

# Life & Times

SEPTEMBER 2022

## 10 GREAT WAYS TO AVOID BACK-TO-SCHOOL CLUTTER

The new school year is always stressful, so don't let back-to-school clutter make matters worse. Here are ways to cut down on clutter chaos.

How can you avoid annual back-to-school clutter and make everyone less depressed and stressed?

Andrew Mellen, author of *Unstuff Your Life!*, offers his organizational holy trinity:



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•**Designate a home for everything.** Every backpack, skirt, homework assignment must have its own place. Get the kids in the habit of placing everything where it belongs.

•**Place like with like.** All pencils go in one bin; permission slips in one envelope; coats on the same row of hooks.

•**Something in; something out.** When you buy something new, you get rid of something old. No exceptions!

Here are more ways to escape back-to-school clutter.

**1. Make a list.** Impulse buying is deadly when shopping for school clothes, supplies, field trips, and sports stuff. Take an inventory, make a list of must-haves, and follow it exactly. If it's not on the list, don't buy it.

**2. Unpack immediately.** Don't pile up shopping bags full of supplies. Unpack and organize as soon as you bring the bags into the house. That way, you'll avoid day-before-school chaos.

**3. Create a Mommy/Daddy binder.** Geralin Thomas, a pro organizer featured on A&E's show "Hoarders," says parents

should make for themselves a three-ring binder that contains kids' immunization records, lists of active medications, pediatrician telephone numbers — the information they refer to and write on forms frequently during the school year.

**4. Establish a homework zone.** Kids' rooms, dining room table, kitchen counter — just pick a place. Stock the spot with bins, jars, or rolling caddies with school supplies — pens, papers, glue sticks — so kids don't have to hunt for what they need.

**5. Color-code your kids.** Assign each child a color: Billy's blue, Mary's red. Buy basics — binders, towels, toothbrushes, slippers — in those colors for easy sorting and cleanup.

**6. Pick a staging spot.** This is where kids put their ready-to-go backpacks each night before bed. In the morning, they just grab and go.

**7. Give each child a sports bin.** A place in the mudroom or entryway where each kid can put their kneepads, helmets, ballet shoes — all the equipment they need for lessons, practices, and games. Also, tape a checklist for each sport above each bin; i.e., Baseball: cleats, mitt, bat, hat. That way, kids won't forget what they need.

**8. Update the family calendar.** Update your trusty wall calendar daily. Make sure your schedule is on the calendar too, so kids know when you're available for conferences and carpool.

**9. Digitize the family calendar.** Your computer calendar has digital features that can keep everyone on schedule. Sync the computer calendar with cell phones so everyone knows where they need to be.

**10. Sign and return permission slips immediately.** If slips hang around, they become clutter and disappear. Get in the habit of signing & returning the next day.

By Lisa Kaplan Gordan

## BUYERS ARE REGAINING SOME OF THEIR NEGOTIATION POWER

If you're thinking about buying a home today, there's welcome news. Even though it's still a sellers' market, it's a more moderate sellers' market than last year. And the days of feeling like you may need to waive contingencies or pay drastically over asking price to get your offer considered may be coming to a close.

Today, you should have less competition and more negotiating power as a buyer. That's because the intensity of buyer demand and bidding wars is easing this year. So, if bidding wars were the biggest factor that had you sitting on the sidelines, here are two trends that may be just what you need to re-enter the market.

### 1. The Return of Contingencies

Over the last two years, more buyers were willing to skip important steps in the homebuying process, like the appraisal or inspection, to try to win a bidding war. But now, fewer people are waiving the inspection and appraisal.

The latest data from the *National Association of Realtors* (NAR) shows the percentage of buyers waiving their home inspection and appraisal is declining. And a recent survey from *realtor.com* confirms more sellers are accepting offers that include these conditions today. **According to their August study:**

- **95%** of sellers reported buyers requested a home inspection
- **67%** of sellers negotiated with buyers on repairs as a result of the inspection findings



This goes to show buyers are more able to include these conditions in their offers today and negotiate as needed based on the outcome of the inspection.

### 2. Sellers Are More Willing To Help with Closing Costs

Generally, closing costs range between 2% and 5% of the purchase price for the home. Before the pandemic, it was a common negotiation tactic for sellers to cover some of the buyer's closing costs to sweeten the deal. This didn't happen as much during the peak buyer frenzy over the past two years.

Today, as the market shifts and demand slows, data from *realtor.com* suggests this is making a comeback. A recent article shows **32% of sellers paid some or all of their buyer's closing costs**. This may be a negotiation tool you'll see as you go to purchase a home. Just keep in mind, limits on closing cost credits are set by your lender and can vary by state and loan type. Work closely with your loan advisor to understand how much a seller can contribute to closing costs in your area.

### Bottom Line

Regardless of the extremely competitive housing market of the past several years, today's data suggests negotiations are starting to come back on the table. This is good news if you're planning to enter the housing market. To find out how the market is shifting in your area, connect with your local real estate advisor today.

Source: Keeping Current Matters

## U-HAUL DATA BREACH

### What Happened?

U-Haul International, a moving and storage company, announced that customers' rental contracts between November 2021 and April 2022 were accessed by hackers. Breached information includes customers' names and driver's license information. If exploited, cybercriminals can use this information to commit identity theft.

### What should you do?

Make sure that you're updating any software you use, changing your passwords often, and always watching out for phishing attempts.

Source: Lifelock



## HARD WATER STAINS REMEDY

*Q: I have tried every remedy for getting rid of hard water stains and soap scum on my glass shower stall. Nothing seems to work! Any solutions?*

*Richard R.-Orinda, CA*

A: The answer to your prayers is Pam Original Cooking Spray. Simply spray Pam on the shower glass, wait 10 minutes, then wash off the cooking spray with soapy water (a few drop of Dawn Dishwashing Liquid in a bucket of water). The canola oil and lecithin in the Pam Cooking Spray actually free the lime deposits and soap scum from the glass.

Source: Something Extra Magazine



## MILITARY: NEARLY 15,000 PHARMACIES LEAVING TRICARE NEXT MONTH

Thousands of independent and community pharmacies are poised to be dropped from Tricare's pharmacy network next month in a move advocates say could leave patients in rural areas with few options to get prescriptions filled.

Effective Oct. 24, 14,963 retail pharmacies will no longer participate in Tricare's pharmacy network, Defense Health Agency spokesperson Peter Graves confirmed in an emailed statement.

"Despite this change, the Tricare retail network will continue to meet or exceed Tricare's standard for pharmacy access," Graves added. "Beneficiaries will continue to have many convenient, local in-network options for filling their medications, including those beneficiaries in rural locations."

In a separate emailed statement, a spokesperson for Express Scripts, which manages pharmacy benefits for Tricare, pledged the company will "support any impacted beneficiaries in finding an in-network pharmacy to fill their prescriptions."

"Tricare beneficiaries will maintain access to nearly 41,000 chain, grocery store and independent pharmacies, as well as home delivery and military pharmacies," the Express Scripts statement said. "More than 90% of beneficiaries will have a pharmacy within a 15-minute drive time of their home."

Express Scripts started notifying affected beneficiaries this month, Graves said, adding that those who have specialty medications at one of the departing pharmacies "will receive assistance from Express Scripts in transferring those prescriptions to a network pharmacy."

The change in pharmacy coverage could affect nearly 400,000 Tricare beneficiaries, according to the Military Officers Association of America.

One of those affected is Michael Spatz, a retired Air Force colonel with Tricare for Life coverage whose wife has metastatic breast cancer. They have been using a local pharmacy in Alexandria, Virginia, to fill her prescription for Kisqali, a daily pill that stops the growth and spread of the cancer. While Express Scripts filled the

prescription through its mail order pharmacy for the first two months, Spatz said the company stopped because of the drug's cost, which can run thousands of dollars a month.

Their initial reaction when their local pharmacy told them it wouldn't be in-network anymore was "holy crap, we need to get this medicine," Spatz said.

CVS Specialty, which his wife's oncologist suggested they use to replace the local pharmacy, initially gave the couple the "runaround" but has since filled the prescription, Spatz said. As a former Air Force doctor and former executive at Humana Military, he also tapped his connections for help getting answers on Tricare coverage.

While that means there won't be a lapse in his wife's medication now, he worries what will happen if there's an issue in the future without the personal touch of a local pharmacist. He also said he worries about other patients living somewhere with fewer options than Alexandria and with fewer connections than him.

"We have patients who are not going to get their meds because they don't know how to work the system in a timely fashion at all," Spatz said.

While some independent pharmacies knew they would be dropped from Tricare next year because they wouldn't accept the terms of Express Scripts' contract, many have been blindsided by the Oct. 24 date, said Ronna Hauser, senior vice president of policy and pharmacy affairs at the National Community Pharmacists Association, an advocacy group for independent pharmacies. Many found out by patients bringing them letters from Express Scripts and have struggled to get answers directly from the company, she added.

"It's just not a smooth transition process," Hauser said. "It's very abrupt. There's no clear answers. It's causing a lot of frustration for our members, and we know, hearing through our members, it's causing a lot of frustration for patients."

Source: Rebecca Kheel, Military.com





## DAYS ARE SHORTER; TEMPERATURES ARE FALLING

Last winter was a brutal one for many areas of the country. When winter temperatures drop significantly below normal — whether it's from a cold spell or a long-term power outage — staying warm and safe may become a challenge. Here are some guidelines that may help to prevent injury, illness or death:

**Carbon Monoxide Safety** — When used indoors, many alternative heating sources can lead to carbon monoxide poisoning. Before using alternative sources consider the following suggestions:

- Don't use a generator or gas- or charcoal-burning devices such as grills or camp stoves. Don't try to heat your house with a gas oven.
- Don't run a car or truck inside a garage attached to your house, even if you leave the garage door open.
- Don't burn items in a stove or fireplace that isn't properly vented.
- Don't place a portable heater within reach of children, pets or drapes.

**Stay alert, act quickly** — Install carbon monoxide detectors in your home and be sure to replace batteries as required. If the detector sounds, leave your home immediately and dial 911.

If you suspect carbon monoxide poisoning or are experiencing symptoms, call 911 for immediate medical attention. Early symptoms include headache, nausea, vomiting and fatigue. Carbon monoxide poisoning is treatable if treated early.

**Hypothermia** — Hypothermia occurs when the body's

temperature drops below a level necessary to maintain normal metabolic and other bodily functions. In severe cases or when the body is not warmed properly, death can result. To help prevent hypothermia:

- Wear appropriate clothing including hats, coats, scarves and gloves.
- Avoid consuming alcohol as it can speed up the loss of body heat.
- Stay as dry as possible.

Symptoms of hypothermia include shivering, altered speech pattern, abnormally slow rate of breathing, cold pale skin and lethargy. Seek medical attention or call 911 immediately if you experience any of these symptoms.

**Food safety** — Refrigerated foods should be safe as long as power is out for no more than four hours. Keep an appliance thermometer in the freezer and when your power comes back on check the temperature. If it reads 41 degrees Fahrenheit or below, the food is safe and may be refrozen.

**An ounce of prevention** — Preventive action may be your best defense in dealing with extreme cold-weather conditions. Prepare your home in advance and observe safety precautions — potentially this will help to reduce the risk of weather-related health problems. And call me so you can be sure you have the insurance you want for your home.

Source: John Hughes, Farmers Insurance

### SHARPIE HOUSEHOLD TIP

#### HOW TO REMOVE PERMANENT MARKER FROM EVERYTHING



CLOTHES – USE HAND SANITIZER

WALLS – USE TOOTHPASTE OR HAIRSPRAY

WOOD – USE RUBBING ALCOHOL

CARPET – USE WHITE VINEGAR

FURNITURE – USE MILK

WHITE BOARD – USE DRY ERASE MARKER OR PENCIL RUBBER ERASER

CERAMIC OR GLASS – USE 1 PART TOOTHPASTE WITH 1 PART BAKING SODA

### OUTLET WARNING

A few weeks ago Mitchell's bedroom smelt like fish. And for the life of me I couldn't figure out what the smell was. I deep cleaned his room and still couldn't find the source of the smell. Within a few days the smell went away. Well yesterday the smell was back and horribly strong. I still couldn't find where the smell was coming from. This morning I decided to Google what can cause a fish smell in the home. The first thing that came up was melting plastic from outlets. So I went and checked. Sure enough I had an outlet that was hot and melting the plugs. I am so glad I caught it before a fire started. If you smell eggs it can be from a gas leak. If you smell fish it could be electrical. I did not know this.



### Coffee Beans in the Diaper Pail

When our son started eating solids, the poop — and therefore the diaper pail — got a lot stickier. A friend suggested that I dump a bag of whole bean coffee in the bottom of the pail before I put the bag in. In order to contain the beans, I put them in a zip-up mesh laundry bag. I couldn't believe that it worked! At first it smelled a little bit like Starbucks in my son's room, but after about a week, we really couldn't smell the coffee, and even better, we couldn't smell the poop either.

Tip: Hazelnut works best!

Source: Parenting



## Today's Laugh

**MY BODY IS A  
TEMPLE**  
ANCIENT AND CRUMBLING  
PROBABLY CURSED OR HAUNTED

### Whoopie Pie

#### INGREDIENTS:

- 1 (18oz) package devils food cake mix (eggs, oil & water as directed on cake mix package)
- 5 Tbsp. all-purpose flour
- 1 cup milk
- 1 cup (2 sticks) butter
- 1 cup sugar
- 2 tsp. vanilla extract



#### CAKE DIRECTIONS:

1. Prepare mix as directed on package, but only use 3/4 cup water.
2. Drop batter onto Whoopie pie pan or greased cookie sheet in approx. 3" circles.
3. Bake at 350°F for 12-15 minutes or until toothpick inserted in center comes out clean. Let cool.

#### CAKE DIRECTIONS:

1. In saucepan, combine milk and flour. Cook over medium-high heat stirring constantly, until it forms a thick paste. Let cool.
2. In medium bowl, beat sugar and butter until fluffy. Add vanilla and cooled milk/flour mixture. Beat until double in volume.
3. Flip cakes over. Spoon a dollop of filling onto half of the cakes. Place the other half of the cakes on top of the filling to form sandwiches.

Source: Ginnys.com

## Egg-Carton Herb Garden

#### NEEDED

- Empty Egg Carton
- Herb Seed Packs
- Potting Soil
- Plastic Wrap
- Popsicle Sticks

#### INSTRUCTIONS

1. Punch holes in bottom of egg carton for drainage.
2. Read instructions on seed packs-some seeds need to be soaked before planting
3. Spoon potting mix into egg carton wells & plant seeds. Sprinkle with water.
4. Write name of each herb on popsicle stick and place in back of each planted seed
5. Cover carton tightly with plastic wrap & set on a warm, sunny windowsill
6. When hers sprout, remove plastic wrap & water every few days. Move to larger pots as necessary.



Source: Fitness Magazine



## LINK BETWEEN CLUTTER AND DEPRESSION

Clutter is a bummer — literally. New study shows a link between depression and amount of stuff in your home.

Dishes in the sink, toys throughout the house, stuff covering every flat surface; this clutter not only makes our homes look bad, it makes us feel bad, too.

At least that's what researchers at UCLA's Center on Everyday Lives and Families (CELFL) discovered when they explored in real time the relationship between 32 California families and the thousands of objects in their homes. The resulting book, *Life at Home in The Twenty-First Century*, is a rare look at how middle-class Americans use the space in their homes and interact with the things they accumulate over a lifetime.

It turns out that clutter has a profound affect on our mood and self-esteem. CELFL's anthropologists, social scientists, and archaeologists found:

**A link between high cortisol (stress hormone) levels in female home owners and a high density of household objects.** The more stuff, the more stress women feel. Men, on the other hand, don't seem bothered by mess, which accounts for tensions between tidy wives and their clutter bug hubbies.

**Women associate a tidy home with a happy and successful family.** The more dishes that pile up in the sink, the more anxious women feel.

**Even families that want to reduce clutter often are emotionally paralyzed** when it comes to sorting and pitching objects. They either can't break sentimental attachments to

objects or believe their things have hidden monetary value.

**Although U.S. consumers bear only 3% of the world's children, we buy 40% of the world's toys.** And these toys live in every room, fighting for display space with kids' trophies, artwork, and snapshots of their last soccer game.

Although *Life At Home* documents the clutter problem, the book offers no solutions. But there are some simple things you can do to de-clutter your home and raise your spirits.

**1. Adopt the Rule of 5.** Every time you get up from your desk or walk through a room, put away five things. Or, each hour, devote 5 minutes to de-cluttering. At the end of the day, you've cleaned for an hour.

**2. Pledge to clear and clean your kitchen sink every day.** It takes a couple of seconds more to place a dish in the dishwasher than dump it in the sink. A clean sink will instantly raise your spirits and decrease anxiety.

**3. Return to yesteryear when only photos of ancestors or weddings earned a place on a shelf.** Put snapshots in a family album, which will immediately de-clutter many flat surfaces.

**4. Unburden your refrigerator door.** Researchers found a correlation between the number of items stuck to the fridge door and the amount of clutter throughout the house. Toss extra magnets, file restaurant menus, and place calendars in less conspicuous places.

**5. Hack out unexpected new storage space** in out-of-the-way places, like under the stairs.

**6. Get inspired by creative de-cluttering ideas** found on Pinterest.

**7. Fill a box with items you don't love or use.** Seal the box and place it in a closet. If you haven't opened the box in a year, donate it (unopened!) to charity.

Source: Lisa Kaplan Gordon





# CALIFORNIA HOME SALES FACTS: AUGUST 2022

State/Region/County	Aug. 2022	July 2022	MTM% Chg	State/Region/County	Aug. 2022	July 2022	MTM% Chg
Calif. State Average	\$839,460	\$833,910	+0.7%	Solano	\$610,000	\$598,000	+2.0%
Calif. Condo Average	\$625,000	\$645,000	-3.1%	Contra-Costa	\$870,000	\$902,500	-3.6%
Sacramento	\$535,000	\$550,000	-2.7%	San Francisco	\$1,635,000	\$1,700,000	-3.8%
Placer	\$650,000	\$712,450	-8.8%	Fresno	\$405,000	\$407,000	-0.5%
El Dorado	\$631,000	\$650,000	-2.9%	Santa Clara	\$1,650,000	\$1,740,000	-5.2%
Yolo	\$639,000	\$600,000	+6.5%	Orange County	\$1,200,000	\$1,231,000	-2.5%
Stanislaus	\$460,000	\$469,000	-1.9%	Los Angeles	\$854,960	\$846,320	+1.0%
San Joaquin	\$530,000	\$510,000	+3.9%	San Diego	\$885,000	\$930,000	-4.8%
Nevada	\$580,000	\$595,000	-2.5%	Butte	\$441,000	\$450,000	-2.0%
For Complete Report & All California Counties: <a href="http://www.givingback4homes.com/newsletter.html">http://www.givingback4homes.com/newsletter.html</a>				Yuba	\$422,500	\$440,000	-4.0%



That's NOT a typo.  
\$16,330 from  
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ELK GROVE, CA

## CONGRATULATIONS

ZANE & SALLY M.

ON THE SALE OF YOUR HOME!

AND FOR RECEIVING \$16,330 FROM

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SACRAMENTO, CA

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CHRISTINA O.

SARAH H.

TRISHA & MARTY H.

ANGELA & ZAC D.

SHAUN & CHRISTINA O.

FRANKIE & JENNIFER F.

DEBORAH & RON C.

LISA & ROBERT C.

NATE & NICOLE B.

ERIC & DEBI E.

JOSHUA & RIALYN J.

VALENTINA & JACOB A.

## MONTHLY DRAWING

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**3rd Prize** \$10 Coldstone Gift Card

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**2nd Prize** \$25 Macaroni Grill/Chili's Gift Card-Cera L.  
**3rd Prize** \$10 Krispy Kreme Gift Card-Julio V.

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