



YOUR REAL ESTATE CONSULTANTS FOR LIFE!

News to Help You Save Time & Money

October 2007

## Who's Rich And Who's Poor?

One day a rich man took his son on a trip to the country with the purpose of showing his son how fortunate he was, and how poor many other people were. They spent a day and night at the home of a humble farmer. When they got back from their trip the father asked his son, "How was the trip?"

"Very good, Father," replied his son.

"Do you now see how poor people can be?" the father asked. "Yes," said the son.

"And what did you learn?"



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

### INSIDE THIS ISSUE

- Have Fun, Save Time
- Danger: Driver Fatigue!
- Strapped For Time?
- Eat Now – Pay For Eight Years?
- Why Teach Your Children Manners?
- Some Laughs For Lexophiles
- How To Make Your Morning Better
- October Is...
- Can You Let It Go?
- Leisure Village Sales Statistics 2007
- Available Homes For Sale and Rent

The son answered, "I saw that we have a dog at home, and they have four. We have a pool that reaches to the middle of the garden; they have a creek that has no end. We have imported lamps in the garden; they have the stars at night. Our patio reaches to the front yard, and they have a whole horizon.

"We have a small piece of land to live on and they have fields that go beyond our sight. We have servants who serve us, but they serve others. We have walls around our property to protect us, and they have friends to protect them."

When the boy finished, his father was speechless.

His son added, "Thank you, Father, for showing me how poor we are."

**What do you count as your riches?**

*Alice Barlow*

## ***September Quiz Answer***

**Question:** Who was the first American to win the Nobel Peace Prize?

**Answer:** President Theodore Roosevelt

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

**Congratulations** to  
*Gil Cooperman, V7.*

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**

## **Have Fun, Save Time**

Templates are a fun, quick way to look and feel organized in the office or at home, and using templates can really speed up your work.

A Web site with a curious name – [dumblittleman.blogspot.com](http://dumblittleman.blogspot.com) – has 250 MS templates (courtesy of Microsoft) lined up and waiting for you. You'll find just about anything you want, from balance sheets and birth announcements to ledgers, recipe cards and wills. The more recent your version of Microsoft Office, the more templates you'll be able to access.

To go directly to the templates, type <http://www.dumblittleman.com/2006/11/250-free-office-templates-and-documents.html> in your browser. If you like that site, add it to your favorites.

## **Danger: Driver Fatigue!**

It can severely impair your judgment; it can affect anyone; there's a good chance you've had it and didn't know it; and it causes injuries and deaths on the road every day. What is it?

Driver fatigue.

A recent survey by the National Sleep Foundation found that 57% of us had driven while drowsy in the past year, and 23% of us had fallen asleep at the wheel. Driver fatigue is blamed for 40,000 injuries and 1,550 deaths each year, and it's particularly dangerous because one of the symptoms is the decreased ability to judge our own level of tiredness.

Experiencing driver fatigue isn't limited to long trips – though long trips certainly contribute to driver fatigue. Research shows that 62% of fatigue crashes or near crashes occurred when drivers had driven for less than two hours, often on everyday trips near home, where most driving is done.

Here are some driver fatigue symptoms to be aware of: yawning, tired or sore eyes, involuntary eye closures, day dreaming, boredom, slower reactions, missing road signs, making fewer and larger steering corrections, wandering over the center line or the edge of the road, and microsleeps.

Contrary to popular belief, rolling down your window, turning up the radio and drinking a gallon of coffee won't prevent

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

- ☺ Sam & Jackie Arouesty
- ☺ Alvin & Janice Belsky
  - ☺ Evelyn Bruenn
  - ☺ Ken & Marg Curry
- ☺ David & Toby Ferber
- ☺ Harold & Janet Huber
  - ☺ Tillie Kaplan
  - ☺ Gertie Lupo
- ☺ Jim & Carol Miller
- ☺ Gail Morrison
- ☺ Marlys Pulos
- ☺ Jack & Sandra Rosenthal
- ☺ Mary Margaret South
- ☺ Lewis & Ann Wurtzel

driver fatigue, but here are some tips for avoiding it:

- Get a full night's sleep the night before the trip.
- If you show signs of sleepiness, stop in a safe area and nap; even 20 minutes will help.
- For long trips, plan in advance so you know where and when you're going to take a break.
- Take a break at least every two hours.
- Plan to stay somewhere overnight if you're going on a long trip.
- Share the driving – and make sure you rest when you're not driving.
- Try not to drive when you'd normally be asleep (early mornings and late nights).



Fatigue can take place at any time of day, so if you're driving and feeling drowsy – take that feeling seriously.

## Strapped For Time?

Don't say you don't have enough time. You have exactly the same number of hours per day that were given to Helen Keller, Pasteur, Michelangelo, Mother Teresa, Leonardo da Vinci, Thomas Jefferson, and Albert Einstein.

– H. Jackson Brown Jr

***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

## Eat Now – Pay For Eight Years?

If you're stressing about your credit card debt because you're only paying the minimum – don't listen to your friends when they call you a worrywart. You're right to be worried. Why? Try to think of it this way.

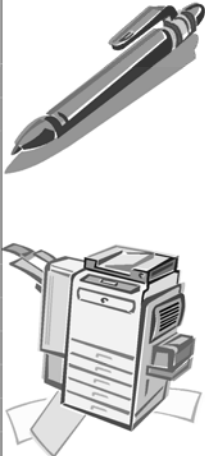
Lots of people use their credit cards to splurge a little on eating out every once in awhile. But if you really don't have the cash to eat out, think through this scenario and maybe you'll reconsider your credit card spending behavior.

If you take your spouse or partner out to eat about once a month and spend somewhere in the neighborhood of


\$50 on dinner, you'll have racked up \$600 in credit card debt at the end of a year. But let's say you're running a little short and you decide you're only going to make minimum payments to pay off your debt. Here's what's going to happen.

Your \$600 debt will take 96 months to pay off because you're paying the minimum and your interest is compounding. That means that those harmless monthly dinners are going to take you eight years to pay off (at an interest rate of 15% and basing your minimum payment on interest plus 1%). And you'll pay \$405.32 in interest, making the grand total for 12 restaurant dinners a whopping \$1,005.32.

**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*



## Why Teach Your Children Manners?

*Woman's Day Magazine* surveyed their readers and found that 91% of them think today's kids don't have acceptable manners.

Letitia Baldrige, author of *More than Manners! Raising Today's Kids to Have Kind Manners and Good Hearts*, says that teaching your children good manners will help them succeed in life. Letitia – the etiquette, protocol, and entertaining adviser to five First Ladies – also says that good manners make a person stand out in life, and if you're well-mannered, other people will naturally want to be around you. If you behave well, she adds, you become an inspiration and encouragement to others.

Other pluses? Teaching your children good manners instills social confidence in them; they know what to do and when to do it because they've been trained to do the right thing. Letitia suggests that having manners is not just saying polite words when they're expected or knowing which fork to use in an upscale restaurant, but instead is imbuing a child with the confidence to know how to steer themselves through life and how to engage other people in efficient and kind ways.

### October Quiz Question

What is the tallest known waterfall in the world?

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](mailto:info@barlowwilliams.com)

The most important thing for parents to remember: Good manners need constant reinforcement.

## Some Laughs For Lexophiles

Are you a lexophile – that is, a lover of

words? If so, then here are some words whose usage you'll love.

- A bicycle can't stand alone; it is two tired.
- Time flies like an arrow; fruit flies like a banana.
- A backward poet writes inverse.
- A chicken crossing the road: poultry in motion.
- If you don't pay your exorcist, you can get repossessed.
- When a clock is hungry, it goes back four seconds.
- You are stuck with your debt if you can't budge it.
- Local Area Network in Australia: The LAN down under.
- He broke into song because he couldn't find the key.
- Bakers trade bread recipes on a knead to know basis.
- If you jump off a Paris bridge, you are in Seine.
- When you've seen one shopping center, you've seen a mall.

## How To Make Your Morning Better

If you grab a doughnut and dash out of the house in the morning, you might be in an unhealthy rut. Here are a few ideas to start your morning in a better way.

- Get up 20 minutes early so you don't have to rush.
- Get centered before you go out into the world. Take a few minutes to meditate or do yoga.
- Get rid of that annoying alarm clock and buy one that wakes you up with a light aroma or pleasant tones.
- Think of all the things you're grateful for.
- Listen to a relaxing CD instead of the morning news.
- Get up early enough to do a short exercise routine.
- Set one goal for the day. Close your eyes and concentrate on what it is you want to accomplish.
- Write in your journal.
- Drink your favorite beverage from your favorite mug. Take a few minutes to absorb the entire experience.
- Get up with the sun and take a relaxing walk.



**Advocate Of The Month**  
Congratulations to our Advocate Of  
The Month,  
**Ben Perry**

As the Advocate Of The Month he  
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!**

# October Is...

October 31: Happy Halloween! In addition to Halloween, October is...

**Adopt-a-Shelter-Dog Month:** To promote the adoption of dogs from local shelters, sponsored by the ASPCA. For information visit [www.aspca.org](http://www.aspca.org).

**National School Bus Safety Week:** To focus attention on school bus safety for bus drivers, students and the motoring public. For information visit [www.napt.org](http://www.napt.org).



**Mental Illness Awareness Week:** To increase public awareness for the causes of, symptoms of, and treatment for mental illnesses. For information visit [www.psych.org](http://www.psych.org).

**National Diversity Day, October 5:** A day to celebrate and embrace who we are, despite our differences, no matter what race, religion, gender, sexual orientation, age, nationality, or disability. For information visit [www.nationaldiversityday.com](http://www.nationaldiversityday.com).

## DO YOU NEED YOUR HOME CLEANED?

JUST ONCE? - EVERY WEEK? - ONCE A MONTH?

WE RECOMMEND MIRIAM'S CLEANING SERVICE

They Offer Entire Home Cleaning Including Windows and Carpets  
Call Them And Tell Them You Heard About Them In The Barlow Buzz

**CORRECT NUMBER (805) 797-6229** SORRY FOR TYPO LAST 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!

**Anita Bergquist**  
**(Happy To Serve You Again)**  
**Leon & Phyllis Rosenberg**  
**(referred by Ben Perry)**  
**Phyllis Zell**  
**Margrith Burlet Hawkins**  
**Michael Solbeman/Blonder Trust**  
**(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*

## Can You Let It Go?

Getting overwhelmed because you can't get it all done?

It's a common problem, and achieving some kind of balance is the answer. When you start feeling stressed because your car needs washing or there's a sink full of dirty dishes, ask yourself how much it really matters. Eventually you'll get those chores done, and it's not ruining your life to let them slide. Sometimes it's a matter of learning how and what to let go so you can live.

Try making a list of what you need to do, then prioritize what you *must* do today, and do that. You'll feel elated because you've narrowed your tasks, and you can celebrate when you're finished.

## ALL CURRENT LEISURE VILLAGE LISTINGS

As of September 27, 2007 there are 71 homes for sale in Leisure Village. Prices range from \$264,900—\$562, 500. Here is the list by models:

Amalfi—5	Avalon—0	Balboa—0
Bel Air—2	Brentwood—4	Capri—7
Coronado—9	Del Mar—5	El Dorado—10
Galaxy—2	Holmby—6	La Jolla—8
Monterey—8	Newport—0	Valencia—5

Information deemed reliable, but not guaranteed.

## RENTALS

Coronado II—\$1550 / month
Coronado II—\$1550 / month
Capri—\$1550 / month
Bel Air—\$1575 / month
El Dorado—\$1700 / month
Valencia—\$1850 / month
Valencia—\$1900 / month
Valencia—\$1900 / 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 September 27, 2007

MODEL	#SOLD	Average Price	Low Price	High Price	Avg Mkt Days
Amalfi	16	\$395,000	\$350,000	\$480,000	90
Avalon	-	-	-	-	-
Balboa	3	\$226,650	\$205,000	\$270,000	70
Bel Air	6	\$333,300	\$315,000	\$369,900	131
Brentwood	5	\$290,900	\$280,000	\$310,000	43
Capri	9	\$319,150	\$300,000	\$346,900	85
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	6	\$304,150	\$253,000	\$327,500	109
El Dorado	10	\$383,850	\$322,500	\$460,000	90
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	8	\$368,500	\$320,000	\$425,000	66
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	6	\$494,750	\$460,000	\$529,000	97
<b>TOTAL</b>	<b>92</b>				

Information deemed reliable, but not guaranteed.

## ALL BARLOW LISTINGS IN LEISURE VILLAGE

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

Address	Model	Price
5142 Village 5	Del Mar	\$295,000
31109 Village 31	Brentwood	\$299,000
11233 Village 11	Del Mar	\$299,000
4223 Village 4	Coronado II	\$313,000
41082 Village 41	Capri	\$314,900
11229 Village 11	Coronado	\$319,995
15306 Village 15	Galaxy	\$339,000
35207 Village 35	Holmby	\$339,000
19233 Village 19	Holmby	\$359,500
35220 Village 35	Amalfi	\$369,000
25109 Village 25	El Dorado	\$399,000
20132 Village 20	Valencia	\$445,000
8114 Village 8	El Dorado	\$499,000
29201 Village 29	La Jolla	\$510,000
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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*The Barlow Buzz*

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