

Life & Times

JUNE 2019

9 SMART MOVES TO SAVE MONEY ON GAS

Easy tips that pay off at the pump.

With current gas prices on the rise, you may be tempted to trade in your car for a scooter — or resort to pedaling your way to work.

Before you make any drastic financial or lifestyle sacrifices, consider these tips from the Environmental Protection Agency and gasbuddy.com.

1. Slow down.

Although each vehicle reaches its optimal fuel economy at different speeds, gas mileage usually drops dramatically at speeds above 60 mph. As a general rule, every 5 mph you drive above 60 mph is like paying an extra 24 cents per gallon of gas.

2. Be gentle.

Avoid jackrabbit starts and sudden stops, which can lower your gas mileage by 33% on the highway and by 5% around town, according to the Energy Department.

prices to entice people into their stores and may offer credit for in-store purchases when you fill up with gas.

6. Keep your older car in shape.

While tune-ups are a thing of the past for newer vehicles, older cars with worn spark plugs, low transmission fluid and dragging brakes can suck your gas tank dry. Check your owner's manual for recommended maintenance schedules and get regular engine checks. Fixing a car that is noticeably out of tune can improve its gas mileage by an average of 4%. Fixing a serious maintenance problem, such as a faulty oxygen sensor, can improve your mileage by as much as 40%.

7. Avoid idling.

For every two minutes a car is idling, it uses about the same amount of fuel it takes to go about one mile. If you're not in traffic but expect to wait longer than 30 seconds, consider turning off your vehicle. Idling burns more gas than restarting the engine. Also, look into hybrid cars, which can run on battery power when idling.

8. Don't neglect your tires.

Keep your tires properly inflated and make sure you have them aligned periodically. You can improve your gas mileage by around 3.3% by keeping your tires inflated to the proper pressure. Plus, properly inflated tires are safer and last longer.

9. Choose the right oil.

All oils are not created equal — and that's especially true when it comes to engine oil. Using only the manufacturer's recommended grade of motor oil cited in your owner's manual can improve fuel efficiency by 1-2%.

Source: USAA

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3. Lighten your load.

Try not to keep unnecessary items in your car, especially heavy ones. Each 100 lbs of extra weight can reduce fuel efficiency by up to 2%.

4. Scout out cheap gas.

Gasbuddy.com recommends avoiding gas stations in affluent areas and near major freeway exits. In major metropolitan areas, outlying suburbs tend to have the lowest gas prices, according to the website. If you're not in a hurry when traveling, gasbuddy.com suggests driving a few blocks from the freeway exit to find lower gas prices. But look out for service stations with on-site auto repair shops. Gasbuddy.com reports they often charge more for gas. You can also check out gaspricewatch.com to find the best prices in your area.

5. Skip traditional gas stations.

Check out wholesale clubs, grocery stores or department stores with gas stations on-site. Gasbuddy.com says these businesses often sell gas at discounted

FREE
MONTHLY DRAWING
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 For Details

4 PROBLEMS SELLERS MAY TRY TO HIDE

Home sellers sign a disclosure document that they're being upfront about any problems with the home.

"However, it can be very tempting for some to tell white lies or conveniently forgets facts," says Wendy Flynn, owner of Wendy Flynn Realty in College Station, Texas. "In fact, a very large number of real estate lawsuits stem from owners misrepresenting their property."

Realtor.com® recently featured some of the most common cover-ups that real estate professionals say they and their clients eventually discover.

Water damage: Water stains could be signs of leaks. "Many sellers try to conceal water intrusion in the basement, for example, with a pile of cardboard boxes or suitcases," says Frank Baldassarre, owner of Ace Home Inspections on Staten Island, N.Y. If the home has obvious red flags – such as an odd odor or visible wall cracks – you may want to request removing a large picture frame to take a look at what may be behind it, Baldassarre says. Also, some home owners may try to use a fresh coat of paint to conceal water damage. As such, home owners may want to ask when the house was last painted. "If it was a year ago, they're

probably not trying to hide water stains," says Baldassarre.

Bad foundation: Look for any jagged cracks in the wall. Zigzag cracks may signal a foundation problem, says Flynn. A bad foundation also could prevent cabinets and doors from closing properly.

Neighbor nuisances: "Home owners have an obligation to disclose what are called 'neighborhood nuisances,' but if they don't, buyers have to rely on their word," says Carrie Benuska, a real estate professional at the John Aaroe Group in Pasadena, Calif. "I know people who have asked their neighbors to keep noisy dogs inside during showings or only open their homes during strategic times of the day." Buyers will want to take a walk around the neighborhood at different times of day to assess the area for themselves.



Temperature changes: "If you walk into a room and there's a subtle shift in the atmosphere—maybe the air feels dry or damp—ask the owner what the room feels like throughout the seasons," says Benuska. "The culprit is usually poor insulation, sometimes as a result of the owner adding a second room or floor to the home."

Source: Daily Real Estate News

YARD CARE HACKS

Use everyday items to keep your yard looking fresh.

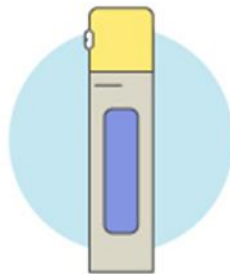
1. Spread your used coffee grounds on your garden to keep out critters and fertilize.
2. Spray cooking oil on your mower blades to keep off clumps of grass.
3. Sprinkle baking soda where you don't want grass to grow, like pavement cracks.

1



Coffee Grounds

2



Cooking Oil

3



Baking Soda

Source: Angie's List

GARAGE DOORS ARE A COMMON WEAK POINT

Burglaries from open garage doors are on the rise. Here are some tips to keep crooks out of your garage and your house.

Garage doors are a common weak point when looking at security in a whole-home approach. They're also an easy target for thieves. Garage doors are not only a weakness, but provide criminals shelter once inside. By following these 9 easy tips—you can prevent a garage break-in and protect your property.

Close Your Garage Door

An open garage door is an invitation to criminals. But many people tend to forget, or a kid forgets. There are devices that can automatically close your garage door after a period of time.

Don't Leave Your Opener In Your Car

If a thief breaks into your car and steals the remote he has an easy way into your home.

Downsize Your Remote

Thieves know where to look for your garage door opener - usually clipped right to the visor. Consider replacing that remote with a small keychain version. They're sold at home improvement centers that sell garage doors.

Secure The Emergency Release

Use a zip-tie to secure the emergency release on your garage door so thieves can't disable the lock and compromise the door.

Lock Your Garage From The Inside

Padlock the throw latch on your garage door when you're out of town.

Make Sure Its Closed

When leaving your home for work, don't just hit the remote and drive away, wait to make sure the door closes all the way and doesn't reopen.

Be A Good Neighbor

Neighbors play a key role in preventing home thefts. Homeowners that have good relationships with their neighbors are less likely to be victimized. With good relationships comes an extra set of eyes and ears watching and listening for suspicious activity.

Secure Your Side Gate

Padlock the side gate to your home. If a criminal can easily walk into your backyard they'll have a great place to hide while they attempt to break into your home.

Lock All Of Your Doors

Whenever you leave home, make sure all the doors to your home are locked - even the side garage door and the door from your garage to your house.



Source:

City of Roseville, California
Police Department

VA OWES \$190 MILLION TO DISABLED VETERANS FOR HOME LOAN FEES

The Department of Veterans Affairs owes about \$189 million to 53,000 disabled veterans who were charged home loan fees they were exempt from having to pay, an investigation has found.

These veterans were charged the fees under the VA's Home Loan Guaranty Program and now may be entitled to refunds ranging from \$5,000 to \$20,000, a VA Inspector General audit released Thursday found.

VA loan managers knew disabled vets were being charged the fees improperly since 2014 but never did anything about it, VA IG auditors determined. "OIG finds it troubling that senior (Veterans Benefits Administration) management was aware that thousands of veterans were potentially owed more than \$150 million yet did not take adequate actions to ensure refunds were issued," the IG report says.

The loan managers told the IG they were focused on other priorities, including processing high volumes of applications, USA Today reported.

The report faulted the Veterans Benefits Administration for placing the burden on a disabled vet to submit a claim for refund.



The VA announced last month that it was notifying veterans when they buy homes through the Home Loan program that they are exempt from the fees if they are disabled or later determined to be disabled, the paper reported. "Through an internal quality improvement effort, VA has put a plan in place to better inform veterans through key communications when the law allows VA to waive the fee for a veteran," the announcement quoted VA Secretary Robert Wilkie as saying.

The Veterans Benefits Administration told the IG that it would identify exempt veterans who paid the fees and issue them refunds and that the financial impact to the veterans was minimal over the life of the loan, The Washington Post reported.

Auditors looked at the period 2012 to 2017. They determined nearly \$300 million in home loan origination fees had been collected from 73,000 exempt disabled vets during that time.

The auditors found that nearly 20,000 of these veterans submitted claims for refunds and were reimbursed nearly \$100 million.

Source: Robert Gearty | Fox News

3 THINGS TO NEVER SAY IN A JOB INTERVIEW

Much is written about what to say in a job interview: Make small talk with the interviewer, ask about the company's values, have questions ready about the job responsibilities, etc. Much less is written about the words and phrases to avoid when interviewing for a civilian job.

The interview is a series of first impressions. From how you look, sound, express yourself, handle stress, and build rapport, the interview is important for an employer to evaluate your skills, knowledge, aptitude, and ability to fit in well with their company. To prepare for an interview, research the company and interviewer(s), learn about the company culture and values, and discover what is important to them and what isn't. The knowledge and insights you gain before the interview should empower you to give thoughtful, focused, and impactful responses to the interview questions.

As you prepare for the job interview, you should also practice *how* you give your answers. A few wrong words or phrases can hurt the genuineness, intelligence, and outcome of your responses. Do your best to eliminate these words and phrases from your vocabulary:

"Honestly"

Any version of "honestly" including, "to tell you the truth" or "truthfully," signals to the interviewer that what you said previously might have been misleading or untruthful. Deception experts listen for cues such as the word, "honestly" to indicate a change of heart in the respondent's message, as if what they just said before wasn't honest. While it is a subtlety, don't take the chance that they would question what you said, casting a doubt on your confidence, information, or ability to relate to others.

"No... absolutely..."

I have a friend who does this one constantly! You ask her, "Do you have time to help me with this?" and she replies, "No, absolutely I do!" Huh? It's as if the "no" is a stall and the "absolutely I do" is the real response. To the listener, this prefacing statement is confusing and can disrupt the flow of the conversation. Your goal in an interview is to give thoughtful and focused responses to questions asked. If you need to take a few seconds to form a response, do that. Look off to the side (or upwards) and then respond clearly and with confidence.

"Between you and me..."



In an interview, nothing should be considered private or confidential. If you aren't comfortable sharing the information with your former employer, colleagues, or former C.O., don't mention it. Prefacing with a statement like "between us" implies a level of trust and intimacy misplaced in a job interview. The interview is a demanding event for anyone. Even the interviewer is uncertain whether the meeting will be pleasant or stressful. Strive to build rapport, show genuine interest and excitement for the position, and relate to the interviewer as a future employer, not a best friend.

Source: Lida Citroën

GET MORE FROM YOUR TO-DO LIST

A to-do list can help you organize your time & energy effectively. Successful people know that it's just a start, not an end in itself.

Get the greatest impact from your list by following this advice:

- Start the night before. Instead of making your list in the morning, finish your day by planning tomorrow's work. You'll arrive fresh and ready to tackle your most important tasks right away.
- Keep it short. A list of 100 items is intimidating. Limit your to-do lists to tasks that add maximum value to your organization, not routine busywork.
- Prioritize your tasks. Don't list items at random. Decide which job to tackle first, second, and third so you don't waste time on less important tasks.
- Categorize your tasks. After you've identified your two or three most important jobs for the day, go through your list and group similar tasks together—answering phone calls and emails, meeting with co-workers, organizing various projects. You'll get more done by not switching between different kinds of tasks all day.
- Get specific. Include the results you want, not just the name of the task. "Work on Johnson report" doesn't give you a goal; "Finish Johnson report by 3:30" will help you focus on what you want to achieve.
- Expect the unexpected. No matter how organized you are, interruptions will occur. Build in enough time to deal with them so you're not thrown off by the day-to-day demands of the workplace.

Source: Cheryl Bower, SF Realtor



Clean with Lemons

Remove Rust Spots from Knives & Silverware

You left your favorite paring knife soaking in the sink, and now it's speckled with rust spots. Lemon to the rescue! Fill a tall glass with warm water and add lemon juice. Let the knife soak for a few minutes. The acid will help loosen the rust and with a little elbow grease, you'll be able to wipe them clean.

Source: auntfannies.com



Today's Laugh

**I JUST REPLACED THE
CAT LITTER WITH
99 PACKAGES OF
POP ROCKS**

**NOW WE
WAIT...**



Chicken Enchilada Pasta

INGREDIENTS:

- 3 cups browned seasoned ground beef or cooked shredded chicken
- 16oz penne pasta (uncooked)
- 28oz enchilada sauce
- 1/2 packet taco seasoning
- 2 1/4 cups chicken or beef broth
- Shredded cheddar cheese (topping)



DIRECTIONS:

1. Spray 13x9 casserole dish with cooking spray and add all ingredients except cheese.
2. Lightly mix together, top with cheddar cheese.
3. Bake at 375° for 45min, more or less (cook per your noodle-done-preference).
4. Eat and Enjoy.

Source: Janet Beltran
(aka Super Mom, Amazing Wife, Wonder Woman!)

Sponge Ball Water Tag

NEEDED

- Sponges
- Bucket
- Scissors
- Water
- Rubber bands

INSTRUCTIONS

1. Cut sponges into thin strips using scissors (we used two sponges per ball).
2. For each ball, collect sponge strips in your hand and hold at the center; wrap rubber band around the strips two to three times to secure. Repeat to make however many sponge balls you'd like.
3. To play, divide sponges among buckets and fill with water. Divide into teams. Line up on opposite sides of the lawn, beach or wherever you're playing. When you're hit with a sponge ball, you're out!
4. TIP: Use different color sponges for each team.



Source: BuzzFeed

FIVE SAFETY TIPS FOR PETS IN THE HEAT

iVET360

It's getting hot, hot, hot, and warm weather don't just affect us humans! High temperatures can cause serious health problems for our pets if we don't keep them cool. Follow these tips to keep pets safe this summer.

**1.**

Don't leave your pet in the car, even on mild days. Vehicle interiors heat up dangerously quickly when the sun is out.

**2.**

Beware hot pavement on sensitive toes. Check pavement temperature with the palm of your hand before taking your pup for a walk.

**3.**

Don't shave all their hair off! It may seem like a good idea to give your pet a drastic new 'do, but their hair actually helps keep them cool by protecting them from the sun's rays.

**5.**

Provide plenty of water at all times. Pets need to stay hydrated just like we do, and that need for water becomes more critical in the heat.

**4.**

Don't over-exercise. Physical exertion is more taxing when it's warm. Let your pet take it slow.

CALIFORNIA HOME SALES FACTS: APRIL 2019

State/Region/County	April 2019	March 2019	MTM% Chg
Calif. State Average	\$602,920	\$565,880	+6.5%
Calif. Condo Average	\$470,000	\$465,000	+1.1%
Sacramento	\$385,000	\$365,000	+5.5%
Placer	\$498,500	\$475,000	+4.9%
El Dorado	\$524,000	\$506,165	+3.5%
Yolo	\$419,330	\$450,000	-6.8%
Stanislaus	\$319,500	\$320,000	-0.2%
San Joaquin	\$375,000	\$355,000	+5.6%
Nevada	\$397,000	\$412,500	-3.8%

State/Region/County	April 2019	March 2019	MTM% Chg
Solano	\$435,000	\$438,500	-0.8%
Contra-Costa	\$679,000	\$644,000	+5.4%
San Francisco	\$1,632,500	\$1,637,500	-0.3%
Fresno	\$271,250	\$280,000	-3.1%
Santa Clara	\$1,315,000	\$1,300,000	+1.2%
Orange County	\$825,000	\$809,500	+1.9%
Los Angeles	\$544,170	\$525,520	+3.5%
San Diego	\$649,000	\$623,800	+4.0%
Butte	\$360,000	\$369,000	-2.4%
Yuba	\$290,000	\$256,000	+13.3%

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




ROCKLIN, CA

CONGRATULATIONS

LISA & ROBERT C.

ON THE PURCHASE OF YOUR HOME!
 AND FOR GETTING \$2,064.00 FROM

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JUNE

WISHING A HAPPY BIRTHDAY & HAPPY ANNIVERSARY TO THE FOLLOWING:



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SUZIE Z.

SETH D.

TRAVIS & LACEY Y.

SHANNON & KEVIN E.

RON L.

JESSICA B.

JEROMY D.

STEVE H.

MIKE & ANDREA D.

KENDRA & RYAN M.

OLIVIA T.

LIZ P.

AMY P.

MAT & NATALIA S.

MATT & JENNY A.



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2nd Prize \$25 Walmart Gift Card
3rd Prize \$10 Starbucks Gift Card

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WINNERS**

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2nd Prize \$25 Baja Fresh Gift Card-Steve M.
3rd Prize \$10 Panera Gift Card-Jose A.

Drawing Disclaimer Available Online.



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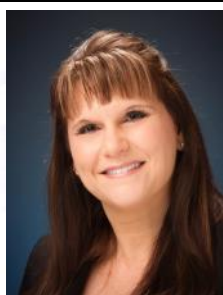
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