

Life & Times

SEPTEMBER 2017

4 BIG DESIGN TURN-OFFS OF HOME BUYERS

Certain dated design features in a home can really make some home buyers cringe. Could your listing have one of them?

Here is a spotlight of a few pet peeves of home buyers when touring homes today. Among the items making their list:

1. Popcorn Ceilings: The speckled ceilings can attract dirt and be

impossible to paint. Plus, if the home was built prior to 1980, the ceiling may contain asbestos and need to be tested by an inspector.



Fix it: Unfortunately, there's no quick fix for removing popcorn ceilings; it can get messy. It'll have to be scraped off and the ceiling then will need to be repaired. Plus, you'll want to have it tested for asbestos before scraping. Home owners will likely want to consider hiring a professional to do this.

2. Carpeting Everywhere: Many home buyers today have a fondness for hardwood over wall-to-wall carpeting. Carpeting can show spots and dirt, which can serve as a quick turn-off to potential buyers who prefer the more polished look of hardwoods.

Fix It: Have the carpet professionally cleaned if your seller can't afford to swap out the carpet for hardwoods. Make sure the carpet is spot-free and looking new. If sellers are willing to spend some money, they might consider installing hardwoods on just the first

floor or in just the dining room (pre-finished laminate can cost less). This allows the home to be marketed as having hardwoods, which could possibly draw in more potential buyers who won't consider a home without.

3. Brass Fixtures: Shiny brass fixtures are viewed as out-of-date by most people's standards nowadays. More on trend is satin nickel or oil-rubbed bronze finishes.

Fix It: Big box retailers offer plenty of affordable options nowadays, to make this an easier, more budget friendly do-it-yourself project with big impact.

4. Vanity Lighting Strips: The Hollywood-style strip with a line of bulbs of rounded lights hanging over your bathroom mirrors can also quickly date a home.



Fix It: Find a lighting fixture that has shades for each bulb in a finish that matches your faucet. It'll make the bathroom look more contemporary.

Source: Melissa Dittmann Tracey, REALTOR Mag.

In This Issue

Paint to Fix Any Room's Quirks	2
Eating Early Lunch: Burns Calories	2
Wacky Uses-Epsom Salt	3
Military Ball: What Not To Do	3
Find the Perfect Flooring	4
Curb Late-Night Nibbling	5
Recipe-White Choc Carmel Fudge	5
Today's Laugh	5
Kids Corner-Pumpkin Lights	5
Do You Know the Cost of Waiting?	6
California Home Sales Facts-Aug. 2017	7
Congratulations Katie P.	7
Congratulations Cory H.	7
Sept. Birthday's & Anniversaries	7
Monthly Drawing	8
FREE Home Value Report	8
Giving Back 4 Homes Program	8
Giving Back 4 Homes Contact	8

Newsletter By Email



Would you like the Newsletter
Sent to you by email?

Sign Up Online

It's Easy!

www.GivingBack4Homes.com

HOW TO PICK PAINT COLORS TO FIX ANY ROOM'S QUIRKS

Paint colors can do a ton to fix a room's flaws for not much money.

Every home suffers a few negatives, but not every solution requires pricey structural changes. Paint is a frugal remodeler's go-to solution to perk up a problem room.

Here's how to pick paint colors to give any room a facelift:

Choosing Paint for a Room That's Too Small

Painting walls white, cream, pastels, or cool colors (tinged with blue or green) creates the illusion of more space by reflecting light.

White or light colors on walls lifts the ceiling, bringing your eyes up, this makes you feel like you're in a larger room.

How to use paint color to make a room seem bigger:

- Paint trim similar to walls to ensure a seamless appearance that visually expands space.
- Use a monochromatic scheme to amplify the dimensions of a room. Select furnishings in the same color. Lack of contrast makes a room seem more spacious.
- Extend wall color onto the ceiling an additional 6- 12-inches. This will make the room seem taller.
- Paint vertical or horizontal stripes. Vertical stripes enhance room height by drawing the eye up, horizontal stripes lure your gaze around the perimeter, making walls seem further away. Use similar light colors for low-contrast stripes, and your room will look even larger.
- Get a bit of a similar effect if you really want a darker shade by selecting a high-gloss paint sheen, which reflects light and enhances space.

For a Room That's Too Large

When a space feels cavernous, draw walls inward and make it cozy with warm colors (red-tinged) because darker hues absorb light.

Similarly, a dark or warm color overhead (in a flat finish) helps make rooms with high or vaulted ceilings seem less voluminous.



For a Room That Needs a Soothing Vibe

The right paint choice can lend tranquility to a bathroom, master suite, or other quiet, personal space. A palette of soft, understated color or muted tones help you instill a calming atmosphere.

Some good choices include pale lavenders, light grays or greens, and wispy blues.

For a Room With Special Features That No One Notices

Call out notable features in a room with paint. Dress crown moldings and other trims in white to make them pop against walls with color.

Make a fireplace or other feature a focal point by painting it a color that contrasts with walls. "Using a higher sheen of paint on woodwork, such as baseboards and door/window casings," says Schwartze, "creates a crisp edge and clear transition from the wall to the trim."

For a Room With Something Ugly to Hide

Not everything should stand out in a space. Using a low-contrast palette is a good way to hide unappealing elements or flaws.

Conduit, radiators, and other components painted the same color as the wall will seem to disappear.

Selecting low-sheen or flat paint colors also helps hide flaws. Unless walls are smooth, avoid using high-gloss paint because it reflects light and calls attention to an uneven surface.

How to Pick Paint Colors for Any Room

- Sample paint colors on a few walls.
- Use large swaths of paint so you can get a real feel for the color.
- Add samples to opposite sides of a room to judge the paint color from different angles.
- Check the space with the samples in place and watch how the paint color changes at different times of the day.
- Check the color on cloudy days, sunny days, and at night when you've got artificial lights on.

Source: Jan Soultz Walker

EATING AN EARLY LUNCH...BURNS MORE CALORIES

Neuroscientists say meal timing seems to affect weight loss.

One study compares those eating lunch before 3pm to those who had lunch after 3pm. Early lunchers lost an average of 22 pounds in 20 weeks. Those who ate lunch later lost about 17 pounds.

Overall, participants consumed about 1,400 calories a day. There was no significant difference in caloric intake or energy expenditure between the early lunchers and the late lunchers.

Source: Cheryl Bower, SF Realtor



WACKY USES—EPSOM SALT

Q: I have heard about using Epsom salt to grow flowers. Can you tell me if this is true and, if so, how much do you use? - Betty W., Granite Bay, CA

A: Yes, you fertilize plants with Epsom salt. For every foot of a plant's height, sprinkle one teaspoon Epsom salt evenly around the plant's base for better blossoms and deeper greening. Epsom salt is magnesium sulfate, which lowers the pH of the soil and provides magnesium.

Source: Joey Green, Something Extra Newsletter



WHAT NOT TO DO AT A MILITARY BALL (BY A 1SGT)

We spouses like to bicker about what our husbands' leadership must think about military ball rules and the attire of spouses, girlfriends, partners and Milsos at the ball. This time we decided to ask. Here, straight from the source, is one Army First Sgt.'s (E-8) instructions for spouses at the ball — presented as only a First Sgt. could.

As an Army first sergeant, there isn't a day that goes by where I don't see issues that can be avoided if soldiers and their spouses would just talk about military life, its expectations and find their own middle ground.

However, I know it's hard to tell your spouse how the military expects him or her to act. It's even harder when it comes to military balls. How do you tell your spouse that their behavior and attitude isn't "appropriate" at the company party?

In my 27-years as an Infantryman, I've seen a lot and I always tell it like it is. Of all the things that have happened at balls (and of those listed below only one didn't), there are a few categories that always makes the list of military ball rules and military ball etiquette.

What NOT to wear:

1. Knee-high boots with 4-inch heels and a skin-tight leotard jumpsuit is not military ball attire.
2. Sheer outfits, transparent dresses and no appropriate underclothing is not a good combination.
3. Wearing matching plaid outfits to the ball isn't necessary to prove that you're truly a team.
4. How you dress does reflect on your spouse regardless of rank — officer or NCO. Whether at the ball, an FRG meeting or a Hail and Farewell — how you dress affects your soldier. Period.

How NOT to eat:

1. Dinner isn't like it is at Olive Garden — it's not an all you can eat buffet.
2. Please don't "order-in" pizza or Buffalo wings because you don't care for what's being served.

3. This is not musical chairs: don't change your assigned seating because you don't like who's at your table.

4. Silverware, dinnerware, centerpieces and glassware are not to be considered party favors unless they are printed with the name of the event and you are invited to take them home.

It's Just Not Authorized:

1. While in the receiving line, it's not necessary to hug everyone in your spouse's chain-of-command.
2. The colors being retired isn't code for "Let's get this party started."
3. "Dropping it low" is not the equivalent of freestyle ballroom dancing.
4. Don't even think about bringing the "purse-puppy" to the ball because you couldn't find a pet-sitter.
5. This isn't grade school — making out on the dance floor is not cool anymore.

On the subject of "beverages:"

1. There isn't a prize at the end of the ball for the attendee who consumes the most shots.
2. You may think coming to the ball already inebriated make you more social ... it really doesn't.
3. The whole platoon buying rounds for the guest-speaker (before his speech), isn't the best way to make a lasting impression on leadership.
4. Sip, don't gulp when a toast is made. And, please, don't finish the glass with each toast.
5. If you're not asked to make a toast ... don't.

And for the gents concerning Household Six:

1. Never bring your buddy's ex-girlfriend as your date.
2. The ball isn't the place to hook-up with someone else's date.
3. Just bring a relative or come alone; it's better than bringing a professional date.

Source: Corinne Lincoln-Pinheiro, Military.com



FIND THE PERFECT FLOORING: THE PROS, CONS AND COSTS

Finding the perfect flooring can be downright daunting. Not only are there **hundreds of options to choose from**, but there are also a number of important factors to consider with regard to each — practicality, durability and cost to name a few. Don't let the decision-making get you down. We've compiled a handy summary of the most popular flooring materials — as well as a snapshot of the pros, the cons and the costs of each — to help you choose the best flooring material for your home.

Hardwood

You can't beat the beauty, durability and versatility of hardwood flooring and its engineered counterparts. Not only is hardwood flooring easy to maintain and restore, but it can also be styled and stained to complement every taste. The downside to solid hardwood is that it's highly susceptible to water damage. Also, softer varieties may scratch easily, making them less practical for households with dogs and kids.

Perhaps the greatest downside to hardwood flooring is its cost. According to our True Cost Guide, most homeowners spend between \$2,619 and \$6,446 to install hardwood flooring. The cost of your hardwood installation project will depend largely on the type of wood you choose & the square footage of your flooring area. The good news is that, in most cases, hardwood flooring will also increase the resale value of your home.

Carpet

Carpet is comfortable and easy to care for, making it a popular choice for bedrooms and living areas. One benefit of carpet is that there are many styles, colors and textures to choose from. Another is that it provides increased insulation and helps to minimize sound. Disadvantages of carpet include its vulnerability to stains and water damage (it's best not to install carpet in bathrooms), as well as its tendency to collect particles known to aggravate allergies and respiratory conditions.

According to our True Cost Guide, most homeowners spend between \$752 and \$2,304 to install carpeting. The cost of your carpeting project will depend on the quality of the carpet you choose and the square footage of the area to be carpeted. Another (often overlooked) cost consideration is carpet padding. While installing new padding will add to the overall cost of your project, it will also add to the comfort and longevity of your floor.

Ceramic And Porcelain Tile

Ceramic and porcelain tile are well suited for any space. In fact, with the introduction of **wood plank tile** (tile that resembles hardwood), they've become increasingly popular for use in main living areas. The upside to ceramic and porcelain is that there are many attractive options that require little to zero maintenance (apart from regular mopping and occasional repair). The downside is that they can be cold on bare feet. Fortunately, the installation of radiant heat below ceramic and porcelain tiles can make them a warmer and more comfortable flooring option.

Not all tiling projects are created equal. The cost of your project will depend on the tile you choose and the square footage of the flooring area. Additional factors, such as sub-flooring and the inclusion of intricate patterns or designs, may also affect your project's cost. According to our True Cost Guide, most homeowners report spending between \$925 and \$2,363 to install ceramic or porcelain tile flooring.

Natural Stone

Natural stone flooring — including granite, marble, travertine and limestone — is as classic and stunning as it comes. Unfortunately, it's also as high-maintenance as it comes. While extremely durable, natural stone is also both soft and porous, making it susceptible to scratching and staining. For this reason, all natural stone must be kept free of dirt and spills, and it must also be periodically resealed to maintain its condition. Well-maintained, natural stone materials will preserve beautifully for decades.

The cost of your natural stone installation will depend on the square footage of your flooring area, as well as the material you choose. (Some natural stone is exceptionally expensive compared to other varieties.) Like ceramic tile projects, natural stone projects may require additional sub-flooring, as well as time and consideration to extras such as intricate patterns or designs. It's also a good idea to consider the cost of ongoing upkeep when considering natural stone. Most homeowners report spending between \$922 and \$2,735 to install natural stone flooring, according to our True Cost Guide.

Vinyl And Linoleum

Vinyl and linoleum have come a long way in the last 20 years. They're still the most affordable flooring materials, but they no longer look the part. One upside to vinyl and linoleum is that they wear well and are resistant to water and stains. Another is that there are a variety of modern and stylish options to choose from — many of which are easy to install and repair DIY. The downside to vinyl and linoleum is that they are susceptible to peeling and tearing. Also, while highly practical, the materials will do nothing to increase the resale value of your home.

According to our True Cost Guide, most homeowners spend between \$712 and \$1,632 to have a professional install vinyl and linoleum flooring. The cost of your installation will depend on the material you choose, the condition of any existing subflooring and the square footage of your project area.

Not Sure Which Flooring to Choose?

Ultimately, the best flooring for your project will depend on your budget and lifestyle. Give careful consideration to how you'll use the room in which you're installing flooring, as well as to how much effort you're willing to put into ongoing maintenance. With so many options available, you're sure to find the perfect flooring for your project.

Source: HomeAdvisor

Curb Late-Night Nibbling

A few tricks to avoid taking in needless calories at night.:

1. Eat a satisfying dinner. Think balance-protein, carbs, and healthful fats-with foods you enjoy eating and are good for you. If you're satisfied, you may feel less "need" to snack.
2. Drink herbal tea. Warm mint or chamomile tea can replace sweet dessert without adding to your calorie count.
3. Drink water. If you think you're hungry, you may actually be thirsty. Plus, water can help to fill your stomach and make you feel fuller until your brain lets you know that you aren't really hungry.
4. Brush your teeth. It's good for your teeth as well as your waistline. Dentists recommend brushing your teeth as soon as possible after a meal to avoid tooth decay. An added bonus? Toothpaste tends to make foods taste bad, which may curb the snack craving.

Source: CAHP Health Benefits Trust



Today's Laugh

MY KID CALLED ME AN OLD LADY
THIS MORNING. WE BOTH LAUGHED
AND LAUGHED...

THEN I CHANGED THE WIFI
PASSWORD.

MOMSGOTINK



White Chocolate Caramel Pecan Fudge

INGREDIENTS:

- 3 cups white chocolate chips
- 14 ounces sweetened condensed milk
- 4 tablespoons butter
- 1/2 teaspoon vanilla extract
- 1 cup chopped pecans
- 1/2 cup room temperature caramel sauce



DIRECTIONS:

1. Brown beef in a 3-qt. saucepan; drain and set aside.
2. Combine the chocolate chips, milk, and the butter in a medium size glass bowl and heat in the microwave for 90 seconds. Stir to combine and heat another 15 seconds. Stir and heat an additional 15 seconds, only if needed. Stir until mostly smooth with just a few flecks of unmelted chocolate.
3. Add the extract and pecans and stir to combine.
4. Scoop onto a parchment lined tray. Spread with a spatula to approximately 1-inch thickness. Drizzle with caramel sauce. Lightly swirl the caramel into the fudge with a knife or the end of the spatula.
5. Chill until ready to serve. Slice into 1-inch squares and store in an airtight container in the refrigerator for up to a week.
6. Enjoy!

Source: barefeetkitchen, eBay

Pumpkin Lights



NEEDED

- Pumpkin
- Drill or Screwdriver

INSTRUCTIONS

1. Clean out pumpkin as you would normally do.
2. Instead of carving, ask a parent to help drill holes to create a festive look that will last through Halloween AND Thanksgiving!



Source: Christmas & Halloween Rolled Together, FB

Do You Know The Cost of Waiting?

Interest Rates Won't Be This Low For Long!

If you are one of the many Americans debating purchasing a home but are not sure if you will *buy now* or *wait until next year*, here is a simple example of the impact interest rates & prices will have on your monthly mortgage payment.

Today		Next Year
4.02%	Interest Rate <i>Freddie Mac Projection 2018</i>	4.80%
\$250,000	Home Price <i>CoreLogic Projection (+4.9%)</i>	\$262,250
\$1,196.42	Mortgage Payment <i>Per Month - Principal & Interest</i>	\$1,375.93

The Cost of Waiting to Buy is defined as the additional funds it would take to buy a home if prices & interest rates were to increase over a period of time.

Increase in Payments:	Monthly	Annually	Over 30 Years
	\$179.51	\$2,154.12	\$64,624

Looking for a home that is more expensive than the \$250,000 example above?

For every \$250,000 you borrow, your monthly mortgage payment will increase by \$179.51 & the home price will increase by \$12,250!

Here is an example:

Mortgage payment is principal & interest only & accounts for a mortgage for the full home price.

Today	Next Year	Cost of Waiting
4.02%	4.80%	
\$750,000	\$786,750	+\$36,750
\$3,589.27	\$4,127.80	+\$538.53



CALIFORNIA HOME SALES FACTS: AUGUST 2017

State/Region/County	Aug. 2017	July 2017	MTM% Chg
Calif. State Average	\$565,330	\$549,460	+2.9%
Calif. Condo Average	\$446,760	\$443,160	+0.8%
Sacramento	\$348,000	\$353,000	-1.4%
Placer	\$462,000	\$453,000	+2.0%
El Dorado	\$485,000	\$480,500	+0.9%
Contra-Costa	\$627,860	\$633,250	-4.1%
San Francisco	\$1,428,000	\$1,428,000	-0.9%
Santa Clara	\$1,150,000	\$1,165,000	-1.3%
Solano	\$410,000	\$420,000	-2.4%

State/Region/County	Aug. 2017	July 2017	MTM% Chg
Los Angeles	\$575,130	\$573,190	+0.3%
Orange County	\$789,000	\$785,000	+0.5%
Riverside	\$388,500	\$385,000	+0.8%
San Diego	\$605,000	\$613,000	-1.3%
Yolo	\$445,000	\$426,750	+4.3%
Fresno	\$259,000	\$258,000	+0.4%
San Joaquin	\$355,000	\$350,000	+1.4%
Stanislaus	\$294,290	\$297,000	-0.9%
Butte	\$291,000	\$299,900	-3.0%
Yuba	\$265,000	\$266,890	-0.7%

For Complete Report & All California Counties:
<http://www.givingback4homes.com/newsletter.html>




RANCHO CORDOVA, CA

CONGRATULATIONS

KATIE P.

ON THE SALE OF YOUR HOME!

AND FOR GETTING \$4,640 FROM

Gretchen Bradley @ 

That's NOT a typo.
\$4,640 from
Gretchen @ GB4H!

ASK ME




AIRWAY HEIGHTS, WA

CONGRATULATIONS

CORY H.

ON THE PURCHASE OF YOUR HOME!

AND FOR GETTING \$200 FROM

Gretchen Bradley @ 

SEPTEMBER

WISHING A HAPPY BIRTHDAY & HAPPY ANNIVERSARY TO THE FOLLOWING:

 <p>WANDA C. DESIREE R. YASSY W. KATIE P. LISA C.</p>	<p>BECKY H. SABRINA R. TAMMY G. ROD & SABRINA R.</p>	<p>ZANE M. RIALYN J. BRYNNE C. DEBRA B. MIKE C.</p>	
--	---	---	---

MONTHLY DRAWING

Enter Online at: www.givingback4homes.com/free-drawing.html
 Already receiving GB4H News? You are automatically entered each month!

SEPTEMBER PRIZES

- 1st Prize** \$50 Gap/Old Navy Gift Card
- 2nd Prize** \$25 Fandango Gift Card
- 3rd Prize** \$10 Lowe's Gift Card

AUGUST WINNERS

- 1st Prize** \$50 PF Changs Gift Card-Shannon E.
- 2nd Prize** \$25 HomeGoods Gift Card-Natalia S.
- 3rd Prize** \$10 Coldstone Gift Card-Bella C.

Drawing Disclaimer Available Online.



FREE Home Value Report

Find out how much your home may be worth.
 You may be surprised!
 Contact me today for a FREE Home Value Report

Gretchen Bradley
 (916) 769-0184
Gretchen@GB4Homes.com
www.GivingBack4Homes.com



Lic #01894275

Giving Back 4 Homes Program

-  **Military**
-  **Law Enforcement**
-  **Fire/Rescue**
-  **Education**
-  **Relocation**
-  **Friends/Family**

**Buying A Home?
 Selling A Home
 Need To Short Sale?**

Get Up To \$2,500

Available Nationwide

www.GivingBack4Homes.com





Gretchen Bradley
Giving Back 4 Homes Program Founder
Top Producer & PCAR Masters Club
 NAR, CAR, PCAR Realtor® - Lic#01894275
 20+ Yrs Experience-Real Estate Sales/Lending
 Nationwide Relocation Specialist
 Sacramento Area Military Relocation Liaison
 Proud Wife of a Soldier & Law Enforcement Officer

Phone (916) 769-0184
Email Gretchen@GB4Homes.com
Email GB4Homes@Gmail.com
Web www.GivingBack4Homes.com
Facebook www.facebook.com/Givingback4homes



This newsletter is intended for entertainment and informational purposes only. Credit is given to authors of articles that are reprinted when original author is known. Any omission of credit to author is purely unintentional and should not be construed as plagiarism or literary theft. Copyright 2011 Giving Back 4 Homes Program. All rights reserved. This information is solely advisory, & should not be substituted for medical, legal, financial or tax advice. Any & all decisions or actions must be done through the advice/counsel of qualified professionals. We cannot be held responsible for actions taken without proper professional advice.