

Life & Times

NOVEMBER 2025

5 TIPS BEFORE BUYING A PET AS A GIFT

Thinking of giving or getting a new pet this holiday season? There are plenty of pets who need a good home, make sure yours — or the pet recipient— is ready for the responsibilities of caring for a critter companion. Here are five important tips to consider before surprising someone with a “pet” gift:

1. Make sure the recipient wants a pet and is financially prepared

Be careful when giving a pet as an unexpected gift to a family member or a friend. Pets require a considerable investment of both time and money and aren't right for everyone. Consider a different time of year rather than the holidays when everyone is very busy and may not have the time to properly welcome a pet into their home.



2. Don't buy a pet on an impulse

Pets on sale at shopping mall pet stores may look cute, but they tend to be stressed, immune suppressed and may come from a pet mill with questionable breeding practices. If you're serious about buying a pet, do your research and find a responsible breeder, shelter or a rescue group.

3. Consider adopting an older pet or fostering a pet

Pet rescue groups are always looking for responsible people to provide foster pet homes on a short-term or long-term basis until they can find them a "forever home." If you're thinking of giving a pet as a gift to a child, consider other options: fish, turtles, mice, rabbits and guinea pigs are all excellent, easy and economical choices that kids can enjoy and love without creating much of an impact to a daily routine.

4. Create a toxic-/danger-free home

Household toxins can threaten the lives of curious pets. Make sure all household chemicals, human medicines, poisonous houseplants and breakables are out of reach. Pet-safe electrical cord covers are available at most hardware stores. Many holiday decorations like tinsel, mistletoe, wrapping paper and table decorations can be dangerous to a pet's health, and certain foods, including chocolate, raisins and some nuts can be lethal to pets. Establish safe zone in the house where the new pet can peacefully relax and sleep.

5. Choose a local veterinarian

Choosing a veterinarian is the first step in ensuring a pet's well-being. Puppies and kittens need a series of vaccinations, so make sure you get any records containing the pet's history — this will help a veterinarian determine exactly which vaccinations are needed.

Regardless of where you acquire your new pet, or what the seller says, always take it to see your personal veterinarian within the first week of bringing your pet home. Also, locate the nearest emergency veterinary hospital that is open 24/7 if your veterinarian does not offer it.

Source: VIP Pet Insurance

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FREE

MONTHLY DRAWING

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For Details

WHAT HOME BUYERS SAY THEY NEED MOST

A recent survey from *Bank of America* asked would-be homebuyers what would help them feel better about making a move, and it's no surprise the answers have a clear theme. They want affordability to improve, specifically prices and rates.

Here's the good news. While the broader economy may still feel uncertain, there are signs the housing market is showing some changes in both of those areas. Let's break it down so you know what you're working with.

Prices Are Moderating

Over the past few years, home prices climbed fast, sometimes so fast it left many buyers feeling shut out. But today, that pace has slowed down. For comparison, from 2020 to 2021, prices rose by 20% in a 12-month period. Now? Nationally, experts are projecting single-digit increases this year – a much more normal pace.

That's a sharp contrast to the rapid growth we saw just a few short years ago. Just remember, price trends are going to vary by area. In some markets, prices will continue to rise while others will experience slight declines.

Prices aren't crashing, but they are moderating. For buyers, the slowdown makes buying a home a bit less intimidating. It's easier to plan your budget when home values are moving at a much slower pace.

Mortgage Rates Are Easing

At the same time, rates have come down from their recent highs. And that's taken some pressure off would-be homebuyers. As Lisa Sturtevant, Chief Economist at *Bright MLS*, says: *"Slower price growth coupled with a slight drop in mortgage rates will improve affordability and create a window for some buyers to get into the market."*

Even a small drop in mortgage rates can mean a big difference in what you pay each month in your future mortgage payment. Just remember, while rates have come down a bit lately, they're going to experience some volatility. So don't get too caught up in the ups and downs.



The overall trend in the year ahead is that rates are expected to stay in the low to mid-6s – which is a lot better than where they were just a few short months ago. They may even drop further, depending on where the economy goes from here.

Why This Matters

Confidence in the economy may be low, but the housing market is showing signs of adjustment. Prices are moderating, and rates have come down from their highs.

For you, that may not solve affordability challenges altogether, but it does mean conditions look a little different than they did earlier this year. And those shifts could help you re-engage as we move into next year.

Bottom Line

Both of the top concerns for buyers are seeing some movement. Prices are moderating. Rates are easing. And both trends could stick around going into 2026.

If you're considering a move, connect with a local real estate agent to walk you through what's happening in your area – and what it means for your plans.

Source: Keeping Current Matters

IS YOUR OVEN "TURKEY READY"?

Thanksgiving is only a few weeks away and you want to have the best spread on the block. In order to accomplish this feat, your kitchen needs to be operating at its best.

Follow the simple steps below to ensure your oven is heating properly:

1. Place an oven thermometer on a baking sheet in the oven.
2. Set the oven thermostat to 350.
3. Once the "Oven Temperature Light" goes off (if there is one) the



oven should register between 325 and 375 on the thermometer.

In most cases a 25 degree fluctuation in temp range is acceptable.

It may also be possible to adjust the thermostat knob or recalibrate the electronic range control of the oven if it's not reaching optimal temperature (see your operator's manual).

Source: Fidelity National Home Warranty, Julie Wright

HOLIDAY SHOPPING 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.

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



VA DEPENDENCY & INDEMNITY COMPENSATION RATE FOR 2026

The Dependency and Indemnity Compensation (DIC) benefit paid by the Department of Veterans Affairs to survivors of certain deceased veterans will increase by 2.8% for 2026. What Is DIC?

DIC is a monthly benefit paid to eligible survivors of certain deceased veterans. There are two main types, one for surviving spouses and one for surviving parents.

The surviving spouse DIC is a congressionally mandated monthly benefit that adjusts annually based on the cost of living.

A surviving spouse who remarried before Jan. 5, 2021, must have been under 57 years old at the time of remarriage to receive DIC. A surviving spouse who remarried after Jan. 5, 2021, may continue to receive DIC if they did so as soon as age 55.

Spouses are eligible for increased benefits if they have children under 18 or if they have a disability themselves that requires living assistance.

Parent DIC is based on the parent's income. Typically, only those parents whose income is below a certain level are eligible.

How Much Is DIC?

The basic monthly tax-free DIC benefit will increase from \$1,653.07 for 2025 to a projected \$1,699.36 for 2025, with other rates also seeing the 2.8% increase. The Social Security Administration announced the 2.8% raise Oct. 24, 2025. The Department of Veterans Affairs will release the official DIC rates later.

Phaseout of Widows Tax

Starting in 2023, affected surviving spouses who received DIC and Survivor Benefit Plan (SBP) payments from the deceased veteran's military service no longer saw their SBP payments decreased by the monthly DIC amount. This was due to the completed phaseout of the so called "widows tax."

Military.com | By Amanda Miller



WHEN TO THAW YOUR TURKEY



16 - 20 POUNDS

PUT IN FRIDGE SATURDAY, NOV. 23



12 - 15 POUNDS

PUT IN FRIDGE SUNDAY, NOV. 24



5 - 11 POUNDS

PUT IN FRIDGE MONDAY, NOV. 25



4 POUNDS

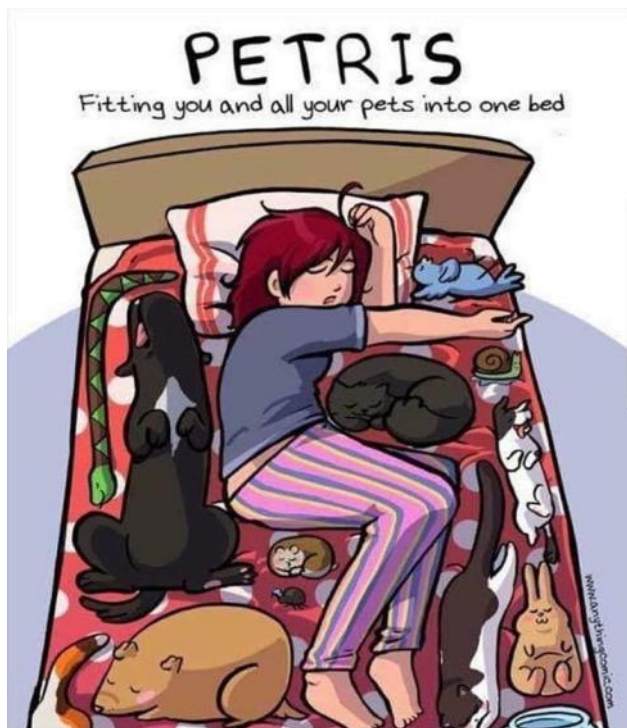
PUT IN FRIDGE TUESDAY, NOV. 26

BUTTERBALL RECOMMENDS ALLOWING 24 HOURS OF THAWING TIME
IN THE FRIDGE FOR EVERY 4 TO 5 POUNDS OF WHOLE BODY TURKEY

HAPPY THANKSGIVING!



Today's Laugh



Parmesan Garlic Potatoes

INGREDIENTS:

- 1 & 1/2 lb. baby potatoes, halved
- 1/2 cup Parmesan cheese grated to the consistency of sand
- 3/4 tsp freshly ground black pepper
- 2 tbsp. olive oil
- 1/2 tsp garlic powder
- 1/4 tsp paprika
- 1/2 tsp dried oregano
- 3/4 tsp kosher salt



DIRECTIONS:

1. Preheat oven to 400 degrees F.
2. In small bowl, combine grated cheese, garlic powder, paprika, oregano, salt, and pepper, stirring with fork until mixed.
3. Pour oil into 9" x 11" glass baking dish and tilt dish so olive oil evenly coats entire bottom. Carefully and evenly cover bottom of dish with cheese mixture. Arrange potatoes on top of cheese mixture in a single layer, cut side down, pressing down to ensure potatoes are fully in contact with cheese mixture.
4. Bake for 30 to 40 minutes, or until cheese is browned and potatoes are soft when pressed or pierced with fork. Remove from oven and let rest in baking dish for 5 minutes. Using a small spatula, remove potatoes from dish, being careful to keep the cheese layer intact on the cut side of potato.

Source: Fridge Tips

Tabletop Turkey

NEEDED

- | | |
|----------------------|----------------------|
| • Paper Cup | • Brown Pom Pom |
| • Brown Paint | • Googly Eyes |
| • Construction Paper | • Construction Paper |
| • Scissors | • Elmer's Glue |

Paintbrush

INSTRUCTIONS

1. Paint a paper cup brown. Turn the cup upside down and glue a pom-pom to the top of the cup for the head.
2. Cut nine 4-inch leaf shapes from different colors of construction paper. Fold a 1-inch-square piece of orange construction paper in half; cut a triangle shape out of the folded paper for the beak. Using a 2-inch square of red paper folded in half, cut a heart shape to create the turkey's wattle.
3. Glue the beak and wattle to the pom-pom. Add googly eyes. Glue on the "feathers."

Source: Amy Mikler, Parenting





5 Reasons to *Love* Using a Real Estate Professional



Paperwork

They help with all disclosures & paperwork necessary in today's heavily regulated environment.



Experience

They are well educated in and experienced with the entire sales process.



Negotiations

They act as a "buffer" in negotiations with all parties throughout the entire transaction.



Pricing

They help you understand today's real estate values when setting the price of a listing or an offer to purchase.



Understanding of Current Market Conditions

They simply & effectively explain today's real estate headlines & decipher what they mean to you.

CALIFORNIA HOME SALES: SEPTEMBER 2025

State/Region/County	Sept. 2025	Aug. 2025	MTM% Chg	State/Region/County	Sept. 2025	Aug. 2025	MTM% Chg
Calif. State Average	\$883,640	\$899,130*	-1.7%	Solano	\$608,000	\$620,000	-1.9%
Calif. Condo Average	\$650,000	\$649,950	+0.0%	Contra-Costa	\$869,000	\$850,000	+2.2%
Sacramento	\$539,860	\$550,000	-1.8%	San Francisco	\$1,750,000	\$1,500,000	+16.7%
Placer	\$653,000	\$675,000	-3.3%	Fresno	\$445,000	\$446,390	-0.3%
El Dorado	\$680,000	\$679,500	+0.1%	Santa Clara	\$2,000,000	\$1,900,000	+5.3%
Yolo	\$628,000	\$599,450	+4.8%	Orange County	\$1,401,250	\$1,385,000	+1.2%
Stanislaus	\$475,000	\$499,720	-4.9%	Los Angeles	\$983,230	\$930,720	+5.6%
San Joaquin	\$555,000	\$535,000	+3.7%	San Diego	\$990,000	\$1,025,000	-3.4%
Nevada	\$532,500	\$560,000	-4.9%	Butte	\$462,000	\$468,000	-1.3%
For Complete Report & All California Counties: http://www.givingback4homes.com/newsletter.html				Yuba	\$435,000	\$440,000	-1.1%

*revised

STORM SAFETY TIPS



Take steps to be prepared for storms and stay safe.

Never touch downed wires.

Assume any downed power line is energized and extremely dangerous.

Call 911 and PG&E at 1-800-743-5002.



Charge cell phones and laptops.

Prepare for power outages by charging cell phones and laptops. Have a backup power supply.



Alternate plans for medicines or medical devices.

Have alternative plans in place for refrigerating medicines or power-dependent medical devices.



Have fresh drinking water and ice.

Freeze containers filled with water and place in your refrigerator during an outage to prevent foods from spoiling.



Use generators safely.

Standby electric generators should be properly installed by a licensed electrician and placed in a well-ventilated area.



Use flashlights, not candles.

During a power outage, use battery-operated flashlights, not candles, due to risk of fire.



NOVEMBER



WISHING A HAPPY BIRTHDAY & HAPPY ANNIVERSARY TO THE FOLLOWING:

DARYL L.
ROBERT D.
HARSIMRAN K.
ERIC E.

ANDRE C.
JOSE A.
LAURA A.
JULI & CARL B.
CHARIITY & JUSTIN R.

KELLY C.
ALLY H.
BRANDON E.
ALEX & BRYNNE C.

HEATHER M.
JULI B.
KATE S.
ANTHONY & SERENA L.

MONTHLY DRAWING

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**November
Prizes**

1st Prize \$50 Top Golf Gift Card
2nd Prize \$25 Panera Gift Card
3rd Prize \$15 Subway Gift Card

**October
Winners**

1st Prize \$ 50 Bath/Body Works Gift Card-Suzie Z.
2nd Prize \$ 25 Applebees Card-Cecilia W.
3rd Prize \$ 15 Coldstone Gift Card-Brandon E.

Drawing Disclaimer Available Online.



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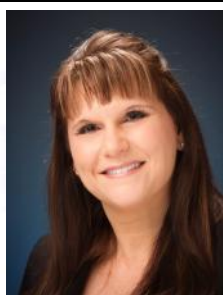
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