

# Life & Times

NOVEMBER 2022

## 'TIS THE SEASON FOR GIFT CARD FRAUD

With supply chain snarls still plaguing parts of the U.S. economy, many consumers are turning to gift cards as the holiday present of choice this year. In fact, according to the website Research and Markets, the United States gift card industry is expected to

reach \$188 billion in 2022.

### Why is gift card fraud such a problem?

Because of the small dollar amounts involved, gift card fraudsters face a low probability of prosecution. It's also easy to convert gift card value to cash or merchandise. In other words, this kind of fraud is relatively risk-free and easy to pull off.

are impatient. They often return compromised cards to the most accessible place on the rack. Select your gift card from the middle of the rack.

- **Buy gift cards online.** Purchase cards online, directly from the business that issued them. This reduces the potential tampering risk.

- **Inspect packaging.** If you purchase gift cards in person at a store, examine the cards for signs of tampering. It's safer to buy from stores that keep gift cards behind the counter or in well-sealed packaging.

- **Register the card.** If a card issuer lets you register on their website, do it. You'll be able to check your balance regularly and identify any abuse.

- **Don't give out card information** to callers claiming to be from government agencies, tech companies, utilities or other businesses. Only scammers ask you to pay fees, back taxes or bills for services with gift cards.

- **Don't buy gift cards from online auction sites.** They could be counterfeit or stolen, according to the Federal Trade Commission.

If you think you've been scammed, contact the store directly and report incidents to local law enforcement.

Source: JK Services Inc.



In one common scam, a crook goes to a retail establishment, grabs a handful of gift cards from an out-of-the-way stand or kiosk, and records the card numbers using a magnetic strip reader. After returning the cards, the crook heads home and repeatedly checks balances on the merchant's website until the numbers are activated.

The thief then spends or transfers the money on the card before the legitimate buyer or gift recipient has a chance to use it. Less sophisticated scammers may simply scratch off the card's coating and replace it with a sticker, hoping the buyer won't notice.

You can scam-proof your gift card experience by following these tips:

- **Don't pick the front card.** Crooks

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FREE  
 MONTHLY DRAWING

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## WINTER WEATHER DRIVING TIPS

Whether facing snow in the midwest, icy conditions back east or wet conditions on the west coast, chances are we will all face some sort of weather situation when driving during the winter months. Here are some driving tips to help you arrive at your destination safely, whether you're a new or experienced driver.

### Driving in rain

Decreased visibility, increased stopping distances combined with fog or fogged windows make driving in the rain more challenging than many realize, and can make even a short trip a risky one. To start, leave additional space between the car in front of you and reduce your speed. While maintaining the proper following distance (which is generally around 3-4 seconds) is a great place to start, this distance needs to be increased in wet weather, (generally to at least 8-10 seconds). This added distance will give you much more time to react. Turn your headlights on in rainy, foggy or overcast conditions. They'll help you see the road, and other drivers see you. Finally, never drive through moving water if you can't see the pavement beneath.

Did you know: If your car's front windshield becomes fogged up, turning on your air conditioner with the defroster will quickly remove condensation and frost from the interior of a window. Many cars automatically do this when you choose defrost.

### Driving in snow

One of the toughest situations you face when driving in snowy conditions is stopping and starting on hills. In general, avoid applying the brakes on a hill if you can, whether going uphill or downhill, as you can easily lose traction. When approaching an incline, you may want to consider speeding up slightly before reaching the hill to give you the momentum to get up the hill. Declines are perhaps more difficult to deal with. When approaching a decline, consider slowing down before you reach the crest, and then coast down as safely as you can. Avoid letting your vehicle gather too much speed on long, steep declines, as it could be very hard to stop or you can lose control. Apply the brake as needed to keep your speed to a manageable level.

Did you know: Bridges and overpasses tend to freeze first due to the exposure to cold air below the road surface, making the surface

condition worse on a bridge than the approaching road. Exit ramps are also a greater challenge during winter conditions, as they may receive less anti-icing material than the main road. These areas often are the first to freeze and likely to stay frozen during a winter storm.

### Driving in icy conditions

This can be one of the most treacherous types of driving, especially at night, as ice can be hard to spot on roadways. One of the biggest dangers to drivers in icy conditions isn't always apparent: "black ice." Black ice is a very thin layer of frozen water containing few bubbles of air, making the layer of ice transparent and causes the surface of the roadway to look slightly wet, rather than icy. Black ice is most commonly found on roads located near bodies of water such as lakes, rivers or on overpasses. Additionally, a sudden drop in temperature can cause an already wet roadway to quickly freeze. Be aware of weather conditions and areas that are prone to flooding or moisture and pavement that looks dark, wet or like new asphalt.

In general, to deal with icy driving conditions, accelerate and decelerate slowly, trying to make smooth, careful movements behind the wheel. Abrupt turns or acceleration/deceleration can cause you to lose traction. So, for example, when approaching an intersection, allow for long, slow braking to avoid skidding. You can also help reduce the likelihood of skidding by anticipating lane changes, turns and curves.

### Slow down and arrive safely

Plan enough time for your drive and observe speed limits. Remember, speed limits are based on ideal driving conditions, with little traffic and good visibility. Ease up on the accelerator and allow more time to get to your destination. Stay alert and focused on what's going on around you. Turn on your headlights: it's the law in all states when visibility is reduced, and many states also require having your headlights on when windshield wipers are in use.

*Please note: This information is of a general nature for educational purposes only. It must not be taken as advice and does not signify an endorsement. Farmers Insurance Group is not responsible for any injuries or loss incurred.*

Sources: [www.smartmotorist.com](http://www.smartmotorist.com); [www.edmunds.com](http://www.edmunds.com); [msn.autos.com](http://msn.autos.com)

## AMERICAN AIRLINES DATA BREACH

American Airlines data breach includes customers' passport info.

### What Happened?

American Airlines has discovered a data breach that exposed the sensitive personal information of an undisclosed number of customers. The information was accessed through breached employee email accounts and could include customers' names, passport and driver's license information, plus certain medical info and more. 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



## REDUCE YOUR HOME GAS BILL

The simplest way to lower your natural gas bill is to use less gas. Here are some tips on how to reduce your heating costs:

- Turn down your thermostat 5 to 10 degrees while you are away or asleep. (Every degree above 68 adds about 3 to your heating bill.)
- Turn down your water heater temperature to 120 or 125.
- Place window film on the interior of leaky or drafty windows.
- Have your furnace and water heater professionally cleaned and inspected.
- Change furnace filters monthly.
- Replace your old furnace with a new, efficient model.
- Caulk and weather-strip around doors and windows.
- Vacuum heat registers and return air vents regularly.
- Make sure furniture and draperies do not block heat flow.
- Keep curtains open when the sun is shining.
- Add more attic insulation.
- Call your utility about having a home energy audit.

Source: Michelle Konefsky, [www.southjerseyhomeexpert.com](http://www.southjerseyhomeexpert.com)



## PAY INCREASE FOR DISABLED VETERANS AND MILITARY RETIREES IN 2023

Veterans receiving disability pay from the Department of Veterans Affairs and military retirees will likely get record monthly check increases for 2023 thanks to the pace of inflation, according to a new estimate.

The annual VA disability pay and military retirement cost-of-living pay adjustment, known as COLA, is typically tied to the Social Security rate change, which will likely be announced in October. An early projection based on national inflation data by The Senior Citizens League (TSCL), a nonpartisan senior advocacy nonprofit, estimates rates will rise by 8.7%.

That's slightly lower than the 9.6% estimate made by officials at that organization in August. Estimates are based on year-to-date data released by the Department of Labor.

Despite the slight estimate dip, the increase would still be the highest veterans and seniors have seen since 1981, when it went up 11.2% in response to inflation at the time, according to a TSCL press release.

If the 8.7% materializes for 2023, military retirees would see an average increase of more than \$219 in their monthly retirement checks. Veterans receiving disability compensation from the VA also would see their monthly disability payments increase, with the average monthly amount going up by more than \$136.



The VA says nearly 5.2 million veterans receive disability compensation, with an annual benefit of \$18,858 as of 2021. According to the Defense Department, there are around 1.87 million military retirees, who had an annual average retirement payment of \$30,265 in 2020, the most recent year for which data was readily available.

The annual Social Security COLA increase is based on the Consumer Price Index (CPI), which is measured by the Department of Labor. The department takes a snapshot of the costs of a select group of goods and services and compares those costs to the previous year. If there is an increase, retirees and many others receiving government benefits see a bump in their monthly payments for the upcoming year. If those costs go down, the government payments will remain the same in the upcoming year.

TSCL's estimate is based on the CPI through July. But with several months left to go, the ultimate increase could vary slightly from the projection. For example, if inflation continues to increase, the COLA raise could be as high as 10.01%, they said. If inflation falls below the recent average, the increase could dip.

The anticipated record increase would be the second year running of such bumps. For 2022, the raise was 5.9%, which followed an average 1.5% increase over the 10 years prior.

Source: Amy Bushatz, Military.com

## FACTS ABOUT CUCUMBERS

1. Cucumbers contain most of the vitamins you need every day, just one cucumber contains Vitamin B1, Vitamin B2, Vitamin B3, Vitamin B5, Vitamin B6, Folic Acid, Vitamin C, Calcium, Iron, Magnesium, Phosphorus, Potassium and Zinc.

2. Feeling tired in the afternoon, put down the caffeinated soda and pick up a cucumber. Cucumbers are a good source of B vitamins and Carbohydrates that can provide that quick pick-me-up that can last for hours.

3. Tired of your bathroom mirror fogging up after a shower? Try rubbing a cucumber slice along the mirror, it will eliminate the fog and provide a soothing, spa-like fragrance.

4. Are grubs and slugs ruining your planting beds? Place a few slices in a small pie tin and your garden will be free of pests all season long. The chemicals in the cucumber react with the aluminum to give off a scent undetectable to humans but drive garden pests crazy and make them flee the area.

5. Looking for a fast and easy way to remove cellulite before going out or to the pool? Try rubbing a slice or two of cucumbers along your problem area for a few minutes, the phytochemicals in the cucumber cause the collagen in your skin to tighten, firming up the outer layer and reducing the visibility of cellulite. Works great on wrinkles too!!!

6. Want to avoid a hangover or terrible headache? Eat a few cucumber slices before going to bed and wake up refreshed and headache free. Cucumbers contain enough sugar, B vitamins and electrolytes to replenish essential nutrients the body lost, keeping everything in equilibrium, avoiding both a hangover and headache!!

7. Looking to fight off that afternoon or evening snacking binge? Cucumbers have been used for centuries and often used by European trappers, traders and explores for

quick meals to thwart off starvation.

8. Have an important meeting or job interview and you realize that you don't have enough time to polish your shoes? Rub a freshly cut cucumber over the shoe, its chemicals will provide a quick and durable shine that not only looks great but also repels water.

9. Out of WD 40 and need to fix a squeaky hinge? Take a cucumber slice and rub it along the problematic hinge, and voila, the squeak is gone!

10. Stressed out and don't have time for massage, facial or visit to the spa? Cut up an entire cucumber and place it in a boiling pot of water, the chemicals and nutrients from the cucumber will react with the boiling water and be released in the steam, creating a soothing, relaxing aroma that has been shown the reduce stress in new mothers and college students during final exams.

11. Just finish a business lunch and realize you don't have gum or mints? Take a slice of cucumber and press it to the roof of your mouth with your tongue for 30 seconds to eliminate bad breath, the phytochemicals will kill the bacteria in your mouth responsible for causing bad breath.

12. Looking for a 'green' way to clean your taps, sinks or stainless steel? Take a slice of cucumber and rub it on the surface you want to clean, not only will it remove years of tarnish and bring back the shine, but is won't leave streaks and won't harm you fingers or fingernails while you clean.

13. Using a pen and made a mistake? Take the outside of the cucumber and slowly use it to erase the pen writing, also works great on crayons and markers that the kids have used to decorate the walls!! Source:

Sid Miller, FB



## EATING AN EARLY LUNCH...BURNS MORE CALORIES

Neuroscientists say meal timing seems to affect weight loss.

One study compares those eating lunch before 3pm to those who had lunch after 3pm. Early lunchers lost an average of 22 pounds in 20 weeks. Those who ate lunch later lost about 17 pounds.

Overall, participants consumed about 1,400 calories a day. There was no significant difference in caloric intake or energy expenditure between the early lunchers and the late lunchers.

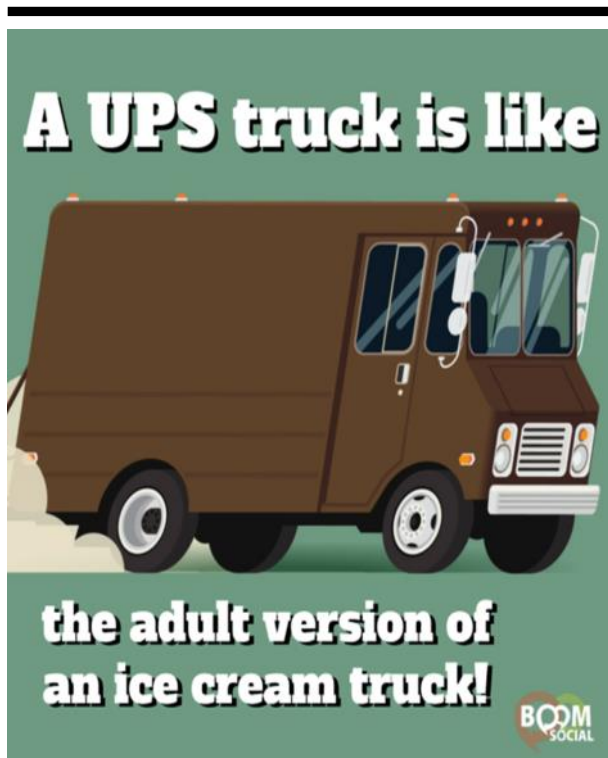
Source: Cheryl Bower, SF Realtor



# HAPPY THANKSGIVING!



## Today's Laugh



### Pecan Pie Cobbler

#### INGREDIENTS:

- 1 Box refrigerated pie crusts, softened as directed on box
- 2 1/2 cups light corn syrup
- 2 1/2 cups packed brown sugar
- 1/2 cup butter, melted
- 4 1/2 teaspoons vanilla
- 6 eggs, slightly beaten
- 2 cups coarsely chopped pecans
- Butter-flavor cooking spray
- 2 cups pecan halves
- Vanilla ice cream (if desired)



#### DIRECTIONS:

1. Heat oven to 425°F. Grease 13×9-inch (3-quart) glass baking dish with shortening or cooking spray. Remove 1 pie crust from pouch; unroll on work surface. Roll into 13×9-inch rectangle. Place crust in dish; trim edges to fit.
2. In large bowl, stir corn syrup, brown sugar, butter, vanilla and eggs with wire whisk. Stir in chopped pecans. Spoon half of filling into crust-lined dish. Remove second pie crust from pouch; unroll on work surface. Roll into 13×9-inch rectangle. Place crust over filling; trim edges to fit. Spray crust with butter-flavor cooking spray.
3. Bake 14 to 16 minutes or until browned. Reduce oven temperature to 350°F. Carefully spoon remaining filling over baked pastry; arrange pecan halves on top in decorative fashion. Bake 30 minutes longer or until set. Cool 20 minutes on cooling rack. Serve warm with vanilla ice cream.

Source: Stacey T., California

## Turkey Napkin Rings

### NEEDED

- Flat Wooden Craft Spoons
- Tempera or Acrylic Paints
- Paper Towel Tube
- Orange Pipe Cleaners
- Scissors
- Black Marker
- Tacky Glue

### INSTRUCTIONS

1. 5 Craft Spoons are required for each ring. Using tempera paint, color one of them yellow for the turkey's head, the others, a variety of colors (they'll be used for tail feathers).
2. For the turkey's body, cut a 2-inch section from a cardboard paper towel tube and paint it brown.
3. From orange pipe cleaners, shape a pair of short legs with three-toed turkey feet. Fit the legs through small holes in the cardboard tube, bending the tips inside the tube to secure them.
4. Use a marker to draw eyes on the face and use tacky glue to attach a red felt wattle.
5. Finally, glue the head to the front of the body and the tail feathers to the back.



Source: Spoonful.com





# Why Experts Say the Housing Market Won't Crash

Many people remember the housing crash in 2008, but experts say today's market is fundamentally different in many ways.

## There Isn't an Oversupply of Homes for Sale

*"... experts don't believe the market is in a bubble or a crash is in the cards. . . . **The nation is still suffering from a housing shortage that has reached crisis proportions at a time when many millennials are reaching the age when they start to consider homeownership.**"*

**Clare Trapasso**

**Deputy News Editor, *realtor.com***



## Lending Standards Are Tighter Today



*"Among the differences between today's housing market and that of the 2008 housing crash is that **lending standards are tighter due to lessons learned and new regulations enacted after the last crisis.**"*

**Natalie Campisi**

**Advisor Staff, *Forbes***

## Record Levels of Equity Provide Security

*"Homeowners continue to benefit from rising home prices. **Record levels of home equity provide financial security for millions.** . . . and minimize the chance of another housing market crash like the one we saw in 2008."*

**Rick Sharga**

**Executive VP of Market Intelligence, *ATTOM***



If you have questions about the housing market, reach out to a trusted real estate professional.

# CALIFORNIA HOME SALES FACTS: OCTOBER 2022

State/Region/County	Oct. 2022	Sept. 2022	MTM% Chg	State/Region/County	Oct. 2022	Sept. 2022	MTM% Chg
Calif. State Average	\$801,190	\$821,680	-2.5%	Solano	\$565,000	\$587,000	-3.7%
Calif. Condo Average	\$621,080	\$620,000	+0.2%	Contra-Costa	\$867,000	\$882,000	-1.7%
Sacramento	\$512,500	\$520,000	-1.4%	San Francisco	\$1,692,500	\$1,650,000	+2.6%
Placer	\$645,000	\$645,000	+0.0%	Fresno	\$400,000	\$415,000	-3.6%
El Dorado	\$684,000	\$647,450	+5.6%	Santa Clara	\$1,625,000	\$1,700,000	-4.4%
Yolo	\$595,000	\$635,000	-6.3%	Orange County	\$1,165,000	\$1,200,000	-2.9%
Stanislaus	\$430,000	\$445,000	-3.4%	Los Angeles	\$854,280	\$891,770	-4.2%
San Joaquin	\$497,890	\$515,000	-3.3%	San Diego	\$860,000	\$899,000	-4.3%
Nevada	\$532,500	\$562,500	-5.3%	Butte	\$438,750	\$429,780	+2.1%
				Yuba	\$405,000	\$435,000	-6.9%

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

## PRE-APPROVAL IS FIRST STEP ON YOUR HOMEBUYING JOURNEY

If you're planning to buy a home this year, one of the first steps on your journey is getting pre-approved. Especially in today's market when mortgage rates are higher than they were just a few months ago, getting a mortgage pre-approval can be a game changer. Here's why.

### What Is Pre-Approval?

To better understand why pre-approval is key, it's important to know what pre-approval is. The *Mortgage Reports* explains it like this:

*"When you're ready to take the leap into homeownership, your first step is mortgage preapproval. . . . A mortgage preapproval is when a lender determines you're qualified for a home loan. Your preapproval letter shows the maximum loan amount you're approved for (your home buying budget), as well as the specific interest rate and loan term you can expect."*

As part of the pre-approval process, a lender will look at your finances to determine what they'd be willing to loan you. From there, your lender will give you a pre-approval letter to help you understand your true price range and how much money you can borrow. That can make it easier when you set out to search for homes because you'll know your overall numbers.



And with mortgage rates rising and impacting affordability, a solid understanding of your numbers is even more important.

### Pre-Approval Can Signal You're a Serious Buyer

Another added benefit is that pre-approval lets the seller know you're qualified to buy their house. A recent article from *realtor.com* notes:

*"... getting pre-approved can actually improve your chances of falling into the sellers' good graces, and you'll want to get it done as early as you possibly can in the home-buying process."*

Even though bidding wars are easing this year as the market shifts, preapproval is still an important part of making a strong offer. It can help a seller feel more confident because it shows you're serious about their home and that you're qualified.

### Bottom Line

Getting pre-approved for a mortgage is critical. It helps you better understand what you can borrow and shows sellers you're serious about purchasing their home. Connect with a local real estate professional and a trusted lender so you have the tools you need to succeed as a homebuyer.

Source: Keeping Current Matters



## NOVEMBER



### WISHING A HAPPY BIRTHDAY & HAPPY ANNIVERSARY TO THE FOLLOWING:

DARYL L.  
ALLY H.  
LAURA R.  
JULI & CARL B.

KELLY C.  
HEATHER M.  
BRANDON E.  
CHRISTINE & MIKE C.  
CHARITY & JUSTIN R.

ROBERT D.  
JULI B.  
KATE S.  
ALEX & BRYNNE C.  
ANDY & JENNIFER L.

JOSE A.  
KATHLEEN R.  
ERIC E.  
ANTHONY & SERENA L.

## MONTHLY DRAWING

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

**NOVEMBER  
PRIZES**

**1st Prize** \$50 Buffalo Wild Wing Gift Card  
**2nd Prize** \$25 Best Buy Gift Card  
**3rd Prize** \$10 Panera Gift Card

**OCTOBER  
WINNERS**

**1st Prize** \$50 Chili's Gift Card-Monica N.  
**2nd Prize** \$25 Visa Gift Card-Cecilia W.  
**3rd Prize** \$10 Chick-fil-A Gift Card-Ronnie C.

Drawing Disclaimer Available Online.



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## Giving Back 4 Homes Program



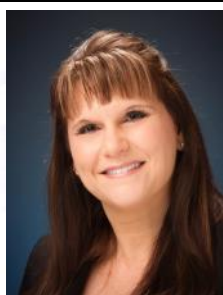
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