

Life & Times

MAY 2023

KITCHEN SAFETY TIPS

We use the kitchen so often that we sometimes forget about the dangers it can present. Here are some safety tips to keep in mind:

Safety “musts”

Make sure you have the following safety

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“musts” in your kitchen:

• **Fire extinguisher** — An ABC Dry Chemical fire extinguisher is recommended for kitchens as it typically will not accelerate grease fires. In addition, it leaves a non-flammable substance on the extinguished material, reducing the likelihood of reignition.

• **Smoke detector** — There are two types of home smoke alarms available — the ion type and the photoelectric type. The ion type reacts faster to open flaming fires such as a grease cooking fire. The photoelectric type reacts faster to slow smoldering fires such as burning countertops and is less likely to react to a cooking fire. You may want to consider installing one of each type in your kitchen.

• **Oven mitts** — Purchase name brand oven mitts, made by leading kitchen appliance manufacturers for highly-rated performance. Silicone oven mitts can be slippery. When using them, make sure you have a strong grip on your hot pan to prevent an accident.



Safety tips

Remember these safety practices:

- Don’t leave anything that’s cooking unattended
- Keep cooking area clean to prevent grease buildup
- Have nothing flammable near the stove

- Roll up your sleeves, tuck in your shirt, and pin back long hair.

- Heat cooking oil slowly

Little chefs

Many kids love to cook with their parent(s). Help keep your young chef safe:

- Enforce a “kid-free zone”
- Use the back burners, and turn pot handles toward the center of the range
- Teach children that hot things can burn
- Never pick up and hold a child while cooking

If a fire starts

- Use your fire extinguisher as directed
- Never throw water on a grease fire — it can accelerate the flames
- Put a lid on it
- Keep the oven or microwave door shut
- Stop, drop, and roll



Many home fires start in the kitchen so keep these safety tips in mind as you prepare to feed your hungry family.

Source: John Hughes, Farmers Insurance

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4 BAD SAFETY HABITS

Sometimes our bad habits aren't so easy to spot. We can leave ourselves vulnerable even when we think we're doing the right thing. Here are some top security mistakes people make and what to do instead!

1. Leaving the house key under the mat. This is the least safe way to store a spare key (besides leaving it in the door!). Everyone, including burglars, knows to check this spot first.

Instead, get a Smart Lock that uses a code, Bluetooth, or a key fob to open the door. Smart locks let you give out temporary digital keys instead of shoving an actual key under the mat for the dog walker.

2. Using the same password for everything. I get it—keeping track of passwords is a pain, BUT it's worth the extra effort to keep your personal and financial data away from hackers.

What to do instead: Use a password manager. It will keep track of all your passwords and even come up with complicated ones that are nearly impossible to hack. You'll only have to remember one master password (the manager does the rest!).

3. Not locking the sliding glass door. These are points of easy access to a burglar and the entry point used in break-ins.

What to do instead. Lock the door. Obviously, but you should reinforce the security on a sliding glass door. A security bar, along with an entry sensor, sends notifications to your phone if it moves.



4. Sharing too much on social media. Do you remember the Bling Ring? It was a bunch of teens who broke into celebrity houses while no one was home due to the fact the stars had posted their location online, telling people they were attending a movie premiere or were on vacation somewhere.

What to do instead. If you can't wait to share pics with your besties, create a private group to show off your fantastic life without bad actors getting any ideas while you're away from home. And—no matter what—check your privacy settings and turn off things like geo-tagging so your posts won't give out your location.

Source: Auburn Police Dept.

SEVEN TIPS FOR IMPROVING YOUR CREDIT SCORE

Protecting your credit score is essential, as it can greatly impact your ability to rent housing, apply for a mortgage, buy a car, obtain insurance, or even get a job. With credit card usage having soared in 2022—and the threat of a recession prompting us to put aside money in preparation—many credit users are wondering how to improve their credit scores. Here are seven ways to help bulletproof your credit score despite economic fluctuations.

1. **Pay your bills on time**
2. **Keep your credit balances low**
3. **Be selective when applying for credit**
4. **Check your credit report regularly**
5. **Watch spending during inflation**
6. **Diversify your credit mix**
7. **Don't close old credit accounts**



Protecting your credit score requires a combination of responsible spending, budgeting, and credit management. Follow these steps to improve your credit score and ensure access to financial services you need.

Source: CAHP Credit Union

"SUMMERIZE" YOUR HOME

Here are some great tips for getting ready for summer...before the hottest days of the year descend upon us.

Shade trees and landscaping: Planting shade trees in your yard is a great way to cut down on the heat inside your home. Check with a local nursery for suggestions on types of trees. In addition, plant a shade tree next to your air conditioner's outside unit as the extra shade will help it run more efficiently.

Gardening equipment: Get your lawn mower tuned up by a lawn mower mechanic and also take inventory of all lawn and gardening equipment, including hoses and sprinklers. If anything needs to be replaced, now's the time to do it.

Get your patio and play-areas ready: Things like Super Soakers, floats and badminton nets may actually be much harder to find come mid-summer when the demand is higher. Also, now is a good time to take a good look at your patio furniture and barbecue. If they need to be cleaned or replaced, options on these products can become minimal, and even more expensive, once the weather gets hotter.

A/C: It is so important to have your air conditioner in perfect working order before the summer peak. Taking care of any issues during the summer can potentially result in an increase in price, as well as an increase in the time it takes for a technician to visit your home. In addition to making sure your air conditioner is in perfect working order, now is a good time to replace any filters. Simply remove the old one and take it to your local home improvement center. Sales representatives should have no problem finding its replacement.



MILITARY: NEW BASIC NEEDS ALLOWANCE COULD BECOME TAX-FREE

Military households receiving the new Basic Needs Allowance aimed at reducing food insecurity may not have to pay taxes on the cash payments if a bipartisan bill makes it through Congress.

The Basic Needs Allowance, or BNA, began this year. The benefit is currently only for service members who have dependents and whose gross household income falls below 130% of the federal poverty level for their family size and location. To qualify, their income must have fallen below the threshold in both the previous calendar year and annualized for the current year.

The benefit received amounts to whatever sum will bring a household's income up to the 130% line.

The new bill would amend the Internal Revenue Code to define the BNA as a "qualified military benefit," meaning the payments would be exempt from taxation.

Reps. Steve Womack, R-Ark., and Dan Kildee, D-Mich., introduced the BNA Fairness Act in March, promoting it as a bipartisan bill. Republican Reps. Brad Wenstrup of Ohio, Doug Lamborn of Colorado, Rob Wittman of Virginia and Matt Gaetz of Florida are also listed on the bill.

Womack said in a statement that listing the BNA as a tax-free benefit "rightfully" treats it the same way as the Basic Allowance for Housing and Basic Allowance for Subsistence.

"Inflation is on the rise, staple food prices are elevated, and the financial stresses of deployments, transfers, and high military spouse unemployment all add up to a negative strain on [military

families'] income," Womack said.

Inability to put enough food on the table consistently, known as "food insecurity," affected 24% of active-duty troops in the year prior to a 2020 Defense Department survey.

Womack said in the statement that taxing the BNA "undermines the mission. ... With reduced financial pressure at home, our troops can better focus on performance and defense."

The bill was referred to the House Committee on Ways and Means.

Meanwhile, more troops could become eligible to apply for the benefit -- you can't get it unless you apply -- this summer.

Defense Secretary Lloyd Austin told the Senate Armed Services Committee in March that the DoD plans to raise the income threshold to 150% of the federal poverty level in July, six months sooner than the 2023 National Defense Authorization Act requires it to do so.

All household income is considered when determining a service member's eligibility for the BNA. This includes income from all military pay and allowances, from other household members, investments, and any other household income.

More troops could also become eligible if the DoD decides to exclude the Basic Allowance for Housing from the income calculation for the BNA.

Source: Amanda Miller, Military.com



SECURING YOUR SMARTPHONE

As technology advances, so does the use of smartphones. How cool is it to be able to do just about anything online, while on the go? These devices are becoming more commonplace. Most people don't leave home or work without having their phone in tow.

Whether it's calling your coworker, checking your bank account or sending a quick email, smartphones have become the one-stop-shop for conducting business. Now, more than ever, smart phones are being targeted by cybercriminals due to their part in multifactor authentication to access computers, mobile banking and shopping accounts. These accounts often hold sensitive data, credit card information (PCI) and personally identifiable information (PII). As we move into a digital era for the home closing process, smartphones have become another place to review sensitive documents ahead of signing. With such important information being viewed and sometimes stored on your phone, it has become even more vital that you keep your phone secure.

It may be surprising, but the largest risk to your phone security isn't hackers, it's you. Forgetting your phone at the table when you leave a restaurant, losing it at the airport or having it plucked from your purse are far more likely scenarios than getting hacked. However, hacking devices is on the rise too, and your phone security strategy should take that into account. Activating the lock screen feature on all your devices is a good place to start. The screen automatically locks when the device is not in use, and it requires a passcode, fingerprint or facial recognition to unlock it. This step helps to ensure that no one can access your device if it is lost or stolen.

Here are some other great tips to help secure your mobile device:

- Ensure your phone is always running

the latest version of its operating system and apps by enabling automatic updates. These updates often are meant to fix security weaknesses in the software to reduce its chance of being hacked.

- When downloading apps to your phone, only use trusted sources such as the Apple App Store, Google Play or the Amazon Appstore. Don't trust every app on these stores, either. Many apps ask for overly broad permissions, are brand new and not fully tested, or are no longer updated, which could expose you to security vulnerabilities. Be sure to check reviews and for active updating before downloading an app.
- Download a credible antivirus app recommended by a trusted source. Your device should be treated just like a computer and protected that way as well.
- Many phones today come with software you can enable to remotely track your device if it's lost or stolen. Even if your phone doesn't come with this feature, or you would like expanded security options, there are many anti-theft apps available. These apps range from simply pinging your phone's location to being able to remotely lock and wipe all content from it.
- Regularly backing up your data is a great strategy to retain your information. Many phones allow you to set up an automatic backup to store photos, messages, apps and more. Knowing this information is backed up will make it easier to choose to remotely wipe your phone, if needed.

Overall, mobile devices add productivity and flexibility by providing access to resources at any time, from anywhere. Smartphones are becoming our constant companions, so we need to stay vigilant when it comes to mobile security.



LIGHT WEIGHTS ARE EFFECTIVE FOR STRENGTH TRAINING

The idea of pumping iron could be so intimidating to you that you never try strength training. The good news is that using light weights is as effective as heavier weights for strength training. All you have to do is pick a hand weight you are comfortable with and lift it to the point of fatigue. Men might use an 8-pound hand weight or lighter. Women could use a 5-pound or a 3-pound weight.

The benefits of strength training include increased muscle mass, tendon and ligament toughness, better bone density, flexibility, metabolism and posture. Strength training boosts your energy levels and improves your mood. It elevates your level of endorphins (natural opiates produced by the brain), which will make you feel great.

Source: Cheryl Bower, Realtor (S.F., CA)



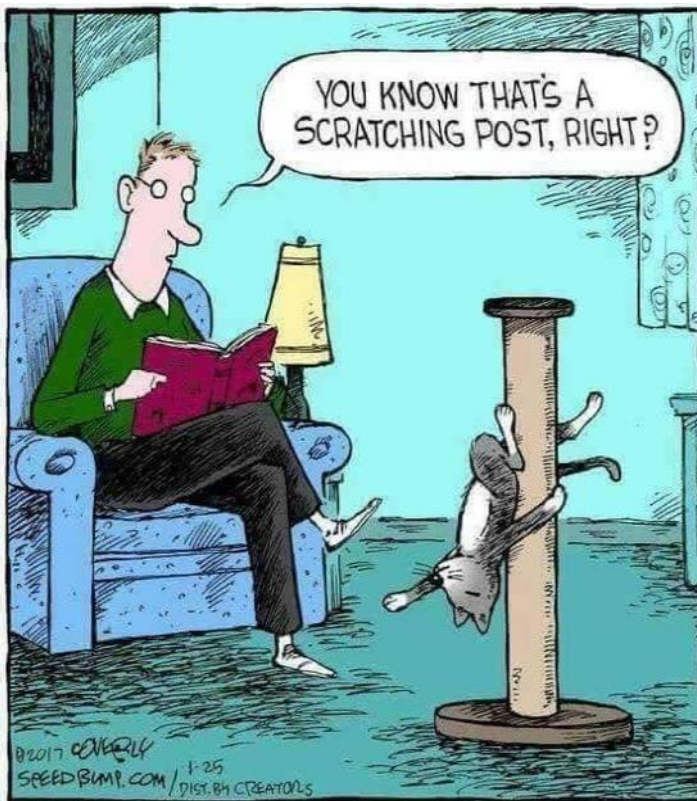
Independent Living Systems (ILS) Data Breach

Independent Living Systems (ILS), a healthcare administration and solutions provider, suffered a data breach that exposed the personal information of more than 4.2 million individuals. Hackers accessed the system from June 30 to July 5, 2022, compromising personal data, including patients' full names, social security numbers, taxpayer identification numbers, medical information, and health insurance information. If exploited, cybercriminals can use this information to commit identity theft.

Source: Lifelock



Today's Laugh



Praline Crunch Bars

INGREDIENTS:

- 1 (18 ounce) roll refrigerated sugar cookie dough
- 1 cup toffee pieces, divided
- 1/2 cup finely chopped pecans
- 1 (12 ounce) package miniature semisweet chocolate chips



DIRECTIONS:

1. Preheat oven to 350°F.
2. Lightly coat 9x13 baking dish with nonstick cooking spray. Place cookie dough, pecans, and 1/2 cup toffee pieces, in a large Ziploc bag; knead to combine. Press dough evenly over bottom of prepared pan.
3. Bake for 12 to 15 minutes or until golden brown. Sprinkle with chocolate chips immediately after baking; let stand for about 5 minutes or until chocolate is softened, then spread evenly over the bars. Sprinkle with the remaining 1/2 cup toffee pieces.
4. Chill in the freezer for 20-30 minutes to set chocolate. Remove from pan onto a cutting board and cut into bars.
5. To store, cover in an airtight container for up to 3 days in the refrigerator or freeze for up to 1 month.

Source: Bellyfull.net

Lawn Scrabble

NEEDED

- Cardboard
- Markers or Paint

INSTRUCTIONS

1. Get the kids off their phones and playing a real life version of Words With Friends!
2. All you need is some cardboard and markers or paint to make a Scrabble board that spans the whole yard!

Source: Constantly Lovestruck



SHOULD YOU UPGRADE TO USB ELECTRICAL OUTLETS?

Not Your Parent's Electrical Outlet

The last time your home's electrical outlets had a significant redesign was 50 years ago, when, for safety reasons, the three-prong outlet became standard for use with all major appliances. That surprised look on three-prong's face that we've all grown accustomed to has been transforming, as USB ports are built into more electrical socket designs to accommodate the multiple devices we need to charge every day.

When USB wall outlets first started showing up, they were mainly in airport terminals and hospitals. Now you often find them in hotels and even your favorite coffee bar. Chances are, you've plugged a device into one somewhere in recent years. They're so easy and convenient when your phone or tablet's battery runs low. So why haven't you upgraded any of the electrical outlets in your home with them?

Why Haven't You Made the Switch?

Maybe you haven't upgraded any outlets to USB yet because you think it involves getting an electrician to your house and that's always costly. Maybe you wonder if you really need to install USB outlets because you've already invested in a charging station that you placed in the most useful spot in your home. Maybe you heard USB outlets constantly draw power even when they're not in use. Or maybe wall warts, power strips, adapters, and a bunch of dangling charging cords just don't bother you.

Whatever your reason, here's why it's time to upgrade to USB outlets in certain places in your home: You don't need an electrician--if you're the DIY type. You can change an outlet to a new USB receptacle in under an hour. The cost to upgrade will only be your time and about \$25 per receptacle.

You don't need that charging station anymore. A USB wall outlet is a better long-term solution and aesthetically, these slim and sleek new outlets just look better. You can expect a USB outlet to be more energy efficient than a charging station. Although USB outlets do draw a very small amount of current when not in use, you can buy one with a switch and easily turn off power to the outlet until you need to plug in a device.

Check This Before You Make the Switch

USB receptacles have a bit more to their backsides than do the standard three-prong receptacles. Follow these steps* to check that the outlet you plan to switch has a junction box that can accommodate the larger size:

1. Use a voltage tester to check that electricity is present in the outlet. A red light on the voltage tester indicates "hot" to show the outlet has an electrical current. Watch a few how-to videos if this is your first time using a voltage tester.



2. Next, cut off power to the room where you'd be replacing a socket via the main circuit breaker panel. To be extra safe, or if you are not sure which breaker controls which room, always turn off the power to your whole home.

3. After turning off the power, use the voltage tester on the outlet again to ensure the current is off. The voltage tester green indicator lights up if the power is off. Then remove the outlet's faceplate and unscrew the receptacle from the junction box.

Check that the junction box for the outlet you are upgrading has about 3 inches of depth to it to fit the bulkier USB outlet. If you have an older home you may have slimmer junction boxes. Repeat steps for every outlet you want to switch. If any of the junction boxes are too small, you can either not upgrade that outlet, or call an electrician.

*If you have doubts about your electrical DIY skills, stop now and call an electrician. Better to stay safe, and keep in mind that USB wall outlets are safe when installed correctly as well.

Pro tip: You cannot switch a GFCI outlet for a USB one. USB outlets do not have built-in GFCI capability.

The Best Places for USB Outlets

Now that you know these new USB receptacles can fit in at your house, it's time to consider all of the places where switching an outlet makes the most sense. Here are rooms where upgrading to USB works best:

- Bedrooms on nightstands where sleeping gadgets lie.
- Kitchens next to countertops but not for switching GFCIs.
- Living rooms by entertainment areas or near tables by a chair.
- Guest rooms by nightstands or nearest to the sleeping area.
- Home offices near to desks, or see "Gadgets" section at end of article for another idea.
- Garages by tool benches or sturdy shelves, but only buy USB outlets with port covers here.

Unfortunately, for now, you can't add USB outlets outside on a porch or patio, even if your outdoor outlet has an insulated metal cover. That's because the National Electrical Code (NEC) requires outdoor electricity outlets to use GFCI. If you have an enclosed porch, where the outlet is high off ground level, you could consult an electrician. But it may be better to simply wait for the next innovation to come along.

Source:
First American Home Warranty

CALIFORNIA HOME SALES FACTS: APRIL 2023

State/Region/County	April 2023	March 2023	MTM% Chg	State/Region/County	April 2023	March 2023	MTM% Chg
Calif. State Average	\$815,340	\$791,490	+3.0%	Solano	\$580,000	\$585,000	-0.9%
Calif. Condo Average	\$635,000	\$640,000	-0.8%	Contra-Costa	\$900,000	\$852,500	+5.6%
Sacramento	\$515,000	\$500,000	+3.0%	San Francisco	\$1,587,500	\$1,700,000	-6.6%
Placer	\$650,000	\$641,000	+1.4%	Fresno	\$413,000	\$409,500	+0.9%
El Dorado	\$721,600	\$625,000	+15.5%	Santa Clara	\$1,800,000	\$1,700,000	+5.9%
Yolo	\$610,000	\$618,030	-1.3%	Orange County	\$1,225,000	\$1,250,000	-2.0%
Stanislaus	\$455,000	\$449,000	+1.3%	Los Angeles	\$738,520	\$718,370	+2.8%
San Joaquin	\$520,000	\$544,550	-4.5%	San Diego	\$930,000	\$915,000	+1.6%
Nevada	\$550,000	\$539,500	+1.9%	Butte	\$469,000	\$421,650	+11.2%
				Yuba	\$447,450	\$425,000	+5.3%

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HOMEMADE FURNITURE POLISH

Materials:

- Spray bottle
- White vinegar
- Lemon oil
- Cloth diapers

It's easy to create homemade furniture polish from ingredients around the home.

1. Fill the spray bottle with 1/2 lemon oil and 1/2 white vinegar.
2. Shake bottle and spray mixture on furniture, rubbing with soft diaper.



MAY



WISHING A HAPPY BIRTHDAY & HAPPY ANNIVERSARY TO THE FOLLOWING:

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3rd Prize \$10 Lowe's Gift Card-Neva K.

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