

Life & Times

DECEMBER 2018

Do-It-Yourself Home Security Check

Protect against break-ins with a security check that shows where the entrances to your house—your doors—are vulnerable.

Think like a burglar

First, stand back: is your front door visible from the street, or is it obscured by bushes? A door that's covered by shrubbery offers thieves the perfect chance to break in without being seen.

Trim back or remove shrubbery that offers cover for potential intruders.

Upgrade strike plates & deadbolts

Open all doors and check the strike plates, the metal fittings that catch bolts and latches. Chances are, they're fastened to the soft wood of the door jamb with two screws only. Not good. Upgrade security with four-screw strike plates (\$3) and 3-inch screws that bite all the way into the stud behind the jamb.

When conducting your home security check, make sure exterior doors have deadbolts that throw at least a 1-inch bolt. Ask your locksmith to upgrade to Grade 1 or Grade 2 locksets and deadbolts (\$25 to \$80), the most secure options.

Check garage doors

Back doors and garage doors are more likely to be attacked than the front door. If you have an attached garage, disable the automatic opener and lock the garage door before you go away on a long trip. The door leading from the garage into the house should be outfitted with the same hardware as exterior doors and kept locked at all times.

Replace your entry door

Check the construction of your entry doors. Those made of steel, solid wood, and impact-resistant fiberglass are all good choices for security. If you must have glass, make sure it is tempered or reinforced for added strength. Expect to pay \$1,400 to \$2,300 for an exterior replacement door, including installation.

Strengthen the lock on your outdoor storage shed

Don't ignore the doors on your outdoor storage shed, especially if you store

tools there; they could be useful to a burglar. As with house doors, the best option is a secure deadbolt. If your shed doors are unable to accommodate a deadbolt, a heavy-duty slide bolt (\$15 to \$25) secured by a padlock is a good substitute. □



Patio doors are vulnerable

Sliding doors leading to a patio can be a home's weak spot. To beef up security:

- Closely inspect the doors and their hardware.
- Replace any missing or broken locks.
- Consider installing locking pins to prevent the doors from sliding.
- Get into the habit of locking the doors, not just the screen, when patio doors are unattended.

Source: Joseph D'Agnes

In This Issue

Stamp Prices Increase	2
Snowmobile the Safe Way	2
Household Tips	3
Military: 5 Tips for Cleaning Uniforms	3
Find Your Sleep Sweet Spot	4
Benefits of Large Monitors	4
Sticky Situation	5
Recipe-Buttery Pecan Snowball Cookie	5
Today's Laugh	5
Kids Corner-Yarn Candy Cane	5
Home Equity Loan to 100% CLTV	6
California Home Sales Facts-Oct 2018	7
Congratulations-Zane & Sally M.	7
Congratulations-Esra S.	7
December 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

STAMP PRICES: BIGGEST HIKE IN POSTAL SERVICE HISTORY

The U.S. Postal Service is seeking a record price hike on stamp prices as it faces continued pressure from President Donald Trump over a revenue shortfall.

Under the proposal, the cost of a Forever stamp, or mailing a one-ounce letter, would jump from 50 cents to 55 cents. That's the biggest increase in history, topping 1991's four-cent increase to 29 cents.

If approved, it would be the third annual increase in a row. Stamps edged up from 49 to 50 cents on Jan. 21 of this year. (Two years ago, the USPS actually lowered stamp prices from 49 to 47 cents.)

The request, from the USPS board of governors, must first be approved by the Postal Regulatory Commission. If approved, which is expected, the new rates will go into effect on Jan. 27, 2019.

"The Governors believe these new rates will keep the Postal Service competitive while providing the agency with needed revenue," the USPS said in a press release, which also added that the agency receives no tax dollars for operating expenses. Source: Chris Morris, Fortune



SNOWMOBILE THE SAFE WAY

The U.S. Consumer Product Safety Commission estimates that approximately 10 people die while riding snowmobiles each year and about 13,400 receive emergency medical treatment from snowmobile injuries each year.

Are you getting ready to go snowmobiling? If you are, remember these safety tips:

- **Slow down** — Speed is a contributing factor in many fatal snowmobiling accidents. Be sure you have enough time to react should you need to change speed or direction quickly and drive defensively particularly after sunset. In poor weather conditions, reduce speed below the posted limit.
- **Be sure you have a first-aid kit** — In addition to typical items such as bandages, flashlight and cotton gauze, be sure to include a knife, compass, map & means of communication such as a cell phone or CB radio.
- **Avoid traveling across lakes, streams and rivers** — It's very difficult to accurately judge ice coverage or depth of frozen water. Snow cover can act as a blanket that prevents safe ice from forming.
- **Dress for the weather** — Layer clothing and wear a durable waterproof outer shell and footwear. Wear a helmet, eye protection and other safety gear. Wear reflective clothing at night.
- **Stay on marked trails** — Ride single file, keep to the right and pass on the left only when the trail is clear. Keep an eye out for

fences, tree stumps and obstacles that may be concealed by snow. And, of course, stay off private property.

- **Never travel alone** — Snowmobile accidents may result in personal injury so try to have someone ride along with you so you can help each other in case of accident or breakdown. If you must travel alone, tell someone your destination, planned route, and when you expect to return.
- **Know the rules of the road** — Learn the applicable snowmobile traffic laws and regulations for the state and area where you'll be traveling. They serve to keep you and others on the trails safe.
- **Never drink while driving your snowmobile** — Drinking and driving can be a deadly combination. Practice zero-tolerance!
- **Be sure the snowmobile is in good operating condition** —

Conduct a safety check before each ride. Double check gas levels, brake lines, and lights before heading out. Also, carry a small toolkit with you for emergency repairs.

How safe is snowmobiling? Only as safe as the person operating the snowmobile. That's why it's important that you know how to operate it safely and that you always exercise good judgment. And make sure you have the insurance you want for your snowmobile.

Source: John Hughes, Farmers Insurance



HOUSEHOLD TIPS

- Whiten an old stained sink by pouring in half a cup of salt and scrubbing it with a lemon.
- Use nail polish remover to get melted plastic off your toaster.
- To clean your blender or food processor, fill it half way with water and add a drop of dishwashing soap. Run it on a low setting for a minute, dump out the soapy mixture and run it with clean water to rinse.
- Banish fridge odors by soaking a sponge in lemon juice, put it on a saucer and leave in the fridge. By the morning your fridge will smell zesty fresh again.



5 TIPS FOR CLEANING MILITARY UNIFORMS

Because camouflage doesn't clean itself and, for reasons I don't understand (and, for the record, don't like), the 'don't touch my gear' rule seems to apply to everything but the dirty cammies or military uniforms.

Those piles of cammies on top of the laundry bin? In the garage? Piling up near the washing machine? "Honey, can you just run a load...?"

And for a long time my answer was "no." (Judge away.) I was a working woman myself and I didn't see him running loads of my blouses or taking my heels to the cobbler, so it just sort of seemed fair. You do your laundry, I'll do mine. And as every spouse ever knows, that really means: You do some of your laundry, I'll do all of mine, all of the house stuff, all of the kids', and part of yours.

Meet my husband's laundry bin. I'm not even sure what it is that's hanging out of it, but all I know is it needs some serious de-funking.

Now I should tell you. I come from a long line of military spouses. And for every store of greatness and bravery, I've heard 80 other stories about uniforms ruining prom dresses, evening gowns, wedding dresses, christening gowns and every other important piece of fabric you can think of. After a particularly awful laundry incident involving a yellow dress and a load of Army greens on hot day, my grandfather wasn't allowed to do his uniforms at home at all. Ever.

But I've been worn down by the piles of laundry and the general smell of sweat and dirt and gunpowder and Marine-ness and whatever else is built into those things, and so, for the overall sake of a happy, clean-ish home, I've given in. I'm cleaning uniforms.

Here's your best advice on how to wash military uniforms.

1: Meet Vinegar, Your New Best Friend

"I wash all his cammies, skivvies, and socks in vinegar and it works great!," says Mikka. So how do you use vinegar in your washing machine? While the uniforms are soaking, add a cup of white vinegar and let them soak for awhile. If you have a top-loader, you can just leave the top open for a half hour and let the vinegar do its magic. If you have a front-loader, your washing machine probably has an "extra soak" option. Using that, add the vinegar directly to the basin and then wash as normal. Everything **should** come out smelling spiffy clean.

2: And Baking Soda

But since we all know they somehow issue uniforms pre-soaked in sweat and grime, sometimes you need a little heavy duty helping. Enter: Baking soda! Using your regular detergent, add a half-cup of baking soda directly to the basin of your washing machine. Baking soda is basically the miracle cleanser of



2014 in this house, so I'm not terribly surprised by this. I'm just shocked I didn't think of it myself!

Pro Tip: Baking soda and a scrub brush is apparently the magical solution for cleaning covers. "Scrub brush and baking soda," says Amy. "If that doesn't work, then it's time for a new cover!!"

3: For Desperate Times, Try Desperate Measures (i.e., Ammonia)

Millinda knows what it's like to deal with heavy sweat, heavy grime uniforms and she has found that ammonia gets the job done with nothing else will. "I wash everything he sweats in in hot water and add a cup of ammonia," she says. "The current cammies don't shrink and it gets out all the smells, PT gear and everything." Well, color me happy.

4: Hot Water Wash

With load after load of extra-stinky uniforms putting your washing machine to its test, it's a good idea to run a hot water wash after every particularly brutal military load.

Not only does this help the washing machine keep itself clean on a regular basis, it's also the best way to make sure the stank from the last load doesn't get into the next. (Anyone who has ever washed a uniform that was worn straight for three weeks in the desert without being washed once can completely understand where I'm coming from here. If you haven't done that yet, don't worry. It's only a matter of time. Just know -- it's exactly as bad as you think it is.

5: Monthly Upkeep

Maybe because we've been in crappy rentals with crappy washing machines that I blamed for all of our cammie stank problems, but I've done a really terrible job of actually maintaining our washing machine. End result: I've had guest room towels that smell vaguely like uniform, and not in a good "this smells of bravery and patriotism!" way. But more in a "oh gosh I'm so sorry, let me get you some new ones" way.

I was tsk tsk'ed for this recently when I complained to a more senior wife that I'm thinking of just hosing down all uniforms outside and insisting they go to a laundromat to get clean. "If you never clean the thing that does the cleaning," she said, "how do you expect it to do its job at all?"

There are a lot of DIY ways to clean your machine, but I'm partial to the pre-packaged cleaner our washing machine manual recommends. I'm not sure what's in it, I'm entirely sure I don't want to know, and I'm also pleased to report it works like a charm. I now clean the washing machine every month - and it works so well with a little regular upkeep I haven't had to use vinegar in a few weeks.

Source: Raleigh Duttweiler, Military.com

FIND YOUR SLEEP SWEET SPOT

We've all heard it before — sleep is important, and you probably aren't getting enough of it. But did you know that too much sleep can be just as harmful? The Mayo Clinic recommends the ideal sleep range at 7-9 hours per night for adults. According to the National Sleep Foundation, here are some tips to create your ideal night's sleep.

Tips to Find Your Ideal Night's Sleep

- **Perform a sleep test.** Start in the middle of the range with eight hours and count backwards from when you want to wake up in the morning. For example, if you want to wake at 7 a.m., go to bed at 11 p.m.. If your alarm wakes you up, go to bed 15 minutes earlier the next night. Take 7-10 days to tinker with the timing until you start to wake up shortly before your alarm. After a while you might be able to ditch the alarm.
- **Use a sleep tracker.** Most smart watches have a sleep tracking function. It might be hard to get used to sleeping while wearing a watch, but it can provide information for how long it takes for you to fall asleep, track your sleep cycles, and report how often you wake up during the night. Knowing these facts can help you refine your sleep plan.
- **Avoid screens before bed.** Your brain is trained to equate light with being awake. In the hour or so before you want to be



asleep, try to avoid bright lighting and electronic screens. Scrolling through your smartphone or tablet can increase the time it takes you to fall asleep.

- **Create your ideal sleep environment.** There are many aspects to your sleep environment you can adjust to increase your quality of sleep including lighting, temperature, white noise and bedding. Experiment with different options to see if they improve your sleep quality.

Know when to get help. While these ideas may help you optimize your sleep, you should seek professional help if your sleep cycle is creating problems. According to the Cleveland Clinic, you should seek medical attention if you are experiencing severe daytime fatigue, you have high blood pressure, you are waking up several times per night or you are dependent on medication to help you sleep.

Even if you come up with the perfect plan, life happens and there will be times when you get less sleep. Just ask a friend with a new baby or when you are sick with a cold! But it's still good to have a plan for when life goes back to normal. Understanding your body's sleep requirements and making a few adjustments will help you develop a plan and maintain a healthy balance.

Source: Jim Kellames, JK Services, Inc.

BENEFITS OF LARGE MONITORS

There are many tangible benefits of having a large monitor versus a smaller monitor:

- **Increase productivity.** The larger work surface increases productivity because users are able to complete tasks more quickly on a larger monitor.
- **Reduce eye strain.** Larger, newer monitors are sharper, brighter, and have better resolution which can reduce eye strain, and the larger size will reduce squinting to see the screen.
- **Improve posture.** Users often sit straighter and experience less back pain when not leaning forward to see a small screen.
- **Ergonomic benefits.** Many users experience wrist relief due to better posture and less scrolling through documents to find information.
- **Visual continuity.** When compared to the option of dual monitors, a larger, single monitor has no interruption of the visual field, uses less energy, takes up less space, and has fewer cables.
- **Multimedia uses.** Many people use their computers to watch online videos, movies, television programs, etc. A larger screen makes this more comfortable and enjoyable.

While large monitors have many benefits, there is no right or wrong option when personalizing your workspace. The best choice is ultimately whatever solution that is most comfortable for you. And remember, we're happy to help with all of your printing needs – big or small!



Sticky Situation

A bar of soap is handy for more than just washing up. You can also use it to:

1. Get your child's zipper unstuck-just run soap over the teeth.
2. Make a furniture drawer glide more easily.
3. Mark a hemline on a pair of pants or skirt. A chard of soap acts just like chalk and it will wash out.



Today's Laugh



Buttery Pecan Snowball Cookies

INGREDIENTS:

- 1 cup butter softened
- 1/2 cup powdered sugar
- 1/4 teaspoon salt
- 1 1/2 teaspoon vanilla extract
- 2 1/4 cups flour
- 1 cup finely chopped pecan
- 1 cup powdered sugar for dusting



DIRECTIONS:

1. Preheat oven to 350 degrees
2. In stand mixer cream butter and powdered sugar. Turn to low and mix in salt, vanilla, flour and pecans. Roll into one inch balls. Place on parchment covered baking sheets a few inches apart. Bake for 11-13 minutes or until very lightly browned. Do not over bake
3. Remove from oven and allow to cool just enough to handle them. Pour 1 cup powdered sugar in large Ziploc bag or in a wide bowl. Gently add 3-4 cookies at a time and roll them gently in the bottom of the bag. Use fork to scoop under each cookie and gently shake to remove excess powdered sugar. Place on cooling racks. Once completely cooled roll in powdered sugar bag again.
4. Makes 30-36 cookies

Source: Smalltownwoman.com

Yarn Candy Cane

NEEDED

- 2 Skeins of DMC Pearl Cotton (Yarn), 1 Red & 1 White
- Scissors
- Red Pipe Cleaners
- 1/2" to 5/8" Ribbon

INSTRUCTIONS

1. Open a skein of cotton (yarn) and snip the loop at each end so you have 2 bunches; repeat with the other skein. Then take 1 red bunch and 1 white bunch and tie them together into a single knot around the end of the pipe cleaner.
2. To make the stripes, twist the 2 colors around the pipe cleaner and knot the ends together around the other end. Trim the cotton at both ends and trim the pipe cleaner if needed. Bend into a candy cane shape & adorn with a ribbon bow.

TIP: These canes were created with fine DMC Pearl Cotton, but younger kids may have an easier time with chenille yarn or cord.



Source: Spoonful by Disney



Your Cash. Your Goals.

Get your cash with a fixed rate home equity loan and save compared to a cash-out refinance

- Get cash fast in as little as 2 - 3 weeks
- Simple process, only 4 docs typically required
- Offer loans with credit scores as low as 640 and lend up to 100%

Contact your broker today

Courtesy Mortgage Company
Justin Sheftell

Phone: 619-756-7131
NMLS 260379/287667
Email: JSheftell@cour
tesymortgage.com

2615 Camino Del Rio S
Suite 200
San Diego, CA 92108

CALIFORNIA HOME SALES FACTS: OCTOBER 2018

State/Region/County	Oct. 2018	Sept. 2018	MTM% Chg
Calif. State Average	\$572,000	\$578,850	-1.2%
Calif. Condo Average	\$476,440	\$477,140	-0.1%
Sacramento	\$360,000	\$372,000	-3.2%
Placer	\$470,000	\$475,000	-1.1%
El Dorado	\$500,000	\$465,000	+7.5%
Contra-Costa	\$657,000	\$650,000	+1.1%
San Francisco	\$1,600,000	\$1,507,500	+6.1%
Santa Clara	\$1,290,000	\$1,250,000	+3.2%
Solano	\$430,000	\$451,500	-4.8%

State/Region/County	Oct. 2018	Sept. 2018	MTM% Chg
Los Angeles	\$614,500	\$634,680	-3.2%
Orange County	\$810,000	\$825,000	-1.8%
Riverside	\$400,000	\$405,950	-1.5%
San Diego	\$635,500	\$640,000	-0.7%
Yolo	\$443,750	\$470,000	-5.6%
Fresno	\$272,000	\$267,000	+1.9%
San Joaquin	\$369,200	\$360,000	+2.6%
Stanislaus	\$319,000	\$315,000	+1.3%
Butte	\$318,000	\$320,000	-0.6%
Yuba	\$282,000	\$257,500	+9.5%

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



That's NOT a typo.
\$7,189 from
 Gretchen @ GB4H!



RANCHO CORDOVA, CA

CONGRATULATIONS

ZANE & SALLY M.

ON THE SALE OF YOUR HOME!

AND FOR GETTING \$7,189.00 FROM

Gretchen Bradley @





CARMICHAEL, CA

CONGRATULATIONS

ESRA S.

ON THE PURCHASE OF YOUR HOME!

AND FOR GETTING \$1,020.00 FROM

Gretchen Bradley @



DECEMBER

WISHING A HAPPY BIRTHDAY & HAPPY ANNIVERSARY TO THE FOLLOWING:



SANDEEP S.

TRISHA H.

MAT S.

FORREST W.

WENDY & ERIC V.

CHARITY R.

KEVIN G.

RODRIGO R.

CHARLES T.

SALLY M.

ROBERT C.

SILVIA S.

MARTY H.

JEROMY & MEAGAN D.



MONTHLY DRAWING

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

**DECEMBER
PRIZES**

1st Prize \$50 Bass Pro Shop Gift Card
2nd Prize \$25 Chili's Gift Card
3rd Prize \$10 Amazon Gift Card

**NOVEMBER
WINNERS**

1st Prize \$50 Amazon Gift Card-Justin R.
2nd Prize \$25 Macy's Gift Card-Kristin W.
3rd Prize \$10 Starbucks Gift Card-Neva K.

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
 20+ 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.