

# Life & Times

JULY 2018

## 10 THINGS THAT MAKE YOUR HOME A TARGET FOR THIEVES

A home is robbed every 14.6 seconds and the average dollar loss per burglary is \$2,119, according to statistics just released by the FBI that's the good news because burglaries were down slightly in 2010 compared to 2009. Sure you lock your doors & windows when you're not home (surprisingly many people don't). Here are ten things that you're probably doing that make your home a target, and what you should do instead:

**1. Leaving your garage door open or unlocked.** Once inside the garage, a burglar can use any tools you haven't locked away to break into your home, out of sight of the neighbors. Interior doors between the garage and your home often aren't as strong as exterior doors and may not have deadbolt locks.

**Instead:** Always close and lock the garage door. Consider getting a garage-door opener with random codes that automatically reset.



**2. Hiding spare keys.** Burglars know about fake rocks and leprechaun statues and will check under doormats, in mailboxes, and over doorways.

**Instead:** Give a spare set to a neighbor or family member.

**3. Storing ladders outdoors or in unlocked sheds.** Burglars can use them to reach the roof and unprotected upper floor windows.

**Instead:** Keep ladders under lock & key

**4. Relying on silent alarm systems.** Everyone hates noisy alarms, especially burglars. Smart thieves know that it can take as long as 10 to 20 minutes for the alarm company or cops to show up after an alarm has been tripped.

**Instead:** Have silent & audible alarms.

**5. Letting landscape get overgrown.** Tall hedges and shrubs near the house create hiding spots for burglars who may even use overhanging branches to climb onto your roof.

**Instead:** Trim any bushes and trees around your home.

**6. Keeping your house in the dark.** Like overgrown landscaping, poor exterior lighting creates shadows in which burglars can work unobserved.

**Instead:** Replace burned out bulbs promptly, add lighting where needed, and consider putting fixtures on motion sensors so they go on automatically.

**7. Not securing sliding doors.** These often make tempting targets.

**Instead:** When you're out, put a dowel down in the channel, so that the door can't be opened wide enough for a person to get through.

**8. Relying on your dog to scare away burglars.** While barking may deter amateurs, serious burglars know that dogs may back away from someone wielding a weapon, or get chummy if offered a treat laced with a tranquilizer.

**Instead:** Make your home look occupied by using timers to turn lights, radios, and TVs on/off in random patterns.

**9. Leaving "goody" boxes by the curb.** Nothing screams "I just got a brand new flat-screen, stereo, or other big-ticket item" better than boxes by the curb with your garbage cans.

**Instead:** Break down big boxes into small pieces and bundle them together so that you can't tell what was inside.

**10. Posting vacation photos on Facebook.** Burglars troll social media sites looking for targets.

**Instead:** Wait until you get back before sharing vacation details or make sure your security settings only allow trusted "friends" to see what you're up to.

Source: Celia Kuperszmid Lehrman, Consumer Reports

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## TAILGATE TIPS

- **Make a List :** Write down all the things you'll need, including your game tickets. And don't forget chairs and water. Typical rookie blunders.
- **Cool Packing 101 :** Put each food item in its own airtight bag or container and keep everything in the fridge until you're ready to start packing. Line the bottom of the cooler with ice packs and put colder food in first.
- **Safety First :** Keep food covered. Keep hot dishes hot and cold dishes cold. Throw away any food that's been sitting out for more than 3 hours.



## MINIMIZE OUTDOOR FIRE RISKS AT HOME

Summer means warm sunshine and balmy breezes, and the chance to enjoy the outdoor lifestyle we've missed all winter. But summer also brings with it the threat of devastating, fast-moving wildfires - a threat that only worsens as the season moves along.

Wildfires can strike anywhere, with very little warning, so it's extremely important that you take the proper steps to minimize fire risks outside of your home. And this is truly a win-win, because at the same time, you'll also be improving your home's curb appeal and its resale value.

### Fire breaks are crucial

Fires need fuel in order to continue burning, so if you deprive the fire of what it needs to keep going, you can save your home. That's why a fire break around your house is so important.

Before you start thinking "clear-cut," a fire break simply means creating an area of non- or low-combustible materials around the house. Those materials include hardscaping such as concrete, asphalt, paving stones and gravel; and low, moisture-retaining landscaping materials such as lawn, moist ground-cover plantings, and low shrubbery.

If you have a noncombustible roofing material such as composition shingles, metal or tile, fire officials typically recommend that the fire break extend out from the house for a distance of 30 feet in all directions. When calculating that 30-foot distance, take into consideration not just the footprint of your house, but also wooden decks and attached or closely adjacent wooden structures such as storage sheds. If your home has a wood shake roof, then extend the fire-break perimeter out to 50 feet.

Trees that are closely clumped together will support the spread of a fire much more readily, so any trees within your fire-break zone should be thinned so they're no closer than 10 feet apart. Any dead or dying trees should be removed. With the remaining trees, remove the lower limbs so that no limb is closer than 6 feet off the ground. That helps prevent a ground fire from climbing the limbs and getting up into the trees.

### Now do some cleaning

Within your fire-break zone, it's time to do a little cleaning up. If you have any areas of dry grass, they should be cut to less than 4 inches

high. All those weeds, dead grass, lawn clipping, limbs and other dead material that may have been accumulating need to be raked up and hauled away. At the very least, rake it out into a thin bed so that it doesn't actively support a fire.

Of course, you want to clean up any other debris as well: old lumber, plastic pots from past landscaping projects, leftover pallets, fence boards and posts, empty bags and boxes, perhaps even some old cans with flammable liquids; we all accumulate things over time, but they're not only unsightly, they're also an extreme fire hazard. So clean them up and haul them off.

Firewood is another big problem within your fire-break zone. Most people store it where it's convenient to the house, but that also makes it a hazard in the event of a wildfire. Firewood -- and lumber for that matter -- should be moved at least 20 feet away from the house during fire season.

If you're really feeling ambitious, an even better solution is to build a separate enclosed shed for wood storage, which offers both fire protection and great seasonal protection in the winter as well.

### Let's talk roofs

Flames moving across the ground represents only one of the hazards you face during a wildfire. The other is wind-blown embers, which can lodge in trees and land on roofs. So you want to clean leaves and needles off your roof and out of your gutters, to prevent an errant spark from landing and finding enough fuel to catch and spread.

Remove dead branches that overhang any portion of your roof. To prevent the possibility of catching a tree on fire with your own fireplace, also trim overhanging tree branches -- living or dead -- a minimum of 10 feet away from the chimney in all directions.

If you're not comfortable with any of this type of limbing, or with being on the roof to clean off all the debris, hire a licensed tree-trimming company to handle it for you.

Finally, when you're ready to reroof, go with a material that's fire-resistant. You'll have some additional piece of mind, and you may even qualify for a break on your homeowners insurance. Source: Paul Bianchina, Inman News



## REMOVE STAINS FROM WALLS BEFORE YOU PAINT

Remove stains from walls before you slap on another coat: It's the first commandment of painting. Here's how to wash seven common stains off your walls.

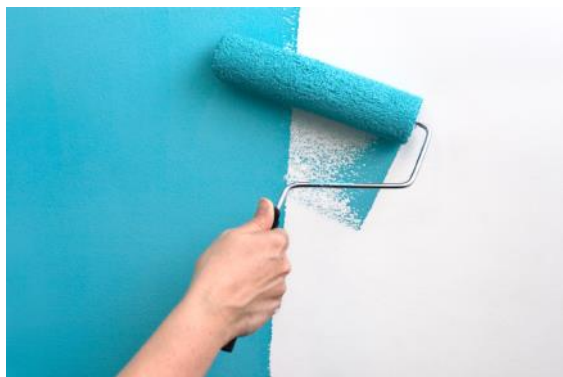
### Dirt and Grime

Dirt and grime are part of everyday life. The oil from your hands gets onto walls, cabinets, doors, and door frames. 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, ½ cup white distilled or apple cider vinegar, & ¼ cup baking soda in 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 & walls. It attracts dirt & dust. Any good dish soap can remove grease stains on walls. For small stains, mix ¼ 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 solvent 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

## SALUTE TO MY SOLDIER

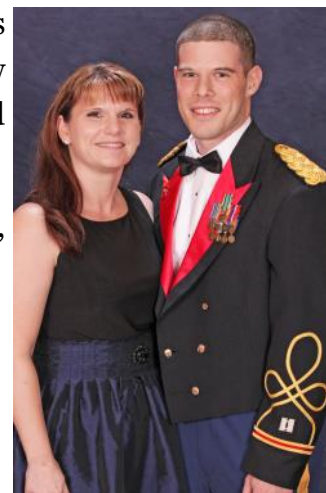
In honor of Independence Day, I would like to send a special salute and thank you to my veteran, Captain Michael Bradley. After 12 years of full-time military service, he has hung up his full-time hat to pursue his CHP dream of being a law enforcement officer. He served his country with honor, dignity and dedication and for this, I salute him. I'm very proud to be a wife of a veteran.

To all those that have served our great county (both past and current), THANK YOU! Freedom isn't free and we all owe you our heart felt gratitude.

Many blessings & God Speed for a safe return to our troops overseas.

Happy Independence Day!

Gretchen Bradley





## “MY DOG DOESN'T BITE” — UNTIL IT DOES

Sometimes even good dogs bite, and when they do, you could be sued. If your dog bites someone, don't panic. It's important to remain calm so you can take swift and appropriate action:

- **Restrain your dog immediately.** Separate it from the scene and confine it.
- **Seek medical attention immediately.** If you think the injured person needs medical attention call 911.
- **Watch the body language .** Dogs express their feelings with their bodies just as people do. For instance, a threatening dog may have a wrinkled nose that draws back to reveal its teeth; the hair along the back of its neck may be raised and its ears may lie back; its body may appear tense and the dog may growl or snarl. If your dog is behaving like this, remove him from the scene immediately and confine him. And, always try to avoid any dog displaying any of these signs or acting in a threatening manner.



Source: John Hughes, Farmers Ins. • 916-962-7400

## VIDEO GAMES CAN BE GOOD FOR YOU

Since home video games became popularized in the 80s, killjoys have blamed them for many evils, including creating socially awkward, obese children. Recent studies playing video games improve:

\* **Brain function.** A growing body of research shows that people who play action-based video and computer games make decisions 25 percent faster than others and without sacrificing accuracy. They make choices and act upon them four times faster than most people. And they develop the ability to pay attention to six things at once, compared with four for others.



\* **Dexterity.** A study conducted by psychologists at the University of Rochester found that video game-playing surgical residents and surgeons, who were tasked with performing a certain procedure, were 24 percent faster, made 32 percent fewer errors and scored 26 percent better overall. The percentages were even higher for those who played games frequently.

\* **Eyesight.** According to the Rochester studies, people who played action video games for a month were able to identify letters presented in clutter 20 percent better. The results were shown after just 30 hours of play.

Source: Cheryl Bower, SF Realtor

## Homemade Furniture Polish

### Materials:

- Spray bottle
- White vinegar
- Lemon oil
- Cloth diapers

It's easy to create homemade furniture polish from ingredients around the home.

1. Fill the spray bottle with 1/2 lemon oil and 1/2 white vinegar.
2. Shake bottle and spray mixture on furniture, rubbing with soft diaper.



## Today's Laugh

### WHY WOMEN LIVE LONGER THAN MEN

#### 1. Because of stuff like this:



## Double-Stuffed Potatoes

### INGREDIENTS:

- 2 pears, can substitute with canned pears
- 1 lemon, halved
- 3 medium sweet potatoes, baked & cooled
- 4 medium baking potatoes, baked & cooled
- 1/2 c. milk, heated
- 5 Tbsp. butter, melted
- 1 large egg, lightly beaten
- 3/4 tsp. salt
- 1/4 tsp. pepper
- 1/8 tsp. ground cloves
- 1/4 tsp. grated nutmeg
- 1/2 c. light brown sugar
- Thyme



### DIRECTIONS:

1. Preheat oven to 425° F. Bring a medium saucepan of water to a boil.
2. Peel, core and roughly chop the pears and place in the saucepan. Squeeze the lemon juice into the water and add the lemon. reduce heat to simmer and cook until the pears are easily pierced with a fork, about 15 minutes.
3. Remove pears and set aside. Line a baking sheet with aluminum foil. Cut the potatoes in half lengthwise. Scoop out the flesh into a large bowl, reserving 12 of the empty potato skins.
4. Add the milk, butter and pears to the potatoes and mash until smooth. Add the egg, salt, pepper, cloves, and 1/8 tsp. nutmeg, and fill the reserved potato skin shells. Mix the remaining ingredients together in a small bowl. Sprinkle over potato tops and transfer to baking sheet. Sprinkle thyme over top.
5. Bake 25 minutes or until tops are brown.

Source: Patty S., Leoma, TN

## Lawn Scrabble

### NEEDED

- Cardboard
- Markers or Paint

### INSTRUCTIONS

1. Get the kids off their phones and playing a real life version of Words With Friends!
2. All you need is some cardboard and markers or paint to make a Scrabble board that spans the whole yard!



Source: Constantly Lovestruck



# Should I Buy Now Or Wait Until Next Year?



**Now**

**4.30%**

**\$250,000**

**\$1,237.18**

Are you one of the many Millennials (born between 1981 - 1997) who sees your friends and family diving head first into the real estate market and are wondering if now is the time for you to do the same?

**Find out the difference a year could make!**

**Interest Rate**

*Freddie Mac Projection 2019*

**Home Price**

*CoreLogic Projection (+4.3%)*

**Mortgage Payment**

*Per Month - Principal & Interest*



**Next Year**

**5.10%**

**\$260,750**

**\$1,415.74**

*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.*

## What Will It Cost If You Wait To Buy Your Dream Home?

**Monthly**

**\$178.56**

*Coffee & Lunch (M-F)*



*Friday Night Sushi*



*A New Car!*



**Annually**

**\$2,142.72**

*A Needed Vacation*



*Pay Off Your Credit Cards*



**Over 30 Years**

**\$64,282**

*At age 61, you would have spent an **additional \$64,282** on your home.*

*At that time in your life, hopefully retirement is in your future...*



*We are sure you could think of a few great ways to spend that money!*

# CALIFORNIA HOME SALES FACTS: MAY 2018

State/Region/County	May 2018	April 2018	MTM% Chg
Calif. State Average	\$600,860	\$584,460	+2.8%
Calif. Condo Average	\$474,400	\$476,010	-0.3%
Sacramento	\$375,000	\$369,000	+1.6%
Placer	\$499,650	\$489,000	+2.2%
El Dorado	\$552,000	\$499,999	+10.4%
Contra-Costa	\$687,500	\$689,660	-0.3%
San Francisco	\$1,620,000	\$1,650,000	-1.8%
Santa Clara	\$1,400,000	\$1,425,000	-1.8%
Solano	\$451,000	\$447,500	+0.8%

State/Region/County	May 2018	April 2018	MTM% Chg
Los Angeles	\$536,940	\$528,540	+1.6%
Orange County	\$838,000	\$818,000	+2.4%
Riverside	\$409,925	\$400,000	+2.5%
San Diego	\$640,000	\$635,000	+0.8%
Yolo	\$476,500	\$495,000	-3.7%
Fresno	\$279,980	\$260,000	+7.7%
San Joaquin	\$367,885	\$374,990	-1.9%
Stanislaus	\$325,000	\$306,000	+6.2%
Butte	\$324,100	\$316,000	+2.6%
Yuba	\$297,500	\$285,000	+4.4%

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



FOLSOM, CA

## CONGRATULATIONS

AMY P.

ON THE PURCHASE OF YOUR HOME!  
 AND FOR GETTING \$1,700.00 FROM

Gretchen Bradley @



ROSEVILLE, CA

## CONGRATULATIONS

SETH D.

ON THE SALE OF YOUR HOME!  
 AND FOR GETTING \$1,500.00 FROM

Gretchen Bradley @



## JULY

WISHING A HAPPY BIRTHDAY & HAPPY ANNIVERSARY TO THE FOLLOWING:



LINDSEY C.

MATT A.

DEBI E.

LARAE R.

KRISTY N.



ABBY & GORDON S.

JASON & OLIVIA T.

BECKY & JOE H.

CLAYTON & MONICA N.

ZACK P.

STEVIE V.

RONNIE C.

LUIS A.

ROD R.

KIP S.



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**2nd Prize** \$25 Regal Cinemas Gift Card  
**3rd Prize** \$10 Starbucks Gift Card

**JUNE WINNERS**

**1st Prize** \$50 JC Penney Gift Card-Suzie Z.  
**2nd Prize** \$25 Amazon Gift Card-Josh S.  
**3rd Prize** \$10 Coldstone Gift Card-Tai T.

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