetables have an edible root and greens, both filled with nutrients. Turnip roots are a good low-calorie source of dietary fiber, vitamin C, manganese, riboflavin, vitamin B6, folate, calcium, and potassium. Turnip greens are rich in vitamin A, and lutein, an antioxidant that helps prevent cataracts and cardiovascular disease and has been shown to reduce the risk of age-related macular degeneration, a condition that can lead to vision loss.

The Internet abounds with turnip suggestions and recipes, from using the greens in a salad to including the root in stews and casseroles to simply slicing a raw turnip for your crudité's plate. Just google "turnip recipes" and – try turnips!

How To Make The Most Of Your Medical Appointments

Have you ever left a doctor's office and asked yourself, "What did that doctor just say?" If so, you're not alone, say researchers at the University of Rochester Medical Center in a study originally published in the *Journal of General Internal Medicine*. In fact, it's common for patients to forget half of what they've been told during a medical visit, according to Jordan Silberman, lead author of the study. Poor recall makes it unlikely the patient is going to comply, he says, because if the patient can't remember what he or she is supposed to do, they're not going to do it.

January Quiz Question

What is the largest national park within the U.S. National Park Service System?

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

However, doctors play a part in their patients' poor recall. In the study, only about one-third of the physicians wrote down instructions for their patients. About half of the physicians repeated their recommendations, but some repeated only about 10 percent of the information the patients needed. Very few of the doctors asked the patients to repeat the information back to them, a technique that has been recognized as one of the best ways to make sure that patients recall medical advice.

What can you do to make sure you remember what you're supposed to do? Take a notebook and title it "Medical Instructions," write down what your

doctor tells you, and before you leave read it back to your doctor. Ask him or her if you've got it right, and if there's anything you've left out.

New Year's Eve: The Midnight Kiss

According to some cultural historians, the tradition of kissing at the stroke of midnight on New Year's Eve dates back to old English and German folklore that held that the first person you encounter in the New Year is indicative of the luck that awaits you in the year ahead. Over time, this evolved to people ensuring that their loved ones were nearby, and the shared kiss came to symbolize the hope that love will last throughout the year. But others contend that the kiss came about at masked balls held on New Year's Eve. The masks represented evil spirits of the old year. At midnight the masks were removed, and revelers kissed as a way to purify the New Year.



First Get-Out-Of-Debt Step

If you're like many people, you use your credit card for *everything* – even for routine or daily purchases. To break that habit, here's a simple idea to help get a handle on the situation: Pay for everything with cash for one month.

If you can't manage to go cold turkey, then target certain things that you'll pay only cash for during the month – groceries, for instance. Once you get started, you'll likely gain momentum and encouragement from what you've accomplished. If you're in financial hot water, this may be the jump-start you need to devise a get-out-of-debt plan.

Here are some money-saving tips that will bring you more of that cash to spend: **Pack your lunch;** even one lunch a week will make a difference. **Buy produce in season,** and plan menus according to what's on sale. **Buy generic** shampoo and dishwasher soap, and generic drugs when possible. **Group your errands** to save gas, and carpool if possible (even one day a week will make a difference). **Quit the gym** if you don't go. **Talk to a financial planner** about your goals and how to reach them.

December Quiz Answer

Question: Who was the first woman to run for President of the United States?

Answer: Victoria Woodhull (in 1872).

Source: www.newsweek.com

Congratulations to Irene Cohen, v25.

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

Who Invented Velcro?

The idea for Velcro, that handy fastener that appears on everything from clothing to camping equipment, came from a hike in the woods. In 1948, Swiss inventor George de Mestral and his dog returned home from their walk covered with burrs. De Mestral examined the sticky seed pods under his microscope and saw the small hooks that enabled them to cling to the fabric of his trousers. He set out to make a fastener that worked the same way, using hooks and soft loops. After much trial and error, he patented his invention in 1955.

The word *Velcro* – now a registered trademark – comes from the French words for velvet (*velour*) and hook (*crochet*). De Mestral formed Velcro Industries, today a global company that sells its products to apparel, auto, electronic, and consumer markets worldwide.

What Is “Working Memory”?

A Durham University study has found that underachievement in children could be caused by a poor “working memory” rather than by low intelligence.

Working memory is the capacity to hold information in your head and manipulate it mentally. For instance, you use working memory when you're presented with a math problem orally and you calculate the answer in your head; when you remember a new telephone number or unusual name with no written aids; or when you hold directions for a recipe in your head and follow them while cooking. Researchers found that 10 percent of the more than 3,000 children in the study suffered poor working memory, which seriously compromised their ability to learn. It's a staggering problem when you consider that 10 percent of students in primary grades alone in the United States is about a half-million children.

To deserve success is more important than to achieve it. — Lester Pearson

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

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MIRIAM'S CLEANING SERVICE

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PETERSON DENTAL

For all your dental needs

(805) 482-1558

FAMILY OPTOMETRY GROUP

For all your vision needs

(805) 482-4628

GOSE and LECHMAN

For all your estate planning needs

(805) 389-7374

ALL BARLOW LISTINGS IN LEISURE VILLAGE

11257 Village 11	Avalon	\$169,000
42005 Village 42	Brentwood	\$249,000
17110 Village 17	Capri	\$259,000
33227 Village 33	Capri	\$269,000
42069 Village 42	Capri	\$275,000
42010 Village 42	Holmby	\$280,000
41036 Village 41	Holmby	\$315,000
13322 Village 13	Coronado I-C	\$299,000
40223 Village 40	La Jolla	\$459,000
44207 Village 44	La Jolla	\$479,000

Information deemed reliable, but not guaranteed.

BARLOW RENTALS

Coronado—\$1450 / month
Capri—\$1550 / month
El Dorado—\$1775 / month
Valencia—\$1900 / month
Valencia—\$1900 / 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—December 30, 2008

MODEL	#SOLD	Average Price	Low Price	High Price	Avg Mkt Days
Amalfi	7	\$347,200	\$324,000	\$375,000	163
Avalon	1	\$159,000	\$159,000	\$159,000	120
Balboa	2	\$194,000	\$194,000	\$195,000	38
Bel Air	3	\$273,000	\$270,000	\$280,000	64
Brentwood	4	\$246,200	\$235,000	\$260,000	64
Capri	12	\$284,800	\$263,000	\$328,000	116
Capri 2	-	-	-	-	-
Coronado	-	-	-	-	-
Coronado II	5	\$267,900	\$250,000	\$300,000	88
Coronado 2-C	1	\$295,000	\$295,000	\$295,000	65
Coronado I-C	2	\$315,000	\$305,000	\$325,000	12
Del Mar	4	\$267,200	\$259,000	\$279,900	103
El Dorado	13	\$347,800	\$299,999	\$449,000	139
El Dorado I	2	\$410,000	\$385,000	\$435,000	97
El Dorado II	3	\$396,000	\$389,000	\$399,000	114
Fiesta	1	\$356,500	\$356,500	\$356,500	25
Galaxy	1	\$320,000	\$320,000	\$320,000	24
Holmby	6	\$323,300	\$295,000	\$353,900	75
La Jolla	8	\$474,500	\$435,000	\$519,200	130
Monterey	6	\$243,300	\$220,000	\$265,000	99
Monterey I	-	-	-	-	-
Newport	2	\$227,000	\$225,000	\$229,000	33
Valencia	11	\$410,400	\$350,000	\$525,000	74
TOTAL	94				

Information deemed reliable, but not guaranteed.

ALL ACTIVE LISTINGS IN LEISURE VILLAGE

Based on information from the
Ventura County MLS Corporation for
December 30, 2008

#	Model	Price
1	Avalon	\$169,000
2	Avalon	\$199,900
3	Coronado II	\$224,900
4	Newport	\$235,000
5	Monterey	\$239,000
6	Brentwood	\$239,450
7	Monterey	\$247,000
8	Monterey	\$249,000
9	Brentwood	\$249,000
10	Del Mar	\$255,000
11	Capri	\$259,000
12	Del Mar	\$259,000
13	Capri	\$259,000
14	Capri	\$264,000
15	Capri	\$268,000
16	Capri	\$269,000
17	Monterey	\$269,000
18	Capri	\$275,000
19	Capri	\$275,000
20	Holmby	\$280,000
21	Del Mar	\$284,000
22	Holmby	\$298,000
23	Holmby	\$299,500
24	El Dorado	\$299,900
25	Holmby	\$299,900
26	Coronado II	\$310,000
27	Coronado I-C	\$312,000
28	Coronado I-C	\$315,000
29	Holmby	\$315,000
30	Coronado I-C	\$317,500
31	Holmby	\$325,000
32	Del Mar	\$325,000
33	Holmby	\$329,000
34	El Dorado	\$340,000
35	El Dorado	\$385,000
36	Valencia	\$393,000
37	Valencia	\$395,000
38	Galaxy	\$399,000
39	El Dorado II	\$399,000
40	La Jolla	\$399,900
41	Amalfi	\$400,000
42	La Jolla	\$459,000
43	La Jolla	\$479,000
44	La Jolla	\$495,000

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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The Barlow Buzz

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