

Life & Times

MARCH 2023

10 CYBERSECURITY TIPS FOR WORKING FROM HOME

As COVID-19 stay-at-home orders swept the nation, non-essential businesses were forced to make last-minute decisions to remain operational. For most, that meant transitioning to a remote work environment. As a result, countless employees are now working from home, and will likely continue to

do so for the foreseeable future. Some are connecting to company networks and accessing proprietary information from personal devices and internet connections. Cybercriminals are capitalizing on this large and vulnerable target-set. According to the FBI, cybercrime reports have spiked during the pandemic.

protect sensitive paper documents when working in your remote location.

- **Update your operating systems and programs.** To prevent cybercriminals from exploiting weaknesses, operating systems and programs should be updated regularly. To ensure your technology is up-to-date with the latest security patches, enable automatic updates whenever possible.

- **Use anti-virus and malware software.** To prevent, detect and remove malicious software or programs such as viruses or spyware, install anti-virus and malware solutions and software applications approved by your IT department.

- **Safeguard your wireless network.** Your wireless network is a key component to working from home, so it's important to make sure it's safe and secure.

- **Prevent video-conference (VTC) hijacking.** Avoid the embarrassment and discomfort of a disruptive intrusion by setting safety protocols, such as waiting rooms, password requirements and host-only screenshare for video calls.

- **Recognize and avoid phishing scams.** If you receive emails with suspicious links or attachments, don't open them. It may be a phishing scam, even if it appears to come from a reliable source. Before opening an unexpected, suspicious email, use a trusted number to call the supposed sender to verify the email's legitimacy. Cybercriminals have exploited the COVID-19 pandemic, so be particularly cautious when reviewing COVID-19 related materials.

- **Be careful about what you share on social media.** Working from home can present new or entertaining experiences that you want to share on social media. Exercise caution, as you could be disclosing too much information. For instance, posting photos of your home office can include letters or packages that expose your address.

- **Take breaks in order to reduce stress.** It can be stressful trying to manage working from home while coping with daily life. We all know stress can wreak havoc on your emotional health, diminishing your ability to think clearly and function productively. Stress management is key. Take a break to stretch, get fresh air or grab a drink or bite to eat.

Source: Old Republic Title

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Now, more than ever, it's important to remain vigilant of cybersecurity threats. Here are 10 tips to help mitigate cybersecurity risks while working from home:

- **Review your organization's security policies.** Securing data and information should remain an utmost concern when working from home. Take time to familiarize yourself with expectations and responsibilities outlined by your organization. Immediately report known or suspected security issues to your company's IT department.

- **Protect data in transit.** Whether you're using a computer provided by your company or a personal device, all data flowing between you and your company must be encrypted to protect the data from hacker eavesdropping attacks. Most organizations use virtual private network (VPN) technology to secure data in transit. However, some services protect data in transit through an encrypted web browser connection. Be alert for web browser sessions that do not display a lock, indicating that the connection is not secure, and never connect to a site if your web browser displays a security warning message.

- **Secure data at rest.** When working from home, exchanging large files isn't as simple as walking into an office or utilizing a courier service. However, whenever possible, store your data on your company's secure network storage devices. This helps ensure that your data is both safe from hackers and properly backed-up to prevent loss. If you use a cloud-based file sharing service, only use services that your company approves. Don't forget to

WHAT IS KITTEN SEASON?

Here we are, smack dab in the midst of the feline phenomenon referred to as “kitten season.” Have you heard of it yet? If not, this is the time of year when every unspayed, queen (female cat) is likely to have a belly full of babies, or a litter of youngsters by her side. It is during kitten season when humane societies and animal shelters are teeming with youngsters of all shapes, sizes and colors. It’s a great time to adopt from a shelter!

Why do kittens arrive seasonally?

Kitten season occurs seasonally because the queen has evolved into a “seasonally polyestrous” creature, meaning she comes into heat only during a particular time of year—during this time she is capable of having multiple pregnancies. In the Northern Hemisphere, the feline breeding season begins in very early spring and may persist throughout the summer months. Peak seasons are February-March and May-June. Throughout the rest of the year, the reproductive cycle goes into a state of dormancy referred to as “anestrus.”

Why are cats so prolific?

The domestic cat has long been recognized for her fertility. In fact, the feline was worshipped as a symbol of fertility in ancient Egypt. Bastet, the Egyptian goddess of fertility, was portrayed as a cat.

Unspayed kitties typically experience their first heat cycle (estrus) sometime between five and nine months of age. A queen who is in heat is exceptionally likely to become pregnant for the following reasons:

- A female cat repeatedly comes into heat, approximately every two weeks, through the entire breeding season.

- A queen who is in heat is quite the precocious creature. She will do whatever it takes to find herself a tomcat, and she will breed with multiple males.

- The domestic cat is an induced ovulator— her eggs lie in waiting until 30 to 50 hours following copulation, at which time they are released from her ovaries. This timing ensures that the eggs & sperm encounter one another.

- During the breeding season, queens quickly come back into heat after giving birth, even before their kittens are weaned.

All of these factors greatly enhance the likelihood of producing a litter, or two, or three during a breeding season. Allowed to breed naturally, a queen might easily produce in the range of 50 to 150 kittens over the course of ten years. Unfortunately, many of these kittens will end up in shelters or euthanized.

How to help control kitten season?

All of this information makes a strong case for spaying your female kitty before she ever comes into heat. If you’re thinking you’ll simply keep her inside, away from any tomcats, you may be in for a bit of a life disturbance. Cats in heat have been known to drive their humans crazy by vocalizing 24 hours a day, constantly being under foot, rolling around on the ground, and, for all practical purposes, shouting out to the world, “I am in heat!!” This will go on for weeks at a time. During kitten season, it’s not uncommon for sleep-deprived cat lovers to arrive at the veterinary hospital in a state of desperation pleading, “Please, spay her right now!”

Source: Dr. Nancy Kay, DVM, DACVIM



7 EASY WAYS TO USE LESS WATER

Less than 2% of the Earth's water supply is fresh water, and only 1% is available for drinking. Yet the average American uses 140–170 gallons of water per day! Here's how to cut your water consumption—easily:

1. Shower instead of bathe. Bathing and showering account for 27% of daily water use. A typical bath takes 37 gallons of water. A 5-minute shower? 15–25 gallons. So...enjoy your shower!

2. Cut toilet flushes. You can flush just as often, but use less water by putting a closed container full of water in the tank. Or replace your toilet with one that uses less water. Toilet flushing accounts for the largest amount of water used daily.



3. Don't leave the water running when brushing your teeth. You'll save 5 gallons!

4. Get an energy-saving washing machine. New designs can save about 20 gallons per load. If you pay for your water, this machine can quickly pay for itself.

5. Use a car wash. The EPA says washing a car yourself can use up to 500 gallons of water. An efficient car wash uses only 32 gallons—and recycles the water!

6. Let your grass grow a little longer. It'll hold water better and need less watering.

7. Fix leaks. Check for leaking faucets and running toilets, as well as outside spigots and hoses. Stopping these leaks can have a huge impact.

EXPERTS FORECAST A HOUSING MARKET TURNAROUND IN 2023

The housing market has gone through a lot of change recently, and much of that was a result of how quickly mortgage rates rose last year.

Now, as we move through 2023, there are signs things are finally going to turn around. Home price appreciation is slowing from the recent frenzy, mortgage rates are coming down, inflation is easing, and overall market activity is starting to pick up. All of that's great news for the housing market this year. Here's what experts are saying.

Cristian deRitis, Deputy Chief Economist, *Moody's Analytics*: "The current state of the housing market is that it is certainly in transition."

Susan Wachter, Professor of Real Estate and Finance, *University of Pennsylvania's Wharton School*: "Housing is going to ease up. I think 2023 will be a turnaround year."

Lawrence Yun, Chief Economist, *National Association of Realtors (NAR)*: "Mortgage rates have fallen in the recent past weeks, so I'm very hopeful that the worst in home sales is probably coming to an end."

Robert Dietz, Chief Economist and Senior Vice President, *National Association of Home Builders (NAHB)*: ". . . it appears a turning point for housing lies ahead. In the coming quarters, single-family home building will rise off of cycle lows as mortgage rates are expected to trend lower and boost housing affordability."

Bottom Line

If you're thinking about making a move this year, a turnaround in the housing market could be exactly what you've been waiting for. Work with a local real estate professional to learn about the latest trends in your area.



Source: Keeping Current Matters

RAISING A FINANCIALLY SAVVY CHILD

If you have children or grandchildren, you have an opportunity to give them a jump-start on their journey to becoming financially responsible adults. While teaching your child about money and finances is easier when you start early, it's never too late to impart your wisdom. Here are some age-relevant suggestions to help develop a financially savvy young adult:

- **Preschool** – Start by using dollar bills and coins to teach them what the value of each is worth. Even if you don't get into the exact values, explain that a quarter is worth more than a dime and a dollar is worth more than a quarter. From there, explain that buying things at the store comes down to a choice based on how much money you have (you can't buy every toy you see!). Also, get them a piggy bank to start saving coins and small bills.

- **Grade school** – Consider starting an allowance and developing a simple spending plan. Teach them how to read price tags and do comparison shopping. Open a savings account to replace the piggy bank and teach them about interest and the importance of regular saving. Have them participate in family financial discussions about major purchases, vacations and other simple money decisions.

- **Middle school** – Start connecting work with earning money. Start with activities such as babysitting, mowing lawns or walking dogs. Open a checking account and transition the simple spending plan into a budget to save funds for larger purchases. If you have not already done so, now is a good time to introduce the importance of donating money to a

charitable organization or church.

- **High school** – Introduce the concept of net worth. Help them build their own by identifying their assets and their current and potential liabilities. Work with them to get a part-time job to start building work experience, or to continue growing a business by marketing for more clients. Add additional expense responsibility by transferring direct accountability for things like gas, lunches and the cost of going out with friends. Introduce investing by explaining stocks, mutual funds, CDs and IRAs. Talk about financial mistakes and how to deal with them when they happen by using some of your real-life examples. If college is the goal after high school, include them in the financial planning decisions. Tie each of these discussions into how it impacts their net worth.

- **College** – Teach them about borrowing money and all its future implications. Explain how credit cards can be a good companion to a budget, but warn them about the dangers of mismanagement or not paying the bill in full each month. Discuss the importance of their credit score and how it affects future plans like renting or buying a house. Talk about retirement savings and the importance of building their retirement account.



Knowing about money — how to earn it, use it, invest it and share it — is a valuable life skill. Simply talking with your children about its importance is often not enough. Find simple, age-specific ways to build their financial IQ. A financially savvy child will hopefully lead to a financially wise adult.

Source: JK Services Inc.

COFFEE FILTERS WHO KNEW!

Coffee filters Who knew! And you can buy 1,000 at the Dollar Tree for almost nothing even the large ones.

1. Cover bowls or dishes when cooking in the microwave. Coffee filters make excellent covers.

2. Clean windows, mirrors, and chrome... Coffee filters are lint-free so they'll leave windows sparkling.

3. Protect China by separating your good dishes with a coffee filter between each dish.

4. Filter broken cork from wine. If you break the cork when opening a wine bottle, filter the wine through a coffee filter.

5. Protect a cast-iron skillet. Place a coffee filter in the skillet to absorb moisture and prevent rust.

6. Apply shoe polish. Ball up a lint-free coffee filter.

7. Recycle frying oil. After frying, strain oil through a sieve lined with a coffee filter.

8. Weigh chopped foods. Place chopped ingredients in a coffee filter on a kitchen scale.

9. Hold tacos. Coffee filters make convenient wrappers for messy foods.

10. Stop the soil from leaking out of a plant pot. Line a plant pot with a coffee filter to prevent the soil from going through the drainage holes.

11.. Prevent a Popsicle from dripping. Poke one or two holes as needed in a coffee filter.

12. Do you think we used expensive strips to wax eyebrows? Use strips of coffee filters..

13. Put a few in a plate and put your fried bacon, French fries, chicken fingers, etc on them. It soaks out all the grease.

14. Keep in the bathroom. They make great "razor nick fixers."

15. As a sewing backing. Use a filter as an easy-to-tear backing for embroidering or appliqueing soft fabrics.

16. Put baking soda into a coffee filter and insert into shoes or a closet to absorb or prevent odors.

17. Use them to strain soup stock and to tie fresh herbs in to put in soups and stews.

18. Use a coffee filter to prevent spilling when you add fluids to your car.

19. Use them as a spoon rest while cooking and clean up small counter spills.

20. Can use to hold dry ingredients when baking or when cutting a piece of fruit or veggies.. Saves on having extra bowls to wash.

21. Use them to wrap Christmas ornaments for storage.

22. Use them to remove fingernail polish when out of cotton balls.

23. Use them to sprout seeds.. Simply dampen the coffee filter, place seeds inside, fold it and place it into a plastic baggie until they sprout.

24. Use coffee filters as blotting paper for pressed flowers. Place the flowers between two coffee filters and put the coffee filters in phone book..

25. Use as a disposable "snack bowl" for popcorn, chips, etc..

THE BEST
COFFEE
FILTER
HACKS



GYM MISTAKES YOU DON'T WANT TO MAKE

1. Not warming up before an activity - Muscles need to get used to the demands of aerobic activity.
2. Begin slowly and gradually increase intensity.
3. Not drinking enough water -If you wait until you're thirsty to drink water, you're already on your way to dehydration. Keep a water bottle nearby during exercise.
4. Jerking while lifting weights - When you jerk the weight, you're likely to jerk other muscles too.
5. Jerking can lead to strain and injury, with your back muscles being particularly vulnerable.
6. Not stretching enough - Stretch right after an aerobic activity, while your muscles are warm and flexible, to prevent injuries.

Source: American Council on Exercise

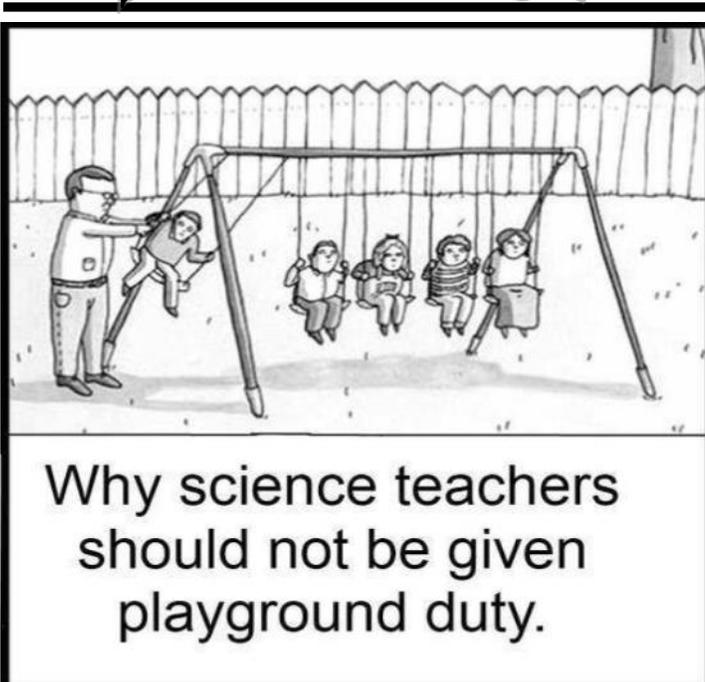
PeopleConnect/Truthfinder/Instant Checkmate Breach

PeopleConnect, the owners of TruthFinder and Instant Checkmate background check services, announced that they suffered a data breach after a hacker gained access to a 2019 backup database containing the personal information of more than 20 million customers. Breached information includes email addresses, hashed passwords, first and last names, and phone numbers. If exploited, cybercriminals can use this information to commit identity theft.

Source: Lifelock



Today's Laugh



CrockPot Steak Bites

INGREDIENTS:

- 3 lbs round steak (cut into small pieces)
- 1/2 onion diced
- 2 teaspoon minced garlic
- 1 teaspoon salt
- 1 teaspoon pepper
- 4 tablespoons butter
- 1 cup beef broth

DIRECTIONS:

1. Place all the ingredients in the crock pot.
2. Cover and cook on low for 6-8 hours or high for 3-4, stirring occasionally.
3. Serve immediately and enjoy!



Source:
Eating On A Dime

Glowing Easter Egg Hunt

NEEDED

- Plastic Easter Eggs
- Tea Lights
- Candy, Coins or Small Toys

INSTRUCTIONS

1. Just before the sun goes down, place a glowing tea light in each Egg. You could also put in a small candy, sticker, coin, small toy or anything else you want too!
2. Set the eggs out and let the kids collect them in the dark. SO FUN!



Source: Smart School House

VA LOANS:

Making Homes for the Brave Achievable

VA loans can help make homeownership possible for those who have served our country. Here's some helpful information about this type of home loan.



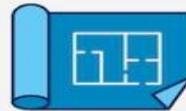
Who Is Eligible for VA Home Loans?

- Active-Duty Personnel
- Veterans
- Members of the Reserves and National Guard
- Eligible Spouses
- Previous and First-Time Homebuyers

What Can VA Home Loans Be Used for?



Buying a Home or VA-Approved Condo



Building a Home



Making Home Improvements

What Are the Benefits of VA Home Loans?



Options for No Down Payment



Better Terms and Interest Rates



Limited Closing Costs

Homeownership is the American Dream. One way we can honor and thank our veterans is to ensure they have the best information about the benefits of VA home loans.

CALIFORNIA HOME SALES FACTS: FEBRUARY 2023

State/Region/County	Feb. 2023	Jan. 2023	MTM% Chg	State/Region/County	Feb. 2023	Jan. 2023	MTM% Chg
Calif. State Average	\$735,480	\$751,330	-2.1%	Solano	\$555,000	\$580,000	-4.3%
Calif. Condo Average	\$615,000	\$580,000	+6.0%	Contra-Costa	\$760,000	\$736,500	+3.2%
Sacramento	\$499,000	\$498,000	+0.2%	San Francisco	\$1,465,000	\$1,385,000	+5.8%
Placer	\$633,750	\$625,000	+1.4%	Fresno	\$385,000	\$375,000	+2.7%
El Dorado	\$619,000	\$567,500	+9.1%	Santa Clara	\$1,500,000	\$1,530,000	-2.0%
Yolo	\$550,000	\$522,500	+5.3%	Orange County	\$1,159,000	\$1,194,500	-3.0%
Stanislaus	\$429,900	\$403,750	+6.5%	Los Angeles	\$726,870	\$778,540	-6.6%
San Joaquin	\$491,500	\$478,500	+2.7%	San Diego	\$875,000	\$824,950	+6.1%
Nevada	\$475,000	\$470,000	+1.1%	Butte	\$405,000	\$410,000	-1.2%
				Yuba	\$435,950	\$425,000	+2.6%

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



SALEM, OR





CONGRATULATIONS
LISA B.
 ON THE PURCHASE OF YOUR HOMES!
 AND FOR GETTING \$1,975.00 FROM
 ANTELOPE, CA
 Gretchen Bradley @ 




CITRUS HEIGHTS, CA

CONGRATULATIONS
LIZ & CODY E.
 ON THE PURCHASE OF YOUR HOME!
 AND FOR RECEIVING \$3,005.00 FROM
 Gretchen Bradley @ 



MARCH



WISHING A HAPPY BIRTHDAY & HAPPY ANNIVERSARY TO THE FOLLOWING:

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

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 Buffalo Wild Wings Card
2nd Prize \$25 DoorDash Gift Card
3rd Prize \$10 Amazon Gift Card

FEBRUARY WINNERS

1st Prize \$50 Gap Gift Card-Corina S.
2nd Prize \$25 Domino's Gift Card-Brynne C.
3rd Prize \$10 Subway Gift Card-Kassi M.

Drawing Disclaimer Available Online.



FREE Home Value Report

Find out how much your home may be worth.
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