

# Life & Times

JULY 2021

## ARE WE IN A HOUSING BUBBLE? EXPERTS SAY NO!

The question of whether the real estate market is a bubble ready to pop seems to be dominating a lot of conversations – and everyone has an opinion. Yet, when it comes down to it, the opinions that carry the most weight are the ones based on experience and expertise.

Here are four expert opinions from professionals and organizations that have devoted their careers to giving great advice to the housing industry.

*The Joint Center for Housing Studies in their The State of the Nation's Housing 2021 report:*

*"... conditions today are quite different than in the early 2000s, particularly in terms of credit availability. The current climb in house prices instead reflects strong demand amid tight supply, helped along by record-low interest rates."*

Nathaniel Karp, Chief U.S. Economist at BBVA:

*would turn and that, when it turned, things would get very ugly. Today, I don't have that sense at all, because all of the fundamentals are there. Demand will be high for a while, because Millennials need houses. Prices will keep rising for a while, because inventory is so low."*

Mark Fleming, Chief Economist at First American:

*"Looking back at the bubble years, house prices exceeded house-buying power in 2006 nationally, but today house-buying power is nearly twice as high as the median sale price nationally..."*

*Many find it hard to believe, but housing is actually undervalued in most markets and the gap between house-buying power and sale prices indicates there's room for further house price growth in the months to come."*

Bottom Line

All four strongly believe that we're not in a bubble and won't see crashing home values as we did in 2008. And they're not alone – Goldman Sachs, JP Morgan, Morgan Stanley, and Merrill Lynch share the same opinion.

Source: Keeping Current Matters



*"The housing market is in line with fundamentals as interest rates are attractive and incomes are high due to fiscal stimulus, making debt servicing relatively affordable and allowing buyers to qualify for larger mortgages. Underwriting standards are still strong, so there is little risk of a bubble developing."*

Bill McBride of Calculated Risk:

*"It's not clear at all to me that things are going to slow down significantly in the near future. In 2005, I had a strong sense that the hot market*

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FREE  
 MONTHLY DRAWING

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## WHAT DO EXPERTS SEE FOR THE SECOND HALF OF 2021?

As we move into the latter half of the year, questions about what's to come are top of mind for buyers and sellers. Near record-low mortgage rates coupled with rising home price appreciation kicked off a robust housing market the first half of 2021. What's the forecast tell us about what's on the horizon?

### Mortgage Rates Will Likely Increase, but Remain Low

Many experts are projecting a rise in interest rates. The latest *Quarterly Forecast* from *Freddie Mac* states:

*"We forecast that mortgage rates will continue to rise through the end of next year. We estimate the 30-year fixed mortgage rate will average 3.4% in the fourth quarter of 2021, rising to 3.8% in the fourth quarter of 2022."*

However, even as mortgage rates rise, the anticipated increase is expected to be modest at most, and still well below historical averages. Rates remaining low is good news for homebuyers who are looking to maximize their purchasing power. The same report from *Freddie Mac* goes on to say:

*"While higher mortgage rates will help slow the pace of home sales and moderate house price growth, we expect overall housing market activity will remain robust. Our forecast has total home sales, the sum of new and existing home sales, at 7.1 million in 2021...."*

### Home Price Appreciation Will Continue, but Price Growth Will Likely Slow

Joe Seydl, Senior Markets Economist at *J.P. Morgan*, projects home prices to continue rising as well, indicating buyers interested in purchasing a home should do so sooner rather than later. Waiting for rates or home prices to fall may not be wise:

*"Homebuyers—interest rates are still historically low, though they are inching up. Housing prices have spiked during the last six-to-nine months, but we don't expect them to fall soon, and we believe they are more likely to keep rising. If you are looking to purchase a new home, conditions now may be better than 12 months hence."*

Other experts remain optimistic about home prices, too. The graph below highlights 2021 home price forecasts from multiple industry leaders:

### Inventory Remains a Challenge, but There's Reason To Be Optimistic

Home prices are rising, but they should moderate as more housing inventory comes to market. George Ratiu, Senior Economist at *realtor.com*, notes there are signs that we may see the current inventory challenges lessen, slowing the fast-paced home price appreciation and creating more choices for buyers:

*"We have seen more new listings this year compared with 2020 in 11 of the last 13 weeks. The influx of new sellers over the last couple of months has been especially helpful in slowing price gains."*

New home starts are also showing signs of improvement, which further bolsters hopes of more options coming to market. Robert Dietz, Chief Economist at the *National Association of Home Builders (NAHB)*, writes:

*"As an indicator of the economic impact of housing, there are now 652,000 single-family homes under construction. This is 28% higher than a year ago."*

Finally, while it may not fundamentally change the market conditions we're currently experiencing, another reason to be optimistic more homes might come to market: our improving economy. Mark Fleming, Chief Economist at *First American*, notes:

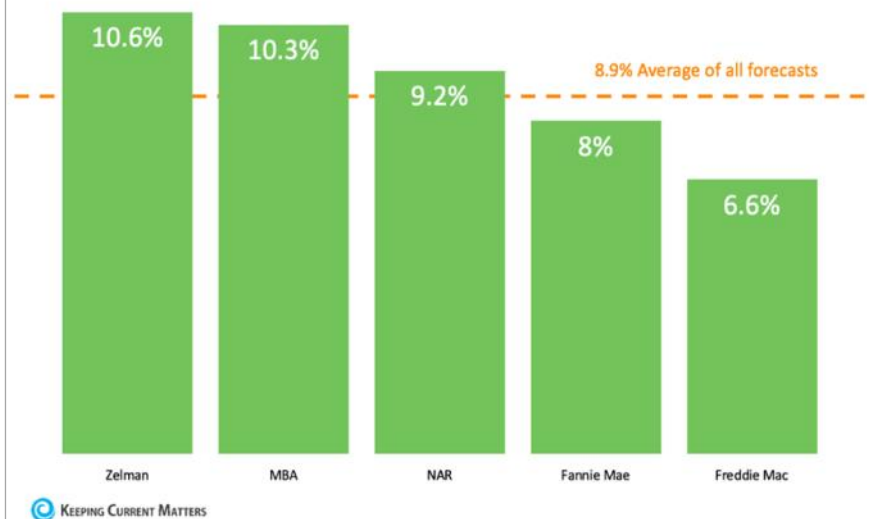
*"A growing economy in the summer months has multiple implications for the housing market. Growing consumer confidence, a stronger labor market, and higher wages bode well for housing demand. While a growing economy and improving public health conditions may also spur hesitant existing owners to list their homes for sale, it's unlikely to significantly ease the super sellers' market conditions."*

### Bottom Line

As we look at the forecast for prices, interest rates, inventory, and home sales, experts remain optimistic about what's on the horizon for the second half of 2021. Contact your trusted real estate advisor to discuss how to navigate the market together in the coming months.

Source: Keeping Current Matters

## Home Price Forecasts 2021



## HOUSEHOLD ELECTRICAL SAFETY TIPS

Electricity is a necessity of modern living. According to the National Fire Protection Association, approximately 51,000 electrical home fires occur annually, resulting in nearly 500 deaths, more than 1,400 injuries, and over \$1.3 billion in property damage. And, according to the U.S. Consumer Product Safety Commission, nearly 400 people are electrocuted each year.

### How can you keep your family safe from household electrical dangers?

1. Extension cords should be used as a temporary fix, not as household wiring. Keep them free of knots and tangling around other objects.
2. Do not attempt to force plugs into wall sockets if they don't fit. Move to an outlet that will accommodate the plug securely and correctly. If plugs won't stay in a socket, the outlet may be damaged and should be repaired or replaced.
3. Use lightbulbs with wattage that complies with the lighting fixture.
4. Keep all electrical appliances away from water! If an appliance does fall in water, unplug it before retrieving it.
5. Unplug all appliances during an electrical storm to prevent damage from power surges.
6. Keep a distance of at least three feet between space heaters and rugs, curtains, furniture, and other flammable objects.
7. Always use power strips with surge suppressors on delicate equipment, such as computers and home entertainment devices.

Source: Old Republic Home Protection



## BILL TO EXPAND PAID PARENTAL LEAVE FOR ALL NEW MILITARY PARENTS

The Servicemember Parental Leave Equity Act would give both the designated primary caregiver and secondary caregiver up to 12 weeks of paid parental leave.

House and Senate lawmakers have introduced legislation that would give military parents 12 weeks of family leave after the birth or adoption of a child -- a move that would provide flexibility and standardize benefits across services.

The proposed Servicemember Parental Leave Equity Act, introduced Tuesday by Sen. Tammy Duckworth, D-Ill., and Rep. Jackie Speier, D-Calif., would give both the designated primary caregiver and secondary caregiver up to 12 weeks of paid parental leave.

The lawmakers said the legislation would align military benefits with those offered by many federal agencies, and would not only improve the quality of life for military families but improve readiness and retention.

"Parental leave for military service members is absurdly out of touch and outdated when compared to federal benefits and options provided by many private, large employers," said Speier, who chairs the House Armed Services subcommittee for military personnel. "New parents need time to bond with their children after birth, adoption or foster placement; service members are no exception."

Currently, service members who give birth can take up to six weeks of maternity convalescent leave, while the family's designated primary caregiver has access to an additional six weeks of leave, taken at the caregiver's discretion.

Secondary caregivers get up to three weeks in the Army and the Air Force, and two weeks in the Navy and Marine Corps.

The bill would increase primary caregiver leave to 12 weeks -- in addition to the six weeks of convalescent leave following a birth or adoption -- giving a new service member mom who also is the designated primary caregiver more than four months of leave.

The bill would, for the first time, authorize the full 12 weeks of primary and secondary caregiver leave for foster children and require the Defense Department to establish policies that define caregiver leave for long-term fosters.

And it would require the DoD to implement uniform policies to allow for additional leave in the case of a stillbirth, miscarriage or infant death for primary and secondary caregivers. Currently, DoD policies call for parental leave to terminate on the death of a child.

"My wife and I welcomed into our family a beautiful baby girl, Elaine Marie Checketts. However, our joy turned to despair when Elaine passed away two days after birth. In the midst of my family's grief, I was shocked and devastated to learn that my parental leave was revoked per Defense Department policy," wrote Air Force Maj. Matthew Checketts in an op-ed for Military.com, supporting the legislation. "I was in no condition to return to work, and my family needed me then more than ever."

The bill has the support of 31 cosponsors, including five Republicans. Earlier this year, Duckworth and Sen. John Cornyn, R-Texas, introduced legislation named for Checketts' baby that would give troops leave to mourn infants who die. The legislation is likely to be considered during the National Defense Authorization Act deliberations process later this year.

Also on Tuesday, Speier and Duckworth introduced a bill that would allow the DoD to expand an in-home child care subsidy pilot program established in last year's national defense policy bill; it would also direct the Pentagon to conduct a pilot to expand partnerships between the DoD and private providers.

Duckworth said the bill recognizes that accessible child care is a "necessity -- not a luxury. Our military's recruitment, retention and overall readiness are harmed when a military family can't find quality child care for their children," she said.

Source: Military.com | By Patricia Kime



## 72 USES FOR SIMPLE HOUSEHOLD PRODUCTS

	Home	Personal Care/ Beauty	Dietary/ Medicinal
<b>Lemon Juice</b>	<ul style="list-style-type: none"> <li>• Clean glass &amp; mirrors</li> <li>• Brighten your whites</li> <li>• Disinfect your cutting board</li> <li>• Brighten your toilet bowl</li> </ul>	<ul style="list-style-type: none"> <li>• Remove sun spots</li> <li>• High-light your hair</li> <li>• Reduce wrinkles</li> <li>• Shrink your pores</li> </ul>	<ul style="list-style-type: none"> <li>• Detox</li> <li>• Improve digestion</li> <li>• Sooth a sore throat</li> <li>• Strengthen immunity</li> </ul>
<b>Coconut Oil</b>	<ul style="list-style-type: none"> <li>• Polish wood furniture</li> <li>• Replace WD-40</li> <li>• Remove shower scum</li> </ul>	<ul style="list-style-type: none"> <li>• Hair serum</li> <li>• Lip gloss</li> <li>• Deodorant</li> <li>• Prevent wrinkles</li> </ul>	<ul style="list-style-type: none"> <li>• Improve thyroid function</li> <li>• Reduce migraines</li> </ul>
<b>Apple Cider Vinegar</b>	<ul style="list-style-type: none"> <li>• Repel fleas</li> <li>• Clean your microwave</li> <li>• Deodorize laundry</li> </ul>	<ul style="list-style-type: none"> <li>• Sooth Sunburns</li> <li>• Wash your hair</li> <li>• Treat acne</li> <li>• Aftershave</li> </ul>	<ul style="list-style-type: none"> <li>• Weight-loss/Detox</li> <li>• Control high-blood pressure</li> <li>• Cure yeast infections</li> <li>• Prevent a cold</li> </ul>
<b>White Vinegar</b>	<ul style="list-style-type: none"> <li>• Polish Silver</li> <li>• Clean windows</li> <li>• Neutralize odors</li> <li>• Unclog your drain</li> </ul>	<ul style="list-style-type: none"> <li>• Cure an upset stomach</li> <li>• Sooth a bee sting</li> <li>• Condition your hair</li> </ul>	<ul style="list-style-type: none"> <li>• Tenderize meat</li> <li>• Boil better eggs</li> <li>• Eliminate garlic odor</li> <li>• Keep veggies fresh</li> </ul>
<b>Baking Soda</b>	<ul style="list-style-type: none"> <li>• Put out fires</li> <li>• Scrub toilets and tubs</li> <li>• Clean your oven or grill</li> </ul>	<ul style="list-style-type: none"> <li>• Deodorant</li> <li>• Toothpaste</li> <li>• Relieve diaper rash</li> <li>• Treat heartburn</li> </ul>	<ul style="list-style-type: none"> <li>• Leavening agent</li> <li>• Make fluffier omelets</li> <li>• Crispier chicken</li> </ul>
<b>Castile Soap</b>	<ul style="list-style-type: none"> <li>• All-purpose cleaner</li> <li>• Dish soap</li> <li>• Mop floors with it</li> </ul>	<ul style="list-style-type: none"> <li>• Body wash</li> <li>• Pet shampoo</li> <li>• Toothpaste</li> <li>• Prevent eczema</li> </ul>	<ul style="list-style-type: none"> <li>• Treat eczema and psoriasis</li> <li>• Cure acne</li> </ul>
<b>Castor Oil</b>	<ul style="list-style-type: none"> <li>• Discourage rodents</li> <li>• Lubricate kitchen scissors</li> <li>• Restore health of your plants</li> </ul>	<ul style="list-style-type: none"> <li>• Strengthen eyelashes</li> <li>• Relieve cracked heels</li> <li>• Soften cuticles</li> </ul>	<ul style="list-style-type: none"> <li>• Treat dry/itchy skin</li> <li>• Laxative</li> <li>• Induce labor</li> <li>• Relieve menstrual cramping</li> </ul>

Source: Healthy Holistic Living

## SUPER STRESS RELIEVERS

Whether you've got nagging anxieties or are just having an insane afternoon, these quirky—yet effective—tips can help calm you down and let you find your way back to your happy place. Bonus: they work instantly!

- **Smooch!** Kissing unleashes chemicals that lower anxiety and encourage feelings of euphoria, reports a new study from Lafayette College. Researchers found that levels of cortisol, a stress hormone, dropped dramatically post-lip-lock in the couples studied. (Not a bad way to relax, if you ask us!)
- **Squeeze a Lemon!** A good whiff of lemon (particularly the oils found in the peel) may be an effective—and fresh smelling—tool in the mood-boosting department, according to recent research published in the journal *Physiology & Behavior*.
- **Grab a Book!** A British study found that even six minutes of reading can lower stress levels by 68%, Doesn't matter what you read—from a novel to a magazine—as long as it lets you lose your worries in the words, says study author David Lewis, Ph.D.
- **Get Your Game On!** Take a cue from your kids and play a video game for a few minutes (on your console, computer, iPhone—whatever). Scientists at East Carolina University looked at how adults' levels of tension, depression, and anger were affected by gaming and saw vast improvements among study participants.
- **Sniff Some Flowers!** Mother Nature has serious calming powers: Hospital patients who had potted flowers in their rooms felt less pain and fatigue and were more relaxed than those with no greenery around, found a recent Kansas State University study. The best part: You don't need to be sick to get the benefits!

Source: Shaun Dreisbach, Parenting.com



## Blueberries

Researchers have found that blueberries help protect the brain from oxidative stress and may reduce the effects of age-related conditions such as Alzheimer's disease or dementia.

Source: Chipper4life



## Today's Laugh

It's been a rough week, but  
on a positive note I didn't  
need bail money or have to  
hide a body.

## Healthy Taco Salad

### INGREDIENTS:

- 3.5 oz ground turkey
- 1-bag of quest loaded taco protein chips
- 2 cups of romaine
- 1/4 cup of tomatoes
- 1.5 oz avocado
- 1/8 cup reduced fat shredded cheese
- 2 tbs lite ranch



### DIRECTIONS:

1. Cook turkey in skillet., set aside
2. Clean and cut romaine, tomatoes and avocado; add to bowl.
3. Add taco protein chips on top of vegetables and sprinkle with shredded cheese.
4. Drizzle lite ranch dressing over salad.
5. Top with cooked turkey
6. Eat and Enjoy

Source: Katie Shoemaker, FB

## Pour Painted Pots

### NEEDED

- Clay Flower Pots
- Acrylic Paint
- Bricks & Drop Cloth
- Tape

### INSTRUCTIONS

1. Tape holes on bottom of clay pot (to keep paint from going inside pot).
2. Put down newspaper or drop cloth and then bricks on top (to prop up pots).
3. Pour paint over pot. Just pour a bit of paint and then keep adding new colors on top of the old ones until they drip off the edges and run down the sides of the pot (simple way to achieve swirly and marbled effect).



Source: Heidi, Happiness is Homemade



## HOW TO KILL AND PREVENT BATHROOM MOLD

Got bathroom mold on your ceiling? Here's how to get rid of it and prevent future infestations, too.

If you've never experienced bathroom mold, perhaps you aren't looking deep enough into the corners of your bathroom.

It's one of the most common problems in any house; it's also one of the easiest to prevent and cure -- as long as you haven't let it get out of hand.

"Bathroom mold occurs primarily because mold loves damp, dark, isolated spaces," says Larry Vetter of Vetter Environmental Services in Smithtown, N.Y. "Typically, a bathtub, shower, or entire bathroom remains damp enough for mold growth just from showering or bathing."

### Common Causes of Bathroom Mold

- Lingering moisture caused by lack of ventilation
- Leaky toilets, sinks, and plumbing pipes
- Damp cellulose materials such as rugs, paper products, wood, wallpaper, grout, drywall, and fabric

So how do you know if you have a mold problem? Matt Cinelli, owner/operator of AERC Removals in North Attleboro, Mass., says, "If you can see it or smell it, you've got it."

### Finding the Mold in Your Bathroom

Bathroom mold isn't always obvious. Check out hidden areas, such as under sinks, access doors to shower and bath fixtures, around exhaust fans, even in crawl spaces and basements underneath bathrooms.

"It could be starting in the bathroom but actually forming in another room," says Cinelli, adding that lack of proper ventilation is the biggest culprit for mold growth.

### Preventing Mold

The best defense is preventing mold from occurring in the first place. Yashira Feliciano, director of housekeeping for Conrad Conado Plaza Hotel in

San Juan, Puerto Rico, offers the following tips for keeping mold out of your bathroom:

- Use your bathroom ventilation fan when you shower or bathe, and leave it on for 30 minutes following the end of your bath; if you don't have an exhaust fan, install one.
- Keep household humidity levels below 50%; an air conditioner or dehumidifier can help.
- Use a mildew-resistant shower curtain, and wash or replace it frequently.
- Don't keep bottles of shampoo or shower gel, toys, or loofahs in the shower, as they provide places for mold to grow and hide.
- Wash your bathroom rugs frequently.

### Getting Rid of Mold

What do you do if mold growth is already a problem? As long as the infestation isn't large, you can take remedial measures yourself:

- Strip away and replace any caulking or sealant that has mold growth.
- Clean your bathroom with mold-killing products, such as bleach, vinegar, and hydrogen peroxide.
- Open windows and doors while cleaning to provide fresh air and help dry out the mold.

If you have a problem area bigger than 10 square feet, refer to guidelines from the U.S. Environmental Protection Agency or call in a professional.

"When you see it creeping into walls and insulation, you need a professional," says Cinelli, who notes that tearing out walls (which may be necessary for a big problem) can release mold spores into the rest of

the house and create an even bigger issue.

"The idea is to kill it and then remove it," he says. "And the most important thing is to figure out why you have it before you clean it up."

Source: Deborah R. Huso





## CALIFORNIA HOME SALES FACTS: JUNE 2021

State/Region/County	June 2021	May 2021	MTM% Chg
Calif. State Average	\$819,630	\$818,260	+0.2%
Calif. Condo Average	\$600,000	\$592,000	+1.4%
Sacramento	\$525,000	\$500,000	+5.0%
Placer	\$670,500	\$663,450	+1.1%
El Dorado	\$702,000	\$688,000	+2.0%
Yolo	\$616,000	\$617,500	-0.2%
Stanislaus	\$430,000	\$440,000	-2.3%
San Joaquin	\$515,000	\$500,000	+3.0%
Nevada	\$566,000	\$563,250	+0.5%

State/Region/County	June 2021	May 2021	MTM% Chg
Solano	\$575,000	\$579,000	-0.7%
Contra-Costa	\$990,000	\$1,015,000	-2.5%
San Francisco	\$1,950,000	\$1,900,000	+2.6%
Fresno	\$375,000	\$361,500	+3.7%
Santa Clara	\$1,750,000	\$1,675,000	+4.5%
Orange County	\$1,138,000	\$1,100,000	+3.5%
Los Angeles	\$796,120	\$725,680	+9.7%
San Diego	\$865,000	\$851,000	+1.6%
Butte	\$438,000	\$449,000	-2.4%
Yuba	\$430,100	\$400,000	+7.5%

For Complete Report & All California Counties:

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



### #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.

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## JULY



WISHING A HAPPY BIRTHDAY & HAPPY ANNIVERSARY TO THE FOLLOWING:

MARTY S.

MATT O.

LUIS A.

KRISTY N.

CLAYTON & MONICA N.

LINDSEY C.

RONNIE C.

LARAE R.

JASON & OLIVIA T.

RICK & MELANIE M.

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ANDREA B.

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BECKY & JOE H.

ED & SHARYN B.

MATT A.

DEBI E.

ROD R.

ZACK P.

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**JULY PRIZES**

**1st Prize** \$50 Bass Pro Shop Gift Card  
**2nd Prize** \$20 Regal Cinema Tickets (2)  
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**1st Prize** \$50 Gap/ Old Navy Gift Card-Wendy V.  
**2nd Prize** \$25 Domino's Gift Card-Luis A.  
**3rd Prize** \$10 Coldstone Gift Card-Yassy W.

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(916) 769-0184  
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## Giving Back 4 Homes Program



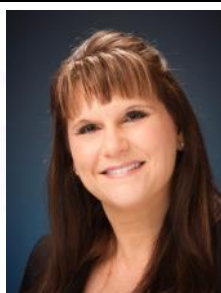
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 30+ Yrs Experience-Real Estate Sales/Lending  
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**Phone** (916) 769-0184  
**Email** [Gretchen@GB4Homes.com](mailto:Gretchen@GB4Homes.com)  
**Email** [GB4Homes@Gmail.com](mailto:GB4Homes@Gmail.com)  
**Web** [www.GivingBack4Homes.com](http://www.GivingBack4Homes.com)  
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