

# Life & Times

JANUARY 2019

## 24 HOURS THAT SUDDENLY IMPROVED THE MARKET

2018 started strong for real estate, but then the market began to soften. Home inventory in the starter and move-up categories dwindled to almost nothing, mortgage rates were projected to rise, and home sales had decreased for several months in a row.

To many, the outlook heading into 2019 appeared dim... at best.

Then, in a 24-hour window last week, things seemed to change. On Wednesday, the National Association of Realtors' (NAR) revealed in their Existing Homes Sales Report that home sales had **INCREASED** for the second consecutive month. The next day, NAR's economic research team announced that the percentage of first-time buyers in the market was higher than last month and even higher than a year ago.



What happened to turn around the downward momentum in the market? You only needed to wait a few hours to find out. On the heels of NAR's revelations, Zillow released their November Real Estate Market Report that explained: "After nearly four years of annual declines in inventory, the number of homes for sale has now increased year-over-year for three straight months..."

Ending 2018, we now know two things: Listing inventory increased over the last three months. Home sales increased over the last two months. Maybe a lack of inventory

was the major challenge all along.

But, what about those pesky interest rates? Last Thursday (the day after all of the above news), Freddie Mac announced that mortgage rates did not increase but instead decreased...again. From their release:

"The response to the recent decline in mortgage rates is already being felt in the housing market. After declining for six consecutive months, existing home sales finally rose in October and November and are essentially at the same level as during the summer months.

This modest rebound in sales indicates that homebuyers are very sensitive to mortgage rate changes – and given the further drop in rates we've seen this month, we expect to see a modest rebound in home sales as well."

Bottom Line

Will 2019 start out better than many have predicted? Perhaps, but we'll have to wait and see. Things do look much better today, though, than they did just a month ago.

Source: Keeping Matters Current

### In This Issue

<b>CA Cars Must Have License Plates</b>	2
<b>Secrets to Rapid Credit Score Increase</b>	2
<b>Winterize Your Vehicle</b>	3
<b>Military: Can Opt to Retire Early</b>	3
<b>Keep Home Safe From Poisons</b>	4
<b>From Night Owl to Early Bird</b>	4
<b>Clean With Lemons-Dishwasher</b>	5
<b>Recipe-Healthy Black Bean Dip</b>	5
<b>Today's Laugh</b>	5
<b>Kids Corner-Indoor Foot Volleyball</b>	5
<b>17 Tips for Packing Like a Pro</b>	6
<b>DIY Project-Garden Arbor Entry</b>	6
<b>California Home Sales Facts-Nov 2018</b>	7
<b>Giving Back to Date: <span style="color: red;">\$209,933.00</span></b>	7
<b>Friends &amp; Family Referral Club</b>	7
<b>January Birthday's &amp; Anniversaries</b>	7
<b>Monthly Drawing</b>	8
<b>FREE Home Value Report</b>	8
<b><span style="color: blue;">Giving Back 4 Homes</span> Program</b>	8
<b><span style="color: blue;">Giving Back 4 Homes</span> Contact</b>	8

**FREE**  
**MONTHLY DRAWING**  
 See Page 8  
 For Details

## ALL CA CARS MUST HAVE LICENSE PLATES STARTING JANUARY 1

Starting January 1 any car bought or leased and driven off a car dealership lot must have temporary license plates.

Assembly Bill 516 was signed by Governor Jerry Brown in 2016. It requires dealers to place temporary tags on cars, instead of paper advertisements. Drivers who use temporary tags assigned to other cars, or manufacture a temporary license plate, would face felony charges if they're caught.

Currently, dealers issue drivers a numbered report-of-sale document and submit a registration application to the DMV. The DMV then issues drivers 2 license plates, one of the front and one for the back. Drivers are responsible for putting those plates on their newly purchased or leased vehicle within 90 days of their purchase date. On average, license plates are received between 14 and 30 days after the sale goes through.

Before 2011, drivers had 180 days to install a license plate. The state approved AB 1215 to cut that time down to 90 days, as a way to close the "Steve Jobs" loophole. According to IT Wire, Jobs apparently realize California allowed a driver to have no plates for up to 6 months after buying or leasing a vehicle, so he would trade in his Mercedes just as time expired – giving him another 180-day window.

In addition to allowing law enforcement to identify drivers, the new law also came about as a way to cut down on parking and toll evaders. The state estimates toll evaders who have no license plates reduce toll revenue by approximately \$15 million a year.

35 other states require temporary license plates. Source: Good Day Sacramento



## 3 SECRETS TO RAPID CREDIT SCORE INCREASE

Sometimes in life, you have plenty of time to get your financial house in order, with painstaking and diligent planning, strategizing, and long term execution. That works best whether we want to save an emergency fund, pay off all of our credit cards, or plan for retirement.

In fact, even the process of improving your credit score is most effective when we plan ahead and start working over the course of a year, nine, or even six months.

While all of that is well and good, we both know that life doesn't always work that way. Instead, there are twists and turns, pressing issues, and circumstances that cause us to rush around like a whirlwind a lot more than slow and patient like an oak.

It doesn't mean it has to be all bad when we're forced to rush into action to improve our credit score. Maybe it's finally time to buy our own house, we're faced with a golden business opportunity that won't wait, or we're up for a dream job that requires a credit check.

So, although it's not ideal that you have to improve your credit score in short-order, there are some tricks and hacks we can employ to give your FICO a quick boost.

**1. Become an authorized user on someone else's credit.** If you want to see some serious credit score magic in a matter of weeks or even days, not months or years, then try this hack. All you have to do is get someone to agree to register you as an authorized user on their credit card or other account that reports with the credit bureau. By doing so, this account will start showing up on your credit, too, and your score will jump up accordingly.

However, remember that you should only do this with an account with a low balance (not maxed out) and has an impeccable payment record. Furthermore, if the borrower misses a payment, your score will go in the tubes, too, so be careful who you trust with this hack!

**2. Improve your credit utilization rate.** Your utilization rate – or the ratio of your current debt balances compared to your total available credit – constitutes 30 percent of your credit score. It's also one of the simplest ways to improve your score quickly since you can change it.

There are two ways to improve your credit utilization rate virtually

overnight, sending your score skyward (a bonus for you!):

-Pay down your debt balances. Take out your credit card statements and start paying them down. While you may read that 30% is a good target for your total debt to available credit, studies show that a 10 percent credit utilization rate is ideal. Either way, pay down your accounts (but don't pay them to zero and definitely don't close them!), and you'll see your score go up accordingly.

-Ask for a credit line increase. Paying down your balances is terrific if you have plenty of spare cash sitting around, but that's often not the case in the real world where it feels like we always have more month than money. But there's another smart way you can increase your credit utilization without paying down your balances even one cent; improve your total available credit. To do this, simply call up your credit card companies or bank and ask for a credit line increase. They may ask you why you are requesting it or ask for some other simple financial information, but it's not a formal re-application, and the worst they can say is "no." But if and when they allow to bump up your available credit, your utilization will automatically reflect that – and your score will go up!

**3. Pay for deletion of collections.** These days, many of us have debts, bills, and accounts that have gone to collections. Unfortunately, it's just a part of life, with old phone bills, medical debt, and even credit cards we forgot to pay going to collections after 90 days or so. When an account is listed in collections on your credit report, it can hurt your score on an ongoing basis.

However, the tricky thing is that if you just pay off that account in collections, it could still drop your credit score lower since it will effectively re-report to the bureaus! It's a Catch-22!

Not so fast, as there's another very effective way to improve your score post haste; contact those collections companies and negotiate a pay-for-deletion with them. Essentially, what you're doing is agreeing to send in the amount you owe (but you can also try to negotiate a lower settlement) at once, but only in exchange for the promise (in writing) that they then delete the item from your credit report (by not reporting it to the bureaus anymore).

Source: Blue Water Credit

## WINTERIZE YOUR VEHICLE

Just as you get out your warm clothes in advance of winter, you should prepare your vehicle in advance of the cold as well. A few simple tips could help keep it running all winter long.

**Check antifreeze** — Make sure the engine coolant provides antifreeze protection down to the lowest temperatures you are likely to encounter.

**Check car battery** — Have your battery checked once a year by a qualified technician, especially if it's more than two years old. A fully charged battery in good condition is required to start an engine in cold weather.

**Check tire pressure, treads and spare** — For the best snow traction, consider fitting your vehicle with snow tires. Use the tire size recommended by your vehicle's manufacturer and make sure they are properly inflated. Under-inflated tires can be dangerous and keep in mind that the air pressure in your tires will decrease 1-2 psi for every 10 degree drop in outside temperature.

**Check lights, heater and defroster** — Visually inspect your vehicle's lights including flashing hazard lights. Make sure your heater and defroster are in working order for passenger comfort and driver visibility.

**Check hoses and belts** — Check belts and hoses for cracks, leaks and bulges and make

sure all clamps are secure. The belts and hoses should fit tight and be firm — not too soft, not too brittle.

**Check brake system** — Good brakes are crucial to keeping a vehicle under control when driving particularly on snow- or ice-covered roads. Have a certified technician inspect your brakes to ensure they are ready for slick winter roads.

**Windshield washers and wipers** — Check wipers for wear and make sure the reservoir is filled with a non-freezing washer solvent during winter months.

**Put together a winter emergency kit** — Carry gloves, boots, blankets, flares, a first aid kit, chains and sand, a flashlight and a cell phone in your car at all times during the winter. Stash a few "high-energy" snacks in your glove box just in case you get stranded for a few hours. Never leave the house without being properly dressed in warm winter clothes even if you are just traveling down the block.

Don't forget to read your owner's manual and follow recommended service schedules.

These tips may help keep you safe in the winter months, help to improve your vehicle's mileage and prevent repairs down the road. And call me so you can make sure you have the auto coverage you want.

Source: John Hughes, Farmers Insurance

### HOW TO WINTERIZE A CAR



## MILITARY: GUARD, RESERVE SOLDIERS CAN OPT TO RETIRE EARLY

WASHINGTON -- More reserve-component members may now be eligible to receive retirement pay before 60, if they meet certain criteria.

The new added categories include reserve-component members who are activated to respond to national emergencies such as natural disasters like hurricanes or earthquakes. Another is for those in warrior transition units who were hurt while mobilized for such responses.

The most important thing members can do to meet the criteria. The mobilization orders are listed on your DD-214 or other official documents. Those documents need to have any one of the following Title 10 or Title 32 U.S. codes annotated: 12301(a), 12301(d), 12301(h), 12302, 12304, 12305 or 12306.

If one of those numbers is not there, either you won't be eligible. There are some exceptions to the rule. Members who've demonstrated substandard performance are an exception, for instance.

When calculating your time, you will calculate each fiscal year independently (key in each fiscal year separately running from OCT 1-SEP 30 or from the first day on AD within the fiscal year to the end of the fiscal year). Divide by 90 to get the full number of total qualifying periods for each fiscal year. In other words, you can take total days in a fiscal year, divide by 90 to get the qualifying periods for each fiscal year. Any days left over that are less than 90 within a fiscal year will not count.

After you run all applicable fiscal years separately, you could take all qualifying periods from all fiscal years and add together for final number of qualifying periods towards 90 day drop. If you need assistance, contact your personnel office.

While members who meet the criteria can receive retirement pay before age 60, they'll still need to wait until their 60th birthday before they are eligible for Tricare. Other than that, they'll receive the normal retirement benefits such as exchange and commissary benefits.

Source: Army.mil/News | By David Vergun



## KEEP YOUR HOME & CHILDREN SAFE FROM POISONS

Young children typically put lots of things in their mouths — it's part of how they learn. Unfortunately, many household products can be deadly if swallowed, and extremely harmful (if not poisonous) when inhaled or put in contact with the skin or eyes. Children move very quickly so it's critical to take preventive steps so your young child is less likely to get his or her tiny hands on the wrong thing.

Parents of young children aren't the only ones who should think about poison prevention. If you're a grandparent, or have friends or relatives with young children, you'll want your home to be safe for small visitors.

**Common household products** — Many items generally considered benign, such as over-the-counter medications and even cosmetics, are potentially dangerous to a young child. Here are a few examples:

- **Medicines** — Vitamins and minerals, cold-relief medicines, allergy and asthma medicines, ibuprofen, aspirin and acetaminophen.
- **Household products** — Mothballs, furniture polish, drain cleaners, weed killers, insect or rat poisons, lye, paint thinners, antifreeze, windshield washer fluid, gasoline, kerosene, lamp oil — and even dishwasher detergent.

### Safety rules

- Keep harmful products locked up and out of your child's sight and reach.
- Use safety latches or locks on drawers and cabinets where you keep dangerous items.



- Call medicine by its correct name — don't confuse your child by calling medicine candy.
- Always replace safety caps immediately after use.
- Keep products in their original containers.
- Read labels with care before using any product.
- Teach children not to drink or eat anything unless it is given by an adult.
- Do not take medicine in front of small children. Children tend to copy adult behavior.
- Check your home often for old medications and get rid of them by flushing them down the toilet.

### Emergency numbers

When accidents happen with chemicals, medicine, or household items, call Poison Help at **(800) 222-1222** which connects you to your local poison center. If someone is unconscious or has trouble breathing, call 911.<sup>1</sup> Keep the number by every phone along with your doctor's number.

**Take away:** Don't make your child vomit unless directed to do so by a medical professional.

Even if you create the "perfect" environment for your child, accidents can still happen. Your personal supervision, or that of another adult, will always be the most valuable protection. Call me for more information, and share this with your family and friends so they too can keep their children and homes safe from poisons.

<sup>1</sup>Source: John Hughes, Farmers Insurance

## FROM NIGHT OWL TO EARLY BIRD

If you're the type of person who burns the midnight oil but should get up at the crack of dawn, you may want to try these tips:

- Avoid workouts in the 3 to 4 hours before bedtime. Instead of wearing you out, physical activity can actually energize you, which can lead to staying up later.
- Avoid caffeine for the few hours before you hit the sack.
- Get 7 to 9 hours of sleep. If you get the right number of hours, you won't be so tempted to snooze come 6 a.m.
- Don't read in bed (or watch television, browse social media, listen to music or knit). Associate your bed with sleep only.
- Don't overestimate your evening free time by making too many plans. This shortens the time you have for winding down.

Source: National Sleep Foundation





## Clean with Lemons

### Give Your Dishwasher a Boost

You can try this tip even on a wedge of lemon that has already been juiced!

- Skewer the wedge on a plate wire or place it in the cutlery basket before you run a normal cycle.

It'll help combat residue and water spots.

Source: auntfannies.com



## Today's Laugh



## Healthy Black Bean Dip

### INGREDIENTS:

- 1 can (15 oz) black beans, rinsed and drained
- 1 tsp vegetable oil
- 1/2 cup chopped onion
- 2 cloves garlic, minced
- 3/4 cup chopped tomatoes
- 1/2 cup mild picante sauce
- 1 tsp ground cumin
- 1 tsp chili powder
- 1/4 cup chopped fresh cilantro
- 1 tbsp fresh lime juice



### DIRECTIONS:

1. In a medium mixing bowl, partially mash black beans; they should remain a little chunky.
2. In a medium size skillet over medium heat, heat the oil, then stir in onion and garlic and sauté for 4 minutes. To the onion and garlic add beans, tomato, picante sauce, cumin, and chili powder. Cook for 5 minutes or until thickened.
3. Remove from the heat, add cilantro and lime juice. Mix well.
4. Serve in a bowl with your favorite healthy chips for dipping.

Source: Fridgetips.com

## Indoor Foot Volleyball

### NEEDED

- Yarn or String
- 10-inch inflated balloon

### INSTRUCTIONS

1. To play, first tie a piece of yarn or string across a 10-foot playing area about 1 foot above the floor. Divide the players into 2 teams and have them set up crab style (faceup, leaning on their hands and feet) in their stocking feet on each side of the string.
2. Use a coin toss to determine which team will serve first, then have 1 player on that team launch the balloon into the air for a teammate to kick over the string to their opponents.
3. The teams kick the balloon back and forth, taking all the hits they need to send the balloon to the other side. If one team lets the balloon touch the floor, the other team earns 1 point and restarts the game by serving the balloon from their side. The first team to reach 15 points wins.



Source: Disney Family Fun

## 17 TIPS FOR PACKING LIKE A PRO

Moving to a new home can be stressful, to say the least. Make it easy on yourself by planning far in advance and making sure you've covered all the bases.

**1. Plan ahead by organizing and budgeting.** Develop a master "to do" list so you won't forget something critical on moving day, and create an estimate of moving costs.

**2. Sort and get rid of things you no longer want or need.** Have a garage sale, donate to a charity, or recycle.

**3. But don't throw out everything.** If your inclination is to just toss it, you're probably right. However, it's possible to go overboard in the heat of the moment. Ask yourself how frequently you use an item and how you'd feel if you no longer had it. That will eliminate regrets after the move.

**4. Pack similar items together.** Put toys with toys, kitchen utensils with kitchen utensils. It will make your life easier when it's time to unpack.

**5. Decide what, if anything, you plan to move on your own.** Precious items such as family photos, valuable breakables, or must-haves during the move should probably stay with you. Don't forget to keep a "necessities" bag with tissues, snacks, and other items you'll need that day.

**6. Remember, most movers won't take plants.** If you don't want to leave them behind, you should plan on moving them yourself.

**7. Use the right box for the item.** Loose items are prone to breakage.

**8. Put heavy items in small boxes so they're easier to lift.** Keep the weight of each box under 50 pounds, if possible.



**9. Don't over-pack boxes.** It increases the likelihood that items inside the box will break.

**10. Wrap every fragile item separately and pad bottom and sides of boxes.** If necessary, purchase bubble-wrap or other packing materials from moving stores.

**11. Label every box on all sides.** You never know how they'll be stacked and you don't want to have to move other boxes aside to find out what's there.

**12. Use color-coded labels to indicate which room each item should go in.** Color-code a floor plan for your new house to help movers.

**13. Keep your moving documents together in a file.** Include important phone numbers, driver's name, and moving van number. Also keep your address book handy.

**14. Print out a map and directions for movers.** Make several copies, and highlight the route. Include your cell phone number on the map. You don't want movers to get lost! Also make copies for friends or family who are lending a hand on moving day.

**15. Back up your computer files before moving your computer.** Keep the backup in a safe place, preferably at an off-site location.

**16. Inspect each box and all furniture for damage as soon as it arrives.**

**17. Make arrangements for small children and pets.** Moving can be stressful and emotional. Kids can help organize their things and pack boxes ahead of time, but, if possible, it might be best to spare them from the moving-day madness.

## DIY WEEKEND PROJECT UNDER \$300: GARDEN ARBOR ENTRY

**The setup:** Install an eye-catching portal to your garden with a freestanding arbor. It'll look great at the end of a garden path or framing a grassy area between planting beds.

**Specs and cost:** Garden arbors can be priced up to thousands of dollars, but you can find nice-looking kits in redwood, cedar, and vinyl at your local home improvement or garden center for \$200 to \$300. Typical sizes are about 7 feet high and 3 to 4 feet wide. You'll have to assemble the kit yourself.

**Tools:** Screwdriver; cordless drill/driver; hammer; tape measure. Kits come pre-cut and pre-drilled for easy assembly, and usually include screws. If fasteners aren't included, check the materials list before you leave the store.

**Time:** 3 to 5 hours

Source: John Riha



# CALIFORNIA HOME SALES FACTS: NOVEMBER 2018

State/Region/County	Nov. 2018	Oct. 2018	MTM% Chg	State/Region/County	Nov. 2018	Oct. 2018	MTM% Chg
Calif. State Average	\$554,760	\$572,000	-3.0%	Los Angeles	\$553,940	\$614,500	-9.9%
Calif. Condo Average	\$465,770	\$476,440	-2.2%	Orange County	\$795,000	\$810,000	-1.9%
Sacramento	\$365,000	\$360,000	+1.4%	Riverside	\$400,000	\$400,000	+0.0%
Placer	\$461,000	\$470,000	-1.9%	San Diego	\$626,000	\$635,500	-1.5%
El Dorado	\$461,750	\$500,000	-7.7%	Yolo	\$429,500	\$443,750	-3.2%
Contra-Costa	\$641,000	\$657,000	-2.4%	Fresno	\$265,750	\$272,000	-2.3%
San Francisco	\$1,442,500	\$1,600,000	-9.8%	San Joaquin	\$365,000	\$369,200	-1.1%
Santa Clara	\$1,250,000	\$1,290,000	-3.1%	Stanislaus	\$310,000	\$319,000	-2.8%
Solano	\$450,000	\$430,000	+4.7%	Butte	\$326,940	\$318,000	+2.8%
				Yuba	\$263,000	\$282,000	-6.7%

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

## Giving Back 4 Homes Program



Amount "Given Back"  
 To Date: **\$209,933.00**

[www.GivingBack4Homes.com](http://www.GivingBack4Homes.com)

As of December 2018



## FRIENDS & FAMILY REFERRAL CLUB

2018 Referral Club Drawing Winners

**PRIZES**

**1st Prize** \$100 Gift-Jose Alatorre & Denise Clark  
**2nd Prize** \$ 50 Gift-Ronnie & Lindsey Coleman  
**3rd Prize** \$ 25 Gift-Eric Engman

*I will always treat your Friends & Family as our own and will give them the World Class service they should expect from a real estate professional.*

**Come Join The Club!**

[www.givingback4homes.com/referral-club.html](http://www.givingback4homes.com/referral-club.html)

Drawing Disclaimer Available Online.

## JANUARY

WISHING A HAPPY BIRTHDAY & HAPPY ANNIVERSARY TO THE FOLLOWING:



ROD & KATHLEEN R.

MELANIE M.

JASON T.

MY AMAZING HUBBY

TAMMY & KEVIN G.

JIM C.

LINDA B.

MAYUKO & PABLO R.

PATRICK N.

LIZA L.

MONICA N.





## MONTHLY DRAWING

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

**JANUARY  
PRIZES**

**1st Prize** \$50 Walmart Gift Card  
**2nd Prize** \$25 Red Robin Gift Card  
**3rd Prize** \$10 Amazon Gift Card

**DECEMBER  
WINNERS**

**1st Prize** \$50 Bass Pro Shop Gift Card-Michael H.  
**2nd Prize** \$25 Chili's Gift Card-Yassy W.  
**3rd Prize** \$10 Amazon Gift Card-Gina C.

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](http://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](http://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](mailto:Gretchen@GB4Homes.com)  
**Email** [GB4Homes@Gmail.com](mailto:GB4Homes@Gmail.com)  
**Web** [www.GivingBack4Homes.com](http://www.GivingBack4Homes.com)  
**Facebook** [www.facebook.com/Givingback4homes](http://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.