

Life & Times

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STOP ABBREVIATING 2020

Stop abbreviating 2020. Police say it leaves you open to fraud and could cost you big.

The new year is giving scammers an easy way to forge documents, but you can protect yourself with

an easy New Year's resolution: Stop abbreviating the year.

Why? This year's abbreviation is easily changeable and could be used against you. The concern is that scammers could easily manipulate a document dated "1/1/20" into "1/1/2000" or even "1/1/2021."

The bad guy could theoretically establish that you began owing your obligation on 1/15/2019, and try to collect additional \$\$\$," Rheingold wrote.

In the future, post-dating could be a problem too. For example, a check dated "1/1/20" could become "1/1/2021" next year, possibly making the uncashed check active again, Rheingold wrote. A similar method could be used for debts that are past the statute of limits.

The solution is easy: There's no harm in writing the full date. Writing the month out can also help.

Write this: January 15, 2020. Not this: 1/15/20.

Police have echoed the advice as well.

"This is very sound advice and should be considered when signing any legal or professional document. It could potentially save you some trouble down the road," The East Millinocket Police Department in Maine said in a Facebook post.

Source: Sarah Brookbank, Joel Shannon-USA TODAY NETWORK

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Writing out the full date "could possibly protect you and prevent legal issues on paperwork," according to Hamilton County, Ohio, Auditor Dusty Rhodes.

While it's early in the year for examples of this kind of fraud to emerge, the threat is real according to Ira Rheingold, the executive director of the National Association of Consumer Advocates.

In a message emailed to USA TODAY Thursday, Rheingold said scammers could use the method to establish an unpaid debt or to attempt to cash an old check.

"Say you agreed to make payments beginning on 1/15/20.

FREE
MONTHLY DRAWING

See Page 8
 For Details

15 APPS PARENTS SHOULD LOOK FOR ON THEIR KIDS' PHONES

Police around the country are reminding parents about potentially dangerous apps.

The recent arrests of 25 men in Florida for allegedly trying to have sex with children has prompted a sheriff there to issue another 'app warning' for parents, reports CBS Miami.

The arrests happened after the suspects responded to internet ads, online apps and social media sites, according to the Sarasota County Sheriff's Office.

During his press conference, the sheriff listed 15 apps as ones that parents need to know about; 6 of them were used by suspected predators who were recently arrested.

- The first is **'MeetMe,'** an app where teens can easily be in contact with users much older than them, with an emphasis on dating.
- **'WhatsApp'** and **'SnapChat'** are for messaging, but what you should know is teens can send unlimited messages, have video chats and even share their live location with other users, people they may not even know.
- **'Skout'** is a flirting app that's used to meet and chat with new people. Teens and adults are in different groups, but ages aren't verified.
- **'TikTok'** is used for sharing user created videos that can contain bad words, even adult content.
- **'Badoo'** and **'Bumble'** are dating apps for adults, but teens can still find ways to join.
- **'Grindr'** is geared towards the LGBTQ community. It

allows users to share photos and meet up based on phone's GPS location.

- **'Kik'** is specifically for kids, but anyone can join and anyone can contact or direct message your child.
- **'LiveMe'** is a live streaming app, but you don't know who's watching and your kids location is revealed.
- **'Holla'** is all about connecting strangers around the world through video chat. Enough said.
- **'Whisper'** is a social confessional where kids can remain anonymous, but still share their feelings. And it can reveal your child's location for a meet up.
- **'ASKfm'** encourages people to allow anonymous users to ask them questions, which opens the door for online bullying.
- **'Hot or Not'** rates users on attractiveness.. There's no age verification and users can send each other messages.
- **'Calculator%'** apps are several secret apps that allows kids to hide their photos, videos, even browser history.

Common Sense Media is a good website to keep handy. It gives parents a break down on what they should know about each and every app out there. And it provides advice on monitoring your kids apps. "Unfortunately, the internet allows for easy and anonymous access to children by strangers who are hiding behind a computer screen," Sheriff Tom Knight told CBS.

Source: Doug Delony, Janelle Bludau

THIEVES ARE USING BLUETOOTH TO TARGET VEHICLES

Electronics left in your car aren't safe from thieves, even if you hide them. A new phenomenon has made its way to car theft. Criminals are using Bluetooth scanners to find electronics hiding inside cars.

Here's how it works: Most devices are constantly sending Bluetooth signals so they can potentially pair with other devices. There are now Bluetooth scanning apps that make these signals easier to find.

And that's exactly what criminals are doing. Instead of randomly breaking into a car and hoping to find expensive electronics inside, they are using Bluetooth scanners to remove the guesswork.

Criminals use Bluetooth scanners and make their way through a parking lot or garage and look for devices sending out Bluetooth signals. Once they pick up on a signal, it's a simple smash and grab.

Protect yourself. Leave your electronics with Bluetooth capability at home.

Or you can adjust your settings:

- Turn off Bluetooth
- Put it in airplane mode
- Turn off your device completely.

Source: Folsom Police Department



2020 LUXURY MARKET FORECAST

By the end of last year, many homeowners found themselves with more equity than they realized, and at the same time their wages were increasing. When those two factors unite, it can spark homeowners to think about making a move to a larger or more expensive home in the luxury space. That said, now is a perfect opportunity to take a look at the forecast for the 2020 luxury market.

Three Things to Think About in the 2020 Luxury Housing Market

1. Prices

The U.S. economy is strong today, with buying opportunities throughout the luxury end of the market. Thomas Veraguth, *Strategist* at *UBS Global Wealth Management*, says in *Barrons.com*, "There's a good link between luxury real estate prices and [economic] growth."

Available inventory is a key element that can impact home prices. At the upper range, the inventory is greater in comparison to the entry-level market, making moving up to a luxury home a growing reality for many buyers right now.

2. Activity in the Market

With more buying opportunities at the higher end, we should start to see an increase in activity. The same article states, "Affluent homebuyers will start to come out of the woodwork as they find rising luxury rents less appealing and sellers get even more negotiable on price."

Buyers looking in the luxury market are taking



the opportunity to negotiate on price in a segment where there are more choices, too. According to the *Luxury Market Report*, homes sold for an average of 96.94% of the list price in December.

Buyers are also getting more for their money with greater purchasing power due to the current low interest rates.

3. Buyers Are Coming Back

Keep in mind, buyers are often sellers too, especially those looking to move up. Homeowners with an entry-level home can take advantage of the inventory shortage at the lower end of the market, thus driving higher sales prices for their current homes. Combined with growing equity in the homes they're listing, it's a great time for those who are ready to make a luxury move.

The extra equity and greater purchasing power are bringing many buyers back to the market. The same article mentioned that, "We've already seen buyers who've been on the sidelines for two years tread back into the market."

Bottom Line

If you're considering entering the luxury market, 2020 is shaping up to be a great year for those who are ready to make that move. Contact your local real estate professional to set your real estate plan for the year.

Source: Keeping Current Matters

TWO MORE STATES STOP TAXING MILITARY RETIRED PAY

Indiana and North Dakota join the growing list of states that don't tax retired military pay, pushing the number of states on that list to 30.

Currently, 21 U.S. states exempt military retirement pay from taxes, while 13 states plus DC have some type of exemption for military retirees.

Alaska, Florida, Nevada, South Dakota, Texas, Washington and Wyoming do not have a personal income tax. Two others, New Hampshire and Tennessee, tax only dividend and interest income.

After Indiana and North Dakota end their taxation, only the following states will fully tax retiree income:

- California
- Montana
- New Mexico
- Rhode Island
- Utah
- Vermont
- Virginia



States That Exempt Military Retired Pay Growing In Number

Many state legislatures have passed laws exempting military retirees from state taxes in recent years.

While some state's lawmakers argue for retirement pay

exemption, since military retirees bring skills and earning potential to their states, others aren't so ready to give up the millions of dollars in tax revenue to bring a few more residents in. The lost revenue must be made up in other ways, leaving some states struggling to make ends meet.

However, for states seeking residents with above-average earnings, the 2.1 million military retirees are a prized group. Most are in their prime earning years, and come with skills and earning potential. Military retirees are some of the best educated, youngest, and best trained retirees that states are seeking as future residents. Locales which can lure them into becoming residents stand to gain additional income from property taxes, sales taxes, and the taxable income these retirees will earn in their second careers.

No Clear-Cut Benefit For States

The many studies on the economic benefits of cutting state taxes to lure retirees have produced conflicting results. States really can point to no clear-cut benefit for eliminating income tax on retirees. Often, the projected influx of veterans doesn't happen. Exempting military retirement from income taxes usually benefits current residents the most. Most potential residents choose their retirement location for other reasons including quality-of-life, earning potential, or family issues.

However as a current, or future, military retiree who doesn't mind relocating it may serve you well to take the state tax climate into consideration when you consider your second career and military retirement plans.

Source: Jim Absher, Military.com

WHEN ONE SPIDER TURNS INTO HUNDREDS

Wolf spiders are one of the most common species of spiders in North America. Contrary to the name, they are solitary creatures and search for prey alone.

What separates them from other spider species is the way in which the female spider carries her eggs — in a sac attached to her spinnerets. The spiderlings climb onto the mother's abdomen upon hatching and live there until they are large enough to hunt on their own. The mother may be carrying hundreds of offspring at a time.

While you might be tempted to squish one of these spiders with your broom, think again. If your target happens to be an egg-carrying female, it might release hundreds of spiderlings onto your floor. If you encounter a wolf spider in your home, trap it using glue boards and get rid of it. Glue boards are available at farm supply stores. Alternatively, trap it using a glass and paper and release it outside. If the infestation is serious, contact a pest control pro for the best possible treatment.

Wolf Spider Identification

It's crucial to identify wolf spiders correctly before you can formulate a response. Using a magnifying device can help you take a closer look once you've captured the spider. They have the following characteristics:

- They range in size from 10 to 35 mm.
- They have eight eyes arranged in three rows.
- They have eight legs, two body parts (cephalothorax and abdomen) and fang-like mouthparts called "chelicerae."

At times, what you identify as a wolf spider might actually be a more dangerous species, such as

the black widow or the brown recluse. While it can be difficult to differentiate one from the other, wolf spiders are typically more free-roaming. Black widows like to stay close to their webs. Brown recluses inhabit attics, wall voids and other spaces seldom visited by humans. If you're in doubt, contact a professional to identify the spider and take appropriate measures.

Prevention Is the Best Defense

Wolf spiders live by the thousands in leaf litter and grassy areas. According to the Penn State College of Agricultural Sciences, the most common shelters include retreats (holes or tunnels) in the soil. Other sanctuaries include protected areas, such as under boards, stones and firewood. Occasionally, they venture indoors. The University of Kentucky recommends the following measures for controlling spiders in your home:

- Clean and vacuum the house thoroughly.
- Reduce clutter in undisturbed areas such as closets, garages, basements and attics.
- Move firewood, building materials and debris away from the house.
- Clip shrubs, vines and tree limbs from the side of the house.
- Install tight-fitting window screens and door sweeps.

- Install yellow or sodium vapor light bulbs in place of incandescent bulbs outside entrances. These lights are less attractive to night-flying insects, which attract spiders.

Implementing these measures in your home can help lessen the chance that you'll have to face your arachnophobia.

Source: Terminix.com



ATTITUDE

The longer I live, the more I realize the impact of attitude on life. Attitude, to me, is more important than the facts. It is more important than the past, than education, than money, than circumstances, than failures, than successes, than what other people think or say or do. It is more important than appearance, giftedness or skill. It will make or break a company... a church... a home. The remarkable thing is, we have a choice every day regarding the attitude we will embrace for that day. We can not change our past...we cannot change the inevitable. The only thing we can do is play on the one string we have, and that is our attitude.

I am convinced that life is 10% what happens to me and 90% how I react to it. And so, it is with you...we are in charge of our attitudes.

By: Charles Swindoll



Immune-Boosting Food: Yogurt

Yogurt contains probiotics that strengthen the immune system. In one study, people who ate three-quarters of a cup yogurt daily for a year had 25% fewer colds than those who didn't.

Source: Live Healthy Magazine



Today's Laugh

FIRST SHED BUILT



USING COMMON CORE MATH

Kerry's Cranberry Chicken

INGREDIENTS:

- 4 chicken breasts
- 1 small bottle of Catalina dressing
- 1 can whole-berry cranberry sauce
- 1 envelope dry onion soup mix
- 1/4 c. white wine



DIRECTIONS:

1. Place chicken in a lightly greased 9" x 13" pan.
2. Mix remaining ingredients together and pour over chicken.
3. Bake at 350° F for about 1 hour.

Source: Kerry G. Gilbert, AZ

Egg-Tastic Shakers



NEEDED

- 1 Egg Carton
- Scissors
- Paintbrushes
- Tempera Paint (any color)
- Rice
- Hot Glue Gun

INSTRUCTIONS

1. Cut off the top of the egg carton,
2. Separate four egg cups from the bottom.
3. Paint outside of each cup with different colors to mix and match them.
4. When cups are dry, flip 2 over. Pour equal amount of dried rice into both cups.
5. Hot glue 2 remaining egg cups onto the ones filled with rice, recreating an egg-shaped shaker.
6. When glue has set, try out egg cup shaker by turning on some music and shaking to the beat!



Source: Sarah Lipoff, Parents Magazine



SMART HOME HACKED

As the number of households using smart-home devices, such as voice assistants, thermostats, doorbells and televisions — continue to increase, so does the potential for your home to be hacked. Check out these tips from security experts on how to avoid having your smart home hacked.



Always change the default password that allows devices to be accessed for initial setup.



PASSWORD:

02#A&4~%!3/#;

Choose a complicated password, like a string of unrelated words or numbers.



Regularly update the software that runs on your devices.



Make sure your home router is also secured with a strong password and updated software.

CALIFORNIA HOME SALES FACTS: NOV. 2019

State/Region/County	Nov. 2019	Oct. 2019	MTM% Chg
Calif. State Average	\$589,770	\$605,280	-2.6%
Calif. Condo Average	\$485,110	\$475,000	+2.1%
Sacramento	\$385,000	\$385,000	+0.0%
Placer	\$489,800	\$505,000	-3.0%
El Dorado	\$485,000	\$490,000	-1.0%
Yolo	\$446,710	\$479,950	-6.9%
Stanislaus	\$326,500	\$343,000	-4.8%
San Joaquin	\$380,000	\$375,000	+1.2%
Nevada	\$458,500	\$419,500	+9.3%

State/Region/County	Nov. 2019	Oct. 2019	MTM% Chg
Solano	\$462,980	\$470,000	-1.5%
Contra-Costa	\$640,000	\$681,250	-6.1%
San Francisco	\$1,619,000	\$1,650,000	-1.9%
Fresno	\$291,500	\$287,000	+1.6%
Santa Clara	\$1,259,000	\$1,234,750	+2.0%
Orange County	\$822,000	\$820,000	+0.2%
Los Angeles	\$594,840	\$647,890	-8.2%
San Diego	\$659,000	\$652,000	+1.1%
Butte	\$350,000	\$358,250	-2.3%
Yuba	\$319,500	\$298,000	+7.2%

For Complete Report & All California Counties:

<http://www.givingback4homes.com/newsletter.html>



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LINCOLN, CA

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ON THE PURCHASE OF YOUR HOME!

AND FOR GETTING \$1,314.00 FROM

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JANUARY



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LIZA L.

JENNIFER F.

MELANIE M.

JIM C.

PATRICK N.

MONICA N.

TAMMY & KEVIN G.

ROD & KATHLEEN R.

MAYUKO & PABLO R.

MY AMAZING HUSBAND

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