

Life & Times

OCTOBER 2019

THE BIG CHILL: WINTERIZING CHECKLIST

While September brings the first day of fall, October can be the harbinger of the winter and all of its frigid pitfalls. It's best to be prepared for the frost and snow with a few simple tasks that will prevent drafts, frosty windows and every homeowner's nightmare: Busted

pipes.

A good place to start prior to tackling problem areas in your home is a home energy audit. This will pinpoint specific places in your house where heat escapes. The U.S. Department of Energy has a do-it-yourself energy assessment, or you can hire someone to do the audit for you.

Big Chill Checklist



Weather-stripping: Cold air can seep in through those little gaps between your door and the door frame, quickly reversing any effort you take to heat your home. Weatherstripping covers the sides and top of the door and a sweep fills the space between the threshold and door bottom. Hardware stores and home centers sell numerous products in metal, foam, rubber and plastic for this purpose and many can be installed in an afternoon.

Windows: This may be another area where additional weatherstripping or caulk is needed to fill any visible gaps, though that still might not be enough remediation to prevent drafts. While windows add much needed winter light, they can let out a lot of heat — up to 12 times more than a wall if they're single pane. Blinds can keep a little heat in, but heavier shades or curtains will minimize heat loss.

Fireplace: Fantasizing about a cozy evening in front of the fire? Your romantic night might be cut short if your fireplace hasn't been serviced. The National Fire Protection Assoc. recommends that chimneys are swept at least once a year.

Furnace: It's also recommended that furnaces be serviced once a year. A heating system can break down at the most inopportune time is it's not serviced. Worse, it can pump carbon monoxide into a home or eventually stop working. While a furnace service can run up to \$100, the cost benefits are undeniable, considering the cost of a major fix or replacement.

Ducts: According to the U.S. Dept. of Energy, a home with central heating can lose between 10 and 30 percent of its heated air before that air reaches the vents if duct work is not well-connected and insulated, or if it must travel through unheated spaces.

Pipes: Frozen pipes are a royal nuisance, but with a little effort, many instances can be prevented. The best way to tackle these is to wrap pipes that run the exterior of the home with heating tape. Turn off the water and drain the remaining water at the inside valves. You can also purchase insulated covers for additional prevention.

Source: Erika Riggs, Zillow Blog

In This Issue

Saving Energy in the Kitchen	2
Home Sales in 2020	3
Military: Tricare Rates Increasing	3
Successful Job Search	4
Coffee May Keep You Healthy	4
Daylight Savings Reminder	5
Recipe-Halloween Spider Cookies	5
Today's Laugh	5
Kids Corner- Mummy Lights	5
Congratulations Liz M. & Rafael G.	6
Congratulations Mike & Andrea B.	6
Congratulations Bruce F.	6
Congratulations Julie & Matt Z.	6
California Home Sales Facts-Sept. 2019	7
California Home Sales Facts-Aug. 2019	7
October Birthday's & Anniversaries	7
Monthly Drawing	8
FREE Home Value Report	8
Giving Back 4 Homes Program	8
Giving Back 4 Homes Contact	8

Newsletter By Email



Would you like the Newsletter
Sent to you by email?

Sign Up Online

It's Easy!

www.GivingBack4Homes.com

10 TIPS FOR SAVING ENERGY IN THE KITCHEN

Refrigerator/freezer

Energy-efficiency experts tell us to focus our efforts on the biggest energy hogs in the house, and that definitely includes the fridge. Because it cycles on and off all day, every day, the refrigerator consumes more electricity than nearly every appliance in the home save for the HVAC systems. The average refrigerator costs about \$90 per year to operate, according to the U.S. Department of Energy. The good news is that a few simple adjustments can trim roughly \$38 to \$45 off those utility bills.

1. Adjust the thermostat. By setting the thermostat colder than it needs to be, you might increase your fridge's energy consumption by as much as 25% on average. Adjust the refrigerator so that it stays in the 37-40° F range. For the freezer, shoot for between 0-5°F. You could save up to \$22 per year. If your model doesn't display the current temps, invest in two appliance thermometers (one for fridge, one for freezer). Cost roughly \$3-\$20 apiece at online retailers.

2. Clean the coils. As dust accumulates on the condenser coils on the rear or bottom of the fridge, it restricts cool-air flow and forces the unit to work harder and longer than necessary. Every six months, vacuum away the dust that accumulates on the mechanism. Also, check to see that there is at least a 3-inch clearance at the rear of the fridge for proper ventilation. This routine maintenance can trim up to 5% off the unit's operating cost, says energy savings expert Michael Bluejay, saving you about \$4.50 a year.

3. Use an ice tray. Automatic ice makers are a nice convenience, to be sure, but it turns out the mechanisms are energy hogs. An automatic ice maker can increase a refrigerator's energy consumption by 14% to 20%, according to Energy Star. By switching off the ice maker and using trays, you can save about \$12 to \$18 off your annual electricity bill. Most units require little more than a lift of the sensor arm to switch them off. To reclaim the space remove the entire unit, a simple DIY job on many models.

4. Unplug the "beer fridge." Many homes have an extra fridge that runs year round even though it's used sparingly. Worse, these fridges tend to be older, more inefficient models. By consolidating the contents to the main fridge and unplugging the additional unit, you eliminate the entire operating cost of a fridge. The second-best solution is to make sure the extra fridge remains three-quarters full at all times. The mass helps maintain steady internal temps and lets the fridge recover more quickly after the door is opened and closed, according to the California Energy Commission.

Ovens and ranges

"Green" cooking all comes down to proper time and space management. By using gas and electric stoves more effectively, you can painlessly save a few dollars a year.

5. Cut the power early. As anybody who's ever bumped a burner on an electric stove can attest, those heating elements stay hot long after they've been switched off. Put that residual heat to work by shutting off the burner several minutes before the end of cook time. Apply the same technique to the oven. The savings can add up to a couple bucks every month.

6. Match the burner to pan. When a small pan is placed on a big burner you can practically see the money disappearing into thin air. By matching the burner to the pan, electricity won't be squandered heating the kitchen and not the food. The reverse is true, too. A small burner will take considerably longer to heat a large pan than would an appropriately sized burner. For gas stoves, don't let the flames lick the sides of the pot. Follow these tips & watch the utility bills shrink a few dollars a month.



7.

Do away with preheating. You can save about \$2 a month by not preheating your oven (20 cents per hour to operate electric oven; eliminate 20 30-minute preheats a month). Many cooks agree that the practice is wholly unnecessary for all but a few recipes, namely baking breads and cakes. This approach may add a few minutes to the overall cooking time, but it eliminates all that wait time on the front end.

Dishwasher

As with washing machines, most of a dishwasher's energy needs go to heating the water. Still, says Lane Burt, an energy policy analyst with The Natural Resources Defense Council, a 10-year-old dishwasher can be made nearly as efficient as a newer model simply by knowing when and how to run it. Follow a few simple tips, and you can reduce your annual utility costs by roughly \$35-\$54.

8. Manage the load. Most dishwashers use the same amount of water and energy whether they're run full or half-full. You can cut your operating costs by $\frac{1}{3}$ or $\frac{1}{2}$ by running the machine only when it's full. It costs about \$54 to run a pre-2000 model dishwasher per year, based on government data. Proper load management can save up to \$27/yr.

9. Activate energy-saving features. A dishwasher's heated dry cycle can add 15% to 50% to the appliance's operating cost. Most machines allow the feature to be switched off (or not turned on), which can save \$8-\$27 per year, assuming an operating cost of \$54 annually. If your dishwasher doesn't have that flexibility, simply turn the appliance off after the final rinse and open the door.

10. Use the machine. Many homeowners believe they can save water and energy by hand washing dishes. The truth is that a dishwasher requires less than $\frac{1}{3}$ the water it would take to do those same dishes in the sink. By running the machine (when full), you can cut down the operating time of the hot water heater, your home's largest energy hog. Not only will you save money, you won't have to do the dishes.

Source: Douglas Trattner

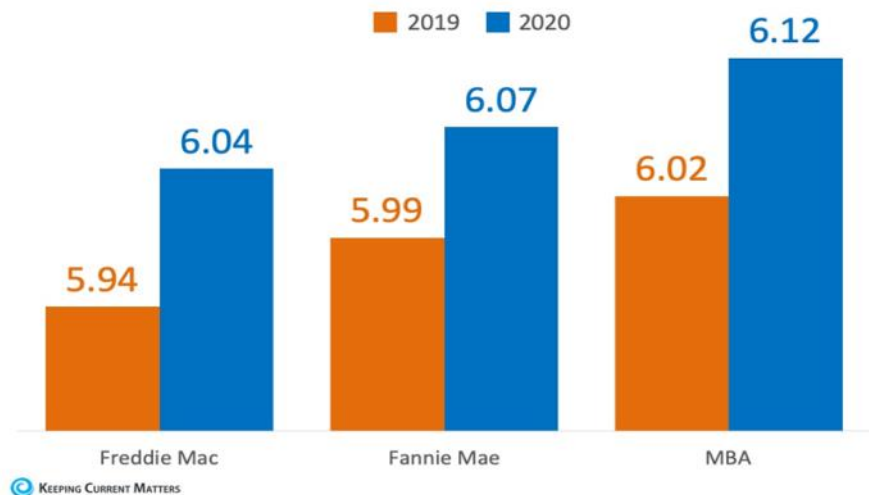
HOME SALES EXPECTED TO CONTINUE INCREASING IN 2020

Freddie Mac, Fannie Mae, and the Mortgage Bankers Association are all projecting home sales will increase nicely in 2020. This is a chart depicting the projections of each entity for 2019, as well as for 2020.

Below is a chart depicting the projections of each entity for 2019, as well as for 2020. As we can see, Freddie Mac, Fannie Mae, and the Mortgage Bankers Association all believe home sales will increase steadily over the next year. If you're a homeowner who has considered selling your house recently, now may be the best time to put it on the market.

Total Single-Family Home Sales

Projections in Millions



MILITARY: TRICARE RATES INCREASING IN 2020 FOR RESERVISTS/YOUNG ADULTS

If you are a reservist, young adult or transitioning service member enrolled in [Tricare](#) or a transition health insurance plan, you will probably soon be paying more for your health insurance. And an enrollment change could impact how much some users must pay up front.

Tricare just released the 2020 rates for the Tricare Reserve Select (TRS) and Tricare Retired Reserve (TRR) programs, as well as for the Tricare Young Adult and Continued Health Care Benefit Programs. Like almost everything else, the prices will mainly be increasing.

Retired reservists who haven't turned 60 and are covered under the Tricare Retired Reserve program will benefit from a rate decrease in 2020. The monthly premium for a single retiree will decrease from \$451.51 to \$444.37, and those with family coverage will see a decrease from \$1,083.40 to \$1,066.26.

College-age dependents enrolled in the Tricare Young Adult program will see an increase in their monthly premiums; however, amounts vary depending on which option they are covered under. For those with Tricare Young Adult Select, the monthly payment will go from \$214 to \$228, & those with Tricare Young Adult Prime will see the monthly payment increase from \$358 to \$376.

Recently discharged members with temporary health insurance under the Continued Health Care Benefit Program (CHCBP) will see their premiums increase by the largest amount. Those who have single coverage will be hit with a premium increase from \$484.33 to \$517.67 each

month, and those electing family coverage will pay an additional \$75.67 each month, increasing their premiums from \$1,091 to \$1,166.67.

While these rates may seem high, they pale in comparison to what civilians pay for health insurance. According to the National Conference of State Legislatures, the average monthly health insurance premium for single coverage in 2018 was \$575; for family coverage, it was \$1,634.

Tricare Enrollment Payment Changes

Meanwhile, Tricare officials recently changed the amount those newly enrolling in Tricare Reserve Select or Retired Reserve are required to pay. In the past, those enrolling in the programs were required to pay two months of premiums in advance, regardless of when in the month they enrolled. For retiree families, that meant dishing out about \$2,200 at once, while others owed \$440.

Now, Tricare has removed that requirement. Instead, it has allowed its regional contractors to determine whether they want to collect premiums up front.

"Depending on the beneficiary's method of payment, and the day of the month the request is made, the regional contractor will determine how long it will take to set up and process automated monthly payments and how much advance payment is required," Tricare officials said in a statement. "We believe this will improve TRS customer satisfaction and ease their transition from active-duty status."

Source: Military.com | Amy Bushatz & Jim Absher



THE SIX P'S OF A SUCCESSFUL JOB SEARCH

WOW: Words of Wisdom from your Career Coach

Most people are familiar with the five P's of task accomplishment: *Prior Planning Prevents Poor Performance*. When it comes to career transition and job-hunting, however, there are 6 additional P's to consider.

Career Transition elicits a broad range of emotions. From elation to frustration, from glee to disappointment, from pleasant surprise to disbelief -- the typical job seeker will likely experience it all. Keeping the **Six P's** in mind will help you maintain your perspective during this wild ride and enhance your chances of a successful landing. Let's take a quick look at each of the **Six P's**: **patience, persistence, professionalism, presentation, politeness, and preparedness**.

Patience. Things will rarely happen as quickly as you would like and you will need to be patient as you go about your job search. Your priority list will never be the same as that of a potential employer. You have your agenda ; employers have their own. It's highly likely that the only time in your search when the time line is too fast for you is when you get a job offer & they want a quick answer!

At first glance, this would seem at odds with being patient.

Learning how to balance the two is one of your transition tools. Although that tool starts out a little dull, it will be finely honed by the time your search is over. Being persistent means not giving up, but it also means riding the fine line between demonstrating your level of interest and becoming a pest.

Preparedness. Going into the job search with a high level of knowledge will eliminate many problems before they have a

chance to arise. Knowledge of the organization, knowledge of the position and, most importantly, high degree of self-knowledge are among the most critical elements of any successful career transition.

Professionalism. Do the right thing. Do what you say you will do. Follow-up. Be on time. Return the calls. Honor the timelines and deadlines. Get the application form in on time. Write the follow-up letters. Change your voice mail message. Be respectful. This one is easy for most military service members.

Presentation. Look the part. Dress appropriately. Live up to the grooming and appearance standards that are expected of you. First impressions are important, but it does not stop there. Lasting impressions equate to memory, and being memorable matters in an interview. Speak clearly and with confidence, while maintaining your humility. Remember also the messages that are conveyed by eye contact and body language.

Politeness. Be courteous. Say thanks. Smile. Look people in the eye. Just because someone is sitting in the guard shack or at the reception desk does not mean they are not important. Many organizations go out of their way to see what the administrative and clerical people think about a prospective employee.

There are no earth-shattering revelations here, just common sense and common courtesies. Sometimes however, stressful situations cause us to loose touch with the basics. Remembering the **Six P's** is a good way to stay grounded during your career transition period.

Source: Tom Wolfe



COFFEE MAY KEEP YOU HEALTHY

Is drinking coffee good for you? A recent article on The New York Times website linked to a number of different studies touting the positive effects of caffeine on several different health problems. They include:

- **Liver damage.** A review of data collected by studies of more than 430,000 people found that coffee may lower the risk of cirrhosis of the liver, a disease associated with overindulgence in alcohol (among other causes).
- **Tinnitus.** Researchers tracked of more than 65,000 women and found that those who drank more than one 8-ounce cup of coffee a day were less likely to suffer from tinnitus, that persistent ringing or buzzing in your ears.
- **Auto crashes.** A study of truck drivers who routinely work on long hauls found that coffee drinkers (or consumers of other caffeinated drinks) seem 63 percent less likely to be involved in crashes while driving.
- **Melanoma.** An analysis of health and dietary data involving more than 400,000 people ages 50-71 found that those who drank four or more cups of coffee a day were 20 percent less likely to develop skin cancer. (The researchers cautioned that avoiding exposure to the sun's ultraviolet rays is still the most important way to avoid melanoma.)

Source: Cheryl Bower, SF Realtor



DAYLIGHT SAVINGS REMINDER

Daylight Saving Time (United States) ends Sunday, November 3, 2019 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



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
- Gauze
- Glue & Tape
- 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: HiSugarplum, Blogspot



**SACRAMENTO,
CA**



**SUCH A GREAT
FAMILY!**



CONGRATULATIONS

LIZ M. & RAFAEL G.

**ON THE PURCHASE
OF YOUR HOME!**

AND FOR GETTING \$1,878.00 FROM

Gretchen Bradley @



ROSEVILLE, CA

CONGRATULATIONS

MIKE & ANDREA B.

ON THE PURCHASE OF YOUR HOME!

AND FOR GETTING \$1,824.00 FROM

Gretchen Bradley @



LINCOLN, CA

CONGRATULATIONS

BRUCE F.

ON THE PURCHASE OF YOUR HOME!

AND FOR GETTING \$1,686.00 FROM

Gretchen Bradley @



ORANGEVALE, CA

CONGRATULATIONS

JULIE & MATT Z.

ON THE SALE OF YOUR HOME!

AND FOR GETTING \$5,584.00 FROM

Gretchen Bradley @



CALIFORNIA HOME SALES FACTS: SEPT. 2019

State/Region/County	Sept. 2019	Aug. 2019	MTM% Chg
Calif. State Average	\$605,680	\$617,410	-1.9%
Calif. Condo Average	\$460,000	\$468,000	-1.7%
Sacramento	\$385,000	\$386,000	-0.3%
Placer	\$495,000	\$500,000	-1.0%
El Dorado	\$489,900	\$525,000	-6.7%
Yolo	\$453,500	\$465,000	-2.5%
Stanislaus	\$332,750	\$335,000	-0.7%
San Joaquin	\$385,000	\$389,000	-1.0%
Nevada	\$399,000	\$415,500	-4.0%

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

State/Region/County	Sept. 2019	Aug. 2019	MTM% Chg
Solano	\$455,000	\$459,700	-1.0%
Contra-Costa	\$656,000	\$672,750	-2.5%
San Francisco	\$1,540,000	\$1,602,500	-3.9%
Fresno	\$296,000	\$285,000	+3.9%
Santa Clara	\$1,225,000	\$1,190,000	+2.9%
Orange County	\$830,000	\$810,000	+2.5%
Los Angeles	\$663,110	\$627,690	+5.6%
San Diego	\$636,750	\$650,000	-2.0%
Butte	\$358,750	\$353,150	+1.6%
Yuba	\$305,000	\$298,000	+2.3%

CALIFORNIA HOME SALES FACTS: AUG. 2019

State/Region/County	Aug. 2019	July 2019	MTM% Chg
Calif. State Average	\$617,410	\$607,990	+1.5%
Calif. Condo Average	\$468,000	\$470,000	-0.4%
Sacramento	\$386,000	\$390,000	-1.0%
Placer	\$500,000	\$496,250	+0.8%
El Dorado	\$525,000	\$510,500	+2.8%
Yolo	\$465,000	\$485,000	-4.1%
Stanislaus	\$335,000	\$335,000	+0.0%
San Joaquin	\$389,000	\$380,000	+2.4%
Nevada	\$415,500	\$445,000	-6.6%

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

State/Region/County	Aug. 2019	July 2019	MTM% Chg
Solano	\$459,700	\$465,000	-1.1%
Contra-Costa	\$672,750	\$660,000	+1.9%
San Francisco	\$1,602,500	\$1,600,000	+0.2%
Fresno	\$285,000	\$284,400	+0.2%
Santa Clara	\$1,190,000	\$1,298,000	-8.3%
Orange County	\$810,000	\$839,450	-3.5%
Los Angeles	\$627,690	\$611,230	+2.7%
San Diego	\$650,000	\$650,000	+0.0%
Butte	\$353,150	\$374,280	-5.6%
Yuba	\$298,000	\$299,900	-0.6%

Snapple "Real Fact" #826

In the average lifetime, a person will walk the equivalent of 5 times around the equator.



OCTOBER



WISHING A HAPPY BIRTHDAY & HAPPY ANNIVERSARY TO THE FOLLOWING:

SHAUN O.	MONICA M.	SHANNON E.	ESRA S.
JUSTIN R.	WELLA G.	FRANKIE F.	RICK M.
KEVIN E.	CLATON N.	CHRISTINA O.	KENDRA M.
SARAH H.	TRISHA & MARTY H.	ANGELA & ZAC D.	SHAUN & CHRISTINA O.
FRANKIE & JENNIFER F.	LISA & ROBERT C.	NATE & NICOLE B.	ERIC & DEBI E.
		JOSHUA & RIALYN J.	

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 JC Penney Gift Card
2nd Prize \$25 Dave & Buster's Gift Card
3rd Prize \$10 Home Depot Gift Card

**SEPTEMBER
WINNERS**

1st Prize \$50 Amazon Gift Card-Justin R.
2nd Prize \$25 Coldstone Gift Card-Clayton N.
3rd Prize \$10 Starbucks Gift Card-Monica M.

Drawing Disclaimer Available Online.



FREE Home Value Report
 Find out how much your home may be worth.
 You may be surprised!
 Contact me today for a FREE Home Value Report

Gretchen Bradley

(916) 769-0184
 Gretchen@GB4Homes.com
www.GivingBack4Homes.com



Lic #01894275

Giving Back 4 Homes Program



Military
Law Enforcement
Fire/Rescue
Education
Relocation
Friends/Family

Buying A Home?
Selling A Home
Need To Short Sale?

Get Up To \$2,500

Available Nationwide

www.GivingBack4Homes.com



Gretchen Bradley

Giving Back 4 Homes Program Founder
Top Producer & PCAR Masters Club
 NAR, CAR, PCAR Realtor® - Lic#01894275
 25+ Yrs Experience-Real Estate Sales/Lending
 Nationwide Relocation Specialist
 Sacramento Area Military Relocation Liaison
 Proud Wife of a Soldier & Law Enforcement
 Officer

Phone (916) 769-0184
Email Gretchen@GB4Homes.com
Email GB4Homes@Gmail.com
Web www.GivingBack4Homes.com
Facebook www.facebook.com/Givingback4homes



This newsletter is intended for entertainment and informational purposes only. Credit is given to authors of articles that are reprinted when original author is known. Any omission of credit to author is purely unintentional and should not be construed as plagiarism or literary theft. Copyright 2011 Giving Back 4 Homes Program. All rights reserved. This information is solely advisory, & should not be substituted for medical, legal, financial or tax advice. Any & all decisions or actions must be done through the advice/counsel of qualified professionals. We cannot be held responsible for actions taken without proper professional advice.