

Life & Times

MARCH 2025

PROTECT YOURSELF FROM CREDIT CARD FRAUD

There has been an uptick in fraudulent credit card activity lately, and reports from friends and acquaintances confirm that it's happening all over the country and across all credit cards. Short of not having credit card accounts, there is no way you can absolutely prevent your account information from being

mis-used, but there are many things you can do to decrease your risk and mitigate any possible damages.



but have a favorite one or two cards that they use regularly. Take the other cards out of your wallet and leave them at home!

- Let your card issuer know if you'll be travelling. This will make your trip easier by lowering the chances of declined transactions.

Limit The Loss

- Consider putting a credit freeze on your credit reports. It will make it a little more inconvenient for you to obtain new credit, but makes it significantly harder for criminals to open new accounts in your name.
- Cardholders are key players in catching fraudulent activity. Set up spending alerts on your accounts, check your account regularly, and report anything suspicious immediately.
- Don't procrastinate reporting a mis-placed card. It's easy to think, "Oh, I'm sure it is in a jeans pocket in the laundry." If it's not there, you've given the thieves a valuable head start. Call and freeze or cancel credit and debit cards the minute you know they are missing. Yes, it is inconvenient, but a heck of a lot less inconvenient than dealing with actual fraud.

Source: Kate Horrell

In This Issue

Forecasts for 2025 Housing Market	2
Clean Your Computer Keyboard	3
Military: Download Medical Records	3
Top 5 Migraine Triggers	4
Reading Helps Develop Kids' Brains	4
Wacky Uses-Epsom Salt	5
Today's Laugh	5
Recipe-Cheesy Crockpot Tortellini	5
Kids Corner-Key Wind Chime	5
Spring Maintenance Checklist	6
California Home Sales-Jan. 2025	7
Get Kids Excited for the Move	7
March Birthday's & Anniversaries	7
Monthly Drawing	8
FREE Home Value Report	8
Giving Back 4 Homes Program	8
Giving Back 4 Homes Contact	8

Lower Your Risk

- Always, always check card readers before using them to see if they have been altered or had "skimmers" attached to them.
- Doing online banking through public WiFi. It's tempting - to check bank stuff when you have a spare minute, even if you happen to be in your doctor's waiting room or having your oil changed. Public WiFi connections are never secure.
- Ignore emails, texts, or phone calls claiming to be from your credit card company. Hackers are very creative and convincing, and they can make it look like they're legitimately from your bank or card issuer. Never disclose any information through a connection that you didn't initiate. If you think it might be legit, call the company directly or log-on to your account using your home internet connection.
- Don't carry all your cards. Most people have multiple credit cards,

**FREE
MONTHLY DRAWING**

See Page 8
For Details

EXPERT FORECASTS FOR THE 2025 HOUSING MARKET

Wondering what’s in store for the housing market this year? And more specifically, what it all means for you if you plan to buy or sell a home? The best way to get that information is to lean on the pros.

Experts are constantly updating and revising their forecasts, so here’s the latest on two of the biggest factors expected to shape the year ahead: mortgage rates and home prices.

Will Mortgage Rates Come Down?

Everyone’s keeping an eye on mortgage rates and waiting for them to come down. So, the question is really: how far and how fast? The good news is they’re projected to ease a bit in 2025. But that doesn’t mean you should expect to see a return of 3-4% mortgage rates. As Lawrence Yun, Chief Economist at the *National Association of Realtors* (NAR), says:

“Are we going to go back to 4%? Per my forecast, unfortunately, we will not. It’s more likely that we’ll go back to 6%.”

And the other experts agree. They’re forecasting rates could settle in the mid-to-low 6% range by the end of the year (see *chart below*):

Quarter	Fannie Mae	MBA	Wells Fargo	Average of All Three
2025 Q1	6.60%	6.60%	6.65%	6.62%
2025 Q2	6.40%	6.50%	6.45%	6.45%
2025 Q3	6.30%	6.40%	6.25%	6.32%
2025 Q4	6.20%	6.40%	6.30%	6.30%

Source: Fannie Mae, MBA, Wells Fargo

But you should remember, this will continue to change as new information becomes available. Expert forecasts are based on what they know right now. And since everything from inflation to economic drivers have an impact on where rates go from here, some ups and downs are still very likely. So, don’t get caught up in the exact numbers here and try to time the market. Instead, focus on the overall trend and on what you can actually control.

A trusted lender and an agent partner will make sure you’ve always got the latest data and the context on what it really means for you and your bottom line. With their help, you’ll see even a small decline can help bring down your future mortgage payment.

Will Home Prices Fall?

The short answer? Not likely. While mortgage rates are expected to ease, home prices are projected to keep climbing in most areas – just at a slower, more normal pace. If you average the expert forecasts together, you’ll see prices are expected to go up

roughly 3% next year, with most of them hitting somewhere in the 3 to 4% range. And that’s a much more typical and sustainable rise in prices (see *graph below*):



So don’t expect a sudden drop that’ll score you a big deal if you’re thinking of buying this year. While that may sound disappointing if you’re hoping prices will come down, refocus on this. It means you won’t have to deal with the steep increases we saw in recent years, and you’ll also likely see any home you do buy go up in value after you get the keys in hand. And that’s actually a good thing.

And if you’re wondering how it’s even possible prices are still rising, here’s your answer. It all comes down to supply and demand. Even though there are more homes for sale now than there were a year ago, it’s still not enough to keep up with all the buyers out there. As *Redfin* explains:

“Prices will rise at a pace similar to that of the second half of 2024 because we don’t expect there to be enough new inventory to meet demand.”

Keep in mind, though, the housing market is hyper-local. So, this will vary by area. Some markets will see even higher prices. And some may see prices level off or even dip a little if inventory is up in that area. In most places though, prices will continue to rise (as they usually do).

If you want to find out what’s happening where you live, you need to lean on an agent who can explain the latest trends and what they mean for your plans.

Bottom Line

The housing market is always shifting, and 2025 will be no different. With rates likely to ease a bit and prices rising at a more normal and sustainable pace, it’s all about staying informed and making a plan that works for you.

Reach out to a local real estate pro to get the scoop on what’s happening in your area and advice on how to make your next move a smart one.

Source: Keeping Current Matters

YOU SHOULD CLEAN YOUR COMPUTER KEYBOARD

Yup, it turns out that that thing we touch all day, every day is one of the nastiest surfaces in your whole house. In fact, 44% of us don't regularly clean our keyboards, according to the American Cleaning Institute's National Cleaning Survey.

A recent study also found that 42% of keyboards are crawling with a type of bacteria known as "gram-positive cocci," which is known to cause sickness. Grossed out yet? Thankfully the cleanup for this one is relatively simple.

How to clean it: Get started by tipping your keyboard over a waste bin to remove all the dirt, dust, crumbs, and other debris that may be caught inside. Then get down to business with some disinfectant.

"Wipe the keys with a cleaning wipe or a cloth sprayed with an all-purpose cleaner," Sansoni advises. "And be sure the keyboard is completely dry before reconnecting it or turning on the computer."

Source: Larissa Runkle, Realtor.com



MILITARY: DEADLINE TO DOWNLOAD OLD MEDICAL RECORDS

The Department of Defense plans to decommission the online portal patients use to access old military health information and recommends patients download their digital medical records if they want to retain copies.

With the Defense Health Agency's transition to the MHS Genesis electronic health record complete, the Tricare Online Patient Portal will cease to be available as of April 1, according to the Pentagon. Medical providers will continue having access to the records and copies of old records will be maintained at military health facilities, but they won't be accessible online after that date. Officials are urging patients to maintain their own copies, according to several DoD news releases.

"All military hospitals and clinics have transitioned to MHS Genesis. We encourage you to take these important steps to save your personal health records before the [Tricare Online] Patient Portal decommissions," said Rear Adm. Tracy Farrill, a DHA electronic health records expert, in a statement.

Military treatment facility patients who want to download their records must go to www.tricareonline.com and sign in with a DS Logon, Common Access Card or myPay login. They then must go to the Tricare Online page and click on the blue "Health Record" tab to view their data and follow directions for downloading.

They can download a PDF or XML continuity of care file that can be shared with other providers, health care systems or family.

Patients may not find complete copies of their medical records, depending on when they entered the military health system and when their military treatment facility began using a digital electronic health records platform, according to DHA spokeswoman Brenda Campbell.

Likewise, their legacy records will be only as new as when their military hospital or clinic switched over to MHS Genesis, a transition completed by the military health system between 2017 and 2024.

"Legacy electronic health records in [Tricare Online] only reflect periods of time when a beneficiary's military hospital or clinic was using the previous electronic health record platform. MHS Genesis health records only reflect periods of time when a beneficiary's military hospital or clinic was using MHS Genesis," Campbell said in a Jan. 27 email to Military.com.

The new MHS Genesis records do not contain information from previous electronic and paper

health records, but providers still have access to those records to treat their patients, she added.

The Defense Department embarked on a multiyear contract with Cerner, now part of Oracle Health, in 2015 to provide an electronic health records system that would be completely compatible with the Department of Veterans Affairs system.

MHS Genesis is now used at 138 military hospitals and clinics and more than 3,600 DoD locations worldwide, according to the Defense Department.

The VA contracted with Cerner for a similar system in 2018, but the VA required that its system, now called the Federal Electronic Health Records System, include the capability to upload all legacy medical records. The VA has encountered multiple issues in adopting the new program and has installed it at only six facilities with the intention to restart the rollout next year.

With the decommissioning of the DoD portal, parents of those under the age of 12 can still view and download their children's legacy health records, but they may view only limited information such as test results for flu or COVID-19, allergies, vitals and immunization data for children ages 12 to 17 online.

Children of those ages can request copies of their own medical records at their military treatment facility, and parents can ask their adolescent children's providers or clinics for printed health records.

Parents may not download dependent records for children over the age of 18. Those beneficiaries -- active or former -- are eligible for a DS Logon, according to Campbell, and can access their own legacy health records.

Again, she added, copies of old records, either paper or electronic, can be requested at a nearby military hospital and clinic.

According to Tricare, the portal decommissioning should not affect a service member's ability to file a claim with the VA since providers still will have access to complete health records.

The DHA urged patients to download records and store them to ensure that they are available if needed.

"Your medical history is a valuable resource for managing your health, and saving your records now ensures you have access if you need it," Farrill said.

Source: Military.com



TOP 5 MIGRAINE TRIGGERS

If you suffer from migraines – those intense, pounding, nauseating headaches -- you will certainly want to do all you can to prevent the next one. Understanding those triggers is the first step in learning to manage them.

We talked with two migraine specialists, neurologists Stephen Knox, M.D. opens new window, from Sacramento and Max Duncan, D.O. opens new window, from Santa Rosa, about the most common migraine triggers:

Sleep – too little, or too much: Regular sleep patterns are key to preventing migraines. Ironically, migraines can be triggered by too much sleep, such as a vacation or relaxing weekend when you turn off the alarm and catch a few more hours. However tempting, avoid sleeping in to “catch up” on sleep. Instead, stay on a regular sleep schedule that allows time for adequate sleep, every night of the week. (See our top 10 tips for how to sleep better.)

Food – not enough, or the wrong kinds: If you rush out the door without breakfast and skip lunch, you can be inviting a migraine later in the day. As with sleep, keeping to a regular meal pattern can help.

Certain foods containing tyramines have been shown to trigger migraines, including red wine, aged cheeses, cured meats and a host of others. Dr. Knox notes that a slice of cheese in your sandwich won't necessarily trigger a migraine, but a platter of cheese, olives & salami at the party certainly could – especially if you add a glass of red wine.

If you suspect other types of foods may be triggering your migraine, keeping a food log can help you narrow down the



culprits. (Here's an easy, printable food log to use.)

Weather pattern changes: Not much you can do about the barometric pressure rising or falling, but know that weather patterns can trigger a migraine. A storm front moving in or a windy spring day can lead to a migraine. Airplane travel, with its changing pressures, can also be a trigger.

Hormonal fluctuations: Female migraine sufferers probably already know that their menstrual cycle can trigger migraines. When estrogen levels rise or fall abruptly, it can set off a headache. Some women find their migraines aggravated during perimenopause, when hormone levels are changing erratically. (We talked with two Northern California women about the link between migraine and hormones in this video on migraines and women. Good news is that post-menopausal women may find their migraines lessening.

Stress: Any kind of emotional stress – school, work, family, life events – can set off migraines. Although easier said than done, our doctors recommend adopting good stress-reduction habits, such as regular exercise, yoga, or activities that you know will remove you from the cycle of stressful thoughts and resulting emotions. Mindfulness Based Stress Reduction (MBSR) classes are a helpful tool for people dealing with chronic pain and stress.

Attending to these triggers may help you avoid frequent migraines, but they are not fool proof guarantees you won't experience one. Many people who suffer regular migraines need to work with their doctors to get the relief they need. With good care, you can spend much more of your time headache free.

Source: Sutter Health

READING STORIES HELPS DEVELOP KIDS' BRAINS

Reading bedtime stories to your children doesn't just help them go to sleep. It can also stimulate the development of their brains.

The New York Times reported that a study of children 3-5 years old using functional magnetic resonance imaging (fMRI) discovered significant differences in brain activity related to how much the children had been read to.

In the study, the brains of children who were read to a lot revealed greater activation in the left hemisphere, a region that ingrates sound and visuals. The area lights up under fMRI scans when kids listen to stories. Scientists theorize that reading to children help them visualize what they're hearing. And the more practice kids get in generating visual images in their young brains, the better they develop cognitive skills that help them later on with more complex subjects.

It's one more reason to read to your children—not just at bedtime, but as often as you can.

Source: Cheryl Bower-San Francisco, CA Realtor



Wacky Uses—Epsom Salt

Q: I have heard about using Epsom salt to grow flowers. Can you tell me if this is true and, if so, how much do you use? - Betty W., Granite Bay, CA

A: Yes, you fertilize plants with Epsom salt. For every foot of a plant's height, sprinkle one teaspoon Epsom salt evenly around the plant's base for better blossoms and deeper greening. Epsom salt is magnesium sulfate, which lowers the pH of the soil and provides magnesium.

Source: Joey Green, Something Extra Newsletter



Today's Laugh

**Another agent told
me I sell real estate
like a girl.**

**I told him if he
worked a little harder
he could too.**

Cheesy Crockpot Tortellini

INGREDIENTS:

- 1 (14.5) oz. can Italian-style diced tomatoes, undrained
- 1 (9) oz. package refrigerated or fresh cheese tortellini
- 1/2 pound Italian sausage, casings removed
- 1/2 pound ground beef
- 1 (24) oz. jar marinara sauce
- 1 (4) oz. can sliced mushrooms
- 1 cup shredded mozzarella cheese
- 1/2 cup shredded Cheddar cheese



DIRECTIONS:

1. Crumble the ground beef and Italian sausage into a large skillet. Cook over medium-high heat until browned. Drain.
2. Combine the ground meats, marinara sauce, mushrooms, and tomatoes in a slow cooker. Cover, and cook on LOW heat for 6 to 8 hours.
3. Stir in the tortellini, and sprinkle the mozzarella and cheddar cheese over the top. Cover and cook for 15 more minutes on LOW, or until the tortellini is tender.

Source: Fidgetips.com

Key Wind Chime



NEEDED

- 5 or More Old Keys
- Piece of Driftwood or Stick
- String or Fishing Line
- Acrylic Paint

INSTRUCTIONS

1. Paint your keys and stick. Our keys took two coats, let the first side dry before flipping and painting the other side.
2. Tie a piece of string to each end of the stick so that you can hang it.
3. Tie a piece of string to each key.
4. Tie the keys to the stick making sure that they are close enough to each other that they will chime when the wind blows them.



Source: Unknown



Spring Maintenance Checklist

For months we've been looking out the window waiting for spring & it's finally here! If you are planning on selling your house this spring, make sure you check these 10 maintenance items off your list!

- Gutters** - Pull leaves & debris out of the gutters, run a hose on the roof & check if there are any leaks that need to be fixed.
- Siding** - Power wash vinyl siding to prevent mold from forming. If you have wood siding, there may be areas that need a paint touch-up!
- Windows & Door Screens** - Check screens for holes & replace them if necessary. Clean windows inside & out! Let buyers focus on the view!
- Hot Water Heater** - Lubricate the circulating pump & motor. If you are not familiar with these parts, you may want to call in a professional for maintenance.
- Roof** - Inspect the roof for any missing, loose or damaged shingles that need to be replaced.
- Deck or Porch** - Check the deck or porch to see if they need to be weather treated or re-stained. Check railings for sturdiness & adjust them if needed.
- Sprinkler System** - Replace or fix any valves that are leaking or not working!
- Landscaping** - First impressions are important! Whether you do it yourself, or call in a pro, make sure to trim any overgrown plants & remove weeds. Don't forget to add a pop of color with seasonal flowers!
- Foundation** - Check floors, concrete & walls for any cracking or deterioration. If needed, call a foundation professional who can help!
- Bathrooms** - Inspect the caulking around the base of the shower & sinks! If it is deteriorating, scrape it out & replace it. Buyers want to see a fully functioning bathroom, not worry about water getting through the shower or sink.

If you need help finding professionals who can assist you with this checklist, contact a local real estate professional for a list of preferred contractors & vendors!

CALIFORNIA HOME SALES: JANUARY 2025

State/Region/County	Jan. 2025	Dec. 2024	MTM% Chg	State/Region/County	Jan. 2025	Dec. 2024	MTM% Chg
Calif. State Average	\$838,850	\$861,020	-2.6%	Solano	\$565,000	\$570,000	-0.9%
Calif. Condo Average	\$649,000	\$664,550	-2.3%	Contra-Costa	\$785,000	\$875,000	-10.3%
Sacramento	\$540,000	\$545,000	-0.9%	San Francisco	\$1,432,500	\$1,530,000	-6.4%
Placer	\$650,000	\$639,480	+1.6%	Fresno	\$426,690	\$420,570	+1.5%
El Dorado	\$615,000	\$723,000	-14.9%	Santa Clara	\$1,840,000	\$1,810,000	+1.7%
Yolo	\$600,000	\$610,000	-1.6%	Orange County	\$1,430,000	\$1,362,000	+5.0%
Stanislaus	\$460,000	\$462,750	-0.6%	Los Angeles	\$886,400	\$912,370	-2.8%
San Joaquin	\$510,000	\$535,000	-4.7%	San Diego	\$1,030,000	\$975,000	+5.6%
Nevada	\$525,000	\$541,200	-3.0%	Butte	\$443,000	\$426,500	+3.9%
				Yuba	\$441,000	\$441,000	+0.0%

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

8 WAYS TO GET KIDS EXCITED FOR THE MOVE

Children feel powerless when you tell them you're moving. "They usually don't have any input in the decision," says Lori Collins Burgan, social worker and author of *Moving with Kids*. So involve them in as many other decisions as you can."

1. Make a family wish list. This will help you reach a consensus on some of the things you all want from your new home; a bigger backyard, a basement playroom, separate rooms for the kids. For Jennifer Thompson's daughter Raegan, 5, the beach was tops. "My husband's new job was in Jacksonville, NC, but we chose a house in Emerald Isle—a 30-minute commute for him—so we could be near the water," says Thompson
2. House-hunt together. If it's practical, take your children to see prospective houses with you. If you're searching online, bookmark your favorites so your kids can take a look.
3. Let them map out their new room. Bring home paint swatches so that your child can choose a color. Then make it an art project; Have them paste snapshots of their bed and furniture onto a sheet of construction paper.
4. Pack a treasure box. Give your child their own packing box that they can decorate with stickers and use for favorite things. Take it in the car with you so they can keep it close.
5. Throw a goodbye party. "It will bring closure to the friendships you're leaving behind," Burgan says. Keep it simple; a basic chips-and-dips affair or potluck.
6. Tour your old haunts. Visit special neighborhood spots one last time before you move.
7. Make a memory book. Your child can fill it with photos of your home and their friends, along with their e-mail addresses or phone numbers.
8. Say goodbye to your house. During a family meal ask each kid to recall a favorite memory in the old house.

Source: Life Matters



MARCH



WISHING A HAPPY BIRTHDAY & HAPPY ANNIVERSARY TO THE FOLLOWING:

- | | | | |
|----------------|------------------|-------------------|-------------------|
| ANDREA D. | BARBARA C. | ALEX C. | BRUCE H. |
| JOSH R. | DOLORES H. | JIM A. | JOE H. |
| NANCY R. | CINDY Z. | BOB B. | ADAM B. |
| LINDA N. | JP W. | KELLIE S. | JOHN & ELONA O. |
| STEVE & LIZ H. | ANDREA & MIKE B. | MICHAEL & ALLY H. | MONSSE & JULIO V. |

MONTHLY DRAWING

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March Prizes

- 1st Prize** \$100 JC Penney Gift Card
- 2nd Prize** \$ 25 Panda Express Gift Card
- 3rd Prize** \$ 10 Starbucks Gift Card

February Winners

- 1st Prize** \$50 Red Lobster Gift Card-Lucy L.
- 2nd Prize** \$25 Bath/Body Works Gift Card-Serena L.
- 3rd Prize** \$10 Subway Gift Card-Adam B.

Drawing Disclaimer Available Online.



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 (916) 769-0184
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Top Producer & PCAR Masters Club
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 30+ Yrs Experience-Real Estate Sales/Lending
 Nationwide Relocation Specialist
 Sacramento Area Military Relocation Liaison
 Proud Wife of a Soldier & CHP Officer

Phone (916) 769-0184
Email Gretchen@GB4Homes.com
Email GB4Homes@Gmail.com
Web www.GivingBack4Homes.com
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