

Have You Ever Been To A “Blog”?

Monday, August 10th, 2009

Hello again,

What’s a “Blog”? No it’s not a creature from the deep. It’s an Internet information link and chat room connecting folks from every corner of the globe...relating to any subject in the world. Blogs can be so helpful, I’ve highlighted them on page 2 of my latest Service For Life!® Free consumer newsletter. But that’s not all...

You’ll also learn important tips about the dangers of weight loss surgery, teaching kids how to live on the bright side, on-line dating, protecting your medical privacy, and IRAs, plus helpful consumer tips, and fun trivia, jokes and tidbits...and much more. But first...

Here’s what’s new in our local real estate market... Prices are stabilizing, which is very positive news for both Buyers and Sellers in our local market, and an increasing volume of “normal”, non-distressed properties are continuing to come on the market. Better still... they are selling and escrows are closing! Remember, real estate is cyclical and it will be up again, but not any time soon -- expect values to remain pretty flat for the next couple of years. If you’ve been waiting for the market to turn around and have put your life on hold because of the ups and downs of the real estate market, my best advice to you today is to STOP waiting and just get on with it! And, while they last, you can still take advantage of the low interest rates too.

On a more personal note... No, you didn’t miss the July issue... It’s been a little hectic around our house so I never got the issue together in July. Why? Because we decided to take the same advice I give my clients... STOP WAITING... and we put OUR house on the market on July 15th. Don’t worry, we’re not leaving the area. We’ve been talking about downsizing for the past 8 years, ever since we bought another property just minutes away, and our plan is still a good one! So we decided there was no better time than NOW to do what we’ve wanted to do! (*And if you or someone you know has always dreamed of living on the golf course in Hidden Meadows... I’ve got just the property for you on the 4th fairway at Meadow Lake Golf!!*)

So, Happy August! Frank & I would like to wish you a *Happy Labor Day* too. Please always remember that you may call me for any reason. And please let me know if a friend, family member or neighbor needs a caring, competent real estate professional to help in buying or selling. *I’m here to help!* I truly appreciate your friendship and referrals. Enjoy your issue!

Warmest regards,

Gwen Herbert

Gwen Herbert, REALTOR®

DRE Lic #01407047

Realty Experts/J&P Financial, Inc.

P.S. Do you ever wonder how silly things get past editors at the newspaper? Page 3 has a bunch that will make you chuckle!

Please Share This Important Flier!

Do you know someone who needs caring professional representation for help with buying or selling a home?

RECENT SALES

Represented Sellers

If you or someone you know needs caring competent representation for the sale of a home, please call me direct at

760-751-1857

To learn more about the benefits of **Maximum Home Value Audit** call Toll FREE Info Hotline at **1-877-667-1641** and enter ID #.2500
Call *any* time, 24 hours a day!



RECENT SALES

Represented Buyers

If you or someone you know needs caring competent representation for the purchase of a home, please call me direct at

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Thinking of Buying?

To learn about "Buyer's Representation" enter 2173

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Please Post This Important Flyer!

4th Fairway at Meadow Lake Golf!

Live the "Good Life" in upscale golf community of Hidden Meadows...

JUST LISTED and MOVE-IN READY

Turn key home – ALL appliances convey including NEW front-loading washer & dryer. Enjoy comfortable living in the flowing floorplan of this energy efficient home with water-wise landscaping & upgrades galore...

Built in 1978 on .24 acres with golf course frontage, this prox 2200 sq ft home features 3 bdrms, 2 full baths, formal entry with library, formal living room, dining room, kitchen with breakfast bar, family room with custom fireplace, and 4 patios – three with spectacular golf course views.

Country living at its best plus great city services like sewers, underground utilities, Cox cable for digital & Hi-Def TV, high speed Internet & Padres Baseball too, an 18-hole public golf course, the convenience of the Meadows Deli-Market, and a new fully staffed fire station. Come home to Hidden Meadows... you'll love it here!

11025 Meadow Glen Way East, Esc 92026

Offered at \$495,000

To learn more, call my Toll FREE hotline at
1-877-667-1641 and enter ID # 3937
Call **any** time, 24 hours a day!

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<http://www.gwenherbert.com>



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Gwen Herbert's...

Service For Life!®

"Insider Tips For Healthy, Wealthy & Happy Living..."

Buying A Home Soon? Learn how to save thousands of dollars when finding, buying or financing your home. Just go to my website at www.gwenherbert.com and click on "Gwen's Reports"

August, 2009

Volume IV, Issue 55
Monday, 8:56 PM
Escondido, CA

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Is Weight Loss Surgery Really For You?

Five bites of chicken. A tablespoon of mashed potatoes. A bit of broccoli. And a nibble or two of salad. That's your typical meal after weight loss surgery.

People who undergo weight loss surgery, also known as bariatric surgery, underestimate the dietary changes they will have to make. Last year over 103,000 bariatric procedures were performed. And many surgeons are booked a year in advance. A typical surgery averages about \$25,000 and in some cases is covered by insurance.

In the most popular procedure, *Roux-en-Y gastric bypass*, the surgeon staples the stomach leaving a pouch the size of a golf ball. The first section of the small intestine is removed. The surgeon then attaches the middle portion of the intestine to the upper pouch. The body's ability to absorb calories is limited by bypassing the lower part of the stomach and small intestine. Most patients lose about 75 pounds in the first year.

But what are the dangers of weight loss surgery? Here's vital information you should know, and important tips to consider before contemplating weight loss surgery:

1. A patient must eat *slowly*. The average meal weighs about two ounces, yet it takes 30 minutes to eat. Eating too fast can cause cramping and nausea.
2. Eating refined sugar can cause too much glucose into the blood, triggering nausea, diarrhea, hypoglycemia and a sudden plunge in blood sugar.
3. Fatal leakage can occur at the area where the small intestine has been joined to the stomach.
4. Less than 1 percent of patients have died from pulmonary embolism (blood clot in the lungs). Smokers and the heaviest patients are at the greatest risk.
5. Some patients required daily B-12 supplements.

Don't You Just Hate Pushy Salespeople?

If you're like me, you can live without the pressure and hassles from aggressive salespeople. That's why I treat my friends and clients with helpful, healthy respect. So if you or someone you know ever has questions about real estate, please feel welcome to call me at **760-751-1857**. There's never any pressure or hassles – I'm here to help.

So before you, or someone you love, decide to have weight loss surgery, consider all options and do your homework.

Get Free money-saving home tips at my web site: www.gwenherbert.com

Word Of The Month...

Studies have shown that your income and wealth are directly related to the size and depth of your vocabulary. Here is this month's word, so you can impress your friends. You may even be able to fatten your wallet!

asperity: \us-SPEH-ruh-tee\ (noun)

Meaning:

Rigor, severity; roughness

Example Sentence: When asked to contribute more money for Helen's campaign; Richard glared and said with **asperity**, "I already did!"

The Power of a Great Ad...

This is one of the best singles ads ever printed. It appeared in *The Atlanta Journal*:

SINGLE BLACK FEMALE seeks male companionship. Ethnicity unimportant. I'm a very good looking girl who LOVES to play. I love long walks in the woods, riding in your pickup truck, hunting, camping and fishing trips, cozy winter nights lying by the fire. Candlelight dinners will have me eating out of your hand. I'll be at the front door when you get home from work, wearing only what nature gave me.

Call (xxx) xxx-xxxx and ask for Daisy.

(Over 15,000 men found themselves talking to the Atlanta Humane Society about an 8-week old Black Labrador Retriever.)

Here's A Nifty Trick!

You don't need to cry over chopped onions anymore. Now, before slicing or chopping the onion just light a candle nearby. The heat from the flame burns off some of the noxious vapors, which can cause your eyes to water.

Fun Quotes

Men who have a pierced ear are better prepared for marriage – they've experienced pain and bought jewelry
-Rita Rudner

The four building blocks of the universe are fire, water, gravel and vinyl.
-Dave Barry

Hey, What's A Blog? And How Do I Start One?

Whether you're in China or Brazil, whether it's cars, magic tricks, or paleontology, you can hold on-line discussions with people around the world...just by logging onto your computer. And they're called "Blogs." Blogs are very popular Internet sites, also known as "web logs."

They're somewhat like a chat room, but you can go to specific information "blogs," to gain information, contribute your knowledge and opinions, or hold an on-line discussion about a particular subject. To find a blog, go to **www.google.com** or other search engine, and type in the subject you're interested in, plus the word blog. Or go to: **www.blogwise.com** .

If you want to start a blog, there are several books on the market that explain what to do: *We Blog: Publishing Online with Weblogs*, and *Blog On: Building Online Communities with Web Logs*.

Don't even think about selling without reading my free consumer guide

*revealing 44 Money-Making Secrets for "dressing" your home for top dollar.
Call my Toll FREE real estate information hotline at*

1-877-667-1641 & enter ID# 2774 Call any time, 24 hrs a day!
Or go to my website at www.gwenherbert.com and click on "Gwen's Reports"

Are You Looking For Love?

Surfing for love is now more popular than ever. With over 50 million people surfing for love on-line, Internet dating has gone mainstream. Whether you 20, 30, 40, 50, or older, all you need is a computer and email. The most popular dating sites are: **Americansingles.com**, **Date.com**, **Match.com**, **Persons.yahoo.com**, **SeniorFriendFinder.com**, **ThirdAgeConnections.com**. Each have a monthly fee ranging anywhere from \$24.95 to about \$29.00.

You can visit these sites to see which one might appeal to you. There are also specialty sites geared to your age group, religion, or ethnic group. After you've found a site you like you can post your profile on one of the sites. You'll want to make your profile interesting and appealing, but don't oversell (or undersell) yourself. Secondly, be specific about what you want. Tell a little bit about yourself (hobbies, interests, special skills). You can even post a picture of yourself.

When dating, don't expect too much. Most people e-mail several times before meeting. Your first date should be short and always in a public place. Lastly, you may want to check out your on-line dater. Do they really work at the company they said they did? It's best to be safe.

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Please Post This Important Flyer!

Probate Sale – Fixer – Great Opportunity!

Live the "Good Life" in upscale golf community of Hidden Meadows...

CONTRACTOR SPECIAL!

**Offered "AS IS – WHERE IS".
Seller will make NO REPAIRS,
NO SEPTIC CLEARANCE,
NO PEST CLEARANCE.**

GREAT OPPORTUNITY FOR RIGHT BUYER TO UNLOCK THE HIDDEN POTENTIAL in house, guest studio and land. INCOME OPPORTUNITY: Tenant would like to stay after sale. Low price reflects property condition. Seller has never lived in the property. CASH SALE ONLY.

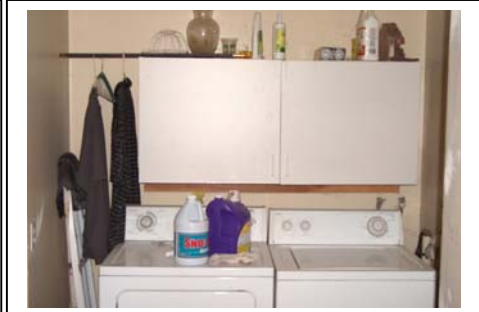
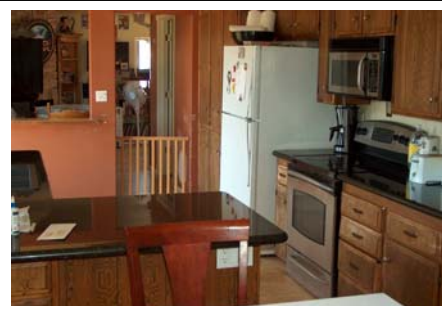
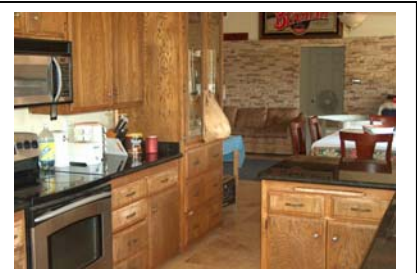
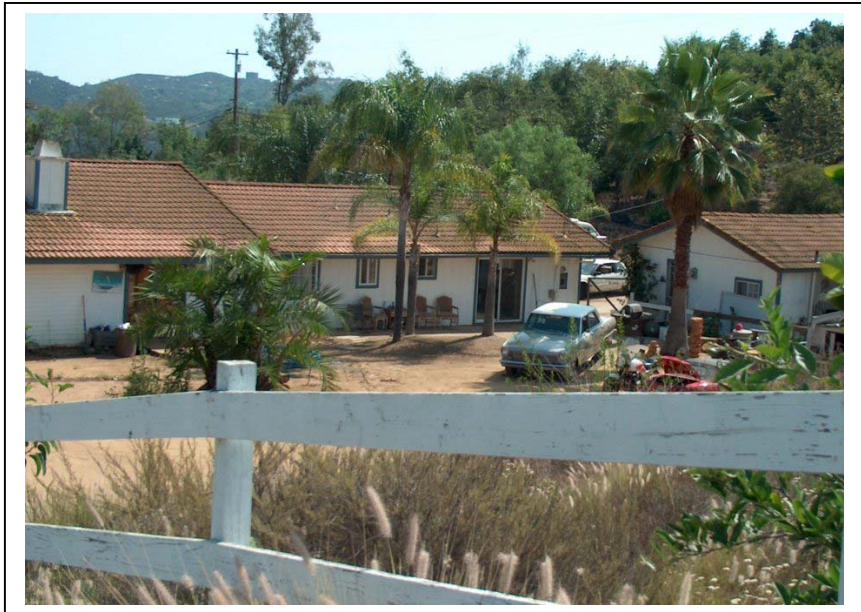
Home + Guest House on 1.3 acres

Home features 3 bedrooms, 2.5 baths, living room with fireplace, family room with fireplace PLUS detached Guest House "Studio" with small kitchen & full bath. Both Home and Guest House are currently rented. OK to drive by but please **DO NOT DISTURB TENANTS.**

11145 Meadow Glen Way East, Esc 92026
(corner Quiet Hollow and MGWE)
MLS# 090038157

It's a DEAL at \$375,000 CASH
(Subject to Approval of Probate Court)

See more information & photos at
<http://www.gwenherbert.com>



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Please Post This Important Flyer!

The BEST of Country Living!

Live the "Good Life" in upscale golf community of Hidden Meadows...

GATED ESTATE HOME + 2.53 acres
Over 3100 sq ft main home on single level features 3 bedrooms, 2 ½ baths, living room w/fireplace, dining room w/fireplace, and huge great room including kitchen, spacious breakfast area & family room w/fireplace & wet bar. Detached oversized 3-car garage features convenient ½ bath down **plus 736 esf studio above** and comes complete w/walk-in closet, full bath & compact kitchen – even has its own driveway "spur" for easy entry-level access.

Built in 1992, this custom home was designed to maximize the light and the panoramic views with 10' high walls & 14' high volume ceilings, generous use of custom arched windows & sliding glass doors, plus too many custom features to list. It's a "must see" property!

9718 Canyon Country Lane, Esc 92026
MLS# 090030109

It's a STEAL at \$799,000
Offered at \$835,000

To learn more, call my Toll FREE hotline at
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Brain Teaser...

Without using a calculator...You're driving a bus from London to Milford Haven in Wales. In London, 17 people get on the bus. In Reading, six people get off the bus and nine people get on. In Swinson, two people get off and four get on. In Cardiff, 11 people get off and 16 people get in. In Swansea, three people get off and five people get on. In Carmathen, six people get off and three get on. You then arrive at Milford Haven. What was the name of the bus driver?

(The answer is on page 4)

More Newspaper Goofs...

Here are a few errors that got past newspaper editors and fact checkers.

- From a California bar association's newsletter: Correction -- the following typo appeared in our last bulletin: "Lunch will be gin at 12:15 p.m." Please correct to read "12 noon."
- In Frank Washburn's March column, Rebecca Varney was erroneously identified as a bookmaker. She is a typesetter.
- There are two important corrections to the information in the update on our Deep Relaxation professional development program. First, the program will include meditation, not medication. Second, it is experiential, not experimental.
- In a recent edition, we referred to the chairman of Chrysler Corporation as Lee Iacoocoo. His real name is Lee Iacacca. The Gazette regrets the error.

Why Oh Why?

- ✓ Why is the third hand on the watch called the second hand?
- ✓ Why do we say something is out of whack? What is a whack?
- ✓ Why does "slow down" and "slow up" mean the same thing?
- ✓ Why does "fat chance" and "slim chance" mean the same thing?
- ✓ Why do "tug" boats push their barges?
- ✓ Why do "overlook" and "oversee" mean opposite things?
- ✓ If love is blind, why is lingerie so popular?
- ✓ Why is it called "after dark" when it really is "after light"?
- ✓ Why are a "wise man" and a "wise guy" opposites?

Protect Your Medical Privacy

Do you have a medical condition that you don't want anyone to know about? Whether it's heart disease, high blood pressure, a STD, treatment for alcoholism, mental illness, depression, or HIV, your medical records can end up in the wrong hands, which can cause you embarrassment, financial troubles, and serious problems by forcing you out of a job, or being passed over for a promotion.

The insurance industry wants your information. Any future employers would like to know what's in your medical records. And any legal action filed by you, or against you can lead to an invasion of your medical privacy. How can you protect yourself? Here are a few tips you can take to protect yourself:

1. Limit the amount of information you give out.
2. Do not sign the customary blanket waiver at your doctor's office.
3. Be careful when filling out questionnaires at any doctors' offices.
4. Don't use public health screenings unless you know the results are kept confidential.
5. Make sure you get a copy of your file before it is sent to any third party.

Do You Have A Real Estate Question You Want Answered?

Maybe you want to learn how much equity you may have in your home. Or perhaps you have a tax or easement problem that requires professional assistance. Or maybe you just need a recommendation for an electrician, carpet cleaner, window washer, plumber, appliance repairman or gardener.

Either way, I love hearing from all of my good friends and clients who enjoy reading my monthly newsletter. And I'm always happy to answer pressing questions you might have about *anything* relating to real estate or home ownership. If you have a question, tip, or idea, please feel free to call me at **760-751-1857** or send an email to gwenherbert@cox.net.
I'm here to help!

Teaching Kids

"How To Live On The Bright Side"

Encourage, limit, help, show, and give. That's a simple way to say it, but it's true. Today there can be so many distractions, too many expectations, and unrealistic and realistic fears kids must face each day. Here are five simple strategies to help your kids learn how to live on the brighter side of life:

1. **Encourage Your Child's Special Talents.** Research has shown that children who are encouraged by supportive parents to follow their talents are much more successful than when parents have high expectations and are critical.
2. **Limit Your Child's Exposure To News.** The news can create an unrealistic perception of danger in your child's day-to-day life.
3. **Help Them To Find The Bright Spot In Their Day.** Make this a daily ritual for your family, and have your kids write them down in a book.
4. **Show Them Tools To Shake Off A Bad Mood.** If your child is a little blue, spend time with him/her reading, talking, playing a game or musical instrument, or go for a walk together.
5. **Give Them Hope.** Plant a tree...or a garden. Rent a funny comedy. Go see a play. Turn on some upbeat music and get up and dance.

Get Free money-saving home tips at my web site: www.gwenherbert.com

Thanks for Thinking of Me!

Did you know I can help you or any of your friends, family or acquaintances save time and money when buying or selling a home? Thanks for keeping me in mind with your referrals...and spreading the word!

Comma, Comma, Comma

E.B. White would be pleased today. Here's an example of how important correct punctuation can really be:

Dear John:

I want a man who knows what love is all about. You are generous, kind, thoughtful. People who are not like you admit to being useless and inferior. You have ruined me for other men. I yearn for you. I have no feelings whatsoever when we're apart. I can be forever happy--will you let me be yours?
Gloria

Dear John:

I want a man who knows what love is. All about you are generous, kind, thoughtful people, who are not like you. Admit to being useless and inferior. You have ruined me. For other men, I yearn. For you, I have no feelings whatsoever. When we're apart, I can be forever happy. Will you let me be?
Yours, Gloria

Brain Teaser Answer:

It was you silly!

HELP For Lost Manuals

Yes, your VCR manual is somewhere in your house, but where? Help is on the way: www.Appliance411.com links to over 30 company sites with on-line appliance manuals and 61 help links.

THANK YOU for reading my *Service For Life!* personal newsletter. I wanted to produce a newsletter that has great content and is valuable and beneficial to you. Your constructive feedback is always welcome.

AND... whether you're thinking of buying, selling, or financing real estate, or just want to say "Hi," I'd love to hear from you...

Gwen Herbert, REALTOR®

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Fax: 760-751-9544
Email: gwenherbert@cox.net
Website: www.gwenherbert.com

“Who Else Wants To Win \$250*?”

**A fully transferable certificate worth \$250 toward my professional real estate services.*

Your chances to win are better than you think!

Guess Who Won Last Month's Trivia Question? I'm pleased to announce the lucky winner of last month's quiz. And the winner is...drum roll please: **George Stoneback** (*Hidden Meadows*). Thanks to all the valiant who tried, but he was the only one to correctly answer my quiz question...

Who starred in the romantic comedy “Annie Hall” and the romantic drama “Mrs. Soffel?”

a) Meg Ryan, b) Diane Keaton, c) Mia Farrow, d) Valerie Perrine⁷

The answer is “B,” Diane Keaton. So let's move on to this month's trivia question...

How many current NFL teams have nicknames taken from the names of birds?

a) five b) six c) seven d) eight

*Don't be shy... Take a chance...Have some fun... and call me right now with your answer and you could win too! **Don't wait for business hours, call my Toll FREE hotline at 1-877-667-1641, and enter ID #2100. (Or click & send an email to me at gwenherbert@cox.net with the subject “Trivia”.)***

Real Estate Corner...

Q. We are taking the first steps in getting our home ready for sale. Our REALTOR® says we need to have a pest inspection. Is this really necessary?

A. Most states (especially in regions prone to termite infestation) will require that the Seller or Buyer obtain a written **Pest Control Report for Wood Destroying Pests & Organisms** and, where there is no infestation or infection, or if required corrective work is completed, have a written **Pest Control Certification** issued prior to close of escrow. Some lenders will insist on this Certification before funding the Buyer's mortgage loan.

Termites can devastate a dwelling to the point it needs to be demolished, but termites are not the only issue. An infection that causes “wood rot” can present an equally serious problem if not corrected. In California we require that the testing and written reports and the subsequent re-inspection & Certification be accomplished by a registered structural pest control company and the Report separated into two Sections: **Section I** items indicate where there is an evident infestation and/or areas of wood rot; **Section II** items indicate conditions that are likely to lead to infestation or infection in the future. As a general rule, Section I (existing) items are the responsibility of the Seller and Section II (potential) items are the responsibility of the Buyer. Often, Section I items may be treated locally and/or rotted wood pieces replaced. When the active infestation goes deep into the structure and it is impossible to properly treat it locally, however, the structure may require a chemical fumigation – often called “tenting”.

When getting ready to market a home for resale, I encourage my clients to have this inspection -- and any necessary repairs for Certification -- completed prior to listing the property. Finding problems early in the sales process means “no rude surprises” when we have a Buyer under contract, no “work in progress” that may sour a prospective Buyer's interest, and having the time to properly negotiate for repair costs has saved my clients \$\$\$ and headaches too.

It's always best to put your house on the market in its best condition and to be able to tell prospective Buyers -- and their agents -- that *your* property already has a pest Clearance. This often helps reduce unnecessary & costly delays.

If you're thinking of selling, or in the market for a home, and need competent & caring representation, please call me at **760-751-1857**. *I'm here to help!*

Get Free money-saving home tips at my web site: www.gwenherbert.com