

# Is A Sinister Bacteria Causing Your Headaches?

Tuesday, September 29, 2009

Hello again,

Scientists have recently discovered that millions of people who suffer from chronic headaches may now find lasting relief. That's just one of the helpful articles included this month in my latest Service For Life!<sup>®</sup> Free consumer newsletter.

You'll also learn important tips about dangerous loan scams, helpful resume tips when you're job hunting, a new way to lose weight, plus 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...* The FED announced last week that it is keeping rates low in the near term and conventional mortgage rates continue to be *very* good. FHA loans are gaining in popularity once again and often are closing more quickly than comparable conventional loans -- and with lower down payment requirements. First-time Buyers are scrambling to complete their home purchase transactions before the \$8,000 tax credit expires and home prices seem to have stabilized in our area but... if a house stays on the market for too long, it's usually because the price is still deemed to be too high by the buying public.

*On a more personal note...* please be sure to periodically check the gauge on your water system's pressure regulator – it may need to be replaced. Frank found a leaking spigot outside and we noticed that our toilets were frequently continuing to run after the tanks refilled. Since we're making every effort to conserve water at our house, we called our favorite plumber (James from George Plumbing) and asked him to come check things out. Turned out the water pressure was nearly TWICE what it should be! He replaced the pressure regulator and all is well, but we could have had much more serious water problems if we'd neglected to act quickly.

So, despite our recent heat wave, Frank & I would like to wish you a *Happy Fall*. (I think we're holiday free until Halloween!!) Always remember 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!* I truly appreciate your friendship and referrals. Enjoy your issue!.

Warmest regards,

*Gwen Herbert*

Gwen Herbert, REALTOR

DRE Lic #01407047

Realty Experts/J&P Financial, Inc.

**P.S.** Want to know the secret to marital bliss? Find out on page 4...you might be surprised by the answer!

Please Post This Important Flyer!

# \*\*\*Great Value\*\*\* Reduced for Quick Sale

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

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

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

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

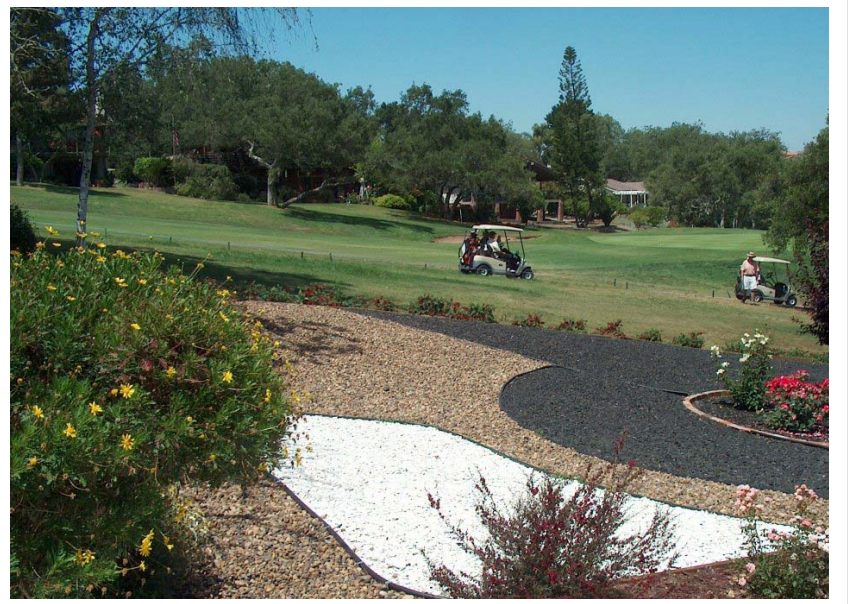
Live your dreams on the 4<sup>th</sup> Fairway at Meadow Lake Golf Club. Experience country living at its best plus great city services like sewers, under-ground utilities, Cox cable for HGTV, high-speed Internet & Padres Baseball too, an 18-hole public golf course, convenient Meadows Deli-Market, &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

11025 Meadow Glen Way East, Esc 92026  
MLS # 090040347

**Price Slashed to \$459,000**

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

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



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**Thinking of Buying?**

To learn about "Buyer's Representation" enter 2173

**Thinking of Selling?**

To learn about "Maximum Home Value Audit" enter 2500

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

**760-751-1857**

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J & P Financial, Inc.





To get YOUR copy of my Free, definitive guide to home owner profits titled, "Home Seller's Guide To Money-Making Fix-ups" go to my website at [www.gwenherbert.com](http://www.gwenherbert.com) and click on "Gwen's Reports"

September 2009  
Volume IV, Issue 56  
Monday, 8:56 PM  
Escondido, CA

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Gwen Herbert's...

# Service For Life!®

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

## 5 Loan Scams You Should Avoid Like Poison...

Short on cash? Need a small loan to tide you over? You're not alone. Every day thousands of people walk a financial tightrope, and need a short-term loan to bridge the gap between bill-day and pay-day. But some of these loans can actually lead to financial ruin. Don't become a victim of unscrupulous loan scams. Here's important information you should know about five loan programs to avoid:

**Scam #1: Advance Fee Loans.** There are companies that prey on people with poor credit history. And for a fee, they claim they can find a lender who will approve their loan. A "red flag" should go up any time you see a request for fees "up front" for an application, processing a loan, appraisal or credit reports. Any fees should be part of the loan.

**Scam #2: Payday Loans.** These short-term loans (\$100-\$500) are issued against a borrower's paycheck. The borrower postdates a check for an amount plus a fee. When the borrower is paid, the lender cashes the check. But here's where it gets dicey: If the borrower can't pay the loan back at the end of the loan period they hold the loan for another pay period, and tack on another fee. Fees can be as high as \$20 per \$100 loan.

**Scam #3: Pawnshop Loans.** These are short-term, quick cash loans (average \$75-\$85) and are secured by personal collateral. Interest ranges from 2%-25% per month for 30-90 days. The collateral is sold if the interest and loan isn't paid on time.

**Scam #4: Title Loans.** Your car's title is used to secure these loans (generally 30 days). The amount is determined by your car's value. Interest rates vary from state to state, and can go as high as 30% per year.

**Scam #5: High Loan-To-Value Ratio Home Equity Loans.** This loan is secured by the equity in your home; however, the danger is that you can end up paying more than your house is worth.

Before considering any of these loans, talk to your own bank about a loan. If your bank turns you down, find out why and if there's anything you can do. You may be able to put up collateral to secure the loan, or get a co-signer to agree to assume some of the responsibility for the loan.

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

**métier:** \MET-yay\ (noun)

### Meaning:

vocation, trade, an area where one excels

**Example Sentence:** Chuck knew at a young age that his true *métier* was to be a great musician.

## Kids Speak 101

A fourth grade teacher likes to collect well-known sayings. She gave the first half of the sayings to her students and they came up with the rest:

- The grass is always greener...when you leave the sprinkler on.
- A rolling stone...plays the guitar.
- The grass is always greener...when you remember to water it.
- A bird in the hand is...a real mess.
- You have nothing to fear but...homework.
- A penny saved is...nothing in the real world.
- The squeaky wheel gets...annoying.
- Laugh and the world laughs with you. Cry, and...someone yells, "Shut up!"
- A journey of a thousand miles begins with...a blister.

## Something To Think About

- ✓ Why do we say something is out of whack? What is a whack?
- ✓ Why does "slow down" and "slow up" mean the same thing?
- ✓ Why does "fat chance" and "slim chance" mean the same thing?

## Words To Live By

*Life isn't about finding yourself. Life is about creating yourself.*

George Bernard Shaw

*The secret of staying young is to live honestly, eat slowly, and lie about your age.*

Lucille Ball

# Top 10 Recruiter Pet Peeves About Resumes

Finding a new job may be the first step to getting ahead and making more money. One of the biggest roadblocks to your success may be your resume. A resume is a tool to let a potential employer know why you're the right person for the job. When you're looking for a job, how you present yourself to a potential employer is critical.

Human resources recruiters receive thousands of resumes a year. Typically, they look for a reason to *eliminate* resumes up front. Here are 10 of the biggest mistakes people make on their resumes:

1. **Typo's, spelling errors, and poor grammar.**
2. **Missing information** (contact information, dates, or inaccurate dates).
3. **Lengthy resumes.** (Limit to two pages.)
4. **Unprofessional email addresses.**
5. **Poorly formatted.** (Use a simple, clean design.)
6. **Functional resumes as opposed to chronological resumes.**
7. **Long, wordy paragraphs.** (Use bullet-points.)
8. **Unqualified candidates.** (Make sure you meet the qualifications.)
9. **Personal info unrelated to the job.**
10. **Use of false or misleading information.** (Lying about education, dates of employment, or experience.)

For valuable information about job seeking tips and resumes, go to <http://www.resumedoctor.com/ResourceCenter.htm>

## Please Welcome My Newest Clients And Friends!

I'm thrilled to welcome my newest clients and friends into our real estate family. Thanks so much for thinking of me with your referrals when you, your family or friends need a caring and competent REALTOR®:

Joyce Plog (Bouse, AZ), Barry Bennett (Oakland)

Don & Elaine Page (Hidden Meadows)

Harry Hitchcock (Hidden Meadows & Escondido)

## How You Can Lower Your LDL...The Bad Cholesterol

Worried about your cholesterol? Researchers have found a way to easily reduce your LDL cholesterol by simply adding one key ingredient to your daily diet. What is this magic, secret ingredient that could change your life?

WALNUTS! Yes, just by eating 8-11 walnuts every day, you'll lower your "bad" LDL cholesterol by up to 11 percent. And you can further reduce your LDL significantly by eating more fruits, vegetables, and olive oil.

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

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

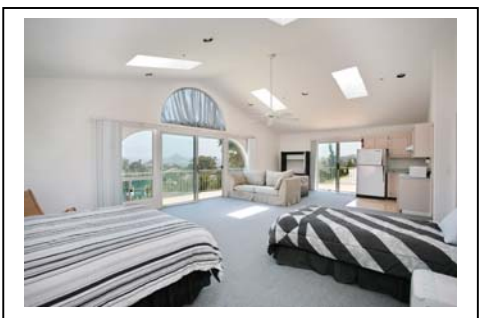
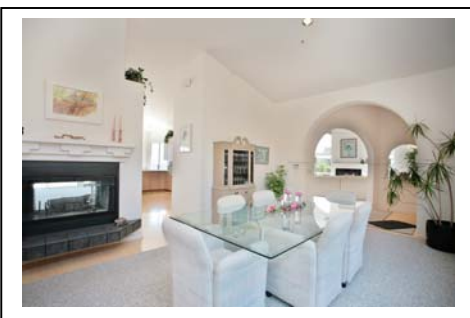
**It's a STEAL at \$775,000**

~~Offered at \$835,000~~

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

View Virtual Tour at

<http://www.gwenherbert.com>



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**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

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

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J & P Financial, Inc.



Please Post This Important Flyer!

# Probate Sale – Fixer – Great Opportunity!

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

## **CONTRACTOR SPECIAL!**

**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. INCOME OPPORTUNITY: Tenant would like to stay after sale. Low price reflects property condition. Seller has never lived in the property. CASH SALE ONLY.

### **Home + Guest House on 1.3 acres**

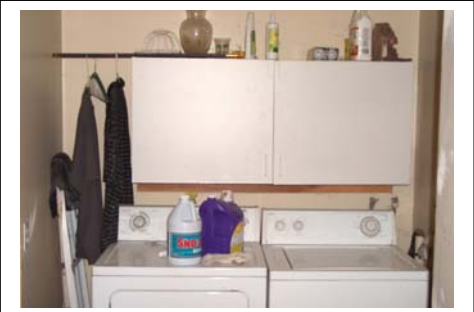
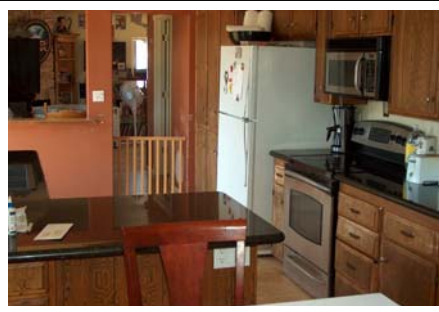
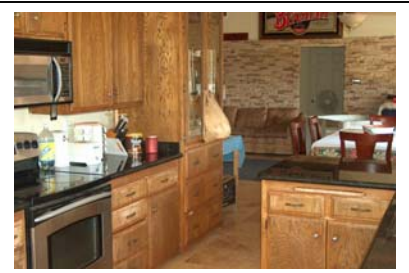
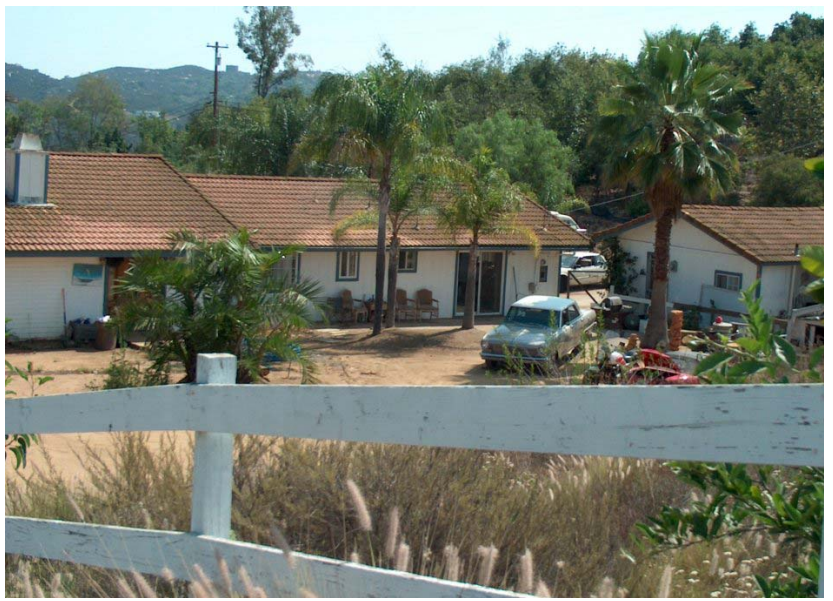
Home features 3 bedrooms, 2.5 baths, living room with fireplace, family room with fireplace PLUS detached Guest House "Studio" with small kitchen & full bath.

Both Home and Guest House are currently rented. OK to drive by but please **DO NOT DISTURB TENANTS.**

11145 Meadow Glen Way East, Esc 92026  
(corner Quiet Hollow and MGWE)  
MLS# 090038157

**It's a DEAL at \$375,000 CASH**  
(Subject to Approval of Probate Court)

See more information & photos at  
<http://www.gwenherbert.com>



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

**Thinking of Buying?**

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

**Thinking of Selling?**

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

Call **any** time, 24 hours a day!

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J & P Financial, Inc.



## Brain Teaser...

What English word can be formed from all these letters:

PNLLEEESSSS

(See page 4 for the answer)

## Wacky Medical Definitions

Artery: the study of fine paintings

Bacteria: back door to a cafeteria

Benign: what you be after age eight

Cardiology: the study of poker playing

Cat Scan: search for lost kitty

Coma: punctuation mark

Cyst: short for Sister

Diagnosis: person with slanted nose

Duodenum: couple in jeans

Lymph: walk unsteadily

Microbes: small dressing gowns

Obesity: city of Obe

Protein: a favor of teens

## Secrets To Better Breath!

Scientists at the Univ. of Illinois at Chicago found that Big Red, the cinnamon-flavored chewing gum, reduced bacteria in the mouth that causes bad breath. The gum contains cinnamic aldehyde, a plant-essential oil used for flavoring. The plant oil inhibits growth of bacteria responsible for bad breath.

## Top 10 Internet Addictions

You know you're addicted to the Internet if:

1. You name your children Eudora, Mozilla and Dotcom.
2. You wake up at 3 a.m. to go to the bathroom and stop to check your e-mail on the way back to bed.
3. You spend half of the plane trip with your laptop on your lap...and your child in the overhead compartment.
4. You decide to stay in college for an additional year or two, just for the free Internet access.
5. You find yourself typing "com" after every period when using a word processor.com
6. You start introducing yourself as *JohnDoe at AOL dot com*.
7. Your cat has its own home page.
8. You check your mail. It says "no new messages." So you check it again.
9. You laugh at people with 9600-baud modems.
10. You find yourself dreaming about the Internet.

# Walk Your Way To Weight Loss!

Would you like to get more exercise, but just can't find the time? The *America on the Move (AOM)* program at the University of Colorado Health Sciences Center says there's an easy way to get moving. You can lose weight, and increase your energy by wearing a pedometer. A pedometer helps you monitor how much exercise you're getting each day. More exercise adds up to weight loss and an increase in your energy.

Just by adding about 2,000 steps a day to your daily activities and eating 100 fewer calories -- about what's in a slice of bread -- you'll begin to see results. Every step counts and you can see them adding up. You'll be more likely to park farther away in the parking lot from work or the store. You could take a short walk after dinner in the evening.

And it's EASY...no trips to the gym, no exercise equipment to buy, and you can monitor how much exercise you're getting during the day.

## 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!

## Is A Strange Bacteria Causing Your Headache?

Did you know that bacteria can trigger a migraine headache? About 50% of chronic migraine sufferers are infected with the ulcer-causing stomach bug *Helicobacter pylori* (*H. pylori*).

Migraine sufferers who were treated with antibiotics reduced the frequency of migraine attacks. Among those who were also treated with supplements of the friendly bacterium *Lactobacillus*, 80% were headache free for one year. *Lactobacillus* has been shown to inhibit growth of the *H. pylori* bacteria.

If you suffer from chronic headaches, ask your physician if you should be tested for *H. pylori* – and if treatment with antibiotics and/or *Lactobacillus* is right for you.

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

### Marry A Man Who...

Sociologists in Virginia found that marrying a man who loves his mom might bode well for future marital bliss. Researchers found that a man who loves his mom and wants to make her proud might very well make the best husband.

He will probably be affectionate, romantic, and communicate well with women.

### Brain Teaser Answer:

Sleeplessness

### Around The Home Tips...

- ✓ Eliminate grease stains. Coca-Cola removes grease stains from your driveway—overnight.
- ✓ Remove labels from glassware with peanut butter.
- ✓ Get rid of paint or grease from your hands. Spray them with PAM.
- ✓ Crayon marks on walls? Use a damp rag, dipped in baking soda and some elbow grease.
- ✓ Remove permanent marker on counter tops or appliances by using rubbing alcohol on a paper towel.

### Airline Travel Secret...

Save BIG money when planning your next vacation. Check the airlines just after midnight. Most unconfirmed reservations are usually released and become available for purchase.

**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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Website: [www.gwenherbert.com](http://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: **Janet Ward** (*Escondido*) and **Phil Veatch** (*Escondido*) correctly answered my quiz question... Congratulations Janet and Phil!

### How many current NFL teams have nicknames taken from the names of birds?

- a) five      b) six      c) seven      d) eight

The answer is “A,” five. So let's move on to this month's trivia 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

*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. I am saving money to buy a home, but I'm not totally clear on what the term “earnest money” means. What is earnest money?**

**A.** First, let me commend you on saving money for a home. Buying a house is probably the most important purchase you'll make in your lifetime – and having cash available gives you more options with your purchase.

Earnest money is an important factor when you're making an offer on a house. When you make an offer to purchase a house, the “earnest money” is the deposit that shows the buyer you are serious about the purchase. The money opens the escrow and can be applied to the buyers' down payment or closing costs.

The earnest money amount is negotiable. It typically varies depending on the price of the house and strength of the market. Generally, it's recommended that your earnest money deposit be about two percent of your offered price. And although earnest money is not required by law in most states, it's standard practice in real estate transactions.

When the seller accepts your offer and earnest money, the property is taken off the market. In a hot real estate market, a large deposit may impress a seller enough so they will accept your offer instead of someone else's. However, buyer beware...it can also put you at significant financial risk if for some reason the transaction runs into trouble not covered by a contingency in your purchase agreement.

The *Standard Offer And Purchase Contract* stipulates under what conditions your earnest money will be returned if the contract fails.

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)