

Did You Know Your Car's Horn HONKS In The Key Of F?

March 15, 2009

Hello again...

Yes, it's true. Beethoven would be proud! Your car's horn is designed to "sound-off" in the key of "F". That's just one of many interesting tidbits of information waiting for you in my latest Service For Life![®] Free consumer newsletter. You'll also learn important tips for discussing money issues with your spouse, helpful suggestions for curing snoring, how to protect the outside of your home from fire, fun trivia, jokes and tidbits...and much more. But first...

Here's what's happening in our local real estate market... Yes, there are some extremely attractive prices out there. A word of caution, however. There's a growing frustration with both agents & prospective buyers trying to purchase short sales: the lienholder banks have been overwhelmed and are either very slow to respond or aren't even responding to legitimate offers. It's somewhat better with REO (bank-owned) properties but, increasingly, the low list prices are triggering bidding wars & multiple offers, and driving the prices up. If you are thinking of buying in this market, make certain you are prepared *before* you make an offer. Work closely with a knowledgeable & responsive REALTOR[®] who will guide you through the process, and make sure to: 1) get pre-approved by your lender, and have all your required documents at the ready; 2) know what you'll need for down payment & closing costs, and have the funds "liquid"; 3) be ready & willing to negotiate the final price & terms; and 4) be flexible & able to close quickly within the lender's timeframe – typically 30 days from full acceptance.

On a more personal note... Our new front walkway has been enhanced by fresh plants & mulch plus a sleek new mailbox, and is both beautiful & practical. Following numerous neighborhood incidents of mailbox bashing (usually after high school sports events) and the increase of reported mail thefts, we opted for a sturdy & secure Armadillo Mailbox[™] (purchased from & expertly installed by Jim Pool at *Allied Postal Products* in Escondido). We chose "basic black" but learned they are now available in a wide variety of colors -- they even offer one in "Charger blue" with a lightning bolt on the side for avid fans!!

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, (re)financing or exchanging. *I'm here to help!*

I truly appreciate your friendship and referrals, and Frank & I want to wish you and yours a very **Happy Easter**. Enjoy your issue!

Warmest regards,

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

P.S. Did you know that your clothes could be dangerous to your health? Find out important info that could save your life! It's on Page 2. Check it out...

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Do you know an active 55+ buyer?

Ask Me About Affordable Financing Options!

Discover "East Ridge"

A gated Active Adult (55+) Community in
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80 Single Family Custom Homes*

Great Amenities, including:
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Current re-sale prices start as low as \$459,000**

For your **FREE** information package
call my **Toll FREE** hotline at
1-877-667-1641 and enter **ID# 8911**.
Call any time, 24 hours a day!

* Minimum home size 1600 sq ft

** Individual properties may be listed by various
Realtors through MLS



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“How To Avoid 7 Costly Mistakes When Selling Your Home” Enter ID # 2150

“Home Seller’s Guide to Moneymaking Fix-ups” Enter ID# 2160

Schedule my **“Maximum Home Value Audit”** Enter ID# 2500

Free HomeBuyer Support...

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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?

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SRES®, REALTOR®
Your Seniors Real Estate Specialist®

760-751-1857

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Gwen Herbert's...

Service For Life![®]

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Get 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!

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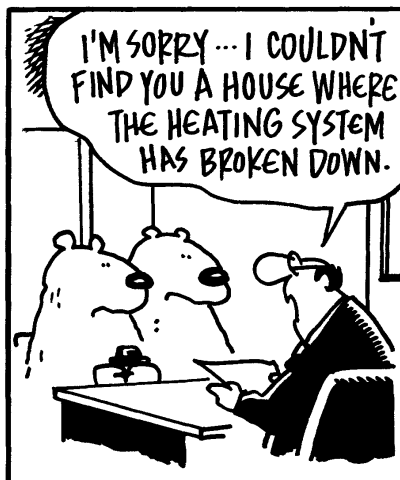
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What To Do When Romance And Finances Collide...

When couples disagree about money, you can bet there's going to be trouble. The good news is most money problems can be solved by simply talking.

You may want to begin by asking yourself, "What's Your Money Personality"? According to Olivia Mellan, author of *Money Harmony: Resolving Money Conflicts in Your Life and Relationship*, most people fall into one or more loosely defined money personalities:

- **Spenders** are the shop until-you-drop consumers who gain pleasure from buying. They don't budget, prioritize or save.
- **Hoarders** like strict budgets and prioritize everything. They see spending money on entertainment, vacations, and any extras as frivolous.
- **Avoiders** put off money management because it overwhelms them. Since they don't like budgets or keeping records, they often forget to pay their bills.
- **Amassers** like to stockpile their money to feel safe and happy. The bigger the pile, the more secure they feel.

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 **751-1857**. There's never any pressure or hassles – *I'm here to help!*

So what's your money personality, and what's your spouse's? This may help you understand your partner's relationship to money. When it comes to talking about money with your partner, here are four strategies to help you on the road to better communication:

1. **Timing is everything.** When it comes to talking about money, choose a time when people are feeling good.
2. **Stay positive.** Don't accuse your partner. Focus on how the behavior is making you feel, and look for solutions.
3. **Be specific.** For example, "I'm feeling concerned about the money we're spending on this vacation."
4. **Assume win-win situations are possible!** Find your common ground where both of you can agree and each get most of what you want.

Once you and your spouse have identified your individual styles, set-aside time to define common objectives and find strategies that work around your differences, so you can meet those goals. If your tempers begin to heat-up, agree to meet at another time when both of you are calmer.

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.

serried ('ser-Ed-); adjective

Meaning: pressed or crowded together.

Sample Sentence: John felt uncomfortable when the group was forced into a serried line.

Getting In HOT Water...

A couple had been debating buying a vehicle for weeks. He wanted a truck and she wanted a little sports car to zip through traffic. "Look!" she said. "I want something that goes from 0 to 180 in mere seconds. Nothing else will do. My birthday is coming up, so surprise me!"

That he did. For her birthday, he bought her a brand new *bathroom scale*. No one has seen or heard from him since!

Did You Know...

- Minnesota may be known as "The land of 10,000 lakes," but neighboring Wisconsin has 14,000 lakes and Alaska has more than 3,000,000.
- Leonardo da Vinci invented an alarm clock that woke the sleeper by rubbing his/her feet.
- Your automobile's horn "honks" in the key of F.
- The largest living thing on earth is a tree named The General Sherman Tree in Sequoia National Park. It is 275 feet tall, and 37 feet wide at the widest part of the base.

A Mother's Worst Day

It was one of the worst days of my life. The washing machine broke, the telephone kept ringing, my head ached, and the mail carrier brought a bill I had no money to pay. Almost to my breaking point, I lifted my one-year-old into his highchair, leaned my head against the tray, and began to cry. Without a word, my son took his pacifier out of his mouth and stuck it in mine.

...More New Uses for Botox!

Scientists are now saying Botox injections can do a lot more than just erase wrinkles! Yes, "Botox" the so-called baby boomers' wonder drug is being tested successfully for a wide range of ailments...although not yet approved. The most promising is as a headache treatment. Studies confirm that people get fewer headaches, including migraines, after a Botox injection.

Other suggested uses are for disorders like involuntary muscle clinching, and incontinence caused by bladder spasms. Some doctors have injected it into gastric muscle to make obese patients' stomachs empty more slowly. It had the same effect as bypass surgery. While promising, Botox wears off after a few months, and injections can be costly.

URGENT: Don't let this be your last newsletter!

If you received this month's issue by email you need do nothing more – you'll continue to receive it every month to the same email address. Likewise, if you called and let me know that you don't have email but want to continue to receive a copy in the mail, don't worry – I'll make sure you get your copy each month, although the overall format may change a bit over time.

What I need from **everyone else** is to hear from you **ASAP**. If you **DO** use email, please send an email to gwenherbert@cox.net with the subject line "Newsletter". If you **DO NOT** use email, please call my **TOLL FREE** hotline at **1-877-667-1641** and enter ID# **2000** and leave me a detailed message. (You can call *any* time, 24 hours a day!) You must **EACH** do this to insure that you remain on the master list.

If you don't respond by April 11th, this will be your last newsletter.

Buyers Beware (and other interesting facts)...

Buyers Beware!

Today, consumers are more careful with their money...and complain if they don't get their money's worth. According to the Consumer Federation of America, the top three areas of complaints are: 1) automotive sales, 2) home improvement, and 3) automotive repairs. These are followed by credit companies, advertising/telemarketing, and collection and bill paying practices.

The Best Day For A Home Purchase Closing?

The best day to close on your new home...or refinance is the last day of the month. At a closing, borrowers pay mortgage interest to the end of the current month. By making the closing at the end of the month, you keep closing costs down. Make sure to ask for a no-cost, or low-cost mortgage with no junk fees.

What Does Your Phone Number Spell?

Are you trying to come up with a clever 800 number? Here's a clever calculator that can tell you what telephone numbers are associated with a word. And it can tell you what your phone number spells. Go to www.phonespell.org.

Dangerous Clothing

Doctors warn that your wardrobe may be leading to your pain and other problems! Pants that are too tight around your waist can cause heartburn. High heels increase a woman's risk of knee osteoarthritis. And, tight neckties raise the pressure in your eyes and can lead to glaucoma.

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Please Post This Important Flyer!

Room for the Extended Family!

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

Quality-built custom home in a beautiful parklike setting.. fully fenced 2.45 acres..

3 bedrooms, 4 baths, 3-car attached garage, gardens, family fruit... & so much more!

>950 esf upper level with oversize family room, mini-kitchen, 2nd Master Suite, French doors to enclosed balcony – a truly private retreat or granny flat for extended family...

>2000 esf main level features dramatic entry, large eat-in kitchen, formal living/dining room with custom fireplace & French doors to spacious deck, laundry room, guest bath, Master Suite & guest bedroom – each with its own private enclosed balcony...

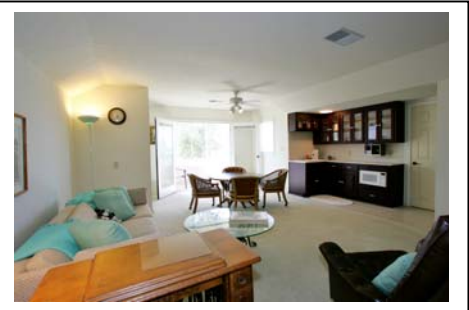
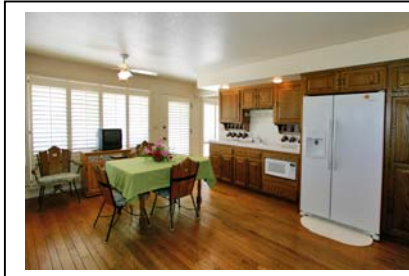
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Please Share This Important Flier!

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

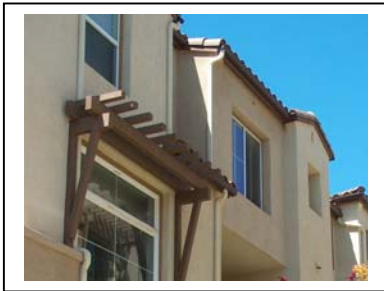
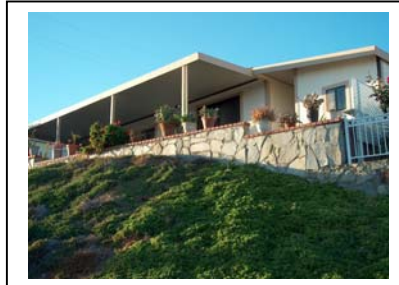
RECENT SALES

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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Call *any* time, 24 hours a day!

Call my Toll FREE Real Estate Information Hotline at
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Thinking of Buying?

To learn about "Buyer's Representation" enter 2173

Thinking of Selling?

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Brain Teaser...

All these letters except one have something in common. What letter doesn't belong and what do the others have in common?

AHIMROTUVWXY

(See page 4 for the answer)

Teaching About Whales...

A little girl was talking to her teacher about whales. The teacher said it was physically impossible for a whale to swallow a human because even though they were a very large mammal, their throat was very small. The little girl stated that Jonah was swallowed by a whale. The teacher reiterated that a whale could not swallow a human, it was impossible. The little girl said, "When I get to Heaven, I will ask Jonah." The teacher asked, "What if Jonah went to the devil?" The little girl replied, "Then you can ask him."

Math Riddle...

This riddle must be done in your head and NOT using pen and paper: Take 1,000...and add 40 to it...now add another 1,000....now add another 30....another 1,000...now add 20...now add another 1,000...now add 10. What is the total? Did you get 5,000? Seems most people do. Now do the calculations with a calculator. The answer is actually 4,100. Most people make the same mistake, so don't feel bad if you got it wrong.

How Many?

How many blues musicians does it take to change a light bulb? Ten.... One to actually change the bulb and the other nine to sing about how good the old one was!

Inspirational Quotes...

If you can dream it, you can do it.
Walt Disney

There are two ways of spreading light: to be the candle or the mirror that reflects it. Edith Wharton

If we want to live genuinely, we have to free ourselves from the beliefs, attitudes and judgments of others. We have to strive to be our truest self.
Patti LaBelle

Cure Snoring In 7 *EASY* Steps!

Is someone else keeping you awake at night? If your sleep partner is a snorer, chances are you need some tips to improve your sleep. Here are a few to help you through the night:

1. If your snorer is overweight, get him (or her) to lose weight.
2. Have your snorer roll over...no sleeping on his/her back!
3. Put three tennis balls in a sock and attach it to the back of his/her nightshirt. This prevents the snorer from sleeping on his/her back.
4. Buy earplugs for you.
5. Try using nasal strips for your snorer. They work.
6. Go to bed earlier than your snorer...you'll be in a deeper sleep stage.
7. Get a white-noise generator to drown out the sound.

Usually, snoring is caused by allergies, congestion from colds, nasal blockages, a deviated septum, and even acid reflux. But snoring has also been linked to more serious medical conditions, such as high blood pressure or sleep apnea. If the snoring is severe, have your partner see a doctor to see what is causing the snoring.

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**. *I'm here to help!*

Fire Protection For Your Home!

Many homeowners are aware of fire safety precautions for the inside of the home, but how often do you think of the *exterior* of your home? The Federal Emergency Management Agency (FEMA) suggests clearing a 30-foot radius around your house by removing vegetation which could provide a path for fire to reach your home.

Additionally, if you have paints or other highly flammable materials, be sure they are properly stored in a safe location away from your home.

Finally, FEMA suggests that you look into replacing your roof with a material that is more resistant to fire than asphalt or wood shingles. A small amount of time and money may prevent the spread of exterior fire and successfully protect your family and cherished belongings.

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!

Brain Teaser Answer...

All the letters but "R" look the same in a mirror.

Employee Evaluations...

- He would be out of his depth in a parking lot puddle.
- He is depriving a village somewhere of its idiot.
- He must have gotten into the gene pool while the lifeguard wasn't looking.

Olympic Questions...

Why is it a gymnast can do back flips on a four-inch balance beam with thousands of screaming people and Schubert blaring in their ears, but a golfer can't hit a stationary ball with someone clicking a camera shutter?

Interesting Punctuation...

An English professor wrote the words, "Woman without her man is nothing" on the blackboard and directed the students to punctuate it correctly. The men wrote: "Woman, without her man, is nothing." The women wrote: "Woman! Without her, man is nothing."

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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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?"

Your chances to win are better than you think!

Guess Who Won Last Month's Trivia Question? I'm pleased to announce the lucky winners of last month's quiz. And the winners are...drum roll please: *oops...* thanks to all who tried – the most popular answer was "d" – but *NO ONE* correctly answered my quiz question...

How Many Times Brighter Is A Full Moon Than A Half Moon?

- a) 2 times b) 5 times c) 10 times d) 100 times

The answer is "C," ten times brighter! So let's move on to this month's trivia question...

By What Age Has The Human Brain Grown To Its Full Size?

- a) Four b) Ten c) Thirteen d) Twenty

Don't be shy... Take a chance... 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.

Real Estate Corner...

Q. We are thinking of selling our home, and heard there are four critical phases of the selling process we must examine with our agent. What are those phases?

A. If you're selling your home, you need to be aware that there are four critical phases of the selling process. A mistake in any of these phases can jeopardize a fast, top-dollar sale:

- ✓ **Pricing the property** to ensure the likelihood of stimulating offers. Many people try to set a high price thinking they can come down later. That's a *huge* mistake in a down market because above-market pricing stifles showings and discourages offers of any kind, usually netting the homeowner a lower price than they planned on getting.
- ✓ **Marketing the property** to attain the highest number of showings from qualified buyers. Check your agent's marketing plan carefully to ensure they have the ability to do more than just place it in MLS and hold a few open houses.
- ✓ **Creation and Negotiation of the purchase contract.** A good agent's negotiating skills can make or break a purchase contract. Check their comfort level and experience in these matters. Ask questions about past transactions they handled.
- ✓ **Managing the escrow process.** During this phase, your agent must be on top of all the escrow functions: inspections, appraisals, financing, contingencies, and more.

When interviewing real estate agents, make sure you address each of the four phases of the selling process. Your dialog will be pivotal in establishing trust and a personal chemistry that is crucial between you and your agent.

If you are thinking of selling or buying soon, and require competent and caring representation, please call me at **760-751-1857**. *I'm here to help!*

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