

Life & Times

NOVEMBER 2018

10 HOME WINTERIZATION MUSTS

It's been a mild winter throughout most of the country so far. That means we still have time to run through a foul-weather checklist. Here are 10 "must do's" to have a warm, cozy and safe winter.

1. Check attic insulation. A foot of blown-in or batt insulation (R-38) in the attic reduces heat transfer from heated interior space to the great outdoors. This is a do-it-yourself job. If your attic is not insulated, blow in or roll out 12 inches of

loose or batt insulation. If the amount of insulation is less than 12 inches, simply roll out unfaced fiberglass batts over the existing insulation to create a heavier thermal blanket. This is a case where more is better. Make sure to leave soffit vents unobstructed.

2. Install or replace weather-stripping, if necessary. Check the rubber threshold gasket at the bottom of exterior doors and replace if worn or torn. Next, make sure the top and sides of the door are weather-stripped and fit tightly. If there are gaps, replace the weather-stripping.



3. Check exterior doors and windows for gaps. Modern windows are probably OK, but older windows may need some help. To reduce air leakage, casement windows might need some weather-stripping at the joint where fixed and movable panes meet. Old double-hung wood windows are notorious air leakers. Place pieces of narrow self-adhesive rubber weather-stripping on the bottom sides and at the joint where the top and bottom panes meet.

4. Check the outside of doors and windows for voids, and caulk any gaps you see.

5. Change the filter in the heater. In older furnaces, filters should be changed monthly. Change or service newer, more efficient filters according to the manufacturer's instructions.

6. Replace your old thermostat with a new programmable model. This allows you to regulate the heater to warm the house when you're there and to reduce the temperature when you are at work or asleep.

7. Have your heater inspected by a licensed heating and air conditioning contractor. An inspection ensures that the heater is operating safely and efficiently. In many cases an inspection can alert you as to whether the unit is at the end of its life. It's nice to have the option to replace an old heater before it quits and becomes an emergency on a cold January day.

8. Check the carbon monoxide (CO) detector. If you don't have one, get one. Carbon monoxide is an odorless and colorless gas that kills. An operating CO detector can prevent a tragedy. While you're at it, check the smoke detectors to ensure they're operable.

9. Clean gutters and downspouts so fallen leaves won't clog them. Make sure that downspouts discharge away from the foundation and that soil is graded away from the foundation and at least 6 inches below the siding.

10. Clean the fireplace of ashes; visually check the chimney for loose or missing mortar. Also consider having the chimney professionally inspected and swept by a licensed and bonded chimney sweep.

Source: Bill & Kevin Burnett, Inman News

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THE DAYS ARE SHORTER; TEMPERATURES ARE FALLING

Last winter was a brutal one for many areas of the country. When winter temperatures drop significantly below normal — whether it's from a cold spell or a long-term power outage — staying warm and safe may become a challenge. Here are some guidelines that may help to prevent injury, illness or death:

Carbon Monoxide Safety — When used indoors, many alternative heating sources can lead to carbon monoxide poisoning. Before using alternative sources consider the following suggestions:

- Don't use a generator or gas- or charcoal-burning devices such as grills or camp stoves. Don't try to heat your house with a gas oven.
- Don't run a car or truck inside a garage attached to your house, even if you leave the garage door open.
- Don't burn items in a stove or fireplace that isn't properly vented.
- Don't place a portable heater within reach of children, pets or drapes.

Stay alert, act quickly — Install carbon monoxide detectors in your home and be sure to replace batteries as required. If the detector sounds, leave your home immediately and dial 911.

If you suspect carbon monoxide poisoning or are experiencing symptoms, call 911 for immediate medical attention. Early symptoms include headache, nausea, vomiting and fatigue. Carbon monoxide poisoning is treatable if treated early.

Hypothermia — Hypothermia occurs when the body's temperature drops below a level necessary to maintain normal metabolic and other bodily functions. In severe cases or when the body is not warmed properly, death can result. To help prevent hypothermia:

- Wear appropriate clothing including hats, coats, scarves and gloves.
- Avoid consuming alcohol as it can speed up the loss of body heat.
- Stay as dry as possible.

Symptoms of hypothermia include shivering, altered speech pattern, abnormally slow rate of breathing, cold pale skin and lethargy. Seek medical attention or call 911 immediately if you experience any of these symptoms.

Food safety — Refrigerated foods should be safe as long as power is out for no more than four hours. Keep an appliance thermometer in the freezer and when your power comes back on check the temperature. If it reads 41 degrees Fahrenheit or below, the food is safe and may be refrozen.

An ounce of prevention — Preventive action may be your best defense in dealing with extreme cold-weather conditions. Prepare your home in advance and observe safety precautions — potentially this will help to reduce the risk of weather-related health problems. And call me so you can be sure you have the insurance you want for your home.

Source: John Hughes, Farmers Insurance



#PARADISESTRONG

With the devastating loss of an entire town, I pray for the survivors and their families. So much loss, so much destruction, so much sadness. I pray they have the strength that is needed in the days ahead. I pray that "Paradise will rise from the ashes" and be the amazing town that it was.

I was fortunate to have been able to live in and enjoy this town for 5 years and look forward to seeing the town rebuild.

#ParadiseStrong



MILITARY MEMBERS, DOD CIVILIANS: ELIGIBLE FOR FREE TSA PRECHECK

Did you know that as a service member or DOD civilian you are automatically enrolled in the TSA Precheck program?

The Transportation Security Administration (TSA) is reminding all service members and DOD civilians that they are eligible to use the TSA Precheck program & skip some of the hassle when going through airport security.

Unfortunately, this program is not available for veterans, military retirees, or family members. However, you may be eligible for a free or discounted membership through other means, my flagship credit card at a large credit union gave me a free TSA Precheck membership.

"Service members are already enrolled in TSA Precheck, but many do not know they are," TSA Administrator David Pekoske said recently. Pekoske, a retired Coast Guard vice admiral, wants all those eligible to use this free program.



All service members of all components of the armed forces and students at the armed forces' service academies are automatically enrolled in TSA Precheck. Civilian employees must opt into the program using the milConnect website.

There is no cost for military members or civilians. For the general public to enroll in the program, the cost is \$85 for five years.

How To Use TSA Precheck

When buying a plane ticket, service members should enter their DOD ID number – a 10-digit number that should be on the back of the Common Access Card – as the Known Traveler Number on the airline's website.

Civilian employees must enter their DOD ID number as the Known Traveler Number.

When traveling on official travel, all service members and DOD civilians must add their DOD ID number to their Defense Travel System profiles to access TSA Precheck while on official travel.

Most service members and civilians are also unaware they can enter the information to utilize the TSA Precheck service for themselves while on personal travel.

One thing to consider before using it on personal travel is how to endure the inevitable grief you will get from your family members while you skip the hassle of removing your shoes, emptying your bags, and halfway undressing to get on a plane while they still must undergo the rigors of airport security.

Source: Jim Abscher, Military.com

IS YOUR CHILD READY TO GET A PET?

A six-year old should be mature enough to understand the responsibility of pet ownership and will benefit greatly from the bond created by such a relationship. It's best to start small – begin with a low-maintenance pet, such as a goldfish or hamster. You can work your way up to a cat or dog as soon as your child proves to be reliable and kind with the pet.

If you choose to jump right into cat or dog companions, keep in mind that a six-year-old may not be able to handle all of the necessary tasks. Feeding, sanitation and dog walks really need to be taken care of by an adult. The child can be responsible for grooming and daily play.

It is suggested that parents tell their children the new pet is theirs on a trial basis only, just in case it must be returned due to health problems or allergic reactions among family members. It's a good idea to bring a kitten or puppy to a veterinarian before bringing him home – it's very hard to return a pet once you've given him a name & he's slept all night in your six-year-olds bed.

It's the vet's job to detect any congenital deformities, such as a heart murmur, patellar luxation (trick knew), patent foramen (soft spot on cranium) or retained testicles, to name just a few. I suggest bringing your child to this initial exam so that he or she can see the importance of the pet's health and ask the vet questions about caring for the pet.



Most breeders or pet shops will give you 48 hours to return the pet if he's found unfit, although some state laws (lemon laws) allow a full 14 days.

You have to be careful to choose the right pet since you wouldn't want what is probably your child's first exposure to an animal to be a negative experience. If adopting a pet from a shelter, most workers can direct you to one they know to be child-friendly. If purchasing a dog or cat, choose a breed known to be good with children – golden retrievers, pugs or shih tzus are your best bet with dogs. If you'd prefer a cat, you'll probably have the most luck with a Persian, Himalayan or Scottish Fold.

Remember to supervise your child with the pet to be sure that all is going well. Don't assume that your child and the pet will treat each other respectfully. A dog or a cat will protect himself against a child who has decided to use him as target practice or a soccer goal post. Of course, it's also up to you, the parent, to display to your child the appropriate way of treating animals.

It may not surprise you to learn that studies have linked abusing animals at a young age to criminal behavior as an adult. In some elementary schools, local policemen or firemen provide seminars on kindness to animals with the long-range goal of creating law-abiding citizens.

Source: By Dr. Peter Kross, DVM

MODERATE ACTIVITY IS BETTER THAN INTENSE EXERCISE

Researchers looked for new ways to battle the obesity epidemic. They found that moderate exercising is more motivating than hard training.

The study was reported in the Scandinavian Journal of Public Health in September 2013.

During a 13-week period, they discovered 30 minutes of daily exercise was as beneficial as a full hour of hard fitness training. The shorter period delivered more energy and motivation to pursue a healthy lifestyle.

The subjects who exercised 30 minutes a day lost an average of eight pounds, while those who exercised for 60 minutes lost only six pounds.

The study concluded that the energy produced by a moderate amount of exercise can significantly impact the subjects' daily activities.

Source: Cheryl Bower, SF Realtor





HAPPY THANKSGIVING!

Today's Laugh



Praline Crunch Bars

INGREDIENTS:

- 1 (18 ounce) roll refrigerated sugar cookie dough
- 1 cup toffee pieces, divided
- 1/2 cup finely chopped pecans
- 1 (12 ounce) package miniature semisweet chocolate chips



DIRECTIONS:

1. Preheat oven to 350°F.
2. Lightly coat 9x13 baking dish with nonstick cooking spray. Place cookie dough, pecans, and 1/2 cup toffee pieces, in a large Ziploc bag; knead to combine. Press dough evenly over bottom of prepared pan.
3. Bake for 12 to 15 minutes or until golden brown. Sprinkle with chocolate chips immediately after baking; let stand for about 5 minutes or until chocolate is softened, then spread evenly over the bars. Sprinkle with the remaining 1/2 cup toffee pieces.
4. Chill in the freezer for 20-30 minutes to set chocolate. Remove from pan onto a cutting board and cut into bars.
5. To store, cover in an airtight container for up to 3 days in the refrigerator or freeze for up to 1 month.

Source: Bellyfull.net

Turkey Napkin Rings

NEEDED

- Flat Wooden Craft Spoons
- Scissors
- Tempera or Acrylic Paints
- Black Marker
- Paper Towel Tube
- Tacky Glue
- Orange Pipe Cleaners

INSTRUCTIONS

1. 5 Craft Spoons are required for each ring. Using tempera paint, color one of them yellow for the turkey's head, the others, a variety of colors (they'll be used for tail feathers).
2. For the turkey's body, cut a 2-inch section from a cardboard paper towel tube and paint it brown.
3. From orange pipe cleaners, shape a pair of short legs with three-toed turkey feet. Fit the legs through small holes in the cardboard tube, bending the tips inside the tube to secure them.
4. Use a marker to draw eyes on the face and use tacky glue to attach a red felt wattle.
5. Finally, glue the head to the front of the body and the tail feathers to the back.



Source: Spoonful.com

Seller Slip-Ups

Selling a home isn't easy. Avoid these common slip-ups that can cause your home to linger on the market.



Your Home Has an Odor

Whether it's smoking indoors, lack of cleanliness or pets, believe your REALTOR® if they say there is a funny smell that needs to be removed.

Your Home is Too Personal

From custom paint colors, like eggplant, to too many mementos and family photos, REALTORS® suggest not only decluttering your home but also making it as neutral as possible.



You Turn Down Showings

If buyers can't get in to see your home, they aren't going to make an offer and your home will linger on the market. Be as flexible as possible for showings and work with your REALTOR® as much as possible.

You Hang Out During the Open House

Buyers want to imagine themselves in your space, not be confronted by you in your space. It's awkward for them to tour your home, open closets, and speak openly to their REALTOR® if you're in the next room.



Source: realtor.com



CALIFORNIA HOME SALES FACTS: SEPTEMBER 2018

State/Region/County	Sept. 2018	Aug. 2018	MTM% Chg
Calif. State Average	\$578,850	\$596,410	-2.9%
Calif. Condo Average	\$477,140	\$474,570	+0.5%
Sacramento	\$372,000	\$369,950	+0.6%
Placer	\$475,000	\$475,000	+0.0%
El Dorado	\$465,000	\$480,000	-3.1%
Contra-Costa	\$650,000	\$650,000	+0.0%
San Francisco	\$1,507,500	\$1,550,000	-2.7%
Santa Clara	\$1,250,000	\$1,295,000	-3.5%
Solano	\$451,500	\$455,000	-0.8%

State/Region/County	Sept. 2018	Aug. 2018	MTM% Chg
Los Angeles	\$634,680	\$607,490	+4.5%
Orange County	\$825,000	\$838,500	-1.6%
Riverside	\$405,950	\$400,750	+1.3%
San Diego	\$640,000	\$660,000	-3.0%
Yolo	\$470,000	\$450,000	+4.4%
Fresno	\$267,000	\$280,000	-4.6%
San Joaquin	\$360,000	\$380,000	-5.3%
Stanislaus	\$315,000	\$319,900	-1.5%
Butte	\$320,000	\$315,000	+1.6%
Yuba	\$257,500	\$269,000	-4.3%

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SACRAMENTO, CA

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MONICA M.

**ON THE PURCHASE OF YOUR HOME!
AND FOR GETTING \$1,035.00 FROM**

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CONGRATULATIONS

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NOVEMBER

WISHING A HAPPY BIRTHDAY & HAPPY ANNIVERSARY TO THE FOLLOWING:



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KELLY C.
ALLY H.
ERIC E.
ALEX & BRYNNE C.

ROBERT D.
KATHLEEN R.
HAVEN M.



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2nd Prize \$25 Cinemark Movie Tickets-Manndi S.
3rd Prize \$10 Coldstone Gift Card-Adam B.

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