



The Barlow Buzz

YOUR REAL ESTATE CONSULTANTS FOR LIFE!

News to Help You Save Time & Money

January 2008

Thank You So Much

I want to write a short note to express my gratitude to our many friends and neighbors who receive this newsletter. The business of Real Estate is a service business and for some reason I have had instilled within me a love of service and a desire to make sure my clients are treated fairly and honestly in their dealings with me.

Much to my delight a number of years ago my wonderful daughters Corrine, our oldest, and Alisa, our second child, chose to join me in this business. They are both beautiful human beings with a love of people and they too have a desire to serve and help clients reach their goals in Real Estate, and in life. They love to get to know our clients and to make sure ALL their needs are met. As you know we were very fortunate to have had McKay join us four years ago. He brings with him some expertise with financing strategies and foreclosure that the other three of us do not have. I am thankful in a world full of selfishness and greed that McKay too has a burning desire to serve and do the "right thing" for our clients. As I count the blessings and positive traits of my children I always say they are like their

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wonderful mother, who is kind, loving, and very willing to be flexible to accommodate and serve.

Thank you for your loyalty with your referrals of friends and family members, as well as your kind words about us to others. We hear about many kind things being said about us; we even have other Realtors come to us and say what kind words people say about us. Thank you so much – each of you!

The Real Estate market is in a state of adjustment right now but we feel because of friends like you we can weather the storm. As a matter of fact we have been very blessed through this time so far. Now I want to be perfectly honest with you, I know that although hard work is important we know the continued success and blessings we enjoy would not be possible without the generous blessings of our Heavenly Father. He is good to us – please know that He is real.

**Have a Happy and Healthy New Year and again
THANK YOU!**

Dave Barlow

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!

Laurie Blumberg and Kat Cheema
(Happy To Serve You Again)
Laure Meyer
(referred by Pat Peterson)
Richard & Tina Miller
Mark & Brenda Brown
Max Brownstein

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

Good Bye Analog, Hello DTV

The U.S. is transitioning to digital television, and by law, the last day of analog broadcasting in the United States is February 17, 2009. After that date, stations will broadcast only digital signals.

What's that all mean? Analog technology has been in use for the past 50 years to transmit conventional TV signals to consumers, and most current television

transmissions are received through analog television sets. Digital television (DTV) enables broadcasters to offer television with movie-quality picture and sound. It can also offer multiple programming choices (called multicasting), and interactive capabilities.

Why are we going digital? According to www.dtv.gov, *Converting to DTV will free up parts of the scarce and valuable broadcast airwaves because DTV allows the same number of stations to broadcast using fewer total channels. Those portions of the airwaves can then be used for other important services such as public and safety services (police and fire departments, emergency rescue), and advanced wireless services.*

The DTV transition date is over a year away – why are you telling me now? Because between January 1, 2008 and March 31, 2009, all U.S. households are eligible to request up to two coupons, worth \$40 each, to be used toward the purchase of up to two digital-to-analog converter boxes.

Not everyone will need converter boxes; learn more at www.dtv.gov.

These Careers Are Hot

Want to have your pick of employers? Tired of your current job and want to make a strategic change? Here are some careers that could fill your life with signing bonuses and competitive salaries, according to *Top Jobs Where Employers Come Looking For You* on Yahoo! Education:

Computer software engineer. You'll need a bachelor's degree to enter this field, one of the fastest growing.

Paralegal. You'll need a bachelor's degree, with an associate's in paralegal studies or specialized

HAPPY ANNIVERSARY TO YOUR HOME!

- ☺ Fred & Ann Brown
- ☺ Bret & Erica Chambers
- ☺ Kelso & Barbara Chandler
 - ☺ Joe Dishlip
 - ☺ Coy Elmore
- ☺ Ken & Laura Graybill
- ☺ Dick & Sandy Guttman
 - ☺ Shirley Hardt
 - ☺ Max Heller
 - ☺ Ann Jovicin
 - ☺ Chuck Thomas

Advocate Of The Month

Congratulations to our Advocate Of The Month,
Pat Peterson

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!**

certificate.

Accountant. You'll need a bachelor's degree, followed by certification, gained by passing the Certified Public Accountant exam.

Occupational therapist. You'll need a master's, but you won't have trouble finding a job.

Post-secondary teachers. Get a teaching degree in health, business or computer science. Pursue a master's in education and teach at a college or university.

Are You Frozen By Fear?

Many people complain of feeling stuck in life. They say they're making no progress and feel their paths are blocked. Often this feeling occurs when a person is afraid of making a move in life. He or she chooses to wait instead, sometimes for long periods, to do anything at all.

While considering your options is a good thing, neglecting to take action for prolonged periods of time can indicate you're stranded because you're afraid of making a mistake.

Benjamin Franklin said, "The man who does things makes mistakes, but he never makes the biggest mistake of all: doing nothing."

New Year's Resolutions For The Digital World

If you're spending a lot of time on the Internet, here are some New Year's resolutions just for you:

- I will try to figure out why I "really" need nine different email addresses.
- I will stop sending email to my spouse/significant other.
- I resolve to work with neglected children – my own.
- I will answer my snail mail with the same enthusiasm with which I answer my email.
- I resolve to back up my 12GB hard drive daily...well, once a week... okay, monthly then...or maybe...
- I will spend less than one hour a day on the Internet. This, of course, will be hard to estimate



since I'm not a clock-watcher.

- When I hear, "Where do you want to go today?" I will not reply, "MS Tech Support."
- When I hear a funny joke I will not reply, "LOL ... LOL!"
- I will read the manual...just as soon as I can find it.
- I will think of a password other than "password."
- I will stop checking my email at 3am... 4:30am is much more practical.

December Quiz Answer

Question: What is the name of the world's tallest bridge?

Answer: Millau Bridge (in France).

Source: channel.nationalgeographic.com

Congratulations to *Raye Gabriel, V25*.

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

Do You Have The Post-Holiday Work Blues?

Returning to work after the holidays can be stressful. All those projects you shelved for after you came back are still sitting there and now have to be done. Remember, you don't have to accomplish everything on your first day back – try to ease back into your routine.

When you feel the stress and frustration levels going up, it might be time to take a break and discuss the holidays with your friends. Or take a brisk walk and focus on something that makes you happy.

How To Teach Kids About Money

When it comes to money, kids usually know how to spend it, but what about the rest? Susan Beacham, founder and CEO of MoneySavvyGeneration (www.MSGen.com), a company that provides parents and children with services and products to teach kids money-management skills, offers these five tips to help you teach your children about money:

Let them know they have choices. Teach them that they can do other things with money besides spend it: They can save, donate, and invest it, as well. This will help them curb some of their spending impulses.

Help them set financial goals. If you save without a goal, it's just no fun. Ask your child what he or she wants to save money for and help set up a plan that will keep motivation flowing.

Teach them to pay themselves first. This means that when they receive a gift, encourage them to put part of it into a savings or investment for their future. Teaching kids this when they're young will make it a natural part of their lives when they're adults.

January Quiz Question

Which human organ produces insulin?

Everyone who faxes, e-mails or calls in the correct answer by the 25th 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

Give an allowance that includes enough to cover some of the expenses you take care of – then let him or her manage it. That means allowing them to learn what it feels like to come up empty-handed. This will help kids learn how to make good financial decisions.

Be a good role model. Your child will copy your behavior, because that's what children do. If you want your children to be financially responsible, the best place to start is by being financially responsible in a visible way yourself.

Do You Recycle?

In spite of all the great reasons to do so, almost one-quarter of us aren't recycling at home, according to a Harris Poll.

While 77% of people surveyed said they recycle something in their homes, 23% do not. And though "going green" is thought to be more popular with younger folks, the poll found that 30% of those between the ages of 18 to 30 recycle nothing at all, while only 19% of those 62 and older fail to recycle.

Geography seems to have some influence: Those who live on the East (88%) or West (86%) coasts are more likely to recycle than those who live in the south (32%) or Midwest (30%).

Is Acupuncture The Answer?


More people in the mainstream are turning to alternative health therapies, and one of the most popular alternative therapies is acupuncture.

Acupuncture originated in China more than 2,000 years ago and is one of the oldest and most common medical procedures in existence. Just what is acupuncture and how does it work?


According to The Longevity Center of Classical Chinese Medicine, acupuncture:

- Strengthens the immune system by increasing T-cell counts. Some people believe this is why the treatment is effective for those who suffer from chronic fatigue syndrome.
- Releases pain-killing endorphins, which also play a big role in the functioning of the hormonal system. Acupuncture often works well for those who suffer from back pain, arthritis, and ulcers.

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*



- Releases endorphins, which helps the whole body to relax. The endorphins also regulate serotonin in the brain, which can affect moods, and which is why some forms of depression are treatable by acupuncture.
- Breaks the cycles of muscle spasm, which can cause tightness in the muscles and unrelenting pain. Acupuncture increases circulation to the affected areas, which delivers needed nutrients for nerve and muscle healing.
- Balances the energy of our bodies.



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 planning 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

MIRIAM'S CLEANING SERVICE

For all your home cleaning needs
(805) 797-6229

GOSE, LECHMAN & LUND

For all your estate planning needs
(805) 389-7374

CARRIGAN FINANCIAL GROUP

For all your mortgage planning needs
(805) 389-0282

Acupuncturists should use packaged sets of disposable needles. These needles are as thin as human hair, and once inserted are left in for an average of 20 to 40 minutes. Average treatments can run from one to 10 visits. Acupuncture has no known side effects and usually does not cause pain.

To choose a qualified acupuncturist, check his or her credentials. Some national acupuncture organizations make lists available on their Web sites.

It's About Time

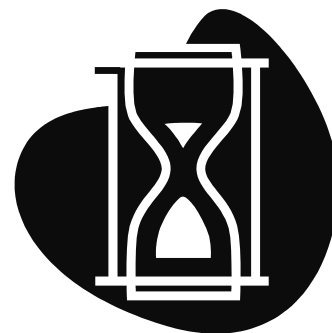
Imagine there is a bank which credits your account each morning with \$86,400, carries over no balance from day to day, allows you to keep no cash balance, and every evening cancels whatever part of the amount you didn't use during the day. What would you do? Draw out every penny every day, of course!

Well, everyone has such a bank. Its name is *Time*.

Every morning, it credits you with 86,400 seconds. Every night it writes off, as lost, whatever of this you've neglected to invest to good purpose. It carries over no balance. It allows no overdraft. Each day it opens a new account for you. Each night it burns the records of the day. If you fail to use the day's deposit, the loss is yours. There is no going back, and there is no drawing against "tomorrow."

There is never "not enough" time or "too much" time. There is exactly the same amount of time in every day – and it's our decision how to spend it.

For 2008, let's resolve to make the most of all 86,400 seconds – every day!



She Knows The Score

A husband made a resolution that this year on New Year's Day, instead of the annual argument with his wife, he'd eat a relaxed dinner with the family and even linger over dessert before retiring to the family room to watch the football game.

He was as good as his word, and soon his wife joined him, bringing him a cold beer and thanking him with a kiss on the cheek. She asked him what the score was, and the husband said, "End of the third quarter, and the score is nothing to nothing."

"See?" she smiled. "You haven't missed a thing."

Waking Up Is Hard To Do

Waking up is oh, so hard to do. At least it seems like it's getting harder, according to many studies which are drawing a tired picture of modern-day adults. It seems that we're sleeping a lot less than our predecessors were 100 years ago, but we think we're sleeping *more* than we actually are.



A recent University of Chicago sleep study combined the use of sleep diaries with a motion sensor, called an *actigraph*, that participants wore like a watch so researchers could measure not only the time that participants went to bed, but when they actually fell asleep. Using this combined method, researchers found that overall, participants spent 7.5 hours per night in bed; it took them an average of 22 minutes to fall asleep; and they actually spent 6.1 hours sleeping, over an hour less than participants believed.

The study's authors say that sleep times have been decreasing since 1900, when people reported sleeping an average of nine hours a night. By the 1970s people were reporting getting an average of seven hours per night, and that amount continues to decline.

Quotes

Begin again. It's a brand-new day.

– Anonymous

If people knew how hard I had to work to gain my mastery, it wouldn't seem so wonderful.

– Michelangelo

After all is said and done, more is said than done.

– Anonymous

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.

If you want any friends, coworkers, relatives, business acquaintances, etc. to receive a **FREE** subscription to this newsletter, please let us know their contact information and we'll send them the latest issue.

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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