

Life & Times

APRIL 2017

FRESHEN UP YOUR HOME INSIDE AND OUT

Clean gutters and downspouts. Having your home's gutters and downspouts cleaned (and repaired if necessary) is one of the first important tasks to schedule this season. Clogged gutters during a rainy spring can cause water to pool, potentially damaging the roof and siding.

Wash siding. Using a regular garden hose, attach a siding cleaning kit (available at most home

improvement stores) to clear away winter grime from your home's siding.

Spruce up front porch. Clean the porch floor, exterior windows, windowsills and front door. Wipe cobwebs from the ceiling and high corners. Lay down a fresh doormat and plant a pot of flowers. If you have porch furniture, clean it off and wash the cushions.

Inspect paths and driveway. Repeated freezing and thawing can take a toll on asphalt and concrete. Check your driveway and paths for cracks and schedule repairs as needed.

Boost curb appeal. Spring is a wonderful time to make upgrades to your home exterior, even small changes — like putting up bold house numbers and a shiny new mailbox — can make a big impact.

Wash windows. Welcome the spring sunshine by clearing dirt and grime from windows inside and out. After cleaning the glass, take time to wipe the sill.

Check screen doors & windows for tears. Before putting up window screens and screen doors, inspect each one for holes and rips — even small tears can let in mosquitoes! If you find any holes, pick up a screen patch kit (available at most hardware stores) and repair them.

Clear clutter. Create more space in your home by clearing out unloved items. If you have a lot to get rid of, set a date to hold a yard sale. Or contact a local charity to schedule a pickup — some will send a truck free of charge if you're donating large items like furniture.

Schedule maintenance of HVAC cooling system. If you have

central AC, be sure to schedule professional maintenance before the start of summer. A properly maintained system cools better, uses less energy and lasts longer.



Clean the garage. Can you park your car in your garage? If not (or if it's a tight fit), it may be time to make some more space. Clear out the junk, and schedule time to take unused paint, motor oil and other hazardous items to a recycling center that accepts them. Once your garage is cleaned out, consider adding wall-mounted storage to keep things neat and off the floor.

Maintain wood decks & fences. Keep outdoor woodwork in top shape by staining or resealing each spring. Check gates, fencing, decks, railings, pergolas and other outdoor structures, and make repairs as needed.

Source: Fidelity National Home Warranty

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HOME-BUYING MISTAKES PEOPLE MAKE FOR THEIR KIDS

Ah, the things people do for their kids. One of the biggies? Buying a megamansion with a massive backyard perched in a stellar school district so they can give their offspring the best life possible—even if they're mortgaged to the hilt. And yet, making real estate decisions solely for the sake of your kids can be a recipe for regret that can actually undermine your family's happiness.

"People get idealistic and sometimes irrational when they choose the home they plan to raise their kids in," says Holly Breville, a McEneaney Associates real estate agent in Washington, DC. As proof, just check out some real-life home-buying mistakes so that you can avoid falling into the parent trap.

Mistake No. 1: Buying too big

"Expectant parents often want more space," says Breville. "They want an extra bedroom for visiting grandparents, or they might want every child to have their room."

They might also want expansion room in case they have more kids down the road. But affording a big home usually means buying in a more remote area, which isn't always worth the trade-off—something San Francisco mom Abbe Clemons learned the hard way.

"When I was pregnant with our second child, I was convinced we needed a bigger home, so we sold our bungalow in a great neighborhood where we could walk everywhere and bought a big, cavernous house in the hills, where we had to get in the car to go anywhere," says Clemons. She regretted the decision as soon as her second child arrived.

"I felt totally isolated and, with two tiny kids, we lived on top of each other in a couple of rooms, so a big house was unnecessary."

Breville encourages clients to think hard about whether more space is worth what they'll sacrifice for it.

"If a larger home means moving a half-hour away from your friends and community, or to an area where you can't walk anywhere, the impact on your quality of life might not be worth the extra bedroom," she says.

"And ask yourself if a guest room is worth the money. How often will family members really stay with you? Do you even like having your in-laws stay with you?"

It might make sense to put them in a hotel for their brief visits rather than straining your budget for a bigger home.

Mistake No. 2: Buying before you can afford it

Blame it on hormonal nesting instincts or societal programming, but new parents (or parents-to-be) can become fixated on owning a home, without regard to financial practicalities.

"The moment I found out I was pregnant, I wanted to buy a house. It was an overwhelming 'I have to do this or I'm going to freak out' desire," says Amy Klein of Eugene, OR. "Everything in our price range was old or

ugly, so we wound up maxing out our budget on a home 12 miles out of town. I didn't care that the interest rate was 5.75%. I didn't care that I had to drive on somewhat of a dangerous road to get to work. All we cared [about] was that we had a house. But now I care a whole lot."

The reality: Having a new baby can be stressful enough without a backbreaking house payment, so you'd better think hard about whether homeownership is right for you at this point. Here's how you can figure out how much home you can afford.

Mistake No. 3: Buying for a school district

A home with top-rated schools is the holy grail for parents, but keep in mind that great public schools aren't truly free.

"Homes in highly regarded school districts usually come at a premium in terms of home prices and property taxes," says Breville. "So you need to factor in how long you will stay in the area, how many children you have, if your children will definitely use the public schools, and for how long."

Maureen Legac learned firsthand that buying for a school district doesn't always work out as planned.

"When we relocated to Florida, we were determined to buy in a great school district. We bought a home near A-rated schools, but it was 40 minutes from the beach, and 10 miles to the closest grocery store or gas station," she says. "Then our children decided to participate in an International Baccalaureate program, which was located at the worst school in the district and had us driving across town past the A-rated schools to go to a D-rated one that happened to house the IB program. We wouldn't have moved to an area so far from town and the beach if we'd known they wouldn't be using the schools anyway."

It might make sense to test out that great school district by renting in the area before you commit.

Mistake No. 4: Renovating for the age they are now, and not for the future

Coleen Christian Burke knocked down walls to four rooms on her main floor because she thought it would be easier to keep track of her kids in the house.

"It turned out fabulous," she recalls, at least while the children were young. Once they became teenagers, "I learned that they hate open-concept," she says. "There wasn't space for them to have privacy when their friends came over, and they spent more time at the houses of friends who had 1970s-style dens and basements. They call our house the fishbowl!"

Lesson learned? Children grow up fast, and their habits and tastes change, too. That backyard play structure that seems so desirable when your kids are in kindergarten will never get used once sports or video games become their entertainment of choice. So try to imagine how any renovations might suit who they are now, and who they'll become.

Source: By Celeste Perron



EASY WAYS TO SAVE WATER AT HOME

The average American household uses more than 300 gallons of water a day, and the Environmental Protection Agency (EPA) reports that 40 out of 50 states will experience some form of water shortage over the next 10 years. Reduce your family's water use by following these simple water-smart practices in your home:

- Invest in water-efficient household products, such as shower heads, faucets, toilets, lawn irrigation controllers, and appliances. Look for the EPA's WaterSense label before you buy!
- Avoid flushing the toilet unnecessarily. Dispose of tissues, insects, and other such waste in the trash can.
- Fix all dripping faucets; replacing the worn washers is often the quickest and cheapest remedy.
- Use a timer to avoid watering your lawn and plants longer than necessary. Check your sprinklers for leaks, and redirect the spray so you're not watering the house, driveway, or sidewalks.
- Defrost food in the refrigerator overnight or in the microwave instead of running cold water over the frozen food.
- Operate washing machines and dishwashers only when fully loaded.

Source: Old Republic Home Protection Co., Inc.



6 MILITARY BENEFITS YOU MAY NOT KNOW ABOUT

Being a servicemember provides you with the honor of serving your country along with earning a steady income. There are additional benefits to joining the military that many don't take advantage of, usually because they don't even know about them. Here are a few military perks you might have missed:

1. Transferability of the Post-9/11 GI Bill

Current servicemembers and veterans up to 15 years after discharge are eligible for higher education funds, thanks to the Post-9/11 GI Bill. However, you don't have to use the benefits exclusively on yourself or at all. Some or all of the funds can be transferred to a spouse or dependent children with approval from the U.S. Department of Defense.

2. Airline and Airport Perks

You can save money & improve your leisure travel experience thanks to a few military perks. Space Available Flight, also known as Space-A Travel, is a privilege that provides air travel to current and retired military members at virtually no cost. Department of Defense aircrafts with unfilled seats are your ticket to dozens of destinations around the United States and the world. The program has been reduced in recent years, but it's still an effective way to see the world on a dime.

Many civilian airlines offer discounts for current and veteran servicemembers and, in some cases, even for your spouse and children. You may also be eligible for free checked bags or other waived fees. Military members also have free access to United States Organizations (USO) centers with complimentary snacks, Wi-Fi, television, video games and more; not a bad way to spend time between flights!

3. VA Mortgages

Purchase loans provided by VA are a great way for eligible veterans and Active Duty members to buy a home at a

competitive, fixed interest rate—often without the need for a down payment or private mortgage insurance. This means you can buy a home with very little out-of-pocket cost. Other benefits of a VA home loan include a closing cost limit, no penalty fees for early loan payments and assistance if you run into difficulty making payments.

4. Survivors' and Dependents' Educational Assistance

Should you be permanently disabled as a result of service, your spouse or children may be eligible for tuition assistance. This program may be used for up to 45 months of education in degree and certificate programs, apprenticeship or on-the-job training. Some beneficiaries may be eligible to combine this program with the benefits of the GI Bill, effectively providing 81 months' worth of tuition assistance.

5. Military Spouse Career Advancement Account (MyCAA) Scholarship

If your spouse is looking to further his or her education, the MyCAA Scholarship can provide tuition assistance. It provides up to \$4,000 for military spouses seeking a license, certificate, certification or associate degree for high-demand, high-growth portable career fields and occupations. Many careers qualify for the program, including nursing, construction, information technology and legal.

6. Amusement Park Discounts

After all this serious money talk, you might be ready to go on vacation. Why not go to an amusement park that accepts military discounts? Parks across the country offer discounts to active and retired military. Sometimes these discounts can only be applied to general admission tickets, while other times they can be applied to special packages including multiple tickets, hotel accommodations and early park admission.

Source: Navy Federal Credit Union

SECURITY ALERT: SMART SOCKETS PUT YOU & YOUR PRIVACY AT RISK

Internet of Things devices are being used by millions of people looking to enhance their lives. However, as with any emerging technology, the IoT brings its own set of challenges and security issues.

Bitdefender IoT researchers found that a popular electrical socket is vulnerable to malicious software upgrades and can be controlled from a distance to expose users to both physical and online security hazards.

The popular smart plug, used by thousands of consumers to manage any plugged-in device from their smartphone, can be controlled by attackers from anywhere in the world. Intruders can find their way into the device, to stop or re-schedule it and to access other network-connected devices. They may even get access to users' email accounts, if users have configured the device to send email notifications every time it switches from one state to another.

Top tips before buying an IoT device

This research is a reminder that IoT devices are not perfect, and their security flaws may have serious consequences. So, before purchasing an IoT gadget, it's best to:

- Perform an extensive research before buying an IoT device for your home. Online reviews may reveal privacy issues other users have encountered.
- Test the gadget to understand how it works (if possible). How does it connect to the Internet, what data can it access, where is that data stored and

under what circumstances? Can this device turn into a privacy hazard? Using data collected from it, could someone infiltrate the home Wi-Fi network to snoop on private conversations and steal other personal information?

- Read the privacy statement before activating the device and connecting it to the web.
- Install a home cyber-security solution for IoTs. This will scan the whole network to provide anti-phishing protection, malicious-website alerts, detection and quarantining of any malware or rogue users.



Source: Bitdefender

A LESSON FOR SELLERS ON DISCLOSURES

Sellers may feel hesitant to reveal any minor problems with their home, afraid they'll scare off buyers. But here's a warning for your sellers: They may land in legal trouble if they fail to disclose.

"Most sellers think it is in their best interest to disclose as little as possible," Rick Davis, a real estate attorney in Kansas, told realtor.com®. "I completely disagree with this sentiment. In the vast majority of cases, disclosing the additional information (especially if it is something that was previously repaired), will not cause a buyer to back out or ask for a price reduction."

Disclosure laws vary from state to state, and sometimes even on a local level.

"In general, sellers should disclose any known facts about the physical condition of the property, existence of dangerous materials or conditions, lawsuits or pending matters that may affect the value of the property, and any other factors that may influence a buyer's decision," according to a recent article at realtor.com®.

This includes disclosing issues that have been previously repaired, Davis says. Also, disclose any inspection reports.

"It is much better to lose a buyer by clearly disclosing all known issues than it is to spend two years and tens of thousands of dollars in litigation," says Adam Buck, a certified real estate specialist with the Frutkin Law Firm in Arizona.

Rest assured, sellers won't be put on the hook for failing to disclose issues that they didn't know about.

They should be careful not to make any guesses when prompted, particularly when it comes to the measurements of the home — one common problem area for disclosures.

"Even if you've had an appraiser check out your home, you may have no idea how many square feet it truly is because, as it turns out, there's no single agreed-upon way to measure a home," the article states. "Three different appraisers can come up with three different measurements." Don't make a guess or buyers can come back and accuse you of misleading them.

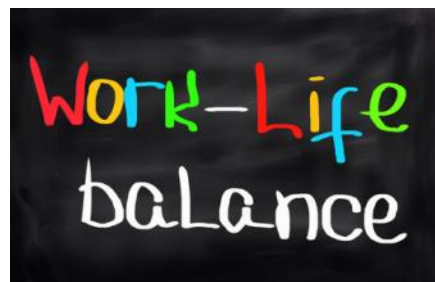
Source: DAILY REAL ESTATE NEWS

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:

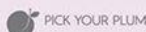
TIP #4: Arrange for Child Care:

This is key if you're working from home. It's nearly impossible to work and tend to your child at the same time. Arrange for a sitter, a daycare or a relative to care for your baby while you work. You'll be much less stressed if you aren't trying to squeeze in calls and meetings during your baby's naptimes.



Today's Laugh

My daughter
wanted a
Cinderella Party
so I invited all her
friends over to
clean my house.



Cilantro Lime Chicken

INGREDIENTS:

- 4 tbsp. extra-virgin olive oil, divided
- Juice of 2 limes
- 1/4 c. chopped fresh cilantro
- pinch of crushed red pepper flakes
- 2 cloves garlic, minced
- 1/2 tsp. cumin
- 4 bone-in skin-on chicken thighs
- Salt & Ground Black Pepper
- cooked white rice, for serving



DIRECTIONS:

1. Make marinade: Whisk together 2 tablespoons olive oil, lime juice, cilantro, red pepper flakes, garlic and cumin. Add chicken and toss to evenly coat with the marinade. Cover with plastic wrap and refrigerate for at least 30 minutes and up to 2 hours.
2. When ready to cook the chicken, preheat oven to 425°.
3. Pour remaining 2 tablespoons olive oil into a large oven-proof skillet and heat over medium-high heat. Season both sides of marinated chicken with salt and pepper, then add chicken skin-side down and pour in the remaining marinade. Sear until the skin becomes golden and crispy, about 6 minutes. Flip the chicken and cook for 2 minutes more. (Chicken should not yet be cooked through.)
4. Turn off the heat and transfer pan into hot oven; bake until the chicken is cooked through, 10 to 12 minutes.
5. Serve with white rice and drizzle with extra pan drippings.

Source: Lauren Miyashiro, Delish

Key Wind Chime

NEEDED

- 5 or More Old Keys
- Piece of Driftwood or Stick
- String or Fishing Line
- Acrylic Paint

INSTRUCTIONS

1. Paint your keys and stick. Our keys took two coats, let the first side dry before flipping and painting the other side.
2. Tie a piece of string to each end of the stick so that you can hang it.
3. Tie a piece of string to each key.
4. Tie the keys to the stick making sure that they are close enough to each other that they will chime when the wind blows them.
5. Gift, hang, enjoy!



TOUGH SELL: 6 BEDROOM DESIGN TRENDS THAT BUYERS HATE

The bedroom is probably the most personal room in your house, and not just because it's where all (or at least some) of the magic happens. After all, it's where you snuggle up at the end of a long, cold day; where you retreat when you're sick; where you stash the items that mean the most to you. Most likely, the decor scheme is also pretty close to your heart.

But when you're selling your home, as you've no doubt heard, personal taste should go out the window. The same goes for distinctive, of-the-moment trends—yes, even if you're quite *sure* that eggplant is the new black. Overdoing it with loads of wicker, mountains of pillows, or extra dark paint can send the wrong message about your home, and scare off potential buyers.

"Can we please get over the bright colors—pink, lime green—especially in kids' bedrooms?" she begs. Reality check: Nobody likes these shades that much, and they scream "long weekend of painting" to buyers, unless they have similar tastes.

Here are more once-popular ideas that decorating experts wish they could banish from every bedroom:

1. All white, all the time

We know, home sellers are often told to stick to a neutral palette, and white *is* a neutral, but... "It's too sterile and harsh on the eyes—which is *not* the relaxing vibe you want in the bedroom," says Jamie Novak, a design guru and author of "Keep This Toss That."

Jeffrey Weldler, marketing director and interior design expert at wall panel company Vant, also wants to soften the edges of this minimalist look, often associated with the Nordic countries.

"Scandinavian styling is an amazing design concept as long as there's some color included in the room, such as a rug, wall art, or curtains," he explains.

2. Your 'reading corner'

Think that chair in the corner, paired with a leftover floor lamp banished from the living room, adds flair to your bedroom? Nope—in most cases it's a waste of space that's actually a way station for clutter, clothes, and the cat. And do you honestly sit there to read? Really?

"This spot is for dumping stuff that tends to pile up faster than you can clear it away," Novak says. Need a spot to sit? Try a bench at the foot of the bed (one with concealed storage will help tame that clutter, too), or just plop on the bed when you need to put on socks or apply foot cream. Shake up the corner by setting that chair free.

3. Too many shelves, too much

stuff

Sure, bookshelves make sense in the bedroom, but entire walls of them is overkill. "Open shelving can give the room an airy, spacious look, but it often turns into an eyesore due to clutter," says Novak. Leave just one or two shelves open and arranged (neatly!) with books and other objects—and then fill the rest with baskets and bins for your stuff. Plus, there's a bonus here: less dusting.

4. Crazy pillow piles

You may think you're creating an air of luxury with an excess of pillow, but one person's fluffy extravagance is another's pet peeve. Control the chaos on your bed by sticking to this golden rule: Don't have more pillows than you actually use. For most people, this will be the pillow on which you sleep, plus a bolster and/or a square European pillow for reading in bed. Of course, if it's just you in a giant king, double that for symmetry.

"Decorative pillows that span and cover the whole mattress are just too much," says Anna Shiwlall, an interior designer at 27 Diamonds in Los Angeles.

"At least use a plain bedspread as a base for all those colors," says Amber Dias, a Showhomes interior design consultant near Sacramento, CA. She suggests making sure there's a common color, texture, or fabric tying the elements together.

5. Stark decor

A bed. And that's it. Yup—minimalism can be taken to the extreme. "The look should be decluttered and organized, not a space where most of the furnishings have been stripped away," says Weldler. When it comes to furniture placement, pay attention to the size and scale of your pieces.

"If there's too much in the room or the bed is too big, the room will feel claustrophobic," Dias points out. But with too little furniture, you run the risk of making it look like your first apartment after college.

6. Drapes of yesteryear

Want to sleep in a dust bowl? Of course not. So get this sneezy look out of the bedroom by nixing thick curtains and other cascading fabric.



"Overly drapery drapes on windows and canopy beds require a lot of vacuuming to keep dust at bay—and you should be concerned about air quality since this is where you sleep," explains Carole Marcotte, the designing expert at [Form & Function](#) in Raleigh, NC. Instead, opt for simple panels, Roman shades, or woven blinds with black-out panels. Your lungs will thank you. Source: Jennifer Geddes

CALIFORNIA HOME SALES FACTS: FEBRUARY 2017

State/Region/County	Feb. 2017	Jan. 2017	MTM% Chg
Calif. State Average	\$478,570	\$489,680	-2.2%
Calif. Condo Average	\$407,040	\$399,700	+1.8%
Sacramento	\$324,900	\$305,000	+6.5%
Placer	\$435,000	\$425,000	+2.4%
El Dorado	\$419,500	\$414,250	+1.3%
Contra-Costa	\$554,250	\$540,000	+2.6%
San Francisco	\$1,276,000	\$1,250,000	+2.1%
Santa Clara	\$1,100,000	\$927,500	+18.6%
Solano	\$382,500	\$387,400	-1.3%

State/Region/County	Feb. 2017	Jan. 2017	MTM% Chg
Los Angeles	\$470,060	\$509,320	-7.7%
Orange County	\$745,000	\$740,000	+0.7%
Riverside	\$367,250	\$357,500	+2.7%
San Diego	\$559,950	\$550,000	+1.8%
Yolo	\$372,000	\$380,000	-2.1%
Fresno	\$229,900	\$235,000	-2.2%
San Joaquin	\$314,730	\$307,500	+2.4%
Stanislaus	\$270,500	\$279,750	-3.3%
Butte	\$290,000	\$264,000	+9.8%
Yuba	\$256,500	\$250,000	+2.6%

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