

Life & Times

MARCH 2021

FRESHEN UP YOUR HOME INSIDE AND OUT

Clean gutters and downspouts. Having your home's gutters and downspouts cleaned (and repaired if necessary) is one of the first important tasks to schedule this season. Clogged gutters during a rainy spring can cause water to pool, potentially damaging the roof and siding.

Wash siding. Using a regular

garden hose, attach a siding cleaning kit (available at most home improvement stores) to clear away winter grime from your home's siding.

Spruce up front porch. Clean the porch floor, exterior windows, windowsills and front door. Wipe cobwebs from the ceiling and high corners. Lay down a fresh doormat and plant a pot of flowers. If you have porch furniture, clean it off and wash the cushions.

Schedule maintenance of HVAC cooling system. If you have central AC, be sure to schedule professional maintenance before the start of summer. A properly maintained system cools better, uses less energy and lasts longer.



Clean the garage. Can you park your car in your garage? If not (or if it's a tight fit), it may be time to make some more space. Clear out the junk, and schedule time to take unused paint, motor oil and other hazardous items to a recycling center that accepts them. Once your garage is cleaned out, consider adding wall-mounted storage to keep things neat and off the floor.

Maintain wood decks & fences. Keep outdoor woodwork in top shape by staining or resealing each spring. Check gates, fencing, decks, railings, pergolas and other outdoor structures, and make repairs as needed.

Source: Fidelity National Home Warranty

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Inspect paths and driveway. Repeated freezing and thawing can take a toll on asphalt and concrete. Check your driveway and paths for cracks and schedule repairs as needed.

Boost curb appeal. Spring is a wonderful time to make upgrades to your home exterior, even small changes — like putting up bold house numbers and a shiny new mailbox — can make a big impact.

Wash windows. Welcome the spring sunshine by clearing dirt and grime from windows inside and out. After cleaning the glass, take time to wipe the sill.

Check screen doors & windows for tears. Before putting up window screens and screen doors, inspect each one for holes and rips — even small tears can let in mosquitoes! If you find any holes, pick up a screen patch kit (available at most hardware stores) and repair them.

Clear clutter. Create more space in your home by clearing out unloved items. If you have a lot to get rid of, set a date to hold a yard sale. Or contact a local charity to schedule a pickup — some will send a truck free of charge if you're donating large items like furniture.

FREE
MONTHLY DRAWING

See Page 8
 For Details

8 BAD 'HOME IMPROVEMENT' HABITS

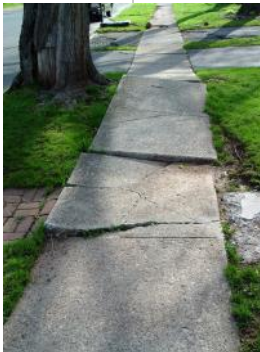
Home owners can overdo it when it comes to the upkeep of their home. This Old House recently spotlighted several ways that home owners' enthusiasm for ownership may actually harm the house.

1. Having light bulbs that are too bright. You want a well-lit home, but exceeding a lamp or light fixture's recommended wattage can be dangerous, particularly with incandescent or halogen lights, says John Drenenberg, consumer safety director for Underwriters Laboratories. "Using a bulb with too-high wattage will cause the fixture and its wiring to overheat," he notes, which could then allow the heat to travel to the wall or erode wire insulation and lead to a house fire. Check the fixtures label to make sure you use the correct wattage.

2. Planting trees near driveways or walkways. A line of trees to the house may up its curb appeal but adding young trees near driveways or walkways could be putting your slab at risk. As these trees grow taller, their roots will go outward, potentially pushing up the paving and causing it to buckle or crack. This Old House recommends planting small trees that will remain under 20 feet at maturity and that are at least 10 feet from paved areas. For larger trees, leave at least a 20-foot radius.

3. Overscrubbing a sink. Don't overdo it with abrasive cleaners; they can scratch the sink. "Cleaners with a grit or grain to them will wear away at the finish and dull it," Kohler's Mike Marbuch told This Old House. "That will make the sink more prone to gunk sticking to it—actually making it look dirtier." Try a liquid cleanser like vinegar or lemon juice on the sink and avoid scrubbing it every day.

4. Overdoing it with can lights. Excessive recessed lighting in a home can cause a lot of air leaks. Recessed lighting is known as causing heat-sucking air leaks, especially when the fixtures are unsealed in vaulted ceilings. Airtight recessed lighting fixtures are



available that are rated for insulation contact (IC). Also, use as few recessed lights as you can, especially when it comes to adding them to cathedral ceilings or in rooms directly below unconditioned attics.

5. Spreading too much mulch outside. "Over-mulching will suffocate plants, confuse their root systems, and prevent water from percolating into the soil," notes the article at This Old House. "If you've mulched so much that tree trunks and flowers' and shrubs' lower branches are covered by or dragging in it, you've gone overboard." Have mulch no thicker than 3 inches.

6. Using glass cleaner on mirrors. Watch out for store-bought sprays that promise to make your glass sparkle. "A drop of liquid running around the mirror's edge can cause the reflective backing to lift or craze," This Old House notes. The black edge can occur from using ammonia- or vinegar-based cleaners. This Old House recommends using warm water and a soft, lint-free cloth to clean mirrors. Or if you do use the sprays, spray it onto a dry cloth first and not directly onto glass.

7. Repainting too much. "Excessive paint is detrimental — especially on an older house, which may have layers of thicker oil-based paint, which becomes brittle with age," notes This Old House. To avoid thick, cracked, or peeling paint, be sure to carefully power-wash prior to painting, sand areas that need it, and then use 100 percent acrylic-resin exterior paint.

8. Fertilizing too much. Fertilizing too often can spur more weeds to grow. Also, the Environmental Protection Agency warns over-fertilizing can cause "nutrient pollution," which is when nitrogen and phosphorus runoff from lawn fertilizers and then leads to an overgrowth of algae that can even pollute local waterways. Some lawn experts recommend only fertilizing twice a year, late summer and fall only.

Source: Daily Real Estate News

IRS TAX DEADLINE CHANGES FOR 2021: DUE MAY 17

The Internal Revenue Service is pushing back the tax filing deadline by a month and income taxes and payments will now be due May 17 instead of April 15, the agency and Treasury Department announced Wednesday.

The news was first reported by Bloomberg who said the deadline was expected to be in mid-May. The IRS said it will provide "formal guidance in the coming days."

The delay comes as the IRS is dealing with a massive backlog that has left it unable to fully process roughly 24 million tax filings from individuals and businesses since the 2019 tax year.

Taxpayers who file an extension would still have an Oct. 15 deadline. The IRS said the deadline change only applies to federal taxes and payments. State deadlines can vary and are not always the same as the federal filing deadline.

Source: Kelly Tyko, USA TODAY



LIVE ONE DAY AT A TIME

There are two days in every week about which we should not worry, two days which should be kept free from fear and apprehension.

One of these days is Yesterday with all its mistakes and cares, its faults and blunders, its aches and pains.

Yesterday has passed forever beyond our control. All the money in the world cannot bring back Yesterday.

We cannot undo a single act we performed; we cannot erase a single word we said. Yesterday is gone forever.

The other day we should not worry about is Tomorrow with all its possible adversities, its burdens, its large promise and its poor performance.

Tomorrow is also beyond our immediate control. Tomorrow's sun will rise, either in splendor or behind a mask of clouds, but it will rise. Until it does, we have no stake in Tomorrow, for it is yet to be born.

This leaves only one day, Today. Any person can fight the battle of just one day. It is when you and I add the burdens of those two awful eternities, Yesterday and Tomorrow, that we break down.

It is not the experience of Today that drives a person mad. It is the remorse or bitterness of something which happened Yesterday, and the dread of what Tomorrow may bring. Let us, therefore, live but one day at a time.



HERE'S HOW VA PLANS TO SPEND \$17 BILLION IN COVID RELIEF MONEY

The Department of Veterans Affairs just received over \$17 billion as part of the American Rescue Plan Act of 2021. How will they spend that money?

Of the \$17 billion-plus in emergency funding that adds to the department's \$243 billion fiscal 2021 budget, which runs through Sept. 30, \$10 billion is earmarked directly for health-care and homeless programs. Another \$4 billion is allocated to the Community Care or MISSION program that provides medical care from civilian providers in certain cases.

That means that the majority of the emergency funding will go right back to caring for veterans. While no special or individual programs have been announced by the VA, the fact that the funding is earmarked to provide services directly to veterans is not a bad thing.

Another \$1 billion of the emergency funding goes to cover the medical bills of veterans.

According to the law, that money is earmarked to write off veterans copayments for medical care provided by the VA from April 2020 through September 2021.

Still more money is going to help veterans who were affected

economically by the COVID-19 crisis. A total of \$386 million is designated for the Veteran Rapid Retraining Assistance Program, which offers up to 12 months of cash payments to eligible veterans who enroll in job training programs for high-demand jobs.

The remaining money is divided between several programs, including:

- \$100 million to modernize VA's health-care supply chain
- \$750 million in grants to state veterans homes and nursing homes
- \$272 million to speed up compensation claims processing and appeals
- \$80 million to pay for special medical leave for VA employees affected by COVID-19

\$10 million to the VA's Inspector General program to keep tabs on all that money.

This \$17 billion is in addition to \$19.5 billion in emergency funding provided to the VA as part of the 2020 Coronavirus Aid, Relief and Economic Security Act (CARES Act).

Source: Military.com



COFFEE FILTERS....NOT JUST FOR COFFEE!

Coffee filters Who knew! And you can buy 1,000 at the Dollar Tree for almost nothing even the large ones.

1. Cover bowls or dishes when cooking in the microwave. Coffee filters make excellent covers.
2. Clean windows, mirrors, and chrome... Coffee filters are lint-free so they'll leave windows sparkling.
3. Protect China by separating your good dishes with a coffee filter between each dish.
4. Filter broken wine cork. If you break the cork when opening a wine bottle, filter wine through a coffee filter.
5. Protect a cast-iron skillet. Place a coffee filter in the skillet to absorb moisture and prevent rust.
6. Apply shoe polish. Ball up a lint-free coffee filter.
7. Recycle frying oil. After frying, strain oil through a sieve lined with a coffee filter.
8. Weigh chopped foods. Place chopped ingredients in a coffee filter on a kitchen scale.
9. Hold tacos. Coffee filters make convenient wrappers for messy foods.
10. Stop the soil from leaking out of a plant pot. Line a plant pot with a coffee filter to prevent the soil from going through the drainage holes.
- 11.. Prevent a Popsicle from dripping. Poke one or two holes as needed in a coffee filter.
12. Do you think we used expensive strips to wax eyebrows? Use strips of coffee filters..
13. Put a few in a plate and put your fried bacon, French fries, etc on



them. It soaks out all the grease.

14. Keep in the bathroom. They make great "razor nick fixers."
15. As a sewing backing. Use a filter as an easy-to-tear backing for embroidering or appliqueing soft fabrics.
16. Put baking soda into a coffee filter and insert into shoes or a closet to absorb or prevent odors.
17. Use them to strain soup stock and to tie fresh herbs in to put in soups and stews.
18. Use a coffee filter to prevent spilling when you add fluids to your car.
19. Use them as a spoon rest while cooking and clean up small counter spills.
20. Can use to hold dry ingredients when baking or when cutting a piece of fruit or veggies.. Saves on having extra bowls to wash.
21. Use them to wrap Christmas ornaments for storage.
22. Use them to remove fingernail polish when out of cotton balls.
23. Use them to sprout seeds.. Simply dampen the coffee filter, place seeds inside, fold it and place it into a plastic baggie until they sprout.
24. Use coffee filters as blotting paper for pressed flowers. Place the flowers between two coffee filters and put the coffee filters in phone book..
25. Use as a disposable "snack bowl" for popcorn, chips, etc.

Source: Stacy Nunez, FB

THE STORY OF FRENCH FRIES

You might say that McDonald's French Fries never would've come into existence had it not been for a successful coin toss. The Story starts in 1928 when John Richard Simplot and Lindsey Maggert purchased an electric potato sorter, a brand-new invention at the time. After a while, the two men grappled over who rightfully owned the machine and agreed to settle the ownership issue with the flip of a silver dollar. John won the coin toss and exclusive rights to the sorter. From there, he traveled all over Idaho, sorting potatoes for farmers and charging small sums of money for his work.

John became the largest shipper of potatoes in the western United States in the 1930s. Wanting to expand his shipping empire, he tried his hand at dried foods during World War II and became the principal supplier to the American military overseas. After the war ended, he invented the frozen French fry, and approached McDonald's founder Ray Kroc with the idea in the mid-1960's. Ray bought it, and the rest is fast-food history.

But it was our third president, Thomas Jefferson, who brought the recipe for French fries, or pommes frites, to the United States in 1802. However, they really didn't become famous in this country until the 1920s. Up until then, people ate their potatoes boiled, baked or mashed. French fries didn't become popular like they are today until the 1930s and 1940s, when drive-in restaurants sold them in abundance, But it was the frozen French fry that dramatically cut labor cost in restaurants and ushered in a new fast-food era.

Source: Eric Schlosser, Fast Food Nation



Low-Fat Peanut Butter-Not As Healthy As You Think

The fat in peanut butter is the kind that's good for you (unsaturated). Manufacturers often replace the fat in their low-fat varieties with other fillers such as sugar. The calories remain the same; you have just swapped good fat for extra sugar.

Source: American Council on Exercise



Stylish Shoe Fun



Easy Scalloped Potatoes

INGREDIENTS:

- 6-8 large potatoes, peeled & thinly sliced
- 2 cans cheddar cheese soup
- 1 Tbsp butter or margarine
- Salt and pepper to taste



DIRECTIONS:

1. Preheat oven to 375°.
2. Melt butter in a 13x9 inch baking dish.
3. Spread potatoes in pan, cover with soup and seasonings.
4. Bake for 30-45 minutes or until potatoes are soft.

Source: Country Door

Today's Laugh

My house isn't messy. I've simply set up obstacles for any burglars.



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REMOVE STAINS FROM WALLS BEFORE YOU PAINT

It's the first commandment of painting. Here's how to wash seven common stains off your walls.

Painting instructions often warn: Remove stains from walls before painting. But they never say how. Any cleaning rookie can wipe off dust and cobwebs. It takes a cleaning pro to scour grease stains, watermarks, and kids' crayon and ink wall art.

Dirt and Grime

Dirt and grime are part of everyday life. The oil from your hands gets onto walls, cabinets, doors, and door frames. A Mr. Clean Magic Eraser (\$3 for 4 pads) easily cuts through these stains. Wet the sponge and rub gently to avoid taking bits of paint off with the stain.

Or try this: Mix 1 cup ammonia, 1/2 cup white distilled or apple cider vinegar, and 1/4 cup baking soda with one gallon of warm water. Wipe the solution over walls with a sponge or cloth, and rinse with clear water. The solution won't dull the painted finish or leave streaks.

Grease

Grease is an occupational hazard of cooking; it covers cabinets and walls and attracts dirt and dust. Any good dish soap can remove grease stains on walls. For small stains, mix 1/4 teaspoon of soap in a cup of warm water, and wipe. Rinse with clean water, and blot until dry. Clean stubborn grease stains with solution of 1/3 cup of white household vinegar with 2/3 cup of water.

Crayons

Wall erasers work like a charm on crayon marks. If they don't do the trick:

- Rub marks with toothpaste (not gel).
- Erase marks with an art gum or a pencil eraser; use a circular motion.
- Swipe marks with baby wipes.
- Sprinkle baking soda on a damp sponge and scrub marks.

Permanent Marker

Permanent markers are tough to remove from walls. Soak a cotton ball with rubbing alcohol and dab the stain. Or spray marks with hairspray, then wipe drips.

Ink

Ballpoint ink, which is oil-based, often succumbs to foaming shaving cream, dry-cleaning solvents such as Carbona, or nail polish remover. Make sure you open windows when using cleaning solvents and polish remover.

Mildew

Mildew is a fungus that eats soap scum and body oil. To remove from walls, spray with vinegar water: 1 tablespoon white vinegar to 1 quart water. Also, try an enzyme laundry detergent; follow the pre-treating directions on the label. Blot it on the stain, and then rinse thoroughly with water.

Water Stains

After you've solved the problem that caused the water stains, rinse with a solution of 1 cup bleach to 1 gallon of water to prevent mold and mildew from growing. Thoroughly dry with a hairdryer or fans. If bleaching doesn't remove water stains, you'll have to repaint. Prime the walls with a stain-killing primer, such as Kilz Paint.

Source: Pat Curry



TEACH YOUR KIDS ABOUT MONEY

1. **Work.** Children need to feel the emotional connection between work and money. One way to establish it; Pay kids commissions, not allowances. They'll learn that if they work, they'll get paid; if they don't, they won't. That's the rule for parents— it should go for kids, too.
2. **Save.** Teach your kids early on to sock away funds for future purchases. If they learn how (and why) to set aside money for a Barbie today, they'll know how (and why) to save up for a car or house tomorrow.
3. **Spend.** Let them experience the awesome feeling of buying something they've saved

up for. If all their money stays in the piggy bank and they never get to enjoy it, they'll either grow up to be misers or rebel and become crazy, debt-ridden spendthrifts once they hit college.

4. **Give.** Demonstrate that giving is the most fun they can have with their money. Just make sure it's theirs. If you hand your child a quarter to drop into the street-corner Santa's bucket, they are just delivering *your* money. He/She needs to know how it feels to take the coin out of their own pocket.



Source: Dave Ramsey

CALIFORNIA HOME SALES FACTS: FEBRUARY 2021

State/Region/County	Feb. 2021	Jan. 2021	MTM% Chg
Calif. State Average	\$699,000	\$699,920	-0.1%
Calif. Condo Average	\$530,000	\$515,000	+2.9%
Sacramento	\$463,000	\$450,000	+2.9%
Placer	\$599,500	\$581,000	+3.2%
El Dorado	\$577,500	\$600,000	-3.8%
Yolo	\$520,000	\$485,000	+7.2%
Stanislaus	\$405,000	\$385,000	+5.2%
San Joaquin	\$436,300	\$425,000	+2.7%
Nevada	\$519,500	\$525,000	-1.0%

For Complete Report & All California Counties:

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

State/Region/County	Feb. 2021	Jan. 2021	MTM% Chg
Solano	\$509,750	\$510,000	-0.0%
Contra-Costa	\$817,500	\$765,000	+6.9%
San Francisco	\$1,786,400	\$1,672,500	+6.8%
Fresno	\$350,000	\$325,000	+7.7%
Santa Clara	\$1,486,250	\$1,375,000	+8.1%
Orange County	\$995,000	\$971,000	+2.5%
Los Angeles	\$664,120	\$697,660	-4.8%
San Diego	\$765,000	\$730,000	+4.8%
Butte	\$397,000	\$420,000	-5.5%
Yuba	\$370,000	\$395,000	-6.3%



#1

Save for Your Down Payment

Create a budget and do your research. There are lots of low down payment options available.



#2

Know Your Credit Score

Learn your score and clean up outstanding debts like student loans and credit cards.



#3

Find a Real Estate Agent

Contact a local professional to guide you through the process.



#4

Get Pre-Approved

Differentiate yourself as a serious buyer and have a better sense of what you can afford.



#5

Find a Home

Work with your agent to find a home in your budget that meets your needs.

10 Steps to Buying a Home



#6

Make an Offer

Determine your price and negotiate the contract.



#7

Have a Home Inspection

Address any hidden issues in the home with the seller.



#8

Get a Home Appraisal

Ensure the property is worth the price you are prepared to pay.



#9

Close the Sale

Schedule a closing date once the loan is approved so you can sign the final paperwork.



#10

Move In

Congratulations! You're a homeowner.

KEEPING CURRENT MATTERS



MARCH



WISHING A HAPPY BIRTHDAY & HAPPY ANNIVERSARY TO THE FOLLOWING:

ANDREA D.
RICARDO Z.
JOE H.
DANIELLE M.
KELLIE S.

BARBARA C.
JOSH R.
CINDY Z.
STEVE & LIZ H.
ANDREA & MIKE B.

TERRY C.
JODI T.
BOB B.
MICHAEL & ALLY H.
MONSSE & JULIO V.

ALEX C.
ERIC M.
ADAM B.
MIKE O.

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PRIZES**

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2nd Prize \$25 Chili's Gift Card
3rd Prize \$10 Starbucks Gift Card

**FEBRUARY
WINNERS**

1st Prize \$50 JC Penney Gift Card-Ronnie C.
2nd Prize \$25 Home Depot Gift Card-Jennifer A.
3rd Prize \$10 Amazon Gift Card-Pablo R.

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