

25% Of The People You Meet Each Day Are LYING To You!

Wednesday, November 18th, 2009

Hello again,

It's alarming but true. Research has shown that people lie in one-fourth of their daily social interactions. The good news is you can learn to spot a liar with the tips I've presented in my latest Service For Life![®] Free consumer newsletter.

You'll also learn about how to reduce your chances of colon cancer, helpful tips on how to help your children handle a bully at school, and important information on bicycle safety. Plus you'll get helpful consumer ideas, fun trivia, funny jokes...and much more. But first...

Here's what's new in our local real estate market: Prices seem to have stabilized in our area and Seller interest is increasing as evidenced by more "normal sale" properties on the market. Buyers are finding GREAT values and learning there is usually much less work to do on these homes for the money (than REO or Short-Sale properties). Loans are being readily funded with FHA/VA and conventional mortgages too. Probably the biggest news is that Congress has extended the "First Time Buyer Credit" (of up to \$8,000) into Spring 2010 and added something BRAND NEW for folks who don't qualify as first-timers. If you've owned & lived in your home for at least 5 of the last 8 years you may qualify for up to \$6,500. If you want the basics of this new legislation, go to my website at www.gwenherbert.com and click on "Gwen's Reports" for a synopsis from the National Association of Realtors.

On a more personal note... Yes, despite what you may be thinking, there is so much more to our life than real estate!!! We're in one of my most favorite times of the year as our colorful collection boxes are now in place and we have begun our "11th Annual Hidden Meadows Toys for Tots Drive" in conjunction with the Marines at Camp Pendleton. This is just one of my "feel good" projects but the smiles will remain for weeks, even when it's over.

Finally, I want you to know 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!* Frank & I want to wish you all a blessed and very **Happy Thanksgiving**. We'll be sharing the day with special friends & family and wish the same for you. And, if you have to venture far from home this holiday, please be safe. I truly appreciate your friendship and referrals. Enjoy your issue!

Warmest regards,

Gwen Herbert, REALTOR[®]
Realty Experts/J&P Financial, Inc.

P.S. There's an emerging trend in divorce settlements...and it may surprise you! Find out on page 4 (and see if you agree).

Please Post This Important Flyer!

Contemporary Beauty + VIEWS

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

Volume ceilings and great architectural features throughout this 3000 sq ft contemporary beauty located on .34 acres in quiet culdesac. Enjoy outdoor living too from two spectacular view decks offering panoramic views.

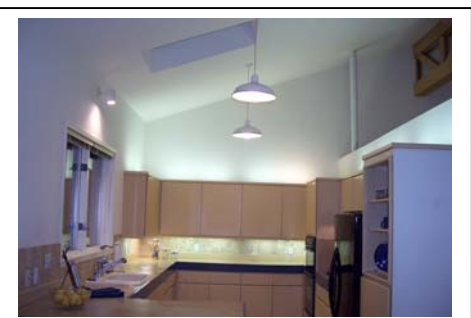
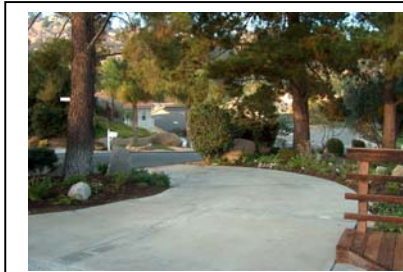
Home features 4 bedrooms including entry level master suite, 3 full baths, huge lower level family room with fireplace & media niche, plus bonus space too. Ample parking in attached 2-car garage & circular driveway.

Experience country living at its best plus great "city services" like paved streets, sewers, underground utilities, Cox cable for HDTV & high speed Internet, an 18-hole public golf course, the convenient Meadows Deli-Market, & new fully staffed fire station. LOW annual HOA dues include community pool, 2 lighted tennis courts & more... Come home to Hidden Meadows... you'll love it here!

9643 Indian Creek Way, Esc 92026
MLS # 090063214

Move-in Ready & Priced to Sell
\$495,000

See more info & lots of photos at
<http://www.gwenherbert.com>



Call my Toll FREE Real Estate Information Hotline at
1-877-667-1641

Thinking of Buying?

To learn about "Buyer's Representation" enter 2173

Thinking of Selling?

To learn about "Maximum Home Value Audit" enter 2500

Call any time, 24 hours a day!

Gwen Herbert, MBA
SRES®, REALTOR®
Your Seniors Real Estate Specialist®
DRE Lic 01407047

760-751-1857

www.gwenherbert.com



J & P Financial, Inc.





Gwen Herbert's...

Service For Life!®

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

To get my Free Consumer Guide revealing 44 Moneymaking Secrets for "dressing" your home for top dollar, go to my website at www.gwenherbert.com and click on "Gwen's Reports"

November, 2009
Volume IV, Issue 58
Friday, 10:56 PM
Escondido, CA

Inside This Issue...

Want To Know How To Tell If Someone's Telling The Truth? Here's 'The Truth' About Lying....Page 1

Listen Up! Find Out The Secrets Of Women Millionaires....Page 2

Here's A Simple Way To Reduce Your Risk Of Colon Cancer....Page 2

Protect You And Your Family From Bicycling Accidents!....Page 3

Beat This Trivia Question And You Could Win a Certificate Worth \$250....Page 4

What's The Most Important Room When Getting Ready To Sell Your House?....Page 4



Five Surefire Ways To Spot A Liar...

Do you remember the old joke: "How can you tell if a politician is lying? Answer: Their lips are moving!"

Well, almost *everyone* lies at some time, according to Dr. Robert Galatzer-Levy of the University of Chicago. "In fact, research has shown that people lie in one-fourth of their daily social interactions." White lies, little kid lies, vicious lies, lies of infidelity...and infamous 'presidential' lies! There can be severe penalties for lying. If you lie in court and get caught, you can go to prison. Most liars usually give themselves away with their body language or their words. Here are five surefire ways for becoming an expert 'liar detective':

- 1. Shifty Eyes.** Shifty eyes are the hallmark of a liar, according to a recent study of people polled in 75 countries. Looking away or lack of eye contact are non-verbal signs that may indicate the person is lying.
- 2. Body Language Giveaways.** Look at body movements. Is the person fidgeting? Is their body stiffening? Watch their hands, fingers, legs, and feet. Also, look at their emotional facial expressions. Watch for small, brief expressions that run counter to the person's facial gestures.
- 3. Verbal Clues.** Liars tend to hesitate, stammer, or stutter when speaking. Watch for slow speech, pauses, and a higher-pitched voice.
- 4. Inconsistencies.** If a "liar" tells you something that doesn't add up, ask for an explanation. Then watch for clues. Are they defensive? Do they give you too much information and go overboard with a lie?
- 5. Intuition.** Pay attention to clues. Listen to what a person is saying (and how they're saying it). Look at what a person is telling you with their body and gestures. Does the person say they're glad to see you, but then moves away...or gives you a tepid handshake? The chance a person is lying increases when their words and gestures don't match. Asking questions is the best way of getting to the truth.

Thinking Of Selling Your Home Soon?

Don't attempt to sell your home without my Free consumer guide, "44 Money-making Tips For Preparing Your Home To Sell." My helpful report will give you all the facts for a fast, top dollar sale.

Just go to my website at www.gwenherbert.com and click on "Gwen's Reports"

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!

quiddity • \KWID-uh-tee\; noun

Meaning: the essence of a thing

Example Sentence: Although the new owners plan to renovate the building, they also want to preserve the **quiddity** of the original restaurant.

No More Colds...

Researchers at Acadia University in Nova Scotia found that people who lifted weights for 30 minutes three times a week have a stronger immune system and fewer colds. (huh!!)

Running On Empty?

Here's some great recipe substitutions...for when your cupboard is bare...

- For a cup of fresh bread crumbs, use 3/4 cup crushed plain crackers.
- For 1 cup buttermilk, use 1 cup cream, half-and-half, or milk, plus 1 tablespoon lemon juice or vinegar.
- For a teaspoon of lemon juice, use 1/2 teaspoon vinegar.

California Dreamin'...

You know you live in California when:

- You make over \$250,000 a year and still can't afford a house.
- Your child's 3rd grade teacher has purple hair, a nose ring, and is named Breeze.
- A family of four owns six vehicles.
- A really great parking space can move you to tears.

Quotes To Live By...

Somewhere, something incredible is waiting to be known. Carl Sagan

If A is success in life, then A equals X plus Y plus Z. Work is X; Y is play; and Z is keeping your mouth shut.

Albert Einstein

If opportunity doesn't knock, build a door.

Milton Berle

Secrets Of Female Millionaires

Did you know there are more women millionaires today than at any time in history? It's true. Thomas Stanley, author of *The Millionaire Woman Next Door*, has come up with some interesting facts. The average female millionaire is 49 years old, married, a mother, spends 3-4 hours a week at the gym, and works a 50-hour week.

Stanley found three themes that stood out. Female millionaires were responsible for budgeting and financial planning in their households and had a detailed method of tracking expenses. Second, female millionaires focused selling their skills rather than merchandise. Service businesses enabled the women to do what they liked, and work a reasonable schedule.

Third, female millionaires viewed themselves as leaders. Four out of five women millionaires focused their attention on the future...and not what had happened in the past. The millionaire women were proactive, and believed it was their responsibility to move situations forward.

**Thank You! Thank You! Thank You!
Thank You! Thank You!**

Thanks to *YOU* the word is spreading. Thanks to all of my clients and friends who have graciously referred me to your friends and neighbors. See, rather than pester people with unwanted calls and visits, I build my business based on the positive comments and referrals from people just like you. I just couldn't do it without you!

Gloyd & Alice Crandall, Stoney & Gloria DeMent, Harry Hitchcock, Dick & Susie Page, Allen Hemphill, Mike Richman, Emmie Farinosi, Patt Huff, Hugh & Jill Mays

How to Reduce Your Risk of Colon Cancer...

You can reduce your risk of colorectal cancer by 15 percent just by drinking one glass of milk a day! Researchers at Harvard Medical School found that by drinking milk and taking calcium supplements (1,000 mg) daily you can reduce your risk of colon cancer by 24%.

The study analyzed the calcium intake of over 500,000 men and women, and colorectal cancer and was published by the *Journal of the National Cancer Institute*. Researchers recommended eating lots of fruits, vegetables and whole grain, while reducing your fat intake. They also recommended exercising regularly and getting a regular colon-screening test to reduce your risk of colon cancer.

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

Please Post This Important Flyer!

BEST VALUE IN HIDDEN MEADOWS!!

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

Gated Contemporary Beauty 2.53 Acres – Panoramic VIEWS

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!

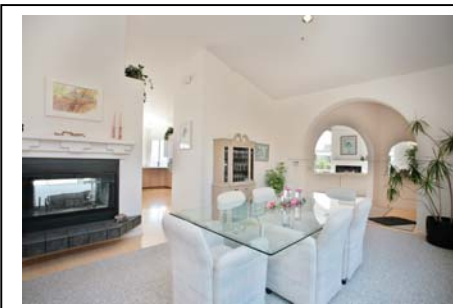
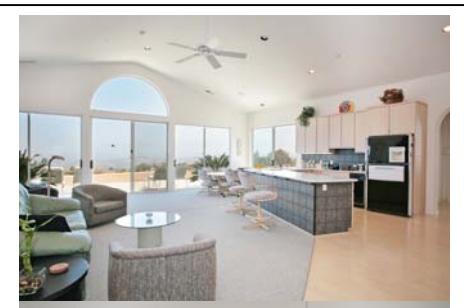
Over 3100 sq ft main home on single level features 3 bedrooms, 2 ½ baths, living room w/fireplace, dining room w/fireplace, and huge great room including kitchen, spacious breakfast area & family room w/fireplace & wet bar. Detached oversized 3-car garage w/ convenient ½ bath down **plus 736 esf studio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

9718 Canyon Country Lane, Esc 92026
MLS# 090030109

STEAL THIS FOR \$750,000

To learn more, call my Toll FREE hotline at
1-877-667-1641 and enter ID # 3919
Call any time, 24 hours a day!

View Virtual Tour at
<http://www.gwenherbert.com>



Call my Toll FREE Real Estate Information Hotline at
1-877-667-1641

Thinking of Buying?

To learn about "**Buyer's Representation**" enter **2173**

Thinking of Selling?

To learn about "**Maximum Home Value Audit**" enter **2500**

Call any time, 24 hours a day!

Gwen Herbert, MBA
SRES®, REALTOR®
Your Seniors Real Estate Specialist®

760-751-1857
www.gwenherbert.com



J & P Financial, Inc.



Please Post This Important Flyer!

Great Value Reduced for Quick Sale

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

Come home to Hidden Meadows... you'll love it here! **SERIOUS SELLERS ARE READY TO MOVE...**

Enjoy comfortable lifestyle in this energy efficient home. Upgrades include dual pane windows & sliding glass doors throughout, tankless water heater, waterwise landscaping, and lots more...

3 bedrooms, 2 full baths, family room with custom fireplace. Great golf views from 3 of the home's 4 patio areas.

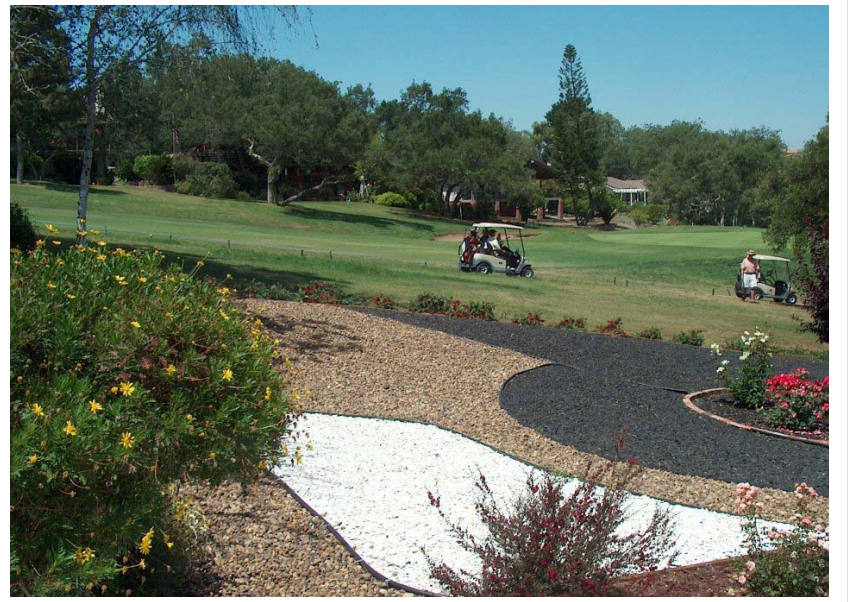
Live your dreams on the 4th Fairway at Meadow Lake Golf Club. Experience country living at its best plus great city services like sewers, under-ground utilities, Cox cable for HGTV, high-speed Internet & Padres Baseball too, an 18-hole public golf course, convenient Meadows Deli-Market, & new fully staffed fire station.

11025 Meadow Glen Way East, Esc 92026
MLS # 090040347

Price Slashed to \$459,000

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

View Virtual Tour at
<http://www.gwenherbert.com>



Call my Toll FREE Real Estate Information Hotline at
1-877-667-1641

Thinking of Buying?

To learn about "Buyer's Representation" enter 2173

Thinking of Selling?

To learn about "Maximum Home Value Audit" enter 2500

Call any time, 24 hours a day!

Gwen Herbert, MBA
SRES®, REALTOR®
Your Seniors Real Estate Specialist®
DRE Lic 01407047

760-751-1857

www.gwenherbert.com



J & P Financial, Inc.



Please Post This Important Flyer!

Contractor Special – Great Opportunity!

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

PROBATE SALE!
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. Low price reflects property condition. Seller has never lived in the property.
CASH SALE ONLY.

FIVE Critical Inspection Reports available by email – send request to gwenherbert@cox.net

Home + Guest House on 1.3 acres

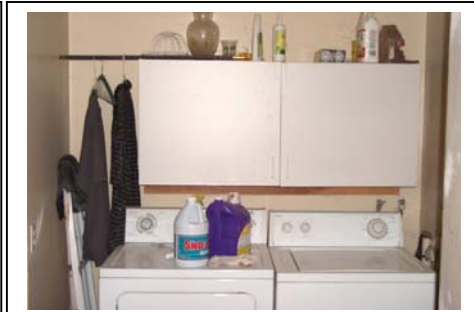
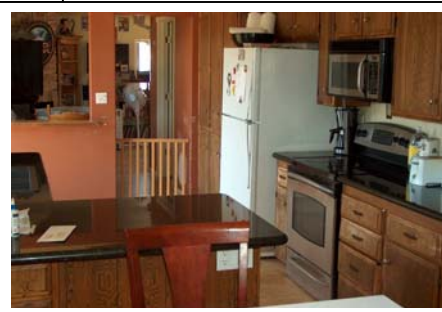
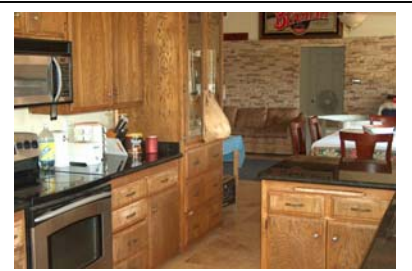
Home (2,028 esf) features 3 bedrooms, 2.5 baths, LR with fireplace, FR with fireplace PLUS detached guest studio (360 esf) with small kitchen & full bath. Both Home and Guest House are currently rented.

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>



Call my Toll FREE Real Estate Information Hotline at
1-877-667-1641

Thinking of Buying?
To learn about “Buyer’s Representation” enter 2173

Thinking of Selling?
To learn about “Maximum Home Value Audit” enter 2500

Call any time, 24 hours a day!

Gwen Herbert, MBA
SRES®, REALTOR®
Your Seniors Real Estate Specialist®
760-751-1857
www.gwenherbert.com



J & P Financial, Inc.



Brain Teaser...

What are the next two letters in the following series and why?

W A T N T L I T F S
(The answer is on page 4.)

Did He Really Say That?

Here's why some athletes can't have real jobs:

-- Boxing promoter Dan Duva on Mike Tyson hooking up again with promoter Don King: "Why would anyone expect him to come out smarter? He went to *prison* for three years, not Princeton."

-- Frank Layden, Utah Jazz president, on a former player: "I told him, 'Son, what is it with you? Is it ignorance or apathy?' He said, 'Coach, I don't know and I don't care.'"

-- New Orleans Saint RB George Rogers when asked about the upcoming season: "I want to rush for 1,000 or 1,500 yards, whichever comes first."

How Things Have Changed Since The Year 1900...

- The average life expectancy in the U.S. was about 48 years.
- For every 1,000 births, six to nine women died.
- Fewer than 15 percent of the homes in the U.S. had a bathtub in 1900.
- The 3 leading causes of death in the U.S. were pneumonia and influenza, tuberculosis, and diarrhea.
- 10% of U.S. adults couldn't read or write.

A Dog Lover's Story!

Upon entering a little country store, the stranger noticed a sign saying, "DANGER! BEWARE OF DOG!" posted on the door. Inside, he noticed a harmless old hound dog asleep on the floor near the cash register. He asked the store's owner, "Is that the dog folks are supposed to be beware of?" Yes," the proprietor answered. "That's him." The stranger couldn't help being amused. "That certainly doesn't look like a dangerous dog to me," he chuckled. "Why in the world did you decide to post that sign?" "Because," the owner replied. "Before I posted that sign, people kept tripping over him."

Preventing Head Injuries

Did you know that up to 85% of head injuries to bicyclists can be prevented just by wearing a helmet? With more and more people riding bicycles for exercise and fun, it's a sport that's not just for kids anymore. Here are four important tips that can help make your next ride a safe one.

1) Your bicycle helmet should have a snug fit, but feel comfortable. Select a helmet that is recommended by the National Standards Institute, www.ansi.org. 2) Wear appropriate clothing. Clothing should be light and close fitting to avoid being caught in the bicycle's moving parts. 3) Make sure your bike is adjusted properly. Check that all parts are secure and working. The handlebars should be firmly in place and turn easily. The wheels should be straight and secure. 4) Check tires for proper pressure and make sure there are no bulges or cracks. For more information on bicycling and bike safety, go to www.bicyclinginfo.org



Hidden Meadows 11th Annual Toys for Tots Drive

As you start to do your Holiday shopping, please remember to add a toy for our "11th Annual Hidden Meadows Toys for Tots Drive" and help put a smile on the face of a needy child. We have collection boxes for **new, unwrapped toys** placed around the area. Please look for the brightly wrapped boxes at the following:

- **Meadows Deli-Market** (*Hidden Meadows*) 10326 Meadow Glen Way East
- **Meadow Lake Golf Club** (*Hidden Meadows*) 10333 Meadow Glen Way East
- **Castle Creek Golf & Country Club** (*Castle Creek*) 8797 Circle R Drive
- **Deer Springs Fire Station** (*Deer Springs*) Mesa Rock Rd (Deer Springs/I-15)
- **Deer Springs Fire Station** (*Hidden Meadows*) 10308 Meadow Glen Way East
- **Deer Springs Fire Station** (*Castle Creek*) 8709 Circle R Drive (near Gopher Canyon/I-15)

And, if you'd like to make your special holiday party a "Toys for Tots" event, be sure to call me at **760-751-1857**. I'd be very happy to provide collection boxes & arrange for bulk toy pick-ups in the North Escondido/Hidden Meadows/Castle Creek area.

Help Your Kids Deal with Bullies

Bullies are among the top fears school age children expressed in a recent study. Here are six strategies for dealing with bullies in school:

1. **Listen to your children.** Encourage your kids to talk about school and other kids, so that you can hear if they are having any problems.
2. **Take your child's complaints of bullying seriously.** A minor complaint may actually uncover a more serious problem.
3. **Report bullying behavior to school officials.** They can stop the problem at the source. If it's happening to your child, chances are it's probably happening to other children.
4. **Help your child learn the social skills they need to make friends.** A confident child who has friends is less likely to be bullied.
5. **Teach your child non-violent ways to resolve arguments.** Teach your child self-protection skills, staying alert and verbal assertiveness.
6. **Teach your child that they can walk away from a bully.**

For more information on how to protect your children from bullies, go to www.mcgruff.org

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!

Is The Doctor In?

These quotes were taken from actual medical records dictated by physicians:

- Patient has chest pain if she lies on her left side for over a year.
- The patient has been depressed ever since she began seeing me in 1983.
- She has had no rigors or shaking chills, but her husband states she was very hot in bed last night.

Brain Teaser Answer:

A and W. The pattern is the first letter of every word in the sentence.

Fast Facts About Life!

- ✓ 35% of the people who use personal ads for dating are already married.
- ✓ Wearing headphones for just an hour will increase the bacteria in your ear by 700 times.

Who Gets The House?

It appears the birds do! There's an emerging trend in divorce settlements: the children stay in the family residence while the parents alternate living and caring for them. They call it Bird-nesting! The "new conventional" thinking...the kids will have a more stable home life. Yes, but the parents will be nuts!

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®

DRE Lic #01407047
Realty Experts/J&P Financial, Inc.
1761 So. Escondido Boulevard
Escondido, CA 92025
Direct: 760-751-1857
24 hr Toll FREE: **1-877-667-1641**
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: **Cheryl Miller** (Battle Creek, MI) was the only one to correctly answer my quiz question... (most answers: Jack Benny)

What entertainer responded to criticism by saying,

“I cried all the way to the bank?”

- a) Don Ho b) Jack Benny c) Bing Crosby d) Liberace

The answer is “D,” Liberace. So let's move on to this month's trivia question...

What actress won an Academy Award for her work in

“As Good As It Gets?”

- a) Helen Hunt, b) Charlize Theron, c) Bette Midler, d) Cher

*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 planning to sell our home soon. What room should we focus our main attention when getting our house ready for sale?

A. Focus on the kitchen. The kitchen is a major consideration in most sales. For many people, the kitchen is the most important room in a house. If you have an outdated kitchen and plan to sell your home, a kitchen remodel usually doesn't make sense. However, a kitchen “makeover” can work magic in brightening your home. Here are a few tips to liven up a tired kitchen without taxing your pocketbook:

- 1) **A New Coat Of Paint.** A fresh coat of paint can work wonders in brightening any room. Focus on neutral colors.
- 2) **Clean Up The Clutter.** Put away any extra appliances, cookbooks, and other messy items that take up counter space.
- 3) **Clean, Clean, Clean.** Make sure everything sparkles...from the windows, appliances, counters, to the floor. Be sure to clean light fixtures too!
- 4) **Out With The Old, In With The New.** If your countertop tile is outdated, old, or grungy, many will tell you to replace it with new tile. I'm not a fan of this, however, and prefer to find more economical alternatives – maybe the tile can be deep cleaned & re-grouted... It's a wonder what can be done if you know who to call! Whatever you decide to do, remember to keep colors neutral. If you have an old stainless steel faucet replace it with a new one. These improvements can be completed inexpensively, and will increase the value and appeal of your home.
- 5) **Replace Outdated Hardware.** If you have old, outdated hardware on your kitchen cabinets, look for a new, stylish replacement.
- 6) **Lighting.** Make sure there is light shining in the kitchen when you show your house. You want your kitchen to look bright and spotless.

And, 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