

Are Your Kids Playing Sports This Summer or Fall?

August 2011

If your kids are playing sports this summer or even if they're riding their bikes in the street, you should know more about the possibility of concussions. You'll learn the ABCs to identify these head injuries in today's Service For Life![®] Free consumer newsletter.

You'll also learn the myths and the facts about lightning, how to make your smart phone more secure and some good news on credit scores – 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

Month	Closed Escrows			Active Listings
	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	13 as of 7/25	190
August	12	16		
September	25	19		
October	20	16		
November	30	12		
December	15	20		

I just closed escrow on 4411 Antigua Way, which was purchased by Robert & Michelle Rebbe of North Hills and I am about to close another escrow in The Colony. Also just listed 2222 Cannes Square in The Colony, a beautifully updated townhome with a back yard. Thank you to Bill Miller for referring John Kinzer to me. John is looking for something at Hueneme Bay.

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
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P.S. Do your dog's feet smell like popcorn? Find out why on page 3.



Florence's...

Service For Life![®]

"Insider Tips For Healthy, Wealthy & Happy Living..."

Learn how to get Top Dollar for your home in ANY market – ...

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How To Keep Your Kids Safe From Concussions

Chances are your kids are participating in sports this summer and fall. It's up to you, their coaches, teachers and school nurses to keep them safe from concussions (brain injuries caused by a blow or jolt to the head).

- ◆ **Understand the danger.** The Centers for Disease Control & Prevention says up to 3.8 million Americans are getting concussed (did you know that was a word?) each year and many of them are children and teens. While football and girls' soccer rank high, a third of concussions are caused by activities like bicycling, playground time and skateboarding.
- ◆ **Know your ABCs.**
 - ✓ **A-Assess** the situation. Is it just a bump on the head or does it have the potential to be something more serious?
 - ✓ **B-Be alert** for signs and symptoms. Does your child have a headache, or is confused and can't recall what happened? (Note that most concussions occur without loss of consciousness.) In days following the blow, is your child irritable or wants to sleep more than usual? Print out a checklist of symptoms at: www.cdc.gov/concussion/HeadsUp.
 - ✓ **C-Contact** a health care professional. Responding when concussions first occur can help aid recovery. Your doctor also can help you determine when your child can return to normal activities.
- ◆ **Talk to your school administrators** about their policies for creating a safe environment for kids. Confirm that the coaches are trained in concussion assessment or conduct preseason baseline testing.
- ◆ **Educate your kids and other family members.** Concussions can happen in your own backyard. Talk to your kids about the importance of wearing helmets, which don't prevent concussions but do provide some protection. If your child gets a concussion, know that while concussions are serious, most kids will recover quickly and fully.

Learn How To Maximize The Value Of Your Home!

Did you know there's a free consumer report showing which repairs and fix-ups will net you the most value for your home? It's called the "*Homeseller's Guide To Money-Making Fix-Ups*," and it's great even if you're not planning on selling soon. You can get a free copy by calling me at...**805-701-8410**

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!)

Screenager (screen-ag-er) noun

Meaning: a teenager who has an aptitude for computers and spends a lot of time on the Internet.

Sample Sentence: If you need help on the computer, ask one of your screenagers for assistance.

Have You Been Grilling Or Barbecuing?

There's a difference! Grilling is typically cooking directly over a heat source at high heat (350 degrees F or above) for a relatively short amount of time, about 30 minutes. Barbecuing is cooking at 250 degrees F or less for a long time, usually at least two hours.

Too True!

A family was looking at some old movie posters when the daughter looked puzzled at the one of Superman coming out of a phone booth. Her father asked, "Doesn't she know who Superman is?" "That's not it," replied the mother. "She doesn't know what a phone booth is!"

Today's Trivia

U.S. TV characters always use phone numbers starting with the fake prefix 555. You may remember that before 555, TV shows used prefixes such as GRAMERCY, PLAZA or KLONDIKE.

Quotes To Live By...

You can't stay mad at somebody who makes you laugh.

—Jay Leno

Each day of our lives we make deposits in the memory banks of our children.

—Charles R. Swindoll

Airplane travel is nature's way of making you look like your passport photo.

—Al Gore

Smart Phone Security Tips...

Use a password. It takes a few extra seconds to sign on, but it's worth it to protect your privacy and keep spyware from watching you.

Be smart. Assume you might lose the phone (horrors!). Don't store bank account, credit card numbers or other sensitive information. Depending on the system, you can download a tool that will help you locate your lost phone and wipe out the information.

Choose apps selectively. Download applications from sites you trust and read the user reviews to learn from the experiences of others.

Don't click on links or call phone numbers sent in emails and text messages. People are three times more likely to click on a link on their phone because they tend to rush. Search for "mobile security" in the Android Market or iTunes store for an app that will stop you from inadvertently downloading viruses.

Be wary of public Wi-Fi networks. Eavesdroppers may be able to see your data on web-enabled phones. Only use wireless networks you trust.

Have you Seen my CyberTips Newsletter?

A great resource for all types of Internet Tricks and Tips like:
How to Block Your Phone Number??

Or

How Much is College Going to Cost for Your 6 Year Old??? The folks at The Non-Profit College Board and their College Cost Calculator can help with that.

Go to BchRealEstate.com and click on CyberTips Newsletter button

Good News On Credit Scores

You know you're entitled to a free credit report from each of the three U.S. credit bureaus each year (go to: www.annualcreditreport.com). Now you can get more insight into the lending process. As of July 21, 2011, if you get turned down or don't get the best terms on a loan, credit card or insurance policy due to your credit score, you must be shown the score used to judge you.

The five new required disclosures are:

- Your credit score.
- The range of possible credit scores under the model used to generate the score.
- The key factors (at least four) that adversely affected your credit score in the model used.
- The date on which the score was created.
- The name of the person or entity that provided the credit score.

To learn more about credit scores, go to the FICO web site at www.scoreinfo.org.

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

Brain Teaser...

True or False? Reno, Nevada, is actually west of Los Angeles, California.

(See page 4 for the answer.)

Do Your Dog's Feet Smell Like Popcorn?

Many dogs' feet smell like popcorn or corn chips, which is why the condition is called "Frito feet." It's due to specific yeast and bacteria that live between their toes. The bacteria proteus and pseudomonas happen to give off these snacky smells.

Remember Drive-ins?

While most of them have closed, www.drive-ins.com says there are 478 still operating around the world, 370 in the U.S. and 66 in Canada. You can search the site by zip code to see the status of drive-ins (some you may remember!) in your area.

As If It Isn't Confusing Enough

And you thought *.info* was strange... The Internet Corporation for Assigned Names and Numbers says as of July 2012 web sites can pick just about anything for their domain suffixes. Instead of the three and four-letter options available now, they'll be able to go up to 63 characters. Here's the rub: it will cost \$186,000 to apply for a custom suffix.

Have A Laugh With Steven Wright...

- Everywhere is within walking distance if you have the time.
- A lot of people are afraid of heights. Not me, I'm afraid of widths.
- I think it's wrong that only one company makes the game Monopoly.

Summer Tip

Did you know the sun can make you sick? The ultraviolet (UV) rays can interact with medication you're taking, causing a painful skin reaction. Limit your sun exposure if you're taking any of the following: NSAIDs (Advil, Aleve), antibiotics, Statins (cholesterol lowering drugs), diuretics, diabetes and heart medications and exfoliating skin care products.

Hear Thunder? Know Your Lightning Facts

You probably think it won't happen to you but weather research indicates over 500 people are struck by lightning each year. When you're outside and a storm comes up, as soon as you hear thunder, there's an immediate lightning danger. Protect yourself by knowing the myths from the facts.

Myth: If you're caught outside, you should lie flat on the ground.

Fact: Lying flat increases your chances of being affected by dangerous ground current. Keep moving towards a safe shelter (not the nearest tree or tower). If you absolutely can't get to shelter, make yourself into a ball.

Myth: Lightning never strikes the same place twice.

Fact: Lightning can strike the same place repeatedly. The Empire State Building is hit nearly 100 times a year.

Myth: If you touch a lightning victim, you'll be electrocuted.

Fact: Lightning victims are safe to touch. Call 911 and do not delay CPR.

Myth: Rubber tires protect you from lightning.

Fact: When lightning strikes a car, it travels through the metal frame into the ground. Most cars are safe, but convertibles, motorcycles and bicycles aren't.

Myth: You are completely safe from lightning if you are in a house.

Fact: You are safe in a house, but anything that conducts electricity isn't, including water. To help protect your TV, computer and appliances, invest in individual surge protectors and consider hiring an electrician to install one on your home's service panel. Know that it doesn't have to be a direct hit to do damage; a lightning bolt can fry a home's electric lines indirectly from as far as a mile away as the electrical surge travels through pipes, wires, water, trees, buildings and the ground.

Please Welcome New Clients And Good Friends Into Our Real Estate Family...

I'd like to take a moment to personally introduce and welcome a few of my newest clients and good friends who have supported my business over the years. And special thanks for everyone who thought of me with your referrals!

**Byron and Karen Chong - referred by Gene Fraser.
Many thanks Gene!**

**John Kinzer - referred by Bill Miller. Thank You Bill!
Your referrals are warmly appreciated**

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.

Know Your Diner Lingo

You may hear the waiter use these terms the next time you order something at a local diner:

- Moo juice – milk
- Walk a cow through the garden – burger with lettuce, tomato & onion
- Honeymoon salad – lettuce alone and no dressing
- Paint a bow-wow red – a hot dog with ketchup

Brain Teaser Answer:

True! Reno sits at Longitude 119° 81' W, and Los Angeles sits at Longitude 118° 15' W. Check it on Google Maps.

Uses For White Vinegar

- Spray it on upholstery to discourage your cat from scratching it.
- Leave an open bottle in a freshly painted room to reduce the smell.
- Use some in the rinse water to keep black jeans looking black.

Environmental Info

Looking for hazard info in your area? Go to the National Environmental Public Health Tracking Network at: www.cdc.gov/ephracking

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...

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

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: Robin Fried of Agoura Hills was the first to correctly answer my quiz question.

What is the world's largest desert?

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

The answer is d) Antarctic. A desert is defined as a region that receives little precipitation (less than 250 mm per year). The Antarctic's surface area is 5.5 million square miles. The largest **non-polar** desert is the Sahara at 3.5 million square miles. So, let's move on to *this* month's trivia question.

The center of the Earth is how many miles below the surface?

- a) 2,000 b) 4,000 c) 8,000 d) 10,000

**Call OR Text Me At 805-701-8410 OR Email Me At
Florence@BchRealEstate.com
And You Could Be My Next Winner!**

Real Estate Corner...

Q. What is a CLUE report?

A. The Comprehensive Loss Underwriting Exchange (CLUE) is a national insurance industry database of personal property claims. Insurance companies use it to underwrite or rate new policies. Whether you are selling or buying a home, you should talk to your REALTOR[®] about obtaining the report, which reflects the insurance claims history (up to seven years) on the property. Here are the benefits:

- **Sellers.** If you order the report before listing your home, you can check it for accuracy and be aware of any problems you might have in selling. A clean report, which you can make available to potential buyers, can be a good selling point.
- **Buyers.** Seeing the report eliminates any “surprises” (water or fire damage, mold etc.) that may affect the cost and availability of getting homeowners insurance on the property. The report, which is protected by the Fair Credit Reporting Act, can only be accessed by the owner, insurer or lender for the property, so you will need to ask for it.

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