

Do You Get 8 Hours Of Sleep Every Night?

July 2011

Chances are you don't get the recommended 7 to 9 hours of sleep your body needs every night. You'll learn some new ideas on how to get more sleep, as well as the truth about some sleep myths, in today's Service For Life![®] Free consumer newsletter.

You'll also learn about new airline consumer protections that start in August, the four documents every adult should have now, and whether you should be stocking up on 100W incandescent light bulbs – plus funny jokes, trivia, and lots more. But first...

Here's what's happening in your neighborhood: The following beach and marina sales stats are for Mandalay Shores, Hollywood Beach, Silverstrand Beach, Mandalay Bay, Seabridge, Westport, the Colony and HarborWalk as well as C.I. Waterfront Homes. Comparing the previous 2 year's closings

Beach/Marina Properties Closed Escrows

Closed Escrows				Active Listings
Month	2009	2010	2011	as of 1st of Month
January	11	18	19	189
February	10	29	15	167
March	11	21	22	183
April	13	16	19	194
May	14	13	25	195
June	20	26	15	198
July	16	18		190
August	12	16		
September	25	19		
October	20	16		
November	30	12		
December	15	20		

Also, just closed escrow on 4611 Falkirk in Mandalay Bay. This was a short sale that we successfully closed in just 60 days! I represented the buyers, Byron and Karen Chong, who were referred to me by Gene Fraser. Thank you Gene and Congratulations to Byron and Karen!!! We also have 4411 Antigua Way closing and I just opened another escrow in The Colony, which should be closing the end of July. Thank you to all of my past clients and friends who have referred their friends and family to me. I truly appreciate it! Life is good!!!

Finally, I want you to know, that you may call me for any reason. And please let me know if a friend, family member or neighbor needs a caring, competent, experienced real estate professional to help in buying or selling.

I truly appreciate your friendship and referrals. Enjoy your issue!

Warmest regards,

Florence

Florence Gadbois
DRE #01040021
RE/MAX Gold Coast Realtors

P.S. Do you have a problem pet? Find out how to consult a virtual pet behaviorist on page 4.



Florence's...

Service For Life!®

“Insider Tips For Healthy, Wealthy & Happy Living...”

Here's free advice if you're buying or re-financing your home. It's my Free Report titled, "7 Secrets For Saving Thousands When Financing Your Home." Call, e-mail or text me

July 2011
Volume IV, << #42
Oxnard, California

Inside This Issue...

Secrets For Great Sleep...Page 1

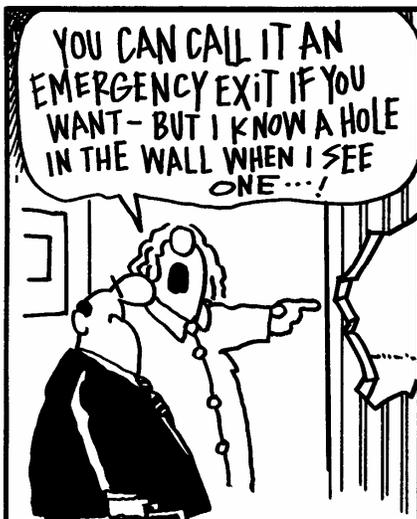
Things The Airlines Can't Do To You Anymore...Page 2

Four Documents You Need To Have...Page 3

Is It Lights Out For Incandescent Bulbs?...Page 3

Beat This Trivia Question and You Could Win a Gift Certificate for The Italian Job Restaurant...Page 4

What Questions Should You Ask At An Open House...Page 4



Secrets For Great Sleep

Do you get eight hours of sleep a night? Probably not. Lack of sleep affects your health, ability to perform your job, attitude and safety (slow response time causes car accidents). A glass of warm milk may help, but here are some other ideas you may not have thought of:

- ◆ **Turn off the gadgets.** Light-emitting TVs, smart phones and computers can suppress sleep-inducing melatonin. Don't take your iPad to bed!
- ◆ **Buy a new mattress and the right pillow.** If you've had your mattress more than 7 years, it's no longer giving you the support you need.
- ◆ **Eat a healthy diet** that includes cherries (they contain melatonin); bananas (potassium and magnesium) and oatmeal (it raises blood sugar naturally). Avoid smoked meats, chocolate (caffeine!), energy drinks (no Red Bull), spicy foods (heartburn) and alcohol (it dehydrates you). Try natural sleep remedies such as 30-120mg of wild lettuce or hops, or 200 mg of valerian.
- ◆ **Exercise during the day.** Commit to 30 minutes of moderate cardio activity five days a week, but don't do it within two hours of bedtime. At least 10-15 minutes before bedtime, try practicing such techniques as yoga, meditation, visualization and mindfulness.
- ◆ **Be aware of these sleep myths:**
 - *You can make up for lost sleep on weekends.* Doing that only upsets your biological clock and prevents deep sleep.
 - *Older people need less sleep.* They often get less sleep due to more physical ailments. They need naps to make up for sleep loss at night.
 - *The main cause of insomnia is worry.* Worrying can keep you awake (set aside time after dinner to make a "to do" list, plan your next day and try to release yourself from your worries), but persistent insomnia may be caused by medications, depression, or a sleep disorder. If you can't sleep, talk to your doctor or get more information at a site such as www.sleepeducation.com.

Are You Feeling Scrunched In Your Current Home?

Maybe you just had a child and you need more space. Or have that nagging claustrophobic feeling. Or maybe you just need a positive change in your environment. Either way, I can help. My service programs can help you find the perfect home. It's easier than you think. Just give me a call at **805-701-8410**. My promise: there's never any pressure or hassle – I'm here to help!

Get free money-saving home tips at my web site: www.BchRealEstate.com

Things The Airlines Can't Do To You Anymore

If you're flying this summer on pleasure or business, you'll have more consumer protections, effective Aug. 23.

- ◆ **Lost bags.** U.S. airlines will be required to refund any fee for carrying a bag if the bag is lost. (Sounds like a no-brainer!)
- ◆ **Full disclosure of additional fees.** They will have to prominently disclose all potential fees on their web sites. Plus, they have to include all government taxes and fees in every advertised price.
- ◆ **Bumping.** Involuntarily bumped passengers on oversold flights who are subject to short delays (within two hours of scheduled arrival time domestically and four hours internationally) will receive double the price of their tickets, up to \$650. Passengers subject to longer delays will get paid four times the value of their tickets, up to \$1,300.
- ◆ **Tarmac delays.** The existing rule on tarmac delays (domestic airlines can't allow aircraft to remain on the tarmac for more than 3 hours except for safety reasons; 4 hours for international flights) is being extended to foreign airlines operating at U.S. airports. Those airlines also have to make sure passengers stuck on the tarmac are provided food and water after two hours as well as working lavatories. (Double no-brainer!)
- ◆ **Fare lock-in.** If you make a reservation at least one week before departure, airlines will hold the reservation at the quoted fare without payment, or let you cancel it without penalty, for at least 24 hours after it is made.

Good news: In defense of the airlines, since the first consumer protection rule went into effect in December 2009, lengthy tarmac delays have practically been eliminated and involuntary bumping rates are down.

**Thank You! Thank You! Thank You!
Thank You! Thank You!**

Thanks to all of my clients and friends who support my practice and graciously referred me to your friends and neighbors! Rather than pester people with unwanted calls and visits, I build my business based on the positive comments and referrals from people just like you. I couldn't do it without you!

Word of the Month...

Studies have shown your income and wealth are directly related to the size and depth of your vocabulary. Here is this month's word, so you can impress your friends (and maybe even fatten your wallet!)...

Locavore (lo-ka-vor) noun

Meaning: one who primarily eats locally grown food.

Sample Sentence: One of the ways to become a locavore is to shop at the farmers' markets in your area.

That's Funny

A woman was trying to get the ketchup out of the jar. During her struggle the phone rang so she asked her 4-year-old daughter to answer it. "Mommy can't come to the phone to talk to you right now. She's hitting the bottle."

Did You Know...

While it is the color of nature, the color green isn't really "green." Because it's a difficult color to manufacture, toxic chemicals are often used to stabilize it. Pigment Green 7, used to color plastics and paper, for example, contains chlorine. As Kermit says, it's not easy being green.

Road Trip!

Want to take a road trip this summer? Rand McNally has 40 trips around the U.S. spelled out for you complete with maps and attractions you should see. More trips are added all the time. Go to www.randmcnally.com

Quotes To Live By...

Our greatest weakness lies in giving up. The most certain way to succeed is always to try just one more time.
—Thomas Edison

My psychiatrist told me I was crazy and I said I want a second opinion. He said okay, you're ugly too.
—Rodney Dangerfield

The sole purpose of a child's middle name is so he can tell when he's really in trouble.

—Justin Vogt

4 Documents You Need To Have

Estate planning is probably not how you want to spend your weekend. But it's one of those things you need to do *before* it's too late. AARP says every adult should have these four documents:

- **A will.** This legal document lets you, rather than the state, decide how your estate will be distributed. Having one helps your heirs avoid hassles and costs and will give you peace of mind.
- **A durable power of attorney.** This document lets you delegate power to handle your financial affairs if you become disabled or incapacitated.
- **Advance directives.** This is a term for health care directives, living wills, and health care powers of attorney that allow you to state your preferences for health care if you become physically or mentally unable to make decisions. Do this so your family doesn't have to agonize over decisions.
- **Letter of instructions.** This informal document outlines special requests you want carried out. It's a good way to clarify your intentions.

You can prepare these documents yourself, but you're better off having an attorney do it. An attorney can advise you on regulation changes and discuss other documents, such as trusts, you may want to have. A key point: Tell your loved ones you've done these documents and where they can find them.

Just Closed Escrow on a Short Sale!

In just 60 days!!!

The buyers, Byron and Karen Chong were referred to me by Gene Fraser. Thank you Gene and Congratulations to Byron and Karen.

They just purchased 4611 Falkirk Bay
in Mandalay Bay

Lights Out For Incandescents?

Should you stock up on your favorite incandescent light bulbs? Although there's plenty of debate on the subject, they're not being banned by the U.S. government, they're being phased out. Here are the basics:

The Energy Independence & Security Act of 2007, effective Jan. 1, 2012, sets new standards in efficiency for light bulbs. On that date, 100W incandescent bulbs may no longer be manufactured or imported, but stores will be able to sell their remaining inventory. 75W bulbs will be affected Jan. 1, 2013 and 60W/40W will be affected Jan. 1, 2014.

The law doesn't apply to a host of bulbs, including appliance, 3-way, colored and 19 other less commonly used incandescents.

Watch for new labeling and a campaign called LUMEN (Lighting Understanding for a More Efficient Nation) that should enlighten everyone!

Get free money-saving home tips at my web site: www.BchRealEstate.com

Brain Teaser...

You can eat plenty of this food because it's a source of negative calories (it provides fewer calories than it takes to eat it). What is it?

(See page 4 for the answer.)

Have A Laugh With Lily Tomlin

- Reality is the leading cause of stress among those in touch with it.
- The trouble with the rat race is that even if you win, you're still a rat.
- I always wanted to be somebody, but now I realize I should have been more specific.

Kitchen Tip

If you have a grease fire, douse the flames with salt. Don't use water – that will only splatter the grease.

Cool Vacation Rentals

Looking for a unique place to stay, from a castle to a B&B by the sea? Check out www.airbnb.com. If you need a location for your next company retreat, you can even rent a mountain village in Switzerland (only \$60,000 a night).

That's Ice Cream?

Try these unusual flavors this summer:

- Baskin-Robbins French Toast
- Cold Stone Strawberry Basil
- MaggieMoo's Buttered Popcorn
- Denny's Maple Bacon Sundae
- Baskin-Robbins Creole Cream Cheese
- MaggieMoo's Caramel Apple

Do You Agree?

In MSN Money's annual survey, these companies topped the list in the customer service Hall of Shame:

1. Bank of America
2. AOL
3. Capital One
4. Sprint
5. Time Warner
6. Comcast

About To Move?

Beware of the scam involving "official looking" websites that claim to change your address for a fee. You should do it for free at your post office or for \$1 on the U.S. Postal Service web site.

Thanks For Thinking of Me!

Did you know I can help you or any of your friends or family save time and money when buying or selling a home? Thanks for keeping me in mind with your referrals...and spreading the word about my services.

Brain Teaser Answer:

Celery! It contains 6 calories per 8-inch stalk, but our bodies use more energy trying to extract those calories because they come in the form of cellulose.

Fill Your Plate

Ditch the food pyramid and pass the plate. The USDA has introduced a new icon to help people understand the components of a healthy meal. The plate is divided into 4 sections – fruits, vegetables, grains and protein with a glass of dairy on the side. For details, go to www.choosemyplate.gov

You Know You Hired The Wrong Kid To Mow Your Lawn When...

- He shows up with a pair of nail clippers and a Ziploc bag.
- He stops frequently to nap inside the grass catcher.
- He has no toes.

Problem Pet?

Does your pet have a problem? Learn some possible solutions by visiting the virtual pet behaviorist at www.aspcbehavior.org

THANK YOU for reading my Service For Life![®] personal newsletter. I wanted to produce a newsletter that has great content and is fun and valuable to you. Your constructive feedback is always welcome.

AND...whether you're thinking of buying, selling or financing real estate, or just want to stop by and say "Hi," I'd love to hear from you...

Florence Gadbois

DRE Lic #01040021

RE/MAX Gold Coast

805-701-8410

Florence@BchRealEstate.com

www.BchRealEstate.com

“Who Else Wants To Win A Gift Certificate for Dinner at The Italian Job?”

Guess who won last month's Trivia Question? I'm pleased to announce the lucky winner of last month's quiz. And the winner is...drum roll please: Sharon Sasse of The Colony was the first to correctly answer my quiz question.

Who appeared on the first cover of “Rolling Stone” magazine?

- a) Janis Joplin b) Jim Morrison c) John Lennon d) Bob Dylan

The answer is c) John Lennon. The cover date was Nov. 9, 1967. So, let's move on to *this* month's trivia question.

What is the world's largest desert?

- a) Gobi b) Sahara c) Arabian d) Antarctic

Call or Text Me At 805-701-8410 OR Email Me At Florence@bchrealestate.com

And You Could Be One Of My Next Winners!

Real Estate Corner...

Q. What questions should I ask at an Open House?

A. While an Open House gives you a chance to see a house (and its neighborhood) for yourself, it's also an opportunity to ask questions that will affect your decision to make an offer. Here are some relevant questions that you can ask (or have your agent ask for you).

- **How long has the home been on the market?** If it isn't selling, there are probably good reasons why.
- **Why are the homeowners selling?** The answer (moving out-of-state, they bought another house etc.) can help you determine how motivated the owners are to sell.
- **Do you have any current offers?** You need to know if other buyers are competing for the property.
- **Has the house been in escrow?** If it didn't sell, was it an appraisal or inspection issue?
- **Are there any special costs of ownership (condo fees, etc.)?** If there's a Homeowners' Association, ask for the phone number of someone from the Association so you can find out about covenants, fees, and assessments.
- **How much is the annual tax assessment?**
- **What other houses in the neighborhood are for sale, and what have other houses sold for in the past 90 days?**

If you have any questions, or need experienced and trustworthy representation, please call me at 805-701-8410.

Get free money-saving home tips at my web site: www.BchRealEstate.com