



News to Help You Save Time & Money

June 2007

Dear Dad...

Dad, you're someone to look up to no matter how tall I've grown.
 – Author Unknown

Dad didn't tell me how to live; he lived, and let me watch him do it.
 – Clarence Budington Kelland

When I was a boy of 14, my father was so ignorant I could hardly stand to have the old man around. But when I got to be 21, I was astonished at how much he had learned in seven years.
 – Mark Twain

My father gave me the greatest gift anyone could give another person: He believed in me. – Jim Valvano

A father carries pictures where his money used to be.

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– Author Unknown

There's something like a line of gold thread running through a man's words when he talks to his daughter, and gradually over the years it gets to be long enough for you to pick up in your hands and weave into a cloth that feels like love itself.
 – John Gregory Brown

My father used to play with my brother and me in the yard. Mother would come out and say, "You're tearing up the grass." "We're not raising grass," Dad would reply. "We're raising boys."
 – Harmon Killebrew

Let's honor fathers, grandfathers, husbands, brothers, sons – and all men who answer to the name "Dad."

Steve Barlow



**Sunday, June 17:
 Happy Father's Day!**

Home Safety Tips

June is National Safety Month and a great time to take these steps to make your home safer:

- ◆ Place a fire extinguisher in your kitchen and on every floor of your home.
- ◆ Install battery-powered smoke alarms including in all of your bedrooms. Check your local building codes to make sure you have the right kind of smoke detector and enough of them for the size and layout of your home.
- ◆ Install a CO (Carbon Monoxide) detector in your home.
- ◆ Use changing your clocks for Daylight Saving Time as a reminder to replace the batteries in your smoke detectors, and to check your fire extinguisher gauges to verify they're still full.
- ◆ Have a well-stocked first aid kit where everyone can find it. Your first aid kit should include activated charcoal (use only if instructed by a poison control center), adhesive tape, antiseptic ointment, adhesive bandages, triangular bandage, blanket, cold pack, disposable gloves, gauze pads, roller gauze, hand cleaner, plastic bags, scissors, tweezers, and a small flashlight with extra batteries.
- ◆ If you have children, or if children come to visit, put plastic covers in your electric outlets so they can't stick objects into them and risk getting shocked.
- ◆ Have a ground fault circuit interrupter (GFCI) electrical outlet installed in your kitchen, bathroom and around any other water source. These electric outlets can prevent electrocutions, electric shocks and some electric fires.
- ◆ Keep all electronics a safe distance from the sink, bathtub and shower in your bathroom as well as the sink in the kitchen.
- ◆ Investigate any water stains or cracks that appear on your ceilings – they could be signs of a serious water leak, either in your roof or in your water pipes. If not taken care of, the ceiling may eventually weaken and fall. If the problem is serious, call a professional.

Be Prepared!

Home Safety Tour

Take a tour around your home looking in and around everything such as old appliances. Look for fraying wires or overloaded electrical outlets that could be fire hazards. See if there are any pieces of furniture that have sharp edges that could hurt someone.

If you're having visitors over, especially visitors with young children, prior to their visit is a great time to take the safety tour. Think about what kids might get into, especially down at their level. You'll definitely feel more comfortable knowing your home is safe for you and your guests.

– Adapted from *homemadesimple.com*

HAPPY ANNIVERSARY TO YOUR HOME!

- ☺ David & Helene Haleman
- ☺ Edith Kuznitz
- ☺ Gerald & Rosemary Vangsgard
- ☺ Sam Newman & Gilberto Chapa
- ☺ Helen Rimlinger
- ☺ Herman Rever
- ☺ Kathrin & Jassi Cheema
- ☺ Lauren Nemiroff
- ☺ Enrique & Eva Marmolejo
- ☺ Karalee Johnson
- ☺ Nancy Cyr
- ☺ Ted & Terri Brandt

Want To Save \$5 A Week?

If you want to save \$5 a week, adopting any one of these tips is a great way to start. When you're saving, you have to pay attention to the small stuff:

- Instead of going to a restaurant, organize a lunch swap. One day you make and bring lunch for a coworker. The next day, she does the same for you.
- Brew your own coffee and bring your own soda. You'll save money if you're not putting it into Starbucks' cash register or the soft drink machine.
- Always use your own bank's ATM – avoid those fees.
- When your favorite shampoo or other personal items go on sale, stock up so you won't have to pay full price in the future.



No Foolin' – That's The Law!

Do you ever find yourself thinking there are just too many laws? Well, there are *more* laws out there than you think – laws that were put on the books and then forgotten. So says the Wacky Laws homepage, which presents the following authentic (“although mistakes are made”) laws for your entertainment. A note to law students: Don't use this as a source!

In Castaic, California, if a dentist accidentally pulls the wrong tooth, then the patient has the right to pull one of the dentist's teeth.

In Marshalltown, Iowa, it's illegal for horses to eat fire hydrants.

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!

**Dudley & Ruth Rigg
(Happy To Serve You Again)**

Dollie Grant

Diana & Bill Alperin

Lucille Gest

(Happy To Serve You Again)

Warren Dance & Family

Al & Liz Cohn

Frank Nakashima

Jerry Kelleher

Catherine Mulholland Hurley

Elaine Pearce & Ron Redholtz

(Happy To Serve You Again)

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.

In Alabama, it's illegal for a driver to be blindfolded while operating a motor vehicle.

In Texas, “When two trains meet each other at a railroad crossing, each shall come to a full stop, and neither shall proceed until the other has gone.”

In Florida, the law states that if an elephant is tied to a parking meter, it must pay the same fees as a car.

In Utah, state law prohibits fishing from horseback.

In Seattle, Washington, it's illegal to carry a concealed weapon that's longer than six feet.

In Rochester, Michigan, the law states that anyone appearing in public in a bathing suit must have it inspected by a police officer.

In Wyoming, it's against the law to take a picture of

May Quiz Answer

Question: Cinco de Mayo, May 5th, is the anniversary of what important event in Mexico's history?

Answer: The Battle of Puebla (1862)
Source: www.mexonline.com

Congratulations to *Bruce Boulter*.

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 rabbit in the months of January, February, March or April.

In Sterling, Colorado, it's unlawful to allow a pet cat to run loose without a taillight.

Before You Become A Pet Owner

Pets have profound effects on the lives of their human owners. They provide us with love, endless hours of companionship, and wonderful relationships that help fill our lives.

If you're considering becoming a pet owner, it's important to remember that it's not just fun and games. Being a responsible pet owner

requires first, that you choose a pet that best suits your lifestyle – do you have time for the daily care and attention a pet requires? Next, what's your budget for pet care? Have you considered the cost of food and trips to the veterinarian? Have you investigated pet health care insurance? And who will take care of your pet when you're on vacation or a business trip?

Spending time now considering your answers can bring you the *right* pet and an ongoing source of joy.

How To Make The “Twos” Less Terrible

Nobody likes to hear a child demanding what they want from adults, but the truth is all children go through a stage where they do this. According to *Parenting* magazine, this usually happens somewhere between the age of two and three, hence the term the “Terrible Twos.” It often happens innocently enough – your child tells you what he or she wants and you're delighted at the development of his or her language skills. But sooner or later, the child learns to say something along the lines of “Give me cookie now!” When that happens, many parents are at a loss to find a way to sculpt the behavior that will turn their demanding child into a mannerly tot. Here are some tips offered by parenting expert Dr. Jane Nelson:

- Find a calm moment to make a polite request of your toddler, and then let her practice doing the same with you.
- After you've taught him how to ask for something and he violates the rule, say “How do you ask?” Then ignore him until he comes up with the right method.
- Brag to your friends about how your toddler has learned to ask for things

Advocate Of The Month

Congratulations to our Advocate Of The Month,
Devin & Larissa Gales.

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

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

politely and make sure your child is within earshot.

Some Stress-Filled Statistics

Summertime is almost here, and that means it's time to make vacation plans. Right?

Well, perhaps not – if you're a U.S. worker.

According to surveys done by CareerBuilder.com, Expedia.com and other sources, people in the United States receive the fewest vacation days per year on average, compared with other developed countries:

U.S. – 14 days	Great Britain – 24 days
Australia – 17 days	Germany – 27 days
Canada – 19 days	France – 29 days

And what do we do with our vacation days?

Nearly one-third of us don't use all our vacation days. On average, we leave at least four days of vacation unclaimed annually; approximately 574 million days of vacation went unused in 2006.



June Quiz Question

What is the world's largest flower?

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

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For those of us who are taking vacation time, about one-third will be away only five days or less, while one in 10 of us limit ourselves to weekend getaways. Once we're on vacation, one in four of us works – checking and responding to email, taking and returning phone calls, seeking out Internet cafés and tapping away on our laptops. Then there's the segment that plans a vacation but postpones or cancels it due to work, and the group that simply doesn't take vacation at all.



“Vacations strengthen family bonds, create favorite memories and reduce stress,” says Kirsten Srinivasan in *U.S. Business Review*. “They offer a chance to recharge, reflect, and fight burnout.

“Our country's work ethic is a beautiful thing,” she concludes, “but so is vacation.”


What Is A “Serving” Of Fruit Juice?

Nutritionists say that juice can be a great way to get many of the vitamins, minerals and phytochemicals we need. However, if you’re looking to boost your fiber intake and watching your calorie intake, juice might not be your best option. Why? Because you’re not going to get fiber from your juice, and you’ll still be hungry when you’re done drinking it. Experts recommend that only one or two servings of fruit a day should come from juice; instead, they recommended eating whole fruits. Consumers also need to be careful when consuming juices, because many are actually “cocktails” or may be called “juice beverages,” which means they’re not 100% juice. Also, according to the American Institute for Cancer Research, one serving of 100% fruit juice is six ounces, though many labels refer to a serving as eight ounces instead of six.

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

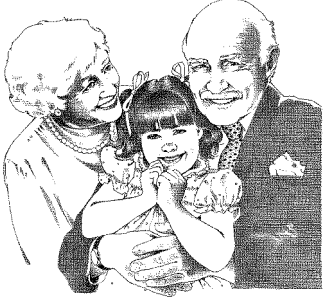


Think Before You Click

Some spam emails – mortgage refinancing, for instance – can seem tempting to check out, but you’re probably better off not succumbing when it comes to electronic advertising that sounds too good to be true.

Some Internet ads seem to be just what you’re looking for. But be careful, says MSNBC’s Bob Sullivan in the *Red Tape Chronicles* blog. Three years ago Sullivan intentionally answered spam ads for cheap mortgage loans to see what would happen. He’s still getting calls from *answering* those ads. (He knows because he used a specific alias only for this purpose.) Sullivan points out that one small lapse in judgment can mean years of unwanted solicitation, so – think before you click.

**Remember,
grandpas
are fathers, too!**



*A grandfather is
someone with silver in
his hair and gold in
his heart.*
– Anonymous

Be interested instead of interesting. – Anonymous

To succeed in life you need three things: a wishbone, a backbone and a funny bone. – Reba McEntire

A setback is a set-up for a comeback. – Mary Kay Ash

The fewer the facts, the stronger the opinion. – Arnold H. Glasow

Ask The Barlow Group!

DEAR BARLOW GROUP:

Why are there so many documents to sign in a Real Estate transaction? I feel like I am signing my life away and I don't even understand it all.

DROWNING IN DOCUMENTS

DEAR DROWNING IN DOCS:

Many home buyers and sellers wonder why there are so many agreements and disclosures to sign when buying or selling a home, the answer, because there have been so many laws and lawsuits that involve real estate. Understand that no one likes doing all the paperwork involved in buying or selling a home, but that it is a necessary

process to try to best protect the rights of everyone involved. One secret to making the buying or selling process easier is by choosing a knowledgeable agent with whom you feel comfortable communicating that will help you get through all of the paperwork. (We like to think this would be us.)

There is a true saying about the world we live in. Our mother had it on the bathroom wall as we grew up and it says "No Job Is Finished Until The Paperwork Is Done." We grew up as children thinking that only applied to the bathroom but as we have learned as adults it really means "No Job."

In addition to doing the proper paperwork while "in" a transaction you may need some forms like a grant deed or an affidavit for something you are doing "after" the transaction. If you need any documents let us know and we will try to help you out. We have a copy of most documents here in the office.

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...

DATE NIGHT!!

Spend some precious time with your spouse, family, or someone important in your life. Nothing is more important than the personal relationships we develop with our loved ones. Here are some suggestions of things you can do together.

- Dinner and a Movie
- Walk at the Harbor and get an ice cream cone or some fish and chips
- Dodgers Game
- Broadway show in LA (Wicked is currently playing)
- There are ongoing events at the Ventura Country Fairgrounds
- Camarillo Theatre (Very enjoyable plays and it only costs a few dollars—
- located out by the airport)
- TO Civic Arts Center has big Broadway shows too
- Go serve a neighbor or family member by cleaning their yard or home, visiting with them, taking them on errands. It is always good to serve!
- Take your children on individual date nights—they will remember it forever
- Anything else—just be together!

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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