

Life & Times

OCTOBER 2025

10 WAYS TO WINTERIZE YOUR HOME

Fall is in the air already, which means that another chilly winter can't be too far behind. So before the cold weather arrives, here's your annual checklist of things to do to get your home ready for the change of season.

Inside your home

Check smoke detectors: Don't neglect that smoke detector any longer! Take some time right now to check the operation of

detectors, and to change the batteries. If you have an older house with a limited number of smoke detectors, install additional ones at each sleeping room. Make sure one is centrally located on each level of the home as well.

Install a carbon monoxide detector: As houses get closed up for winter, the chances of carbon monoxide poisoning from malfunctioning gas appliances increases substantially. If you have a furnace, fireplace, water heater, or other appliance that's fueled by propane or natural gas, or if you have an attached garage, install a carbon monoxide detector. They're available inexpensively from many home stores & other retailers, and offer easy, plug-in installation.

Service your heating system: Perform a complete system check of your furnace annually, either by yourself or by a trained furnace technician. Check for worn belts, lubrication needs or other servicing that might be required; refer to your owner's manual for specific suggestions, and follow any manufacturer safety instructions for shutting the power and fuel to the furnace before servicing. Check the condition of duct joints and insulation, and of course, change the filter.

Upgrade your thermostat: An older thermostat that's a couple of degrees off can result in a lot of wasted energy, and so can forgetting to set the thermostat down at night. You can take care of both of those problems with an upgrade to a programmable thermostat. Programmable thermostats are digital and typically very accurate, and they allow for easy, set-and-forget programming of temperatures for different times of the day, including energy-saving nighttime and workday setbacks.

Outside your home

Trim trees: Trees that are overhanging your home can be a real hazard. They can deposit debris on your roof, scrape against shingles during wind storms, and, worst of all, snap off with potentially devastating results. Have a professional tree trimming service inspect the condition of overhanging tree limbs, and safely cut them back as needed.

Check the gutters: Clear the gutters of leaf and pine needle debris, and check that the opening between the gutter and the downspout is unobstructed. Look for loose joints or other structural problems with the system, and repair them as needed using pop rivets. Use a gutter sealant to seal any connections where leaks may be occurring.

Break out the caulk: A few hours and few tubes of caulking can make a big difference in both your heating bills and your comfort levels this winter. Caulk around windows, doors, pipes, exterior electrical outlets, and any other exterior penetrations where cold air might enter. Use a good grade of acrylic latex caulk, either in a paintable white or, if you don't want to paint, use clear.



Drain sprinkler systems: In colder areas, now is the time to be thinking about having your sprinkler and irrigation systems blown out. You can rent a compressor and do this yourself, or contact a landscape or irrigation system installer and have them handle this for you. This is also the time to shut off outdoor faucets and install freeze-proof faucet covers as needed.

Adjust exterior grade: Fall is also a great time to look at the grade around your home, and make sure that everything slopes away from your foundation to avoid costly problems with ground water. Add, remove or adjust soil grades as necessary for good drainage.

Change light timers: If you have exterior lights that are controlled by timers, including low-voltage ones, check the timer settings. Change the "on" times to an earlier hour to reflect the earlier winter darkness, so that you always have adequate outside light available.

Source: Paul Bianchina, Inman News

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MORTGAGE RATES: IS 3% COMING BACK?

A lot of buyers are pressing pause on their plans these days, holding out hope that mortgage rates will come down – maybe even back to the historic-low 3% from a few years ago. But here's the thing: **those rates were never meant to last.** They were a short-term response to a very specific moment in time. And as the market finds its footing again, it's time to reset expectations.

Back in 2020 and 2021, 3% mortgage rates gave buyers a serious boost: more affordability, more buying power, and more opportunity. But those rates were a result of emergency economic policies during the height of a global pandemic. Now that the economy is in a different place, we're seeing mortgage rates in the high 6% to low 7% range.

And while experts currently project a slight easing in the months ahead, most industry leaders agree: rates are not going back to 3%.

Instead, many forecasts suggest mortgage rates will settle in the mid-6% range by the end of the year, pending any major economic shifts. As Kara Ng, Senior Economist at Zillow, says: *"While Zillow expects mortgage rates to end the year near mid-6%, barring any unforeseen shocks, that path might be bumpy."*

What Buyers Should Know

Basically, waiting for 3% rates might mean waiting longer than you'd expect – and missing out along the way. Instead of putting off homebuying indefinitely, make a plan to get there and focus on what you can control: your budget, your credit, and working with a trusted professional who can explain exactly what's happening in the current market – and how to navigate it.

Your local real estate agent and a trusted lender make all the difference in this process. The experts have insights into down payment assistance programs, alternative

financing options, negotiation strategies, and overall – the experience you need on your side to understand creative ways that will make your plans work.

And here's the biggest thing to keep in mind. Since rates are projected to ease slightly later this year, if that happens, it could bring some more buyers back into the market. Acting now gives you a head start, especially with more homes on the market than we've seen in years.

Think about it: ***if mortgage rates do come down, what do you think everyone else is going to do?*** That's right – they'll jump back in too.

Getting ahead of that rush could put you in a stronger position to find the right home with less competition. *Realtor.com* sums it up well: *"Staying out of the market in hopes of a rate drop that never comes can lead to missed opportunities . . . Rising home prices, rent increases, and inflation might outpace any future savings on interest. And if rates do fall sharply again, buyers could face an entirely different challenge: surging competition."*

Bottom Line

Those 3% rates everyone remembers from a few years ago were the exception, not the rule.

Now that they're settling into new territory, it's a good time to adjust your expectations and learn more about where things are heading as this market shifts.

A local real estate agent and a trusted lender will be your best resources, always keeping you up-to-date and informed, so you can make sense of your options and build a game plan that works for you.

Source: Keeping Current Matters



PORCH PIRATES

Thieves and criminals are always looking for easy targets and the holidays are well known for "porch thieves" or criminals that steal packages from people's front porches.

There are several tips you can follow to help protect your packages and holiday experience:

- As you order from certain online retailers, try to select the option for discreet packaging – it's best if thieves don't know what you're ordering or what is waiting to be picked up.
- If you're able to specify delivery location (on the side of the house, out of view, under the bench, etc.) try to use those instructions to help obscure the view of delivered packages.
- If you're able to confirm when an item will be delivered, try to be ready for the delivery, including contactless deliveries.
- Track your packages using tracking codes – if your item is scheduled to be delivered on a certain day, try to regularly check your porch so that you can retrieve it as soon as possible.
- Avoid leaving packages outside overnight.
- If you're going to be out of town or unable, as a neighbor or friend to

grab the package for you before a porch thief has an opportunity to snag it.

- An easy and convenient way to shop is curbside pickup – many stores and restaurants offer opportunities to order directly from the store and then pick up your purchase without having to leave items unattended in your vehicle or left on your porch.

- Sign up on the US Post Office website for Informed Delivery – you'll receive an email with scanned images of most items (letters and package tracking information) that are scheduled to be delivered to you.

- If you have an item that says it was delivered but you have not received it, contact the store you purchased it from to confirm delivery.

Source: City of Roseville Police Dept.



WINTERIZE YOUR VEHICLE

Just as you get out your warm clothes in advance of winter, you should prepare your vehicle in advance of the cold as well. A few simple tips could help keep it running all winter long.

Check antifreeze — Make sure the engine coolant provides antifreeze protection down to the lowest temperatures you are likely to encounter.

Check car battery — Have your battery checked once a year by a qualified technician, especially if it's more than two years old. A fully charged battery in good condition is required to start an engine in cold weather.

Check tire pressure, treads and spare — For the best snow traction, consider fitting your vehicle with snow tires. Use the tire size recommended by your vehicle's manufacturer and make sure they are properly inflated. Under-inflated tires can be dangerous and keep in mind that the air pressure in your tires will decrease 1-2 psi for every 10 degree drop in outside temperature.

Check lights, heater and defroster — Visually inspect your vehicle's lights including flashing hazard lights. Make sure your heater and defroster are in working order for passenger comfort and driver visibility.

Check hoses and belts — Check belts and hoses for cracks, leaks and bulges and make sure all clamps are secure. The belts and hoses should fit tight and be firm — not too soft, not too brittle.

Check brake system — Good brakes are crucial to keeping a

vehicle under control when driving particularly on snow- or ice-covered roads. Have a certified technician inspect your brakes to ensure they are ready for slick winter roads.

Windshield washers and wipers — Check wipers for wear and make sure the reservoir is filled with a non-freezing washer solvent during winter months.

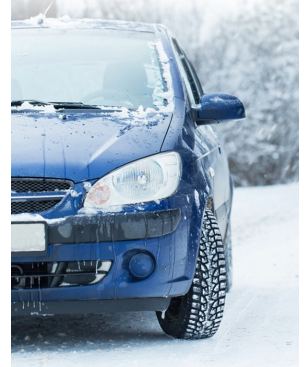
Put together a winter emergency kit — Carry gloves, boots, blankets, flares, a first aid kit, chains and sand, a flashlight and a cell phone in your car at all times during the winter. Stash a few "high-energy" snacks in your glove box just in case you get stranded for a few hours. Never leave the house without being properly dressed in warm winter clothes even if you are just traveling down the block.

Don't forget to read your owner's manual and follow recommended service schedules.

These tips may help keep you safe in the winter months, help to improve your vehicle's mileage and prevent repairs down the road. And call me so you can make sure you have the auto coverage you want.

Source: John Hughes, Farmers Insurance

HOW TO WINTERIZE A CAR



2026 PAY RAISE FOR DISABLED VETERANS & MILITARY RETIREES

Military retirees and disabled veterans will receive 2.8% increases to their monthly paychecks for 2026, thanks to the annual Cost of Living Adjustment, or COLA, tied to inflation.

The 2.8% raise for 2026 is up from 2.5 % in 2025 after a string of raises as high as 8.7% in 2023.

The Social Security Administration announced the COLA increase Friday. Most government disability and retirement payments must, by law, go up annually by the same amount to account for the rate of inflation.

The Department of Labor determines the annual COLA by measuring the Consumer Price Index, or CPI, a measurement of a broad sampling of the cost of consumer goods and expenses. The CPI is compared to the previous year; in the event of an increase, there is a COLA. With no increase, there is no COLA, and benefits remain the same -- they don't decrease.

Military Retirees

For 2026, retired military members will receive a \$28 increase for each \$1,000 of military retirement pension they receive each month.

Retirees who entered military service on or after Aug. 1, 1986, and opted for the Career Status Bonus (CSB/Redux retirement plan) will have any COLA increases reduced by a percentage point, so they will receive a smaller increase of \$18 per \$1,000 in 2026.

Survivors receiving Survivor Benefit



Plan payments will receive increases to their payments by the same amount as retirees.

Service members retiring in 2025 will receive a slightly reduced COLA in 2026. Their COLA is prorated based on the quarter of the year in which they retired (January-March, April-June, etc.). The prorated amount may also adjust based on when a member entered the service and which retirement plan they elected.

Disabled Veterans and Survivors

Disabled veterans will also receive increases to their benefit payments in the upcoming year. VA disability checks will go up about \$4.91 per month for those with a 10% rating and \$107.28 for those rated at 100% who don't have dependents.

Dependency and Indemnity Compensation, or DIC, benefits for surviving spouses of disabled veterans also increase by 2.8% in 2026.

Other Federal Retirees and Beneficiaries

Military retirees and VA beneficiaries aren't the only ones who benefit from the COLA increase. Civil Service retirees and Social Security recipients will also receive the 2.8% bump in their monthly checks.

For Social Security recipients, the increase will mean about an extra \$57 per month for a typical retiree, according to the administration.

Source: Amanda Miller, Military.com

HYDROGEN PEROXIDE; SO MANY USES

Wash vegetables and fruits with hydrogen peroxide to remove dirt and pesticides. Add 1/4 cup of H₂O₂ to a sink of cold water. After washing, rinse thoroughly with cool water.

In the dishwasher, add 2 oz. to your regular detergent for a sanitizing boost. Also, beef up your regular dish soap by adding roughly 2 ounces of 3% H₂O₂ to the bottle.

Use hydrogen peroxide as a mouthwash to freshen breath. It kills the bacteria that causes halitosis. Use a 50/50 mixture of hydrogen peroxide and water.

Use baking soda and hydrogen peroxide to make a paste for brushing teeth. Helps with early stages of gingivitis as it kills bacteria. Mixed with salt and baking soda, hydrogen peroxide works as a whitening toothpaste.

Soak your toothbrush in hydrogen peroxide between uses to keep it clean and prevent the transfer of germs. This is particularly helpful when you or someone in your family has a cold or the flu.

Clean your cutting board and countertop. Let everything bubble for a few minutes, then scrub and rinse clean. (I've been using it for this a LOT lately!)

Wipe out your refrigerator and dishwasher. Because it's non-toxic, it's great for cleaning places that store food and dishes.

Clean your sponges. Soak them for 10 minutes in a 50/50 mixture of hydrogen peroxide and warm water in a shallow dish. Rinse the sponges thoroughly afterward.

Remove baked-on crud from pots and pans. Combine hydrogen peroxide with enough baking soda to make a paste, then rub onto the dirty pan and let it sit for a while. Come back later with a scrubby sponge and some warm water, and the baked-on stains will lift right off.

Whiten bathtub grout. First dry the tub thoroughly, then spray it liberally with hydrogen peroxide. Let it sit — it may bubble slightly — for a little while, then come back and scrub the grout with an old toothbrush. You may have to repeat the process a few times.

Clean the toilet bowl. Pour half a cup of hydrogen peroxide into the toilet bowl, let stand for 20 minutes, then scrub clean.

Remove stains from clothing, curtains, and tablecloths. Hydrogen peroxide can be used as a pre-treater for stains — just soak the stain for a little while in 3% hydrogen peroxide before tossing into the laundry. You can also add a cup of peroxide to a regular load of whites to boost brightness. It's a green alternative to bleach, and works just as well.

Brighten dingy floors. Combine half a cup of hydrogen peroxide with one gallon of hot water, then go to town on your flooring. Because it's so mild, it's safe for any floor type, and there's no need to rinse.

Clean kids' toys and play areas. Hydrogen

peroxide is a safe cleaner to use around kids, or anyone with respiratory problems, because it's not a lung irritant. Spray toys, toy boxes, doorknobs, and anything else your kids touch on a regular basis.

Help out your plants. To ward off fungus, add a little hydrogen peroxide to your spray bottle the next time you're spritzing plants.

Add natural highlights to your hair. Dilute the hydrogen peroxide so the solution is 50% peroxide and 50% water. Spray the solution on wet hair to create subtle, natural highlights.

Spray a solution of 1/2 cup water and 1 TBS of hydrogen peroxide on leftover salad, drain, cover and refrigerate. This will prevent wilting and better preserve your salad.

Sanitize your kids' lunch boxes/bags.

Dab hydrogen peroxide on pimples or acne to help clear skin.

Hydrogen peroxide helps to sprout seeds for new plantings. Use a 3% hydrogen peroxide solution once a day and spritz the seed every time you re-moisten. You can also use a mixture of 1 part hydrogen peroxide to 32 parts water to improve your plants' root system.

Use it to remove ear wax. Use a solution of 3% with olive or almond oil. Add a couple drops of oil first then H₂O₂. After a few minutes, tilt head to remove solution and wax.

Helps with foot fungus. Spray a 50/50 mixture of hydrogen peroxide and water on them (especially the toes) every night and let dry. Or try soaking your feet in a peroxide solution to help soften calluses and corns, and disinfect minor cuts.

Spray down the shower with hydrogen peroxide to kill bacteria and viruses.

Use 1 pint of 3% hydrogen peroxide to a gallon of water to clean humidifiers and steamers.

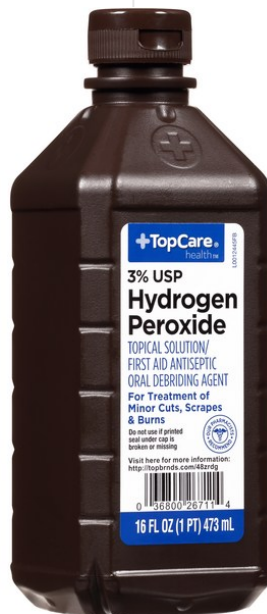
Wash shower curtains with hydrogen peroxide to remove mildew and soap scum. Place curtains in machine with a bath towel and your regular detergent. Add 1 cup full strength 3% hydrogen peroxide to the rinse cycle.

Use for towels that have become musty smelling. 1/2 cup Peroxide and 1/2 cup vinegar let stand for 15 minutes wash as normal. Gets rid of the smell.

Use hydrogen peroxide to control fungi present in aquariums. Don't worry, it won't hurt your fish. Use sparingly for this purpose.

De-skunking solution. Combine 1 quart 3% H₂O₂, 1/4 cup baking soda, 1 teaspoon Dawn dish detergent, 2 quarts warm water.

Source: FB, Courtney Luper



DAYLIGHT SAVINGS REMINDER

Daylight Saving Time (United States) ends Sunday, November 2, 2025 at 2:00am.

Move your clocks back 1 hour.

Except Arizona and Hawaii. Move your clocks ahead 1 hour in spring and back 1 hour in fall ("Spring forward, fall back").



Today's Laugh

THE CLOCKS GO BACK AN HOUR SUNDAY AT 2AM! THAT MEANS YOU GET...



Halloween Spider Cookies

INGREDIENTS:

- Any type Homemade or Store Prepared Cookie Dough
- Reese's Peanut Butter Cut
- Candy Eyes
- Chocolate Drizzle/Design Chocolate



DIRECTIONS:

1. Bake cookies as directed. Use either a homemade recipe or Store Package cookie dough (sugar or peanut butter cookies work best).
2. As soon as you pull them from the oven, use the bottom of a teaspoon measurer and gently press a divot into the cookie. Let the cookies cool completely
3. Prepare your drizzle chocolate according to the directions provided.
4. Take a Reese's and place some chocolate along the bottom and press the Reese's onto the divot in the cookie. Let Reese's set.
5. Take your candy eyes and place a dab of melted chocolate on the back and place on the side of the Reese's. Let eyes set.
6. Use your chocolate drizzle to make spiders legs on the cookie. Let dry

Source: Unknown

Mummy Lights



NEEDED

- Glass Jars or Vases
- Glue & Tape
- Gauze
- Googly Eyes

INSTRUCTIONS

1. Tape or glue gauze end to top of glass, then wrap and twist as you wind down the jar. Dab of glue on googly eyes to affix.
2. As darkness falls, light tea candles for a scary glow.



Source: Sugarplum, Blogspot

5 COMMON REASONS FOR OVERPRICING YOUR HOME

We know, we know—you love your house. The kitchen is the perfect size, your weekly summer barbecues give your neighbors patio envy, and your '70s-style conversation pit is totally coming back into vogue—as you knew it would.

You've seen the comps for your neighborhood, but you know your home is worth more, so you're going to list at a higher price.

This is one of a few reasons why sellers overprice their home, and none of them is smart. If you price your home too high, it'll take longer to sell, raising doubts in buyers' minds about whether there's something wrong with it, and you'll probably have to drop the price eventually anyway. So don't fall for any of these five common justifications sellers use to inflate the price of their beloved property.

1. You have the Midas touch in decor (you think)

The reason that interiors are often painted white or neutral colors before a sale is that that allows potential buyers to envision what colors would make it *their* home. Your quirky or colorful touches might not be for everyone, and can actually devalue your house.

Alexandra Axsen, owner and managing broker of Lake Okanagan Realty in British Columbia, Canada, listed a home whose bathrooms were all sorts of strange colors—olive-green toilets, a purple bathtub, and a pink sink. When Axsen recommended to the seller a price that factored in the cost of necessary updates, things got a little heated. "He got very upset and argued with me that his colorful fixtures added value because people are tired of the all-white, stale hospital look," Axsen explains.

So they tried the seller's way first, listing it for his desired price. It didn't sell, and buyers gave feedback that the home was overpriced. After weeks on the market, the seller finally agreed to lower the price. It sold within a month.

2. You're nitpicking comps

Comps (or comparable market analysis) are valuable reference points that allow you to compare your home to similar nearby homes in order to price it right. But some sellers place too much value on ultimately negligible differences between their home and the comps.

Bruce Ailion, a real estate agent in Atlanta, lists a few he's heard: "My home has a 60-gallon hot water heater; every other home has 40. My deck is 60 feet larger. My den has real barn wood paneling." Small features like this might be worth pointing out to potential buyers, but they're not going to make or break a deal—and trying to price your home based on the size of your deck is a setup for disappointment. Plus, you might not see the flaws in your home—your deck might be big, but it might also need work. "By nature, we see life through rose-colored glasses," Ailion says. "Sadly, it can cost us significantly when it comes to selling our home."

3. You're too focused on your ROI

A house is an investment, and everyone wants a return on their investment. Couple that with emotional attachment, and you're primed to mark up your home's value.

"Sellers think that their house is worth what they want or need to sell it for, but the harsh reality is that a home is worth whatever a buyer is ready, willing, and able to pay for it," says Will Featherstone, a real estate agent in Baltimore, MD.

Even in a seller's market, there's no guarantee that you'll make money on your house. And just because you need \$450,000 to buy that house on Greener Pastures Lane doesn't mean you can sell your house for the same amount.

4. You built it yourself, so you're emotionally invested

Speaking of emotional attachments, if you built your home yourself, you might have some serious issues with overpricing your property.

Case in point: Ariel Dagan, an associate broker in New York City, co-listed a property for a woman who priced a townhouse she built herself at \$18.5 million. Dagan's team tried to get the woman to lower her price, but she was adamant about sticking with the high price tag and ultimately dropped Dagan and his team from the property. "Shortly after we were dropped from the listing, the price dropped from \$18.5 million to \$16.9 million," Dagan says. "Eight months later, the listing sold for \$15.5 million—or 19.35% less than the original asking price."

Ouch.

So, why does that happen? Dagan calls it the "Ikea effect." "Most people who buy furniture from Ikea and assemble it themselves think it's more valuable than it really is, because they built it," he explains. "Same thing happens in today's real estate market."

5. You're imagining you'll haggle

Perhaps the most common reason people overprice their home is because they're looking to negotiate.

On paper, it sounds like something you'd see on "Pawn Stars." You offer up a vintage silver tea set at an inflated price. Rick Harrison offers you 25% of that, but he eventually goes up to 30%. OK, maybe "Pawn Stars" is a bad example, but you get the idea: You price your house 10% higher, fully expecting a buyer to try to lowball you, netting you the price you wanted all along while the buyer walks away thinking he got a bargain.

It doesn't work like that in real estate. "It's much better to price it right and create such interest and demand where buyers are chasing you, versus you chasing the market backward [and] searching for the demand," Featherstone explains.

So don't be afraid to price your home fairly, or even underprice it—which is likely to attract buyers and boost the price to where it should be. "Everything sells when it's priced right," Featherstone says.

Source: Craig Donofrio



CALIFORNIA HOME SALES: AUGUST 2025

State/Region/County	Aug. 2025	July 2025	MTM% Chg	State/Region/County	Aug. 2025	July 2025	MTM% Chg
Calif. State Average	\$899,140	\$884,050	+1.7%	Solano	\$620,000	\$593,680	+4.4%
Calif. Condo Average	\$649,950	\$647,000	+0.5%	Contra-Costa	\$850,000	\$862,500	-1.4%
Sacramento	\$550,000	\$559,500	-1.7%	San Francisco	\$1,500,000	\$1,637,380	-8.4%
Placer	\$675,000	\$687,480	-1.8%	Fresno	\$446,390	\$440,000	+1.5%
El Dorado	\$679,500	\$717,500	-5.3%	Santa Clara	\$1,900,000	\$1,900,000	+0.0%
Yolo	\$599,450	\$635,000	-5.6%	Orange County	\$1,385,000	\$1,400,000	-1.1%
Stanislaus	\$499,720	\$475,000	+5.2%	Los Angeles	\$930,720	\$911,360	+2.0%
San Joaquin	\$535,000	\$530,000	+0.9%	San Diego	\$1,025,000	\$1,040,000	-1.4%
Nevada	\$560,000	\$549,500	+1.9%	Butte	\$468,000	\$456,500	+2.5%
				Yuba	\$440,000	\$440,000	+0.0%

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

*revised

WATER HEATER MAINTENANCE

Here's a list of maintenance tips to keep your water heater running efficiently and reliably:

- Always adjust the thermostat to 120 degrees to avoid the risk of scalding.
- Always maintain 2 feet of clearance around the appliance unless the manual specifically states otherwise.
- Annually, flush the heater to remove the sediment and debris in the bottom of the tank. Hook up a garden hose to the drain valve and run until the water is clear. This also makes the unit operate more quietly.
- Annually, test the temperature-pressure relief valve by quickly discharging it two or three times. Following the testing, keep an eye out for small leaks from the valve.
- Every three to five years, examine the sacrificial anode rod by loosening the hex head screw and removing it. If more than six inches of the core steel wire is exposed, replace the rod for about \$20.
- Insulate older units with a fiberglass jacket to improve efficiency, being careful to avoid contact with the flue. Newer units already are optimized for peak energy efficiency.
- When leaving town, adjust the thermostat on gas heaters to "Vacation" setting, which maintains the pilot light without heating the water.



Source; Douglas Trattner



OCTOBER



WISHING A HAPPY BIRTHDAY & HAPPY ANNIVERSARY TO THE FOLLOWING:

MONICA M.	SHAUN O.	SHANNON E.	ESRA S.
JUSTIN R.	WELLA G.	FRANKIE F.	MICHAEL H.
RICK M.	ANDRINA S.	ELONA O.	SERENA L.
KEVIN E.	CLAYTON N.	CHRISTINA O.	KENDRA M.
SARAH H.	ANGELA & ZAC D.	TRISHA & MARTY H.	MAX & SARAH H.
TED & LINDA B.	FRANKIE & JENNIFER F.	DEBORAH & RON C.	LISA & ROBERT C.
NATE & NICOLE B.	ERIC & DEBI E.	JOSHUA & RIALYN J.	VALENTINA & JACOB A.

MONTHLY DRAWING

Enter Online at: www.givingback4homes.com/free-drawing.html
 Already receiving GB4H News? You are automatically entered each month!

October Prizes

1st Prize \$50 Bath/Body Works Gift Card
2nd Prize \$25 Applebees Gift Card
3rd Prize \$15 Coldstone Gift Card

September Winners

1st Prize \$ 50 Regal Cinemas Gift Card-Andre C.
2nd Prize \$ 25 Old Navy Card-Vickilynn K.
3rd Prize \$ 15 IHOP Gift Card-JP W.

Drawing Disclaimer Available Online.



FREE Home Value Report
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