

Life & Times

NOV.—DEC. 2019

SAFETY: BE READY WHILE HOLIDAY SHOPPING

Are you ready for the holiday shopping season?

Black Friday is often seen as the official beginning of the holiday shopping season. If you are like many consumers, you will at least do

some of your shopping in a store or mall. We all know that store parking lots become extra congested during the holiday shopping season.

Parking lot safety tips:

Did you know that parking lots are where most mall-related crime occurs? Drivers and walkers navigating the lot are vulnerable to theft, and unattended vehicles loaded with packages are often open invitations for break-ins. If you plan on going to the mall for some holiday shopping here are a few tips to keep in mind.

HOLIDAY SHOPPING SAFETY TIPS



Stay focused

People walking through the parking lot are often distracted with their cellphone. To reduce your chance of becoming a victim look to your front, side, and rear when walking to and from a store. Being aware of your surroundings lessens your chances of becoming a victim or getting struck by a car.

Assume you're watched

Criminals watch for shoppers who put purchases in their car or trunk, then walk back into the store. Once

you're gone, it can take only moments to break in and grab items. If you need to stow packages while shopping, re-park your car in a different location, away from anyone who could have been observing.

Don't dally

Walk like you have a purpose. Don't wander, even if you don't know where your car is. Have your car key in hand before you leave the store. Once in your car, lock the doors immediately and drive off. Don't sit and do other things like text, make a call or put on makeup. Driving away as soon as possible will lessen the chance of you becoming a target.

Beware of stranger danger

If you are approached or chased, yell or scream to get attention or go back to the store and alert security. If you are followed while driving, go to an open gas station or a populated area with plenty of light. Get on the phone and call 911.

Review these shopping tips with your family members. Taking precautions before you head out to do some holiday shopping, will reduce your chances of being a victim of theft.

Source: City of Roseville Police Dept

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FREE
MONTHLY DRAWING

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HOLIDAY PLANTS DANGEROUS TO PETS

Pine Christmas Trees: opt for a fir or spruce, instead of pine, if you like to put up a live tree. Pine trees aren't toxic to dogs, but they can be to cats and can cause liver damage and even death. Be sure to sweep up needles every day and cover the tree base with a skirt to block pet from drinking water.

Poinsettias: while not totally toxic to pets, poinsettia leaves produce a sap that can irritate a dog's or cat's mouth and esophagus.

Holly & Mistletoe: Holly leaves and berries can cause vomiting, drooling and abdominal pain. If ingested in large amounts, more severe reactions can occur, such as a drop in blood pressure and heart rate, breathing problems, seizures and even death.

The 12 days of Christmas

ok maybe 13...

dangers



www.creatureclinic.com

LAST MINUTE GIFT IDEAS

Check out these ideas for easy and quick holiday gifts that you can buy or make at the very last minute.

- Beautiful and unique ornaments make great gifts for neighbors and teachers. Wrap one or a few in a festive box or bag and you're set.
- Gift Baskets or Bags are easy to assemble once you've picked a theme. Pick up a couple of spatulas, hot pads and designer condiments and you've got a gourmet kitchen basket.
- Games make a great gift for a whole family. Visit your local superstore and check out the game section for some old games as well as a few new ones.
- Homemade candy or cookies packaged nicely on a seasonal plate are appreciated even once the goody is gone.

Source: Fidelity National Home Warranty



MILITARY: NEW LAW INCREASES VA HOME LOAN LIMITS, FUNDING FEES

A law signed by President Donald Trump on June 25 to provide compensation to ill veterans who served on Navy ships in Vietnam also made several changes to Department of Veterans Affairs-backed home loans for all eligible veterans.

Starting Jan. 1, any veteran who wants to take advantage of the VA's "zero-down payment" loan program will be able to do so, even in areas with high housing costs where veterans have historically been required to make a 25% down payment.

Essentially, since the VA's guaranty of a loan is 25%, its maximum allowable amount for a loan was capped at the Freddie Mac limit. If a veteran wanted to buy a more expensive home, he or she was required to pay 25% of the difference or not use the VA program.

The new law eliminates the Freddie Mac link to VA loans and instead will make the maximum guaranty 25% of the loan amount.

"For many veterans who are seeking to purchase a home in high-cost areas, the Freddie Mac limit is too low for VA's zero-down payment loan program," noted the report that accompanied the Blue Water Navy Act of 2019.

The law addresses the "issue and makes the home loan benefit available to all veterans and service members who qualify," the report noted.

For mortgage brokers, veterans tend to be a reliable investment: The delinquency rate for VA mortgages is 3.71%, compared with the Federal Housing Administration rate of 8.65%.

The foreclosure rate for veterans with conventional loans is also extremely low, at 1.98%, according to the Mortgage Bankers

Association.

Whether the delinquency and foreclosure rates will stay that way with the higher allowances remains to be seen. But in the report, House Veterans Affairs Committee members expressed confidence that the VA's strict underwriting standards and "low foreclosure rates will ensure that veterans still have the required credit and income to qualify for a loan."

Regardless of the loan size, most veterans seeking a VA-backed home loan will pay more in VA funding fees in the next two years. Starting Jan. 1, the funding fee for a zero-down payment VA loan for active-duty veterans will increase from 2.15% to 2.3% for a first-time loan and from 3.3% to 3.6% for subsequent VA loans.

Veteran reservists would see their VA loan fees drop by .10%, from 2.4% to 2.3% for first-time loans, but increase for subsequent VA loans from 3.3% to 3.6%.

The law also made smaller incremental changes on VA funding fees for veterans paying 5% or 10% down.

The higher fees will remain in effect until Jan. 1, 2022. Then, they will revert to their current rate unless new legislation is passed that amends the schedule.

The fees are to be increased to pay for disability compensation for veterans who served on ships off the coast of Vietnam during the war, as well as those who served in the Korean demilitarized zone from Sept. 1, 1967, to Aug. 31, 1971.

The new law also removes the loan limit for the Native American Direct Loan Program and exempts Purple Heart recipients from paying the funding fee.

Source: Military.com, Patricia Kime



TRAVEL ALERT: IT'S NOT SAFE TO PLUG INTO AIRPORT CHARGING STATIONS

A record number of travelers head for airports for Thanksgiving, officials are warning them not to plug smartphones and other devices into public charging stations and USB ports.

Those convenient charging hotspots, including at the mall and on public transportation, could be loaded with malware by criminals looking to steal their money and identity, warned the Los Angeles district attorney in a Twitter post.

Known as Juice Jacking, this growing cyber threat poses serious risks to smartphones, tablets and computers. In as little as one minute, a virus can be transferred to unsuspecting users' devices. Then, the virus begins exporting sensitive data and passwords directly to the scammers.

Instead, use a portable charging device, experts say.

Here's how the fraud works: A computer is concealed within the charging kiosk or on cables left plugged in that are programmed to automatically pair with smartphones when they are plugged in. The



rogue computer can then freely access all the information stored on electronic devices, from passwords to emails, to address books to photos to text messages. It can even do a full backup of your phone, all of which can be accessed wirelessly by the crooks.

"A free charge could end up draining your bank account," said Deputy District Attorney Luke Sisak in a video posted to the Los Angeles County's website.

Sisak suggests playing it safe by plugging into an AC power outlet with your own charging cord or using a portable charger. Also, adding a passcode or enabling the fingerprint scanner or face ID will help foil an attack.

Source: Doreen Christensen, South Florida Sun Sentinel

KEEP YOUR KITCHEN SMELLING CLEAN THIS HOLIDAY SEASON

Have you ever noticed when you are entertaining how everyone ends up in the kitchen? There's nothing more embarrassing than having smelly odors coming from your sink. Avoid the embarrassment by trying these quick fix tips.

Garbage Disposal

Sprinkle a bit of baking soda and about two squirts of your favorite dish liquid into the garbage disposal.

With a small brush, scrub the inside of the garbage disposal, including around the rubber gaskets. Turn on the water and the disposal and flush thoroughly for a few minutes.

For another quick fix make vinegar ice cubes and feed them down the disposal. After grinding, run cold water through. The grinding effect of the ice will sort out any stubborn items & it will remove the odors and smells as well.

Remember never to turn on the disposal while cleaning!!

Kitchen Sink

If you notice a nasty odor coming from your sink in the kitchen it will undoubtedly be your drain needing a freshen up. Instead of filling the sewers with expensive commercial products, simply pour a cup of vinegar down the drain. Let stand for 30 minutes and then flush with cold water. If you repeat this process every week the odor should not return.

Source: Cheryl Bower, SF Realtor



HEALTH Q&A

Q: "I have a cold. Will exercising help me feel better any faster?"

A: Faster? Not so much. But exercise does bolster your immune system, making it less likely your cold will return once you kick it, says Edward Laskowski, M.D., codirector of the Mayo Clinic Sports Medicine in Rochester, MN. What's more, when you have the sniffles, short, easy workouts—think brisk walking, not sprinting—can help loosen the mucus that makes your head feel as if it were stuffed with cotton. But if a fever, chills, muscle aches, a painful sore throat or a cough accompanies your cold, take a pass on the sweat session. You may have the flu or another illness, in which case working out could dampen your immune system even more.

Source: fitnessmagazine.com



Today's Laugh

IF A WOMAN SAYS
"DO WHAT YOU WANT"
DO NOT DO WHAT YOU WANT.
STAND STILL. DO NOT BLINK.
DON'T EVEN BREATHE.
JUST PLAY DEAD.

Lemon Poppy Seed Bundt Cake

INGREDIENTS:

- 1 pkg. yellow cake mix (18.25-oz. size)
- 3/4 c. sour cream
- 1/3 c. poppy seeds
- 4-oz. softened cream cheese
- 1/2 stick softened butter
- 1-1/2 c. powdered sugar
- 1 tsp. lemon juice



DIRECTIONS:

1. Preheat oven to 350° F.
2. Prepare cake mix as directed on package but reduce water called for by half. Add sour cream and poppy seeds; mix well, then pour into pan.
3. Bake 40 to 45 minutes or until a toothpick inserted in center comes out clean.
4. Let cool in pan 10 minutes, then remove from pan and continue cooling on a wire rack. In a medium bowl, beat cream cheese and butter until smooth.
5. Add confectioners' sugar and lemon juice; beat until creamy. Frost cake when it's completely cooled.

Source: CountryDoor

Button Tree Ornament

NEEDED

- | | |
|--------------|---------------------------------|
| • Green Felt | • Various sized/colored buttons |
| • Foam Sheet | • Glue Gun |
| • Ribbon | • Elmer's Glue |

INSTRUCTIONS

1. Print or draw tree template. Cut out template.
2. Trace onto foam and felt. Cut out shape on each.
3. Use glue gun to attach felt to foam (with adult assistance)
4. Use Elmer's glue to decorate buttons on tree. Allow to dry.
5. Make a small hole at top of tree and thread piece of ribbon through. Tie a knot to make a loop.
6. Options: You can use puffy paint or pom poms to decorate your tree.



Source: Hands on As We Grow



ELIMINATE THE OBSTACLES TO A GOOD NIGHT'S REST

A good night's sleep is essential to everyone's health, and yet many people have trouble getting the shut-eye they need. If you're not waking up feeling refreshed and ready to start your day with energy, check out these problems that may be preventing you from sleeping soundly:

- **Procrastination.** You know you should go to bed, but you let yourself get distracted by household tasks or the TV. Set a firm time limit on your evening and stick to it.
- **Caffeine.** Avoid coffee and other caffeinated drinks after 3 p.m. The effects can linger for up to seven hours, making sleep difficult by the time you need to go to bed.



- **Heat.** You may not be sweating, but feeling just a little too warm can keep you from dropping off. Try sticking one foot out from under the covers to balance the temperature.

- **Stress.** The news, your job, or personal worries can make relaxation and sleep difficult. Practice meditation and other techniques to untense your body and your mind.

- **Work.** If your job starts too early in the morning, you'll have trouble waking up and performing well. Try to negotiate a later arrival time. Emphasize how your productivity will increase if you get the right amount of rest.

Source: Cheryl Bower, SF Realtor



WOODLAND PARK,
CO



CONGRATULATIONS

MEAGAN & JEROMY D.

ON THE SALE AND PURCHASE
OF YOUR HOMES!

AND FOR GETTING \$7,409.00 FROM

Gretchen Bradley @



That's NOT a typo.
\$7,409 from
Gretchen @ GB4H!



RANCHO CORDOVA,
CA



ANTELOPE, CA

CONGRATULATIONS

SANDRA S.

ON THE PURCHASE OF YOUR HOME!

AND FOR GETTING \$1,625.00 FROM

Gretchen Bradley @



CALIFORNIA HOME SALES FACTS: OCT. 2019

State/Region/County	Oct. 2019	Sept. 2019	MTM% Chg
Calif. State Average	\$605,280	\$605,680	-0.1%
Calif. Condo Average	\$473,400	\$460,000	+2.9%
Sacramento	\$385,000	\$385,000	+0.0%
Placer	\$505,000	\$495,000	+2.0%
El Dorado	\$490,000	\$489,900	+0.0%
Yolo	\$479,950	\$453,500	+5.8%
Stanislaus	\$343,000	\$332,750	+3.1%
San Joaquin	\$375,000	\$385,000	-2.5%
Nevada	\$419,500	\$399,000	+5.1%

State/Region/County	Oct. 2019	Sept. 2019	MTM% Chg
Solano	\$470,000	\$455,000	+3.3%
Contra-Costa	\$681,250	\$656,000	+3.8%
San Francisco	\$1,650,000	\$1,540,000	+7.1%
Fresno	\$287,000	\$296,000	-3.0%
Santa Clara	\$1,234,750	\$1,225,000	+0.8%
Orange County	\$820,000	\$830,000	-1.2%
Los Angeles	\$647,890	\$663,110	-2.3%
San Diego	\$652,000	\$636,750	+2.4%
Butte	\$358,250	\$358,750	-0.1%
Yuba	\$298,000	\$305,000	-2.3%

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

TIS THE SEASON...INDOOR PROJECTS FOR WARMTH AND SAVINGS

With the cold of winter upon us, you may want to tackle some indoor maintenance projects that will bring you even more warmth and energy savings.

- Install extra insulation. Install plastic sheets on windows that require extra protection from the wind (kits are widely available at hardware stores or home centers). Add weather stripping around doors if necessary.
- Patch and paint. Inspect interior walls and ceilings for holes or cracks. Patch and paint as necessary. Watch for bubbling or cracking, which could indicate water damage.

- Check smoke and carbon monoxide detectors. Test each unit, and replace batteries as needed.

- Maintain appliances. Unplug the refrigerator and clean it thoroughly with soap and hot water. Vacuum the condenser coil for better energy efficiency. If the drain pan is removable, clean it in soapy water. Clean the inside of the dishwasher, the stove exhaust fan, the inside of the oven, and microwave.

- Inspect bathroom caulking. Remove and replace crumbling caulk around the bathtub, sink, or toilet. Make sure no moisture is leaking under the bathtub or shower stall.

Source: Fidelity National Home Warranty

Quote to Inspire

"In the Middle of Difficulty lies Opportunity" --Albert Einstein



NOVEMBER



WISHING A HAPPY BIRTHDAY & HAPPY ANNIVERSARY TO THE FOLLOWING:

DARYL L.
ALLY H.

KELLY C.
KATHLEEN R.
ALEX & BRYNNE C.

ROBERT D.
ERIC E.
CHARITY & JUSTIN R.

JOSE A.
LAURA R.



DECEMBER



WISHING A HAPPY BIRTHDAY & HAPPY ANNIVERSARY TO THE FOLLOWING:

SANDEEP S.
KEVIN G.
SILVIA S.

CHARITY R.
ROBERT C.
FORREST W.
WENDY & ERIC V.

SALLY M.
MAT S.
MARTY H.
JEROMY & MEAGAN D.

TRISHA H.
ROD R.
CHARLES T.

MONTHLY DRAWING

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**DECEMBER
PRIZES**

1st Prize \$50 Walmart Gift Card
2nd Prize \$25 Uber Gift Card
3rd Prize \$10 Starbucks Gift Card

**NOVEMBER
WINNERS**

1st Prize \$50 Top Golf Gift Card-Andrea B.
2nd Prize \$25 Chili's Gift Card-Becky H.
3rd Prize \$15 Amazon Gift Card-Eric E.

Drawing Disclaimer Available Online.



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