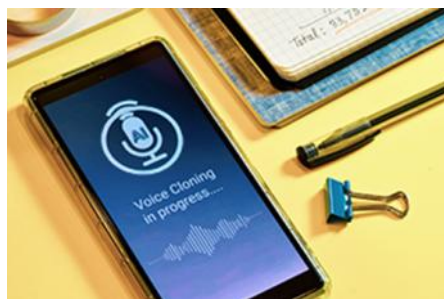


Life & Times

JULY 2025

SCAMMERS UP THEIR GAME WITH AI

Scammers are becoming increasingly sophisticated, with more emails, phone calls and text messages crafted to look and sound like the real thing. This is often because thieves are adding artificial intelligence to its arsenal of tools to transform their tricks into messaging that genuinely looks like its coming from a person you know and trust.



accounts. Scammers then use these fake personas to try and steal information and money from you.

Protect Yourself from AI-Driven Scams

- **Be skeptical of unsolicited messages.** If you receive an email, text, or call from a company or person you don't recognize, verify its authenticity before responding. Do this by contacting the company or person directly using official channels.

- **Use multi-factor authentication (MFA).** Constantly using MFA on every website you visit may cause some frustration, but it's nothing compared to the frustration you may experience if your identity or money are stolen. Even if scammers steal your password, they'll need an additional verification step to access your accounts.

- **Verify identities.** If someone claims to be a friend, boss, or family member requesting money, first verify their identity through another channel, such as a phone call or video chat.

Look for red flags. AI-generated scams often contain small inconsistencies—such as unnatural speech patterns in voice messages, slight facial distortions in deepfake videos, or unusual grammar in AI-generated texts. Trust your instincts and independently verify whenever you can.

Source: JK Services, Inc.

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Here are the top ways that scammers are using AI and what you can do to protect yourself.

How Scammers are Using AI

- **AI-Powered Phishing Attacks.** Phishing attacks have been around for decades, but AI makes them far more convincing. AI can analyze large amounts of data to craft messages that look and sound authentic, increasing the chances of tricking victims into clicking malicious links or providing personal information.

- **Deepfake Scams.** Deepfake technology allows scammers to create realistic videos and audio clips that impersonate real people. Some examples include fake videos of CEOs instructing employees to transfer money or of celebrities endorsing fraudulent products.

- **Generate Realistic Conversations.** Scammers are using AI chatbots that can hold realistic conversations with potential victims. These bots can appear very convincing while pretending to be customer service agents, a friend or family member, or even government officials. The goal is to trick you into sharing sensitive information or sending money.

Fake Profiles. AI can scan all of a person's online footprint to create a realistic profile and social media

Newsletter By Email

Would you like the Newsletter
Sent to you by email?

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It's Easy!

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NEW CALIFORNIA LAWS EFFECTIVE JULY 1, 2025

Minimum wage going up in many California cities

Numerous cities and counties across the state will see a minimum wage bump starting July 1. These increases lift the minimum wage above the statewide base of \$16.50 an hour. In the Bay Area, San Francisco's minimum wage is now \$19.18. Berkeley's is also now \$19.18, Emeryville's is now \$19.90, and Fremont's is \$17.75. Elsewhere, workers in Alaska, Oregon and Washington, D.C., will see increases. Find other California municipalities' minimum wage changes at [HRWatchdog](https://hrwatchdog.org/).

Amazon must report sellers of stolen goods to police

As scams and stolen goods proliferate online, California politicians passed a bill in an attempt to curb illegal activity. Senate Bill 1144 requires online marketplaces, such as Amazon, to implement a policy for reporting stolen goods. If they are aware stolen goods are being sold to Californians on their platform, they must now tell local, regional or state law enforcement.

Third-party vendors are able to sell goods on Amazon, which means sometimes crime rings operate to provide stolen merchandise for the sellers. Last year, for example, a California woman pleaded guilty to running a theft ring that pilfered \$8 million in beauty products from Sephora, Ulta and other cosmetics stores; the stolen items were sold on Amazon, prosecutors said.

Hands off your phone while driving

Although not part of the new slate of laws going into effect July 1, this is one recent change you might want to be aware of. In June, a California appeals court ruled that holding your cellphone for any reason while driving is considered distracted driving under the law. This includes using navigation apps or even simply looking at a map, phone in hand. In order to be compliant with the law — and avoid getting pulled over — your phone must be mounted.

Airbnb hosts have to disclose fees

California continues to target hidden and "junk" fees with a new law aimed at short-

term rental services, such as Airbnb. Assembly Bill 2202 mandates short-term rentals "disclose any additional fees or charges that will be added to the total price to be paid," such as cleaning fees. In addition, if there are any penalties for guests who violate the terms of the lodging agreement, that must be disclosed upfront as well. Airbnb hosts who fail to disclose those fees could be penalized up to \$10,000.

Extended IVF coverage

The California IVF mandate requires most health insurance plans in the state to cover the diagnosis and treatment of infertility, including in-vitro fertilization. Senate Bill 729 includes large group plans (with over 100 employees) and also expands coverage to include LGBTQ+ individuals and single parents. California's mandate means the state will have one of most inclusive fertility coverage laws in the country.

Click to cancel subscriptions

It's about to become a lot easier to cancel online subscriptions in California. Thanks to Assembly Bill 2863, it will be illegal for companies to automatically renew your subscription without alerting you "in a clear and conspicuous manner" of the terms. Once your renewal comes up, the company will need to get your "express affirmative consent to the automatic renewal." The new click-to-cancel law applies only to subscriptions that are signed or renewed on or after July 1, 2025.

Drink lids available at bars

In an effort to combat drink spiking, bars and nightclubs with a certain alcohol license must now provide lids to patrons who ask for one. The new law applies to venues with Type 48 licenses, which permit establishments to sell beer, wine and spirits without necessarily having food available as well. These venues must now keep a stock of drink lids to help protect patrons from having other people put foreign substances in their drinks. Establishments may charge a "reasonable amount" for the lids, so don't be surprised if you end up with a fee.

Source: Andrew Chamings, Katie Dowd



NASAL ALLERGIES? APPLES = THE NATURAL SOLUTION

- **How It Works:** Quercetin a flavonoid found in apples, inhibits the body's release of histamines, allergic compounds that trigger increased mucus production, sneezing, and watery eyes. "Adding foods that contain quercetin to your diet may mean slightly less severe symptoms or symptoms that don't last as long," says Michael J. Welch, MD, clinical professor at the University of California, San Diego School of Medicine.
- **The Proof:** In a study published in the *Journal of Allergy and Clinical Immunology*, quercetin (in supplement form) was more effective than a prescription antihistamine.
- **Keep in Mind:** Although quercetin is available as a supplement, most doctors recommend that you stick with foods that have it (such as apples, blueberries, raspberries, and onions), because they are loaded with many antioxidants and nutrients not found in supplements.



Source: Live Healthy Magazine

CAN SWEARING MAKE YOU STRONGER?

Letting out a well-timed expletive can feel pretty cathartic, but it turns out it can do more than make us feel better — it can also make us stronger. English psychologist Richard Stephens first got curious about the effects of swearing after watching his wife give birth — was it just a reaction to the pain, he wondered, or did cursing actually act as a physical boon?

He first tested his theory in 2009 by having subjects repeat a swear word of their choice while their hand was submerged in ice-cold water. The subjects who cursed lasted an average of 160 seconds — one minute longer than those who used non-swear words.

In 2024, Stephens, along with Samford University associate professor Nick Washmuth, released another study showing that cursing during exercise indeed had measurable benefits. Participants were asked to repeat a swear word of their choice every three seconds during a Wingate Anaerobic Power Test — essentially a measurement of muscle performance during short, intense bursts of effort —



and for 10 seconds before and throughout the duration of a grip-strength test. The results showed swearing increased peak power by 4.5% during the Wingate test and improved grip strength by 8% compared to using neutral words. During push-ups and planks, swearing every five seconds increased the time subjects were able to continue before total fatigue by 15% and 12%, respectively.

As impressive as that data is, scientists still haven't been able to pinpoint an explanation. It was initially chalked up to the boost in strength provided by the adrenaline released during one's fight-or-flight response. But later studies showed that not every participant demonstrated the changes in heart rate associated with the fight-or-flight response. The bottom line, however, remains clear: A timely curse word may not give you superhuman strength, but it could very well give you a crucial edge when you need it most.

Source: Nicole Villeneuve, Interesting Facts

PROGRAM TO PREVENT VETERAN HOME FORECLOSURES REVIVED

A plan to help veterans struggling with mortgage payments stay in their homes is on track to become law after the Senate approved the proposal.

In a voice vote Tuesday night, the Senate passed a bill to create what's known as a partial claims program that will essentially allow veterans with Department of Veterans Affairs home loans to move skipped mortgage payments to the end of their loan term. The bill was previously approved by the House, meaning it just needs President Donald Trump's expected signature before becoming law.

"This bipartisan and bicameral legislation will assist veterans who are facing financial hardships and provide VA with a tool to better help veterans stay in their homes and avoid foreclosure," Senate Veterans Affairs Committee Chairman Jerry Moran, R-Kan.; Senate committee ranking member Sen. Richard Blumenthal, D-Conn.; House Veterans Affairs Committee Chairman Mike Bost, R-Ill.; and House committee ranking member Rep. Mark Takano, D-Calif., said in a joint statement Wednesday morning applauding the bill's passage.

"We encourage the VA and mortgage servicers to continue their collaboration as this program is implemented, ensuring that they help mitigate any impact on veterans facing financial hardship while VA takes the necessary steps to establish the new partial claims program properly," they added.

The partial claims program will replace a Biden administration-era mortgage rescue program that the Trump administration ended this year and revive a COVID-19 pandemic-era program.

The VA temporarily created a partial claims program to help veterans whose normal stream of income was disrupted by the pandemic, but it ended the program in 2022, with officials maintaining they needed congressional approval to continue it.

As the program ended, thousands of veterans found themselves at risk of losing their homes when they started getting unaffordable bills for mortgage payments they had missed. After NPR reported on the issue, the Biden administration in 2024 created the Veterans

Affairs Servicing Purchase, or VASP, program as an emergency fix.

VASP allowed the VA to purchase delinquent loans from holders, become the primary loan servicer and provide borrowers an affordable, stable payment plan.

Republicans, though, fiercely opposed VASP. They argued that the Biden administration acted without congressional approval and that taxpayer dollars were put at unacceptable risk by the VA becoming the loan holder.

The Trump administration ended VASP in May, prompting warnings from Democrats and the mortgage industry that up to 80,000 veterans could be at risk of foreclosure unless an alternative is in place.

Congress' approval of a partial claims program will establish that alternative.

The bill also seeks to help veterans experiencing homelessness by authorizing more funding for grants for transitional housing.

The Congressional Budget Office estimated that the bill as a whole will cost the government nothing since increased grant funding is balanced out by expected savings from the partial claims program reducing the amount of costs the VA will pay related to loan defaults.



Mortgage industry and veterans groups had urged the Senate to act quickly after the House passed the bill.

"The need for a permanent partial claim option is urgent," Bob Broeksmit, president and CEO of the Mortgage Bankers Association, said in a May statement. "Thousands of struggling veteran homeowners risk foreclosure without this swift legislative action and subsequent implementation of a VA partial claim program."

Source: Rebecca Kheel, Military.com

CREATIVE IDEAS TO CUT YOUR FOOD BILL (NO RAMEN REQUIRED)

You don't need to survive on sodium-packed ramen or become a full-time coupon clipper to shrink your grocery bill. In the age of rising food prices and shrinking portions, here are several ways that smart shoppers are turning grocery shopping into a game – and winning.

- **Start with a reverse meal plan.** Instead of planning meals and then shopping for ingredients, try the opposite: start with what's already in your pantry, refrigerator, and freezer. Build your meals around these forgotten food items.
- **Create a *Use-It-Up* week.** Dedicate one week each month to eating through your fridge and pantry without buying anything new except for essentials like mil or eggs. Challenge yourself to get creative – stir-fry leftover vegetables, toss beans into soups, and reinvent last night's dinner into today's lunch.
- **Shop with a theme.** Theme your weekly shopping trip around one protein or main ingredient that's on sale. For example, if ground turkey is discounted, plan meals like chili, tacos, and lettuce wraps that all use it in different ways. This tactic keeps meals fresh without requiring a long, expensive list of ingredients.
- **Think bulk, but strategically.** Buying in bulk doesn't always save money—especially if food goes to waste. But there are staples where bulk pays off: oats, rice, dried beans, pasta, nuts, and spices. If you're short on storage or cash, consider splitting bulk purchases with a friend or family member. This lets you access better prices without overcommitting.
- **Switch from brands to ingredients.** Instead of buying pre-packaged items like pancake mix, salad kits, or frozen dinners, shift toward base ingredients. A 5-pound bag of

flour costs about the same as one box of mix—and it makes dozens of batches. Salad kits are convenient, but chopping your own greens and mixing a quick vinaigrette costs half as much and takes just a few minutes. Prepped ingredients save time but often cost double.

- **Use the freezer as your budget ally.** Your freezer is more than a storage space—it's a money-saving tool. Freeze leftovers before they spoil, store bread and meats bought on sale, and portion out soups and stews for future meals. You can also freeze perishable items like herbs (in olive oil), overripe bananas (for baking), or grated cheese.
- **Eat what's in season (locally).** Seasonal produce is cheaper and tastier, as out-of-season items are often imported and marked up. Shopping at local farmers markets or joining a community-supported agriculture group can connect you to fresh food at a better price.

Set a weekly grocery challenge. Turn saving into a sport. Set a dollar limit for your weekly trip, challenge yourself to make five dinners from under 10 ingredients, or cook a zero-waste week where you throw nothing out. You don't need extreme measures to cut your grocery bill. With the right mix of planning, creativity, and smart habits, you can keep your kitchen stocked and your wallet happy.

Source: JK Services, Inc.



DATA BREACH: AT&T



Records from 2024 AT&T data breach are once again for sale on the dark web.

Nearly 90 million previously breached AT&T customer records have been re-packaged and are for sale on the dark web once again. The exposed data posted on a Russian cybercrime forum includes full names, Social Security numbers, addresses, phone numbers, and email addresses. If exploited, cybercriminals can use this information to commit identity theft.

Source: LifeLock

FIRE EXTINGUISHER— A,B,C's

- A-Rated extinguishers for wood, paper, trash and plastic fires.
- B-Rated extinguishers for gasoline, oil and grease fires.
- C-Rated extinguishers for electrical fires.
- Special A-B-C extinguishers are available for home use, simplifying choices

Source: Home Safe & Sound



Slow Cooker Tomato Tortellini Soup

INGREDIENTS:

- 1 lb Italian sausage (casings removed) or ground beef
- 1 (32 oz) container chicken broth
- 1 (28 oz) can petite diced tomatoes
- 2 (10.5 oz) cans tomato soup
- 2 (8 oz) containers chive and onion cream cheese spread (softened)
- 1 (18 oz) package refrigerated cheese tortellini (uncooked)



DIRECTIONS:

1. In a skillet, cook the Italian sausage or ground beef until browned and no longer pink. Transfer the to the slow cooker when done.
2. Add the chicken broth, diced tomatoes, and tomato soup to the slow cooker. Cover and cook on LOW for 6 to 8 hours.
3. Stir in the cream cheese and cheese tortellini. Cover and cook on HIGH for 15 to 30 minutes, until the tortellini is cooked through.

Source: Michelle Keithline Cope-FB



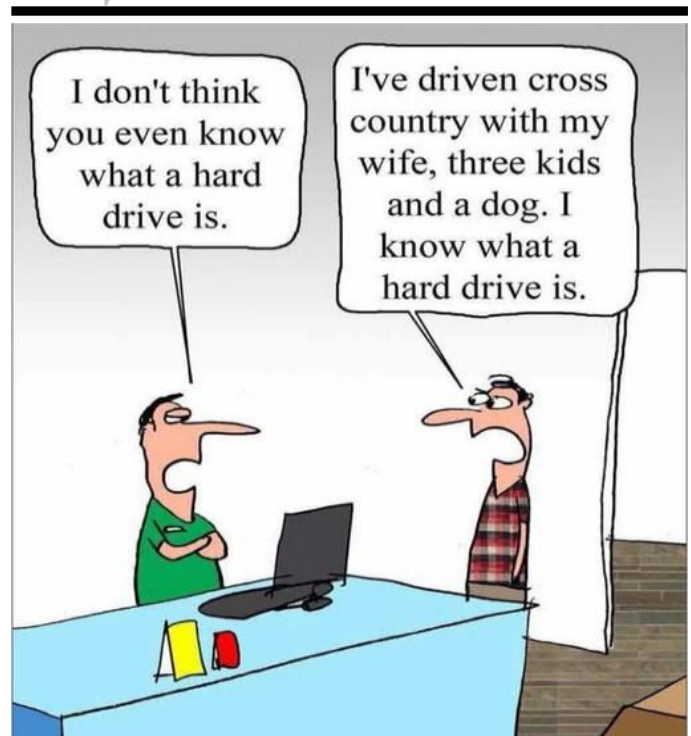
5 SENSES SCAVENGER HUNT

primary playground

- Find something that makes a crunch sound.
- Find something that tastes sour.
- Find something that smells good.
- Find something smooth.
- Find 3 of the same thing.
- Find something that smells bad.
- Find something that tastes sweet.
- Find something loud.
- Find something long.
- Find something soft.
- Find something white.
- Find something quiet.
- Find something rough.



Today's Laugh



10 WAYS YOUR REAL ESTATE AGENT IS LIKE YOUR MOTHER

1. She makes you clean your room. When selling your home, the overall first impression is most important to prospective buyers. Don't be surprised if your agent reminds you to tidy up before showings, make your bed, and not stuff your dirty laundry in the closet like when you were a teenager.

2. She takes your calls late at night. No matter your age, clients are like agents' babies and their nurturing instincts kick in when she sees a call come in late at night. She will most likely ask you if everything is OK before you even have a chance to speak.

3. She worries about you when you don't respond to her many calls, texts, and emails. You can't hide from your Mom OR your real estate agent! Remember when you went away to college or worked a late night job, and your mom always wanted you to check in with a quick phone call from time to time? Remember how she'd think the worst when a day would pass after you didn't return her call and she was seconds away from calling hospitals to make sure you weren't there? Your agent is wired the same way, so just communicate to prevent any possible panic attacks, ok?

4. She teaches you how to save your money, set a budget, and help you stick to it. Your mom taught you the value of a dollar when she paid you allowance, and an extra fifty cents to take out the garbage was an exciting bonus! She probably also helped you budget and explained savings when you started a real job. You're an adult now, so your mom probably doesn't want to be seen as a nuisance meddling with your personal finances... but your agent doesn't mind!

Your agent wants you to know all the costs associated with any home sale or purchase, and has your best interests in mind. When you want to see homes \$50K out of your budget, she'll reel you back into reality and coach you along the way to find a home you will love—and that you can afford.

5. She makes you do your homework. Yes, you have homework when you're buying a home. You'll want to drive by any homes that interest you. You'll want to survey the neighborhood, the convenience to schools, shopping and your workplace, and the overall curb appeal. Just like your mom reminded you to study before an exam, your agent will remind you that online photos don't show everything and you should really check out the area first.

6. She's a good listener. Your mom always has time for you and will listen to you whine, complain, and share fears and excitement; she's always there for you when you need an ear. Your agent is too, and the more you share with her, the better she will understand what you want and need, whether it's selling or buying a home. Both mom and agent always want the best for you.

7. You drive her to drink. Why do you think your mom always had her favorite

coffee mug that wasn't full of coffee, and a nice wine collection with no dust on the bottles? Or why she brought a thermos to all of your Little League games in the heat of summer? Your agent has the same mug, same wine collection, and same thermos with your name written all over 'em. Although both have your best interests at heart, there are times that you can be quite a challenge.

8. She drives you around and not ask for gas money. Mothers log hundreds of miles on their cars driving to and from baseball practice, dance lessons and competitions, after-school functions, summer camp, and to and from the doctor every time you had an ear infection or strep throat. Agents log even more miles, and they enjoy it because it allows quality time to discuss your home-buying wants and needs, hopes and dreams, and occasionally a chance to rock out together when a good jam comes on the radio.

9. She gives you tough love. Mom kissed your boo-boos, but didn't hesitate to smack the back of your head if you did something stupid. She would hug you tight one minute, and the next be chasing you with a fly-swatter threatening to spank you when you acted up. Agents are the same way (minus the fly swatters), because they will tell you what you need to hear, and not always what you want to hear.

They'll break bad news and console you when you didn't get the house. They'll also give you the figurative head-smack when you need to focus and stop making stupid decisions like buying a new car a week after getting pre-approved for a loan. Or not doing your homework and wasting an hour of time driving to a house that backs up to a power plant with the county jail next door. Just listen and do everything your agent advises, and all should be hunky dory.

10. She's both happy and sad when you move on, but ultimately is proud to see you pursue your dreams and to have been part of the journey. Moms go through "empty nest syndrome" when you leave home, and they cry and cry and miss you more than you can imagine when you're gone. They know they'll see you again, and they beam with pride when you leave for college. Or buy your first home. Or get married and move out. But they're also so sad inside because they know you're all grown up now and don't need them as much anymore. Real estate agents go through this too. After spending weeks or months with a client, bonding with them, creating memories, and sharing in their joy of buying or selling a home, all the phone calls and meetings end when the home closes and they're no longer needed.

The best thing you can do to make each of them feel better is this: Call your mom and remind her you love her, and send your agent referrals to remind her she was awesome!

Source: Sarah D'Hondt, Lighter Side of Real Estate



CALIFORNIA HOME SALES: MAY 2025

State/Region/County	May 2025	April 2025	MTM% Chg	State/Region/County	May 2025	April 2025	MTM% Chg
Calif. State Average	\$900,160	\$910,160	-1.1%	Solano	\$590,000	\$582,000	+1.4%
Calif. Condo Average	\$675,000	\$670,000	+0.7%	Contra-Costa	\$924,950	\$900,000	+2.8%
Sacramento	\$550,000	\$550,000	+0.0%	San Francisco	\$1,801,000	\$1,780,000	+1.2%
Placer	\$665,000	\$665,000	+0.0%	Fresno	\$440,000	\$425,000	+3.5%
El Dorado	\$699,000	\$675,000	+3.6%	Santa Clara	\$2,171,125	\$2,121,000	+2.4%
Yolo	\$687,400	\$635,000	+8.3%	Orange County	\$1,419,500	\$1,417,450	+0.1%
Stanislaus	\$505,000	\$485,000	+4.1%	Los Angeles	\$835,480	\$850,270	-1.7%
San Joaquin	\$560,000	\$550,000	+1.8%	San Diego	\$1,050,000	\$1,015,000	+3.4%
Nevada	\$559,500	\$589,500	-5.1%	Butte	\$488,750	\$465,000	+5.1%
For Complete Report & All California Counties: http://www.givingback4homes.com/newsletter.html				Yuba	\$470,000	\$448,800	+9.9%

*revised

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



JULY



WISHING A HAPPY BIRTHDAY & HAPPY ANNIVERSARY TO THE FOLLOWING:

MIKE S.
LINDSEY C.
KRIS R.
RONNIE C.
LARAE R.
JASON & OLIVIA T.

ANTOINE L.
RYAN R.
MATT O.
ANDREA B.
OCTAVIO R.
BECKY & JOE H.
RICK & MELANIE M.

KATHY S.
STEVIE V.
ERIKA C.
DEBI E.
KRISTY N.
CLAYTON & MONICA N.

MARTY S.
MATT A.
BOB C.
LUIS A.
ZACK P.
ABE & LISA C.

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Prizes**

1st Prize \$50 Subway Gift Card
2nd Prize \$25 Old Navy/Gap Gift Card
3rd Prize \$10 Starbucks Gift Card

**June
Winners**

1st Prize \$ 50 Starbucks Gift Card-Ryan S.
2nd Prize \$ 25 Bath/Body Works Card-Nancy R.
3rd Prize \$ 10 Amazon Gift Card-Lisa B.

Drawing Disclaimer Available Online.



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