

Could Eating Eggplant Actually Save Your Life?

May 20, 2009

Hello again -

Hats-off to eggplant! Eating eggplant has been proven to cut cholesterol and prevent arterial blockages – potentially lowering your risk of heart attack and stroke. 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 secrets on how to (permanently) lose weight, how to answer your front door with your telephone, tips for breaking simple addictions, helpful consumer ideas, fun trivia, jokes, tidbits...and much more. But first...

Here's what's new in our local real estate market: Although we are seeing more lenders taking faster action on Short Sale offers in the hopes of preventing further foreclosures, REO (bank-owned) properties still enter the market daily. Often listed below the banks' actual acquisition costs, and driving prices even lower, REO properties continue to sell at a rapid pace. The growing frustration now for bargain-hunting Buyers is that they either act too slowly & miss out or find themselves paying higher than listed prices due to the increasing frequency of multiple offers & bidding wars. This is especially true in the under \$400K market. Thankfully, we are also seeing an increased number of quality properties enter the market in all price ranges. Savvy Sellers are being very realistic about true market prices and many of these, too, are starting to sell – no doubt because they are in better condition than their competition. Where once the distressed property was the exception, too often now it is becoming the norm and the biggest hurdle today to achieve a successful close of escrow is the appraisal.

On a more personal note... I'm sad to report the loss of my Father last month, but I know in my heart that he is in a better place. Please take care of yourselves & each other, cherish every moment together, and please don't forget to share your love with those you care about.

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 all the men a very **Happy Fathers' Day**. I truly appreciate your friendship and referrals. Enjoy your issue!

Warmest regards,

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

P.S. Check out the home improvement tips that could bring you LOTS more money when you sell your home. They're on page 4.



Get my Free Consumer Guide revealing 44 money-making secrets for "dressing" your home for top dollar. Just go to my website at www.gwenherbert.com and click on "Gwen's Reports"

May, 2009
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Inside This Issue...

Here Are Weight Loss Tips...And Yes, They're For The Dogs...Page 1

Ring, Ring, Ring...Your Telephone Answers Your Front Door?...Page 2

Erase Your Tracks On The Internet To Protect Your Privacy...Page 2

WARNING: What You Should Know About Drug Patches...Page 3

Surfing The Internet, TV, Shopping, Are You Addicted?...Page 3

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

Looking For Inexpensive Ways To Fix-up Your Home?...Page 4



Gwen Herbert's...

Service For Life!®

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

The Top 10 Secrets For Effective Weight Loss!

Are you overweight? You're not alone. Obesity rates over the past 20 years have gone through the roof. The writing's on the wall: we have become a nation of fatties! At least 25 percent of the population is dangerously obese, and there doesn't appear to be an end in sight.

Being overweight is considerably more likely to lead to arthritis, heart disease, cancer, and diabetes, experts say. In more than 70% of cases, obesity can be blamed on overeating fatty foods and high calorie treats. But don't despair because there is hope. Here are 10 sure-fire secrets for losing weight and regaining the health and vitality you once thought was only a dream.

Here Are The Top 10 Tips For Losing Weight:

- 1. Cut Your Daily Intake Of Food By 25%.** Smaller portions and less overall intake will bring about steady weight loss.
- 2. No More Crash Diets.** Crash diets don't keep weight off for long.
- 3. Control Access To Food.** Have meals at specific times, and set aside no more than 20 minutes for meals.
- 4. Increase Activity.** Here's great news: A recent study reported that obesity dropped 10% for each hour of exercise a week.
- 5. Cut Back On Treats—Or Cut Them Out!** Eating treats can increase your odds of obesity by 50%. Eat only low-calorie carrots, popcorn, or apples.
- 6. Add Bulk.** Eat high fiber foods that give a feeling of fullness, and reduce calorie intake.
- 7. Buy Low-Fat Foods.** Only buy low-fat, low-calorie, lean, and light foods.
- 8. Adjust Serving Sizes To Fit Your Size.** Serving sizes on packages are generally too high. It's best to cut back 15-25 percent of the suggested serving.
- 9. Keep A Food Diary.** Keep track of what foods are eaten daily and keep track of the amounts that are consumed.
- 10. Let Your Dog Help You Lose Weight.** What?? Yes, that's right. Join forces with your dog (who may also be overweight, studies show). A Veterinarian can figure caloric needs. Why not put Fido on the program...and you too can join in the weight loss program and have the support of man's (and woman's) best friend. It may be just the right weight loss program for both of you!

Don't even think about selling without reading my free consumer guide revealing 44 Money-Making Secrets for "dressing" your home for top dollar. Call my Toll FREE real estate information hotline at **1-877-667-1641** & enter ID# 2774
 Call any time, 24 hrs a day!
 Or go to my website at www.gwenherbert.com and click on "Gwen's Reports"

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

Word Of The Month...

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

winsome WIN-sum (adjective)

Meaning: cheerful, pleasing because of childlike charm.

Sample Sentence: Hayden's winsome smile and engaging personality endeared him to everyone he met.

Thrifty Tips

- Pam cooking spray will dry finger nail polish.
- Mayonnaise will KILL LICE. It will also condition your hair.
- Sunburn – Empty a large jar of Nestea into your bath water.
- Paper Cut – Crazy glue or chapstick will fix it right up.
- Burn your tongue? Put sugar on it.

Interesting Facts

- ✓ 1.5 million children in the U.S are home-schooled.
- ✓ How is it that one careless match can start a forest fire, but it takes a whole box to start a barbecue?

By The Numbers...

- 27% of Americans live alone. One-quarter are un-married, financially independent people under age 35.
- 95% of melanoma cases can be cured if caught early.
- 34% of women ages 40-69 are dating a younger man.

Wisdom to Help...

- Find a way to serve others and your life will have meaning.
- Compliment three people everyday.
- Take a brisk 30-minute walk everyday.
- Be bold and courageous.
- Never underestimate the power of a kind word or deed.
- Set short-term and long-term goals.
- Take time to smell the roses.
- Improve your performance by improving your attitude.

Now You Can Answer the Door With Your Telephone!

Picture this: You're in the shower and then it invariably happens....someone rings your doorbell. At a time like this, wouldn't it be easier to answer a conveniently located telephone?

Well, now you can! The Smartphone "DoorBell Fon" Door Answering System, enables you to answer the doorbell from your home telephone. When a visitor presses on a small panel that serves as your doorbell, the "Fon" rings your telephone inside with a distinctive ring. You can pick it up to talk with the visitor from the safety and comfort of your home. If you're already on the telephone when someone rings, the call goes to your call waiting feature.

Now you can screen visitors before you open the door! For more information on the smart phone of the future, go to www.SmartPhone.com.

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 percent referral business. But I can only accomplish this with your help. The next time you're with friends or family and the subject of real estate comes up, why not mention my name & number, or simply refer people to my web site for valuable FREE consumer information about buying or selling.

Or just give me a call and I'll be happy to send them their own monthly copy of this FREE consumer newsletter too. I'm here to help and I sincerely appreciate your referrals. It's a win-win for everyone. Thanks for thinking of me!

How to Cover Your Tracks When Surfing the Internet

Your tracks can be easily traced on the internet—and you may not even know it! When surfing the Internet, you leave an easy map to follow as you travel around the web. Here are some steps to take to protect your privacy:

When using Internet Explorer:

- Under "Tools," select "Internet Options" and then "General."
- Under "Temporary Internet Files," click "Delete Files."
- Under "History, click Clear History." Set the number box marked "Days to keep pages in history" to one, and it will delete your history list every 24 hours.

When using Netscape:

- Select "Edit," then "Preferences." Double click on "Navigator."
- Click "History" and then "Clear History."
- Set the number of days to keep history to 1.
- Double click "Advanced," then click "Cache." Click "Clear Memory Cache" and Clear Disk Cache."

Now your privacy will be protected when you're not there!

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

Please Post This Important Flyer!

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

To learn more, call my Toll FREE hotline at
1-877-667-1641 and enter ID # 3825
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!

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.

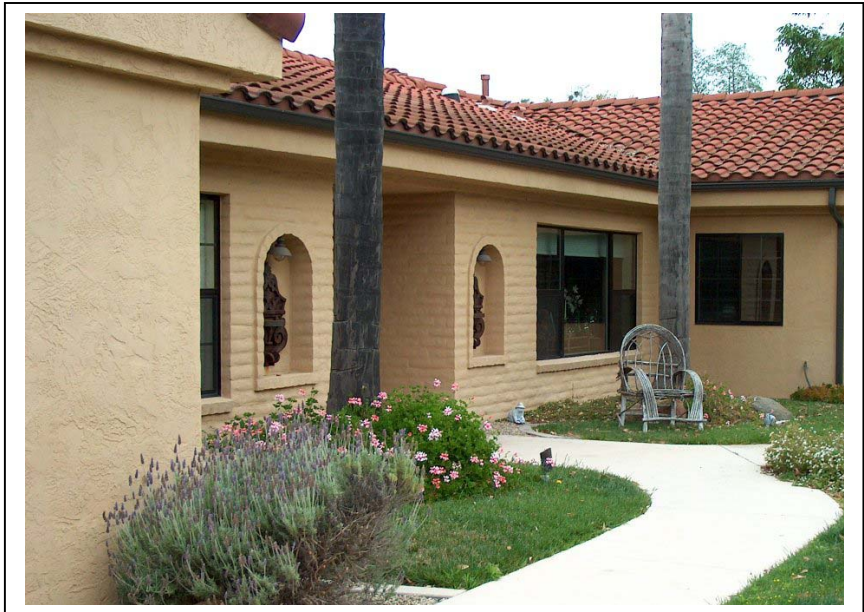
Upgraded gourmet kitchen with many custom features, large center island with spacious breakfast bar plus ample breakfast area. Living room with 3-sided fireplace and adjacent dining area. Family room features French doors to quiet patio area. Three very private bedrooms, each with ensuite full bath. 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

**Outstanding Value at
\$775,000**

To learn more, call my Toll FREE hotline at
1-877-667-1641 and enter ID # 3725
Call any time, 24 hours a day!

View More Photos at
<http://www.gwenherbert.com>



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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...

> 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

It's a STEAL at ^ \$749,500

PLUS Seller to help with Buyers' closing costs up to 2% with acceptable offer!

To learn more, call my Toll FREE hotline at
1-877-667-1641 and enter ID # 3923
Call any time, 24 hours a day!

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<http://www.gwenherbert.com>



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Please Share This Important Flyer!

Do you know an active 55+ buyer?

Ask Me About Affordable Financing Options!

Discover "East Ridge"

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

Great Amenities, including:
Dedicated walking trails
Multi-use Clubhouse & Pool Complex
Two tennis courts
Private RV parking
Minutes from great golf courses

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 sqft

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



Insiders' FREE Resources

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Order Your FREE Consumer Reports– 24 Hours a Day

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Then Enter ID Number to Hear Report Description

Free HomeSeller Reports...

"44 Moneymaking Tips for Preparing Your Home to Sell" Enter ID # 2274

"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...

Sign Up for my **EXCLUSIVE "Preferred Buyers Program"** Enter ID# 2173

Call my Toll FREE Real Estate Information Hotline at

1-877-667-1641

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Brain Teaser...

I start with the letter E, and I end with the letter E. I contain only one letter, yet I am not the letter! What am I?

(answer on bottom of last page)

Save Your Life Foods!

- **Apples** reduce your risk of cancer, stroke, and heart disease. Harvard researchers found 20% less heart disease in people who ate apples.
- **Eggplant** cuts cholesterol and reduces artery blockages. Eggplant is jam-packed with chlorogenic acid, an antioxidant that fights bacteria, viruses, cancer and cholesterol.
- Drinking one cup of **cranberry juice** three times a day reduces urinary tract infections in women by 50% according to Stanford University researchers.
- Seniors who ate **fish** high in omega-3 fats (sardines, salmon, tuna, herring) monthly had 60% less Alzheimer's disease.

Star Struck In Kansas

In 1990 a woman entered a Haagen-Dazs in the Kansas City Plaza for an ice-cream cone. While she was ordering, another customer entered the store. She placed her order, turned and found herself face-to-face with Paul Newman. He was in town filming a movie. His blue eyes made her knees buckle. She finished paying and quickly walked out of the store, her heart still pounding.

Gaining her composure she suddenly realized she didn't have her cone; she turned to go back in.

At the door she again came face-to-face with Paul Newman who was coming out. He said to her, "Are you looking for your ice-cream cone?" Unable to utter a word she nodded yes.

"You put it in your purse with your change."

Words To Live By...

If you let your head get too big, it will break your neck. -Elvis Presley

A friend is one who walks in when the rest of the world walks out.

-Walter Winchell

Drug Patches...Are They Safe?

Today, many drugs are available in drug patch form. What are drug patches? They are transdermal drug-delivery systems. And are they really safe? Yes, according to researchers at the Mayo Clinic. They have fewer side effects because they allow for lower doses and a steady dose of medication. Patches bypass the liver and intestines and directly deliver the drugs into your bloodstream, which actually reduces side effects and liver damage.

Currently, drug patches are available for testosterone, estrogen, progesterone, narcotic painkillers, anti-nausea drugs for motion sickness and chemotherapy related nausea, nitroglycerine (for angina), and nicotine (to help people quit smoking).

There are some downsides however. Some people have reported hives where the patch has been applied; other patients have experienced some allergic reaction. The good news—researchers are developing drug patches for diabetes, Parkinson's, depression, and asthma that will one day be available for use.



*Show YOUR True Colors At Our
7th Annual Hidden Meadows*

"Flag Raising Ceremony"

Sunday, June 14th, 2009 – 9:00 AM

Meadows Community Center (Pavilion)

Poolside at the Flag Pole

Special multi-generational ceremony, patriotic songs, guest speakers... And it's FREE! Hope to see you there.

Soft Addictions: Are You Hooked?

Has the time you spend watching TV gotten out of hand? Do you find yourself spending hours surfing the Internet? Or, maybe you're like many people who are addicted to shopping...even when they don't have the money! These are "soft addictions"—activities that zap your energy, and keep you from living a purposeful and passionate life.

Soft addictions may not threaten your health or your job like the big ones do. We all know that drugs, alcohol, and gambling can ruin lives. (Although excessive shopping can put you at financial risk.) But soft addictions can cause family and marital stresses, and leave you feeling disconnected.

How can you reconnect? First, turn off the TV and unplug the Internet. If this sounds too painful, start by doing this for one day and build up to three days. If you are addicted to shopping, cut-up all but one credit card and promise to use it only for emergencies. Try this for one week, you'll be glad you did!

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!

Management Speak

MANAGEMENT SPEAK: That's very interesting.

Translation: I HATE that idea!

MANAGEMENT SPEAK: You have to show some flexibility.

Translation: Do it or you're FIRED

MANAGEMENT SPEAK: We have an opportunity.

Translation: You have a problem.

MANAGEMENT SPEAK: You obviously put a lot of effort into this.

Translation: This is awful.

MANAGEMENT SPEAK: In a perfect world.

Translation: Just get it working and get it out the door.

MANAGEMENT SPEAK: You need to see the big picture.

Translation: My boss thinks it's a good idea, and you'd better agree.

MANAGEMENT SPEAK: We're going to follow a strict methodology here.

Translation: We're going to do it my way.

MANAGEMENT SPEAK: We have to leverage our resources.

Translation: You're working weekends.

MANAGEMENT SPEAK: Value-added.

Translation: Expensive.

Brain Teaser Answer:

An envelope

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

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 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...*

What Room In The Average Home Is The Scene Of The Greatest Number Of Arguments?

- a) Bathroom b) Bedroom c) Kitchen d) Garage

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

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

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

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're selling our home soon, but don't want to spend much money on home improvements. Are there any inexpensive ways to fix up our home?

A. Here are just a few low-cost improvements (outdoor and indoor) that can really make a difference and help you sell your house at a higher price:

Outdoor Improvements:

You'll want to pay close attention to your home's curb appeal. Remember, that first impressions count!

- ❑ **Painting** – While painting is not inexpensive, it is the best way to improve the appearance of your home.
- ❑ **Replace The Front Door** – If your front door is in poor condition, either paint the door, or replace it. You can also install quality decorative features (doorknobs, lock, knocker) to dress up the door.
- ❑ **Repair Screens** – Repair any screens. Your local hardware will do this for about \$15 per screen, or you can do it yourself. *(If you have several damaged screens, you'll save time & money by calling a mobile screen repair company such as ScreenMobile.)*
- ❑ **Patch Holes In Walkways** – Concrete patching costs less than \$10 gal.
- ❑ **Reseal Your Driveway** – Repave your driveway if it needs it.

Indoor Improvements: The best way to add to your home's value is to make sure your house is “sparkling” clean...so it shines!

- ❑ **Replace Worn Carpeting.** You can get quality carpeting installed at about \$20 per square yard, a good value that will transform the look of your home. Be sure to keep the colors neutral.
- ❑ **Painting** – A new coat of paint, in neutral colors, will brighten and add value to your home at a reasonable cost to you.

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