

Life & Times

MARCH 2022

KITCHEN SAFETY TIPS

We use the kitchen so often that we sometimes forget about the dangers it can present. Here are some safety tips to keep in mind:

Safety “musts”

Make sure you have the following safety “musts” in your kitchen:

In This Issue

Are Home Prices Continuing to Rise?	2
Are You Cleaning Your Coffee Maker?	2
Bullying IS a Big Deal	3
Military: Military Children & Families	3
When to Plant...	4
Feeling Trapped? Take a Nap	5
Today’s Laugh	5
Recipe-Louisiana Hot Crab Dip	5
Kids Corner–Bug Jug	5
March Home Checklist	6
3 Surprising Burglary Facts	6
California Home Sales-February 2022	7
Congrats-Anthony & Serena L.	7
Integrity	7
March Birthday’s & Anniversaries	7
Monthly Drawing	8
FREE Home Value Report	8
Giving Back 4 Homes Program	8
Giving Back 4 Homes Contact	8

- **Fire extinguisher** — An ABC Dry Chemical fire extinguisher is recommended for kitchens as it typically will not accelerate grease fires. In addition, it leaves a non-flammable substance on the extinguished material, reducing the likelihood of reignition.

- **Smoke detector** — There are two types of home smoke alarms available — the ion type and the photoelectric type. The ion type reacts faster to open flaming fires such as a grease cooking fire. The photoelectric type reacts faster to slow smoldering fires such as burning countertops and is less likely to react to a cooking fire. You may want to consider installing one of each type in your kitchen.



- **Oven mitts** — Purchase name brand oven mitts, made by leading kitchen appliance manufacturers for highly-rated performance. Silicone oven mitts can be slippery. When using them, make sure you have a strong grip on your hot pan to prevent an accident.

Safety tips

Remember these safety practices:

- Don’t leave anything that’s cooking unattended
- Keep cooking area clean to prevent grease buildup
- Have nothing flammable near the stove
- Roll up your sleeves, tuck in your

shirt, and pin back long hair.

- Heat cooking oil slowly

Little chefs

Many kids love to cook with their parent(s). Help keep your young chef safe:

- Enforce a “kid-free zone”
- Use the back burners, and turn pot handles toward the center of the range
- Teach children that hot things can burn
- Never pick up and hold a child while cooking

If a fire starts

- Use your fire extinguisher as directed
- Never throw water on a grease fire — it can accelerate the flames
- Put a lid on it
- Keep the oven or microwave door shut
- Stop, drop, and roll



Many home fires start in the kitchen so keep these safety tips in mind as you prepare to feed your hungry family.

Source: John Hughes, Farmers Insurance

FREE
MONTHLY DRAWING
See Page 8
For Details

ARE HOME PRICES CONTINUING TO RISE?

Many analysts projected home price appreciation would slow dramatically in the fall of 2021 and then continue to soften throughout 2022. So far, that hasn't happened. The major price indices are all revealing ongoing double-digit price appreciation. Here's a look at their reports on year-over-year price appreciation for December:

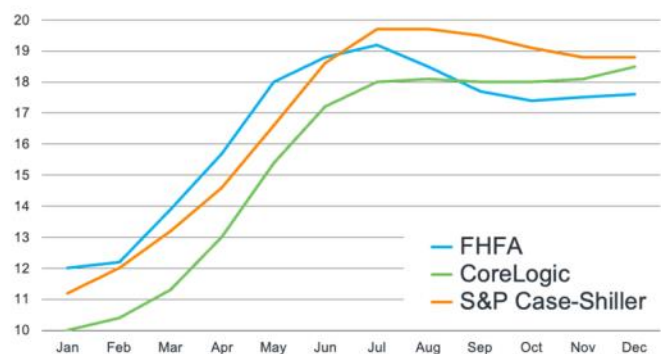
- Federal Housing Finance Agency (FHFA): 17.6%
- S&P Case-Shiller: 18.8%
- CoreLogic: 18.5%

To show that they're not seeing signs of softening, here's a graph that gives the progression of all three indices for each month of 2021.

As the graph above reveals, last year, home price appreciation accelerated dramatically from January to July according to all three indices. Then, it began to decelerate in August when prices appreciated at a slower pace, but it didn't decline. Many thought that would be the beginning of a rapid slowdown in the level of home price appreciation, but as the data shows, that

Price Acceleration Levels Off, but Doesn't Fall

% Year-Over-Year Monthly Price Increases for 2021



KEEPING CURRENT MATTERS

Source: CoreLogic, FHFA, S&P Case-Shiller

wasn't the case. Instead, prices began to level off for a few months before two of the three indices saw appreciation re-accelerate again in December.

To clarify, deceleration is not the same as depreciation. Acceleration means prices rise at a greater year-over-year pace than the previous month. Deceleration means home values continue to rise but at a slower pace of year-over-year appreciation. Depreciation means prices drop below current values. No one is forecasting that to happen.

In fact, the FHFA revealed that price appreciation accelerated in December in six of the nine regions it tracks. Case Shiller showed that appreciation accelerated in 15 of the 20 metros they report on. As Selma Hepp, Deputy Chief Economist at CoreLogic, explains: "After some signs of slowing home price growth . . . monthly price growth re-accelerated again, indicating home buyers have not yet thrown in the towel."

What Does This Mean for You?

Whether you're a first-time purchaser or someone looking to sell your current house and buy a home that better fits your needs, waiting to decide what to do will cost you in two ways:

1. Mortgage rates are forecast to rise this year.
2. Home prices should continue to appreciate at double-digit levels for some time.

If you wait, rising mortgage rates and high home price appreciation will have a dramatic impact on your monthly mortgage payment.

Bottom Line

Maybe the best thing to do is listen to the advice of Len Kiefer, Deputy Chief Economist at Freddie Mac: "If you're thinking about waiting until next year and that maybe rates are higher, but you'll get a deal on prices – well that's risky. It may be more advantageous to purchase this year relative to waiting until 2023 at this time." Source: Keeping Current Matters

ARE YOU CLEANING YOUR COFFEE MAKER?

If you can't remember the last time you cleaned your coffee maker, you wouldn't be the only one.

"Believe it or not, you should be cleaning your beloved coffee maker on a daily basis," Shimek says. "Because coffee machines utilize both water and heat in a small, confined appliance space, they can become a breeding ground for bacteria, mold, and yeast."

Java drinkers beware: A recent study from Chicago's Loyola University found bacteria such as E. coli in half of the machines it tested.

How to clean it: "This tends to be an easy and quick process," Shimke says. "Simply remove the pot or detachable water carafe and wash in the sink, and be sure to rinse and dry any areas that develop moisture after brewing."

Source: Larissa Runkle



BULLYING IS A BIG DEAL

Teasing, name-calling, telling others not to be friends with someone, excluding someone on purpose, and spreading rumors are all forms of bullying. Unfortunately, the list of bullying examples goes on and on. Parents and others *involved* in children's lives should take bullying seriously. Signs of being bullied:

- Frequent headaches or stomachaches, feeling sick, or faking being sick
- Difficulty sleeping or frequent nightmares.
- Falling grades, loss of interest in school, or not wanting to go to school.
- Unexplained injuries
- Lost or destroyed clothing, books, electronics or jewelry.
- Self-destructive behavior such as harming oneself, running away from home or talking about suicide.
- Sudden loss of friends or *avoidance* of social situations.



Because not all children who are bullied show warning signs, it's important for parents and other adults in children's lives to ask questions, visit the school, and learn about children's friends.

For more on bullying, visit www.stopbullying.gov

Source: CAHP Newsletter

MILITARY: 5 UNIQUE FACTS ABOUT MILITARY CHILDREN & FAMILIES

Military children, affectionately known as "military brats," grow up in a unique environment with unique challenges. Their parents deploy, spending months and years away from home, and they move much more often than civilian families and often grow up in the culture of the military.

Every April, the U.S. military celebrates its estimated 1.2 million military children around the globe with the Month of the Military Child. The best way to help people prepare for and join in on that celebration is curating some of the most unique facts about military children.

1. They're called "military brats" for a reason.

Before anyone starts emailing me about calling military children "brats," know that everyone used this term for them, including military brats themselves. It's a term of endearment and might be at least 100 years old.

In 1921, British Regiment Attached Travelers (as they were called) traveled abroad with British troops. BRAT soon became a term only for children of those troops. The name just stuck and, since it's obviously so perfect, was adopted elsewhere, including the United States.

2. There are more children than service members.

Since the 1970s, military families have grown so much that military children now outnumber actual U.S. troops by a ratio of 1.4 to 1. Sure, it's not a huge margin, but it tells you that military children



and families are important to service.

According to the Department of Defense, the number will only grow. Active-duty service members are having kids younger and more often, as the average age of a military child is not five years old.

3. Military children are twice as likely to join the military.

For years, the media have been referring to the military as a "family business." They call it that because military children are not only twice as likely to join the military when they become adults, but also because as of 2016, 80% of troops who joined the military between 2012 and 2013 came from a family with at least one military-connected family member.

4. Deployments are hard on children, too -- and have long-term consequences.

In a 2019 study, researchers found children of deployed parents have higher rates of mental-health issues, compared to civilian children. The biggest differences between the two groups were features of anxiety and depression, likely stemming from worries about their parent's safety. The actions of the non-deployed parents also have an effect on military children.

The way the parent who isn't deployed handles their partner's absence shows in their children, especially external reactions, such as aggressive behavior. These reactions can manifest in the children. The greater the danger faced by the deployed parent, the more pronounced these impacts can be.

5. Military children are resilient -- and grow up to be resilient adults.

A survey conducted by the University of Texas found that despite the challenges they face in frequent moves and dangerous deployments, military children have healthy relationships with others, do well in school and are engaged in community activities.

Moreover, they also show more tolerance, resourcefulness and respect for authority. The challenges they face as a part of their youth helps prepare them for adversity throughout their lives. As a result, they adapt to change more quickly and easily than others.

Source: Blake Stilwell , Military.com

WHEN TO PLANT...



VEGETABLE	SOW	PLANT OUT	HARVEST
Asparagus	Jan - Feb	Apr - May	Apr - Jun
Broad beans	Feb - May		May - Oct
Beetroot	Mar - Jul		Jun - Oct
Broccoli	Apr - Jun	Jun - Jul	Jul - Aug
Cabbage	Feb - Jun	Mar - Jun	Jun - Oct
Carrot	Feb - Aug		Jun - Oct
Cauliflower	Jan - Jun	Mar - Jul	Jul - Nov
Celeriac	Feb - Apr	Apr - May	Oct - Dec
Celery	Feb - May	Mar - Jun	Jul - Nov
Cucumber	Feb - Apr	Mar - May	Apr - Jul
Endive	Mar - Jul	May - Aug	Jul - Oct
French beans	Apr - Jun	May - Jun	May - Oct
Leek	Mar - May	Apr - May	Jul - Nov
Lettuce	Feb - Aug	Apr - Aug	Jun - Sep
Melon	Mar - Apr	Apr - Jun	Jul - Sep
Mustard	Jun - Sep		Jul - Oct
Onion	Feb - Apr		Aug - Oct
Parsley	Feb - Jul		Jun - Sep
Peas	Mar - Jun		Jun - Sep
Peppers	Mar - Apr	Apr - Jun	Jun - Oct
Spinach	Mar - Jul		Apr - Oct
Squash	Mar - Apr	May - Jun	Jun - Sep
Strawberry	Dec - Jan		May - Sep
Tomato	Nov - Mar	Feb - May	Aug - Oct

Feeling Trapped? Just Take a Nap

Need a break from today's high-speed world? Maybe you don't need a vacation. Perhaps you just need a nap.

Nowadays, workers very rarely get a real "break" from work. According to experts, a nap can refresh you and take you away from what is bothering you.

If you find yourself feeling sluggish around or after noontime, and you just wish you could ditch the rest of the day and go home, you might benefit from a quick nap. A nap can re-anchor you and at the same time, disconnect you from voices of tired self-criticism.



Today's Laugh

**I DON'T TRUST JOGGERS.
THEY'RE ALWAYS THE ONES
WHO FIND DEAD BODIES.**

**I'M NO DETECTIVE,
JUST SAYIN'.**

Louisiana Hot Crab Dip

INGREDIENTS:

- 1/2 pound jumbo lump crabmeat, free of shells
- 1 (8 ounce) package cream cheese
- 1/2 cup mayonnaise
- 1/4 cup grated Parmesan
- 2 large garlic cloves, minced
- 2 teaspoons Worcestershire sauce
- 2 tablespoons fresh lemon juice
- 1 teaspoon hot sauce
- 1/2 teaspoon Old Bay seasoning
- 3 tablespoons minced green onions (white and green parts)
- Salt and pepper to taste



DIRECTIONS:

1. In saucepan, combine milk and flour. Cook over medium-high heat stirring constantly, until it forms a thick paste. Let cool.
2. Preheat oven to 325 degrees F.
3. Combine all of the ingredients in a casserole dish and gently stir until thoroughly mixed. Adjust seasoning to taste. Bake for 35 to 40 minutes until lightly golden on top. Serve hot.
4. Makes about 1 1/2 cups

Source: My Foodies

Bug Jug



NEEDED

- Knife or sharp scissors
- Dirt (plants optional)
- Empty 2L plastic bottle with lid
- Glue
- Netting (bridal tulle was used in the picture. Panty hose works too.)

INSTRUCTIONS

1. With a craft knife or sharp scissors, cut an air hole into your plastic bottle (parents-help the younger kids with this).
2. Add dirt, and plants if you wish, into the bottom of the bottle. You will need the dirt in the bottom to weigh the bottle down, and the bugs will like it too!
3. Securely glue on the netting around the air hole.
4. Now...ADD BUGS! Guide your bugs into the jug through the open top and then seal it u with the lid.



Source: BusyBeeKidsCrafts.com

YOUR MARCH HOME CHECKLIST

March can be unpredictable when it comes to the weather, but no matter what Mother Nature is doing outside your window, it's natural to crave a fresh start this time of year.

1. Plant a tree. Spring and fall are the best times to plant trees because wet weather and cooler temperatures make it easier for root systems to get established. Be sure to check with your local nursery to determine which species will do best in your microclimate.
2. Inspect your home's exterior. Once winter storms have passed, carefully inspect the exterior of your home for damage.
3. Simplify the table. Cupboards feeling overstuffed? Simplify your life by paring back on dishes and glassware, letting go of mismatched and chipped pieces and sets you no longer love or use often.
4. Spring-clean the kitchen. Clean small appliances; wipe grease and grime from the range hood, backsplash and light fixtures; clean grout; and vacuum hard-to-reach places (like under the stove) using an attachment.
5. Clean slipcovers and soft furnishings. Smaller slipcovers and washable rugs can be laundered at home; drop off larger pieces with professionals
6. Get ready for tax time. Getting your ducks in a row this month will make things a lot less stressful. Sort through paperwork, update your files and gather all important documents in one place so you're ready to go.
7. Treat yourself to spring blooms. Spring flowers such as daffodils are plentiful and inexpensive this month, so keep an eye out for bargains.
8. Make a garden plan. There's still time to get your garden growing! Sketch out a plan and jot down ideas for this year's plantings, as well as any ideas you have for changes to the hardscape, like putting in a new path or fence. Start some seeds indoors, or pick up seedlings at your local nursery.
9. Clean up patio furniture. Outdoor furniture can get really grimy over the winter, so be sure to give everything a good scrubbing before you start using it for the season. Launder washable outdoor cushion covers, and replace worn-out pieces if needed.
10. Tune up lawn and garden tools. Sharp tools get the job done. Take your lawn mower and clippers in for a sharpening and tune up before you begin work in your garden.



3 SURPRISING BURGLARY FACTS

It makes sense that people worry about burglary, but very few do anything about it—until after something terrible happens. A burglary occurs about every 30 seconds in the US, but only 1 in 4 Americans use a home security system. Stay on the right side of the statistics by learning how burglars operate—and how to stop them!

•BURGLARY FACT #1: Burglar's strike when the sun is high. Most people told us they fear a break-in in the middle of the night, but most burglaries happen in the afternoon. Between noon and 4 p.m. is a hot time for burglars (it makes sense because fewer people are home in the middle of the day).

Solution: Because motion-sensor lights won't help at high noon, your best home defense is a full-on security system—and if you add 24/7 professional monitoring, you'll always have someone "at home" (even if it's via a monitoring center).

•BURGLARY FACT #2: Warm weather means more burglaries. Animals aren't the only things coming out of hibernation in the spring, burglars like the warmer months too!

Solution: Warmer weather can mean open windows and doors—I love fresh air when you can get it! But that can lead to unlocked windows and doors that we just forgot about. Door and window sensors can send you an alert when you've left the window open—and give you an easy way to see if you forgot to lock the window.

•BURGLARY FACT #3: A security system costs less than a burglary. The average loss after a burglary in the US is \$2,661. And that's just the financial cost—there's a high emotional toll after a burglary, too.

Solution: Find an affordable home security setup that works for your home and budget.



Source: Auburn Police Department (CA)

CALIFORNIA HOME SALES FACTS: FEBRUARY 2022

State/Region/County	Jan. 2021	Jan. 2022	MTM% Chg	State/Region/County	Jan. 2021	Jan. 2022	MTM% Chg
Calif. State Average	\$771,270	\$765,610	+0.7%	Solano	\$605,000	\$579,000	+4.5%
Calif. Condo Average	\$640,000	\$600,000	+6.7%	Contra-Costa	\$935,000	\$829,000	+12.8%
Sacramento	\$541,500	\$524,000	+3.3%	San Francisco	\$1,900,000	\$1,630,000	+16.6%
Placer	\$675,000	\$670,000	+0.7%	Fresno	\$405,000	\$395,500	+2.4%
El Dorado	\$730,000	\$607,500	+20.2%	Santa Clara	\$1,820,000	\$1,716,000	+6.1%
Yolo	\$666,420	\$542,500	+22.8%	Orange County	\$1,260,000	\$1,195,000	+5.4%
Stanislaus	\$452,400	\$450,000	+0.5%	Los Angeles	\$773,490	\$800,960	-3.4%
San Joaquin	\$505,500	\$499,950	+1.1%	San Diego	\$888,000	\$875,000	+1.5%
Nevada	\$547,500	\$550,000	-0.5%	Butte	\$426,500	\$456,000	-6.5%
				Yuba	\$450,000	\$402,500	+11.8%

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




ROSEVILLE, CA

CONGRATULATIONS
ANTHONY & SERENA L.
ON THE PURCHASE OF YOUR HOME!
AND FOR RECEIVING \$1,800.00 FROM
Gretchen Bradley @ 





MARCH



WISHING A HAPPY BIRTHDAY & HAPPY ANNIVERSARY TO THE FOLLOWING:

ANDREA D.	JOSH R.	CINDY Z.	ALEX C.
BARBARA C.	JOE H.	TERRY C.	BOB B.
ADAM B.	MIKE O.	LINDA N.	KELLIE S.
DOLORES H.	STEVE & LIZ H.	ANDREA & MIKE B.	MICHAEL & ALLY H.
	MONSSE & JULIO V.	JOHN & ELONA O.	

MONTHLY DRAWING

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

MARCH PRIZES

1st Prize \$50 Applebee's Gift Card
2nd Prize \$25 Home Depot Gift Card
3rd Prize \$10 Chipotle Gift Card

FEBRUARY WINNERS

1st Prize \$50 Macy's Gift Card-Kate S.
2nd Prize \$25 Domino's Gift Card-Julie B.
3rd Prize \$10 Amazon Gift Card-Yassy W.

Drawing Disclaimer Available Online.



FREE Home Value Report
 Find out how much your home may be worth.
 You may be surprised!
 Contact me today for a FREE Home Value Report

Gretchen Bradley
 (916) 769-0184
 Gretchen@GB4Homes.com
www.GivingBack4Homes.com



Lic #01894275

Giving Back 4 Homes Program

-  **Military**
-  **Law Enforcement**
-  **Fire/Rescue**
-  **Education**
-  **Relocation**
-  **Friends/Family**

**Buying A Home?
 Selling A Home
 Need To Short Sale?**

Get Up To \$2,500

Available Nationwide

www.GivingBack4Homes.com





Gretchen Bradley
Giving Back 4 Homes Program Founder
Top Producer & PCAR Masters Club
 NAR, CAR, PCAR Realtor® - Lic#01894275
 30+ Yrs Experience-Real Estate Sales/Lending
 Nationwide Relocation Specialist
 Sacramento Area Military Relocation Liaison
 Proud Wife of a Soldier & Law Enforcement Officer

Phone (916) 769-0184
Email Gretchen@GB4Homes.com
Email GB4Homes@Gmail.com
Web www.GivingBack4Homes.com
Facebook www.facebook.com/Givingback4homes



This newsletter is intended for entertainment and informational purposes only. Credit is given to authors of articles that are reprinted when original author is known. Any omission of credit to author is purely unintentional and should not be construed as plagiarism or literary theft. Copyright 2011 Giving Back 4 Homes Program. All rights reserved. This information is solely advisory, & should not be substituted for medical, legal, financial or tax advice. Any & all decisions or actions must be done through the advice/counsel of qualified professionals. We cannot be held responsible for actions taken without proper professional advice.