

Life & Times

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BAD NEIGHBORS NEGATIVE IMPACT ON HOME SALE

Bad neighbors can potentially have a negative impact on the sale of a property. Bad neighbors aren't always people, they can be distressed properties, low ranking schools, junkyards, landfills, power

plants and sinkholes. It comes down to "bad neighbors" being anything that turns people off.



partier or a drug dealer, and have a houseful of barking dogs or meandering cats.

In the case of sex offenders, landfills, and power plants, your options are severely limited. As long as these "bad neighbors" are following the letter of the law, you'll just have to grin and bear it. If not, you have the option of contacting local government authorities.



Source:

Bette Gottwald

BERKSHIRE HATHAWAY REALTY

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There is the bad neighbor who owns the home with peeling paint, a refrigerator on the porch, and an overgrown yard packed with junk including several inoperable vehicles. Many municipalities have ordinances against out of control weeds, grass exceeding a certain height, and unregistered vehicles. It is easy to check community by-laws for rules and regulations or with municipal authorities to see what ordinances apply.

We all know the bad neighbor isn't necessarily the homeowner mentioned above, but can be a registered sex offender, a noisy

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LOW COST WAYS TO SPRUCE UP YOUR HOME'S EXTERIOR

- Trim bushes so they don't block windows or architectural details.
- Mow your lawn, and turn on the sprinklers for 30 minutes before having guests.
- Put a pot of bright flowers (or a small evergreen in winter) on your porch.
- Install new doorknobs on your front door.
- Repair any cracks in the driveway.
- Edge the grass around walkways and trees.
- Keep your garden tools and hoses out of sight.
- Clear toys from the lawn.
- Buy a new mailbox.
- Upgrade your outside lighting.
- Buy a new doormat for the outside of your front door.
- Clean your windows, inside and outside.
- Polish or replace your house numbers.
- Place a seasonal wreath on your door.



5 MONEY MISTAKES SMART PEOPLE MAKE

Everyone has at least one frugal friend who always crows about how much money he saves by clipping coupons or frequenting discount stores. And while this friend's behavior/bragging is a great reminder of how you should be more financially savvy - especially when the U.S. economy isn't in the best shape - he may overlook some simple savings strategies that you've already figured out.

Even the smartest saver can make mistakes, and Bankrate.com published a list of those easy to miss but, oh-so-simple savings strategies that everyone should mind.

Mistake No.1: Minding the pennies and missing dollars

Driving across town to use a 50-cent coupon, or to shop at an outlet store isn't saving you as much dough as you think. In fact, you may have spent more in gas just to get to that tucked-away discount store. Bankrate.com advises that you focus on your long-term financial goals, while you save on the small items. For example, if you find that you saved \$7 with coupons, walk over to your ATM and deposit that \$7 into a savings account, instead of spending it on something else.



Mistake No.2: Being confused by credit reports

Not knowing your credit score, especially if it's poor, can cost you more money if you want to buy a car or rent a home. Scour your credit report for any outstanding balances or inconsistencies. Even if you know your credit score, you should request a copy of your report every year before you make a major purchase.

Mistake No.3: Letting budgeting get you down

Budgeting becomes a drag when you find yourself staying in more or buying less fun things to save money. But, keep in mind that most people don't like to save. Prior to the economy's trouble, the U.S. savings rate was less than 1 percent, according to the U.S. Commerce Department. Apparently, more Americans found it more fun to spend rather than save. In order to make spending feel less like a chore, identify three areas where spend too much and try to deduct the amount you spend on each.

Mistake No.4: Letting your money leak away

Money leaks are those little ways you spend money without even thinking about it, such as the \$20 you hand your kid when he asks for it, or your daily latte. Try to keep track of all these money leaks by logging them into a journal. At the end of the week, you will see just how much money coming out of your account, and where you need to plug the leak.

Mistake No.5: Being out of touch

Try to stay up-to-date on family finances. If one spouse is in control of taxes, bills and investments, etc., make sure you're knowledgeable about where key financial documents are and how much is being spent and when. If you don't, you could be in for a rude awakening.

Source: Military.com

BULLYING /S A BIG DEAL

Teasing, name-calling, telling others not to be friends with someone, excluding someone on purpose, and spreading rumors are all forms of bullying. Unfortunately, the list of bullying examples goes on and on. Parents and others *involved* in children's lives should take bullying seriously. Signs of being bullied:

- Frequent headaches or stomachaches, feeling sick, or faking being sick
- Difficulty sleeping or frequent nightmares.
- Falling grades, loss of interest in school, or not wanting to go to school.
- Unexplained injuries
- Lost or destroyed clothing, books, electronics or jewelry.
- Self-destructive behavior such as harming oneself, running away from home or talking about suicide.
- Sudden loss of friends or *avoidance* of social situations.

Because not all children who are bullied show warning signs, it's important for parents and other adults in children's lives to ask questions, visit the school, and learn about children's friends.

For more on bullying, visit www.stopbullying.gov Source: CAHP Newsletter



MILITARY: MANY TRICARE USERS FACE HIGHER OUT-OF-POCKET COSTS

Many current Tricare users will likely see higher out-of-pocket fees for care starting in January due to a new plan announced Thursday. Tricare for Life and Tricare Prime users are not impacted by the change.

Fast Facts:

- All Tricare Standard and non-activated Guard and Reserve users will see point-of-service fee changes.
- This change will start Jan. 1, 2018.
- The new fee system is part of other, sweeping Tricare changes also scheduled for January. Tricare for Life & Tricare Prime users are not impacted by the change.

Currently, both active-duty and retiree Tricare Standard users, as well as Tricare Reserve Select and Tricare Retired Reserve users pay deductibles based on a "percentage of allowable amount" system. The amounts differ widely and are based on several factors, including provider location and type of care. Those fees are paid annually until a user hits his or her "catastrophic cap."

The new system, which also combines the Tricare Standard and Extra plans into program known as "Tricare Select," will instead shift those users to a flat point-of-service fee that will count towards the deductible and annual caps. Those caps are \$1,000 for active-duty and Tricare Reserve Select users and \$3,000 for all others.

The new fees will be \$27 for primary care and \$34 for specialty care for Tricare Select and Tricare Reserve Select users, and \$35 and \$45 for both reserve and regular retiree Select users. The annual out-of-pocket caps are \$1,000 for active-duty and Tricare Reserve Select users and \$3,000 for all others.

Additionally, some primary and specialty care will be considered "high value" and carry its own set of lower flat fees. Tricare officials offered no additional information on what that care is or when that fee information will be released.

Although some preventative care, such as cancer screenings and vaccines, is currently free to those users, Tricare officials said they'll be adding to the list of free care. No information was readily available on what the newly free care is.

Other services, such as emergency room and urgent care visits

will also carry flat fees regardless of location. In-network urgent care visits will be \$27 for Tricare Select and Reserve Select users and \$45 for retiree users, while in-network emergency room fees will be \$87 and \$116, respectively.

The fee amounts were chosen based on cost averages from across the Tricare system, officials said. That means that while some users will likely spend less at some providers, many will likely be spending more.

Troops who enter the service after Jan. 1 will see an entirely different -- and in many cases, lower -- set of fees based on the same flat-fee concept. Those costs were set by law in 2016.

New active-duty Select users will pay \$15 for in-network primary care and \$25 for specialty care, while future retirees who enter the service are currently scheduled to pay \$25 and \$40 respectively for primary and specialty care.

The change to a flat fee, Tricare officials said, gives users more clarity on the cost of a visit before it's time to pay the bill. Rather than fluctuating fees based on geography and provider, users will know what to expect before going to the appointment.

"We wanted to go to a fixed cost share," said Navy Adm. Raquel Bono, who heads the Defense Health Agency, which manages Tricare. "We felt that was something more predictable and more patient friendly, and we also felt it was an easier construct."

But military family advocates found the change both surprising and concerning. While other Tricare changes that will hit Jan. 1 had been previously announced or ordered through legislation, this change came as a surprise.

They said they are worried that the new flat fees will bring a surprise cost increase for many users. A series of changes made by Congress in 2016 were specifically designed to protect current Tricare users through a "grandfather" clause. The new fees, they said, circumvent that protection.

"By doing this cost share to co-pay conversion for the grandfathered group, they have made it more complicated, and walked away from the idea that your plan will remain same," said Karen Ruedisueli, a deputy director of government relations for the National Military Family Association (NMFA). "The fact is, some people will be paying more, which I think is against the whole concept of grandfathering."

Source: Military.com

HOW TO MAKE A FUMBLE FREE FOOTBALL PARTY

Even if you live in a city with a franchise, it gets pretty expensive catching all the home games. You could fill up your tank for what the average NFL ticket goes for — and that doesn't begin to cover the beer. Suddenly, Sunday afternoons on the couch seem like a pretty attractive option and since watching a game alone is a lot less fun than it is in the company of friends, it's the perfect excuse for a party. Too much trouble? The only way it could be any easier is to have it at someone else's house. Here's a simple playbook you can adapt to suit your venue and the crowd, along with a few shopping links to save you extra trips to the store.

Pre-game

Besides planning your menu (more on that in a bit), you'll need to evaluate your entertaining space. Got a fancy home theater setup in your living room? You're all set. But even if you don't, you might want to spend a little time moving the furniture around and repositioning the TV for good sight lines. Moving it into a corner might be a good bet. If you're really serious and have some money burning a hole in your pocket, you might want to upgrade to a big, high definition screen. Trust me, everyone will appreciate the picture a lot more than your famous bean dip.

Speaking of food, move your dining room table against one wall and use it as a buffet. Once the game begins, your guests won't want to have to choose between the kitchen and the next play.

If you're expecting a crowd and not everyone is a diehard fan, it's a good idea to set aside another room for those who would rather chat than scream at the screen. Similarly, if kids are going to be there, they'll need a safe & fun place to play that's not in front of the game. It's also a good idea to move anything breakable out of the room where the big kids are watching the game. In the heat of the action, you don't want a little exuberant gesticulation to end up as an incomplete pass of a prized vase.

Decorate for the party? Only if you want people to think you're a freak. This is football, not high tea. Just put the snacks out and keep the beer cold.

Kickoff

Invite your company to arrive about an hour before the game begins — around noon on the typical Sunday. This will give

you time to mingle, nosh and chitchat a bit before coin toss. And maybe place a few bets. Bet on the point spread, the score at each quarter, the number of first downs or even the total yardage gained. While it's not mandatory by any means, a few dollars running on the outcome does add a little extra voltage to the cheering section. Once the game starts, all the host really has to do is ensure that he doesn't run out of chips and beverages.

Halftime

Halftime was created so that the players could recuperate while the fans rejuvenate. This is the time to load the buffet table with the



main course and restock the cooler. Assuming you haven't decided to have your affair catered by Pizza Hut, keep in mind as you plan your menu that a football party is one of the most casual gatherings it's possible to have. You won't be hearing any one ask, "Another splash of Shiraz with your canapé?" Think of simple, easy-to-prepare finger foods and let your guests help themselves. Here are a few easy ideas for just the sort of dishes that'll make your halftime show rock: Creamy Avocado Dip with Tortilla Crisps, Flatbread Pizzas, Artichoke Dip with Pretzels, Hot & Spicy Wings, Hummus with Pita Chips, & BBQ Pork Sandwiches.

Post-game

After the final gun, it's time for the final stage of your party to begin. While your self-appointed color commentators indulge in some post-game analysis, replaying of the highlights and settling the bets, it's a great time to serve dessert and coffee. This allows for the festivities to wind down and any "injured players" to sober up. (Another advantage of having a party on a Sunday afternoon is that, with work the next day, you're far less likely to end up with guests who don't know when to leave and you'll have plenty of time to clean up the wreckage before you have to turn in yourself.

Stick to the basics, keep things light, casual and fun and this kind of party could be habit-forming. It's the second best way to enjoy a game.

EXERCISE BRINGS BETTER SLEEP

A report in Mental Health and Physical Activity, shows that people who get 150 minutes a week of moderate exercise (or 75 minutes of vigorous exercise) feel less fatigue during the day and sleep better at night.

Researchers studied 3,081 men and women between the ages of 18 and 85 to determine what their nighttime sleep patterns looked like.

Those who met these National Institute of Health exercise guidelines were less likely to report sleepiness during the day, less likely to experience leg cramps while sleeping, and less likely to have difficulty concentrating during the day when tired.

The doctors also concluded that those who were more active during the day fell asleep faster at night.

Source: Cheryl Bower, Realtor

Benefits of Freshly Brewed Tea

2-3 Cups a day of freshly brewed tea-hot or iced-contains a modest amount of caffeine which, when used moderately-can boost brain power by enhancing memory, focus and mood. Tea also has potent antioxidants, especially the class known as catechines, which promotes healthy blood flow.

Source: Chipper4Life, APB



Today's Laugh

Its cool, its cool



I got the fly.

BBQ Chicken Sliders

INGREDIENTS:

- 12 dinner rolls, or Hawaiian sweet rolls
- 3 cups chicken
- 1/3 cup BBQ sauce
- 1/2 red onion, thinly sliced
- 6 slices pepper jack cheese
- 1/4 cup fresh parsley, finely chopped
- 2 tablespoons butter



DIRECTIONS:

1. Preheat oven to 350°F (180°C).
2. Slice the rolls in half lengthwise. Place the bottom half on a 9x13-inch (23x33 cm) baking tray.
3. Spread the chicken evenly on the rolls, followed by the BBQ sauce, red onion, pepper Jack cheese, and parsley.
4. Place the remaining half of the rolls on top.
5. Brush with melted butter.
6. Bake for 20 minutes. Slice, then serve. Makes 12.

Source: Tasty.co

Lollipop Flowers

NEEDED

- Red & Green Construction Paper or Card Stock
- Scissors
- Lollipop

INSTRUCTIONS

1. From colored construction paper, cut out a heart that's just larger than the lollipop candy and glue it to the wrapper
2. For the leaves, fold green paper in half and cut out a leaf shape, leaving the two sides attached at the seam.
3. Unfold double leaf shape, coat entire inside surface with glue & fold back over the lollipop stem, pressing to secure.
4. TIP: If you use cardboard templates, one child can trace and cut hearts while another works on the leaves.



Source: Disney Family Fun

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CALIFORNIA HOME SALES FACTS: DECEMBER 2017

State/Region/County	Dec. 2017	Nov. 2017	MTM% Chg
Calif. State Average	\$549,560	\$546,820	+0.5%
Calif. Condo Average	\$446,840	\$451,250	-1.0%
Sacramento	\$350,000	\$349,900	+0.0%
Placer	\$451,500	\$450,000	+0.3%
El Dorado	\$450,000	\$470,000	-4.3%
Contra-Costa	\$600,000	\$615,000	-2.4%
San Francisco	\$1,475,000	\$1,500,000	-1.7%
Santa Clara	\$1,300,000	\$1,282,500	+1.4%
Solano	\$416,000	\$410,000	+1.5%

State/Region/County	Dec. 2017	Nov. 2017	MTM% Chg
Los Angeles	\$577,690	\$530,920	+8.8%
Orange County	\$785,500	\$785,000	+0.1%
Riverside	\$385,000	\$383,000	+0.5%
San Diego	\$605,000	\$619,900	-2.4%
Yolo	\$420,000	\$440,000	-4.5%
Fresno	\$259,750	\$264,000	-1.6%
San Joaquin	\$349,720	\$360,500	-3.0%
Stanislaus	\$300,000	\$298,750	+0.4%
Butte	\$304,000	\$315,000	-3.5%
Yuba	\$241,000	\$285,000	-15.4%

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PATRICK N.
GAYLENE R.

LIZA L.
TAMMY & KEVIN G.
RODRIGO & KATHLEEN R.
JIM C.

JENNIFER F.
JIM C.
MONICA N.
MIKE B.



FEBRUARY

WISHING A HAPPY BIRTHDAY & HAPPY ANNIVERSARY TO THE FOLLOWING:



MIKE D.
KENDRA T.
LINDA G.
VALERIE P.

JOSH J.
JENNY A.
NATALIA S.
NIGEL G.
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MONTHLY DRAWING

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2nd Prize \$25 Red Robin Gift Card-Markus Y.
3rd Prize \$10 iTunes Gift Card-Eric E.

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