

Life & Times

MARCH 2017

5 PET TAX DEDUCTIONS

How much did we spend on our pets in 2016? An estimated \$62.75 billion! (That's a whole lot of squeaky and organic chew toys.) The good news: Besides the love, loyalty, and affection you get from your beloved pets, they can also save you money on your taxes. If you know how. Check out these five pet tax deductions which can save you big bucks.

1. If you moved recently for work

If you moved last year for work, you

can claim the entire cost of moving your pet—whether it has fur, wings, or scales—as part of your eligible moving expenses, says Josh Zimmelman, owner of accounting firm Westwood Tax & Consulting.

This deduction kicks in only when you are required to move for an existing job or a new one. Keep in mind the new work location must be at least 50 miles farther away than your old job was from your old home.

2. If you have a guard dog



You can claim a guard dog only if it actually protects your place of business—which could be your home office. The IRS isn't likely to believe that your nervous Chihuahua has been trained to sic the bad guys, so if you're planning to go down this route, make it a certified guard dog from one of the traditional guard breeds such as a German shepherd or Rottweiler. At least make it a *large* dog. Pit bull, yes, miniature schnauzer, not so much.

If your pup meets those requirements, you can deduct the cost of keeping the dog healthy—like what you pay in food and vet visits—as business expenses. And get this, you can also

deduct the cost of the dog itself (if you paid for it) over seven years.

"Apparently that's how long the IRS thinks guard dogs last," says Wendy Connick, Connick Financial Solutions.

3. If your cat does pest patrol

Here again, your tabby can't simply pounce on the random mouse in the house—the cat has to be a "working pet" patrolling a business or home office. If so, you can deduct the cost of its purchase and upkeep in the same way you can with a guard dog. It also helps if you can show good reason to need such a pest patrol, like you're living next door to a landfill or other source of vermin, says Connick.

4. If you have a guide dog or support animal

According to the IRS, if you are visually or hearing-impaired or have other disabilities, you can deduct the costs of buying, training, and "maintaining" a guide dog or other service animal that assists you. (The IRS considers maintenance as food, grooming, and veterinary care.) The animal can also be used for therapy, such as in the treatment of post-traumatic stress disorder. You'll need a doctor's note, of course—just because you feel better after petting your cat won't cut it.

5. If you foster pets

If you're a homeowner fostering an animal for a shelter or a charity such as Guide Dogs for the Blind, you can also claim an itemized deduction. The costs of caring for the pet—food, litter, and veterinary bills—are considered a charitable contribution and can be deducted as such, says Connick. Consider it just one more reason to help any furry friends in need.

Source: Margaret Heidenry

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7 COMMON FURNITURE-BUYING FAILS

We've all been there: You've just moved into a new place, and you want to make it look fresh and fabulous, like, *yesterday*.

You've thumbed through all the West Elm catalogs and strolled through every Pottery Barn within a 50-mile radius. You. Are. Ready! Your living room will be the stuff of Pinterest dreams; your dining room will be a midcentury masterpiece. Unless, that is, you make some all-too-common mistakes when buying your furniture. But we're here to help you avoid falling prey to these blunders, and to ensure you end up with fabulous pieces that you'll be happy with for years to come.

1. Not considering your lifestyle (or future plans)

Select pieces that suit your lifestyle, and consider how long you plan to keep a piece (especially if it's a splurge). For example, a couple without children should consider how their family may grow over the next seven to 10 years—essentially, the lifespan of a couch.

Same goes for pet lovers: If Droolius Caesar loves to snuggle while you watch TV, maybe skip the velvet chaise and opt for a fabric that's easy to clean and will maintain its look over time.

2. Going straight for the set

Virtually every pro we talked with agrees: If you're an inexperienced furniture shopper, you're destined to feel overwhelmed by all of the choices. And when you're overwhelmed, you're a lot more likely to just turn toward a catalog or a store's showroom and furnish your entire home with the display that catches your eye.

"Say 'no' to the set," says Jaimee Rose of Phoenix-based Jaimee Rose Interiors. "Don't roll up to a store and buy the whole matching display. Your sofa and chairs should not match. The end tables and coffee table should not be twins. "Design is about layering texture and materials, and it should also tell your story," she continues. "You are more interesting than a brown microfiber sofa set."

Consider mixing tones, textures, and styles you wouldn't ordinarily think would pair well together.

3. Buying everything at one time

We know—you just want to have your place furnished already and start showing off your stylish new pad to guests. But beware of filling out the rooms in a home decor version of Beat the Clock. If you buy all your pieces of furniture at once, you won't leave any flexibility to find something more fabulous elsewhere.

Whitney Parrott, senior designer at Everything Creative Designs, recommends this rule of thumb: Splurge on main pieces such as a sofa or dining set, and then let the pieces "breathe" a bit in your space before adding accent pieces (preferably from other sources such as vintage shops or antiques stores).

"It's important that you mix and match from different places," Parrott says. "Then on the other hand, you have clients who overmix and *nothing* matches. You always want to have cohesion when designing your space, whether it's through color or furniture style. If everything is all over the place, the space will start to look chaotic and confusing." But be careful with uber-trendy pieces.



Think about factors such as the age and architectural style of your home before purchasing of-the-moment decor items.

4. Buying rugs that are too small for your living room

Don't underestimate the power of a good rug. After all, we know how the right floor covering can really tie a room together. And in the living room, the rug is the focal point—it should be the first thing you put down when designing the layout of your furnishings.

So as you're shopping for rugs, remember this surprising design fact from Rose: A too-small rug can make a room look *smaller*. To make sure you have a rug that's the right size for your space, follow this rule of thumb: The front two legs of each piece of furniture should be on the rug. If they miss the rug—even by an inch—your rug is too small. "In a perfect world, all 4 legs of your sofa & chairs are on the rug," she says.

5. Pairing too big with too small

As you're plotting your perfect space, there's another rule all designers insist you keep in mind: the concept of scale.

"A lot of my clients will buy a large sectional and pair it with teeny-tiny accent pieces like coffee tables or side chairs," Parrott says. "Your furniture must be in the same scale. Otherwise, it will look wonky and out of proportion." Of course, you don't want to buy *all* tiny furniture or *all* giant furniture, either. If you want your room to look cohesive and not overwhelmed by your pieces, calculate the spacing between them.

In living spaces, a good rule of thumb for spacing between a sofa and coffee table is approximately 18 inches, according to Ervin. She also recommends a minimum of 32 to 36 inches of clearance between adjacent seating and furniture for an easy path of travel.

In dining rooms, you want a clearance of 48 inches from the dining table edge to the wall or adjacent furniture; this allows for plenty of room for a chair to be pulled out and people to walk around, Ervin says.

Not sure how to get accurate measurements before the stuff is already in your space? Rose recommends using blue painter's tape to physically block out the dimensions of pieces you like before buying.

6. Forgetting to take measurements

There's nothing worse than dropping some serious dough on brand-new furniture and delivery—only to discover it won't fit through your doorway. Prevent this massive mistake by taking measurements of rooms, doorways, stairwells, and elevators *before* heading to the store.

And, of course, don't forget to measure the furniture itself before you buy—showrooms can make furniture look deceptively deep or tall, Blalock says, and you don't want any last-minute surprises.

7. Ditching the stuff that makes your place unique

Don't rush to ditch heirloom or sentimental pieces just because they don't immediately mesh with your new stuff. "Sometimes new things can make your existing possessions look even better, and give your home a more collected look," Rose says. "I think every room needs a little something old in it to give it gravitas and patina."

Source: Holly Amay

TIME TO DE-GRIME! CLEANING YOUR OVERLOOKED APPLIANCES

When spring cleaning, it's hard to forget most household appliances like refrigerators and stoves. But how do you clean the machines that do the cleaning? Here's how to...

Sanitize the washing machine. Add a small amount of baking soda and water to the detergent holder and pour two cups of white vinegar into the empty drum. Run a hot wash cycle. Use a sponge to clean around the door.

Freshen up the garbage disposal. Pour two cups of ice and one cup of rock salt into the disposal. Turn the disposal on and run some cold water. Add a little white vinegar to remove unwanted odors.

Scrub the dishwasher. Locate and remove the filter. Soak it in soapy water until clean and replace. Pour a cup of white vinegar into the bottom of the dishwasher and run a clean cycle. Sprinkle a cup of baking soda inside and leave overnight. Run another empty cycle the next morning. Scrub rack wheels with a toothbrush.

Banish leftover lint from the vacuum. Empty the canister or replace the bag. Clean or replace the filter. Use a wire hanger to unclog any hoses and attachments. Clean the brush roll and lubricate the bearings.

Source: Old Republic Home Protection, Lisa Masterson, LisaM@orhp.com



MILITARY: TOP 3 VA HOME LOAN TIPS

There are numerous advantages to having a VA mortgage. A VA mortgage loan can be guaranteed with no money down, in some cases up to \$424,100. There is also no private mortgage insurance requirement with a VA guaranteed loan, which could offer you substantial savings on your monthly payment. You can even use your VA Loan benefit to refinance an existing loan -- even if it is not a VA Loan.

Be sure to ask for information about the interest rate reduction loan. This program adjusts an adjustable-rate mortgage to a fixed-rate loan, which is part of the Streamline Refinancing Program, which allows you to refinance at little or no expense to them.

The following is a collection of useful, concise tips regarding the Veterans Administration Home Loan.

Tip #1: Check Your Credit First

Did you know that over 70% of all credit reports in the US contain errors? Your lender will be looking at your credit report and making important decisions based on the information that is contained within -- decisions that could make a big difference in the bottom-line.

Because lenders use complicated scoring formulas to determine how much you can borrow and at what rate it would be a good idea for you to check your credit report for any inaccuracies. Make sure you obtain a report that gives you information from all three major credit bureaus, as each may be different.

What may seem minor to you might not to a lender. Contact the credit bureaus to correct any mistakes. This could result in substantial savings on the cost of your loan.

Tip #2: .Get Pre-Approved

Before you start the hunt for a house, the best thing you

can do is to get pre-approved for your VA loan amount. The time you save quite literally will be your own. Once you have determined the loan amount you are approved for, you can start house hunting with confidence. In a tight housing market it will also give you a heads up with the seller, as other potential buyers may not have taken this important step.

Knowing in advance what you are able to afford offers a great deal of security. That kind of security will go a long way as you search for the best value for your money. Having a VA mortgage is an excellent benefit, but finding the right home is just as important. With pre-approval, you avoid wasting time with homes out of your price range or sellers who are unsure whether you are a serious buyer.

Tip #3: Choose Wisely - Fixed or Adjustable Rate Loan?

Chances are you will be looking for your VA guaranteed loan in the same places people go to get non-VA home loans or conventional loans. You can choose to get a fixed rate loan, which you'll negotiate with the lender, but don't discount the possibility of a VA adjustable rate mortgage (ARM).

The interest on an ARM may be adjusted one percent annually, and up to five percent over the duration of the loan period. So should you go with a Fixed rate or adjustable? It really depends on the buyer: In a rising rate environment a fixed rate loan can offer some piece of mind but for those who might not be planning in staying in their home more than a few year, and ARM can offer significant savings now. The best advice is to do your homework, find the most competitive rate and don't take the first offer you get. That is a mistake often made by first time homebuyers who are excited getting into a house. The time you spend now will yield results for years to come.

Source: Military.com

CYBER SECURITY: WHAT YOU NEED TO KNOW TO STAY SAFE ONLINE

You may be dying to boast about that long-awaited vacation to your friends on Facebook—but are you also letting thieves know that your house may be the best target on the block? The Internet has made our lives easier in many ways, allowing us to connect more quickly in all areas of our lives—business, personal and financial. But it's also given criminals a new way to commit a wide range of attacks on unsuspecting users. Here are some tips to stay safe so you can take advantage of the benefits of being online without falling prey to the dangers.

- Don't post sensitive information. Never post your address, phone number or other personal information where it can easily be seen. Bots—software programs that run automated tasks over the Internet—scan Web pages for this sort of sensitive information to exploit.
- Check permissions on social media. Try to keep what you post online limited to the people that you trust. Look through the settings of the social media you use to be sure that you're not accidentally giving criminals more information than you'd like.
- Protect your computer. Keep anti-virus and anti-spyware software up to date. Be sure that you purchase these tools from a trusted retailer or supplier.
- Beware of emails asking for authorization. Criminals posing as financial institutions, bill-paying services or government agencies will often send emails asking you to authorize transactions or verify information online. While these sites may look legitimate, they're often a cover for collecting personal information and passwords. If you feel an email may not be authentic, call the institution directly to provide information.
- Be very selective about opening attachments in emails. Even emails from a trusted source can be dangerous when a friend or

colleague's email is hacked. Messages may be sent from their account to contacts in an attempt to infect more computers with malicious software. If the email looks suspicious, don't open it and definitely don't click on any links.

- Don't unsubscribe from unsolicited emails. It may seem counterintuitive, but many unsolicited emails include an unsubscribe button to alert bots that they have reached a valid email address.
- Be careful when clicking links on social media. Another platform where criminals like to take advantage of your trust is on sites like Facebook & Twitter. Compromised accounts may post malicious links using your friends' accounts in an attempt to make them seem legitimate. Again, leave links alone if they seem suspicious.
- Change your passwords often. Most security experts recommend that you change your passwords at least once every three months.
- Use unique passwords for each site. Be sure your passwords are different for different sites, so one compromised password doesn't mean your other accounts are in danger as well. Be sure your passwords include a mix of upper and lowercase letters, numbers, and symbols for maximum security.
- Never use public or shared computers for important tasks. Tasks such as online banking or investment transactions shouldn't be done on a public computer. Criminals can install software that tracks keystrokes to steal your information.



- Take advantage of mobile banking apps. You can bank safely with mobile apps that provide secure access to your accounts. Smartphones are less targeted than traditional computers for malware and other dangerous viruses. Source: Navy Federal Credit

CHECK SPRINKLER AND IRRIGATION SYSTEMS

With the days lengthening and weather warming, spring is a good time to get outdoors and tackle some larger home projects, like your sprinkler and irrigation systems. Checking these systems in the spring can save water—and save your plants. Here are some tips for checking your watering system:

- Run the system through all the zones manually and walk the property.
- Make sure none of the heads are broken or damaged.
- Adjust any heads that are spraying the house, especially windows, as this can cause moisture problems.
- Adjust heads that are spraying the street, sidewalk or porches to avoid wasting water.
- If you don't know how to maintain your sprinkler system, call a professional to do it. You'll save money on your water bill and protect one of our most valuable natural resources.



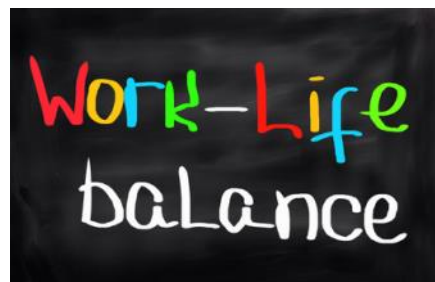
Source: Fidelity Home Warranty

Harmony in the Home and Office

Today, an increasing number of parents work part-time, full-time or also from home. No matter if you're in a home office or at an off-site office, you must find a balance between family and work that agrees with you. These suggestions may help. This is a 4 part series with a new TIP each month:

TIP #3: Make a workspace that's your own:

This is appropriate for any working parent. Having your own space, ideally with a door or partition that you can close, makes it easier for everyone to know when you're working and shouldn't be interrupted.



Today's Laugh



Dilly Ranch Fried Pasta

INGREDIENTS:

- 1 Lb pasta

INGREDIENTS-SEASONING:

- 1 pkg. dry ranch dressing mix
- 1/4 c. oil
- 1 tsp. lemon and dill seasoning blend
- 1 tsp. garlic powder

DIRECTIONS:

1. Cook 1 LB pasta until just done. Rinse well with cold water. Dry on paper towels or a lint free towel.
2. Heat oil in a large, heavy bottom pan. Test 1 piece of pasta. When it starts to fry add roughly 1 cup of pasta at a time. Fry pasta until it feels hard and is golden...approx 10-12 minute dry on paper towels.
3. Combine seasoning and oil in a large bowl. Add fried, dried pasta and toss gently. Use paper towel to blot any excess oil before serving.



Source: Cynthia M.S., Lebanon, PA –Countrydoor

Eggs-Ceptional Flowers



NEEDED

- | | |
|-----------------------|----------------|
| • 1 Egg Carton | • Scissors |
| • Hot Glue Gun | • Paint |
| • Green Pipe Cleaners | • Paintbrushes |
| • Vase or Ribbon | • Pom Poms |

INSTRUCTIONS

1. Cut off top half of egg carton. Cut and separate each individual egg cup; trim edges.
2. Paint entire cup, inside and out. Let dry.
3. Cut hole at base of egg cup. Thread pipe cleaner through flower and bend it inside the cup to secure it.
4. Use hot glue gun to cover the center of the flower with a pom pom.
5. Continue with each egg cup flower to create a beautiful bouquet to place in a vase or tie together with ribbon.



Source: Sarah Lipoff from Parents Magazine



5 Reasons to *Love* Using a Real Estate Professional



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CALIFORNIA HOME SALES FACTS: JANUARY 2017

State/Region/County	Jan. 2017	Dec. 2016	MTM% Chg	State/Region/County	Jan. 2017	Dec. 2016	MTM% Chg
Calif. State Average	\$489,580	\$508,870	-3.8%	Los Angeles	\$509,320	\$519,280	-1.9%
Calif. Condo Average	\$399,710	\$403,240	-3.2%	Orange County	\$740,000	\$745,000	-0.7%
Sacramento	\$305,000	\$314,940	-3.2%	Riverside	\$357,500	\$360,000	-0.7%
Placer	\$425,000	\$425,000	+0.0%	San Diego	\$550,000	\$568,000	-3.2%
El Dorado	\$414,250	\$434,500	-4.7%	Yolo	\$380,000	\$405,000	-6.2%
Contra-Costa	\$540,000	\$550,000	-1.8%	Fresno	\$235,000	\$238,220	-1.4%
San Francisco	\$1,250,000	\$1,315,210	-5.0%	San Joaquin	\$307,500	\$326,750	-5.9%
Santa Clara	\$927,500	\$965,000	-3.9%	Stanislaus	\$279,750	\$275,000	+1.7%
Solano	\$387,400	\$405,000	-4.3%	Butte	\$264,000	\$294,250	-10.3%
				Yuba	\$250,000	\$247,450	+1.0%

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MARCH

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