

# Life & Times

OCTOBER 2024

## THE BIG CHILL: WINTERIZING CHECKLIST

While September brings the first day of fall, October can be the harbinger of the winter and all of its frigid pitfalls. It's best to be prepared for the frost and snow with a few simple tasks that will prevent drafts, frosty windows and

every homeowner's nightmare: Busted pipes.

A good place to start prior to tackling problem areas in your home is a home energy audit. This will pinpoint specific places in your house where heat escapes. The U.S. Department of Energy has a do-it-yourself energy assessment, or you can hire someone to do the audit for you.

**Fireplace:** Fantasizing about a cozy evening in front of the fire? Your romantic night might be cut short if your fireplace hasn't been serviced. The National Fire Protection Association recommends that chimneys are swept at least once a year.

**Furnace:** It's also recommended that furnaces be serviced once a year. A heating system can break down at the most inopportune time is it's not serviced. Worse, it can pump carbon monoxide into a home or eventually stop working. While a furnace service can run up to \$100, the cost benefits are undeniable, considering the cost of a major fix or replacement.

**Ducts:** According to the U.S. Department of Energy, a home with central heating can lose between 10 and 30 percent of its heated air before that air reaches the vents if duct work is not well-connected and insulated, or if it must travel through unheated spaces.

**Pipes:** Frozen pipes are a royal nuisance, but with a little effort, many instances can be prevented. The best way to tackle these is to wrap pipes that run the exterior of the home with heating tape. Turn off the water and drain the remaining water at the inside valves. You can also purchase insulated covers for additional prevention.

Source: Erika Riggs, Zillow Blog

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### Big Chill Checklist

**Weatherstripping:** Cold air can seep in through those little gaps between your door and the door frame, quickly reversing any effort you take to heat your home. Weatherstripping covers the sides and top of the door and a sweep fills the space between the threshold and door bottom. Hardware stores and home centers sell numerous products in metal, foam, rubber and plastic for this purpose and many can be installed in an afternoon.

**Windows:** This may be another area where additional weatherstripping or caulk is needed to fill any visible gaps, though that still might not be enough remediation to prevent drafts. While windows add much needed winter light, they can let out a lot of heat — up to 12 times more than a wall if they're single pane. Blinds can keep a little heat in, but heavier shades or curtains will minimize heat loss.

**FREE**  
**MONTHLY DRAWING**

See Page 8  
For Details

## PROTECT YOUR VALUABLES BEFORE THIEVES ARRIVE

If you are concerned about protecting your valuables, here are several suggestions to consider for protecting them from would-be thieves:

- **Rent a safe deposit box.** It may make sense to keep seldom worn jewelry, coins and other important documents in a traditional safe deposit box at your local bank. But beware if you go this route, as it's often inconvenient to retrieve your valuables, as well as easy to forget what is in the box and who has the key. Plus it's important to fully understand your rights under the contract terms.
- **Install a home safe.** There are several types of in-home safes you can choose from, including wall, floor, free standing, fire and gun safes. There are also diversion safes for small items that are designed to look like everyday household objects that can blend in with its surroundings.
- **Secure your house.** In addition to installing a state-of-the-art home security system, there are several other ways to physically secure your home. Consider updating your locks every several years, and remember to actually use them! Many burglars are looking for easy targets, and unlocked doors and windows provide easy access. Also consider



reinforcing your doors and windows, and installing motion-sensing lights both inside and outside.

### Be prepared if a theft does occur

Thieves can still unfortunately steal your valuables despite multiple layers of protection. Here are some suggestions to prepare you if any of your valuables go missing:

- **Be familiar with your insurance policy.** Read your insurance policy to know what items are covered. Review your policy once a year or whenever you acquire another valuable asset.
- **Get an appraisal.** It may be difficult to know how much insurance you need without a proper valuation of your assets. Some assets may be worth much more than you think, while other assets may be difficult to pinpoint a value without professional assistance.

- **Keep a home inventory.** Create a list of all your valuables that includes photographs and purchase receipts. If an asset is stolen, having an up-to-date inventory list and documentation can help quickly jump-start filing an insurance claim.

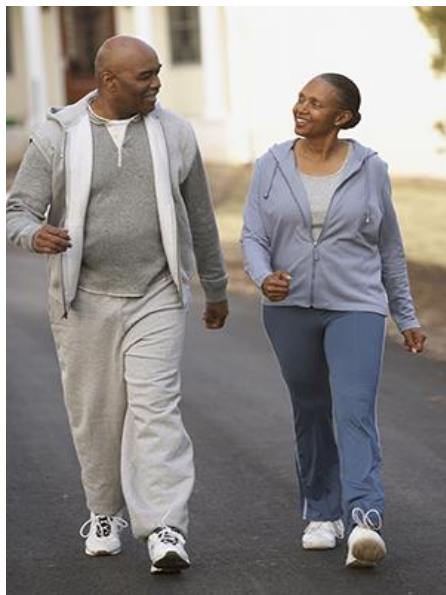
Source: JK Services, Inc.

## HEALTH WATCH: MOVEMENT AND ALZHEIMER'S

It seems that no matter what aspect of health you're reading about, medical authorities will mention, or caution you, that you will need to exercise or be active to get all the benefits. After a while, you may no longer be listening.

But you will now.

It's the vision of yourself suffering with Alzheimer's disease (AD): no longer able to run your own life, at the mercy of caregivers, and the subject of pity as you become unable to speak.



The number of Alzheimer's patients is growing. But that number, and your own risk, could be significantly reduced among those who get moving.

People who are fit in middle age are less likely to develop any kind of dementia in later years, according to DukeMedicine newsletter. It's a good time to walk or do aerobics.

Keeping cholesterol under control also helps you avoid AD.

All types of activity can help.

Physical activity is strongly connected to improved blood flow to the brain, to the development of new brain cells, and to better brain activity.

A study at Rush University Medical Center shows that all physical activities are associated with a reduced risk of AD, including exercise and things like yard work, cooking and cleaning.

Adults not physically able to do traditional exercises can keep fit with ordinary activities. But they have to get off the sofa to do them.

Source: Cheryl Bower, SF Realtor

## 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



## MILITARY: ARMY DOESN'T HAVE ENOUGH SOLDIERS

The Army is undermanned for a conflict with China or Russia, potential future fights that could expand across several geographic regions, a new report by a committee tasked with reviewing the 2022 National Defense Strategy has found.

The service specifically does not have the number of soldiers needed for what would likely be an intensive island-hopping campaign in the Pacific and subsequent urban battles in major metropolitan cities in Asia, according to the Commission on the National Defense Strategy, which was created by Congress.

"We have to have an Army that's sufficiently large that it can operate in all of these places simultaneously," Eric Edelman, the commission vice chair and George W. Bush-era under secretary of defense for policy, told lawmakers Tuesday. "It's very hard to imagine a conflict in the Indo-Pacific that doesn't become global very quickly."

The review indicates a need for greater investments in the military. Traditionally, national security-focused reports, particularly to Congress, lean toward giving more money to the Pentagon -- which has a budget that dwarfs any other country's defense spending, including allies.

"Lessons from the Ukraine war demonstrate that the U.S. Army needs to expand its force structure in key areas -- particularly air defense, counter-unmanned aerial systems, electronic warfare, and long-range fires," the commission's report noted.

The Pentagon's latest budget proposed would reduce the Army's size to 443,000 soldiers, which would be its smallest since before World War II. The service hit a contemporary peak of 556,000 soldiers in 2010 and 2011, during a surge in Afghanistan overseen by President Barack Obama.



"We should reevaluate the goals," said Jennifer Kavanagh, senior fellow and director of military analysis for Defense Priorities, a Washington, D.C.-based foreign policy think tank. "There are certain types of units being deployed way too often. One possibility is that the Army is too small; the other is that the United States is trying to do too many things at once and needs] to prioritize and downsize, and think about what activities are most vital to U.S. interests."

The Army is spread thin, a problem aggravated by an ongoing recruiting slump. The high cadence of missions have left units, particularly combat-arms units, overtaxed -- concerns the service's top leaders have acknowledged but have had few answers for. Furthermore, enlisted soldiers in those front-line units are at least 50% more likely to die by suicide compared to their civilian counterparts, according to Pentagon data.

The concerns come not just from a potential fight with China. For years, the Pentagon's goal has been to have a force capable of juggling two major conflicts. Right now, the U.S. is heavily committed to Africa and the Middle East, even as the peak of the Global War on Terror passed a decade ago.

Meanwhile, the Army, especially, has troops massed in Europe to bolster NATO's front lines amid Russian President Vladimir Putin's war in Ukraine. The U.S. also has various smaller troop presences in lower-profile missions such as Kosovo.

And building up the Army ranks may be a problem that goes beyond just funding. The service has had a significant challenge recruiting soldiers, a problem that has nagged the Army for a decade. It came up 10,000 active-duty recruits short of its goal of bringing in 65,000 new soldiers last year.

Source: Steve Beynon, Military.com

## TIPS TO STRETCH YOUR FAMILY BUDGET

Rare is the person today who isn't watching expenses. Here's how to get more bang for your buck:








- Plan Your Meals.** Take a moment to make menus and a shopping list for the week. Take advantage of coupons, sales, and bargains. This also helps you avoid those costly impulse purchases.
- Plant a Garden.** Growing your own fresh herbs and vegetables saves you money, plus your food tastes better and you don't have to worry about pesticides. Even city dwellers can do this with patio planters and window boxes.
- Shop Yard Sales and Thrift Stores.** Why pay mall prices for children's clothes they'll soon outgrow or for a table, lamp, or bookcase for the family room. These things—and more—can be bought at bargain prices at yard sales, second-hand stores, and thrift shops. Have your own yard sale and turn basement, attic, and garage clutter into cash.
- Bargain Hunt Constantly.** Get into the habit of looking for the best deals on cosmetics, vitamins, clothes and new household items. Check newspaper ads, circulars, and online discounters. Opt into email programs to get special offers.
- Buy Off-Season.** From luggage to snow-blowers to homes, there are periods when far fewer people are looking to buy. These off-season and end-of-season

times are when you can purchase at the best prices, although your selection may be limited.

- Do It Yourself!** There are lots of maintenance, repairs and upgrade jobs around the house you can do yourself and save money. Check online for directions to make your own cleaning solutions from nontoxic household products.
- Get Help.** Keep your home neat by giving every family member a daily responsibility. Bring friends in for home improvement projects—putting up a deck can be done in a weekend with the help of a few friends. Use the internet to check prices and to see what bloggers are saying about where to find bargains.



### I NEED TO STAY AT HOME IF...

						
FEVER	VOMITING	DIARRHEA	RASH	HEAD LICE	EYE INFECTION	HOSPITAL STAY AND/OR ER VISIT
Temperature of 100.4 or higher	Within the past 24 hours	Within the past 24 hours	Body rash with itching or fever	Itchy head, active head lice	Redness, Itching, and/or "crusty" drainage from eye	Hospital stay and/or ER visit

### I AM READY TO GO BACK TO WORK OR SCHOOL WHEN I AM...

Fever free for 24 hours without the use of fever reducing medication i.e. Tylenol, Motrin	Free from vomiting for at least 2 solid meals	Free from diarrhea for at least 24 hours	Free from rash itching, or fever. I have been evaluated by my doctor if needed.	Treated with appropriate lice treatment at home and proof is provided to nurse.	Evaluated by my doctor and have note to return to school.	Released by medical provider to return to work or school.
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**DAYLIGHT SAVINGS REMINDER**

Daylight Saving Time (United States) ends Sunday, November 3, 2024 at 2:00am.

**Move your clocks back 1 hour.**

Except Arizona and Hawaii. Move your clocks ahead 1 hour in spring and back 1 hour in fall ("Spring forward, fall back").



**Today's Laugh**

**MY KID CALLED ME AN OLD LADY THIS MORNING. WE BOTH LAUGHED AND LAUGHED...**

**THEN I CHANGED THE WIFI PASSWORD.**

MOMSGOTINK



**INVENTOR SCAVENGER HUNT**

primary playground

- Find something that you can turn.
- Find something that is bumpy.
- Find something that is metal.
- Find something you put together.
- Find 3 things that are round.
- Find something you twist.
- Find something shiny.
- Find something you can roll.
- Find a tube.
- Find 3 things that are squishy.
- Find something clear.
- Find something that can bounce.



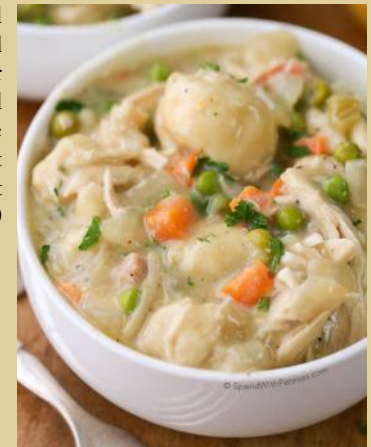
**Crock-Pot Chicken & Dumplings**

**INGREDIENTS:**

- 1 large onion, diced
- 1 can (10.5 oz) cream of celery soup
- 1 can (10.5 oz) cream of chicken soup
- 1 tablespoon fresh parsley
- 1 teaspoon poultry seasoning
- black pepper to taste
- 4 skinless boneless chicken breasts
- 2 cups low sodium chicken broth
- 2 cups frozen vegetables, defrosted
- 1 can (8 pieces) refrigerated biscuits (Buttermilk, Country or Homestyle)

**DIRECTIONS:**

1. Add onion to 6 qt crock pot; top with chicken breasts.
2. In a small bowl, combine cream of celery soup, cream of chicken soup, parsley, poultry seasoning and pepper. Spread over chicken breasts. Top with chicken broth and cook on high 3.5-4 hours.
3. After 3.5-4 hours, roll each biscuit thin and flat. Cut into 4 strips. Add vegetables to the slow cooker and stir. Add biscuit strips on top. Replace lid as quickly as possible and complete cooking for 60-90 min (total 5 hrs cooking).
4. To SERVE: Remove chicken breasts and slightly shred. Add back into slow cooker and stir (this will break up the dumplings somewhat which is ok). Let cook an additional 10 minutes and serve.



Source:  
Holly N.,  
Spend With Pennies

## 6 COMMON PLUMBING PROBLEMS IN THE FALL

When the temperature tumbles and golden leaves fall, there's a good chance your plumbing might start to give you some trouble. To get ahead of any plumbing issues, it's a good idea to start taking some preventive measures before Old Man Winter knocks at your door. "Fall is a great time to check for any plumbing damages and make any necessary repairs," says **Michael Green**, vice president of operations for Benjamin Franklin Plumbing.

During the fall season, your home may suffer from water heater problems, clogged drainage, a stuck garbage disposal, or a frozen pipe. But to help you focus your maintenance efforts, here are a few of the more common plumbing problems you might see around your house.

### 1. Cluttered gutters

Nothing says fall like a pile of leaves. But you don't want those leaves to settle into your home's gutters. "Full gutters can lead to a host of problems, including roof damage and foundation issues or cracks," says Green.

To prevent these issues, grab your ladder and thick gloves and get to work clearing out those gutters. Make sure to take a bucket with a small shovel to remove debris and other gunk. Then, rinse the gutters with a hose and inspect them—along with downspouts—for damage or cracks.

### 2. Clogged cleanouts

The cleanout is found close to the home and provides access to plumbing through an outside pipe that typically sticks out of the ground. "When the leaves fall, they can fall into the cleanout if the cap or cover is damaged or opened. These leaves can cause a backup of water flow, causing a plumbing issue," says **Doyle James**, president of Mr. Rooter Plumbing.

Homeowners may require a professional camera inspection and drain snaking to ensure there's no obstruction. "You will also want to make sure the cleanout cap is not cracked or broken to avoid debris from entering the cleanout," says James.

### 3. Unclean sump pump

The sump pump's filter screen can collect debris in the fall, such as mud, leaves, and pebbles—which can lead to clogs, premature pump shut-off, or even standing water in the basement. "A quick visual inspection should let you know whether or not the sump pump is working and if there's a problem," says Green. "Catching it early is

crucial."

The easiest way to determine if your sump pump is unclean is by slowly pouring a bucket of water into the sump pit. If it automatically starts up, everything's fine. If not, it's time to do some maintenance. "Wipe the filter clean, unplug the sump pump, and carry it outside, along with the drain," Green advises. "Disconnect the drain line, and use a hose to flush out any debris or clogs. Then, flush the entire unit with water."

Clean the entire sump pit, and then put it back in. Then, pour a bucket of water into the pit to ensure the system is working. "It's best to do this before the winter snow sets in," says Green.

### 4. Root intrusion

After a drought season, root intrusion can be a problem. "The first heavy rain of the season can cause tree roots to grow and stretch out as they search for water," says James. "These roots may penetrate cracks in plumbing pipes and block the water draining from the fixtures in the home as they flow to the main sewer line."

If you have large trees on your property, you may need to call in a plumbing professional who can perform a camera inspection and drain snaking to remove the obstruction.

### 5. Small or hidden leaks

Did an especially rainy day cause a small leak in your living room? Don't ignore it! "It can be easy to write off small leaks in your home," Green says, "but they can be dangerous. If there's a hidden leak in the plumbing system, water could seep into areas with electric wiring, and wiring sparks could start a fire."

Watch out for unexpectedly high water bills or discolored spots after a rainy day that may indicate a leak. If you do suspect you have a leak, call a plumber who can diagnose the problem.

### 6. Garden hose mishaps

It's easy to forget to put away garden hoses in the hope of one last gasp of summer temps. But neglecting to put them away before temps dip could spell trouble.

"Make sure all garden hoses are detached, and if the outdoor spigots are not freeze-proof, protect them with at least a foam cover to avoid the potential of freezing, bursting, and flooding," says James.

Source: Ana Durrani, realtor.com

# CALIFORNIA HOME SALES: AUGUST 2024

State/Region/County	August 2024	July 2024	MTM% Chg	State/Region/County	August 2024	July 2024	MTM% Chg
Calif. State Average	\$888,740	\$886,560	+0.2%	Solano	\$600,000	\$586,400	+2.3%
Calif. Condo Average	\$665,000	\$680,000	-2.2%	Contra-Costa	\$841,950	\$916,500	-8.1%
Sacramento	\$559,000	\$560,000	-0.2%	San Francisco	\$1,528,500	\$1,600,000	-4.5%
Placer	\$675,000	\$670,000	+0.7%	Fresno	\$434,940	\$420,000	+3.6%
El Dorado	\$650,000	\$695,000	-6.5%	Santa Clara	\$1,851,830	\$1,880,000	-1.5%
Yolo	\$620,960	\$610,000	+1.8%	Orange County	\$1,400,000	\$1,390,000	+0.7%
Stanislaus	\$475,000	\$485,000	-2.1%	Los Angeles	\$919,890	\$909,010	+1.2%
San Joaquin	\$560,000	\$585,000	-4.3%	San Diego	\$1,010,000	\$1,020,000	-1.0%
Nevada	\$560,000	\$608,480	-8.1%	Butte	\$458,000	\$430,000	+6.5%
				Yuba	\$448,000	\$438,400	+2.2%

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



**#1**  
**Save for Your Down Payment**  
 Create a budget and do your research. There are lots of low down payment options available.



**#2**  
**Know Your Credit Score**  
 Learn your score and clean up outstanding debts like student loans and credit cards.



**#3**  
**Find a Real Estate Agent**  
 Contact a local professional to guide you through the process.



**#4**  
**Get Pre-Approved**  
 Differentiate yourself as a serious buyer and have a better sense of what you can afford.



**#5**  
**Find a Home**  
 Work with your agent to find a home in your budget that meets your needs.

## 10 Steps to Buying a Home



**#6**  
**Make an Offer**  
 Determine your price and negotiate the contract.



**#7**  
**Have a Home Inspection**  
 Address any hidden issues in the home with the seller.



**#8**  
**Get a Home Appraisal**  
 Ensure the property is worth the price you are prepared to pay.



**#9**  
**Close the Sale**  
 Schedule a closing date once the loan is approved so you can sign the final paperwork.



**#10**  
**Move In**  
 Congratulations! You're a homeowner.

© KEEPING CURRENT MATTERS



## OCTOBER



WISHING A HAPPY BIRTHDAY & HAPPY ANNIVERSARY TO THE FOLLOWING:

- |                       |                    |                      |                      |
|-----------------------|--------------------|----------------------|----------------------|
| MONICA M.             | SHAUN O.           | SHANNON E.           | ESRA S.              |
| JUSTIN R.             | WELLA G.           | FRANKIE F.           | MICHAEL H.           |
| RICK M.               | ANDRINA S.         | ELONA O.             | SERENA L.            |
| KEVIN E.              | CLAYTON N.         | CHRISTINA O.         | SARAH H.             |
| MAX & 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. | TED & LINDA B.       |

# MONTHLY DRAWING

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**OCTOBER PRIZES**

<b>1st Prize</b>	\$50 Lands End Gift Card
<b>2nd Prize</b>	\$25 Domino's Gift Card
<b>3rd Prize</b>	\$10 Starbucks Gift Card

**SEPTEMBER WINNERS**

<b>1st Prize</b>	\$50 Panera Bread Gift Card-Nancy R.
<b>2nd Prize</b>	\$25 Lowe's Gift Card-Neva K.
<b>3rd Prize</b>	\$10 Amazon Gift Card-Olivia R.

Drawing Disclaimer Available Online.



## FREE Home Value Report

Find out how much your home may be worth.  
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**Gretchen Bradley**  
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## Giving Back 4 Homes Program

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