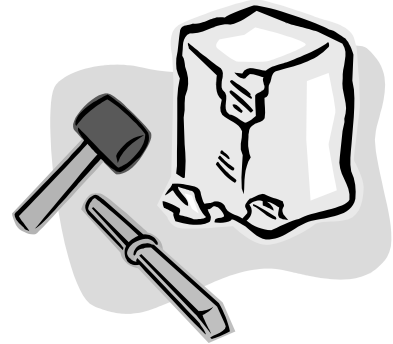


Blessings In Stone

Two friends were walking through the desert. As the day wore on and they became hotter and wearier, they had an argument, and one friend slapped the other one in the face.

The one who got slapped was hurt, but without saying anything, wrote in the sand, *Today my best friend slapped me in the face.*

They kept on walking until they found an oasis, where they knelt beside a pond, eager for a long, cool drink. The one who had been slapped got stuck in the mire and started drowning, but the friend saved him.



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After he recovered from the near drowning, he wrote on a stone, *Today my best friend saved my life.*

The friend who had slapped and saved his best friend asked him, “After I hurt you, you wrote in the sand and now, you write on a stone. Why?”

The other friend replied, “When someone hurts us we should write it in sand where the winds of forgiveness can erase it away. But when someone does something good for us, we must engrave it in stone where no wind can ever erase it.”

Let's learn to write our hurts in the sand and carve our blessings in stone!

Steve Barlow

How To Share Your Gratitude

While preparing Thanksgiving dinner, pass out slips of paper to those gathered for your feast. Invite each person to list three things they're thankful for. Then, while eating dinner, give each person the opportunity to read their list out loud. Don't be surprised when your lists bring out many emotions (happy, sad, thoughtful, tears, smiles, laughter) but most of all, your love for one another.

When It Pays To Replace

Sometimes it's hard to know when a broken device or appliance is worth the money to repair. For these items, most consumer financial experts agree it pays to skip the repair bill and replace them.

Computers and laptops. If the machine is more than five years old, it's definitely worth it to replace. Even if it's younger than that, realize that a third of repaired computers still don't function properly. And weigh the projected cost of the repair against the shrinking cost of a new, more powerful computer. (Apply the same criteria to your printer.)

Digital cameras. Most consumers will spend an average of \$180 on repairs, but \$200 will buy you a new digital camera.

MP3 players. If you spent less than \$200 on it, replace it with a new one because most repairs cost at least half of that.

October Quiz Answer

Question: Who is the only U.S. President to serve two non-consecutive terms?

Answer: Grover Cleveland.

Source: www.worldbook.com

Congratulations to *Verna Merrin, V42.*

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

Advocate Of The Month

Congratulations to our
Advocate Of The Month,

Gudi Amerikaner

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!

Microwave ovens. Repairs generally run \$120, but you can buy a new microwave for as little as \$70.

Cell phones. Many carriers will give you a free phone if you sign up for a one- or two-year contract. Don't forget to read the fine print!

When electronic items do need to be disposed of, do it properly. Check on recycling options that won't release toxic chemicals from these devices into the environment.

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!

Marsha Churchill
Michael Frank
Camilla Perlis
(Happy To Serve You Again)
Howard Hartzfeld

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.

Management 101?

One day, the boss had had enough. His people just didn't get it. He grabbed two pieces of paper and wrote "Think!" on them with a big fat magic marker, then posted his signs above the sinks in the restrooms. "They can't miss my message now," he thought to himself with satisfaction.

The next day the boss returned to one of the restrooms. Below the sign he had posted, just above the soap dispenser, was a new sign that read "Thoap!"

How To Avoid Work-At-Home Scams

"Earn thousands of dollars a month from your home!" We've all seen these types of ads posted on telephone poles and on the Internet. It sounds great, but the Federal Trade Commission (FTC) recommends exercising caution when it comes to work-at-home opportunities. Many of these companies don't deliver on their promises, warns the FTC.

What many of these ads don't disclose is that you may have to work many hours without pay, or front the money for the materials needed to accomplish the job such as envelopes, paper, stamps, or other supplies. Many consumers have lost thousands of dollars to companies like these – not to mention their time and energy, says the FTC.

Before you accept a work-at-home job, ask questions like these to determine the legitimacy of the offer and the appropriateness of it for you:

- What does the job entail? Can you describe the process step by step?
- Who will be my contact with your organization?
- How is the compensation determined: Is it a salary? Piecework? Commission?
- Who will pay me?
- When may I expect my first paycheck?
- What is the total cost of the work-at-home program, including supplies, equipment, and membership fees? And what will I get for my money?

November Quiz Question

What is the largest land animal native to North America?

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

Fall Back, Replace, And Be Safe

Daylight Saving Time ends Sunday, November 2. We turn our clocks back and gain an hour, and the perfect way to spend that hour is replacing the batteries in your smoke detectors. But have you thought about replacing your smoke detectors, as well?

The National Fire Protection Association urges homeowners to replace smoke alarms that are 10 years or older. “Older smoke alarms are estimated to have a 30 percent probability of failure,” the association states, adding that it’s also a good idea to buy new alarms when moving. “Unless you know that the smoke alarms are new, replacing them when moving into a new residence is recommended.”

Also, according to a report by the *American Journal of Public Health*, pedestrian fatalities quadruple during the period just after Daylight Saving Time ends. Safety experts remind drivers to turn on their headlights at dusk, slow down, and keep an eye out for pedestrians. When you’re a pedestrian, be extra-aware of drivers!

HAPPY ANNIVERSARY TO YOUR HOME!

- ☺ Bill & Sherry Stubblefield
- ☺ Clara Ballew
- ☺ Russ & Betty Bartoli
- ☺ Mary Bradley
- ☺ Roberta Dearmore
- ☺ Ken & Lucy Gerhardt
- ☺ Fred & Donna Godfrey
- ☺ Renny & Hyman Golditch
- ☺ Mary Gow
- ☺ Faye Huffman
- ☺ Chris & Amber Johnson
- ☺ Harvey & Serena Miller
- ☺ Milton & Bernice Rosen
- ☺ Leon & Phyllis Rosenberg
- ☺ Betty & Char Spector
- ☺ Lindy Stein

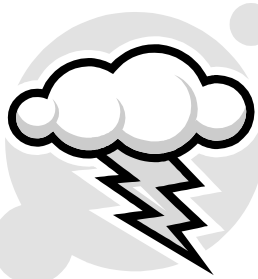
Physician, Heal Thyself?

Kelton Research for the Arnold P. Gold Foundation finds that nearly 80 percent of Americans say their doctors need better bedside manners. Less than half (49 percent) of those surveyed said they would describe their doctor’s recent conduct as attentive, communicative (44 percent), or compassionate (32 percent).

Same Sound, Big Difference!

Are you challenged by homophones, that is, words that sound alike but are spelled differently and have different meanings? There are many of them in the English language; here’s help with some of them:

The nighttime storm brought **lightning** that was **lightening** the dark sky.





You **pore** over a report when you read it carefully, but you **pour** water on your garden.

I can’t **hear** you unless you’re sitting **here** next to me.

You can **alter** your behavior, but don’t sacrifice your life on the **altar** of career advancement.

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*

No one **knows** the trouble I've had with my stuffy **nose**.

I prefer to teach at a school where the **principal** has **principles** like integrity and honesty.

Inflation **affects** the buying power of the dollar, and we all know what **effect** that has on our budget.

I wrote a letter on **stationery** while riding my **stationary** bike.

It's way **too** important **to** use homophones correctly, especially when you use **two** or more in the same sentence.

I'd like to **accept** your invitation, **except** I'm out of town this Friday.

Your rug might feel **coarse** when you walk across it barefoot; why not take a different **course** of action and put on socks?

I wouldn't have paid one **cent** for that **scent** you **sent** me.

You're right if you think homophones are confusing, and I hope this is helpful in **your** future!

Have A Happy – And Safe – Thanksgiving

Thanksgiving is a busy time. Most people look forward to cooking large meals and entertaining guests. But while you're busy with your preparations, it's important to keep safety at the forefront.

The National Fire Protection Association (www.nfpa.org) says that cooking fires are the #1 cause of home fires, and the incidence of home cooking fires on Thanksgiving Day is roughly three times the daily average. It's easy to get wrapped up in your entertaining at this time of year, but with guests roaming about and your dinner preparations pressing, you'll want to keep your mind and eye on what you're doing in the kitchen.



One especially dangerous method of cooking is using a home turkey fryer, and the NFPA recommends avoiding home turkey fryers because of the hazards associated with them. Turkey fryers require heating up to five gallons of oil before the turkey is placed in the device. Heating large amounts of oil can be dangerous, and many devices available for home use are not sturdy and can easily tip over, creating serious risk of scalding. There have also been reports of turkey fryers overheating, which could cause hot oil spills and risk of fire and injury. If you want a fried turkey for your holiday, the NFPA recommends tapping commercial sources that can prepare the entrée for you.

Here are some additional tips for safe cooking:

- Stay in the kitchen when you're cooking; most home fires start because something has been left unattended.
- If you have to leave the kitchen – even for a short period – turn off the stove.
- Use a timer and check your food frequently.
- Avoid wearing loose clothing or dangling sleeves while cooking.
- Keep kids away from the cooking area, and establish a “no kids zone” of three feet around the stove.
- Keep anything that can catch on fire away from the stove, including wooden spoons, paper and plastic bags, food packaging, towels, curtains and oven mitts.
- Never hold a child while you're cooking.
- Use the back burners whenever possible, to avoid the possibility of pots and pans being knocked over and off the stove.
- Clean food and grease from your stovetop.

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

How To Spot Fake Prescription Drugs

The National Association of Boards of Pharmacy estimates that 1 percent to 2 percent of the drugs in North America are counterfeit and warns that the practice is on the rise. It offers these safeguards:

- Don't buy prescription drugs online unless it's through the Web site of a legitimate pharmacy.
- Examine your medicine closely. Look for runny coloring or shoddy logos on pills.
- Watch for changes in appearance, taste, or efficacy in the medicines you take.
- Bring any medication that you suspect is counterfeit to your pharmacist or doctor right away.

It's Party Time—They Have What You Need!

Company: Party Pleasers
Owner(s): Paul Arbon, Linn Evans & Wendy Speakman
Established: 1986
Location: 2291-A Pickwick Drive, Camarillo
Phone Number: 805-482-0339

Services Provided: Rental equipment & party supplies for all your party needs! They rent tables, chairs, linens, china, tents, wedding arches & gazebos, dance floors, chocolate fountains, sports equipment and much much more! You can shop in the store for paper goods for all occasions; birthdays, baby & bridal showers, anniversaries, weddings, over the hill and more. Along with everything else they have a balloon counter with a large selection of latex and Mylar balloons.

Our Thoughts: Planning a party can be a very difficult task. Contact Party Pleasers and let their experienced party specialists help you with your decision making and give you ideas to make your party run smoothly. **Make sure to mention the Barlow Buzz this holiday season and receive an extra 10% off your order!**

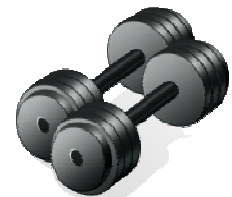


And When The Parties Are Over...

Company: George Erb Fitness Center
Owner(s): George Erb
Location: 231 Camarillo Ranch Road
Phone Number: (805) 484-3307

Services Provided: University educated qualified trainers, state-of-the-art equipment from Life Fitness, MedX, and FreeMotion. All the cardio equipment has your own TV, no up front enrollment or processing fee, and this gym will not become overcrowded because they have limited total membership. We love the experience at George's gym and we think you should at least come see it!

Our Thoughts: We have a great respect for George, his wife Philomena, their family, and the people George has hired to work with him. We are totally confident in telling you when you work with George and his staff you are working with people not only knowledgeable in their field of business, but also honest, ethical individuals who are sincerely trying to help you. We praise George and several of his staff members for the way they volunteer in our community sports programs and how they share their time and talents to help young people grow and succeed in their sports endeavors. We endorse George 100%. Get over there and get in shape!



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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