



You Are Priceless

A well-known speaker started off his seminar by holding up a \$20 bill. To the room of 200, he asked, “Who would like this \$20 bill?” Hands started going up.

He said, “I’m going to give this \$20 to one of you but first, let me do this.” He proceeded to crumple up the \$20 bill. He then asked, “Who still wants it?” All the hands were up in the air. “Well,” he asked, “what if I do this?” He dropped the bill and ground it into the floor with his shoe. He picked it up, now crumpled and dirty. “Now who wants it?” Still the hands went into the air. “My friends, we have all learned a very valuable lesson,” he said. “No matter what I did to the money, you still wanted it because it did not decrease in value. It was still worth \$20.



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“Many times in our lives,” he continued, “we are dropped, crumpled, and ground into the dirt by the decisions we make and the circumstances that come our way. At times we feel as though we’re worthless. But no matter what has happened or what will happen, you’ll never lose your value. Dirty or clean, crumpled or finely creased, you are still priceless...and especially to those who love you.”

Tell someone today that you think they’re priceless. You’ll both be glad you did!

Steve Barlow

**HAPPY ANNIVERSARY
TO YOUR HOME!**

- ☺ Clara Ballew
- ☺ Russell & Elizabeth Bartoli
- ☺ Bruce Carrington
- ☺ Roberta Dearmore
- ☺ Ken & Lucy Gerhardt
- ☺ Fred & Donna Godfrey
- ☺ Renny & Hyman Goldtich
- ☺ Mary Gow
- ☺ Faye Huffman
- ☺ Chris & Amber Johnson
- ☺ Milton & Bernice Rosen
- ☺ Betty & Char Spector
- ☺ Lindy Stein
- ☺ Garry & Barbara Stone

On Gratitude

Gratitude unlocks the fullness of life. It turns what we have into enough, and more. It turns denial into acceptance, chaos to order, confusion to clarity. It can turn a meal into a feast, a house into a home, a stranger into a friend. Gratitude makes sense of our past, brings peace for today, and creates a vision for tomorrow.

– Melody Beattie

Are You Ready For Retirement?

Do you expect to retire someday?

If the answer to that question is *Yes*, then it's likely the answers to the following questions are *No*:

- Do you know at what age you'll retire, and if married, your spouse will retire?
- Do you know what your retirement looks like – part-time work, travel, move to Arizona?
- Do you know how much money you'll need to retire and maintain your current lifestyle?
- Do you have a savings plan in place so you won't have to rely on Social Security for a significant part of your retirement income?

If you answered *No* to any or all of those questions, you're not alone. According to the *AARP Bulletin* and other sources, many of us don't start thinking about, talking about, or saving for retirement until we're in our 50s – if then. "Retirement" is simply a nebulous word floating on some distant horizon that will happen "someday" and be wonderful. We assume our partner shares our thoughts about retirement, though we haven't discussed it. And we assume the money will be "there," though we're not sure where "there" is or how much money will be "there."

Consider this:

- Almost a third of people age 55+ have less than \$25,000 saved for retirement.
- One in five is relying on Social Security for 100% of

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their retirement income.

- Almost half of a group of men surveyed said their wives understand and agree with their retirement plans, while those wives said they hadn't discussed it.
- Most people don't realize that in retirement, income can *decrease* but income tax can *increase*.

Experts recommend that, regardless of your age or marital status, the time to plan for retirement is *now*. Make a list of what you want your retirement to look like and if you're married, compare lists. Work with a financial advisor to develop an accurate picture of your finances. Start saving aggressively and yes – even make some sacrifices today so the money will be there five, 10 or 20 years from now.

And remember that the only person who can plan for – and pay for – your retirement is *you*.

Does Your Child Have Nightmares?

According to Alan Siegel and Kelly Bulkeley in *Dreamcatching: Every Parent's Guide to Exploring and Understanding Children's Dreams and Nightmares*, children suffer more nightmares than adults, especially before the age of six. The good news is that the frequency of nightmares diminishes as your child grows older. Nightmares, Siegel and Bulkeley say, are a normal part of being human and help us cope with the changes we must face in life. For children they're often reactions to upsetting events in their lives and relationships.



Siegel and Bulkeley recommend the “Four Rs” to bring your child relief from nightmares:

Reassurance. Parents should help their children “welcome” their dream, the authors say, putting special attention on physical and emotional reassurance. Help your children through the negative, jittery feelings a nightmare can leave them with. Then talk to your child about the dream and try to discover what possibly caused the nightmare in the first place.

Rescripting. This is where parents can invite children to revise what happens in the dream by re-enacting or rewriting the plot. The authors say this is the same as “assertiveness training” for the imagination. For instance, if there is a monster chasing your child in the dream, encourage your child to think of a way to trick the monster to make the scenario less intimidating. You can help your child come up with his or her own set of “magical tools” to ward off threats in the dream.

October Quiz Answer

Question: What is the tallest known waterfall in the world?

Answer: Angel Falls (in Venezuela)

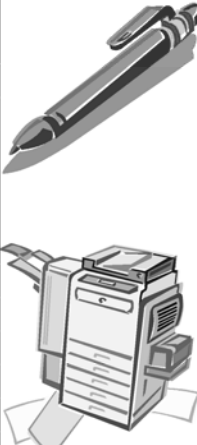
Source: www.nationalgeographic.org

Congratulations to *Mette Lassen*.


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

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*



Rehearsal. This means you help your child practice solving the problems of the dream over and over until there is a sense of mastery achieved.

Resolution. Here parents help their children understand and correct the problems the children are struggling with in real life, as they are related to their dreams. The idea is to take the negative experience of a nightmare and turn it into a positive experience through helping the child master his or her fears through collaborative family effort.

How To Drive Safer This Winter

Here are some tips for preparing your car – and yourself – for a safer winter or snow experience. Make sure...

- You have adequate antifreeze.
- Your tires have good traction and are inflated to the right pressure.
- Your heater and defroster are working.
- You have a battery no more than three years old, and it can carry a full charge.
- You have a good ice scraper.

In case of emergency you should have: blankets; flashlight and extra batteries; extra clothes so you can keep dry; nonperishable foods like candy bars and power bars; a can and matches to melt snow for drinking water; a compass; a shovel and sand; a tow rope; and jumper cables.

Fun With Palindromes

According to Bill Bryson, in *The Mother Tongue: English and How It Got That Way*, the palindrome is the most difficult form of wordplay in English. A palindrome is defined as a sentence that can be read the same backward as forward. This form of wordplay is at least 2,000 years old and was used by the Romans and Greeks.

Advocate Of The Month
Congratulations to our Advocate Of
The Month,
Jeremy Rex

As the Advocate Of The Month he
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!**

Of course, Bryson says, most palindromes don't really make sensible sentences, but people tend to let that go to a point, because coming up with a palindrome is such hard work. Here's a list of some English palindromes:

- ☑ A man, a plan, a canal, Panama!
- ☑ Norma is as selfless as I am, Ron.
- ☑ Too far, Edna, we wander afoot.
- ☑ Madam, I'm Adam.
- ☑ Able was I ere I saw Elba.
- ☑ Sums are not set as a test on Erasmus.
- ☑ Satan, oscillate my metallic sonatas.

Tips For Toy Buying

As you start thinking about holiday shopping, if toys are on your list, here's something to keep in mind: Annually more than 120,000 children are treated in emergency rooms for toy-related injuries. Here are some tips for safe toy giving from FamilyEducation.com:

- Choose only age-appropriate toys. Something that's too advanced can pose a safety hazard.
- Avoid toys that contain small parts when buying for infants, toddlers and children who still mouth objects.
- Avoid toys that have sharp edges and points – for all children under eight, especially.
- Avoid electric toys with heating elements for children under eight.
- Read toy labels and recommendations before you make a purchase.
- Check for sturdy construction of toys.



November Quiz Question

**Adam had none. Eve had two. Nowadays everyone has three.
What are they?**

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

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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!

Robert & Yhadira Matus
(referred by Jeremy Rex)

Leon & Phyllis Rosenberg
(referred by Ben Perry)

Harry Trunk
(referred by Gudi Amerikaner)

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

- Make sure instructions for the toy are clear.
- Immediately discard plastic wrappings on toys when removed. Children may play with them – and they can be deadly.

Can You Save On Healthcare Costs?

Out-of-pocket healthcare costs have more than doubled since the year 2000. According to a *Money* magazine piece entitled *Fifty Ways to Cut Your Health Care Costs*, consumers are starting

to wise up and are not willing to just pay the sticker price for healthcare any more. Here are some tips from the article for garnering healthcare savings:

Do your homework. Get on the Internet and find out what the common costs are for procedures and products you'll be paying for.

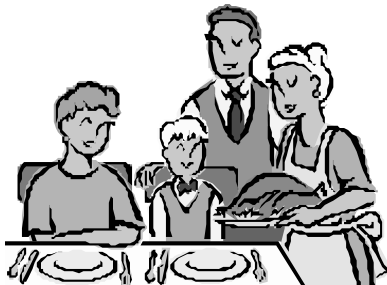
Negotiate for a better price. Yes, that means you can often bargain with your doctor or dentist. The rates they charge are not always firm. Three out of five healthcare consumers who bargained were successful, according to a recent Harris Interactive poll.

Offer to pay up front in cash for a discount. It's common to be offered a 10% discount if you pay your bill in advance or at the time of treatment.

Buy your own equipment instead of getting it from your healthcare providers. Buying things like crutches or braces is almost always cheaper if you purchase them on your own.

Go to a retail walk-in clinic if you're suffering from a minor ailment. Walk-in clinics like those operated by chains such as Wal-Mart or CVS offer treatments for common ailments at about a 25% savings when compared to a doctor's office visit (make sure they accept your insurance first, though).

This Thanksgiving...



May your stuffing be tasty,
May your turkey be plump.
May your potatoes and gravy
Have nary a lump.
May your yams be delicious,
And your pies take the prize.
And may your Thanksgiving dinner
Stay off your thighs!

When You Do Good, You Feel Good

Want to set the tone for feeling good the entire day? Try one of these methods.

If you see someone looking lost or struggling with a map, ask them if they need help. They'll be grateful, and you'll feel great for helping someone make their way in the world. Or the next time you're in the grocery store waiting in line with a big order and you see someone coming through who has just an item or two to pay for – let that person go ahead of you. Taking small actions such as these can set the tone for a positive and happy day or evening.

How To Hire Great Talent



If you're like every other manager in the world, one of the most difficult tasks is hiring great talent. One mistake that many managers make when they decide to hire is relying too heavily on resumes and past accomplishments to make their decision. While it's helpful to see what a person has done, hirers have to keep in mind that some applicants have merely mastered the process of making themselves look good on paper and selling themselves in an interview.

So how do you make a good decision and know if this person will perform well once hired? Jeffrey Pfeffer in a *Business 2.0* article says you have to devise ways to go further into the candidate's behavioral possibilities. One way to do this during an interview is to ask questions that give the candidate a hypothetical situation and how he or she would react. That's a method used by Southwest Airlines.

Pfeffer says that focusing only on credentials can be misleading. "You wouldn't find much academic experience on the resumes of Bill Gates or Steve Jobs, for example – both are college dropouts."

Quotable

I had the blues because I had no shoes until upon the street, I met a man who had no feet.
– Dennis Waitely

Not everything that can be counted counts, and not everything that counts can be counted.
– Albert Einstein

Thanksgiving dinners take 18 hours to prepare. They are consumed in 12 minutes. Half-times take 12 minutes. This is not coincidence.
– Erma Bombeck

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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