

Life & Times

MAY 2024

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:



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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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.

USPS PROPOSES ONE OF ITS BIGGEST-EVER STAMP PRICE HIKES

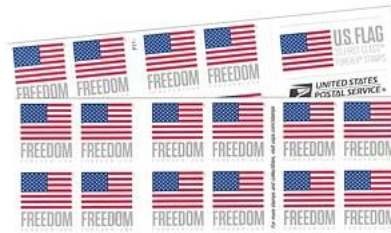
The USPS is proposing an increase of the price of a first-class stamp starting in July 2024.

The price of postage stamps could increase by 5 cents in July under a new United States Postal Service proposal. If approved, the increase would tie the record as the highest stamp hike ever. Costs to send a letter by certified mail and money order fees would also increase under the proposal.

The big picture: This would be the 19th stamp rate change since 2000 — and comes as Americans continue to reduce what they send via snail mail. It's also the fifth proposed rate hike in two years. Rates last went up in January 2024. Before that, they rose in July 2023, January 2023 and July 2022.

Flashback: The only other 5-cent increase happened in January 2019 when the price of a first-class stamp increased from 50 to 55 cents. Most increases have been between 2 to 3 cents. Between the 1970s and 2000, rates increased three to four times a decade, USPS data shows.

USPS stamp increase could start July 14. USPS filed notice with the Postal Regulatory Commission to raise prices by approximately 7.8% effective July 14, 2024. If approved, the price of a First-Class Mail Forever stamp would increase from 68 cents to 73 cents.



More price increases are expected as part of Postmaster General Louis DeJoy's 10-year Delivering for America plan "to achieve financial stability." USPS said in a statement Tuesday the price adjustments are needed as "changes in the mailing and shipping marketplace continue."

What they're saying: "The USPS consistently blames frequent postage hikes on inflation, but inflation is just a talking point, when rate increases are consistently far and above the Consumer Price Index," Kevin Yoder, executive director of the advocacy group Keep US Posted, said in a statement.

"Price hikes are driving disastrous declines in mail volume, which is still the biggest money-maker for the USPS," said Yoder, a former Republican congressman from Kansas.

The number of pieces of mail handled by the post office has been on the decline in recent years as more people pay bills online and fewer send physical thank you cards. In 2023, USPS handled 116.1 billion pieces of mail compared to the high of 213.1 billion in 2006, data shows.

The Postal Service said in that it projected a net loss of \$6.5 billion for its fiscal year.

Source: Kelly Tyko, Axios

3 THINGS TO NEVER SAY IN A JOB INTERVIEW

Much is written about what to say in a job interview: Make small talk with the interviewer, ask about the company's values, have questions ready about the job responsibilities, etc. Much less is written about the words and phrases to avoid when interviewing for a civilian job.

The interview is a series of first impressions. From how you look, sound, express yourself, handle stress, and build rapport, the interview is important for an employer to evaluate your skills, knowledge, aptitude, and ability to fit in well with their company. To prepare for an interview, research the company and interviewer(s), learn about the company culture and values, and discover what is important to them and what isn't. The knowledge and insights you gain before the interview should empower you to give thoughtful, focused, and impactful responses to the interview questions.

As you prepare for the job interview, you should also practice *how* you give your answers. A few wrong words or phrases can hurt the genuineness, intelligence, and outcome of your responses. Do your best to eliminate these words and phrases from your vocabulary:

"Honestly"

Any version of "honestly" including, "to tell you the truth" or "truthfully," signals to the interviewer that what you said previously might have been misleading or untruthful. Deception experts listen for cues such as the word, "honestly" to indicate a change of heart in the respondent's message, as if



what they just said before wasn't honest. While it is a subtlety, don't take the chance that they would question what you said, casting a doubt on your confidence, information, or ability to relate to others.

"No... absolutely..."

I have a friend who does this one constantly! You ask her, "Do you have time to help me with this?" and she replies, "No, absolutely I do!" Huh? It's as if the "no" is a stall and the "absolutely I do" is the real response. To the listener, this prefacing statement is confusing and can disrupt the flow of the conversation. Your goal in an interview is to give thoughtful and focused responses to questions asked. If you need to take a few seconds to form a response, do that. Look off to the side (or upwards) and then respond clearly and with confidence.

"Between you and me..."

In an interview, nothing should be considered private or confidential. If you aren't comfortable sharing the information with your former employer, colleagues, or former C.O., don't mention it. Prefacing with a statement like "between us" implies a level of trust and intimacy misplaced in a job interview. The interview is a demanding event for anyone. Even the interviewer is uncertain whether the meeting will be pleasant or stressful. Strive to build rapport, show genuine interest and excitement for the position, and relate to the interviewer as a future employer, not a best friend.

Source: Lida Citroën

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

MILITARY: 4 LIES VETERANS BELIEVE ABOUT VA HOME LOANS

In the U.S. housing market, competition for location, location, location has sent prices through the roof (not literally, but still: get an inspection). Buyers using VA home loans can feel good about saving as much money as possible, no matter what their agent or lender says.

A recent Navy Federal survey of 1,000 service members and veterans revealed a lot of misconceptions about VA home loans; how they're used, the loan origination process, and exactly how much of a benefit they really are.

To be clear: VA home loans are one of the most potent benefits of military service. With no down payment, lower credit requirements, and inspections that ensure the property is sanitary and safe, they offer significant benefits and savings for veterans.

Veterans in the market for a house should not be taken in by the following myths:

1. Lenders don't know how to process VA home loans.

This is an enduring myth from the days before things like the internet and email. Some lenders believed a VA loan was difficult to originate within the vast bureaucracy of the federal government. Like any other job, however, people get better at it.

These days, there are banks and credit unions just for military personnel, veterans and their families that specialize in VA home loans. Most financial institutions open to the public also offer training to their lending staff or hire employees with this expertise.

2. You can use a VA home loan only once.

There are many types of VA home loans. Usually, when people refer to "VA home loans," they mean the VA-backed purchase loan, which can be used to buy a single-family home, condo or manufactured home or to build a home. You can even use it for improvements on the home you buy.



Once they purchase the home, veterans must occupy their new house within 60 days. If they choose to sell at a later time, they can buy another house with another VA-backed purchase loan, so long as that new home is now their primary residence. Vets can also assume a VA home loan when buying from another veteran. The only stipulation is that you get just one loan at a time.

3. VA home loans come with a higher interest rate.

This is another falsehood. Although the VA doesn't set interest rates, the VA home loan comes with a slew of benefits, some that might seem hard to believe in today's housing market. With full entitlement, there is no down payment, and if you have full entitlement, the VA no longer imposes a home loan limit.

"Full entitlement" means it's your first time using your VA loan benefit, or you sold your previous home and therefore your prior VA loan has been paid in full. This is true even in cases of foreclosure or short sale as long as the prior VA loan has been satisfied.

With these protections in place, lenders usually offer a VA home loan at 0.5% lower than conventional loans. The VA also limits the origination fee to 1% of the mortgage, which means closing costs are often lower.

4. It takes more time to process a VA home loan.

There is actually little difference between closing on a VA home loan and closing on a conventional loan. Both require similar paperwork, and even increased VA-mandated inspections still happen relatively quickly.

In truth, both VA home loans and conventional loans are often closed within 30 days, and an overwhelming number of respondents to the survey (80%) were happy with the time it took to process their loan.

Source: Blake Stilwell, Military.com

FIVE SAFETY TIPS FOR PETS IN THE HEAT

iVET360

It's getting hot, hot, hot, and warm weather don't just affect us humans! High temperatures can cause serious health problems for our pets if we don't keep them cool. Follow these tips to keep pets safe this summer.



1.

Don't leave your pet in the car, even on mild days. Vehicle interiors heat up dangerously quickly when the sun is out.



2.

Beware hot pavement on sensitive toes. Check pavement temperature with the palm of your hand before taking your pup for a walk.



5.

Provide plenty of water at all times. Pets need to stay hydrated just like we do, and that need for water becomes more critical in the heat.



4.

Don't over-exercise. Physical exertion is more taxing when it's warm. Let your pet take it slow.



3.

Don't shave all their hair off! It may seem like a good idea to give your pet a drastic new 'do, but their hair actually helps keep them cool by protecting them from the sun's rays.

Clean with Lemons

Remove Rust Spots from Knives & Silverware

You left your favorite paring knife soaking in the sink, and now it's speckled with rust spots. Lemon to the rescue! Fill a tall glass with warm water and add lemon juice. Let the knife soak for a few minutes. The acid will help loosen the rust and with a little elbow grease, you'll be able to wipe them clean.

Source: auntfannies.com



Today's Laugh

The cops came to my house and asked where I was between 5 and 6...

Apparently "Kindergarten" was NOT the right answer!

Frozen Yogurt Bark

INGREDIENTS:

- 1 1/2 cups 2% low-fat plain Greek yogurt
- 1/4 cup blackberries or raspberries, chopped if large
- 2 tablespoon chopped, unsalted almonds
- 2 tablespoon honey
- 1/2 cup chopped peeled mango
- 1/2 cup blueberries

DIRECTIONS:

1. In a medium bowl, mix together yogurt and honey.
2. Line a 9x13-inch baking dish with parchment paper. Use a spatula to spread yogurt as thin as possible over entire bottom of dish. Add chopped nuts over top of yogurt. Use fingers to lightly press them into the yogurt.
3. Finely chop mango and berries, if they are larger than bite-sized. Top the yogurt with the fruit. Add as much fruit as will fit. Again, lightly press fruit into the yogurt.
4. Cover with plastic wrap or foil. Put in freezer overnight.
5. When ready to serve, lift parchment paper from baking dish onto a cutting board. Use your hands to break bark into pieces. Serve.
6. Keep remaining pieces in freezer wrapped in parchment paper & sealed in large Ziploc bag for up to 1 month.



Source: Upwellbeing

Sponge Ball Water Tag



NEEDED

- Sponges
- Bucket
- Scissors
- Water
- Rubber bands

INSTRUCTIONS

1. Cut sponges into thin strips using scissors (we used two sponges per ball).
2. For each ball, collect sponge strips in your hand and hold at the center; wrap rubber band around the strips two to three times to secure. Repeat to make however many sponge balls you'd like.
3. To play, divide sponges among buckets and fill with water. Divide into teams. Line up on opposite sides of the lawn, beach or wherever you're playing. When you're hit with a sponge ball, you're out!
4. TIP: Use different color sponges for each team.

DIY Sponge Ball Water Tag



Source: BuzzFeed

REPAIR WOOD FLOORS & ERASE UGLY SCRATCHES

Repair wood floors and scratches that make rooms look worn out. We'll show you easy ways to put the luster back into your floors.

Camouflage scratches

Take some artistic license to hide minor scratches in wood floors by rubbing on stain-matching crayons and Sharpie pens. Wax sticks, such as Minwax Stain Markers, are great scratch busters because they include stain and urethane, which protects the floor's finish.

Don't be afraid to mix a couple of colors together to get a good match. And don't sweat if the color is a little off. Real hardwoods mix several hues and tones. So long as you cover the contrasting "white" scratches, color imperfections will match perfectly.

Homemade polish

Mix equal parts olive oil and vinegar, which work together to remove dirt, moisturize, and shine wood. Pour a little directly onto the scratch. Let the polish soak in for 24 hours, then wipe off. Repeat until the scratch disappears.



Spot-sand deep scratches

It takes time to repair wood gouges: Sand, fill, sand again, stain, and seal. Here are some tips to make the job go faster.

- Sand with fine-gauge steel wool or lightweight sandpaper.
- Always sand with the grain.
- Use wood filler, which takes stain better than wood putty.
- Use a plastic putty knife to avoid more scratches.
- Seal the area with polyurethane, or whatever product was used on the floor originally.
- Apply the polyurethane coat with a lambs wool applicator, which avoids air bubbles in the finish.

Fix gaps in floor

Old floorboards can separate over time. Fill the gaps with colored wood putty. Or, if you have some leftover planks, rip a narrow band and glue it into the gap.

Source: Jane Hoback

SMOKING SNUFFS OUT HOME PRICES

A recent study of real estate agents in Ontario, Canada, found that smoking can reduce a home's resale value by 20%. The study was commissioned by Pfizer Canada, a pharmaceutical manufacturer.

Selling the home can pose quite the challenge too. Eighty-eight percent of the agents surveyed say that it's more difficult to sell a home where the residents were smokers. Lingering smells in a home can affect a sales price, says Chip Wagner, an appraiser in Naperville, Ill. Smells such as pets and dampness can also affect a price, although there is no formula that appraisers use to take such odors into account, he notes.

The health effects from breathing in secondhand smoke has led to more landlords banning smoking. Some tenants have complained they are inadvertently inhaling smoke from shared ventilation and heating systems and seepage through the walls.

But there's another form of after-affect from smoking that more in the real estate industry are taking note of third-hand smoke. That's the smoke that lingers after the secondhand smoke has cleared out. It can settle on carpets, drapes, dust, and other areas of a room.

Researchers at Lawrence Berkeley National Laboratory in California recently published a study in a medical journal that claims that they've shown thirdhand smoke can damage human cells and is a carcinogen that can affect people's health. The study says it found thirdhand smoke in dust and on surfaces of rooms more than two months after the former home owners had moved out.



Source: "Smoking can affect a home's resale value," The Chicago Tribune

CALIFORNIA HOME SALES: MARCH 2024

State/Region/County	March 2024	Feb. 2024	MTM% Chg	State/Region/County	March 2024	Feb. 2024	MTM% Chg
Calif. State Average	\$854,490	\$806,490	+6.0%	Solano	\$584,950	\$580,000	+0.9%
Calif. Condo Average	\$675,000	\$660,000	+2.3%	Contra-Costa	\$890,000	\$850,000	+4.7%
Sacramento	\$550,000	\$530,000	+3.8%	San Francisco	\$1,745,000	\$1,590,000	+9.7%
Placer	\$659,000	\$650,000	+1.4%	Fresno	\$413,000	\$420,000	-1.7%
El Dorado	\$677,000	\$647,500	+4.6%	Santa Clara	\$1,910,000	\$1,808,890	+5.6%
Yolo	\$635,830	\$618,940	+2.7%	Orange County	\$1,400,000	\$1,350,000	+3.7%
Stanislaus	\$460,000	\$460,000	+0.0%	Los Angeles	\$805,100	\$817,100	-1.5%
San Joaquin	\$550,000	\$529,000	+4.0%	San Diego	\$1,020,000	\$980,000	+4.1%
Nevada	\$525,000	\$530,000	-0.9%	Butte	\$434,000	\$451,120	-3.8%
				Yuba	\$452,570	\$426,500	+6.1%

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

*revised



#1
Save for Your Down Payment
 Create a budget and do your research. There are lots of low down payment options available.



#2
Know Your Credit Score
 Learn your score and clean up outstanding debts like student loans and credit cards.



#3
Find a Real Estate Agent
 Contact a local professional to guide you through the process.



#4
Get Pre-Approved
 Differentiate yourself as a serious buyer and have a better sense of what you can afford.



#5
Find a Home
 Work with your agent to find a home in your budget that meets your needs.

10 Steps to Buying a Home



#6
Make an Offer
 Determine your price and negotiate the contract.



#7
Have a Home Inspection
 Address any hidden issues in the home with the seller.



#8
Get a Home Appraisal
 Ensure the property is worth the price you are prepared to pay.



#9
Close the Sale
 Schedule a closing date once the loan is approved so you can sign the final paperwork.



#10
Move In
 Congratulations! You're a homeowner.

 KEEPING CURRENT MATTERS



MAY



WISHING A HAPPY BIRTHDAY & HAPPY ANNIVERSARY TO THE FOLLOWING:

- | | | | |
|-----------------|---------------------|------------------|-----------|
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| NIGEL & LULU G. | RONNIE & LINDSEY C. | JOSE & DENISE A. | |

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