

# WARNING: Here's Why You Should NEVER Print Your Full Name On Your Checks...

Monday, December 21<sup>st</sup>, 2009

Hello again,

Did you know that putting your full name on your checks could expose you to fraud? It's true. I've revealed all the details today in my latest Service For Life!<sup>®</sup> Free consumer newsletter.

You'll also learn about how to save up to 25% on your homeowners insurance, tips on adding laughter and humor in your life, and important money-saving information about generic drugs. Plus you'll get helpful consumer ideas, fun trivia, funny jokes...and much more. But first...

**Here's what's happening in our local real estate market...** Well-priced "normal sale" properties continue to enter our local resale market to the delight of savvy buyers who recognize their benefits over distressed (short sale or bank-owned) properties that may need thousands of dollars in deferred maintenance – as a rule, "normal sale" properties are better maintained & require fewer post-purchase repairs. Prices seem to be stabilizing & sales volume is up compared to the same time last year. We're not out of the woods yet, but things continue to improve for both buyers and sellers.

**On a more personal note...** What a wonderful community we live in... We received a record number of donations for our Christmas "gift bags for the ladies" in 3 area shelters – so much that even after 7 wonderful women assembled 56 gift bags, we had enough to share with both the Escondido Interfaith Services and Salvation Army for their winter shelters. And the response to our "11<sup>th</sup> Annual Toys for Tots Drive" was more than we ever anticipated – and so very much needed & appreciated. I am continually humbled by the warmth & generosity of our friends & neighbors in Hidden Meadows, but to see this amplified with the volume of toy donations collected at our three area Deer Springs Fire Stations from folks outside our immediate community was awe inspiring. My sincere thanks to each & everyone for your participation in these wonderful programs and, especially, for the smiles on the faces of the children who -- because of you -- received toys this year. May God bless you all.

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 blessed & very **Merry Christmas** and a safe & very **Happy New Year**. I truly appreciate your friendship and referrals. Enjoy your issue!

Warmest regards,

*Gwen Herbert*

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

**P.S. Do you ever get the hiccups?** There's an amazing new cure for hiccups on page 2 (let me know if it works for you).

Please Post This Important Flyer!

# **“Normal Sale” Offers BEST VALUE IN HIDDEN MEADOWS!!**

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

## **Gated Contemporary Beauty 2.53 Acres – PANORAMIC VIEWS**

This “must see” property was designed to maximize the light & the panoramic views with 10’ high walls & 14’ high volume ceilings, generous use of custom arched windows & sliding glass doors, & more.

**Over 3100 sq ft single-level home** 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 w/ convenient ½ bath down **plus 736 esf studio above** complete w/walk-in closet, full bath & compact kitchen – guest studio has own “driveway spur” for easy entry-level access.

**9718 Canyon Country Lane, Esc 92026**  
MLS# 090030109

**Priced to Sell at \$750,000**

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>



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  
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Your Seniors Real Estate Specialist®  
**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"

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## Inside This Issue...

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Gwen Herbert's...

# Service For Life!®

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

## How To Save A Bundle On Homeowners Insurance!

Mounting claims from natural disasters have caused a colossal jump in the cost of homeowners insurance. With wildfires, hurricanes, tornadoes, earthquakes and mold taking a toll on property, homeowners' insurance claims skyrocketed resulting in significant price hikes for consumers.

Over 51 million households saw price increases between 2001 and 2003, according to a study by the Independent Insurance Agents and Brokers Association of America. Here's some important advice to help you reduce the cost of your homeowners insurance:

- 1. Raise Your Deductible.** You can significantly reduce the cost of your homeowners insurance by raising your deductible to at least \$1,000.
- 2. Keep Your Home In Good Condition.** Make sure that your roof is in good shape. Fix any minor leaks or problems. Make sure the heating, plumbing and electrical systems are in good condition. Also, make sure to repair any drainage problems around your home.
- 3. Keep Your Credit Score High.** Insurance companies use credit insurance scoring to determine who to insure and for how much. Your score depends on your credit report score and your claims history. To improve your credit score pay down your debt, close credit cards, and correct any credit report errors.
- 4. Avoid Filing Unnecessary Claims.** Filing several small claims can result in rate increases and in some cases even being dropped by your insurance carrier.
- 5. Comparison Shop.** Look for an insurer that has a good claims record. Every few years compare your policy with other reputable insurers. You may find a better value. Always buy a policy that pays the true replacement value for any loss.
- 6. Keep Your Policy Up-To-Date.** Review your coverage each year. Make changes to the policy, if, for example, you increased the value of home (remodeling or building an addition). Conversely, reduce coverage for items that may have depreciated.

### Learn How To Maximize The Value Of Your Home!

Did you know there's a free consumer report showing which repairs and fix-ups will net you the most value for your home? It's called the "**Homeseller's Guide To Money-Making Fix-Ups,**" and it's great even if you're not planning on selling soon. To get your free copy go to my website at [www.gwenherbert.com](http://www.gwenherbert.com) and click on "Gwen's Reports" or call me at **760-751-1857**

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!

**probity** • \PROH-buh-tee\; noun

**Meaning:** adherence to the highest principles.

**Example Sentence:** The elder statesman's **probity** set the standard for many years to come.

## Books You May Not See

- THINGS I CANNOT AFFORD  
by Bill Gates
- AMERICA'S MOST POPULAR LAWYERS
- THINGS I WOULD NOT DO FOR MONEY  
by Dennis Rodman
- AMELIA EARHART'S GUIDE TO NAVIGATING THE PACIFIC
- EVERYTHING MEN KNOW ABOUT WOMEN
- GUIDE TO DATING ETIQUETTE  
by Mike Tyson
- EVERYTHING WOMEN KNOW ABOUT MEN
- THE AMISH PHONE DIRECTORY
- MY WILD YEARS  
by Al Gore

## Hiccup Cure

Briefly apply ice cubes (or an ice pack or cold can of soda) on either side of your Adam's apple for up to a minute. It interrupts the nerve signals that make your diaphragm contract.

## Quotes To Live By...

*Happiness is a direction, not a place.*  
Sydney J. Harris

*I hope that people will finally come to realize that there is only one 'race' - the human race - and that we are all members of it.*  
Margaret Atwood

*Once in his life, every man is entitled to fall madly in love with a gorgeous redhead.*  
Lucille Ball

# Here's Important Money-Saving Information about Generic Drugs

Generic drugs have been making headlines recently, as the cost of brand-name medications skyrockets and family budgets tighten. A generic drug is the chemical equivalent of a brand-name drug. Ibuprofen, for example, is the generic version of Motrin IB.

The FDA requires generics to have the same active ingredients, strength, purity and stability as their brand-name counterparts. It's called being "bio-equivalent." Yet they cost considerably less. Generics save consumers an estimated 8 to 10 billion dollars a year at retail pharmacies. The only difference between generics and brand-name drugs may be the inactive ingredients, such as dyes and coatings used.

To find out if a brand-name drug that you take regularly has a generic equivalent, contact the FDA/Center for Drug Evaluation and Research at [www.fda.gov/cder/ogd](http://www.fda.gov/cder/ogd) (click on "drug information"), or call toll-free 888-463-6332.

## 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!

## Can Laughter Make You Healthy?

Laughter is strong medicine, so says researchers at Stanford University. The physical action of laughter actually increases blood flow and contracts abdominal muscles. It lowers stress, improves heart health, and can resolve conflict in troubled times.

Here are a few tips to help you add a little more laughter and humor in your life:

- Create a "humor first-aid kit" full of comedy tapes, joke books, funny stories, comics when you feel the need or urge to be silly.
- Take a humor break instead of a coffee break. Read jokes, listen to a funny tape, or create a humor notebook to help during difficult times.
- Remind yourself to have fun. It's OK to lighten up.
- Go to a funny movie, rent a comedy, or watch an old comedy show.

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

## *Christmas Gift Bag Assembly*

Thank you Hidden Meadows for faithfully saving all the little soaps, lotions and other miscellaneous toiletry items you generously donated for this year's Christmas Gift Bags. You really outdid yourselves!! Not only were we able to assemble 56 gift bags for the ladies in three Escondido area shelters, including Saint Claire's and Hidden Valley House, but we collected enough to also make significant bulk donations to both Escondido's Interfaith Community Services and the local Salvation Army to help them provide personal hygiene items for their winter shelters. Additionally, some items were donated to the Escondido Assistance League's Thrift Shop.

My heartfelt thanks to seven special ladies who braved our first December rainstorm to come to our house on Monday, December 7<sup>th</sup>, to assemble the gift bags. Left to right they are: Alice Crandall, JoAnn Pineau, Laura Walker, Nancy Ogrod, Karla Larson, Emily Musselman, and Patt Huff. Thankfully, everyone was home safely before the real downpour & heavy winds began.

Please keep collecting, and reading your Meadowlark for the timing, and I'll look forward to sharing this experience with you again in the Spring when once again we'll be assembling "gift bags for the ladies" for Mothers' Day 2010.



Christmas 2009 Projects

## ***Hidden Meadows 11<sup>th</sup> Annual Toys for Tots Drive***

My sincere thanks to each and everyone who participated in our 11<sup>th</sup> Annual Hidden Meadows "Toys for Tots" Drive -- you surely helped put smiles on the faces of lots of children. Special thanks to the following local businesses for their continuing support with our collection boxes: **Meadows Deli Market**, **Meadow Lake Golf Club**, and **Castle Creek Golf & Country Club**. Kudos to all the wonderful volunteers who helped and especially to the Board of our **Association of Resident Owners (ARO)** who -- for the 4<sup>th</sup> straight year -- generously organized, sponsored & hosted their very successful *Hidden Meadows Toys for Tots Breakfast*, to two residents who filled collection boxes at their workplaces (**Linda & John Shreve**) and to **Joe & Paula Cobb** of Realty Experts and **Social Group #4** for once again making their holiday get-togethers *Toys for Tots* events; and to all the men and women in our fabulous **Deer Springs Fire Protection District** for their enthusiastic support in helping to collect toys for this year's drive. And, for those who've been wondering about the competition among Stations #1, #2 and #3 to collect the most toys... ..they all worked so hard and it was a very close finish with Station #2 (Mesa Rock) ahead by a nose. In my book they are ALL WINNERS -- GREAT JOB EVERYONE!!



### ***ARO 4<sup>th</sup> Annual Toys for Tots Breakfast***

Volunteers who made it happen:

Left to Right - Back Row: Bill Pickens, Ellen Molla, Eileen Martin & granddaughter Jiselle, Bonnie Pickens, Linda Knowles, Betty Ann Field, Rose Serfas, Jeffrey Glassett, Tyson Stevenson, Mary Friel, Jane Glassett, Kosko Justice; and Front Row: Rosemarie Dewald, Joanne Anglin, Megan Sicard, Lizzie Furlop



### ***Some of the men & women of our Deer Springs Fire Protection District***

Left to Right: Engineer Chris Matthews, Captain/Paramedic Terry Heidmann, Firefighter/Paramedic Patrick Nicholi, Firefighter Steve Warren, Firefighter Alex Trujillo, Firefighter/Paramedic Brandon Birse, Engineer/Paramedic Brandon Purdy, Fire Marshal Susan Magdaleno, Fire Captain/Paramedic Tim Irwin, and Firefighter Zach O'Neil

## Brain Teaser...

I got it in the woods but didn't want it. Once I had it, I couldn't see it. The more I searched for it, the less I liked it. I took it home in my hand because I still could not find it.

What am I?

(The answer is on page 4.)

## Little Bits Of Wisdom...

- The journey of a thousand miles begins with a broken fan belt and a leaky tire.
- If you lend someone \$20 and never see that person again, it was probably worth it.
- If you think nobody cares if you're alive, try missing a couple of car payments.
- The quickest way to double your money is to fold it in half and put it back in your pocket.
- A closed mouth gathers no foot.
- There are two theories to arguing with women. Neither one works.

## The Amazing Instant Mate

Listen up...are you tired of coming home after working all day to piles of laundry, hungry kids, and an unsupportive spouse?

Now there's some help...the Amazing Instant Mate CD will play what you need to hear. Samples include: "Hello, honey...how was your day? I'm so glad you're home with me. To find out more, go to [www.amazinginstantmate.com](http://www.amazinginstantmate.com)

## Is It Your Birthday?

Here's a birthday paradox for you! If there are 23 people in a room, there's a tad more chance than 50% that at least two of them will have the same birthday. If you have 60 or more people, the probability is greater than 99%. This is not a paradox in the sense of it leading to a logical contradiction; it is a paradox in the sense that it is a mathematical truth that contradicts common intuition. Most people estimate that the chance is much lower.

How many people in your life have you met that have the same birthday as you do? Next time, you're in a large group, may want to ask the question.

# Free Advice...From a Lawyer?

It's a rarity to be sure...but here's some sound advice that could save you lots of money, time, and trouble.

- When you order checks, print only your first initial on them. That way if someone takes your checkbook s/he will not know your first name, or how you sign your name...but your bank will know.
- *Never* place your social security number on your checks.
- Put your work phone number on your checks, not your home phone.
- Photocopy all the contents of your wallet (front and back). This way you'll know what was in your wallet, account numbers, and phone numbers to call if your credit cards are stolen.
- Write only the last four digits of your credit card account in the "For" line on your checks. Your credit card company knows the rest.

Most importantly, call Equifax 1-800-525-6285, Experian 1-888-397-3742, Trans Union 1-800-680-7289, and the Social Security fraud line 1-800-269-0271 to place a fraud alert on your name and social security number. This process alerts any company checking your credit to contact you by phone before authorizing new credit.

## 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!*

# On-Line Banking Dangers

If you bank online, or are looking for an online bank, don't get caught up in these sneaky traps...

- ◆ Some banks offer no-fee checking to attract customers, then start charging fees within a year...
- ◆ Online banking may not be secure. If you don't have a firewall on your PC, a hacker could obtain your account information...
- ◆ When online banks merge, depositors may lose access to funds for a week or more...
- ◆ Some online banks charge odd fees. For example, a fee if you sign-up for online bill payment, but never use it.

Scammers also create web sites with web addresses similar to those of legitimate banks, then collect personal data from unassuming clients who access the scammer web site by mistake.

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!

## True or False!

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

- ✓ A pack-a-day smoker will lose approximately 2 teeth every 10 years.
- ✓ 40,000 Americans are injured by toilets each year.
- ✓ Most of us have eaten a spider in our sleep.

They are all true!

## Brain Teaser Answer:

A splinter.

## For Women Only?...

- I have yet to hear a man ask for advice on how to combine marriage and a career.
- Behind every successful woman is herself.
- If you want breakfast in bed, sleep in the kitchen.

## Don't Miss This Shoe Tip!

Now there's an easy way to get the smell out of your shoes! Just use fabric softener sheets...the same ones you use in the clothes dryer.

Take one sheet per shoe (sneakers, loafers, or slippers). Roll it up and insert it in each shoe.

**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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## “Who Else Wants To Win \$250\*?”

*\*A fully transferable certificate worth \$250 toward my professional real estate services.*

***Your chances to win are better than you think!***

Guess Who Won Last Month's Trivia Question? I'm pleased to announce the lucky winner of last month's quiz. And the winner is... drum roll please: **Maxine Nelson** (*Hidden Meadows*), **Phil Veatch** (*Escondido*) and **Cheryl Miller** (*Englewood, FL*) each correctly answered my quiz question... Congratulations Maxine, Phil and Cheryl.

### What actress won an Academy Award for her work in “As Good As It Gets?”

- a) Helen Hunt, b) Charlize Theron, c) Bette Midler, d) Cher

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

### Which U.S. President instituted his “Good Neighbor” policy with other Western Hemisphere countries?

- a) Ronald Reagan, b) Franklin Roosevelt, c) Gerald Ford, d) George H. Bush

*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 thinking of buying a new home. What are the trends in new home building?

**A.** Buyers have their own personal preferences in what they like in a home. But a recent survey by the National Association of Home Builders found the top 10 new home trends:

- 1. No Living Room.** Over 30% of homebuyers will buy a home without a formal living room, preferring special interest rooms.
- 2. Fewer Open Floor Plans.** Semi-open arrangements are preferred with partial walls and columns to separate space.
- 3. Extensive Wiring.** Wiring for high-tech equipment and entertainment is a must for new home buyers.
- 4. Activity Rooms.** Many homebuyers want home offices, dens, exercise rooms, and game rooms.
- 5. Spacious Garages.** Buyers want lots of storage space and workshop areas.
- 6. Traditional Exterior.** Homebuyers prefer traditional American and European architectural styles.
- 7. Storage Areas.** Homebuyers favor walk-in pantries, special interest cabinets, and walk-up attics.
- 8. Lower ceilings.** Fewer two-story rooms are being built today.
- 9. Unique Kitchens.** Over 78% of buyers want a walk-in pantry.
- 10. Future Options.** Homebuyers plan for their future years. They want wide hallways, main floor suites, and walk-in shower stalls.

And, if you're thinking of selling, or in the market for a home, and need competent & caring representation, please call me at **760-751-1857**.  
*I'm here to help!*

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