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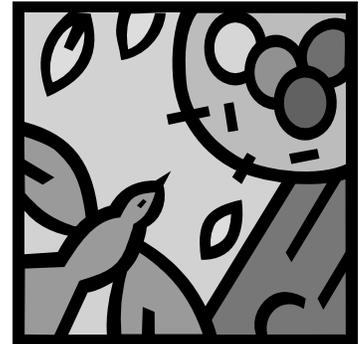
News to Help You Save Time & Money

December 2010

## The Real Meaning Of Peace

There once was a King who offered a prize to the artist who would paint the best picture of *Peace*. Many artists tried. The King looked at all the pictures, but there were only two he really liked and he had to choose between them.

One picture was of a calm lake. The lake was a perfect mirror, with peaceful, towering mountains all around it. Overhead was a blue sky with fluffy white clouds. All who saw this picture thought that it was a perfect picture of *Peace*.



The other picture had mountains, too. But these were rugged and bare. Above was an angry sky from which rain fell and in which lightning flashed. Down the side of the mountain tumbled a foaming waterfall. This did not look peaceful at all. But when the King looked closer, he saw behind the waterfall a tiny bush growing in a crack in the rock. In the bush a mother bird had built her nest. There, in the midst of the rush of angry water and noise, sat the mother bird on her nest...in perfect *peace*.

[www.LeisureVillage.com](http://www.LeisureVillage.com)  
**Information for YOUR Community**  
 The Barlow Group—(805) 987-5755

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Which picture won the prize?

The King chose the second picture. "Because," explained the King, "*peace* does not mean to be in a place where there is no noise, trouble, or hard work. *Peace* means to be in the midst of all those things and still be calm in your heart. That is the real meaning of *peace*."

**May you know the real meaning of *peace* at the holidays – and always!**

*Ave Barlow*

# Stay Safe On Escalators

Escalators are everywhere, and it's easy to take them for granted and possibly get careless when using them. Every year, thousands of people end up in the emergency room because of escalator accidents, with children and the elderly at the greatest risk for serious injury. Follow these basic safety tips for ascending and descending without mishaps:

- Make sure your shoes are tied. A dangling shoelace can snag or get trapped in the escalator's grooves or sides.
- Keep an eye on loose clothing so it stays clear of steps and sides.
- Always hold the handrail. When carrying packages, keep one hand free so you can safely hold on.
- Stand in the center, not the sides.
- Face forward so you can watch where you're going and when to step off.
- Step on and off carefully. Watch the steps as they move so your feet are positioned correctly. When you step off, get clear of the area right away to prevent collisions with people behind you.
- Use the proper escalator. Walking (or running) up or down the wrong escalator is dangerous.
- If you have children with you, be especially careful to apply these guidelines. Adults should hold the handrail, and children should hold the adult's hand. Or, for safety's sake, use an elevator if available.

## Advocate Of The Month

Congratulations to our  
Advocate Of The Month,

*Rev. Grace Lovejoy*

As the Advocate Of The Month she  
receives a \$25 Gift Certificate To  
Ottavio's Italian Restaurant.

Thank You!

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

## A Bountiful Spectrum Of Celebrations



December is a month of celebrations and holidays that span many different countries and cultures. Don't miss out on any of them.

Here, in chronological order, is a guide to what your friends and neighbors are up to this month:

**Hanukkah.** This year this eight-day Jewish holiday begins at sundown on

## ***December Quiz Question***

**What is the world's  
largest herb?**

Everyone who faxes, e-mails or calls in the correct answer by the 25th 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

**December 1** (because the traditional Jewish calendar begins at sunset). Hanukkah marks the rededication of the Temple of Jerusalem following the Jews' victory over the Hellenist Syrians in 165 B.C. According to the Talmud, the Jews had only enough olive oil to keep the eternal flame in the Temple burning for a single day, but miraculously, the oil continued to burn for eight days, during which time the Jews were able to produce and consecrate fresh oil for the flame.

Hanukkah is observed by the lighting of a nine-branched candelabrum, called a *menorah*. One candle is lit each of the eight nights, with a central candle lit each night to light the others.

**Al-Hijra.** The Islamic New Year is observed this year on **December 7**, the first day of the month of Muharram, when the prophet Muhammad and his followers emigrated from Mecca to the city now known as Medina in the year 622. Several years earlier Muhammad had advised some Muslims to leave Mecca to escape persecution, but remained there himself until growing hostility prompted them to relocate.

*Hijra* means "migration" in Arabic, and is related to the Latin *hegira*, which also refers to a journey or migration. The Islamic New Year is not marked by religious rituals or observances, but many Muslims use the occasion to reflect on the past and future, as well as the original Hijra itself.

**Christmas.** This Christian holiday on **December 25** celebrates the birth of Jesus, sometime between the years 7 and 2 B.C. The word "Christmas" comes from "Christ's Mass," a phrase first recorded in old English as *Cristes mæsse* in 1038.

Christmas began to be observed with feasts and celebrations in the Middle Ages; King Richard II of England hosted a Christmas feast in 1377, with a menu that included eight oxen and 300 sheep.

The colonial Puritans of New England disapproved of Christmas celebrations, which were banned during the 17th century. But other colonists observed the day with Christmas trees and nativity scenes. President Ulysses S. Grant signed the law making Christmas a federal holiday in 1870.

**Kwanzaa.** A seven-day celebration of African heritage and culture observed annually from **December 26 to January 1**, Kwanzaa was created in 1966 by activist Ron Karenga to provide African Americans with a holiday that emphasized their shared history and experience. The name Kwanzaa is derived from *matunda ya kwanza*, a Swahili phrase meaning "first fruits."

***REFERRALS ARE THE LIFE BLOOD OF OUR  
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***HERE ARE SOME OF THE PEOPLE WE  
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(805) 482-4628

**LASSEN'S**

**For all your health food & deli needs**  
(805) 482-3287

## 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*



Houses are decorated with African art and colorful cloth, and seven candles are placed in the *kinara*, a candleholder. The central candle in the kinara is black, with three red candles on the left and three green candles on the right. The candles represent the Seven Principles of Kwanzaa, which are contemplated each day as one is lit: unity, self-determination, collective work and responsibility, cooperative economics, purpose, creativity, and faith.

## Protect Yourself From Identity Theft

Anyone can be the target of identity theft. To safeguard your money and your credit rating, take these common-sense precautions:

- Access, print and carefully examine your credit report at least once per year.
- Never give out personal information via phone or email to people you don't know.
- Do your homework on how online sites like PayPal and eBay work before you use them.
- Be skeptical of "business" emails with incorrect grammar and spelling errors.
- Don't cash or deposit checks from people or businesses you don't know.
- Monitor your credit card and bank accounts even if you don't use them very often.
- Make this your mantra: If an offer seems too good to be true, it is.
- If you do become an identity theft victim, cancel your credit cards, call your bank or financial institution, and file a police report.

## Origins Of Common Terms

The origins of some figures of speech are obvious – "putting the cart before the horse," for instance. Others are a little more obscure. Here are the explanations behind three common expressions: **Pulling the wool over their eyes.** In the 17th and 18th centuries, thieves and robbers would yank their victims' wool wigs down over their eyes so they couldn't see who was attacking them.

**Blackmail.** In 16th-century England, mail meant "rent" or "tribute." Debts that had to be paid in silver were called "whitemail." A debt that could be paid in any other way – from livestock to property – was called "blackmail." Because blackmail did not have a set value, the person collecting the debt could extort any amount or anything they wished from the debtor.

### *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!

**Robert Sekeres Family  
Lloyd Brown Family  
Mike Chamberlain  
Knapp Family**

*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.*

**Red tape.** For centuries, it was a British custom to seal important documents with red wax and red tape. Cutting through it was the only way to get at the documents and read them.

## What *Not* To Say This Holiday...

1. Hey! There's a gift!
2. Well, well, well ...
3. Boy, if I had not recently shot up four sizes that would've fit.
4. This is perfect for wearing around the basement.
5. Gosh, I hope this never catches fire! It is fire season, though. There are lots of unexplained fires.
6. If the dog buries this, I'll be furious!
7. I love it – but I fear the jealousy it will inspire.
8. Sadly, tomorrow I enter the Federal Witness Protection Program.
9. This is perfect for re-gifting.
10. I really don't deserve this. Seriously.



## Shop Savvy At The Grocery Store

Everyone wants to stretch their food dollars, and the grocery store is a great place to do it. Here are some tips for savvy shopping:

**Don't assume those items** stacked at the end of the aisles – like sodas and chips – are on sale. This is a trick to make them seem like they're marked down. More often than not, they're marked at the regular price.

**Know that you pay for convenience.** Skinless chicken breasts cost more than those packaged with skin. The same applies to pre-cleaned and cut carrot and celery sticks. Quality may not vary. It's just a matter of deciding whether you want to put a little extra work into it.

**Try the store brands.** If you compare the contents and nutritional value of name-brand versus no-brand items, you'll discover that they're often identical. In fact, they're often made in the same plant in the same way.

**Use coupons.** How often have you clipped coupons only to allow them to expire? Develop a system that will ensure their use.

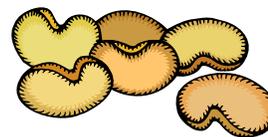
**Avoid grocery stores on the weekend.** The stress of crowded stores and long lines makes you more susceptible to speed buying. Try to shop during weekdays, first thing in the morning or later at night.

## Don't Try Forcing Yourself To Sleep

The harder you try to fall asleep, the more elusive dreamland becomes. In an experiment, scientists split 100 college students into two groups. One group was told to fall asleep as quickly as possible; the other was instructed to go to sleep whenever they could.

The “fall asleep quickly” group took longer to drift off than their counterparts. The scientists theorize that *trying* to fall asleep creates a sense of frustration that drives sleep away, similar to insomniacs, who constantly monitor their state of consciousness and wake themselves up time and time again, creating a self-fulfilling situation.

## Nuts To You!



According to nutritionists, the high fat content of nuts makes them susceptible to turning rancid when exposed to light, heat, and moisture. The best way to store nuts is to seal them in plastic or glass containers and pop them in the freezer.

## How To Ease Your Anxiety This Month

For many, the end-of-year wrap-up duties at work and home collide mightily with what should be pleasurable activities after hours, and pretty soon it all seems like work that will never get done. Here are three ways to navigate your obligations:

**Aim for “good enough.”** Stop striving for perfection. You’ll only drive yourself – and anyone else in your orbit – nuts. You can’t make everything ideal. No holiday tree is perfect; cookies don’t have to be made from scratch. Do your best, and move on.

**Prioritize your socializing.** With all the parties and get-togethers going on during the holiday season, don’t feel obligated to attend every single function. Decide which events are most important both professionally and personally, and skip the non-essential ones.

**Divide the labor.** Separate your to-do list into small, manageable chunks. Instead of exhausting yourself by trying to do everything at once, wrap one or two gifts every evening. Shop online during lunch breaks for 20 minutes at a time. Write five holiday cards each morning. Break down tasks however you can so they’re not daunting.

### *November Quiz Answer*

**Question:** Deoxyribonucleic acid is better known as what?

**Answer:** DNA.

**Source:** ghr.nlm.nih.gov

#### **Congratulations to *Doris Brown, v11***

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!**

## Quotes

The “silly question” is the first intimation of some totally new development.

– Alfred North Whitehead

Somebody actually complimented me on my driving today. They left a little note on the windshield; it said “Parking Fine.”

– Tommy Cooper

They err who thinks Santa Claus comes down through the chimney; he really enters through the heart.

– Mrs. Paul M. Ell

## ALL BARLOW LISTINGS IN LEISURE VILLAGE

Address	Model	Price
11255 Village 11	Avalon	\$179,000
42070 Village 42	Bel Air	\$235,000
17201 Village 17	Brentwood	\$235,000
17220 Village 17	Capri	\$244,900
1301 Village 1	Coronado II	\$249,900
5125 Village 5	Galaxy	\$285,000
42012 Village 42	Amalfi	\$315,000
18135 Village 18	Valencia	\$386,700
37134 Village 37	La Jolla	\$409,000
17213 Village 17	Valencia	\$415,000

Information deemed reliable, but not guaranteed.

## BARLOW RENTALS

Coronado—\$1450 / month

Capri—\$1525 / month

Information deemed reliable, but not guaranteed.

## PROPERTY SOLD IN LEISURE VILLAGE 2010

Based on information from the  
Ventura County MLS Corporation for the period  
January 1, 2010—November 29, 2010

MODEL	#SOLD	Average Price	Low Price	High Price	Avg Mkt Days
Amalfi	11	\$347,000	\$300,000	\$400,000	103
Avalon	-	-	-	-	
Balboa	-	-	-	-	
Bel Air	6	\$250,300	\$240,000	\$260,000	68
Brentwood	8	\$231,000	\$210,000	\$273,000	64
Capri	7	\$252,000	\$240,000	\$265,000	99
Capri 2	-	-	-	-	
Coronado	2	\$253,000	\$250,000	\$256,000	66
Coronado II	3	\$246,000	\$240,000	\$250,000	14
Coronado 2-C	-	-	-	-	
Coronado I-C	2	\$316,500	\$290,000	\$343,000	57
Del Mar	11	\$244,600	\$227,000	\$274,000	128
El Dorado	12	\$324,700	\$275,000	\$347,000	82
El Dorado I	-	-	-	-	
El Dorado II	1	\$340,000	\$340,000	\$340,000	2
Fiesta	-	-	-	-	
Galaxy	1	\$264,000	\$264,000	\$264,000	13
Holmby	8	\$282,200	\$260,000	\$299,500	62
La Jolla	6	\$401,800	\$380,000	\$430,000	76
Monterey	3	\$215,800	\$215,000	\$217,500	140
Monterey I	1	\$250,000	\$250,000	\$250,000	1
Newport	7	\$200,700	\$132,000	\$230,000	130
Valencia	8	\$380,000	\$292,000	\$420,000	54
<b>TOTAL</b>	<b>97</b>				

Information deemed reliable, but not guaranteed.

## ALL ACTIVE LISTINGS IN LEISURE VILLAGE

Based on information from the  
Ventura County MLS Corporation for  
November 29, 2010

#	Model	Price
1	Avalon	\$179,000
2	Capri	\$233,000
3	Bel Air	\$235,000
4	Brentwood	\$235,000
5	Brentwood	\$238,000
6	Capri	\$238,555
7	Brentwood	\$239,000
8	Del Mar	\$243,000
9	Capri	\$244,900
10	Del Mar	\$249,900
11	Coronado II	\$249,900
12	Del Mar	\$249,900
13	Del Mar	\$250,000
14	Coronado	\$257,000
15	Bel Air	\$264,900
16	Coronado II	\$275,000
17	Galaxy	\$285,000
18	Capri	\$289,000
19	El Dorado	\$295,000
20	El Dorado	\$295,000
21	Amalfi	\$315,000
22	El Dorado	\$329,000
23	El Dorado	\$334,400
24	El Dorado	\$335,000
25	Amalfi	\$339,000
26	Amalfi	\$340,000
27	El Dorado II	\$345,000
28	El Dorado	\$345,000
29	Coronado I-C	\$359,000
30	El Dorado	\$359,750
31	Amalfi	\$365,000
32	Valencia	\$379,950
33	Valencia	\$384,995
34	Valencia	\$385,000
35	Valencia	\$386,700
36	El Dorado	\$399,000
37	Valencia	\$399,000
38	La Jolla	\$409,000
39	Valencia	\$415,000

For Questions or Additional Information Call The Barlow Group  
(805) 987-5755 or Toll Free 1 (800) 382-2228. Information  
deemed reliable, but not guaranteed.

# THANK YOU FOR YOUR VOTE!!!

## We are honored to be voted the Favorite Realtor by the Ventura County Star Readers.



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