

# Life & Times

NOVEMBER 2021

## HOLIDAY SURVIVAL TIPS

The challenges we face don't go away just because it's the holiday season. Indeed, this can be a time of heightened stress for many people.

A wise colleague of mine shared with me a few survival tactics that I would like to share with you:

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### Watch the numbers.

This means striving to get 30 minutes of walking or related activities a day, and eight hours of solid sleep a night. It also means being mindful of calories and high-fat foods.

### Put first things first.

Whatever is important for you to do today, write it down. It's easy to become overwhelmed with demands and expectations. You will get swept away in a tsunami of demands if you don't take care of your own needs.

### Sharpen the saw.

The author Steven Covey spoke about "sharpening the saw." He tells the story of two lumberjacks working in the forest. The lumberjack who was most successful was the one who would

periodically stop to sharpen and oil his saw. Follow this example. Make time to preserve your greatest asset — you.

### Let go of unrealistic expectations.

Don't get hung up on the mythology of the holiday season. Few American families fit the traditional mold of a mom, a dad and 1.7 above-average children. We live in a time of the blended family and step-relatives. Be gentle with yourself and be realistic with your expectations.

As demands for your time increase during this season, you need to do more for yourself — not less. After all, what are the holidays all about? It's not the stuff. It's about finding peace and serenity for ourselves and sharing it with our fellow travelers.

Source: Edward T. Creagan, M.D.



## 12 STEPS TO WINTERIZE YOUR HOME

The leaves are turning, the mornings are getting chilly, and winter isn't too far away. It's time once again for my annual checklist of important things that I recommend you do to get your home ready for the change of seasons.

### On the inside

- *Check smoke detectors:* Change your smoke detector batteries, and check for proper operation. Also, check the date on the bottom of the smoke detector. Smoke detectors have a life span, and if yours is more than 10 years old, it may not work properly in a fire, so replace it with a new one. Also, make sure you have a smoke detector at each sleeping room, and one centrally located on each level of the home.

- *Install a carbon monoxide detector:* 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 just plug in, and you can get them inexpensively from most home centers and other retailers. If your existing carbon monoxide detector is more than 5 years old, replace it with a new one.

- *Check gas appliances:* Speaking of gas appliances, consider having your utility company or heating contractor inspect flues, fittings, and other components of your natural gas or propane appliance and heating systems for potential problems.

- *Change furnace filters:* Always put in new furnace filters in the fall. It's a simple and inexpensive way to add to your home's efficiency and your family's comfort.

- *Check and seal heating ducts:* Crawl a little, save a lot. Check the ducts in your attic, basement, and crawl space for gaps between ducts and fittings, and seal them with a quality metallic tape, *not* regular duct tape, which doesn't last. Also, check to be sure that all of the ducts are off the ground and adequately supported.

- *Check insulation levels:* Increased insulation can make a huge difference in both your comfort and your heating bills, so don't put off having your insulation levels inspected. Call your local utility company or building department to learn what levels are optimum for your area. Check the attic, under floor, skylight shafts and ductwork. Upgrade under insulated areas

as needed, either as a do-it-yourself project (home centers and hardware stores have all the supplies you need) or with the help of a licensed insulation contractor.

### On the outside

- *Check the roof:* A roof that leaks not only has the potential to cause significant structural damage, it also wets insulation, which causes a drop in the insulation's ability to resist heat loss. Examine roofing shingles and flashings, and repair or replace them as needed. It's much easier and safer to take care of these problems now than during winter's ice and rain.

- *Seal masonry surfaces:* Apply a sealer to concrete driveways and walkways, brick patios and other exterior masonry. Masonry sealers prevent water from penetrating into cracks and crevices where it can freeze and cause serious damage. You can find sealers at home centers, paint stores and masonry supply retailers. Apply with a brush, roller or sprayer.

- *Check weather-stripping:* Gaps around doors & windows waste expensive heated air and create chilling interior drafts. Check and replace or adjust weather-stripping and door sills to create an airtight seal. Everything you need can be found at home centers and hardware stores.

- *Handle yard chores:* Many plants require pruning this time of year, and lawns should be fertilized with a fall/winter fertilizer to feed them through the winter and get them ready for a fast green-up when spring returns. Clean up all your yard tools and put them away for the season.

- *Close foundation vents:* You should have opened your foundation vents for the summer to allow any accumulated crawl space moisture to escape, so now's the time to close them up again for winter freeze protection. Also, install exterior faucet covers.

- *Trim trees:* Overhanging trees deposit debris on your roof, scrape and damage shingles, promote the growth of mildew, and, worst of all, have the potential for devastating damage if they snap during a wind storm. Consider having a professional tree service inspect overhanging trees, and safely cut them back as needed.

Source: Paul Bianchina,  
Inman News



## EXPECT MORE INVENTORY IN 2022

New home construction fell modestly, 1.6% in September from the prior month, but the year-to-date activity is solidly higher by 17% compared to 2020 and by 23% compared to the pre-pandemic year of 2019. More housing inventory will therefore steadily emerge. Newly constructed homes are generally larger in size and more expensive than existing homes, and not geared toward first-time buyers. Nonetheless, more supply of these homes allows trade-up buyers to make their move and in the process place their previous homes on the market. In addition to construction, more inventory will appear as the mortgage forbearance program is winding down. The current mortgage default rate of at least three months is running high at 3.5% compared to less than 1% before the pandemic. However, foreclosures have been at historic lows so far due to the forbearance support. The default rate will certainly fall as long as the economy continues to generate jobs, but the end of the federal support program inevitably means some homeowners will need to sell. This will be another source of housing inventory.

The listing count across the country is still below one year ago and near record lows. Based on increased home construction and from the ending of the mortgage forbearance program, more inventory will appear next year compared to this year.

Source: Lawrence Yun, Chief Economist, National Association of Realtors



## MILITARY: CHANGES COMING TO TRICARE'S PHARMACY NETWORK

After three years, Walmart is leaving Tricare's pharmacy network -- a departure that pharmacy benefit manager Express Scripts says is a result of the retail giant's reluctance to offer "more highly competitive discounts" to military health beneficiaries.

At the same time CVS Pharmacy will return to the Tricare network after a five-year hiatus, a change Express Scripts spokeswoman Jennifer Luddy said Wednesday would expand choice within the network.

Effective Dec. 15, 2021, Walmart and Sam's Club will no longer be a part of the Tricare pharmacy network, and CVS will be included among the list of network retail pharmacies where Tricare users can fill their prescriptions.

"This change provides more competitive rates for the Tricare pharmacy benefit and expands quality, convenient pharmacy choices nationwide," Luddy said in a statement to Military.com.

Walmart and Sam's Club have more than 5,300 locations nationwide, according to Walmart's website.

Walmart joined the Express Scripts network in 2018, signing a three-year contract to provide prescription services to the pharmacy benefit management company's clients, including Tricare and the Defense Health Agency.

The contract expires in December and Walmart and Sam's Club will be removed from the network, Luddy said. Walmart did not return a request for comment by publication.

Meanwhile, CVS, a company that left the Tricare network in 2016, also after negotiations failed, will return to the network, giving beneficiaries access to its nearly 10,000 pharmacy locations, including inside many Target stores.

Under the agreement, as of Dec. 15, all prescriptions filled at a Walmart will be considered non-network. Beneficiaries will have to pay the full cost of their medication up front and file a claim with Tricare for partial reimbursement.

Having access to Walmart pharmacies has been especially convenient to military families who live in rural or remote areas that may lack a chain pharmacy. But Luddy said Walmart "declined several opportunities to offer more highly competitive discounts to continue to serve Tricare beneficiaries."

As a pharmacy benefit manager, Express Scripts serves as somewhat of a middleman, overseeing the Defense Health Agency's pharmacy program, determining the reimbursement rates to retail pharmacies that fill patient prescriptions, and billing the government in turn.

It also is responsible for transactions involving the government purchase of medicines for military installations and provides the Tricare mail-order pharmacy program.

In the past decade, the Defense Health Agency has increasingly encouraged -- and in some cases, required -- beneficiaries to fill their prescriptions at no cost at military pharmacies or use the mail-order system to fill long-term prescriptions at lower cost.

Pharmacy copays have risen substantially over the past 10 years, in large part due to cost but also as required by Congress as part of a cost-cutting measure to the defense medical budget.

In 2011, 30-day prescriptions of generic medications and brand-name drugs could be purchased at a network pharmacy for \$3 and \$9 copayments, respectively, while medications not in Tricare's formulary cost \$22.

The mail-order system offered generic medications at no cost and brand-name formulary drugs for a \$9 copayment for 90-day prescriptions.

This year, Tricare beneficiaries pay \$11 for a 30-day supply for a generic drug and \$33 for a brand-name medication at retail pharmacies. Non-formulary drugs not listed in Tricare's list of covered medications cost \$60.

Copayments for the mail-order pharmacy run \$10 for a generic prescription and \$29 a brand-name drug for a 90-day script. And the rates are expected to rise next year.

Luddy said that Express Scripts will be reaching out to patients who take specialty medications to help them transfer their prescriptions without a gap in coverage.

According to Express Scripts, the Tricare pharmacy network covers 56,000 stores, including chains such as Walgreens, Rite Aid, supermarkets like Kroger and Publix. Tricare provides coverage to 9.6 million beneficiaries worldwide.

Source: Patricia Kime, Military.com





## BANANA FACTS

### "BANANAS..." Very interesting FACTS

Bananas contain three natural sugars - sucrose, fructose and glucose combined with fiber. A banana gives an instant, sustained and substantial boost of energy.

Research has proven that just two bananas provide enough energy for a strenuous 90-minute workout. No wonder the banana is the number one fruit with the world's leading athletes. But energy isn't the only way a banana can help us keep fit. It can also help overcome or prevent a substantial number of illnesses and conditions, making it a must to add to our daily diet.

#### DEPRESSION:

According to a recent survey undertaken by MIND amongst people suffering from depression, many felt much better after eating a banana. This is because bananas contain tryptophan, a type of protein that the body converts into serotonin, known to make you relax, improve your mood and generally make you feel happier.

#### PMS:

Forget the pills - eat a banana. The vitamin B6 it contains regulates blood glucose levels, which can affect your mood.

#### ANEMIA:

High in iron, bananas can stimulate the production of hemoglobin in the blood and so helps in cases of anemia.

#### BLOOD PRESSURE:

This unique tropical fruit is extremely high in potassium yet low in salt, making it perfect to beat blood pressure. So much so, the US Food and Drug Administration has just allowed the banana industry to make official claims for the fruit's ability to reduce the risk of blood pressure and stroke.

#### BRAIN POWER:

200 students at a Twickenham school ( England ) were helped through their exams this year by eating bananas at breakfast, break, and lunch in a bid to boost their brain power. Research has shown that the potassium-packed fruit can assist learning by making pupils more alert.

#### CONSTIPATION:

High in fiber, including bananas in the diet can help restore normal bowel action, helping to overcome the problem without resorting to laxatives.

#### HANGOVERS:

One of the quickest ways of curing a hangover is to make a banana milkshake, sweetened with honey. The banana calms the stomach and, with the help of the honey, builds up depleted blood sugar levels, while the milk soothes and re-hydrates your system.



#### HEARTBURN:

Bananas have a natural antacid effect in the body, so if you suffer from heartburn, try eating a banana for soothing relief.

#### MORNING SICKNESS:

Snacking on bananas between meals helps to keep blood sugar levels up and avoid morning sickness.

#### MOSQUITO BITES:

Before reaching for the insect bite cream, try rubbing the affected area with the inside of a banana skin. Many people find it amazingly successful at reducing swelling and irritation.

#### NERVES:

Bananas are high in B vitamins that help calm the nervous system.... Overweight and at work? Studies at the Institute of Psychology in Austria found pressure at work leads to gorging on comfort food like chocolate and chips. Looking at 5,000 hospital patients, researchers found the most obese were more likely to be in high-pressure jobs. The report concluded that, to avoid panic-induced food cravings, we need to control our blood sugar levels by snacking on high carbohydrate foods every two hours to keep levels steady.

#### ULCERS:

The banana is used as the dietary food against intestinal disorders because of its soft texture and smoothness. It is the only raw fruit that can be eaten without distress in over-chronicler cases. It also neutralizes over-acidity and reduces irritation by coating the lining of the stomach.

#### TEMPERATURE CONTROL:

Many other cultures see bananas as a 'cooling' fruit that can lower both the physical and emotional temperature of expectant mothers. In Thailand , for example, pregnant women eat bananas to ensure their baby is born with a cool temperature.

So, a banana really is a natural remedy for many ills. When you compare it to an apple, it has FOUR TIMES the protein, TWICE the carbohydrate, THREE TIMES the phosphorus, five times the vitamin A and iron, and twice the other vitamins and minerals.. It is also rich in potassium and is one of the best value foods around. So maybe its time to change that well-known phrase so that we say, 'A BANANA a day keeps the doctor away!'

#### PASS IT ON TO YOUR FRIENDS...

PS: Bananas must be the reason monkeys are so happy all the time! I will add one here; want a quick shine on our shoes?? Take the INSIDE of the banana skin, and rub directly on the shoe...polish with dry cloth. Amazing fruit !!!

Source: FB-Scott Casey

## HAPPY THANKSGIVING!



### Today's Laugh

**I'VE DECIDED  
THAT I'M NOT  
OLD. I'M 25 PLUS  
SHIPPING AND  
HANDLING.**

MOMSGOTINK

### Veggie Frittata

#### INGREDIENTS:

- 6 eggs
- ½ c. milk
- ½ onion, chopped
- 1 green bell pepper, chopped
- 1 clove garlic, minced
- 1 tomato, 4 very thin slices and dice the rest
- 1 handful spinach
- 1 c. shredded cheese



#### DIRECTIONS:

1. In a large bowl, whisk together the eggs and milk. Set aside.
2. In a skillet over medium heat, sauté the onion and green pepper until they become tender.
3. Add the garlic, spinach, and diced tomatoes to the skillet and stir until the spinach starts to wilt.
4. Reduce heat to medium-low. Pour the egg mixture evenly over the vegetables. Let cook for about 2 minutes. Place the sliced tomatoes on top of the egg, and sprinkle the cheese on top.
5. Place the cover over the skillet and cook until the eggs are set (they should start to pull away from the edges) and the cheese is melted, about 15 minutes.

Source: Ginny's

## Tabletop Turkey

#### NEEDED

- |                            |                      |
|----------------------------|----------------------|
| • Paper Cup                | • Brown Pom Pom      |
| • Brown Paint & Paintbrush | • Googly Eyes        |
| • Construction Paper       | • Construction Paper |
| • Scissors                 | • Elmer's Glue       |

#### INSTRUCTIONS

1. Paint a paper cup brown. Turn the cup upside down and glue a pom-pom to the top of the cup for the head.
2. Cut nine 4-inch leaf shapes from different colors of construction paper. Fold a 1-inch-square piece of orange construction paper in half; cut a triangle shape out of the folded paper for the beak. Using a 2-inch square of red paper folded in half, cut a heart shape to create the turkey's wattle.
3. Glue the beak and wattle to the pom-pom. Add googly eyes. Glue on the "feathers."



Source: Amy Mikler, Parenting

## HOME SELLERS CHEAT SHEET

Here is the scoop on selling your home; broken down into these basic key points.

**You can prepare your home for the market.** The simplest preparation does not cost a lot of money. Things like de-cluttering and de-personalizing your home (think, show your home, not your stuff!). The most basic preparation step is the most important - clean. ***If you can smell it, you can't sell it!***

**Watch the Pets.** Pets are part of our family but they are sometimes obstacles in a sale. As much as you may think your pup or kitty is the cutest thing on earth, not all buyers feel the same. It is best to remove pets from the home during a showing and try to put food/water and bedding out-of-sight. The goal is to have your buyers envision themselves in the home and if they don't have or want pets, it is hard to do that with Cujo's giant water dish in the middle of the kitchen.

**Expect prying eyes!** Let's face it, buyers are going to look. And buyers are most often strangers - even to their real estate agent. They will open drawers. They will peer into closets. They will look in the garage. Put away valuables, firearms, medications and personal information/documents. Think safety, security and even identity theft. A real estate agent can't surveil every person who enters your home a 100% of the time even though they may try!

**Let Your Realtor handle things.** It is not desirable for you to bird dog prospective buyers. It is not necessary for you to "highlight" or act as a tour guide. Take a walk. Remember, loose lips sink ships...or at least may give away negotiation positions or even price. And most of all, let your professional handle the marketing; what you may think is the perfect selling point may not be what really sells to most buyers. You hired a pro for a reason.

**Price it Right!** Price should reflect three things if a seller is motivated: condition, location and competition.

**Its all about numbers:** 30-10-1, for instance. If in 30 days you do not have at least ten showings and one realistic (even if

not accepted) offer. If not, look at price.

**You can't price too low, really!** You are not required to accept any offer. If you price low, you may receive multiple offers with buyers competing with each other.

**You can price too high!** See 30-10-1 above!

**Accommodation:** Showings are necessary to sell. Accommodate reasonable showing requests. Be flexible. Conditions like 24 hour notice, list agent must be present for showings are obstacles.

**Second showings confirm "good."** Whether the subject property is in the running or its being compared to another potentially better property.

**Don't scoff at a less than full price offer.** An offer that is reasonable, yet not quite "there," is potentially the one...it is just in the "lets talk" stage!

**Expect contingencies.** In particular expect an inspection contingency and anticipate little repairs. Do them up front because multiple little things can cost dollars later - or even a sale. And if there are issues, that can't be fixed, disclose them up front and consider them in pricing.

**Choose the right real estate agent.** Think local, knowledgeable, and full time. A non-local agent won't know your current market. Someone with several years' experience is necessary but choosing an agent that works with both buyers and sellers is also key. A buyers AND sellers agent is extremely important because that agent will know exactly what buyers are looking for at the moment because they are working directly with buyers as well as sellers. A "part-time" agent is not in the trenches of the quickly changing real estate market and won't have access to the most current required real estate forms or current buyer needs. Don't you want your agent to be accessible on a full-time basis to make sure your home is fully marketed and on top of critical timelines and disclosures needed throughout the process?



## IS YOUR OVEN "TURKEY READY"?

Thanksgiving is only a few weeks away and you want to have the best spread on the block. In order to accomplish this feat, your kitchen needs to be operating at its best.



Follow the simple steps below to ensure your oven is heating properly:

1. Place an oven thermometer on a baking sheet in the oven.
2. Set the oven thermostat to 350.
3. Once the "Oven Temperature Light" goes off (if there is one) the oven should register between 325 and 375 on the thermometer.

In most cases a 25 degree fluctuation in temp range is acceptable.

It may also be possible to adjust the thermostat knob or recalibrate the electronic range control of the oven if it's not reaching optimal temperature (see your operator's manual).

Source: Fidelity National Home Warranty, Julie Wright



## CALIFORNIA HOME SALES FACTS: OCTOBER 2021

State/Region/County	Oct. 2021	Sept. 2021	MTM% Chg
Calif. State Average	\$798,440	\$808,890	-1.3%
Calif. Condo Average	\$605,000	\$600,000	+0.8%
Sacramento	\$510,000	\$507,000	+0.6%
Placer	\$649,000	\$650,000	-0.2%
El Dorado	\$615,000	\$650,000	-5.4%
Yolo	\$582,500	\$612,500	-4.9%
Stanislaus	\$440,000	\$440,000	+0.0%
San Joaquin	\$500,000	\$515,000	-2.9%
Nevada	\$525,000	\$549,500	-4.5%

For Complete Report & All California Counties:

<http://www.givingback4homes.com/newsletter.html>

State/Region/County	Oct. 2021	Sept. 2021	MTM% Chg
Solano	\$580,000	\$570,000	+1.8%
Contra-Costa	\$900,500	\$897,000	+0.4%
San Francisco	\$1,822,000	\$1,750,000	+4.1%
Fresno	\$385,000	\$380,000	+1.3%
Santa Clara	\$1,625,000	\$1,630,000	-0.3%
Orange County	\$1,120,000	\$1,100,000	+1.8%
Los Angeles	\$848,970	\$886,050	-4.2%
San Diego	\$850,000	\$850,000	+0.0%
Butte	\$460,000	\$440,880	+4.3%
Yuba	\$413,000	\$410,000	+0.8%

## SELLERS: YOU'LL LIKELY GET MULTIPLE OFFERS THIS SEASON

Are you thinking about selling your house right now, but you're not sure you'll have the time to do so as the holidays draw near? If so, consider this: even as the holiday season approaches, there are plenty of buyers out there, and they *really* want your house. Here's why selling this winter is a win for you.

Today's buyers are still dealing with a limited number of homes for sale. Thanks to continued low inventory, those buyers are competing with one another for their dream home. And when that happens, if your house is one of the few on the market, it will rise to the top of the pool – and it will be worth it.

Nationwide, the average seller today is getting nearly four offers. That number is significant because it means you'll likely have multiple offers to pick from if you sell your house this season. **Remember that you really only need one good offer to close the deal.**

Any offer you receive will likely be from a highly motivated buyer who's doing everything they can to beat the competition. The stakes for buyers are high. They've been looking for a house and they want to lock in their dream home before prices and mortgage rates rise further next year. Chances are, they'll get creative with the terms of their offer, which could include waiving contingencies and offering over the asking price – both of which are great news for you.

If you're on the fence about when to sell, remember your house is a hot commodity this season. As other sellers take a break for the holidays with plans to re-list their homes in the new year, you can put your house in front of motivated buyers by making your move today. That means your house will be the center of attention, and likely the center of a bidding war too.

### Bottom Line

Selling now gives you even more opportunity to win big as buyers compete for your house in today's market.

Source: Keeping Current Matters



## NOVEMBER



WISHING A HAPPY BIRTHDAY & HAPPY ANNIVERSARY TO THE FOLLOWING:

DARYL L.

ALLY H.

ERIC E.

KELLY C.

JULI B.

JULI & CARL B.

CHARITY & JUSTIN R.

ROBERT D.

KATHLEEN R.

CHRISTINE & MIKE C.

ALEX & BRYNNE C.

JOSE A.

KATE S.

STEVE D.

## MONTHLY DRAWING

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 Already receiving GB4H News? You are automatically entered each month!

**NOVEMBER  
PRIZES**

**1st Prize** \$50 Bass Pro Shops Gift Card  
**2nd Prize** \$25 Domino's Gift Card  
**3rd Prize** \$10 Starbucks Gift Card

**OCTOBER  
WINNERS**

**1st Prize** \$50 Buffalo Wild Wings Card-Brian C.  
**2nd Prize** \$30 Regal UA Gift Card-Katie P.  
**3rd Prize** \$10 Coldstone Gift Card-Suzie Z.

Drawing Disclaimer Available Online.



**FREE Home Value Report**  
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## Giving Back 4 Homes Program



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