

Life & Times

APRIL & MAY 2022

7 WAYS TO ALLEVIATE YOUR ALLERGY SYMPTOMS

Short of living in a bubble, there are no cures for allergies. Even with shots and medicines, patients living with allergies still experience flare-ups and symptoms, especially if their allergies are seasonal. Dr. Clifford Bassett, an assistant clinical professor of medicine at Long Island College Hospital, offered these seven tips, which may alleviate the severity of allergy

symptoms, making it a little easier for allergy sufferers to enjoy life.

1. Know the Pollen Count

You can check the pollen count at The American Academy of Allergy, Asthma and Immunology. "Consider exercising indoors on very high pollen days if you are sensitive to seasonal pollens present in the air," Bassett said. "Or, perhaps exercise later in the day since certain pollens are higher in the early to mid morning. Bassett said to also be aware of the fact that higher levels of pollen are usually found on warm, dry and/or windy days, whereas lower levels of pollen are present on wet, cloudy days.

suggested. Remember to change your pillowcases and wash your pajamas often, as these are places where pollens and molds can build up. You may not be able to see them, but you will breathe them in as you are sleeping.

5. Keep Eyes Clear

"Gently irrigate your eyelids while your eyes are closed with a mild, tear-free baby shampoo to remove excess allergens and pollutants that may have accumulated," Bassett said. If you wear contact lenses, or have specific eye allergies, check with your health care provider to learn what kind of eye cleanser is best for you.

6. Breathe 'Fresh' Air

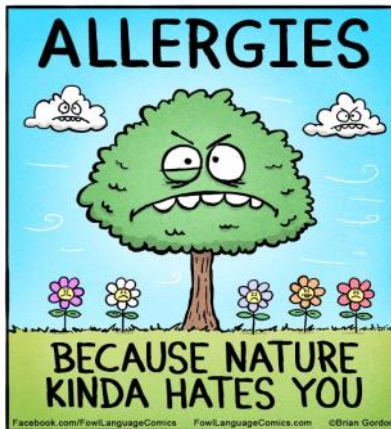
Whether driving or at home, keep your windows closed and set the air conditioner to re-circulate to keep out pollen, Bassett said. Clean the filters on the air conditioner frequently, especially during pollen season. If you or someone in your family has extremely bad allergies or asthma, consider a central air-filtration system for your home.

7. Avoid Cross-Reactions

Eating certain foods (pears, apples and hazelnuts) may cause allergic reactions if you have seasonal tree allergies, Bassett said. This is due to a cross-reaction between the proteins in the fruits and the pollens. Foods such as melons, tomatoes and oranges may cross-react with grass pollens, and melons, chamomile tea and bananas can cross-react with weed pollens. Symptoms of cross-reactions in allergy sufferers include a tingly mouth or itchy throat.

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2. Take a Seaside Vacation

Time your vacation during the peak allergy season, Bassett said, and go to the beach – pollen counts are likelier to be lower in areas near water.

3. Eat Healthy

Research shows that foods high in antioxidants and omega 3s, which are found in fish particularly, help individuals with asthma, Bassett said.

4. Lather, Rinse, Repeat

Take a shower and wash your hair every night before going to bed, Bassett

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THINGS A BURGLAR WON'T TELL YOU

13 Things A Burglar Won't Tell You

1. Of course I look familiar. I was here just last week cleaning your carpets, painting your shutters, or delivering your new refrigerator.
2. Hey, thanks for letting me use the bathroom when I was working in your yard last week. While I was in there, I unlatched the back window to make my return a little easier.
3. Love those flowers. That tells me you have taste ... and taste means there are nice things inside. Those yard toys your kids leave out always make me wonder what type of gaming system they have.
4. Yes, I really do look for newspapers piled up on the driveway. And I might leave a pizza flyer in your front door to see how long it takes you to remove it.
5. If it snows while you're out of town, get a neighbor to create car and foot tracks into the house. Virgin drifts in the driveway are a dead giveaway.
6. If decorative glass is part of your front entrance, don't let your alarm company install the control pad where I can see if it's set. That makes it too easy.
7. A good security company alarms the window over the sink. And the windows on the second floor, which often access the master bedroom-and your jewelry. It's not a bad idea to put motion detectors up there too.
8. It's raining, you fumble with your umbrella, and you forgot to lock your door-understandable. But understand this: I don't take a day off because of bad weather.
9. I always knock first. If you answer, I'll ask for directions somewhere or offer to clean your gutters. (Don't take me up on it.)
10. Do you really think I won't look in your sock drawer? I always check dresser drawers, the bedside table, and the medicine cabinet.
- 11 Helpful hint: I almost never go into kids' rooms.
12. You're right: I won't have enough time to break into that safe where you keep your valuables. But if it's not bolted down, I'll take it with me.
13. A loud TV or radio can be a better deterrent than the best alarm system. If you're reluctant to leave your TV on while you're out of town, you can buy a \$35 device that works on a timer and simulates the flickering glow of a real TV. (Find it at faketv.com)

8 More Things A Burglar Won't Tell You

1. Sometimes, I carry a clipboard.. Sometimes, I dress like a lawn guy and carry a rake. I do my best to never, ever look like a crook.
2. The two things I hate most: loud dogs and nosy neighbors.
3. I'll break a window to get in, even if it makes a little noise. If your neighbor hears one loud sound, he'll stop what he's doing and wait to hear it again. If he doesn't hear it again, he'll just go back to what he was doing. It's human nature.
4. I'm not complaining, but why would you pay all that money for a fancy alarm system and leave your house without setting it?
5. I love looking in your windows. I'm looking for signs that you're home, and for flat screen TVs or gaming systems I'd like. I'll drive or walk through your neighborhood at night, before you close the blinds, just to pick my targets.
6. Avoid announcing your vacation on your Facebook page. It's easier than you think to look up your address.
7. To you, leaving that window open just a crack during the day is a way to let in a little fresh air. To me, it's an invitation.
8. If you don't answer when I knock, I try the door. Occasionally, I hit the jackpot and walk right in.

Sources: Convicted burglars in North Carolina, Oregon, California, and Kentucky; security consultant Chris McGoey, who runs crimedoctor.com; and Richard T. Wright, a criminology professor at the University of Missouri-St. Louis, who interviewed 105 burglars for his book *Burglars on the Job*.



5 MONEY MISTAKES SMART PEOPLE MAKE

Everyone has at least one frugal friend who always crows about how much money he saves by clipping coupons or frequenting discount stores. And while this friend's behavior/bragging is a great reminder of how you should be more financially savvy - especially when the U.S. economy isn't in the best shape - he may overlook some simple savings strategies that you've already figured out.

Even the smartest saver can make mistakes, and Bankrate.com published a list of those easy to miss but, oh-so-simple savings strategies that everyone should mind.

Mistake No.1: Minding the pennies and missing dollars

Driving across town to use a 50-cent coupon, or to shop at an outlet store isn't saving you as much dough as you think. In fact, you may have spent more in gas just to get to that tucked-away discount store. Bankrate.com advises that you focus on your long-term financial goals, while you save on the small items. For example, if you find that you saved \$7 with coupons, walk over to your ATM and deposit that \$7 into a savings account, instead of spending it on something else.



Mistake No.2: Being confused by credit reports

Not knowing your credit score, especially if it's poor, can cost you more money if you want to buy a car or rent a home. Scour your credit report for any outstanding balances or inconsistencies. Even if you know your credit score, you should request a copy of your report every year before you make a major purchase.

Mistake No.3: Letting budgeting get you down

Budgeting becomes a drag when you find yourself staying in more or buying less fun things to save money. But, keep in mind that most people don't like to save. Prior to the economy's trouble, the U.S. savings rate was less than 1 percent, according to the U.S. Commerce Department. Apparently, more Americans found it more fun to spend rather than save. In order to make spending feel less like a chore, identify three areas where spend too much and try to deduct the amount you spend on each.

Mistake No.4: Letting your money leak away

Money leaks are those little ways you spend money without even thinking about it, such as the \$20 you hand your kid when he asks for it, or your daily latte. Try to keep track of all these money leaks by logging them into a journal. At the end of the week, you will see just how much money coming out of your account, and where you need to plug the leak.

Mistake No.5: Being out of touch

Try to stay up-to-date on family finances. If one spouse is in control of taxes, bills and investments, etc., make sure you're knowledgeable about where key financial documents are and how much is being spent and when. If you don't, you could be in for a rude awakening.

Source: Military.com

MILITARY: VA BENEFITS FOR YOUR CHILD

The Department of Veterans Affairs (VA) offers several benefits for the children of veterans: (1) education benefits — servicemembers may transfer the GI Bill to their dependent children before leaving service; (2) health care — CHAMPVA provides coverage to eligible dependent children; (3) life insurance — family coverage is available to members insured under Servicemembers' Group Life Insurance (SGLI); and (4) memorial benefits — minor or unmarried adult children may be eligible for burial in a VA national cemetery. Also, specific benefits are available for children of servicemembers who died or were seriously injured in the line of duty. For more info, go to

<https://explore.va.gov/spouses-dependents-survivors>

Source: Military.com



SPRING CLEANING CHECKLIST

BASICS – A GREAT PLACE TO START (AND FINISH)

- | | |
|---|--|
| <input type="checkbox"/> dust all surfaces | <input type="checkbox"/> wash bathroom counters |
| <input type="checkbox"/> dust corners + edges | <input type="checkbox"/> scrub toilets, tubs and showers |
| <input type="checkbox"/> vacuum edges | <input type="checkbox"/> spot clean walls |
| <input type="checkbox"/> vacuum all floors | <input type="checkbox"/> wash vents |
| <input type="checkbox"/> wash all baseboards | <input type="checkbox"/> wash pillows |
| <input type="checkbox"/> wash all floors | <input type="checkbox"/> wash throw rugs |
| <input type="checkbox"/> wipe switches | <input type="checkbox"/> clean washer + dryer |
| <input type="checkbox"/> wipe door knobs | <input type="checkbox"/> launder + change bedding |
| <input type="checkbox"/> clean appliances | <input type="checkbox"/> vacuum/rotate/flip mattress |

DEEP CLEANING EXTRAS + BONUS POINTS

- | | |
|--|---|
| <input type="checkbox"/> vacuum lampshades | <input type="checkbox"/> clean carpets |
| <input type="checkbox"/> clean fans + lights | <input type="checkbox"/> clean fireplace and hearth |
| <input type="checkbox"/> dust door tops | <input type="checkbox"/> clean under appliances |
| <input type="checkbox"/> wash doors | <input type="checkbox"/> clean kitchen appliances |

TRADITIONAL SPRING CLEANING TASKS TO ADD IF YOU'D LIKE

- | | |
|---|--|
| <input type="checkbox"/> vacuum/wash porches | <input type="checkbox"/> wash windows – inside + out |
| <input type="checkbox"/> change furnace filters | <input type="checkbox"/> organize pantry |
| <input type="checkbox"/> defrost freezer | <input type="checkbox"/> wash window tracks |
| <input type="checkbox"/> switch out clothing | <input type="checkbox"/> oil furniture |
| <input type="checkbox"/> wash curtains | <input type="checkbox"/> deep clean oven |

The Grill Drill—Safety Tips

Here are some safety tips to follow before you use your grill:

- (1) With a propane grill, check the connection between the gas hose and gas tank
- (2) Place your grill at least 10 feet away from your house, to include shrubs and bushes
- (3) Designate a 3-foot area around the grill as a "kid-free zone"
- (4) Frisky dogs should be kept on a leash away from the grill
- (5) Dress appropriately -- never wear long sleeves that hang loose around your wrists
- (6) Never douse flaming charcoal briquettes with starter fluid
- (7) Never leave an active grill unattended -- if you need a bathroom break, call for help.

Source: Military.com



Today's Laugh

**Bankteller:
your account is
overdrawn.**

**Me: Well so are your
eyebrows, but
here we are.**

Cream Cheese Chicken Enchiladas

INGREDIENTS:

- 3 Chicken breasts or rotisserie chicken, cooked, shredded
- 8 oz Cream cheese, soft
- 2- 10 Oz Enchilada Sauce
- 5 cups shredded cheddar or Monterey Jack cheese
- 12 taco size flour tortillas

DIRECTIONS:

1. Mix shredded chicken (I shred the chicken breasts in the Kitchen Aid Mixer), cream cheese and 1/2 of a can of enchilada sauce, and 1 cup cheese. Mix well.
2. Pour the remainder of the can of enchilada sauce in a 9x13 pan.
3. Fill the tortillas with a couple of tablespoons of filling spread and roll.
4. Place enchiladas seam side down on top of sauce in the baking pan, repeat to fill the pan. Pour 2nd can of sauce on top of the enchiladas and top with cheese.
5. Bake 25-30 min at 350 degrees until hot and bubbly. Let sit a couple minutes before serving.

Source: Granny's Tasty Recipes



Eggs-Ceptional Flowers

NEEDED

- | | |
|-----------------------|----------------|
| • 1 Egg Carton | • Scissors |
| • Hot Glue Gun | • Paint |
| • Green Pipe Cleaners | • Paintbrushes |
| • Vase or Ribbon | • Pom Poms |

INSTRUCTIONS

1. Cut off top half of egg carton. Cut and separate each individual egg cup; trim edges.
2. Paint entire cup, inside and out. Let dry.
3. Cut hole at base of egg cup. Thread pipe cleaner through flower and bend it inside the cup to secure it.
4. Use hot glue gun to cover the center of the flower with a pom pom.
5. Continue with each egg cup flower to create a beautiful bouquet to place in a vase or tie together with ribbon.



Source: Sarah Lipoff from Parents Magazine



WILL HOME PRICES FALL THIS YEAR?

Many people are wondering: *will home prices fall this year?* Whether you're a potential homebuyer, seller, or both, the answer to this question matters for you. Let's break down what's happening with home prices, where experts say they're headed, and how this impacts your homeownership goals.

What's Happening with Home Prices?

Home prices have seen 121 consecutive months of year-over-year increases. *CoreLogic* says: "Price appreciation averaged 15% for the full year of 2021, up from the 2020 full year average of 6%."

So why are prices climbing so much? It's because there are more buyers than there are homes for sale. This imbalance is expected to maintain that upward pressure on home prices because homes for sale are a hot commodity in today's low-inventory housing market.

Where Do Experts Say Prices Will Go from Here?

Experts say the housing market isn't set up for a price decline due to that ongoing imbalance between supply and demand. In the latest home price forecasts for 2022, they're calling for ongoing appreciation throughout the year.

While the experts are forecasting more moderate price appreciation, the 2022 projections show price gains will remain strong throughout this year. *First American* explains it like this: "While house price growth is expected to moderate from the rapid pace of 2021, strong home buyer demand against a backdrop of historically tight inventory of homes for sale will likely keep appreciation positive in the coming year."

What Does That Mean for You?

The biggest takeaway is that none of the experts are projecting depreciation. If you're

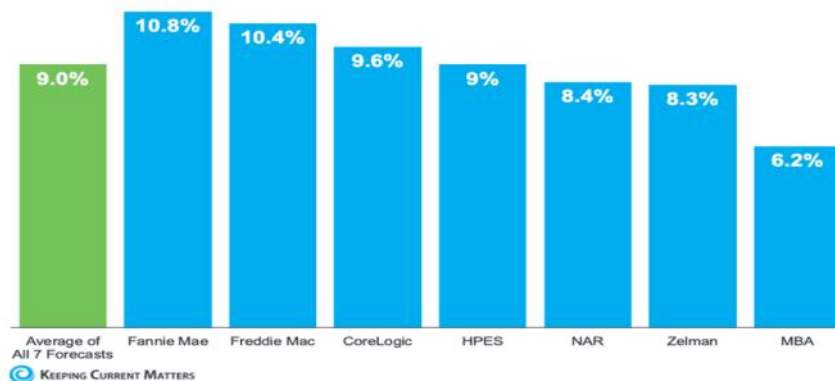
a homeowner thinking about selling, the higher price appreciation over the last two years has been great for your home's value, but it's also something you should factor in when planning your next steps. If you'll also be buying a home after selling your current house, you shouldn't wait for prices to fall. Waiting will only cost you more in the long run because climbing mortgage rates and rising home prices will have an impact on your next home purchase. *Freddie Mac* says: "If you're thinking about waiting until next year and that maybe rates are higher, but you'll get a deal on prices – well that's risky. It may be more advantageous to purchase this year relative to waiting until 2023."

Bottom Line

If you're thinking of selling to move up, you shouldn't wait for prices to fall. Experts say prices will continue to appreciate this year. That means, if you're ready, buying your next home before prices climb further may make the most financial sense. Partner with a real estate professional to begin the process of selling your current home and looking for your next one before prices rise higher.

Source: Keeping Current Matters

Home Price Forecasts for 2022



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CALIFORNIA HOME SALES FACTS: MARCH 2022

| State/Region/County | March 2022 | Feb. 2022 | MTM% Chg | State/Region/County | March 2022 | Feb. 2022 | MTM% Chg |
|---|------------|-----------|----------|---------------------|-------------|-------------|----------|
| Calif. State Average | \$849,080 | \$771,270 | +10.1% | Solano | \$604,000 | \$605,000 | -0.2% |
| Calif. Condo Average | \$661,000 | \$640,000 | +3.3% | Contra-Costa | \$965,900 | \$935,000 | +3.3% |
| Sacramento | \$560,000 | \$541,500 | +3.4% | San Francisco | \$2,060,000 | \$1,900,000 | +8.4% |
| Placer | \$701,730 | \$675,000 | +4.0% | Fresno | \$415,000 | \$405,000 | +2.5% |
| El Dorado | \$750,000 | \$730,000 | +2.7% | Santa Clara | \$1,950,000 | \$1,820,000 | +7.1% |
| Yolo | \$657,000 | \$666,420 | -1.4% | Orange County | \$1,305,000 | \$1,260,000 | +3.6% |
| Stanislaus | \$470,500 | \$452,400 | +4.0% | Los Angeles | \$781,050 | \$773,490 | +1.0% |
| San Joaquin | \$550,000 | \$505,500 | +8.8% | San Diego | \$950,000 | \$888,000 | +7.0% |
| Nevada | \$559,000 | \$547,500 | +2.1% | Butte | \$465,000 | \$426,500 | +9.0% |
| For Complete Report & All California Counties: http://www.givingback4homes.com/newsletter.html | | | | Yuba | \$432,500 | \$450,000 | -3.9% |

CALIFORNIA HOME SALES FACTS: APRIL 2022

| State/Region/County | April 2022 | March 2022 | MTM% Chg | State/Region/County | April 2022 | March 2022 | MTM% Chg |
|---|------------|------------|----------|---------------------|-------------|-------------|----------|
| Calif. State Average | \$884,890 | \$849,080 | +4.2% | Solano | \$640,000 | \$604,000 | +6.0% |
| Calif. Condo Average | \$700,000 | \$661,000 | +5.9% | Contra-Costa | \$1,050,000 | \$965,900 | +8.7% |
| Sacramento | \$570,000 | \$560,000 | +1.8% | San Francisco | \$2,057,500 | \$2,060,000 | -0.1% |
| Placer | \$717,000 | \$701,730 | +2.2% | Fresno | \$425,000 | \$415,000 | +2.4% |
| El Dorado | \$711,000 | \$750,000 | -5.2% | Santa Clara | \$1,970,000 | \$1,950,000 | +1.0% |
| Yolo | \$633,000 | \$657,000 | -3.7% | Orange County | \$1,325,000 | \$1,305,000 | +1.5% |
| Stanislaus | \$485,000 | \$470,500 | +3.1% | Los Angeles | \$801,680 | \$781,050 | +2.6% |
| San Joaquin | \$555,000 | \$550,000 | +0.9% | San Diego | \$975,000 | \$950,000 | +2.6% |
| Nevada | \$617,000 | \$559,000 | +10.4% | Butte | \$467,250 | \$465,000 | +0.5% |
| For Complete Report & All California Counties: http://www.givingback4homes.com/newsletter.html | | | | Yuba | \$430,000 | \$432,500 | -0.6% |



APRIL



WISHING A HAPPY BIRTHDAY & HAPPY ANNIVERSARY TO THE FOLLOWING:

LINH N.
JOHN O.
MIKE B.
LACEY Y.

SARAH G.
CHRISTINE H.
MEAGAN D.
DEBORA H.

LAURIE T.
JOSH S.
BRIAN S.
KEVIN J.

MICHAEL H.
MAYUKO R.
VICTOR A.
JOSH & LARAE R.



MAY



WISHING A HAPPY BIRTHDAY & HAPPY ANNIVERSARY TO THE FOLLOWING:

RYAN S.
AIMEE R.
ANGELA D.
YELENA R.

MAX H.
NICOLE B.
JULIE B.
KRISTY & PATRICK N.
NICEL & LULU G.

CHARLIE F.
PABLO R.
AMBER E.
RONNIE & LINDSEY C.
JOSE & DENISE A.

CARL B.
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MONSSE V.

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2nd Prize \$25 Chili's Gift Card-Brandon E.
3rd Prize \$10 Subway Gift Card-Sandra S.

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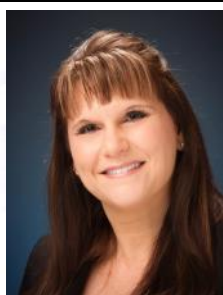
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