

# Thrifty Homeowner Uses Mouthwash To Successfully Clean Tile Grout!

June 27, 2009

Hello Again...

Want to get that dirty grout in your kitchen or bath clean? Try mouthwash! Yes...mouthwash! That's just one of many interesting tidbits of information waiting for you in my latest Service For Life!<sup>®</sup> Free consumer newsletter.

You'll also learn important tips on how to keep yourself safe from animal-borne diseases, 100 ways to live forever – part 2, the top 10 jobs for working from home, helpful consumer tips, and fun trivia, jokes and tidbits...and much more. But first...

**Here's what's happening in our local real estate market...** Despite the fact that Short Sales and REO (bank-owned) sales continue to have a negative drag on prices (because the sheer volume cannot be effectively discounted in the appraisal process), we are seeing some signs of stabilization in our local market along with a definite increase in the number of "normal" (non-distressed) offerings. If you've been waiting to buy because you thought the interest rates would continue moving lower, you probably waited too long -- interest rates started "ticking up" the last couple of weeks – but, to those who remember 8%, 12% and even 19% mortgage interest rates in the not too distant past – today's rates are still a substantial savings over traditional rates. And with the increasing liquidity in the financial markets, loans are funding.

**On a more personal note...** I really hate to have rude surprises when clients are selling their homes so, last month when I scheduled a couple of termite inspections for client escrows, I invited the inspector to inspect our home too (since it had been 12 years since our last inspection) and he found evidence of subterranean termites requiring a local treatment and "wood rot" on our patio cover necessitating almost a complete tear down & re-build. If it's been awhile since you've had your house checked you may want to think about scheduling an inspection of your own. It's so much better to catch problems early & have the time to space out the cost of repairs.

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 safe and very **Happy 4<sup>th</sup> of July**. I truly appreciate your friendship and referrals. Enjoy your issue!

Warmest regards,

Gwen Herbert, REALTOR  
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!

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#### *Thinking of Selling?*

To learn about **“Maximum Home Value Audit”** enter 2500

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**June, 2009**  
**Volume IV, Issue 54**  
**Friday, 8:56 PM**  
**Escondido, CA**

## Inside This Issue...

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## How To Keep Yourself Safe From Animal Borne Diseases

The pace is quickening. The headlines can be downright frightening...and every day the dangers of animal-borne diseases are growing. Does the thought of diseases like Mad Cow, SARS, West Nile Virus, and Monkeypox make you a little queasy?

There's also Rabies, Salmonella, Tularemia (rabbit disease), Lyme Disease, and Avian Influenza (bird flu). Today, more than 50 percent of all viral and bacterial diseases threatening humans come from animals, according to the U.S. Centers for Disease Control. What are these dreaded diseases and where do they come from? Here's information you should know, and important tips for avoiding them:

**West Nile Virus.** Virus transmitted through mosquitoes.

**SARS.** Virus first transmitted through civets (catlike animals) in China.

**Mad Cow Disease.** Viral disease caused by eating contaminated tissue from cattle.

**Monkeypox.** Virus transmitted through animal bites from rodent pets, prairie dogs, rats, mice, and squirrels.

**Rabies.** Viral disease often transmitted through the bite of an infected animal.

**Salmonella.** Bacterial disease usually caused by drinking contaminated water, or eating contaminated eggs or chicken.

**Tularemia (rabbit fever).** Bacterial disease usually caused by ticks, deer flies, rabbits. Also caused by drinking or eating contaminated food or water.

**Lyme Disease.** Bacterial disease usually caused by deer ticks.

**Avian Influenza.** Virus usually transmitted by birds. Birds excrete the virus; human-to-human transmission is rare.

Are you at risk for any of these diseases? Here's vital information that can protect you, your friends, and your family:

1. **Wash your hands frequently with warm water and soap.**
2. **Keep a clean environment.**
3. **Don't own exotic pets or wild animals.**

Get Free money-saving home tips at my web site: [www.gwenherbert.com](http://www.gwenherbert.com)

**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](http://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!

**pecuniary:** \pih-KYOO-nee-air-ee (adj.)

### Meaning:

Consisting of or measured in money

**Example Sentence:** James was more than happy to look after Danielle's house while she was on vacation, but refused any pecuniary compensation.

## Strange Funeral...

A woman was leaving a convenience store when she noticed a very strange funeral procession approaching the cemetery nearby. A long black hearse was followed by a second long black hearse about 100 feet behind the first. Behind the second hearse was a solitary woman walking a pit bull dog on a leash. Behind her, just a short distance back, were about 200 women walking single file.

The woman couldn't stand her curiosity. She respectfully approached the woman walking the dog and said, "I'm deeply sorry for your loss, and I know this is a bad time to disturb you, but I've never seen a funeral like this. Whose funeral is it?"

The woman replied, "My husband's" "What happened to him?" she asked. The woman replied, "My dog attacked and killed him." She inquired further, "Well, who is in the second hearse?" The woman answered, "My Mother-in-law. She was trying to help my husband when the dog turned on her."

"Can I borrow the dog?"

"Get in line!"

## Words To Live By

*There is a road from the eye to the heart that does not go through the intellect.* G.K. Chesterton

4. Protect yourself from ticks. When hiking, tuck your pant legs into your socks. Use insect repellent containing DEET.
5. ***Don't keep reptiles if you have young children or are pregnant. They transmit diseases, particularly salmonella.***
6. Protect yourself from mosquito bites. Remove any standing water from areas around your home. Use insect repellent containing DEET.
7. Take any sick pets to a veterinarian.

For more information on the dangers of animal related diseases, go to the U.S. Centers for Disease Control's web site at [www.cdc.gov/healthypets](http://www.cdc.gov/healthypets).

## 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](mailto:gwenherbert@cox.net). *I'm here to help!*

## Here They Are — The Top 10 Jobs For Working From Home

Have you ever wanted a job where you didn't have to drive to work? No traffic. No commuting. Flexible hours. And no sharing office space with people you might not care to see everyday. Now more and more people are opting for working at home. With technological advances and computers, home offices make working at home more affordable for employers, and much more convenient for workers.

**How do you know if working at home is for you?** Two traits can help to make someone more successful at working outside the office. First, successful at home workers or telecommuters are self-starters who don't need "hands-on" help from managers. Secondly, they need to be an organized person with good time management skills. So if you're interested in what career opportunities lend themselves to working at home, here's a list of the Top 10 Jobs for working from home:

- 1) Computer Programmer / IT Specialist;
- 2) Accountant / Financial Advisor;
- 3) Graphic Designer;
- 4) Web Site Designer / Web Developer;
- 5) Communications Specialist;
- 6) Medical Transcriptionist;
- 7) Real Estate Agent;
- 8) Sales Representative;
- 9) Market Researcher;
- and 10) Translation Specialist.

For more information on working from home or telecommuting, go to [smarterwork.com](http://smarterwork.com), [projectfirm.com](http://projectfirm.com), [brainbid.com](http://brainbid.com).

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# 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, 2<sup>nd</sup> 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...

**> 1800 esf (75% finished) below-grade "walk out" level** with workshop, artist studio/craft room, full bath, darkroom + + +

10015 Vista Montanoso Dr, Esc 92026  
MLS# 090012873

**\$729,500**

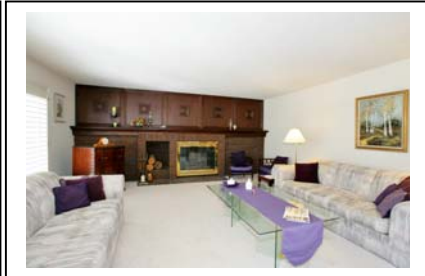
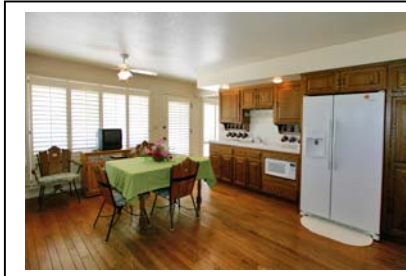
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# Rare & Outstanding Opportunity!

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

**Gorgeous 3,266 sq ft single-level home on the 18th fairway in "The Summit at Hidden Meadows Ranch.**

Built in 2004, this home features 5 bdrms, 3 full baths, living room w/ fireplace, dining room w/ butler's pantry, gourmet kitchen w/ spacious breakfast area & family room w/ corner fireplace & media niche.

Kitchen features slab granite countertops, convenient center prep island w/ breakfast bar, propane cooktop w/ 5 sealed burners & built-in hood, 2 ovens, spacious breakfast area & much more.

Master Bath features his & hers sinks, luxurious oval jetted soaking tub & separate shower with frameless glass enclosure, generous walk-in closet & more.

10328 Pinion Trail, Esc 92026  
MLS# 090028224

**It's a STEAL at \$650,000**

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# Understated Elegance!

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

## **ENTERTAINER'S DELIGHT + 2.53 ac**

Designed & built 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" gated estate home!

Built in 1992, over 3100 sq ft main home features 3 bdrms, 2 ½ baths, formal living room w/fireplace, formal dining room w/fireplace, huge great room including kitchen, spacious breakfast area & family room w/fireplace & wet bar.

Master Bath features his & hers vanities, luxurious deep jetted tub & oversized separate shower, massive "green house" windows & large walk-in closet.

Detached oversized 3-car garage features ½ bath down plus 736 esf studio above, complete w/walk-in closet, bath & kitchen.

9718 Canyon Country Lane, Esc 92026  
MLS# 090030109

**Offered at \$835,000**

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# Gracious, Casual, Single-Level Living!

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

Nearly 3,000 esf custom home in very private, tranquil setting.. fully fenced & auto gated 2.7 acres... 3 bedrooms, 3 full baths, inground pool & spa, family fruit trees... & more!  
Property is ideally suited for indoor and outdoor entertaining.

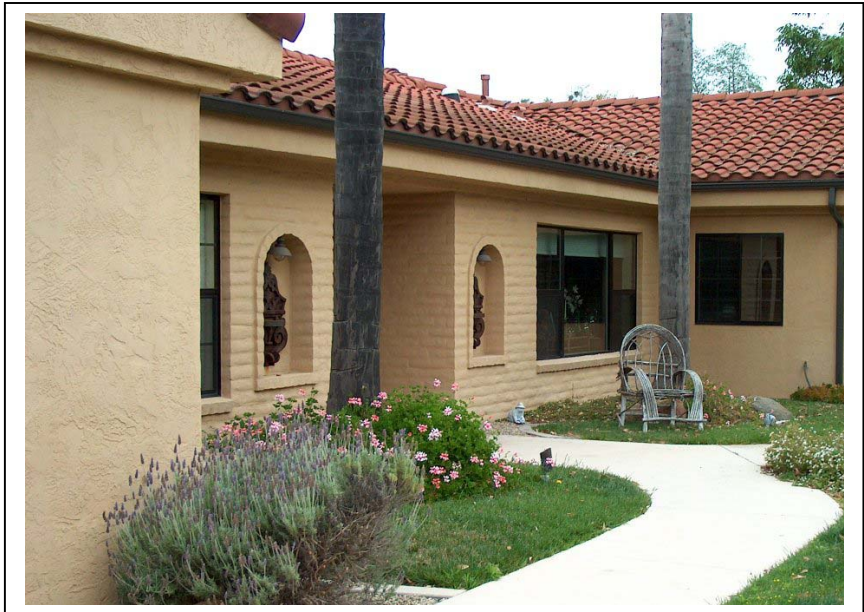
Upgraded gourmet kitchen with many custom features, large center island with spacious breakfast bar plus ample breakfast area. Living room with 3-sided fireplace and adjacent dining area. Family room features French doors to quiet patio area. Three very private bedrooms, each with ensuite full bath. Master bath features custom counters, double sinks, deep jetted tub & oversized step-in shower. Oversized 2-car garage with lots of built-in storage plus space for 6 to 8 cars inside gates. Bonus Casita offers multiple uses as office, media room or playroom & features separate heating & cooling systems.

29095 Rocky Point Way, Esc 92026  
MLS# 090021651

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\$775,000**

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## Brain Teaser...

What sayings or words are indicated by these number-letter combinations?

1. 4SBWTHU
2. WYTXMS
3. BGR8FUL
4. EDUK8
5. 2BRNT2B
6. 10SNE1

(Answers are on page 4.)

## Newspaper Goofs!

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

- **IMPORTANT NOTICE:** If you are one of hundreds of parachuting enthusiasts who bought our *Easy Sky Diving* book, please make the following correction: on page 8, line 7, the words “state zip code” should have read “pull rip cord.”
- It was incorrectly reported last Friday that today is T-shirt Appreciation Day. In fact, it is actually Teacher Appreciation Day.
- In the City Beat section of Friday's paper, firefighter Dwight Brady was misidentified. His nickname in the department is “Dewey.” Another firefighter is nicknamed “Weirdo.” We apologize for our mistake..
- Apology: I originally wrote, “Woodrow Wilson’s wife grazed sheep on front lawn of the White House.” I’m sorry that typesetting inadvertently left out the word “sheep.”
- In one edition of today’s Food Section, an inaccurate number of jalapeno peppers was given for Jeanette Crowley’s Southwestern chicken salad recipe. The recipe should call for two, not 21, jalapeno peppers.
- The marriage of Miss Freda van Amburg and Willie Branton, which was announced in this paper a few weeks ago, was a mistake that we wish to correct.

## Thought For The Day

How is it one careless match can start a forest fire, but it takes a whole box to start a barbecue?

# Trans Fats In Your Food— Just How Dangerous Are They?

It’s becoming one of the most frequently used ingredients in many foods...and it’s one of the most dangerous! Trans fats, also known as hydrogenated oils, are in everything from crackers, cake mixes, snack foods, cookies, breakfast cereals, microwave popcorn to french fries. Trans fats get their name from a distinct chemical structure. When manufacturers want a more solid, stable form of oil to make their products, they bubble hydrogen gas through vegetable oil. Sounds harmless? But what they are doing is changing the chemical structure of the fat.

Trans fats raise your level of bad cholesterol (LDL) and can also decrease your HDL, (the good cholesterol). Combined, these two effects put you at risk for developing heart disease. Trans fats also have been implicated in an increased risk of type 2 diabetes, colon cancer and other cancers, and aging, according to recent studies. But don’t despair, there are plenty of healthy alternatives to trans fat foods at your neighborhood health food store. Just be sure to always check the labels on all foods for this hidden danger.

## Why My Practice Is “Referral-Driven” ...

Referred clients are the very best clients. They’re fun to serve. They become good friends. And they refer others just like themselves. What could be better! My goal is to become a 100% referral business. But I can only accomplish this with *your help*. The next time you’re on the phone with a friend...or responding to a nice email, why not mention my name and number, or simply refer people to my web site for valuable Free consumer information about buying or selling. You can reach me at...

**My Phone: 760-751-1857**

**My Web Site: [www.gwenherbert.com](http://www.gwenherbert.com)**

It’s a win-win for everyone. Thanks for thinking of me!

## 100 Ways To Live Forever – Part 2

Back by popular demand. Want to feel better, look better, and live as if you’re a finely tuned sports car? Here are 10 more tips that’ll keep you feeling, looking, and living better...and enjoying life however long you live.

1. **Take A Baby Aspirin Daily** (81 mg.) reduces your risk of heart disease.
2. **Let Grapefruit Be Your Friend.** Grapefruit lowers LDL (bad) cholesterol.
3. **Find A Mate.** Happily married people have lower blood pressure.
4. **Treat Yourself To A Massage.** A massage will soothe away your stress.
5. **Have An Apple.** It’s true...an apple a day lowers your risk for heart disease.
6. **Get A Pet.** Studies show man’s (and woman’s) best friend really is just that.
7. **Whistle A Happy Tune.** Sing, whistle, or listen to music -- it reduces stress.
8. **Dress Your Salads.** Leafy greens, high in antioxidants, protect your heart.
9. **Go Wild With Watermelon.** High in lycopene, it protects you from cancer.
10. **Eat Chocolate!** Dark chocolate, high in flavonoids – is good for your heart.

## Today's Truisms

- A good time to keep your mouth shut is when you're in deep water.
- How come it takes so little time for a child who is afraid of the dark to become a teenager who wants to stay out all night?
- Why is it at class reunions you feel younger than everyone else looks?
- Think about this: No one ever says "It's only a game" when their team is winning.
- How come we choose from just two people for president and from 50 for Miss America?
- Scratch a dog and you'll find a permanent job.

## Brain Teaser Answers:

1. The Force be with you; 2. White Christmas; 3. Be grateful; 4. Educate; 5. To be or not to be? 6. Tennis anyone?

## Thrifty Tips

- ✓ Do you have stinky feet? Try putting them in Jello!
- ✓ Use Coca Cola to remove grease stains from the driveway overnight.
- ✓ To remove wine stains on hard surfaces, pour on Morton salt and watch it absorb into the salt.
- ✓ Budweiser beer conditions the hair.
- ✓ Trouble with dirty grout...try using Listerine.

**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®**  
Realty Experts/J&P Financial, Inc.  
1761 So. Escondido Boulevard  
Escondido, CA 92025

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Email: [gwenherbert@cox.net](mailto:gwenherbert@cox.net)  
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## “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 winners of last month's quiz. And the winners are...drum roll please: **Phil Veatch** (Escondido) and **George Stoneback** (Hidden Meadows) correctly answered my quiz question... *Congratulations Phil and George...*

**Where are the lakes that are referred to in the “Los Angeles Lakers?”**

- a) California b) Michigan c) Minnesota d) Illinois

The answer is “C,” Minnesota. So let's move on to this month's trivia 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 Perrine

*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](mailto:gwenherbert@cox.net) with the subject “Trivia”.)***

## Real Estate Corner...

**Q. We are shopping around for a mortgage, but we don't even know where to begin. What are the biggest mistakes people make?**

**A.** First, before you begin, do your homework. Beware of shopping “on line” or with an unknown entity from the phone book. Ask people you trust for a recommendation of a mortgage representative/loan officer they've done business with in the past – and felt comfortable with – and call them for help. Choosing the wrong PERSON to work with can make the whole process tougher and choosing the wrong mortgage is often the biggest mistake people can make. Ask questions -- until you understand. Make sure to look at the initial interest rate, future interest rates, and payments. Also, make sure you know if there are any prepayment penalties and, if so, what these are before signing anything.

Secondly, pay off your credit cards. Excessive credit can affect your ability to qualify for a mortgage. A lender doesn't want you to get in over your head, and then have you unable to make your payments. And keep the credit checks to a minimum. This is NOT the time to try to buy major appliances, automobiles, or new furniture -- too many credit checks can damage even the best credit scores.

Also, learn the terminology. Know the difference between pre-qualified and pre-approved when talking with lenders and real estate agents. Pre-qualified means the lender is making an estimate about how much you can borrow based on the financial information you've provided. Pre-approved means the lender has verified the financial information you've supplied, and can offer you a loan at a specific amount, interest rate, and under certain conditions.

Lastly, hire a competent real estate agent who is experienced, who specializes in your area, and has a record of success. Ask the agent for a lender referral too & specific information about how he/she plans to market your house.

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](http://www.gwenherbert.com)