

# Life & Times

JANUARY 2017

## OVER \$100,000 GIVEN BACK

What started as an idea in 2011 has turned into an emotionally rewarding program that has benefited numerous people.

I had no idea how I would ever make this work. Over and over I have told people that I am not a sales person. Though real estate agents are labeled as such in this

profession, it's not who I am or what I will ever be. It doesn't fit my personality. I'm compassionate, and caring, but I know when to get tough. I've been in all of my clients shoes. I strive to protect my clients through the entire process and exceed all their expectations. My mission is to help; even if that means that I seem to be talking you out of buying a particular house. If it is the perfect home, it will sell itself: The good will overpower the bad.

On the kickoff of 2016, I set a personal goal. Give Back a combined program history of \$100,000 by the years end. This was going to be a monumental task since the Giving Back total by the end of 2015, (four years into the program) was only to \$60,814. I was blessed with many fabulous new clients (now part of my treasure chest of friends) and gave back a whopping \$57,524 in 2016 alone. I even went back and re-added the

figures because I thought, "that can't be right"...But it was.

Now, I am happy to announce that I surpassed my 2016 goal and have Given Back a staggering \$118,338!

I get surprised responses after explaining to others where the Giving Back money comes from. It comes from my own pocket. Yes...I give back a portion of my commission. There is disbelief in my business concept, but I really do believe in Giving Back. The basis of my success not only stems from years of experience, but also the commitment and dedication I provide to each and every transaction.

I can't wait to see what 2017 holds in store and how many wonderful new people join the others in my treasure chest of friends.

Many Blessings for a fabulous 2017!



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**Gretchen Bradley**  
**Giving Back 4 Homes Program**  
2015-2016 Masters Club  
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## 4 MONEY TIPS FOR NEW HOMEOWNERS

More than 60% of Americans own their homes, and while there are certain benefits to ownership, there's also a downside: the cost.

You may have thought that coming up with a down payment was the greatest financial hurdle you'd face, but as you'll soon come to learn, there are numerous expenses associated with owning a home. Here's how to handle them.

### 1. Create a new budget

Given that your monthly mortgage payment is bound to differ from your previous rent payment, it might seem like a no-brainer that you'll need to adjust your budget accordingly. But there's more to it than that, because you may find that other costs change by virtue of your new home. For example, if you move from a two-room apartment to a 2,000-square-foot house, you can bet on your heating and electricity costs going up.

Similarly, if you suddenly have a lawn to maintain, you can expect to spend more than you would renting an apartment.

### 2. Prepare to spend money on repairs and maintenance

You're probably aware that you'll spend some money on maintenance and repairs for your home, but you may not realize just how much you may end up parting with. Most homeowners spend 1% to 4% of their homes' value each year on repairs and maintenance.

So if your home is worth \$300,000, expect to shell out anywhere from \$3,000 to \$12,000 a year on upkeep. And if you need to do something major, like replace a faulty heating system or roof, your costs could climb even higher.

You should therefore aim to pad your emergency savings so that you have funds to tap if a significant repair pops up unexpectedly. Most people need at least three months' worth of living expenses in an emergency fund, but as a homeowner, you should aim for six months' worth of expenses or more.



### 3. Expect your property taxes to go up

Your property taxes are based on the assessed value of your home coupled with local tax rates. When you buy a new home, you'll be advised of your current property tax liability -- but don't get too comfortable with that number.

Property taxes have a tendency to rise, even when home values drop. Back in 2000, localities across the U.S. collected an estimated \$247 billion in property taxes, but by 2010, that number almost doubled to \$476 billion despite the decline in home prices from the infamous housing bubble implosion.

Additionally, some localities require property reassessments at certain intervals (such as every year, every other year, or every three years). If your home is reassessed at a higher amount, you could see an instant hike in taxes.

To protect yourself, leave some wiggle room in your budget. This way, if you're hit with a significant property tax increase from one year to the next, you won't be scrambling as much to make those payments.

### 4. Don't get caught off guard when big payments come due

Some people roll their homeowners' insurance and property taxes into their mortgage payments via an escrow system. The way this works is that a lender will charge a set amount each month above your mortgage payment alone, put that excess money in an escrow account, and use it to pay your property taxes and homeowners' insurance for you. But not all mortgages work this way. Many just have you make your exact mortgage payment and remain responsible for paying your homeowners' insurance and property taxes on your own.

If you fall into the latter category, you'll need to budget accordingly so you're not caught off guard when these larger payments roll around.

The average U.S. household spends \$2,127 on property taxes each year, but in many states, that number is much higher. Take New Jersey, for example, whose average annual property taxes exceed \$7,000 and, in some counties, can easily top the \$15,000 mark.

Most homeowners pay property taxes quarterly, and if yours are \$4,000 a year, that's an extra \$1,000 check you'll need to write every three months. Rather than scramble to come up with that money, be sure to budget \$333 a month for property taxes. Along these lines, the average annual homeowners' insurance premium in the U.S. is \$952. If you're required to make that payment all at once, you'll need to set aside money each month in anticipation.

Source: Maurie Backman for The Motley Fool @CNMONEY

## WHO HAS THE BIGGEST KITCHENS?

The size of the kitchen may vary drastically by geographic location, home size, and home style, according to new research from the National Kitchen and Bath Association, in which researchers evaluated more than 3,000 home plans.

The average size of a newly built single-family home's kitchen is 161 square feet, or just under 13 feet by 13 feet, the study shows. However, some regions tend to offer much bigger kitchens.

The Middle Atlantic region, which includes New York and Pennsylvania, has the largest average kitchen size at 170 square feet, followed by the South Atlantic, which includes Florida and the Carolinas, at 166 square feet, and the West-South Central region, which includes Texas, at 165 square feet. Meanwhile, the smallest kitchens may be found in the West-North Central region, which includes the Dakotas, at 153 square feet, the study shows.



While larger homes tend to have larger kitchens, the scale of the increased kitchen size is not proportion to the overall home, the report notes. Homes that have great rooms tend to have slightly larger kitchens, but only by an average of 5 square feet.

The study found that single-story homes tended to have kitchens with an average of 151 square feet. Kitchens in multi-level homes, on the other hand, tended to have kitchens that average 174 square feet.

Source: C.A.R. Newsline

## MILITARY: SECURITY CLEARANCE: DOES IT BELONG ON RESUME?

When I was in the Marine Corps, there was a reservist who had been activated to serve in the Sensitive Compartmented Information Facility (SCIF) where we worked, and therefore was required to have a Top Secret SCI clearance.

However, a problem arose when he decided to post his resume on job sites such as Monster.com, and listed his security clearance level on the resume.

It makes sense, right? You want to find a job and know that your security clearance can help you. Why would this be a problem?

The issue comes from the fact that you are letting the world know that you have a Top Secret security clearance, because anyone can find your resume on those job sites.

Having access to national security information -- especially at a level where unauthorized disclosure could cause grave damage to national security, as is the case with a Top Secret clearance -- means nefarious individuals might be on the lookout for ways to take advantage of you.

It might be access to a SCIF, information on classification codes or security procedures, and much more.

But is this a security violation? No, not according to the NSA and other agencies' resume guidelines.

While the person in my command got his wrist slapped, he wouldn't seem to be in the wrong (unless he had been told specifically not to post the information -- it is the military after all and, as they love to say, you pretty much belong to them).

The key is to use your judgment, and not put yourself at risk.



Source: military.com



## REMOVE STAINS FROM WALLS BEFORE YOU PAINT

It's the first commandment of painting. Here's how to wash seven common stains off your walls.

Painting instructions often warn: Remove stains from walls before painting. But they never say how. Any cleaning rookie can wipe off dust and cobwebs. It takes a cleaning pro to scour grease stains, watermarks, and kids' crayon and ink wall art.

### Dirt and Grime

Dirt and grime are part of everyday life. The oil from your hands gets onto walls, cabinets, doors, and door frames. A Mr. Clean Magic Eraser (\$3 for 4 pads) easily cuts through these stains. Wet the sponge and rub gently to avoid taking bits of paint off with the stain.

Or try this: Mix 1 cup ammonia, 1/2 cup white distilled or apple cider vinegar, and 1/4 cup baking soda with one gallon of warm water. Wipe the solution over walls with a sponge or cloth, and rinse with clear water. The solution won't dull the painted finish or leave streaks.

### Grease

Grease is an occupational hazard of cooking; it covers cabinets and walls and attracts dirt and dust. Any good dish soap can remove grease stains on walls. For small stains, mix 1/4 teaspoon of soap in a cup of warm water, and wipe. Rinse with clean water, and blot until dry. Clean stubborn grease stains with solution of 1/3 cup of white household vinegar with 2/3 cup of water.

### Crayons

Wall erasers work like a charm on crayon marks. If they don't do the trick:

- Rub marks with toothpaste (not gel).
- Erase marks with an art gum or a pencil eraser; use a circular motion.
- Swipe marks with baby wipes.
- Sprinkle baking soda on a damp sponge and scrub marks.

### Permanent Marker

Permanent markers are tough to remove from walls. Soak a cotton ball with rubbing alcohol and dab the stain. Or spray marks with hairspray, then wipe drips.

### Ink

Ballpoint ink, which is oil-based, often succumbs to foaming shaving cream, dry-cleaning solvents such as Carbona, or nail polish remover. Make sure you open windows when using cleaning solvents and polish remover.

### Mildew

Mildew is a fungus that eats soap scum and body oil. To remove from walls, spray with vinegar water: 1 tablespoon white vinegar to 1 quart water. Also, try an enzyme laundry detergent; follow the pre-treating directions on the label. Blot it on the stain, and then rinse thoroughly with water.

### Water Stains

After you've solved the problem that caused the water stains, rinse with a solution of 1 cup bleach to 1 gallon of water to prevent mold and mildew from growing. Thoroughly dry with a hairdryer or fans. If bleaching doesn't remove water stains, you'll have to repaint. Prime the walls with a stain-killing primer, such as Kilz Paint.

Source: Pat Curry



## JANUARY IS A GOOD TIME TO PLANT BULBS

Live for today, but plan for a showy spring. Get outdoors and plant bulbs!

It's an easy and low cost way to add color to your yard this spring. Here is a general list of bulbs which can be planted now; to be sure, visit your local garden center for more information.



Source: Fidelity National Home Warranty  
Julie Wright (Lic #0874018)  
julie.wright@fnf.com

- Agapanthus
- Alstromeria (Peruvian Lily)
- Calla
- Canna
- Eucharis Lily
- Eucomis (Pineapple flower)
- Gloriosa (Climbing Lily)
- Hemerocallis (Day Lily)
- Lilium
- Lily of the Valley
- Nerine (Spider Lily)

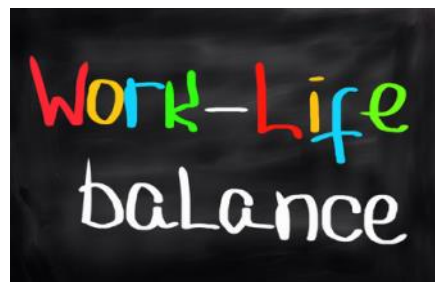


## **Harmony in the Home and Office**

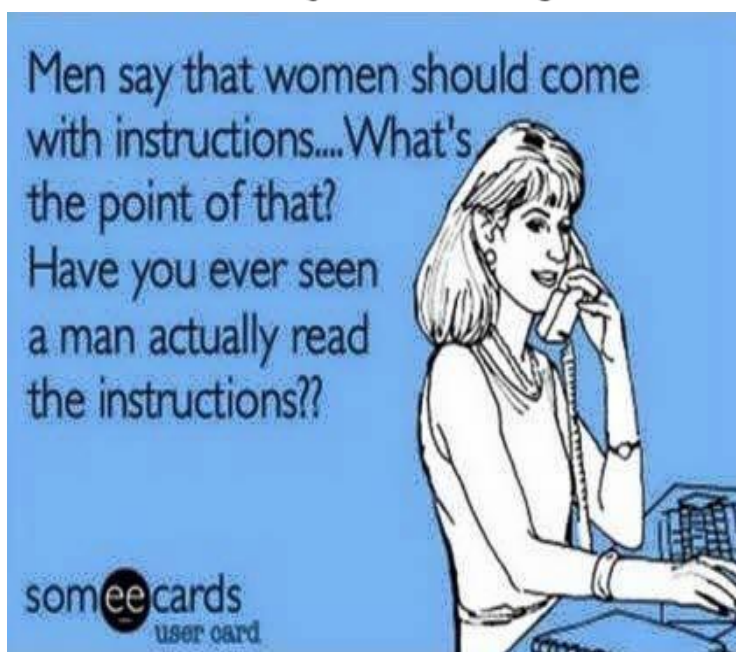
Today, an increasing number of parents work part-time, full-time or also from home. No matter if you're in a home office or at an off-site office, you must find a balance between family and work that agrees with you. These suggestions may help. This is a 4 part series with a new TIP each month:

### **TIP #1: Leave work at work**

This is appropriate whether you have an off-site office or a home office. Once you arrive home or close up your laptop for the day, leave it be. Focus on your family while everyone is still awake. If you have to check email or a project status, wait until your child has gone to bed. This goes for the chores, too!



## **Today's Laugh**



### **Gilled Pork Loin**

#### **INGREDIENTS:**

- 2-3-lbs. pork loin
- 1/2 t. salt
- 1/2 t. sage
- Coarse black pepper (to taste)

#### **SAUCE INGREDIENTS:**

- 2 apples, peeled and diced
- 1/2 c. brown sugar
- 2 tbsp. flour
- 1 c. orange juice
- 1 tbsp. vinegar
- 1/2 c. raisins

#### **DIRECTIONS:**

1. Trim the fat. Rub pork loin with salt, sage and pepper. Wrap meat in aluminum foil and grill 20 minutes per pound or until internal temperature reaches 160° F.
2. Sauce: Combine all ingredients in a saucepan. Cook on stovetop (medium heat) until thick. Pour sauce over cooked, sliced pork.



Source: Country Door

## **Recycled Tin Can Windsocks**

### **NEEDED**

- |                 |                          |
|-----------------|--------------------------|
| • Tin Cans      | • Masking Tape           |
| • Paint         | • Glue                   |
| • Paint Brushes | • Colorful Ribbon Strips |

### **INSTRUCTIONS**

1. Clean tin can and cut top and bottom off. Line the inside rim of the can with layer of masking tape to avoid sharp edges.
2. Paint tin can, let dry.
3. Attach strips of ribbon with glue to bottom and 1 looped one to top (for hanging).
4. Optional, add glitter, stickers, gemstones, sequins, etc.

Source: Happiness is Homemade





## 3117 BLANTYRE WAY FAYETTEVILLE NC, 28306



\$174,000

**FAY ML#:** 512406 Active Residential  
**RMS:** 6 **STYLE:** Two Story  
**BRS:** 3 **CONST:** Fiber Cement  
**BTH:** 2 **Year Built:** 1993  
**HBA:** 1 **SF Range:** 1901 TO 2000  
**Condition:** Good **Lot/Unit #:** 63  
**Garage:** Double Garage  
**Zoning:** Single Family Res 10  
**SUBDIVISION/CONDOMINIUM:** LANDSDOWNE



**Appx Lot Size:** 87X165X X X X X X

<b>ELE:</b> DUKE PROGRESS ENERGY	<b>GAS:</b> Piedmont Natural Gas	<b>WTR:</b> Public Works
<b>SWR:</b> Public Works	<b>SF Includes:</b> Bonus Room	<b>Firepl:</b> Masonry
<b>CO. TAX:</b> Cumberland	<b>CITY TAX:</b> FAYETTEVILLE	<b>Internet:</b> Yes
<b>Home Warranty:</b>	<b>Warranty Company:</b>	<b>Home Warranty \$:</b>
<b>HOA:</b> No	<b>Homeowners Association Dues:</b>	<b>Per:</b>
<b>Foreclosed Prop.:</b>	<b>Short Sale:</b> No	

**Confirmed Special Assessments:** NONE KNOWN

**Proposed Assessments:** NONE KNOWN

**Oil and gas rights were severed from the property by a previous owner.:** No Representation

**Seller has severed the oil and gas rights from the property.:** No

**Seller intends to sever the oil and gas rights from the property prior to the transfer of transfer of title to Buyer.:** No

<b>GS1:</b> NEW CENTURY INTERNATIONAL	<b>GS2:</b> NEW CENTURY INTERNATIONAL
<b>JRH:</b> NEW CENTURY MIDDLE	<b>SRH:</b> JACK BRITT SENIOR HIGH

**LEGAL DESC.:** LT 63 LANDSDOWNE SEC 1 (0.35 AC)

**PIN:** 9495228447 **Plat Book/Page:** 0085 / 0002

**Deed Book/Page:** 7283 / 703

**Terms:** All New Considered **Block / Section:** / 1

**Personal Prop Incl.:** N/A

**Excluded Features:** N/A

**Remarks:** Spacious 3/2.5 with bonus in the Jack Britt School District. This home is located in a well-established neighborhood with mature landscaping and great neighbors. Has formal dining and large EIK and great pride of ownership. Convenient to work, shopping and schools. Definitely a GEM!!

**Directions:** Raeford Rd towards Raeford, L on Strickland Bridge Rd, L on Dundle Rd, R on Rockridge Lane, R on Blantyre Way, House is on the right

<b>Type Heat:</b> HEAT PUMP	<b>Floor:</b> CARPET, VINYL
<b>Miscellaneous1:</b> PATIO(S), FINISHED BONUS ROOM	<b>Miscellaneous2:</b> GREAT ROOM
<b>Site Desc:</b> REAR FENCING	<b>Fin. Terms:</b> ALL NEW LOANS CONSIDERED
<b>Lock Box/Showing:</b> VACANT, OTHER	<b>Possession:</b> AT CLOSING
<b>Din Room:</b> FORMAL, EAT IN KITCHEN	<b>Acreage:</b> LESS THAN 1 ACRE
<b>Appliances:</b> RANGE, DISHWASHER, DISPOSAL, REFRIGERATOR, W / D HOOKUPS	<b>Int. Features:</b> SMOKE ALARM(S), CEILING FAN(S), BLINDS

**Listed By:** TOP BRAGG REALTY AND PROPERTY MANAGEMENT

JAN-09-2017

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# CALIFORNIA HOME SALES FACTS: NOVEMBER 2016

State/Region/County	Nov. 2016	Oct. 2016	MTM% Chg
Calif. State Average	\$501,710	\$513,520	-2.3%
Calif. Condo Average	\$416,700	\$419,800	-0.7%
Sacramento	\$325,000	\$320,000	+1.6%
Placer	\$427,000	\$436,000	-2.1%
El Dorado	\$442,000	\$419,000	+5.5%
Contra-Costa	\$569,000	\$540,000	+5.4%
San Francisco	\$1,360,500	\$1,407,500	-3.3%
Santa Clara	\$1,010,000	\$1,047,500	-3.6%
Solano	\$380,000	\$392,500	-3.2%

State/Region/County	Nov. 2016	Oct. 2016	MTM% Chg
Los Angeles	\$483,830	\$533,370	-9.3%
Orange County	\$734,500	\$750,000	-2.1%
Riverside	\$352,500	\$355,950	-1.0%
San Diego	\$557,000	\$576,620	-3.4%
Yolo	\$375,000	\$381,250	-1.6%
Fresno	\$238,000	\$235,000	+1.3%
San Joaquin	\$319,000	\$320,000	-0.3%
Stanislaus	\$270,000	\$272,750	-1.0%
Butte	\$279,000	\$293,000	-4.8%
Yuba	\$265,000	\$236,000	+12.3%

For Complete Report & All California Counties:

[http://www.givingback4homes.com/News.html#Market\\_Snapshot](http://www.givingback4homes.com/News.html#Market_Snapshot)



SACRAMENTO, CA

## CONGRATULATIONS

**MAT & NATALIA S.**

ON THE SALE OF YOUR HOME!

AND FOR GETTING \$3,350.00 FROM

Gretchen Bradley @ Giving Back 4 Homes



CORONA, CA

## CONGRATULATIONS

**YASSY & DAVID W.**

ON THE PURCHASE OF YOUR HOME!

AND FOR GETTING 850.00 FROM

Gretchen Bradley @ Giving Back 4 Homes

## JANUARY

WISHING A HAPPY BIRTHDAY & HAPPY ANNIVERSARY TO THE FOLLOWING:



JASON T.  
MELANIE M.  
MONICA N.

ROD & KATHLEEN R.  
LINDA B.  
MY AMAZING HUSBAND

LIZA L.  
JIM CLAUSEN  
GAYLENE R.



## MONTHLY DRAWING

Enter Online at: [www.givingback4homes.com/Monthly\\_Drawing.html](http://www.givingback4homes.com/Monthly_Drawing.html)  
 Already receiving GB4H News? You are automatically entered each month!

**JANUARY  
PRIZES**

**1st Prize** \$50 Regal Movie Tickets (4)  
**2nd Prize** \$25 Michaels Gift Card  
**3rd Prize** \$10 IHOP Gift Card

**DECEMBER  
WINNERS**

**1st Prize** \$50 Cinemark Movie Tickets (4)-Sandra S.  
**2nd Prize** \$25 Gap Gift Card-Christina O.  
**3rd Prize** \$10 Chili's Gift Card-Christopher P.

Drawing Disclaimer Available Online.



**FREE Home Value Report**  
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Lic #01894275

## Giving Back 4 Homes Program



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**Fire/Rescue**  
**Education**  
**Relocation**  
**Friends/Family**

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**Gretchen Bradley**

**Giving Back 4 Homes Program Founder**  
**Top Producer & PCAR Masters Club**  
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 20+ Yrs Experience-Real Estate Sales/Lending  
 Nationwide Relocation Specialist  
 Sacramento Area Military Relocation Liaison  
 Proud Wife of a Soldier & Law Enforcement Officer

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