

# Do You Have A Positive Online Reputation?

May 2010

If you haven't "googled" yourself on the internet lately, you should. The information about you that's available online can significantly affect your personal and professional life. You'll find tips on how to manage your online reputation in today's Service For Life!<sup>®</sup> Free consumer newsletter.

You'll also learn the facts about using aspirin to prevent the risk of a heart attack, why you might want to have a "money buddy," and three top tips to help you negotiate your next purchase – plus funny jokes, trivia, and lots more. But first...

**Here's what's happening in the Real Estate World:** We have had 7 closed escrows since January in The Colony with 7 at Hollywood Beach as well. Potential buyers shouldn't wait. With a strong buyers market, combined with nearly all-time low mortgage rates, now's the time to get a great deal on your dream home.

**Watch for the new Property Management Division** of REMAX opening at the beach office. Christina will be managing weekly summer rentals as well as long term lease management. Plans are to open mid May. Call for more information.

**Also, I'd like to say a few special words** about my clients and friends Debi & Deni Howarth. A few years ago I met Debi & Deni when helping them sell their home. And since our meeting, they purchased their current home and just purchased an investment in The Colony at Mandalay Beach. Debi and Deni, thank you for your warm friendship and support of my business!

**Did You Know...** We have the tall ship **The Bill of Rights** ( 137' schooner built in 1971) with Island Packers right here in our harbor. 3 hour cruises depart from Oxnard Harbor at Marine Emporium Landing (3600 Harbor Blvd.) Call 805-642-1393 or visit the web site for time schedule. Private Charters Available. [www.IslandPackers.com](http://www.IslandPackers.com).

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, 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  
RE/MAX Gold Coast

**P.S.** Do you know how much time your kids are spending on entertainment media every day? See page 2 for some startling survey results...



*Florence's...*

# Service For Life!®

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

*450 Ideas to Help Sell Your Home  
Faster.  
Call or e-mail to get this free CD*

**May 2010  
Volume IV, Issue 28  
Oxnard, California**

## How To Manage Your Online Reputation

Go ahead, Google yourself. Everyone else is. Whether you're an adult or a teenager, what they find can affect your personal and professional life. Did you know employers and colleges search the internet for information about candidates before they make selection decisions? Here's what you should do:

Find out what's out there about you (or your company)...

- **Search your name on Google, but don't forget Yahoo, Bing and Ask.** Put quotation marks around your name, and use keywords (your city) to narrow the search. Try it with your nickname or middle initial.
- **Search again but click on "Images" and again on "Videos."**
- **Check alumni sites, genealogy sites etc.** Ask your friends if you're in a video they've uploaded to YouTube.

Be proactive about protecting your reputation...

- ✓ **Safeguard your personal information, particularly on social networking sites.** Open a secondary email account or use a different persona for social sites, chatrooms, web forums, etc.
- ✓ **Use privacy settings to set the right level of control, especially for Facebook and MySpace.** Don't give access to "Everyone." That makes it visible to search engines, too.
- ✓ **Set up a Google Profile.** Go to [www.google.com/profiles](http://www.google.com/profiles) to build a personal page that helps people get the right information when they search your name. You can do the same thing on Yahoo at [profiles.yahoo.com](http://profiles.yahoo.com).
- ✓ **Monitor your online presence by signing up for Google or Yahoo Alerts.** They'll let you know if someone searches for certain phrases, such as your name or company name.
- ✓ **If you find something embarrassing, talk to the source.** Even better, create positive content (write a blog or an article) that will appear on search results.

### Thinking Of Selling Your Home Soon?

Don't attempt to sell your home without my Free consumer guide, "44 Money-making Tips For Preparing Your Home To Sell." My exclusive report will give you all the facts for a fast, top dollar sale. Just call 805-701-8410 anytime, 24 hours, and I'll rush a copy out to you.

### Inside This Issue...

**How To Manage Your Online Reputation...Page 1**

**Will Aspirin Reduce Your Risk Of A Heart Attack?...Page 2**

**Why You Should Have A 'Money Buddy'...Page 3**

**3 Top Negotiating Tips...Page 3**

**Beat This Trivia Question and You Could Win Dinner for Two at The Whale's Tail ...Page 4**

**Are Home Buyers Satisfied With New Home Builders?...Page 4**



Get Free money-saving home tips at my web site: [BchRealEstate.com](http://BchRealEstate.com)

## 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!)

**Bumptious** (bump-shus) adj.

**Meaning:** Crudely or loudly assertive; pushy.

**Sample Sentence:** I was extremely annoyed at the man's bumptious style of conversation.

## The Odds Are Awful

You have a better chance of getting into a car accident, a plane crash or being struck by lightning than to win the lottery. To calculate your odds of winning, go to:

[www.webmath.com/lottery.html](http://www.webmath.com/lottery.html)

## What Your Kids Are Doing

A Kaiser Family Foundation survey shows that 8-18 year-olds spend an average of 7 hours 38 minutes using entertainment media a day.

- They spend more time *listening* to music, playing games and watching TV on their cell phones than they spend *talking* on them!
- 7<sup>th</sup>-12<sup>th</sup> graders spend an average of 1 hour 35 minutes a day texting, and that wasn't counted as entertainment media in this study.
- Media use increases when they become tweens (11-14 years old).

## Fascinating Fact

Each day is 1.26 microseconds shorter due to the earthquake in Chile on Feb. 27. One of the strongest ever recorded, the quake shifted the Earth's axis about 3 inches.

## Quotes To Live By...

Animals are such agreeable friends – they ask no questions; they pass no criticisms.

–George Eliot

The willingness to accept responsibility for one's own life is the source from which self-respect springs.

–Joan Didion

# Will Aspirin Reduce Your Risk Of A Heart Attack?

You may have seen emails going around that talk about heart attack symptoms and the use of aspirin. The answer to the above question is “it depends.” Here are the facts:

- **Aspirin is a drug.** Even though you can buy it over-the-counter at any drug store, aspirin is a drug that can mix badly with other medicines, vitamins or dietary supplements. If you're already taking a medication or supplement to thin the blood, you should not add aspirin.
- **It may not be for everyone.** The risks of long-term use may be greater than the benefits if there are no signs of, or risk factors for, heart or blood vessel disease.
- **Daily aspirin can be safest when prescribed by a medical professional.** Aspirin has been known to help people who are living with some kinds of heart and blood vessel diseases. It can help prevent a heart attack or clot-related stroke by lowering the clotting action of the blood's platelets. Your doctor, nurse or other health professional should decide if it's right for you, depending on your health and medical history.
- **Dosage matters.** There are no directions on the label for using aspirin to reduce the risk of heart attack. You must discuss the different forms of aspirin products with your doctor. When you buy a product, check the “Drug Facts” label for “active ingredients: aspirin” or “acetylsalicylic acid” at the dose your doctor prescribes.
- **If you feel symptoms of a heart attack or stroke, call 9-1-1 immediately.** The operator, emergency medical technicians or Emergency Department physician will give you an aspirin *if it's right for you*. To study the warning signs (chest pain, discomfort in other areas of the upper body, shortness of breath), go to the American Heart Association website at [www.americanheart.org](http://www.americanheart.org).

## 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 friends who have supported my business. And special thanks for everyone who thought of me with your referrals!

Congratulations to **Paul & Audrey Hanneman** who purchased 3600 Ocean Drive at Hollywood Beach; **Paul Morse and Robert Neer** who purchased 1532 Windshore Way at Seabridge and **Deni and Debi Howarth** who purchased 2382 Vina del Mar in The Colony

**THANK YOU! THANK YOU! THANK YOU! THANK YOU!**

## Brain Teaser...

What symbol associated with money does not appear on U.S. currency?

(See page 4 for the answer.)

## Words Of Wisdom

- Everyone seems normal until you get to know them.
- No matter what happens, somebody will find a way to take it too seriously.
- Always remember you are unique -- just like everyone else.
- Never test the depth of the water with both feet.
- Never, under any circumstances, take a sleeping pill and a laxative on the same night.

## Just Sign Here

Want to sign a printable copy of the Declaration of Independence? Go to the National Archives Experience at [www.archives.gov/exhibits/charters/declaration\\_sign.html](http://www.archives.gov/exhibits/charters/declaration_sign.html)

## Great Uses For Dental Floss

- ◆ Sew buttons on heavy-duty fabric. The floss won't break as easily as thread!
- ◆ Remove cookies stuck on a cookie sheet.
- ◆ Slice through hard boiled eggs, cheese or a cake (to make layers).

## Boss Catch You Napping?

It's a good thing. A study at UC Berkeley showed that workers who napped cleared their short-term memory and essentially "rebooted" their brains. After napping they were ready to receive new information.

## Wonderful Church Bulletins

- The Fasting & Prayer Conference includes snacks and meals.
- Ladies, don't forget the rummage sale. It's a chance to get rid of those things not worth keeping around the house. Bring your husbands.
- At the evening service tonight, the sermon topic will be "What Is Hell?" Come early and listen to our choir practice.
- Weight Watchers will meet at 7 p.m. at the church. Please use large double door at the side entrance.

# Do You Need A 'Money Buddy'?

That's what Trent from "The Simple Dollar" blog calls someone close to you who seems to be facing similar financial challenges as you are. While a spouse is certainly a "money buddy," it's helpful to choose someone else (with a spouse's okay) who can lend a different perspective. By linking up with that person (or a couple), you can support each other and benefit financially and psychologically. Here are 5 things you can do for each other:

**Relieve tension and talk it out.** Most of us keep our financial problems to ourselves. You'll ease your stress if you have someone you trust to talk to. How much information you share is up to you.

**Give and get advice from fresh eyes.** When you've reached a point of financial indecision ("Which debt do I pay off first?" "What bank should I use?"), a money buddy is a second set of eyeballs to look at the situation.

**Hold each other accountable for goals.** If you set a goal for yourself, share it with your buddy and remind each other of your goals regularly. Knowing your buddy knows your goal can be a great motivator.

**Share knowledge and resources.** Split the cost of a warehouse shopping club membership or divide the items you buy in bulk.

**Celebrate each other's progress and successes.** It's even more gratifying when you take the journey together.

## Here's A Free, Valuable Resource...

Now You Can Search The Home Market, Get Helpful Community Information, AND Receive Important Resources For Saving Time And Money When Buying Or Selling At [BchRealEstate.com](http://BchRealEstate.com).

# 3 Top Negotiating Tips...

The next time you're negotiating to buy almost anything, remember these top negotiating tips:

- **Empower yourself.** You have the right to negotiate. Most sellers are open to giving you a discount if it means keeping you as a customer.
- **Do your homework.** Ten percent is a good discount (20 is great) for manufactured goods (electronics). With household goods (furniture, appliances) try for another 10 percent. The deepest discounts come on services (hotels, lawn care), where you may get up to 40 percent if you pay cash, bundle services, and/or commit long term.
- **Ask for something you don't necessarily want along with the things you do want.** If you're buying a dishwasher, car or TV, ask for an extended warranty, preferred financing or free delivery. When the seller counters, you have something to "give on" to make the seller feel like you're meeting him/her part way in getting to an agreed upon price.

Get Free money-saving home tips at my web site: [BchRealEstate.com](http://BchRealEstate.com)

## 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:

The *dollar sign!* FYI, it probably came from the Mexican or Spanish "P's" for pesos, or piastres, or pieces of eight. Theory is the "S" came to be written over the "P," developing the "\$" mark.

## Has It Been Recalled?

The FDA has recalled a hydrolyzed vegetable protein used in such foods as hot dogs, dips, salad dressings and snack foods. For a searchable list of products go to: [www.foodsafety.gov](http://www.foodsafety.gov)

## Kitchen Hint

Need a stronger garbage bag? Look for the "mil" number on the package. The higher the number (from .60 to .90), the thicker and more durable the bag.

## Too True!

You know you're getting old when you hear the newscaster say, "To contact me, go to my Facebook page, follow me on Twitter, or try me the old-fashioned way... e-mail."

## Want Whiter Teeth?

Eat apples! They contain an acid that helps dissolve stains and the chewing action mimics tooth brushing.

**THANK YOU** for reading my Service For Life!<sup>®</sup> 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**  
**RE/MAX Gold Coast**  
**805-701-8410**

**Florence@BchRealEstate.com**  
**BchRealEstate.com**

# "Who Else Wants To Win Dinner For Two?"

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: Roger Pyle of Santa Barbara was the first to correctly answer my quiz question.

## What country's inhabitants have the longest average life expectancy (according to the U.S. government)?

- a) Canada b) Macau c) Switzerland d) Singapore

The answer is b) Macau. The 2009 estimate of life expectancy in this region of China is 84.36 years, according to the CIA World Factbook. The U.S. is 49<sup>th</sup> at 78.11 years, and Canada is 7<sup>th</sup> at 81.23 years. So, let's move on to *this* month's trivia question.

## What was the first music video shown on MTV?

- a) "You Better You Bet" by The Who b) "Money For Nothing" by Dire Straits c) "Video Killed The Radio Star" by the Buggles d) "Hold On Loosely" by 38 Special

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

## Real Estate Corner...

**Q.** Are home buyers currently satisfied with the work of new-home builders?

**A.** Yes, customer satisfaction with home builders and new-home quality has improved significantly, according to the J.D. Power and Associates 2009 U.S. New-Home Builder Customer Satisfaction Study.

Customer satisfaction in 2009 was up 32 points over 2008. Markets with the highest levels included Orange County/San Diego, CA; Sacramento, CA; Phoenix, AZ; Inland Empire, CA; and Tampa, FL. In fact, overall satisfaction increased in 22 of the 23 markets that were also surveyed in 2008. The importance of workmanship and materials factored high in the results.

J.D. Power and Associates attributes the improvements to fierce competition in the marketplace. They say this is great news for new-home buyers since builders are offering high levels of quality, value and service at relatively low prices. Because many builders have an inventory of homes completed, buyers can have a smoother experience with fewer delays.

For details on builder rankings in all 24 U.S. markets, go to [www.jdpower.com/homes](http://www.jdpower.com/homes).

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

*Get Free money-saving home tips at my web site: [BchRealEstate.com](http://BchRealEstate.com)*