

Life & Times

MAY-JUNE 2017

BAY AREA RESIDENTS: SACRAMENTO EXODUS

San Francisco's 2017 doom and gloom train continues with yet another site releasing a study this week showing that locals in California, particularly in the Bay Area, have developed a wandering eye for homes elsewhere.

The real estate site Redfin released its migration report, showing which cities site users are most frequently

browsing homes in—and by extension, which cities they're most likely to be thinking about leaving.

All told, nearly 20 percent of San Francisco and San Jose Redfin users in the first three months of 2017 (the site combines the regions into one stat) were at least flirting with the idea of a home elsewhere, checking at least ten ads abroad in that time.

The report considers only Redfin users, albeit with a sample size of 1 million, and not everyone who browses home is really picking up stakes and leaving.

According to the U.S. Census, San Francisco gains far more people than it loses every year (though the most recent figures explore only through 2015), and the city still anticipates a net gain of at least 10,000 new resident per year.

However, this is the third report in less than six weeks suggesting a general regional restlessness.

At the end of March, the Bay Area Council's annual phone survey of a 1,000 people found roughly 40 percent of the Bay Area considering decamping.

And at the beginning of April, the resume site Indeed reported that nearly 40 percent of Bay Area tech workers on its site were looking for a job elsewhere.

These sorts of survey are usually most helpful when compared with the same benchmark in the past, but in this case this is actually Redfin's first migration report, though the site plans to release a new one each quarter.

Source: Adam Brinklow



That's not as many as in some other cities. For example, New York's ratio was 23 percent; Houston's 25 percent; Dayton, Ohio's an absolutely alarming 51-plus percent.

But when the site factors in how many—or rather, how few—users in other cities are simultaneously shopping for homes here it gives the Bay Area the highest Net Outflow rating of all of the cities studied.

SF browsers most often had their eye on Sacramento, although Seattle and Portland, Oregon were as usual attractive destinations as well.

This does not mean that 20 percent of San Francisco and San Jose residents are really going to take the plunge and relocate, of course. (It is Sacramento, after all.)

In This Issue

9 Ways to Go Broke	2
Congratulations Silvia S.	3
Congratulations Matt V.	3
Why Can't Veterans Shop at Exchange	3
Break Paycheck Living Cycle	4
Super Stress Relievers	4
Immune Boosting Food: Eggs	5
Recipe-Egg Roll Bowl	5
Today's Laugh	5
Kids Corner-Pour Painted Pots	5
Spring Cleaning Time	6
California Home Sales Facts-Mar. 2017	7
California Home Sales Facts-Apr. 2017	7
May Birthday's & Anniversaries	7
June Birthday's & Anniversaries	7
Monthly Drawing	8
FREE Home Value Report	8
Giving Back 4 Homes Program	8
Giving Back 4 Homes Contact	8

FREE
MONTHLY DRAWING
 See Page 8
 For Details

NINE WAYS TO GO BROKE

"Why don't you tell people how to go broke?" I was flabbergasted when the folks from *The American Legion Magazine* gave me that little snippet of editorial direction for this column. And then I smiled. Here was an opportunity to have a little fun and provide some financial wisdom — or *anti-wisdom*, if you will.

My initial thought was to present you with three or four money moves that have the potential to put you in a bad financial place. But once I began to sketch out some ideas, the list kept growing and growing. Finally, I just stopped at nine. There are plenty of terrible financial choices you could make — but they did give me a word count, so I'm giving you some of my favorites. If going broke is your goal, let's look at some ways to make it a reality:

Improve Your Life With Credit Cards

Whether your income is big or small, spending more than you make is easier than you might think. Heck, I've seen people with a whole lot of income execute the task flawlessly. Credit cards can be a key force multiplier in any sort of overspending mission. Use them often and everywhere in hopes of pushing your lifestyle well beyond the boundaries of your means. You only live once; why not do it on the back of a 25% interest rate revolving line of credit? And remember, only make the minimum payments.

Buy A Big House

We've been through a housing crisis, but thankfully over the past couple of years things have loosened up again. Don't worry about what you know you can afford in the context of your overall lifestyle and finances. Instead, figure out how much you can borrow, and let that be your guide. Forget about little details like property taxes, insurance, maintenance, homeowners' association dues and other household-related expenses. Those things will take care of themselves. Find the house of your dreams, and go big or go home!

Take The Eight Year Car Loan

USAA recommends keeping transportation expenses around 10% of your gross income and, if you have to borrow, taking on a car loan that's 60 months or less. Let me be frank: That approach to car ownership is probably not going to get you broke! Instead, buy new. Getting a 72- or 84-month car loan could make the payments somewhat affordable and means you'll be paying plenty more in interest. And don't worry about what it's going to cost to insure, maintain or fuel the vehicle. That's what credit cards are for!

Implement A Flawed Saving Strategy

Buy all the stuff you need, but more to the point, especially the stuff you want — clothes, experiences, dining and other

luxuries. If there's money left over at the end of the month, then you can think about socking it away in your emergency fund, college account or retirement savings. No money left over? No worries, there's always next month.

Pay Uncle Sam Too Much

If you're trying to go broke, Uncle Sam can help. All you need to do is be as inefficient as possible. Don't take advantage of tax breaks for contributing to a work retirement plan or IRA. Don't bother tracking deductible expenses like charitable contributions, either, and definitely don't take the time to see if itemizing makes more sense than the standard deduction on your taxes. This approach is really two-pronged; along with frittering away money today, it will also keep you from amassing a counterproductive pile of assets in the future.

Get Divorced

If you're trying to go broke, there's no better move.

Take The Joneses To The Woodshed

Keep up with the Joneses? No way. Pound them into submission. Cars, houses, electronic gadgets. Whatever it is, you've got to have - and flaunt - the latest and the greatest. Oh, the Joneses are going to Disney World? Honey, let them know we're taking the entire extended family to Disneyland Paris!

Co-Sign For Someone...Or Anyone

Helping out family, friends or neighbors by co-signing on their loans is a super way to shift it into high gear on the road to ruin. Since any debts you co-sign for will be your responsibility *and* reflected on your credit report, you could end up having to make their payments *and* suffer the highest interest rates the next time you borrow.

Take A Pass On Insurance

One of the key reasons for insurance is to help you avoid financial disaster. Not having insurance opens you and your family up to the full financial effect of all kinds of potential risks including vehicle accidents, injury, illness or death. Without it, you and your loved ones could become strapped with crippling debt. Changed jobs and lost some life or disability insurance? No problem. Carrying the absolute minimum liability coverage on your auto policy? No problem. Not only that, but some forms of insurance are mandatory, so you could pay extra penalties or fines for not keeping them in place. Another great route to Brokesville!

OK, now I'm being serious. If you don't see yourself in the descriptions above, that's a good thing. On the other hand, if some of them sound a little too familiar, it's time to change course. You may be on a path that leads to financial ruin and that's not funny.

Source: JJ Montanaro






CONGRATULATIONS

SILVIA S.

ON THE SALE OF YOUR HOME!

AND FOR GETTING \$1,690.00 FROM

Gretchen Bradley @ 

SACRAMENTO, CA




CONGRATULATIONS

MATT V.

ON THE PURCHASE OF YOUR HOME!

AND FOR GETTING \$500.00 FROM

Gretchen Bradley @ 

MANTECA, CA

WHY CAN'T VETERANS SHOP AT THE EXCHANGE?

Dear Q&B,

I served in the Marine Corps from 1998 to 2002. I want to know: Why can't veterans shop at the exchange?

Thanks.

-- Alex

Dear Alex,

I hear from a lot of veterans who want to shop at the exchange but can't because they don't have access. So where do these rules on who can and can't shop at the exchange and commissary come from?

One word: Congress.

Federal law, approved by Congress, sets who can and cannot shop on at on-base stores. According to that law, shopping at exchanges and in commissaries is limited to active duty and retirees and their dependents, members of the National Guard and Reserve and their dependents, 100 percent service-connected disabled veterans and Medal of Honor recipients.

Why are these rules in place? Although not explained in federal law, the reason is pretty simple. In general, the discounts and cost savings users have by shopping tax-free at the exchanges or buying groceries at cost at the commissary are considered what is known as "non-monetary compensation." In other words, the benefit is part of the military pay troops receive for serving or, in the case of retirees, part of their military retirement benefits.

But veterans aren't blocked completely from using the exchange. Thanks to a recent rule change, the online exchange shopping will be available for all veterans starting on Veterans Day 2017.

-- Team Q&B, Military.com



BREAKING THE CYCLE OF LIVING PAYCHECK-TO-PAYCHECK

Do you make a decent living yet see yourself counting on that next paycheck to survive?

A recent study shows that 47 percent of Americans are living paycheck to paycheck. Whether it is due to poor budgeting skills, or perhaps not knowing how much to save a month, people are finding it hard to break out of that cycle.

If you are looking for ways to stretch your pay and break that cycle, here are some things to pay attention to:

Pay attention to where your money is going.

Absolutely nothing will change if you aren't keeping track of where your money is going each payday. You should have a budget set, as well as a method of tracking your spending. You will not be in control and break the cycle without both of these working together.

Pay attention to what your budget says.

Your budget shouldn't be flexible: This mentality makes it awfully hard to save.

Once you make your budget, you should not change it unless you have to add to it, or adjust the numbers based on the amount of the bill.



Also, don't skip paying a bill one month so that you have a little extra spending cash. If you have no disposable income at the end of the month, what are some things you can do to fix this? Perhaps you can pick up some more hours at work, or get a part-time job?

You can also get rid of unnecessary bills and spending, using the money saved to open a separate bank account. A great way to reduce the chances of using this money is to either not request a debit card, or never carry it with you. This will help with the temptation of spending.

Pay attention to what your spending says.

Tracking your outlays will help in determining how much you spend monthly on things that are not in your budget.

Are there any areas where you can reduce spending? Perhaps you like to eat out frequently or go to the movies. If you see a frequent spending pattern, consider cutting down or going without completely until your spending is under control.

This can be harder to do, but once you see the money saved at the end of the month, it will be a sacrifice well worth it.

Source: Angela Caban , USAA

SUPER STRESS RELIEVERS

Whether you've got nagging anxieties or are just having an insane afternoon, these quirky—yet effective—tips can help calm you down and let you find your way back to your happy place. Bonus: they work instantly!

- **Smooch!** Kissing unleashes chemicals that lower anxiety and encourage feelings of euphoria, reports a new study from Lafayette College. Researchers found that levels of cortisol, a stress hormone, dropped dramatically post-lip-lock in the couples studied. (Not a bad way to relax, if you ask us!)
- **Squeeze a Lemon!** A good whiff of lemon (particularly the oils found in the peel) may be an effective—and fresh smelling—tool in the mood-boosting department, according to recent research published in the journal *Physiology & Behavior*.
- **Grab a Book!** A new British study found that even six minutes of reading can lower stress levels by 68%, Doesn't matter what you read—from a novel to a magazine—as long as it lets you lose your worries in the words, says study author David Lewis, Ph.D.
- **Get Your Game On!** Take a cue from your kids and play a video game for a few minutes (on your console, computer, iPhone—whatever). Scientists at East Carolina University looked at how adults' levels of tension, depression, and anger were affected by gaming and saw vast improvements among study participants.
- **Sniff Some Flowers!** Mother Nature has serious calming powers: Hospital patients who had potted flowers in their rooms felt less pain and fatigue and were more relaxed than those with no greenery around, found a recent Kansas State University study. The best part: You don't need to be sick to get the benefits!



Source: Shaun Dreisbach, Parenting.com

Immune Boosting Food: EGGS

How They Help

Packed with amino acids, zinc and B vitamins, eggs build white blood cells and antibodies, which the body needs to fight off illnesses.

Simple Way to Savor:

Hard boil a couple for a Greek salad with spinach, olives, tomatoes and feta. Source: LiveHealthy Magazine



Today's Laugh

It's been a rough week, but on a positive note I didn't need bail money or have to hide a body.

Egg Roll Bowl

INGREDIENTS:

- 1 pound ground pork sausage
- 6 cups coleslaw mix or shredded cabbage
- 4 cloves garlic, minced
- 1 tablespoon ginger, minced
- 1 tablespoon soy sauce
- 1/4 cup chopped green onions
- 1 tablespoon sesame oil

DIRECTIONS:

1. Heat a large skillet over medium heat. Add the sausage and cook, stirring often to crumble, until cooked through. Do not drain.
2. Add the coleslaw mix, garlic, ginger, and soy sauce to the skillet with the sausage. Cook for 3-4 minutes or until cabbage has softened a bit.
3. Remove from the heat and top with the green onions and drizzle with sesame oil.
4. Serve immediately.



Source: KARLY in BUNS IN MY OVEN

Pour Painted Pots

NEEDED

- Clay Flower Pots
- Acrylic Paint
- Bricks & Drop Cloth
- Tape

INSTRUCTIONS

1. Tape holes on bottom of clay pot (to keep paint from going inside pot).
2. Put down newspaper or drop cloth and then bricks on top (to prop up pots).
3. Pour paint over pot. Just pour a bit of paint and then keep adding new colors on top of the old ones until they drip off the edges and run down the sides of the pot (simple way to achieve swirly and marbled effect).
4. Let dry for 24-48 hrs.



Source: Heidi, Happiness is Homemade

SPRING-CLEANING TIME! 6 THINGS YOU NEVER CLEAN BUT SHOULD

It's spring—that time of year when a young man's fancy turns to thoughts of love, pollen takes over the Earth, and winter coats get mothballed for another year. It's time to live again! But it's also supposed to be the time you pull on the rubber gloves and get to scrubbing, dusting, washing, and polishing so your home looks sparkling clean for the upcoming warmer months.

And yet there are some particularly grimy areas even the most diligent among us tend to avoid. But should we?

"When we do get around to spring-cleaning, chances are the first places we tackle are those that we—or our guests—will see," says Cheryl Reed from Angie's List. "But if it's up high, down low, or behind something, it may never see your scrub brush."

That's all the more reason to tackle these oft-ignored areas today! Here are the six most neglected items for spring-cleaning.

1. Refrigerator coils

Did you even know your fridge has coils you've gotta clean? Well, it does. When dust and dirt cover said coils, your fridge has to work harder to cool food—and that can shorten this appliance's life span.

You can find your refrigerator coils either at the bottom or behind the machine. Vacuum them with a crevice or upholstery tool. Then push a duster or refrigerator coil brush (about \$5) between the coils to grab the rest of the pet hair and dust that stubbornly cling to the coils; position your vacuum under the brush to catch falling debris.

2. Ceiling fans

Ceiling fan blades are landing strips for dust and allergens, which the fan spreads throughout the room.

To grab the dust, climb a ladder and wipe the blades with a microfiber cloth. Or, slip an old pillowcase over the blades and grab the gunk as you pull it off. Shake the case outside so dust doesn't fly all over, or throw the case in the laundry. You can also buy curved duster attachments made especially for ceiling fans for about \$10.

While you're on the ladder, reverse the blade direction so they'll move clockwise and push air straight down, creating a cooling breeze and relief from warm weather.



3. Baseboards

OK, it's not the sexiest home cleaning task, but cleaning scuffed and dusty baseboards goes a long way toward freshening up your home. You can get rid of scuff marks by wiping them with a Mr. Clean Magic Eraser or cleaning wipes. Vacuum with an upholstery attachment to get rid of dust. For a really deep clean, run a Q-tip over baseboard tops and ridges to remove dust collecting there.

4. Pillows

Sure, you clean pillowcases every week when you strip the bed. But once or twice a year, you should also wash the pillows, which absorb your sweat, dead skin cells, and dust mites. Gross, right?

Check and follow care labels for your particular pillow. You can wash most synthetic pillows in your machine on a short, gentle, lukewarm cycle. For down- or feather-filled pillows, wash in a basin with a little detergent. Knead the pillow, drain the basin, then wrap the pillow in a towel.

To remove the rest of the water, place pillows in the washer on the spin cycle. Then pop into your dryer on moderate heat for about an hour. Add a couple of tennis balls to fluff up the pillows during drying.

5. Shower heads

Need to remove mineral buildup from stainless-steel shower heads? Turn to white vinegar, says Glenn Gallas, VP of operations for Mr. Rooter Plumbing in Waco, TX.

Fill a small plastic bag with distilled white vinegar, and attach it with a rubber band over the shower head. Let the vinegar work its magic for an hour or two until the scale dissolves; then scrub the residue away with a toothbrush.

For a brass or bronze shower head, which are more delicate, rub away scale with a soft cloth and warm water.

6. The insides of your appliances

The appliances that clean your dishes and clothes can get quite gunky over time. Food and soap scum build up along the bottom and sides of your dishwasher, and dirt and detergent collect in the drum and along the top of your clothes washer. Here's how to get them clean.

- **Dishwasher:** Place distilled white vinegar in a shallow bowl on the top rack of your empty dishwasher, and run a hot water cycle. If the machine still smells funky, sprinkle baking soda on the bottom and run the machine through a short, hot cycle.

- **Washer:** To kill any mold in your washer, add a cup of bleach to the bleach dispenser and run the empty machine through the longest, hottest cycle available. Scrub any removable parts, and use a toothbrush to clean the gunk out of nooks and crannies. Open the lid, and let air dry.

- **Dryer:** Vacuum the drum and lint screen. If you use dryer sheets, soak and scrub the screen to remove residue. Unplug the machine, remove the exhaust hose, and pull out lint you can reach with your finger, vacuum hose, or flexible dryer brush. Or you can blow out debris with a leaf blower.

Source: Lisa Gordon

CALIFORNIA HOME SALES FACTS: MARCH 2017

State/Region/County	March 2017	Feb. 2017	MTM% Chg
Calif. State Average	\$517,020	\$478,570	+8.0%
Calif. Condo Average	\$430,620	\$407,040	+5.8%
Sacramento	\$326,750	\$324,900	+0.6%
Placer	\$440,000	\$435,000	+1.1%
El Dorado	\$450,000	\$419,500	+7.3%
Contra-Costa	\$585,000	\$554,250	+5.5%
San Francisco	\$1,350,000	\$1,276,000	+5.8%
Santa Clara	\$1,130,000	\$1,100,000	+2.7%
Solano	\$400,000	\$382,500	+4.6%

State/Region/County	March 2017	Feb. 2017	MTM% Chg
Los Angeles	\$465,810	\$470,200	-0.9%
Orange County	\$760,000	\$745,000	+2.0%
Riverside	\$375,000	\$367,250	+2.1%
San Diego	\$571,000	\$559,950	+2.0%
Yolo	\$393,000	\$372,000	+5.6%
Fresno	\$245,000	\$229,900	+6.6%
San Joaquin	\$320,000	\$314,730	+1.7%
Stanislaus	\$271,450	\$270,500	+0.4%
Butte	\$287,500	\$290,000	-0.9%
Yuba	\$254,900	\$256,500	-0.6%

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

CALIFORNIA HOME SALES FACTS: APRIL 2017

State/Region/County	April 2017	March 2017	MTM% Chg
Calif. State Average	\$536,750	\$517,020	+3.7%
Calif. Condo Average	\$436,430	\$430,620	+1.3%
Sacramento	\$326,000	\$326,750	-0.2%
Placer	\$460,000	\$440,000	+4.5%
El Dorado	\$474,500	\$450,000	+5.4%
Contra-Costa	\$653,690	\$585,000	+11.7%
San Francisco	\$1,402,500	\$1,350,000	+3.9%
Santa Clara	\$1,160,000	\$1,130,000	+2.7%
Solano	\$400,000	\$400,000	+0.0%

State/Region/County	April 2017	March 2017	MTM% Chg
Los Angeles	\$480,230	\$465,810	+3.3%
Orange County	\$775,000	\$760,000	+2.0%
Riverside	\$379,000	\$375,000	+1.1%
San Diego	\$590,000	\$571,000	+3.3%
Yolo	\$386,750	\$393,000	-1.6%
Fresno	\$240,000	\$245,000	-2.0%
San Joaquin	\$340,000	\$320,000	+6.3%
Stanislaus	\$283,000	\$271,450	+4.3%
Butte	\$302,900	\$287,500	+5.4%
Yuba	\$267,500	\$254,900	+4.9%

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

MAY

WISHING A HAPPY BIRTHDAY & HAPPY ANNIVERSARY TO THE FOLLOWING:



KENDRA T.
 WENDY V.
 JULIE B.
 MONSSE V.

NICOLE B.
 ANGELA D.
 LIZ H.
 RONNIE & LINDSEY C.

MICHELLE N.
 REGINALD E.
 YELENA R.
 DAVID W.



JUNE

WISHING A HAPPY BIRTHDAY & HAPPY ANNIVERSARY TO THE FOLLOWING:



RON L.
 SUZIE L.
 LIZ P.
 SETH D.
 STEVE H.

TRAVIS & LACEY Y.
 MAT & NATALIA S.
 MIKE & ANDREA D.
 DEANNA & BOBBY B.
 MATT & JENNY A.

OLIVIA T.
 JESSICA M.
 CIERRA E.
 JEROMY D.
 DAWN M.



MONTHLY DRAWING

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

MAY PRIZES

1st Prize \$50 Massage Envy Gift Card
2nd Prize \$25 HomeGoods Gift Card
3rd Prize \$10 IHOP Gift Card

APRIL WINNERS

1st Prize \$50 AMC Movie Tickets (4)-Luis A.
2nd Prize \$20 Amazon Gift Card-Andrew Z.
3rd Prize \$10 JC Penney Gift Card-Denise W.

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.