

Life & Times

JUNE 2025

INDEPENDENCE DAY

Get ready to have a blast this July 4th! This holiday isn't just about parades, picnics and fireworks, though, it has an underlying meaning that lies at the core of the United States foundation. It is celebrated in all states and territories of the

U.S., and for good reason. Let's find out why.

In the 1770's the U.S. consisted of 13 colonies under the rule of England's King George III. The colonists were unhappy with the way they were being ruled. They were being forced to pay a tax to England and they had no one over in England standing up for them. Because of the colonist's unrest, King George sent troops over to the colonies to help control any rebellion. In 1775 the King's troops advanced on Concord, Massachusetts and it was there that the first bullet was shot. It was referred to as the "shot heard round the world," and it marked the unofficial beginning of the colonies war for independence.



At this point the newly appointed Congress had not formally declared war, but by June 1776, their efforts to work out their differences with England failed. They decided to form a committee which would compose a formal declaration of independence. This committee included John Adams, Benjamin Franklin, Philip Livingston and Roger Sherman. Thomas Jefferson

was chosen to write the first draft which after various changes was accepted on July 4, 1776 by nine out of the thirteen states. To make it official, John Hancock, President of the Continental Congress signed the Declaration of Independence, making it legal.

The first holiday was first observed in Philadelphia on July 8, 1776, but it was not declared a legal holiday until 1941. It is celebrated publicly with parades, pageants, and fireworks to symbolize the fight for independence from England. On the Fourth of July we remember who we are, where we've come from and what we've accomplished as a people. It's an amazing fact of American history and one that we'll never forget, as long as we continue our Fourth of July celebrations.

Be sure to remember all the men and women who have fought (and continue to fight) for this great country. They have sacrificed so much and deserve our heartfelt thanks! Have a great 4th!

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TEMPORARY STORAGE CAN SIMPLIFY MOVING & HOME STAGING

Moving to a new home or staging a property can be an overwhelming process filled with numerous tasks and decisions. Temporary storage units offer a practical solution to these challenges, allowing individuals and families to temporarily store their belongings. This can ease the physical and emotional burden associated with moving or preparing a home for sale.

The Benefits of Temporary Storage During a Move

Moving often requires coordination and timing to ensure that everything goes as planned. Temporary storage provides a seamless solution by allowing individuals to pack their belongings gradually. Instead of rushing through the process, you can take your time to sort through items, deciding which to keep, donate, or discard. This method not only helps in reducing the clutter but also makes the moving process less stressful.

Temporary storage units provide a safe space for your belongings during this transition. This allows for flexibility as you can load your items at one pace and unload them at another. Storing items temporarily can relieve the pressure and make the entire process more manageable.

Home Staging Made Easy with Temporary Storage

Staging a home is vital for creating an inviting atmosphere that resonates with potential buyers. Clutter can deter interest, making it essential to eliminate excess items from the property. This is where temporary storage comes into play, allowing homeowners to store personal belongings, furniture, and other cluttered items while focusing on the essential pieces that make a home look appealing. When staging your home, it's crucial to highlight key areas without distractions.

With temporary storage, you can effectively declutter your living spaces and showcase the home's architecture and design. A clean and organized environment not only makes the property more attractive but can also lead to quicker sales and potentially higher offers. A practical approach is to use trusted storage solutions in Rockhampton to facilitate this process. Many facilities offer professional assistance in determining what to store and how to arrange the items that will remain in the home. This support can alleviate the stress associated with preparing a home for sale.

Efficient Packing and Organization

A fundamental aspect of moving or home staging is packing efficiently. Temporary storage can serve as an interim space for organizing and packing your belongings. You can take the time to pack items without feeling rushed, ensuring that fragile items are well-protected. When packing for a move or staging your home, it's essential to categorize items, which can be easier with temporary storage.

Organizing belongings by room or category helps streamline both the packing and unpacking processes. It also allows for easier access if you need to retrieve specific items during the staging process. Moreover, keeping a few essential items readily available during the moving or staging process is crucial. Temporary storage enables



this by acting as a middle ground where you can store the bulk of your items while keeping out just what you need on hand.

Safety and Security of Belongings

One of the major concerns during any move or home staging is the security of your belongings. Modern temporary storage facilities are equipped with comprehensive security features, such as surveillance cameras, gated access, and individual unit alarms. Knowing that your items are protected allows for peace of mind, letting you focus on other important aspects of your move.

You can choose climate-controlled units if you are storing sensitive items, further ensuring their protection. This is particularly helpful for electronics, antiques, and important documents that may be impacted by environmental factors. Temporary storage offers a controlled environment that combats humidity and temperature fluctuations, keeping important items in excellent condition.

Choosing the Right Temporary Storage Facility

When selecting a temporary storage facility, several factors should be considered to ensure that it meets your needs. Location is crucial; you'll want to choose a facility that is conveniently located in proximity to your current home and new residence or the property you are staging. It's essential to assess the security measures in place at potential storage facilities.

Read customer reviews to gauge the experience of others regarding the safety and service at the facility. In addition, consider the flexibility of rental agreements. Life can be unpredictable, and having the option to rent units on a month-to-month basis can be beneficial. Some facilities even offer discounts for longer commitments, which can save you money if your storage needs extend beyond initial expectations.

The Cost-Effectiveness of Temporary Storage

Temporary storage can be a cost-effective solution when faced with moving or home staging. Instead of incurring costs associated with double-moving logistics, such as hiring movers more than once, utilizing a temporary storage solution can streamline the process. You can budget for a single transportation effort while keeping your possessions secured and accessible during the interim.

Assessing the costs associated with the storage facility is important. While prices can vary based on factors like location and unit size, investing in the right facility can prove to be more affordable than renting a larger truck or making multiple trips home. Understanding rates and promotional offers can also help in maximizing value.

From organization to security, each aspect plays a critical role in making the process more manageable. By choosing a reliable storage facility that meets individual needs, homeowners and movers can achieve a more efficient transition. Utilizing these facilities not only enhances the moving experience but also ultimately leads to more successful home staging outcomes.

Source: Realty Times

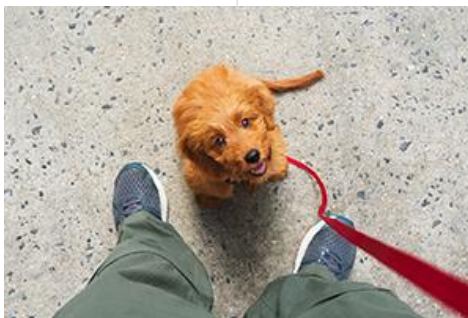
SEASONAL JOBS AND TAXES: WHAT YOU NEED TO KNOW

Summer work can be financially rewarding, but it can also come with tax consequences that are sometimes overlooked. Here are several ideas for managing your tax obligations that come with seasonal jobs.

- **Keep it separate.** If you mow lawns, babysit or do another cash job where you haven't filled out a Form W-4 for tax withholdings, the IRS may consider you to be a business for tax purposes. If you are considered to be in business, it's a good idea to keep your business transactions separate from personal transactions. If you do combine both types of transactions, the IRS may disallow all business expenses and leave you with a much higher tax bill.

- **Document your driving.** If you are driving for business purposes, document your mileage as it happens. The IRS allows 70 cents a mile for the portion of driving time you spend on business use. Use an app or driving log to record your business driving, and don't forget to hang on to all receipts.

- **Keep your receipts.** If you want to deduct a business expense, you need to prove that you paid for it. The IRS says any recordkeeping system is okay as long as it clearly shows your expenses. Keep receipts, canceled checks, bank statements and other easy-to-understand records of what you spent the money on and when. Many



bookkeeping and accounting systems can help digitize these records, making them easier to corral for tax time.

- **Calculate your estimated tax bill.** Plan to file a tax return (it may be your first return) early next year. Depending on how much you make the rest of the year, you may get back every dollar that was withheld from your paychecks for taxes. If you were self-employed for your summer job, remember that you'll need to set aside some of your earnings to pay federal, state, and local taxes.

- **Remember that all income is taxable.** No matter how you earn your money, all earned income is taxable. Even tips, cash payments and income from freelance platforms must be reported on your tax return. If you receive a W-2 from an employer, the income is automatically reported to the IRS. If you freelance work, you might receive a 1099 form. But even if you don't get a 1099, you're still responsible for reporting all income you earn.

Summer work can provide much more than a temporary income boost — it can also be an opportunity to build good financial habits. By staying mindful of your tax obligations, you can avoid tax surprises and enjoy your hard-earned money.

Source: JK Services, Inc.

MILITARY: HEARING AIDS FOR MILITARY RETIREES

The Defense Department's Retiree-At-Cost Hearing Aid Program (RACHAP) helps retirees buy hearing aids through certain military medical facilities at a government-negotiated cost.

The hearing aids provided are the same as those available to active-duty service members. The program is open to retirees who have hearing loss or tinnitus (ringing in the ears). Dependents of military retirees are not eligible.

Retirees can use any military treatment facility that provides the program and will accept them; you don't need to return to your service affiliation to participate in this program. Contact one near you for more details.

In addition to certain military treatment facilities, the Department of Veterans Affairs offers RACHAP to retirees who live within a 75-mile radius of the James A. Lovell Federal Health Care Center in North Chicago, Illinois.

Retirees can obtain hearing aids at significant savings: Two hearing aids usually cost less than \$2,000. Exact costs are variable and subject to change at any time without notice. Contact your nearest audiology clinic for further details.

Not every military medical facility is able to provide this program. Care of active-duty members takes precedence at all military treatment facilities. It is recommended that you contact the appropriate military facility before incurring significant travel

expenses. Facilities may discontinue this program for any reason.

Note: Your closest clinic could be located hundreds of miles away from your home. The costs to travel for this program need to be considered versus the availability of an audiologist in your local community to assist you with repairs, re-programming, etc.

Retirees who are VA beneficiaries may also be eligible for hearing aids free of charge from the VA. In most cases, there is no cost to the patient.

Dependents of retirees are not eligible for hearing aid services from RACHAP. Retirees eligible for care at a military treatment facility and retiree family members covered by Tricare are eligible for hearing evaluations, and the audiologist can provide them with more information about hearing aids or local providers. They may be able to get discounted hearing aids at a military clinic. Tricare began covering hearing aids for the children of retirees in 2024.

Military retirees from active-duty, National Guard and reserve units who have hearing loss and/or tinnitus are eligible to participate in the RACHAP. Retired commissioned officers of the U.S. Public Health Service may also be eligible.

This program is not a Tricare benefit.

Source: Jim Absher and Amanda Miller, Military.com

THE SECRET LIFE OF EVERYDAY GADGETS

You put your phone down. Close your laptop. Step away from the smart speaker. You think you've hit pause, that the lights go out and the gadgets sleep. But no. The show goes on.

Welcome to the quieter side of your electronics — a collection of clicks, pings, hums, and whirs that continue after hours. While you relax with a beverage or watch late night TV, your devices remain active. They're handling updates, syncing with cloud servers, and communicating behind the scenes. Let's take a closer look at what goes on beneath the surface.

The Night Shift: What Sleep Mode Really Means

You'd think sleep is synonymous with off. It's not. Your smart TV is still listening for the wake word. Your phone is syncing email, checking location, indexing photos you forgot you took. Your gaming console? It's auto-downloading 16GB of updates you didn't ask for.

Manufacturers sell it as convenience: devices ready the moment you are. But it's also about control. They want your gadgets running maintenance tasks, pushing new features, collecting diagnostics, and, truth be told, learning more about you.

The Data Harvest Festival

When your devices aren't busy serving you, they're studying you. That weather app? It doesn't just check the forecast. It might also ping your GPS at midnight to keep its location data fresh — info that could end up in marketing databases or shared with partners whose names you'll never know. Smart fridges monitor how often the door opens. Toothbrushes log your brushing patterns.

And all this happens in the background. You don't see it or hear it, but the servers are always online.



Phantom Firmware Updates

If your device gets smarter while you sleep, who's really in control?

Firmware updates are quiet instructions sent from tech companies to your devices—subtle but significant. They often arrive unannounced, and it's not always clear what's been altered.

In many ways, silent updates resemble unexpected home repairs. Sometimes they're useful. Sometimes they introduce new issues. But they serve as a gentle reminder: the technology we think we own often runs on terms set elsewhere.

How to Tame Your Gadgets

You don't need to ditch your devices or declare war on the cloud. But being mindful goes a long way:

- **Start small.** Unplug gadgets you're not using—chargers, old streaming boxes, anything with an ever-glowing LED. They draw power and stay quietly active when they don't need to.
- **Smart plugs can help.** Set schedules to fully power down devices overnight, rather than letting them idle in standby mode.

• **Take a closer look at app permissions.** Not every app needs constant location access or background updates. It's okay to be selective.

• **Be deliberate with updates.** Turn off automatic installs if you can, and choose when and what to update. It gives you more control over what's changing.

And remember, not everything needs to be smart. Sometimes, a simple, offline tool—a French press coffee maker, a light switch—does the job just fine, without phoning home.

Source: JK Services, Inc.

DATA BREACH: APPLE, GOOGLE AND FACEBOOK

16 billion Apple, Google, and Facebook login credentials, including passwords, leaked.

A compilation of over 16 billion credentials has been exposed, making it one of the largest data leaks in history. These login credentials, including passwords, were originally stolen using information-stealing malware — malicious software that gathers all the data it can find on a stored device and compiles it together. Criminals have found and repackaged this information, which is now for sale on the dark web, and if exploited, can be used to commit identity theft.

Source: LifeLock



HEAT EXHAUSTION	OR	HEAT STROKE
Faint or dizzy		Throbbing headache
Excessive sweating		No sweating
Cool, pale, clammy skin		Body temperature above 103° Red, hot, dry skin
Nausea or vomiting		Nausea or vomiting
Rapid, weak pulse		Rapid, strong pulse
Muscle cramps		May lose consciousness

- Get to a cooler, air conditioned place
- Drink water if fully conscious
- Take a cool shower or use cold compresses

CALL 9-1-1

- Take immediate action to cool the person until help arrives



4th of July

FRUIT KABOBS

INGREDIENTS:
Blueberries
Strawberries
Bananas
Skewers



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RAINBOW SCAVENGER HUNT

primary playground

- Find something red.
- Find something yellow.
- Find something orange.
- Find something green.
- Find something blue.
- Find something purple.
- Name a fruit that is red.
- Name an animal that is yellow.
- Name a vegetable that is orange.
- Name a plant that is green.
- Name a flower that is purple.
- Name something outside that is blue.



Today's Laugh

WOULDN'T IT BE GREAT
IF WE COULD PUT OURSELVES
IN THE DRYER
FOR 10 MINUTES
AND COME OUT
WRINKLE FREE AND
TWO SIZES SMALLER

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: APRIL 2025

State/Region/County	April 2025	March 2025	MTM% Chg	State/Region/County	April 2025	March 2025	MTM% Chg
Calif. State Average	\$910,160	\$884,350	+2.9%	Solano	\$582,000	\$599,000	-2.8%
Calif. Condo Average	\$670,000	\$680,630	-1.6%	Contra-Costa	\$900,000	\$907,000	-0.8%
Sacramento	\$550,000	\$560,000	-1.8%	San Francisco	\$1,780,000	\$1,818,380	-2.1%
Placer	\$665,000	\$665,000	+0.0%	Fresno	\$425,000	\$435,000	-2.3%
El Dorado	\$675,000	\$722,500	-6.6%	Santa Clara	\$2,121,000	\$2,125,000	-0.2%
Yolo	\$635,000	\$615,000	+3.3%	Orange County	\$1,417,450	\$1,450,000	-2.2%
Stanislaus	\$485,000	\$483,970	+0.2%	Los Angeles	\$850,270	\$829,260	+2.5%
San Joaquin	\$550,000	\$550,000	+0.0%	San Diego	\$1,015,000	\$1,040,000	-2.4%
Nevada	\$589,500	\$561,000	+5.1%	Butte	\$465,000	\$444,000	+4.7%
				Yuba	\$427,500	\$448,800	-4.7%

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

*revised

PREVENT A BURGLARY IN YOUR HOME

Burglary is often a crime of opportunity and many are preventable. The risk of being victimized can be greatly reduced by taking a few simple steps to make your home more difficult to enter and less enticing to burglars.



Make your home look occupied and difficult for a burglar to break into your home



LOCK OUTSIDE DOORS AND WINDOWS



LEAVE LIGHTS ON When you go out



INVEST in an alarm and connect your exterior lighting to a motion sensor



Keep your garage door **closed and locked**



DON'T ALLOW mail, newspapers, or flyers to build up while you are away



GET A DOG Dogs of all sizes create a disturbance that burglars prefer to avoid



COMMUNICATE with your neighbors, the city, and the police dept. via **Nextdoor.com**



MOST BURGLARIES OCCUR BETWEEN 10 AM AND 3 PM



TOP ENTRY SPOTS Rear Door/Window Front Door/Window Garage



Help **restore** a sense of **community** and form a Neighborhood Watch group



REPORT suspicious activity in your neighborhood



JUNE



WISHING A HAPPY BIRTHDAY & HAPPY ANNIVERSARY TO THE FOLLOWING:

- | | | | |
|-------------------|--------------------|------------------|--------------------|
| JULIE Z. | KRISTIN W. | OLIVIA T. | SUZIE Z. |
| BRILYNN L. | LIZ P. | JEROMY D. | CODY E. |
| AMY P. | STEVE H. | VALENTINA A. | SUSAN J. |
| TRAVIS & LACEY Y. | BRANDON & AMBER E. | MAT & NATALIA S. | SHANNON & KEVIN E. |
| MIKE & ANDREA D. | DEANNA & BOB B. | MATT & JENNY A. | |

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

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1st Prize	\$50 Starbucks Gift Card
2nd Prize	\$25 Bath/Body Works Gift Card
3rd Prize	\$10 Amazon Gift Card

May Winners

1st Prize	\$ 50 Old Navy/Gap Gift Card-JJ L.
2nd Prize	\$ Petco Gift Card-Tom M.
3rd Prize	\$ 10 McDonald's Gift Card-Kassi M.

Drawing Disclaimer Available Online.



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