

DO YOU JUST
WANT IT LISTED
OR DO YOU
WANT IT SOLD?



#1



The Barlow Buzz

YOUR REAL ESTATE CONSULTANTS FOR LIFE!

News to Help You Save Time & Money

August 2007

Hang On Or Let Go?

A man's wife offered to cook his favorite dish, which was filled with delicious nuts. He was so happy when he thought of this treat that he eagerly suggested he help his wife with the preparations. "Could you get the nuts from the jar?" she said.

The man reached deep into the jar and grabbed as many nuts as he could fit into his hand. However, when he tried to pull his hand out of the jar, he couldn't. His hand was stuck. His wife pulled on the jar to try and release him, but try as she might, her husband was still stuck.

In desperation they called out to their neighbors for help, and several rushed into the house. One neighbor said, "Don't worry, I know what you need to do. Push your arm farther into the jar."



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At first the man resisted; he didn't want to make the situation even worse. But he did what the man asked of him.

"Now, open your hand and let go of the nuts."

This order upset the husband. He wanted those nuts for the dish his wife was preparing. Reluctantly, he let go.

"Now," the wise neighbor said, "Make your hand as small as possible and pull your arm from the jar."

The husband did as he was told and out popped his arm, as easy as could be. Everyone who had gathered to watch clapped and cheered. Then the neighbor tipped the jar over and let the nuts spill out onto the table.

Sometimes it's good to let go.

Steve Barlow

Does Your Vocabulary Need Updating?

In the workplace – and really, anyplace – it’s important to communicate clearly and with the most current vocabulary. Here’s the latest from those who know:

Blamestorming: Sitting around in a group, discussing why a deadline was missed or a project failed, and who was responsible.

Cube Farm: An office filled with cubicles.

Prairie Dogging: When someone yells or drops something loudly in a cube farm, and people’s heads pop up over the walls to see what’s going on.

Mouse Potato: The online, wired generation’s answer to the couch potato.

SITCOMs: Single Income, Two Children, Oppressive Mortgage. What Yuppies get into when they have children and one of them stops working to stay home with the kids.

Stress Puppy: A person who seems to thrive on being stressed out and whiny.

Swipeout: An ATM or credit card that has been rendered useless because the magnetic strip is worn away from extensive use.

XEROX Subsidy: Euphemism for swiping free photocopies from one’s workplace.

Irritainment: Entertainment and media spectacles that are annoying but you find yourself unable to stop watching them.

OhNoSecond: That minuscule fraction of time in which you realize that you’ve just made a BIG mistake (like after hitting “send” on an email by mistake).

Generic: Features of the American landscape that are exactly the same no matter where one is, such as fast food joints, strip malls, and subdivisions.

August Quiz Question

What is the smallest bone in the human body?

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.

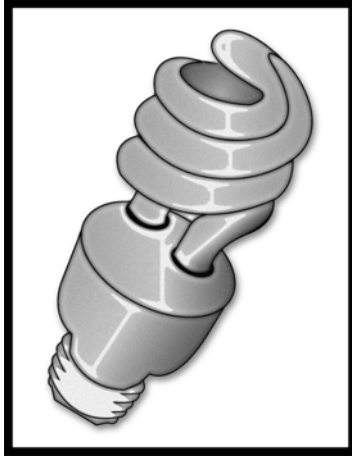
Call in answers to Corrine 987-5755 x27 or email

info@barlowwilliams.com

A Bright Way To Save Money

Saving money might be as easy as saying “CFL” the next time you purchase light bulbs.

“CFL” stands for “compact fluorescent lamp,” but it’s actually a light *bulb* that operates differently from a regular, or *incandescent* light bulb. Regular bulbs create light by heating a filament inside the bulb; the heat makes the filament white-hot, producing the light you see. A CFL contains a gas that produces invisible ultraviolet (UV) light when the gas is “excited” by



electricity. The UV light hits the white coating inside the fluorescent bulb and the coating changes it into light you can see.

Now, don't confuse a CFL with those overhead fluorescent tube lights in your office or dentist's waiting room. CFLs are light bulbs made in different sizes and shapes to fit in standard household light sockets such as table lamps, ceiling fixtures and backyard lights. What isn't standard is the performance of various CFLs; according to the Environmental Protection Agency's (EPA) Web site, you should look for ENERGY STAR-qualified CFLs because they've been tested to meet stringent performance criteria established by the EPA and the U.S. Department of Energy.

So, how does an ENERGY STAR CFL save you money?

- It uses at least two-thirds less energy than a regular bulb to provide the same amount of light, and can save \$30 or more in energy costs over the bulb's lifetime.
- It lasts up to 10 times longer.
- It generates 70% less heat than a regular light bulb, which can cut energy costs associated with home cooling.

Need another reason to say "CFL"? If every American home replaced just one light bulb with an ENERGY STAR CFL, we'd save enough energy to light more than 2.5 million homes for a year and prevent greenhouse gases equivalent to the emissions of nearly 800,000 cars.

The Internet has a wealth of information about CFLs; a good place to start is by going to <http://energystar.custhelp.com> and doing a search for CFL. In Canada, visit <http://oee.nrcan.gc.ca/energystar> and click the "Switch and Save" icon.

Is Your Playground Safe?


Each year, more than 200,000 children go to hospital emergency rooms due to injuries associated with school and neighborhood playground equipment. It's kids who use a playground but it's up to adults to keep a playground safe, so here are some tips from the Consumer Product Safety Commission:

Make sure surfaces around playground equipment have at least 12 inches of wood chips, mulch, sand, or pea gravel, or have mats made of safety-tested rubber or rubber-like materials.

Check that protective surfacing extends at least six feet in all directions from play equipment. For swings, surfacing should extend, in back and front, twice the height of the suspending bar.

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*



Play structures more than 30 inches high should be spaced at least nine feet apart.

Check for dangerous hardware, like open “S” hooks or protruding bolt ends.

Check for sharp points or edges in equipment.

Spaces that could trap children, such as openings in guardrails or between ladder rungs, should measure less than 3.5 inches or more than nine inches.

Look out for tripping hazards such as exposed concrete footings, tree stumps, and rocks.

Elevated surfaces, like platforms and ramps, should have guardrails to prevent falls.

Check your playground regularly to see that equipment and surfacing are in good condition.

Carefully supervise children on playgrounds to make sure they’re safe.

***HAPPY ANNIVERSARY
TO YOUR HOME!***

- ☺ Eric & Keiko Chun
- ☺ Edy French
- ☺ Jesus & Connie Gallardo
- ☺ Brandon & Jill Hodges
- ☺ Ethel Kievman
- ☺ Jia & Hun Liu
- ☺ Bud & Pat Wakefield
- ☺ Chad & Jean Westover
- ☺ David & Ellen Wohlstadter

How To Get Back On Track

We’ve all heard the phrase “midlife crisis,” but what is it? Experts say another name for midlife crisis is “achievement-aspiration gap.” Leif Smith (personalbestconsulting.com) explains achievement-aspiration gap as the difference between what you’ve actually accomplished and what you originally set out to do.

Whether it’s a midlife crisis or a crisis occurring at any point in your life, anytime you make excuses for the gap only makes it likely the gap will get wider. Smith says one way to get yourself on track is to ask yourself this question: Am I actively pursuing that which makes me happy?

Advocate Of The Month
Congratulations to our Advocate Of The Month,
Saucha Bramwell

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!**

Keep Your Eye On The Sky

Did you know that our planet experiences a shower almost every month of the year? A *meteor* shower, that is.

What’s a meteor shower? It starts with a *comet*, a small (only a few miles across) chunk of ice, dust, and rocky material traveling through space in an orbit that can

bring it close to the Sun and then send it out beyond Pluto. As a comet comes closer to the Sun, it sheds an icy, dusty debris stream that forms a “tail.” When Earth travels through the tail, tiny bits

of comet debris hit our atmosphere traveling at thousands of miles per hour. If a piece of that debris – now called a *meteoroid* – disintegrates in our atmosphere it makes a vivid streak of light, a *meteor*. As we pass through the dustiest part of the comet’s tail, we often see a meteor shower.

For centuries we’ve had other names for meteors: “shooting stars” and “falling stars.” Today, meteor showers have names such as *Quadrantids* for the January shower, *Aquarids* for July and *Draconids* for October, but *Perseids* in August is probably the most-watched annual meteor shower and this month’s event is predicted to be one of the best of the year.

The *Perseids* peak viewing time is the evening of August 12 through dawn on August 13, and the best place to view it is away from the glow of city lights – in state or city parks or other safe, dark sites. Pack a picnic, comfortable chairs or blankets, bug spray, and who knows? Perhaps you’ll catch a falling star!

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What’s Your Comfort Food?

What kind of comfort foods do you like? Potato chips or a homemade casserole? According to experts, both types of food, snack types or meal types, can serve as comfort food, and your gender might affect your preference.



July Quiz Answer

Question: In 1845 Stephen Perry patented what item?

Answer: Rubber Band

Source: www.smithsonianmagazine.com

Congratulations to Harold Ferguson.

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

The Food and Brand Lab of Cornell University surveyed over 1,000 North Americans and found that these were people’s favorite comfort foods: potato chips (21%), ice cream (14%), cookies (12%), chocolate (11%), pizza or pasta (11%), steak/burgers (9%), casseroles (8%), soup (7%), vegetables (4%), and salad (3%).

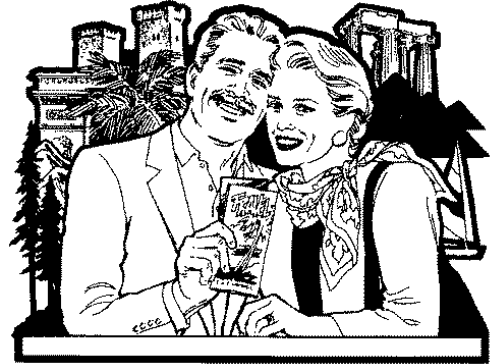
Researchers found that men tended to choose comfort foods that were meal related, while women tended to choose snack-related foods. Women more often selected potato chips, candy and other snack foods, while men preferred foods such as steaks, burgers, pizza and pasta.

What lies behind these preferences? Researchers believe that men may prefer foods that require more labor in preparation as their comfort foods, while women, who often are responsible for food preparation, choose foods that require no work.

Are The 60s The New “Middle Age”?

According to a recent ACNielsen survey, 70% of those 45 and older agree that the 60s are the new middle age. Almost everyone, it seems, is willing to turn back the clock. This, researchers believe, is due to several factors – people are living longer, plastic surgery can make people look younger longer, and we’re taking longer to grow up and become adults.

“We’re living much longer than previous generations, significantly increasing the number of years we’re old relative to the years we’re young,” says David McCallum, Managing Director (Global) of ACNielsen Customized Research. “Or it may just be that we are – at least in our minds if not our bodies – staying young for longer. It could be argued that we’re taking longer to ‘grow up,’ by staying on longer in further education and often remaining in the parental home into our mid-20s. The goalposts have moved. Our perspective on what constitutes a ‘young,’ ‘old’ or ‘middle-aged adult’ and the lifestyle and behavior appropriate to each of these phases in our lives have changed accordingly. Stereotypes are being broken, requiring manufacturers and



advertisers to find new ways to communicate, and connect with, their target consumers.”

But while respondents to the survey may have been influenced by the results of plastic surgery, an overwhelming 80% said they would not consider cosmetic surgery when they get older.

Quotes

Nobody who gave his best ever regretted it.
– George Halas

It is a paradoxical but profoundly true and important principle of life that the most likely way to reach a goal is to be aiming not at that goal itself but at some more ambitious goal

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!

**Gus & Ginny Naspo
(Happy To Serve You Again)
Virginia Van Cleave
Bill & Sherry Stubblefield
(Happy To Serve You Again)
Avi & Bonnie Barhom
Marion Fenton**

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.

beyond it. – Arnold Toynbee

Honest criticism is hard to take, particularly from a relative, a friend, an acquaintance or a stranger.– Franklin P. Jones

Ask The Barlow Group!

DEAR BARLOW GROUP:

Have you guys learned any lessons in your business lately that maybe I should know about?

LIFE LEARNER

DEAR LIFE LEARNER:

Yes we have. What a great question too because we see things happening around us and we remember to tell the people we are in contact with in the moment, but sometimes we forget to get the word out to everyone else.

Our big learning lesson we would share with everyone right now is to make sure to

review your home owner's insurance coverage. You need to confirm your home owners policy and make sure your coverage and your deductibles are in line with what you can handle in your circumstances. We have seen a couple of clients lately have issues come up only to find out the policy they have in place was written 20+ years ago and their coverage was not in line with their current needs. This is especially true if you live in a condo or any community that has a master policy. Your junior policy needs to match correctly with the master one and if there have been changes to the master policy you may not be in line anymore.

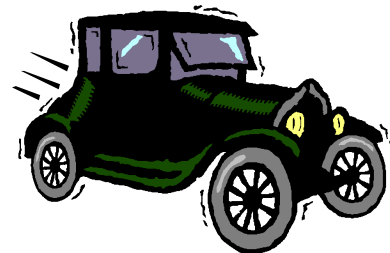
The other thing is to educate yourself on when to make a claim on your policy and when to maybe not. Remember most homes are purchased with loans, and lenders only give money when they are happy with the insurability of the home. The insurability of the home is effected by past claims, etc. We are not experts but we do know it is worth educating yourself with someone who is!

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: Farmers Insurance Group
Agent/Owner: Jay Christiansen
Phone Number: (805) 445-1963
Address: 547-A Constitution Ave, Camarillo



Services Provided: Commercial and Residential Insurance Services including Home, Fire, Auto, etc.

Our Thoughts: One reason we love Jay and we are confident you will too is because Jay loves life. He loves people, and he loves what he does. Jay is service oriented and will always go to battle for his clients. You will love his attention to detail especially because he usually can find you some corporate offered discount within those details. Jay is dedicated to continually educating himself so that when you come to him with a scenario he will be able to work through it in the best way possible. We highly recommend Jay both in business and as a person. Give him a call!

If you have an extra couple of HOURS and you like cars then ask Jay about cars and be prepared to see the excitement reminiscent of a young kid in his first candy store!

Referral Reward Program

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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We'll also send them a note with their first issue telling them that you suggested they receive this newsletter, and to contact us if they would like to stop at any time. **If you enjoy this newsletter, share it with people you know, with no hassle for you!**

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