

Life & Times

AUG-SEPT 2019

PULLS AND KNOBS OPEN THE DOOR TO A NEW LOOK

You can slam cabinet and bedroom doors only so many times before you have to repair and replace hardware that is loose, broken, or just plain old and tired. It doesn't take a lot of time

or money to tighten loose hardware, clean globs of paint off a hinge, or replace cabinet pulls to brighten any room in the house.

Tighten, Polish, or Replace Door Hardware

Nothing ages a room like a loose doorknob. You can tighten mortise-style doorknobs by simply tightening the setscrew on the side of the doorknob. For cylindrical doorknobs, you'll need to take the doorknob apart.

Replace dated doorknobs with sleek door levers. For easiest installation, choose a lever handle lockset made by the same manufacturer. Prices range from \$20 to \$160.

Buy a commercial polish, such as Wright's or Weiman, to make brass doorknobs shine. Warm water and a little dish soap or a homemade paste of equal parts vinegar and baking soda will scrub off dirt and make stainless steel and glass doorknobs sparkle.

Clean or Replace Door Hinges

Telltale paint on door hinges says someone did a sloppy job. To restore hinges, try these techniques:

- Wash with sudsy hot water.
- Scrub with a nylon brush or a toothbrush. A wire brush could damage the finish.
- Brush on paint stripper that is safe for all surfaces.
- Polish with beeswax furniture polish or brass polish.

Source: Housetogic

Repair and Replace Kitchen Cabinet Hardware



Replacing or repairing knobs and pulls on cabinets and drawers is a quick way to give your old kitchen a new look.

Cabinet hardware can be simple or ornate, and ranges from \$1 a knob to \$45 or more. Here's your game plan:

- Repair loose knobs and pulls by tightening holding screws, replacing stripped screws, or plugging gaps with wood filler applied with a putty knife.
- Count the number of knobs or pulls you need before you head to the hardware store. Estimating will cost you time and money.
- To replace pulls, which are attached to cabinets by a screw at each end, measure the distance between holes — not the length of pulls — to assure a perfect fit.
- If you're switching from a two-hole pull to a one-hole knob, choose hardware with back plates that cover door scratches and holes.

In This Issue

Insulate a Garage Door	2
Coat Rack; Alternative Use	3
Vets Wrongly Charge Home Loan Fee	3
Keep Spiders Away	4
Cleaning Pet Stains & Odors	4
Spicy Foods Linked To a Longer Life	5
Recipe-Classic Crab Cakes	5
Today's Laugh	5
Kids Corner— Cheerio Bird Feeder	5
Congratulations Stacy S. & Richard H.	6
Congratulations Jennifer & Frankie F.	6
Congratulations Barbara C.	6
Congratulations Justin & Charity R.	6
California Home Sales Facts-June 2019	7
California Home Sales Facts-July 2019	7
August Birthday's & Anniversaries	7
September Birthday's & Anniversaries	7
Monthly Drawing	8
FREE Home Value Report	8
Giving Back 4 Homes Program	8
Giving Back 4 Homes Contact	8

FREE
MONTHLY DRAWING

See Page 8
 For Details

HOW TO INSULATE A GARAGE DOOR

Garage insulation cuts energy bills and street noise. Here's how to insulate your garage door.

Garage door insulation can make your life warmer, cooler, and quieter. It lowers energy bills, acts as a barrier between you and street noise, and brightens an otherwise dreary space.

Garage door insulation is an easy DIY project; it'll cost you about \$200 to insulate two 9-foot-wide doors.

Types of Insulation

Any insulation type will increase the energy efficiency of your garage door. Here are the most popular types to apply to the back of garage doors:

- **Batt insulation.** This flexible insulation, often found stuffed into exterior walls, is commonly made of fiberglass. It's usually backed by paper or foil, which act as vapor and air barriers. Insulating values are R-3 to R-4 per inch of thickness. Cost is about 30 cents per square foot.
- **Foam board insulation.** These rigid panels, typically made from polystyrene, provide a high insulating value for relatively little thickness. Panels most often range from 1/2 inch thick (R-3.3) to 1 inch (R-6.5). Foam board often is faced with aluminum or vinyl. (\$20 for a 4-foot-by-8-foot sheet that's 1 inch thick.)
- **Reflective insulation.** Rigid boards and rolls of reflective insulation have highly reflective aluminum foil applied to one or both sides of insulation materials, such as cardboard and polyethylene bubbles. This type of insulation reflects radiant heat, making it a good insulation choice for garages that heat up in summer or hot climates. Its approximate R-value is 3.5 to 6, depending on the way you apply it. (A 4-foot-by-25-foot roll is \$42).

Matching Insulation to Your Garage Door

The goal is to match your garage door to an insulation that's easy to install and appropriate for your climate.

Steel garage doors. These doors can accommodate any type of insulation. Stuff the flexible insulation in the frames around the panels, with the fiberglass side touching the door. Or squeeze cut-to-fit foam board insulation into the

frames.

Wood frame-and-panel doors. Cut and fit rigid insulation into the recesses between the door frames. For extra climate control, install two layers of foam board.

Flat garage doors. Foam board or reflective insulation is the best fit for garage doors without panels. Glue or tape the insulation to the garage door.

Insulation Kits

Even though buying and cutting insulation isn't hard, garage door insulation kits make it even easier. They contain:

- Insulation -- rolls or boards -- cut closer to the size of garage panels than if you bought these yourself, though you'll still have to trim.
- Fasteners or tape to hold insulation in place.
- Higher-end kits throw in gloves and/or a utility knife.

Kits to insulate a 9-foot-wide garage door cost \$50 to \$70.



Heads Up!

Adding insulation to a garage door adds weight. Extra weight isn't usually a problem with 9-foot-wide doors, but can strain the opening mechanism of larger doors. Your garage door's spring tension might have to be adjusted -- a job best left to a garage door professional.

Source: Lisa Kaplan Gordon

COAT RACK; ALTERNATIVE USE

Great Idea to keep your shoes organized by the door.

Take an ordinary coat rack
and mount it low to hang shoes.

Add a second rack right above for even more shoes.



MILITARY: VETS WRONGLY CHARGED A VA HOME LOAN FUNDING FEE

Disabled veterans who mistakenly paid a funding fee for their Department of Veterans Affairs-backed home loans will soon receive letters notifying them of impending refunds.

A VA spokeswoman told Military.com last week that the department has approved more than \$100 million in refunds to borrowers who were erroneously charged. Payments are expected to be processed by Sept. 30.

Earlier this month, the VA Office of Inspector General released a report saying that from Jan. 1, 2012, through Dec. 31, 2017, the department had improperly charged disabled veterans funding fees on their VA-backed loans that the former service members were not required to pay because of their disability status.

According to the IG report, 53,200 veterans may be owed a total of \$189 million.

Of that \$189 million, roughly \$67 million was levied on veterans who were exempt by their disability status at the time of their loan applications. The remainder of the mistaken charges were considered "unavoidable" because the veterans' disability status changed after they received their home loans.

"This issue was identified thanks to an internal VA quality-improvement effort and principally involves veterans who became eligible for home loan funding fee waivers after their loan was processed," explained VA Media Relations Chief Susan Carter.

The refund amounts could be substantial: The average funding fee charge was \$4,483, with the highest fee topping out at \$19,470, according to the report.

The VA had previously refunded \$97 million to 19,700 affected veterans between Jan. 1, 2012, and Dec. 31, 2017.

Sens. John Boozman, R-Arkansas, and Jon Tester, D-Montana, introduced legislation earlier this month to ensure that veterans mistakenly charged would be repaid.

The proposed bill also would require the department to develop an automated process for generating a refund and report annually to Congress on the number of funding fee refunds it issues.

"Veterans rely on the VA to properly administer benefits they

earned in service to our country," Boozman said in a statement. "The department's failure to uphold this responsibility has unduly burdened disabled veterans."

"Ensuring our veterans are not unfairly burdened while accessing home loans isn't a partisan issue, so when VA doesn't hold up its end of the deal, we need to do something about it," said Tester, the ranking Democrat on the Senate Veterans Affairs Committee.

The VA has moved to resolve the issue before any legislation is signed, however. In addition to investigating the problem and sending letters to affected veterans, it has taken steps to inform borrowers about the fee structure and waiver eligibility for VA-backed loans, Carter said.

In May, the VA began amending its disability compensation awards letters to include information about the fee-waiver benefit. The welcome letter that veterans receive when applying for a VA loan will include the same information, Carter said.

For non-disabled veterans, the fees are expected to rise after Jan. 1, 2020, to help fund disability compensation for veterans who served on Navy ships off the Vietnam coast during the war.

Veterans who believe they may have been affected can check their closing documents for the charge, identified as the VA Funding Fee.



Source: Military.com

KEEP SPIDERS AWAY & HELP PREVENT SPIDER WEBS

Got spider web? Here are some ways to help get rid of them. Spiders – also referred to as “arachnids” – have picked up a bad reputation over the years. People associate them with creepy houses, poisonous bites and other unpleasant things. However, with the exception of spiders like black widows and brown recluses, most spiders aren’t dangerous to humans. Some, like the jumping spider, are even downright fascinating.

Nonetheless, spiders spin webs, which can give your home or office an unkempt look and can even be a fire hazard.

How to Remove Spider Webs

Spider webs are pretty easy to remove. All you need is a broom or a vacuum cleaner with a hose attachment. Once you’re armed with one of these cleaning tools, simply remove the spider web. That’s all there is to it.

Of course, sometimes figuring out how to remove spider webs can be a little tricky. For example, you could run into trouble if you’re trying to clean a web off of a popcorn ceiling. Spider silk is both strong and adhesive, making it difficult to extract from the uneven surface of these ceiling types. In this situation, you can wrap duct tape — sticky side facing out — around a paint roller to remove the web. And that’s about as challenging as it gets when it comes to spider web removal. If using a broom, it’s better to gently lift the web off rather than trying to sweep it off.

How to Keep Spiders Away

Remember, most spiders aren’t out to get humans. You’re a lot bigger than they are, so their first instinct will not be to attack. In most cases, spiders will only bite you if you threaten or trap them. This might occur when you do something like reach for a coffee filter and unintentionally stick your hand into the web they’ve spun in the corner of a cupboard.

And spiders are actually beneficial in that they eat a lot of the insects that annoy humans. If you’re dead set on making sure that spider is gone, you can swat it with a shoe or a rolled up newspaper.

However, there is a more humane method you can employ to get rid of non-dangerous spiders. Simply cover the spider with a drinking glass or jar. Slide a piece of paper or cardboard underneath the mouth of your spider “trap.” Then, with cardboard or paper firmly held in place, walk the spider far away from your house or office building and set it free.

How to Help Prevent Spider Webs in the Future

It’s one thing to get rid of spiders and their existing webs, but preventing spider webs from forming in the future is another ball game. Fortunately, there are several easy methods you can use to help keep spiders from returning to your home or office.

- Maintain a regular cleaning schedule. Whether or not you realize it, when you dust or vacuum frequently, you get rid of spiders. Vacuuming is especially important as it both takes care of unsightly spider webs and wipes out spider eggs and nymphs.
- Seal cracks and windows. You won’t have to figure out how to remove spider webs if you don’t have to get rid of spiders in the first place. Stop the problem before it starts by sealing the cracks and windows in your home or office building. Additionally, make sure that window screens are in good repair and fit frames snugly.
- Keep your space organized and clear. Chaotic piles provide a good source of shelter for spiders. To prevent spider webs, make sure your home or office is free of spider-friendly clutter inside and out.
- Turn out the lights. Many insects are attracted to light, and spiders are attracted to the all-you-can eat buffet of insects. Turn off outdoor lights when you’re inside so bugs will buzz off elsewhere and, hopefully, the spiders will follow. If outdoor lighting is a must, try to keep the fixtures and bulbs away from doors. You can also change the frequency of the lights to make it less attractive.

If you’re taking steps to prevent spider webs, but still have to get rid of arachnids more often than you like, it’s probably time to contact a pest control professional so you can customize a prevention plan.

Source: Terminix



CLEANING PET STAINS & ODORS

Problem:

How do you clean pet stains and odors out of the carpet? Our cat decided to use one room in the house to urinate in. This is new, and now I can’t get her to stop. I’ve tried different products on the carpet; however, since the smell is still there, she continues this habit. Do you have any ideas how I might reclaim the carpet in this room?

-Tim K.; Elk Grove, CA



Answer:

Fill a spray bottle halfway with Heinz White Vinegar and fill up the rest of the bottle with water. Shake well and spray the area of the carpeting that the cat has turned into a litter box substitute. Or, if the stain reeks, use the vinegar full strength. The spot will smell like vinegar and urine for about three days, but once it dries, the vinegar will absorb the odor and prevent the cat from returning to that spot.

SOURCE: Joey Green, *The Guru of Alternative Uses*

Spicy Foods May Be Linked To A Longer Life

If you favor the spicy flavor, you may be doing your health a favor. Eating spicy foods may be linked to a lower risk of premature death. A large, multi-year analysis showed that adults who reported eating spicy foods-such as chili peppers-as few as three times weekly were less likely to die during the study, compared to those who ate spicy foods less often than once weekly.

Source: U.S. National Library of Medicine



Today's Laugh



Classic Crab Cakes

INGREDIENTS:

- 1 tbsp olive oil
- 16 oz crab meat
- 1 egg
- 2 tsp lemon juice
- 3 tbsp mayonnaise
- 1 tsp sriracha sauce
- 2 tbsp fresh chopped parsley
- 3 green onions, chopped
- 1/2 cup panko breadcrumbs
- Salt and pepper to taste



DIRECTIONS:

1. In a large skillet heat the olive oil over medium heat.
2. In a medium bowl, combine the remaining ingredients and mix gently. Form the crab mixture into patties of desired size. Place the patties in the heated skillet, a few at a time, and cook until golden brown on one side, about 5 minutes.
3. Gently flip patties and cook for another 5 minutes. Repeat with remaining patties. Serve immediately.

Source: FridgeTips

Cheerio Bird Feeder



NEEDED

- Cheerios
- Pipe Cleaners
- Thick Twine

INSTRUCTIONS

1. String Cheerios along 3/4 of pipe cleaner.
2. Join ends of pipe cleaner and twist together to make a solid shape.
3. Bend pipe cleaner to heart shape.
4. Interlock the shapes when twisting closed as seen in picture to make a birdfeeder that will feed the entire bird family.
5. String thick twine through the top heart to attach to a nail or branch.
6. Fun idea as pictured; add as many hearts as there are members in your family

Source: Mycrazyblessedlife.com





**SANTEE,
CA**



**I LOVE THE
SMILES!**

CONGRATULATIONS

STACY S. & RICHARD H.

**ON THE PURCHASE
OF YOUR HOME!**

AND FOR GETTING \$1,000 FROM

Gretchen Bradley @



**ROCKLIN,
CA**



**SUCH A GREAT
FAMILY!**

CONGRATULATIONS

JENNIFER & FRANKIE F.

**ON THE PURCHASE
OF YOUR HOME!**

AND FOR GETTING \$4,064.00 FROM

Gretchen Bradley @



CITRUS HEIGHTS, CA

CONGRATULATIONS

BARBARA C.

ON THE PURCHASE OF YOUR HOME!

AND FOR GETTING \$1,108.00 FROM

Gretchen Bradley @



RANCHO CORDOVA, CA

CONGRATULATIONS

JUSTIN & CHARITY R.

ON THE PURCHASE OF YOUR HOME!

AND FOR GETTING \$1,375.00 FROM

Gretchen Bradley @



CALIFORNIA HOME SALES FACTS: JULY 2019

State/Region/County	July 2019	June 2019	MTM% Chg
Calif. State Average	\$607,990	\$611,190	-0.4%
Calif. Condo Average	\$470,000	\$480,000	-2.1%
Sacramento	\$390,000	\$390,000	+0.0%
Placer	\$496,250	\$525,000	-5.5%
El Dorado	\$510,500	\$497,500	+2.6%
Yolo	\$485,000	\$463,500	+4.6%
Stanislaus	\$335,000	\$325,500	+2.9%
San Joaquin	\$380,000	\$386,750	-1.7%
Nevada	\$445,000	\$427,500	+4.1%

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

State/Region/County	July 2019	June 2019	MTM% Chg
Solano	\$465,000	\$448,000	+3.8%
Contra-Costa	\$660,000	\$698,000	-5.4%
San Francisco	\$1,600,000	\$1,762,500	-9.2%
Fresno	\$284,000	\$283,000	+0.5%
Santa Clara	\$1,298,000	\$1,350,000	-3.9%
Orange County	\$839,450	\$842,000	-0.3%
Los Angeles	\$611,230	\$599,680	+1.9%
San Diego	\$650,000	\$665,000	-2.3%
Butte	\$374,280	\$384,000	-2.5%
Yuba	\$299,900	\$295,000	+1.7%

CALIFORNIA HOME SALES FACTS: JUNE 2019

State/Region/County	June 2019	May 2019	MTM% Chg
Calif. State Average	\$611,420	\$611,190	+0.0%
Calif. Condo Average	\$480,000	\$470,000	+2.1%
Sacramento	\$390,000	\$385,000	+1.3%
Placer	\$525,000	\$514,900	+2.0%
El Dorado	\$497,500	\$521,380	-4.6%
Yolo	\$463,500	\$469,500	-1.3%
Stanislaus	\$325,500	\$335,000	-2.8%
San Joaquin	\$386,750	\$380,000	+1.8%
Nevada	\$427,500	\$420,000	+1.8%

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

State/Region/County	June 2019	May 2019	MTM% Chg
Solano	\$448,000	\$446,000	+0.4%
Contra-Costa	\$698,000	\$700,360	-0.3%
San Francisco	\$1,762,500	\$1,697,500	+3.8%
Fresno	\$283,000	\$284,900	-0.7%
Santa Clara	\$1,350,000	\$1,335,000	+1.1%
Orange County	\$842,000	\$845,000	-0.4%
Los Angeles	\$599,680	\$539,480	+11.2%
San Diego	\$665,000	\$650,000	+2.3%
Butte	\$384,000	\$359,000	+7.0%
Yuba	\$295,000	\$311,000	-5.1%



AUGUST



WISHING A HAPPY BIRTHDAY & HAPPY ANNIVERSARY TO THE FOLLOWING:

GLENN B.	MOLLY S.	ZAC D.	KASSI M.
THELMA B.	JAMIE S.	MELVIN G.	PAM E.
ADAM & JESSICA B.	DARYL & LIZA L.	CHARLES & MARISSA T.	MELVIN & WELLA G.
	KIP & MOLLY S.	ZANE & SALLY M.	

HAPPY 12 Yr ANNIVERSARY To My AMAZING HUBBY



SEPTEMBER



WISHING A HAPPY BIRTHDAY & HAPPY ANNIVERSARY TO THE FOLLOWING:

BECKY H.	ZANE M.	DESIREE R.	SABRINA R.
MANNDI S.	RIALYN J.	YASSY W.	TAMMY G.
BRYNNE C.	KATIE P.	LISA C.	EMILY H.
	KARINA F.	ROD & SABRINA R.	

MONTHLY DRAWING

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

**SEPTEMBER
PRIZES**

1st Prize \$50 Amazon Gift Card
2nd Prize \$25 Coldstone Gift Card
3rd Prize \$10 Starbucks Gift Card

**AUGUST
WINNERS**

1st Prize \$50 Cinemark Movie Tickets(4)-Amy P.
2nd Prize \$25 Baja Fresh Gift Card-Sandra S.
3rd Prize \$10 Home Depot Gift Card-Ricky F.

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



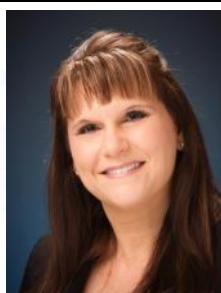
Military
Law Enforcement
Fire/Rescue
Education
Relocation
Friends/Family

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.