

Could Eating A Common Fruit Slash Some Cancer Risks By Up To 50%?

Thursday, October 15th, 2009

Hello Again,

It sounds unbelievable – but it's true! According to *Horticulture Australia*, people who eat an orange every day can reduce their risk of the mouth, larynx and stomach cancer by up to 50%. That's just one of the interesting tidbits of information waiting for you in my latest Service For Life!® Free consumer newsletter.

You'll also learn important tips about how to prevent hospital errors, how to get the best hotel deals, new health alert about high protein diets, and gifts money can't buy, plus helpful consumer tips, and fun trivia, jokes and tidbits...and much more. But first...

Here's what's new in the world of real estate: Mortgage interest rates continue at record lows, at least for the short-term future – and that's great news for those looking to buy a home. Buyers with secured financing or all cash are not hampered by the constraints of the real estate financing market. Inventories of re-sale homes are very good and, happily, with an increasing number of “normal” sales versus bank-owned (REO) and/or short-sale offerings. I sincerely believe prices in our area have bottomed and, although I don't foresee significant price increases on the horizon, I do believe prices will remain pretty flat for a while. So, if you've been waiting for the market to change – *it's time to stop waiting and get on with your life!*

On a more personal note... Working like an absolute fiend this past month – gathering critical information about properties I'm currently working with & getting yet another home ready to market – I realized how many wonderful service providers I work with on a regular basis that I'd be hopelessly lost without. Please see a partial list on page 3 and, if you ever need a referral or recommendation for any of these services, just give me a call at 760-751-1857 & I'll be very pleased to share their contact information – *I'm here to help!*

Finally, I want you to know that you may call me for any reason – I'm always happy to answer questions you might have about *anything* relating to real estate or home ownership. 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. Frank & I want to wish you all a safe and very **Happy Halloween** and don't forget to move your clocks **BACK** one hour before you go to bed that night so you wake up on Sunday, November 1st at the right time! I truly appreciate your friendship and referrals. Enjoy your issue!

Warmest regards,

Gwen Herbert

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

P.S. TRUE of FALSE: Can eating an apple in the morning wake you better than drinking coffee? (See page 3 for the surprising answer to this and more interesting trivia)

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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.

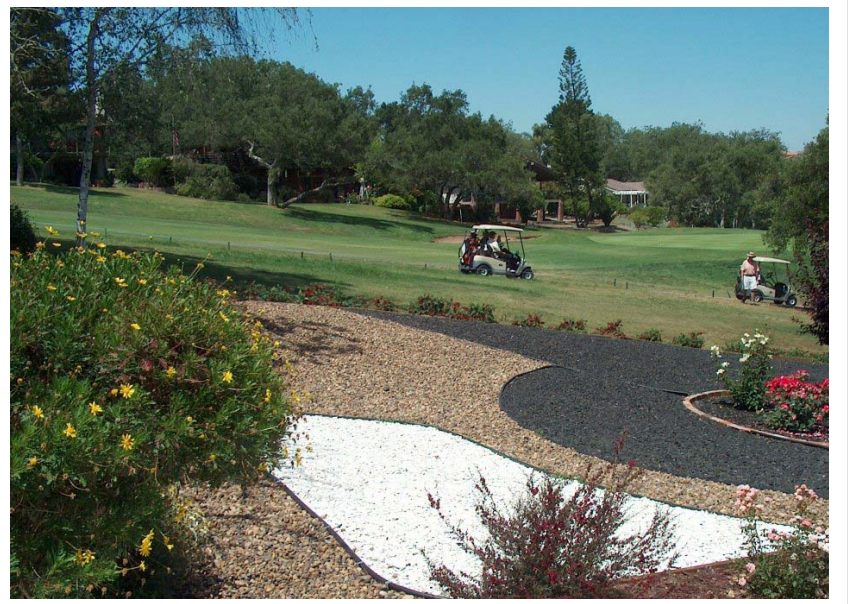
Live your dreams on the 4th Fairway at Meadow Lake Golf Club. Experience country living at its best plus great city services like sewers, under-ground utilities, Cox cable for HGTV, high-speed Internet & Padres Baseball too, an 18-hole public golf course, convenient Meadows Deli-Market, & new fully staffed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

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Thinking of Buying?

To learn about "Buyer's Representation" enter 2173

Thinking of Selling?

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

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How To Have A Safe And Successful Hospital Stay

You may not want to think about it – no one really does. But there are times when you (or someone you love) will spend time in a hospital. Generally, hospital errors are minor, but each year over 100,000 patients are affected by medical mishaps in hospitals.

Before you ever go to a hospital, there are steps you can take to protect yourself. First, select a hospital that has experience treating your specific condition. Also, have someone stay with you while you are there. They can serve as a patient advocate in case you are too ill to speak for yourself, or help you make decisions. Here are five *preventable* hospital errors that you should know about, and steps you can take to protect yourself:

1. **Infection.** Believe it or not, most infections spread throughout hospitals because of improper sterilization and hand washing. Make sure anyone touching your body has thoroughly washed their hands.
2. **Medication Mix-ups.** Medication errors happen more frequently than you might think (7,000 die annually). Keep a log of medications that are given to you, and the prescribed amount. Make sure the nurse checks your ID tag against the medication sheet to prevent any errors.
3. **Misdiagnosis.** If the results of a procedure are not what you expected, or if you feel that "something isn't right," get a second opinion. You can also request a second evaluation of imaging tests and/or biopsies.
4. **Wrong Surgeries.** Be sure that the hospital staff knows your name, and for what surgery you're scheduled. If you're having surgery, mark your body part where the surgery is to be performed.
5. **Falls.** Falls usually occur in a patient's room when they're unsupervised. If you need to get up for any reason have an aide, nurse, or family member assist you.

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"

Remember, if you feel uncomfortable about any treatment or procedure, don't be afraid to speak up. Your health...and your life could depend on it.

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!

causerie • \koh-zuh-REE\;

Meaning: informal conversation

Example Sentence: After playing a round of golf, we continued our **causerie** during lunch.

Things Your Mother Would Never Say To You!

- "How on earth can you see the TV sitting so far back?"
- "Go ahead and keep that stray dog, honey. I'll be glad to feed and walk him every day."
- "Well, if Timmy's mom says it's OK, that's good enough for me."
- "The curfew is just a general time to shoot for. It's not like I'm running a prison around here."
- "Yeah, I used to skip school too."
- "Just leave all the lights on...it makes the house look more cheery."
- "Let me smell that shirt. Yeah, it's good for another week."
- "I don't have a tissue with me...just use your sleeve."

Here's Some Nifty Tricks!

- ✓ To remove a hem crease, sponge the material with white vinegar and press with a warm iron.
- ✓ Nail polish remover removes tar and grease from white leather shoes.
- ✓ To keep your extension cords from getting tangled, insert them into a empty toilet paper roll to store.

Fun Quotes

I'm not offended by all the dumb blonde jokes because I know I'm not dumb...and I also know I'm not blonde. Dolly Parton

I couldn't wait for success...so I went ahead without it.

Jonathan Winters

After thirty, a body has a mind of its own. Bette Midler

Easy Ways To Get The Best Hotel Deals

Thinking about a trip to the big city lights of Broadway? Maybe a quick getaway to Seattle...or a family vacation to Orlando? You can save a bundle on your next hotel bill by being flexible. Flexible travelers find hotel deals by waiting until the last minute to book a room, especially during off-season or economic slowdowns.

On the day you want a room, call the direct number for the hotel you want and ask for the manager on duty. Let the manager know you want to stay at the hotel, but you want to know what kind of a deal can be made.

Hotels that cater to business travelers have more flexibility on weekend rates. Another trick...if you want a lower weekend rate, try booking a room for Friday, rather than Saturday. If the hotel caters to resort guests, try booking for weekdays. The hotel may have empty rooms, so don't be afraid to ask for a deal, or for an upgrade for a room.

Are You Haunting Open Houses?

Do you find yourself getting that urge to drop-into Open Houses, even when you're busy? You're not alone. Many homeowners visit open houses to get design ideas, or to see how their home compares in the neighborhood.

But if you find yourself attracted to Open Houses frequently, you might want to ask yourself "why." You might discover that, even though you're happy with your current home, you might be subconsciously searching for your dream home. Perhaps you want a bigger yard. A quieter street. A gourmet kitchen.

Whatever the reason, I can help. My computerized "Home Search" system can scour the market finding the *exact* home you want – automatically. I can get you daily updates on the newest homes on the market, and there's never any pressure when working with me, just great service. Even if you're just "thinking" and want to know what's "out there," call me at **760-751-1857**. *I'm here to help!*

Your Employer May Be Watching You!

Do you ever have that eerie feeling that someone is watching you? Well, that may very well be true. If you work for a large company, a government municipality, trucking company, or delivery business, your employer may be using the global positioning systems (GPS) to track where their workers are at all times. Workers and drivers are being watched where they lunch, what they do on their break time, and if they are off on a side trip.

Of course, police departments have been using GPS for some time, but now it has crept into everyday life. GPS is used to track some paramedic units to determine the closest unit to an emergency, cutting response times. Although some employees feel GPS is an invasion of privacy, it's becoming commonplace in today's work environment.

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

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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.

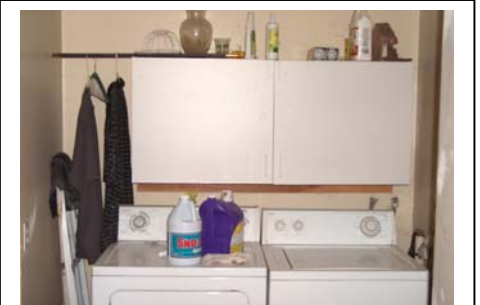
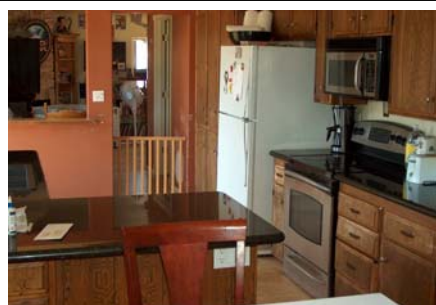
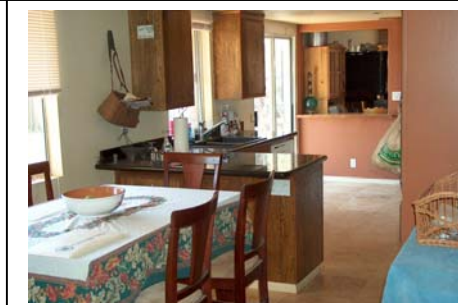
OK to drive by but please

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>



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Please Post This Important Flyer!

Quality + Great Views + Reduced Price!

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

GATED ESTATE HOME + 2.53 acres

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 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.

9718 Canyon Country Lane, Esc 92026

MLS# 090030109

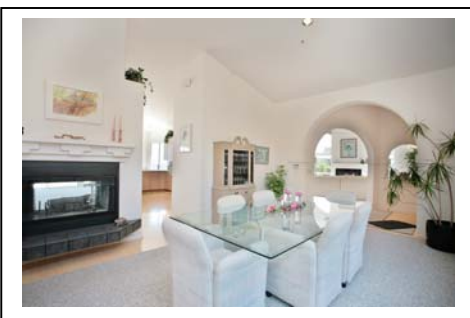
It's a STEAL at \$775,000

~~Offered at \$835,000~~

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Brain Teaser...

It's the only vegetable or fruit that is never sold frozen, canned, processed, cooked, or in any other form but fresh. What is it?

(The answer is on page 4.)

Music Humor

My parents recently retired. Mom always wanted to learn to play the piano, so dad bought her a piano for her birthday. A few weeks later, I asked how she was doing with it. "Oh, we returned the piano," said my Dad. "I persuaded her to switch to a clarinet instead." "How come?" I asked. "Because," he answered, "with the clarinet she can't sing."

Slash Your Cancer Risk By 50 Percent

Want to slash your cancer risk in half? Eat an orange a day.

Oranges and citrus, high in antioxidants, reduce cancer of the mouth, larynx, and stomach cancer by boosting your body's immune system, according to *Horticulture Australia*.

True or False

Can you guess which of the following are true and which are false?

1. Apples, not caffeine, are more efficient at waking you up in the morning.
2. Alfred Hitchcock didn't have a belly button.
3. Forty people are sent to the hospital for dog bites every minute.
4. John Travolta turned down the starring roles in "An Officer and a Gentleman" and "Tootsie."
5. If coloring weren't added to Coca-Cola, it would be green.

Answer: *They are all true!*

Computer Viruses

Healthcare Virus: Tests your system, finds nothing wrong, and sends you a bill for \$4,500.

Texas Virus: Makes sure it's bigger than any other file.

Gallup Virus: 60 percent of PCs lose 30 percent of their data 15 percent of the time, plus or minus 3.5 percent.

Economist Virus: Nothing works, but all diagnostics say everything is fine.

Adam and Eve Virus: Takes a couple of bytes out of your Apple.

Beware the High Protein Diet

Are you on a high-protein diet? You may want to reconsider. The National Kidney Foundation reports that the frequency of kidney stones is on the rise, and suggests that high-protein diets may be the cause.

Kidney stones form when there is a high concentration of minerals, particularly calcium, uric acid, or oxalate in the kidneys. A high meat (or other animal products) diet can increase the risk of kidney stones as meat breaks down to make uric acid.

Men have been more likely to get kidney stones but, because women are more likely to go on a high-protein diet, cases of kidney stones in women are rising faster than in men! During the last 18 years, stones in women have increased by 46 percent. The increase for men was 29 percent. Consult your physician before you begin a high protein diet.

*Many thanks to each of these great service providers...
I couldn't do my job effectively without you!*

Dale Young (tile & grout work), Erron Archuleta (carpet & ductwork cleaning), Mike Martens (window cleaning), Gary Martin (roof maintenance & repair), Maria Ruiz (house cleaning), Jim Seymour (appraiser), Jim Stonesifer (septic pumping & inspection), Jon Wilder (septic contractor), Andy Batha (tree trimming), Marshall Russ (handyman), Robert Shafer (electrician), Dave Hanlon (general contractor), Craig @ Advantage Appliance (appliance service & repair), Dwight @ ServPro (mold inspection & remediation), Dirk @ Terminix (pest services), James @ George Plumbing (plumbing), Dwight @ Screenmobile (on-site screen repairs), Travis & Mike @ Antimite (pest services), "LG" & Donovan @ Ashley's (blind cleaning), Escondido Overhead Door (garage doors & openers), and Jose Cruz (landscaping & sprinkler systems).

Seven Gifts Money Can't Buy...

The best gifts in life do not require a fat pocketbook. Here are seven of some of the best gifts we can give each other:

1. **The gift of listening.** A man recently said that having his wife really listen to him for 30 minutes was better than taking a week's vacation.
2. **The gift of affection.** Be generous with your hugs and kisses.
3. **The gift of laughter.** Clip cartoons and share your funny stories. Your gift will say, "I love to laugh with you."
4. **The gift of a compliment.** A simple, sincere, "You look super in that color," or "You did a great job," can make someone's day.
5. **The gift of a cheerful disposition.** A positive, optimistic outlook is contagious. Smile, say hello, and ask people how they're doing.
6. **The gift of a written note.** A simple "Thanks for your help" note, or a note of encouragement may be remembered for a lifetime.
7. **The gift of friendship.** Friends encourage us to succeed, and make us smile. They support and open their hearts to us.

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!

Children's Wisdom...

- When your dad is mad and asks you, "Do I look stupid?" Don't answer.
(Hannah, Age 9)
- Never tell your mom her diet isn't working.
(Patrick, (Age 8)
- You can be in love with four girls at the same time.
(Joel, Age 9)
- Never trust a dog to watch your food.
(Emily, Age 9)
- When your mom is mad at your dad, don't let her brush your hair, (Talia, Age 11)
- If you want a kitten, start by asking for a horse.
(Sage, Age 7)

Brain Teaser Answer:

Lettuce!

Take A Vacation...

Did you know that you could reduce your risk of heart attack death by 32 percent just by taking a yearly vacation?

According to *Prevention Magazine*, people who take an annual vacation reduce their risk of heart attack death by 32 percent!

But most people don't make vacation a top priority. Last year 44 percent of Americans cut their vacation short; 56 percent postponed it; 12 percent skipped it, and 20 percent felt guilty about taking it.

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.

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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...

Who was the only U.S. President to win a Pulitzer Prize?

- a) Lyndon Johnson b) Richard Nixon c) Jimmy Carter d) John F. Kennedy

The answer is “D,” John F. Kennedy. (*Of U.S. Presidents, Theodore Roosevelt (1906), Woodrow Wilson (1919), and Jimmy Carter Jr (2002), each won the Nobel Peace Prize, but only John F. Kennedy won the Pulitzer Prize for his book Profiles in Courage (1957).*) So let's move on to this month's trivia question...

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

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 in the market for a larger home. How do we know which mortgage is best for us: Conventional, ARM, or Interest Only?

A. A Conventional Mortgage offers a consistent interest rate, and allows you up to 20 to 30 years (sometimes even 40 years) to pay off your home. Keep in mind: when you retire, your home may be your greatest asset.

An **Adjustable Rate Mortgage (ARM)** offers some buyers flexibility. Over 28 percent of new mortgages today are ARMs. An adjustable rate mortgage can work for you under the following three conditions: 1) You can refinance to a conventional mortgage when the low rate ARM expires; 2) You think your income will rise, and you'll be able to make higher payments if rates rise; and 3) You know that you'll move and sell before the initial ARM rate expires.

Remember: if interest rates rise and your income does not, or you're unable to refinance, you could put yourself at financial risk with a higher payment.

The Interest Only Mortgage allows you to borrow more than the value of a home. It can work for you under the following conditions: 1) You can combine debt into the mortgage and lower interest rates and payments; 2) You can afford to make the higher mortgage payment required; and 3) You plan to stay in the house for many years, so appreciation will keep you “upright” in your equity.

Bear in mind once again, if you are unable to make the higher mortgage payments, or accumulate too much debt, you may put yourself at financial risk.

Deciding on a particular loan is a big decision with long-lasting effects. First and foremost, make sure you are dealing with a reputable lender you trust. 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