

What Every Consumer Should Know About Gift Cards This Holiday Season...

January 2010

It's likely you have either given or received at least one gift card over the holidays this year. But be careful: Many gift cards come with hidden fees, declining balances over time (even when not used!), and some have expiration dates. You can read about how to get the most for your money with Gift Cards in today's Service For Life![®] Free consumer newsletter.

You'll also learn how to complain effectively if you've received bad service, credit card changes that will protect your teenager or college student in 2010, and what you should know about the H1N1 flu – plus funny jokes, trivia, and lots more. But first...

Here's what's happening in the Beach/Marina. The following stats are for Oxnard Shores, Hollywood Beach, Silverstrand Beach, Mandalay Bay, Seabridge, Westport, The Colony, HarborWalk as well as C.I. Waterfront Homes and Harbour Island. Comparing 2008 closings for the last 4 months to this 2009 we had:

13 Properties closed escrow in Dec 2009
28 Properties closed escrow in Nov 2009
14 Properties closed escrow in Oct 2009
25 Properties closed escrow in Sep 2009

16 Properties closed escrow in Dec 2008
14 Properties closed escrow in Nov 2008
21 Properties closed escrow in Oct 2008
24 Properties closed escrow in Sep 2008

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.

I would like to thank all of you who have supported my business with your referrals in 2009. The latest referral was from Ed Summer who referred Bill and Mary. I first met Ed and Peggy a few years ago when we sold their beach condo so that they could buy a larger one. Then in January 2009 the unit next to theirs came available and we were able to obtain that one for them. Thank you for thinking of me Ed. I really appreciate it.

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.

Warmest regards,

Florence

Florence Gadbois
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P.S. Do you know Tom Cruise's real name? See page 3 for the answer.



WARNING: Don't even think of selling your home without my Free Consumer Guide, "How To Avoid 7 Costly Mistakes When Selling Your Home."

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Florence's...

Service For Life!®

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

How To Complain Effectively

The customer may always be right, but sometimes you have to convince companies that it's true. If you think you've encountered bad service, you not only have a right to complain, you have a responsibility. Here's how to do it effectively:

- **Decide what you want the company to do.** Will you be satisfied with a refund, a credit, a repaired product or a replacement?
- **Contact the seller as soon as possible.** Talking to a customer service representative can solve many problems. Be ready with details and documentation. Be assertive yet calm (not threatening!) as you explain your position. Keep going up the ladder until you reach someone in a position of authority.
- **If the issue is not resolved, write a letter to the seller's national headquarters or the manufacturer of the item.** Do your research since the manufacturer is often different than the brand name.
- **If you are not satisfied (after a reasonable amount of time), file a complaint with a third party.** In addition to complaining to the Better Business Bureau and your state consumer protection office, take your issue to the state or federal agency that regulates that particular business. You might also get help from a trade association or the local news media.
- **If all else fails, consider filing a small claims suit or pursuing a dispute resolution program.** You can get a directory of programs, including mediation, arbitration and conciliation, from the American Bar Association.

For more information, consult the "2009 Consumer Action Handbook" a free 172-page guide from the General Service Administration's Office of Citizen Services and Communication. You can order the handbook, which contains a directory of several hundred companies and a sample complaint letter, or download it at www.consumeraction.gov.

*Wishing you and yours a
Happy and Healthy
New Year*

Get Free money-saving home tips at my web site: 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!)

Circumlocution (sur-com-lo-kyoo shn)

Meaning: A roundabout way of phrasing something; verbosity

Sample Sentence: To call a school an "institution for the education of children" is a circumlocution.

That's Funny

Did you hear the one about the woman whose password was

MickeyDonaldPlutoHueyLouieDewey MinnieGoofy? She was told it had to be at least 8 characters long.

America's Safest Cities

Forbes has named these cities the safest based on crime rate, workplace fatalities, traffic deaths & natural disaster risk:

1. Minneapolis
2. Milwaukee metro area
3. Portland metro area
4. Boston (tie)
5. Seattle (tie)

Earth As Art

Want to download a cool free satellite image for your desktop? Go to the Earth Resources Observation and Science image gallery at <http://eros.usgs.gov/imagegallery/>.

Quotes To Live By...

If you can't sleep, then get up and do something instead of lying there worrying. It's the worry that gets you, not the lack of sleep.

—Dale Carnegie

Do not squander time, for that is the stuff life is made of.

—Benjamin Franklin

'Tis better to remain silent and be thought a fool, than open one's mouth and remove all doubt.

—Samuel Johnson

These Credit Card Changes Will Protect Your Teen

Has your teenager or college student been tempted by credit card solicitations? The Credit Card Act of 2009 will put an end to that. Effective February 22, 2010, these new rules will limit marketing and issuing credit cards to young people:

- Companies will not be allowed to issue a credit card to a consumer younger than 21 unless he or she has a co-signer over 21 or can show proof that they have the means to repay the card debt.
- Pre-screened credit offers must not be sent to anyone under 21.
- Companies are banned from offering gifts (such as pizzas or t-shirts) to induce college students to apply for credit cards on or near campus.
- Colleges, universities and alumni organizations will have to annually disclose the terms of any marketing or promotional agreements they make with credit card companies. Additionally, Congress urges colleges to require that students receive credit and debt management courses as a part of new student orientation.

Would You Like To Know How Much Your Neighbor's Home Listed Or Sold For?

Maybe you're just curious. Or perhaps you're thinking of selling soon and want to know how much your home is worth. Either way, I can help...with no "sales pitches" or runarounds. Just give me a call at 805-701-8410 and I'll give you all the facts.

Beware of H1N1 Flu Fraud

With so much attention focused on the H1N1 flu virus, it's important to be as knowledgeable as possible. Here's what you need to know:

Immunizations are available. Get details from your doctor. If you do get flu-like symptoms, stay home and avoid contact with other people. The Centers for Disease Control and Prevention says most people who have become ill with this virus have recovered without requiring medical treatment. For a list of symptoms and emergency warning signs, go to www.cdc.gov/h1n1flu/sick.htm.

Beware of products that claim to diagnose, prevent or otherwise act against the virus. The U.S. Food and Drug Administration (FDA) cautions consumers to buy only FDA-approved products from licensed pharmacies. (The only two antiviral drugs approved for treatment to date are Tamiflu and Relenza.) For a list of unapproved products (from hand sanitizers to herbal extracts) and websites that have received a warning letter from the FDA, go to www.accessdata.fda.gov/scripts/h1n1flu/.

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

Brain Teaser...

What is the hardest material in the body?

(See page 4 for the answer.)

Get Trained For One Of These Jobs

The Bureau of Labor Statistics says these will be the fastest growing jobs by 2016:

- Network systems & data communications analyst
- Personal & home care aides
- Home health aides
- Computer applications software engineers
- Veterinary technicians
- Personal financial adviser

Know Their Real Names?

- Pink – Alecia Beth Moore
- Elvis Costello -- Declan MacManus
- Snoop Dogg -- Cordozar Broadus
- Tom Cruise – Thomas Mapother IV
- Queen Latifah -- Dana Owens
- Whoopi Goldberg – Caryn Elaine Johnson
- Bono -- Paul Hewson
- Tina Turner – Anna Mae Bullock

Make Sure Your Diploma Is Legitimate

If you're about to sign up for an online education program or a specialized school, check to see if the school is accredited. The U.S. Department of Education's Office of Postsecondary Education maintains a database at www.ope.ed.gov/accreditation.

Sounds Like Star Wars

International researchers recently discovered 43 more planets outside our solar system using a High Accuracy Radial Velocity Planet Searcher. So far they've found 75 out of about 400. One thing is for sure: We are not alone!

Cool Names For People

- Hypergelast – one who laughs excessively
- Gormandizer – a greedy person
- Cacographer – someone with bad handwriting and spelling skills
- Ichthyologist – someone who studies fish

Use It Or Lose It: Making The Most Of Gift Cards

Chances are you'll give or receive at least one gift card over the holidays, but there's more to buying and redeeming them than you think. Follow these tips to get the most for your money.

If you're purchasing one...

- ◆ **Only buy cards that clearly state the cost**, monthly fees and expiration date.
- ◆ **Include your purchase receipt with the gift card** in case the recipient has problems with it.

If you're using one...

- ◆ **Know what you have.** Is it a store card or bank card? Bank cards (Visa, MasterCard and American Express) are popular but they come with fees and terms. If you receive a bank card, register it online so you can get a replacement if it's lost or stolen. (You'll need to report it right away.)
- ◆ **Use the total value of the card within six months.** You'll avoid fees and the possibility of the store going out of business.
- ◆ **Try to use the card at stores that accept split payments (part card, part cash).** While most large chain stores do, some stores don't. The Consumer Federation of America says 10 percent of the value of bank cards is never used.
- ◆ **Keep track of your balance (the store may be able to tell you).** It's easy to forget you have money left on the card. Any unused amount only benefits the store or bank.

There's good news: Effective August 2010, a new law requires cards to be active for at least five years and prohibits companies from charging fees if gift cards are used within the past 12 months.

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!

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 enamel (outermost part) of the tooth!

Internet Change Coming

The Internet is about to become internationalized. By mid 2010, domain names may be written in Chinese, Arabic, Korean and other languages. For the first time, users will be able to write an entire Internet address in a non-Latin alphabet, making it more accessible to millions of people in Asia, the Middle East and Russia.

Funny Signs.

- In A Vet's Waiting Room: "Be back in 5 minutes. Sit! Stay!"
- On A Plumber's Truck: "We repair what your husband fixed."
- On A Radiator Shop: "Best place in town to take a leak."

Household Hint

Need to get cooked-on grease off your broiler pan? Mix a cup of apple cider vinegar and 2 T of sugar. Apply it to the hot pan and let it sit for an hour. The grease should be easy to remove.

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 Dinner for Two at The Whale's Tail?"

This is one of my favorite parts of the newsletter! Each month I'll give you a new trivia question, and the first person to call will win. Enjoy a night out with someone special in your life. Just take your best guess; then call me right away. Your chances of winning are better than you think!

Who was the first host of Saturday Night Live when it debuted on October 11, 1975?

George Carlin b) Steve Martin c) Billy Crystal d) Candice Bergen

The first to call me with the correct answer will win **(805) 701-8410**

Last Month's Trivia Question Was won by....

(Drum roll please)

Ed Winter of The Colony was the first to correctly answer....

In What State is the Grand Canyon Located?

The answer is letter "D" Arizona

Congratulations ED!

Real Estate Corner...

Q. What are "walkability" scores?

A. CEOs For Cities, a national network of urban leaders, commissioned a study released in August 2009 that explored the relationship between home values and walkability in various U.S. metropolitan areas.

Walkability is defined by the Walk Score algorithm, which calculates the closest amenities to a U.S. address. Scores range from 0 (car dependent) to 100 (most walkable).

The results showed that the walkability of cities translated into increased home values in 13 of the 15 housing markets studied. In the typical metropolitan area, a one-point increase in Walk Score was associated with an increase in value ranging from \$700 to \$3,000 depending on the market. The gains were larger in more dense, urban areas like Chicago and San Francisco and smaller in less dense markets like Tucson and Fresno.

Houses with above-average levels of walkability commanded a premium of about \$4,000 to \$34,000 over houses with average levels in the typical metropolitan area.

Walk Score is an approximation. It does not consider factors such as public transit, crime and topography. Lots of real estate agents, however, are adding the Walk Score to their listings.

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

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