

What's The Best Way To Start?

Once upon a time, there was a king who ruled a prosperous kingdom. One day he went on a journey to some distant areas of his country. When he returned to his palace, he complained that his feet were very painful. This was the first time he'd gone on such a long trip, and the roads he'd traveled were very rough and stony. He then ordered his people to cover every road of the entire country with leather. Yes, this would require thousands of cow skins and would cost a vast amount of money, but the king was adamant.



Then one of his wise servants bravely said, "Why do you wish to spend that unnecessary amount of money? Why don't you just cut a little piece of leather to cover each foot?"

The king was surprised, but he later agreed to his servant's suggestion of wearing "shoes."

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INSIDE THIS ISSUE

- Are You Over Your Head In Debt?
- Another Great Reason For Spring Cleaning
- Taxes...
- All About Eggs
- How To Get Help Quickly
- Don't Burn Your Bridges
- Sister Thrifty Tip
- Ask The Barlow Group
- We Recommend...

If we want to change the world, sometimes the best way to start is with ourselves.

Steve Barlow

Just Fooling!

Why is April 1 also April Fool's Day? Well, the history of April Fool's Day isn't totally clear. There really wasn't a "first" April Fool's Day that we can pinpoint on the calendar. The closest point in time that we can identify as the beginning of this tradition was in 16th-century France. Back then, people observed the start of the new year on April first and celebrated in much the same way as today with parties and dancing into the late hours of the night. Then in 1562, Pope Gregory introduced a new calendar for the Christian

world, and the new year fell on January first.

However, with the slow communications of those days, many people didn't receive the news for several years. Others refused to accept the new calendar and continued to celebrate the new year on April 1. These backward folk were labeled "fools" by the general populace, subjected to some ridicule, and often sent on "fool's errands" or made the butt of other practical jokes.

This harassment evolved, over time, into a tradition of prank-playing on the first day of April. The tradition spread to England and Scotland in the 18th century and was then introduced to the American colonies of both the English and French. April Fool's Day developed into an international fun fest, with different nationalities specializing in their own brand of humor.

April Fool's jokes are in good fun and should never harm anyone. The best April Fool's joke is the one where everyone laughs, especially the person upon whom the joke is played.

Hey – your shoelace is untied!

Advocate Of The Month
Congratulations to our Advocate Of
The Month,
Tami Josephsen.

As the Advocate Of The Month she
receives a \$25 Gift Certificate To
Ottavio's Italian Restaurant.
Thank You!

**Call us to find out how you can
become Advocate Of The Month!**

Are You Over Your Head In Debt?

March Quiz Answer

Question: Who was the first woman to command a Space Shuttle mission?

Answer: Eileen Collins

Source: www.nasa.gov

Congratulations to
Kathy Berks.

Your name was selected at random from all of the correct quiz entries and you'll receive a \$25 gift certificate to Wood Ranch.

Watch for your name in a coming month!

A recent report compiled by financial experts says that one in four – or 30 million – working American adults “is suffering serious financial distress.” The report took data from 11 major business-sponsored surveys and 10 academic research studies. The report indicates that those people are experiencing “overwhelming levels of financial distress.”

The study also indicates that many people who are experiencing financial distress are living paycheck to paycheck. These people are worried about their retirement, and insecure about being able to adequately manage their personal finances. Many have given up hope that they will ever be able to catch up.

Forty to 50% of those who report they are financially distressed also say that their worries are negatively impacting their health; they have trouble maintaining their relationships; they lead socially limited lives; and their job productivity has fallen. Eighty percent of those workers said that they spend some part of their workday dealing with financial issues

instead of focusing on their work.

Financially distressed individuals are not necessarily low-income earners. Financial stress can also be attributed to amounts of consumer debt and lifestyle (also known as living beyond your means). The report made four recommendations for financially distressed people:

1. Spend less than you earn. You need to live below your means, pay off debt and start saving.
2. Get a plan. This means you need to plan ahead – and determine the difference between *needs* and *wants*. Be practical and realistic.
3. Determine your best options for relieving your financial distress. For instance, ask yourself how you can cut back on expenses, increase your income, pay down debt, obtain reasonable loans to pay off high-interest creditors, and/or seek professional help from credit managers or attorneys if necessary.
4. Check to see if your workplace offers any financial education programs. If they do, sign up.

Another Great Reason For Spring Cleaning

If for whatever reason you're feeling at your wit's end, it might be helpful to throw yourself into a therapeutic cleaning session. Whatever's bothering you, it's likely that getting your home life in order will help you feel better on a basic level. The key is not to fall into the dark side of inactivity, which can lead to nonproductive thoughts.



Thinking about things is often helpful and raises awareness, but that's only if you are participating in productive thinking. Unproductive thinking can be a trap where your energy travels round and round (usually inside your head) and accomplishes absolutely nothing. In this case, it's better to follow the age-old advice of countless mothers and *get busy*. Tackle the closet that gets on your nerves every time you open it because you're always meaning to get around to organizing it. If you have hardwood floors, do a thorough cleaning of them. Get rid of any little piles of clutter that are starting to build up. Wash your windows, vacuum under the bed, clean out your refrigerator and freezer.

WELCOME NEW CLIENTS

Here are some of the new clients who became members of our "Real Estate Family" this past month. We'd like to welcome you and wish you all the best!

Charles Bellante
Sal & Edy Santangelo
Bette Greene
(referred by Shirley Hartwig)
Eric & Keiko Chun
(Happy To Serve You Again)
Joseph Romero Family
(referred by Barlow Children)
Rawza Kramer

We love giving recognition to our new friends and our wonderful existing clients who are kind enough to refer their friends and relatives to us.

REFERRALS ARE THE LIFE BLOOD OF OUR BUSINESS... WE BELIEVE IN REFERRALS! HERE ARE SOME OF THE PEOPLE WE RECOMMEND:

PARTY PLEASERS

For all your party needs

(805) 482-0339

GREEN'S TERMITE

For all your pest control needs

(805) 642-2177

NMS MOVING SYSTEMS

For all your moving needs

(805) 483-2497

GOSE, LECHMAN & LUND

For all your estate planning needs

(805) 389-7374

PINNACLE FINANCIAL

For all your mortgage planning needs

(805) 389-0282

Getting rid of clutter and setting things to order can be the first step in making yourself feel better.

Taxes...


Here are some humorous thoughts on taxes to help you through another tax season:

- Being a success today means the government takes away in taxes what you used to dream of earning.
- One of the great blessings about living in a democracy is that we have complete control over how we pay our taxes...cash, check or money order.
- The income tax forms have been simplified beyond all understanding.
- Just thinking about income taxes often taxes the mind – which is something people once said the IRS couldn't do.
- The best things in life are free – plus tax, of course.
- Why do they call them “tax returns” when so little of it does?
- Next year will be the year they lower taxes...it always is.
- Whenever one tax goes down, another goes up.
- Politicians consider every way of reducing taxes except cutting expenses.
- There was a time when \$200 was the down payment on a car; now it's the sales tax.
- It is a good thing that we do not get as much government as we pay for.
- Why does a slight tax increase cost you \$200 and a substantial tax cut save you thirty cents?
- The Eiffel Tower is the Empire State Building after taxes.
- Today, it takes more brains and effort to fill out the income tax form than it does to make the income.
- Did you ever notice that when you put the words “The” and “IRS” together, it spells “THEIRS”?
- Worried about an IRS audit? Avoid what's called a “red flag.” That's something the IRS always looks for. For example, say you have some money left in your bank account after paying taxes. That's a red flag.


And finally...

- Intoxication (n.): Euphoria at getting a tax refund, which lasts until you realize it was your money to start with.

Remember if you need...



*a Few Copies
To Send or Receive a Fax
a Notary (by appointment)
Pens
Scratch Pads
Letter Openers
Bridge Score Pads
a Glass of Water
a Restroom
or Just Want to Say Hello
Don't Hesitate to Stop by our Office*



April Quiz Question

What is the only mammal that flies?

Everyone who faxes, e-mails or calls in the correct answer by the 20th of this month will be entered into a drawing for a \$25 gift certificate to

Wood Ranch BBQ & Grill.

Call in answers to
Corrine 987-5755 x27 or email
info@barlowwilliams.com

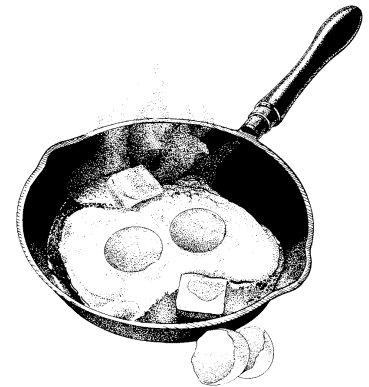
All About Eggs

Eggs are such a given part of our eating habits that we may not be as careful with them as we should be. Here are some tips from the U.S. Department of Agriculture to help you eat and enjoy eggs safely.

Buy eggs that are refrigerated, and are clean and unbroken. Don't wash eggs before storing or using them – they were washed during commercial processing. When you bring your eggs home, keep them in their original carton or on an inside shelf of the refrigerator, and keep the refrigerator temperature at 40 degrees Fahrenheit.

When using eggs, wash the counters and other areas of use with hot soapy water before and after they come into contact with the eggs or foods containing eggs. Only remove the eggs you need from the refrigerator, not the entire carton.

When cooking eggs over easy, take care that the white is completely firm and the yolk is beginning to thicken. For scrambled eggs there should be no liquid egg remaining. When frying eggs, cook them on both sides or in a covered pan. If you make hard-boiled eggs, store them in your refrigerator and use within one week after cooking.



For more egg safety tips, visit <http://www.fsis.usda.gov/OA/topics/eggsafe.htm>.

How To Get Help Quickly

Not long ago a *Dear Abby* column featured an item called the "Please Call Police" banner. This banner is made of white plastic with red reflective lettering that reads, "Please Call Police." The banner is three feet long, nine inches high, and has an adhesive strip at each end to affix to the inside of the windshield and/or rear window of your automobile. The banner is re-useable, and folds back up to take less space in your glove box than a map.

Dear Abby suggested that even in these everybody-has-a-cell-phone days, sometimes cell phones conk out or just don't get reception, and wouldn't it be a good idea to have one or two of these banners in your car as backup?

Please Call Police

Another use for the banner was suggested by a *Dear Abby* reader, an elderly lady who lived alone and was housebound. Her phone was disconnected for several days and she had no way to let

someone know she needed help. She wanted to purchase a banner to put in her front window in case this happened again.

The “Please Call Police” banners are available for a small contribution to a non-profit organization, the Westside Center for Independent Living at www.wcil.org or 888-851-WCIL.

Don't Burn Your Bridges

If you're planning to leave your job, don't burn any bridges on the way out the door. It's never good to leave a job in a bad way and without proper notice. It will take the manager time to fill your spot, and even if you haven't been treated exactly the way you should have been, you should take the high road when leaving. Here's a list of don'ts for leaving like a professional:

- Don't quit in a huff or because you're feeling overwhelmed.
- Don't send your boss an e-mail and then walk out the door.
- Don't say nasty things before you go.
- Don't leave the company hurting as revenge for poor treatment you've received.
- Don't leave while the boss is on vacation.
- Don't fax in your notice while you're on vacation.
- Don't leave your keys on the boss's desk.

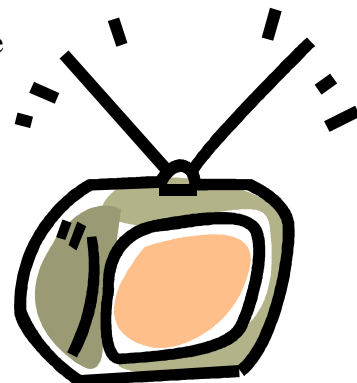
Leave as graciously as possible. Let your boss know you're planning to leave and give a decent notice (minimum two weeks). You'll always be glad you did.

“Sister Thrifty” Tip

February 17, 2009 will be the last day TV stations can broadcast analog signals and must go entirely digital. For many people with older TVs, they will no longer be able to pick up signals over the air without a digital-to-analog converter. The government has been fussing around with the idea of converter rebates and coupons for people who want to keep using their old TVs. Now they have a plan -- to give each household a max of 2 coupons for \$40 each (with a 3-month expiration date) starting next year. No one's saying yet how much each converter will cost. Here are the details: <http://www.ntia.doc.gov/otiahome/dtv/DTVconsumers.pdf> . If you are in the market for a new TV, don't be fooled by low prices, make sure you get a digital TV!

HAPPY ANNIVERSARY TO YOUR HOME!

- ☺ Pauline Adams
- ☺ Bill & Shelli Griffin
- ☺ Gary & Anne Hochman
- ☺ Vicki Howard
- ☺ Bo & Barbara Humphrey
- ☺ Harold Keeler
- ☺ Herbert & Sylvia Lippe
- ☺ Mike Muir
- ☺ Mike Murguia
- ☺ Elise Perlmutter
- ☺ Vito & Vera Portanova
- ☺ Martin & Di Raymon
- ☺ Larry & Teresa Santora
- ☺ Norman & Rose Marie Schroeder
- ☺ Louis & Harriett Schwab
- ☺ George & Helen Tatarian
- ☺ Norma Toole
- ☺ Milan & Mary Weiss



Ask The Barlow Group!

DEAR BARLOW GROUP:

With it being tax season I have been thinking of my estate plan; Upon death is it better to go through probate or pay an attorney for a trust?

THINKING AHEAD

DEAR THINKING AHEAD:

We always recommend a trust. Understand that you will be paying an attorney in probate or with a trust so don't let that deter you from doing something with a trust.

Here is a simple response from an attorney about what a trust is... A living trust is a legal document that allows you to transfer ownership of

your titled property (your home, other real estate, cars, stocks, bonds, bank accounts, etc.) and your other property (clothes, furniture, jewelry, etc.) from your individual name to something called a "trust," that *you* control. Think of it as forming your own company, with you (and your spouse) as the sole employees. You personally don't own your property any more because everything is owned by your new company (your trust). However, as the employees, you (and your spouse) have complete control over it. If you can't manage your company, your successor can step in to manage it for you.

There are two ways to avoid probate—own nothing in your own name or have a living trust. The living trust allows you to own nothing in *your* name, yet still have complete control

over everything in *your trust's* name. *Nothing changes except the names on the titles.* You still control everything as you did before. Since you own nothing in your own name (everything is in the name of your trust, which you completely control), there is nothing to probate when you die or become incapacitated.

For more help with Trust—call Roger Lund, his number is on page 4.

Hopefully this answer helps. Thanks for asking and please continue to submit these questions to us with either a phone call or an email to info@barlowwilliams.com

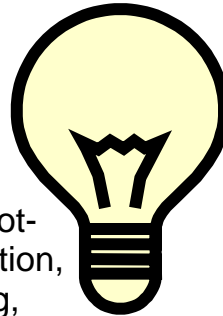
THE BARLOW GROUP

We Recommend...

Company: Lighthouse Electric
Owner(s): Steven Fruth
Established: 1993
Location: 2777 Via Vela, Camarillo
Phone Number: 805-445-9679

Services Provided: Service calls, troubleshooting problems, repairs, remodels, new construction, recessed lights, security lights, network cabling, CATV, telephone and computer wiring.

Our Thoughts: Doing electric work around the house is definitely one type of project that it is hard to do as a weekend warrior. One thing we love about Steven is that he is knowledgeable enough to handle the biggest jobs, but he is patient enough to do even the small simple things we all need around our homes. You will appreciate that he is reliable, trustworthy, and dependable. He offers senior discounts and will also include a special discount to anyone who **mentions the Barlow Buzz discount during April.** If you have been wanting to add overhead lighting or change out a fixture or whatever else - this is the time to call.



Quotables

Doing nothing is very hard to do – you never know when you're finished.
– Leslie Nielsen

You miss 100% of the shots you don't take.
– Wayne Gretzky

We cannot solve problems by using the same kind of thinking we used when we created them.
– Albert Einstein

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The Barlow Buzz

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We want to thank those of you who have participated in the Client Referral program! Marketing for new clients costs us tons of time, money and energy. Like any company, we need new clients to stay in business. Over the years we've found that looking for new clients takes away from the time we would rather be spending with you and for you, and out with other clients.

If we helped you in the sale of or purchase of real estate, you know how well we serve our clients. If you refer your friends and relatives to us, everybody benefits. We can serve you better. We send you a nice gift. And we assure you that we'll take the very best care of any friends or family you refer to us.

For more information about our Referral Reward Program, just give us a call at 805-987-5755. It's a great program where, as our way of saying "thanks," we send you a token of our appreciation for recommending our services.

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