

Life & Times

MAY 2025

How to Score the Best Travel Deals This Summer

With summer just around the corner, now is the perfect time to plan a warm weather getaway that won't break the bank. Whether you're jetting off to a tropical paradise or exploring a bustling city, getting the best travel

deals requires a bit of planning. Here's how you can save big on your next adventure.

- **Book airfare on Sundays.** Data from the Expedia 2025 Air Hacks Report shows that Sunday is the cheapest day to book airfare, just as it has been the last four years in a row. According to the study, travelers who book domestic flights on Sundays can save as much as 6%, while those who book international airfare may save up to 17% compared to booking on Monday or Friday.



- **Be flexible with travel dates.** Being willing to fly on different days of the week can also help you score some savings. Data also shows that flying domestically on Saturday instead of Sunday can save 17%, while flying internationally on Thursday instead of Sunday can save 15%.

- **Use fare comparison and deal websites.** Several websites can help you compare flight costs across multiple airlines and destinations with ease, including Google Flights and Skyscanner. The Hopper app can even tell you when it's the best time to book airfare and hotels to get the lowest price.

- **Leverage loyalty programs and credit card rewards.** Frequent flyer

miles, hotel loyalty programs, and travel credit cards can help you save on flights, accommodations, and even dining. Many cards offer sign-up bonuses that can cover a free flight or hotel stay.

- **Consider alternative lodging options.** Hotels can be pricey in peak summer months, so consider alternatives like vacation rentals, hostels, and guesthouses if you want to pay less. If you can share a vacation villa or rental home with other family members or friends, you may be able to pay even less.

- **Bundle and save.** Booking flights, hotels, and rental cars together through sites like Expedia, Kayak, or Priceline can help you score a lower total package price on your summer vacation. You can even search for vacation packages at a discount through your favorite frequent flyer program using options like American Airlines Vacations and Delta Vacations.

- **Don't forget travel insurance.** While it's an added expense, travel insurance can save you thousands in case of cancellations, lost luggage, or medical emergencies. Some credit cards even offer free travel insurance when you use them to pay for your trip.

Scoring the best summer travel deals is all about planning, flexibility, and knowing where to look. By using these ideas, you can enjoy an amazing vacation without overspending. Start searching now, and you might just land your dream trip at a great price.

Source: JK Services, Inc.

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ESTATE PLANNING: TIPS FOR EVERY FAMILY

If juggling priorities were an Olympic sport, young parents would win the gold medal. Raising kids, advancing careers, paying off student loans, and saving for a home is a lot. All this makes estate planning feel like a tomorrow problem.

But estate planning puts you in charge of your family's financial future if the unexpected happens.

Here are three ways you can protect your family's future by starting your estate planning today.

Protect your current income

Your current income is the fuel that keeps your household going. Here are several ideas to protect your earnings:

- **Minimize tax liabilities** using tools such as trusts or family limited partnerships can shield assets from estate or capital gains taxes.
- **Protect against lawsuits and creditors** by structuring ownership through legal entities or trusts. These separate legal entities can make it harder for lawsuits or creditors to reach your personal income or business revenue.

Ensure income continuity if incapacitated. With powers of attorney and living trusts in place, you can tap someone you trust to manage your income and financial affairs if you're unable to do so.

Protect your future income

Estate planning isn't just about distributing assets—it's a proactive way to secure financial stability down the road. Here are several ideas to protect your future income.

- **Preserve wealth using tax planning strategies.** Trusts, retirement accounts, and gift giving can minimize your future estate and income taxes, helping you retain more of your earnings over time.
- **Safeguard business and investment income.** Planning for succession or setting up

buy-sell agreements ensures that income from businesses or investments can continue in the future, even after death or incapacity.

Provide long-term control over assets. Set specific terms in wills or trusts to dictate how and when income-generating assets are used. This can protect them from mismanagement or being wasted in short order.

Protect your children

Estate planning isn't just about money – it's also about protecting your kids if something happens to you. Here are several ways to protect your children.

- **Ensure guardianship.** If you pass away or become incapacitated, a will lets you name who should raise your children. Without this, the decision goes to the courts, and a judge will choose a guardian. Naming someone in your estate plan ensures your children are raised by someone you trust, in a stable and familiar environment.

- **Control their inheritance.** A well-structured estate plan allows you to manage how and when your children receive their inheritance. For example, you can create a trust and decide when to distribute money and for what purposes, such as education, health care, or buying a home.

Minimize conflict. When your wishes are clearly written in legal documents, it leaves less room for disagreements among family members. This can help prevent costly legal battles or emotional fights over who should care for the kids or how money should be used.



Many people believe estate planning is only for the very wealthy. But as you can see, managing an estate is important for everyone, regardless of income level. Consider reviewing your situation with a qualified expert and help create peace of mind for yourself and your loved ones.

Source: JK Services, Inc.

HOW'S YOUR BLOOD PRESSURE?

High blood pressure (also called hypertension) is a condition when there's high pressure or tension in the arteries. Having high blood pressure, however, doesn't mean that someone is suffering from high emotional distress, as we sometimes believe or implicate by the language. For example, "Her blood pressure went up when she found out who her new boss was going to be." But doctors and researchers believe stress might contribute to high blood pressure when the stress is excessive and persists for a long period of time.

Blood pressure normally goes up and down with everyday activity. For instance, your blood pressure will change when you're exercising or sleeping. But as people get older, these changes in blood pressure start to exceed normal levels.

A doctor should check blood pressure rates regularly, during annual physicals or other medical visits. If you suspect you're suffering from high blood pressure, you should see a doctor.

Here are some blood pressure facts:

- A higher percentage of men than women have high blood pressure until age 55; from ages 55 to 74, the percentage of women is slightly higher, and from 75 on, a much higher percentage of women than men have high blood pressure.
- The WHO estimates that high blood pressure causes approximately 62% of strokes and 49% of heart attacks.
- In the United States, 1 in 4 adults has high blood pressure.
- African-Americans are more likely to have high blood pressure than Caucasians.

Source: AstraZeneca

PARADISE RECONSTRUCTION TO TAKE 20 YEARS

The mayor of Paradise has a message for residents of Pacific Palisades and Altadena: there is hope that they will be able to rebuild their fire-ravaged communities.

But it's going to take decades, and the costs of reconstruction will skyrocket, possibly outpacing insurance, Paradise Mayor Steve Crowder said Wednesday, March 26, during a virtual California Association of Realtors (CAR) forum about wildfire reconstruction in Los Angeles County.

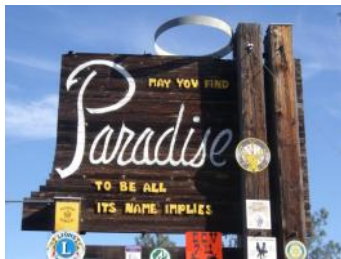
"Is there hope for us," Crowder said he was asked by officials who toured the northern California community leveled by fire in 2018.

"Yes, there is hope," said Crowder. "Look at us."

Nearly 19,000 homes and buildings in and around Paradise were destroyed in the 153,000-acre Camp blaze that cost 85 lives.

Crowder, who lost his home in that fire, was one of four speakers on the CAR panel.

Crowder said it will take 20 years to complete the rebuilding of Paradise, located 87 miles north of Sacramento.



After six years, reconstruction is only about a third done, with about 3,200 houses and 600 multifamily units completed, Crowder said. The pace of reconstruction ranges from 350 to

500 homes a year.

But much of the city's infrastructure was destroyed, he said. The town of 26,000 now has about 12,000 residents.

How did Pacific Palisades and Altadena visitors react when told reconstruction could take 20 years?

"I think they were a little shocked," Crowder said. "You need to be honest with them and tell them what the challenges are that they're facing, and let them make the decisions they need to make. But don't tell them they can't do it, because they absolutely can, and we're a testament to that."

Crowder said the three chief challenges for Paradise's reconstruction are building homes that can survive a future fire, finding insurance coverage, and construction costs.

"Pre-fire, we were building houses at \$175-\$200 a (square) foot. Overnight, we went to \$300-\$350 a foot," said Crowder, citing a lack of contractors and building materials. "It just drove it up. ... People that had (insurance) coverage were insured for \$150-\$200 a foot."

To provide relief, Gov. Gavin Newsom temporarily waived the state building code requirement that rebuilt homes must have solar panels.

However, that backfired for homeowners who wanted solar, Crowder said. Since their insurance only would pay for required building code upgrades, they couldn't get reimbursed for installing panels.

Source: Jeff Collins, Orange County Register

MILITARY: DOES COMPANY TRULY CARE ABOUT EMPLOYING VETS?

If you were buying a new car, you'd do your research first, right? You wouldn't just take the word of a salesperson or a well-meaning friend who says, "This car would be great for you!" Instead, you'd check the safety rating and performance reviews, talk to a lot of people who already own the model, and evaluate the history of that automaker. Then you'd step on the car lot and test it for yourself.

It's just as important to research the company you want to work for (and with).

We may not get to "kick the tires" on a new employer, but there are ways to evaluate the strength of a company's commitment to hiring military talent, and whether your goals and values align with what they say they stand for.

I recently spoke at the Employing U.S. VETS Conference in New York City, hosted by VETS Indexes, where organizations that embody their proclaimed values were recognized for advancing veteran talent. Sure, awards are fun and flattering, but to win a VETS Indexes employer award is an arduous and detailed process, and these organizations continue to reinforce a commitment to hiring, onboarding and growing veterans.

Open to employers of all sizes and industries, the recognition program receives applications from hundreds of organizations. Nearly 300 employers were selected and recognized for their efforts to recruit, retain and support veterans and the military-connected community.

Applying for the award requires a deep dive into data from all layers of the organization, including veteran recruiting and hiring policies

and practices, development and retention of military talent, policies and culture that support veteran inclusivity, support for members of the National Guard and Reserves, and commitment to support military spouses and families.

The top employers recognize that hiring veteran talent isn't something you do just because it feels (or looks good), but because it makes business sense.

It's notable that the organizations that made the list include large employers such as Comcast, Lowe's and Merck; government organizations such as the Tennessee Valley Authority and the Jacksonville Sheriff's Office in Florida; and nonprofits with veteran-focused missions like The Warrior Alliance. It demonstrates their commitment and passion for the military community.

"Hiring veterans isn't just good PR -- it's good for your bottom line," VETS Indexes President George Altman said.

Knowing which employers have demonstrated such commitments is helpful when job hunting. You could consider this a starting point to source opportunities, networking contacts and follow the best practices they've developed.



"We are pleased and very proud to recognize these incredible employers that have worked so hard to prioritize veteran employment," VETS Indexes' Nicholas Antaki said. "With the survey being quantitative in nature, there is no room to 'trick the test,' showing us that they truly do walk the talk."

Source: Lida Citroen, Military.com

THE UNEXPECTED BENEFITS OF DOODLING

Ever catch yourself mid-call with the doctor or your internet provider, only to hang up and find your notepad full of squiggles, stars, and mystery objects? No, you weren't just zoning out...you were doodling!

You may have dismissed these spontaneous little sketches your hand makes while your brain is deep in thought, but your doodles often have a surprising secret life. Here are three unexpected perks of letting your writing tool of choice wander around.

- **Boosting your memory.** Doodling isn't just a mindless habit – it's a memory booster in disguise. Think back to your days as a student, frantically jotting down notes during class. Sure, those scribbles helped you study late into the night, but part of the magic was in the act itself – writing things down can help wire them into your brain. Doodling works the same way. It transforms what you're hearing into visual cues, helping your mind remember the important stuff. It's like your pen is quietly highlighting things your brain wants to remember.
- **Sharpening your focus.** Doodling might be your secret weapon for staying on task. In a Harvard Medical School study led by psychologist Jackie Andrade, 40 people listened to a dull 2.5-minute voicemail (riveting stuff!), and guess what? The ones who doodled remembered nearly 30% more than those who didn't. Why? One theory: doodling keeps just enough of your brain busy to stop it from drifting off into daydream land, so the rest of your mind can stay tuned in. It's like mental noise-canceling – with a pen.
- **Relieving your stress.** Doodling is like a mental exhale. Unlike drawing something specific, there's no plan, no pressure with doodling — just your pen or pencil doing its thing. That's the beauty of it. When your brain's juggling a dozen to-dos and overthinking every little detail, doodling gives it a moment to wander. No rules, no goals, just shapes and squiggles that let your mind breathe. It's a quiet reset. And in the middle of a hectic day, that tiny act of letting go can feel like a full-blown stress detox.

With so many things grasping for our attention, it can be difficult to focus and retain information in the middle of a busy day. If you find yourself drifting during a meeting, or your kids struggle to pay attention to subjects they find less interesting, give doodling a try to see if it works for you!

Source: JK Services, Inc.



WHY DON'T WOMEN'S CLOTHES HAVE POCKETS?

In the late 1600s, women didn't have pockets in their clothing at all — they had belts with attached pockets that they usually wore under their skirts and accessed via small slits that were meant to be essentially invisible. These were spacious enough to carry everything from fruit to gloves, and often as stylish as the purses of today. Purses themselves became more fashionable (and functional) as dresses got smaller and less conducive to covert storage. It wasn't until the late 18th century that pockets were regularly sewn directly into women's clothing; for a time, most of them were even larger than men's pockets.

Then the same thing happened to pants and other garments that had happened to dresses: Smaller, more form-fitting variants became in vogue, making it more difficult to accommodate large pockets. The line of thought was that they ruined the female silhouette, which brings us to perhaps the main crux of this issue: gender inequality.

Women have long entreated the fashion industry to elevate function to the same level as form. The Rationalist Dress Society was founded in 1891 to push back against corsets and other constricting garments in favor of clothing that was more comfortable and useful, but it wasn't until World War II that this really happened en masse — and even that was only because women were performing jobs that had previously been the sole province of men. If you've seen *A League of Their Own*, you already know what happened once the war ended: Things went back to the way they were. Small steps have been made since then, of course, but by and large women are still forced to deal with tiny pockets.



Source: Interesting Facts

Clean with Lemons

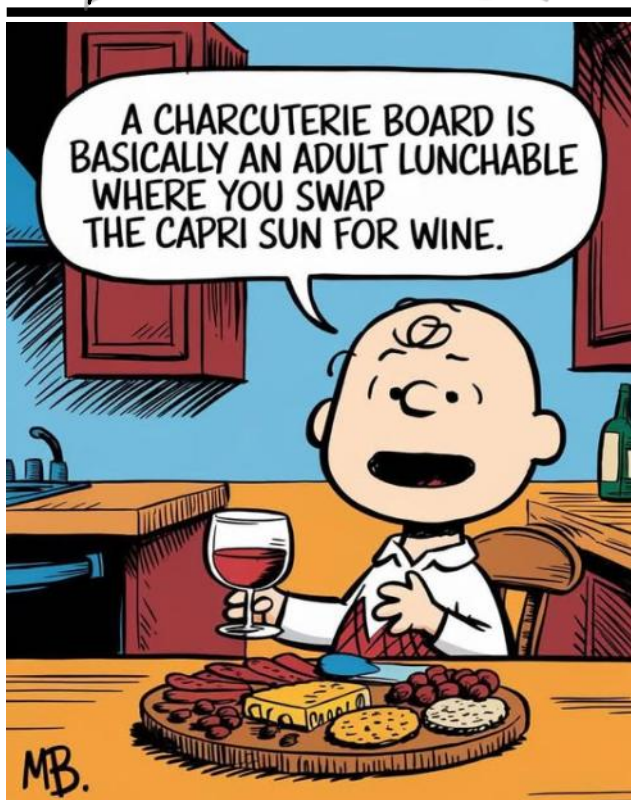
Clean the Blender

The nooks and crannies of a blender can be tough (and dangerous) to reach. Instead, fill the blender halfway with warm water, add half a chopped lemon and a few drops of dish soap. Run it for 20 seconds. Rinse thoroughly with cool water.

Source: auntfannies.com



Today's Laugh



Healthy Taco Salad

INGREDIENTS:

- 3.5 oz ground turkey
- 1-bag of quest loaded taco protein chips
- 2 cups of romaine
- 1/4 cup of tomatoes
- 1.5 oz avocado
- 1/8 cup reduced fat shredded cheese
- 2 tbsp lite ranch

DIRECTIONS:

1. Cook turkey in skillet, set aside
2. Clean and cut romaine, tomatoes and avocado; add to bowl.
3. Add taco protein chips on top of vegetables and sprinkle with shredded cheese.
4. Drizzle lite ranch dressing over salad.
5. Top with cooked turkey
6. Eat and Enjoy



Source: Katie Shoemaker, FB

Egg-stra Penny Dish

NEEDED

- 1 Egg Carton
- Tempera Paint (any 2 colors)
- Paintbrushes
- Scissors

INSTRUCTIONS

1. Cut off the top half of the egg carton. Separate 1 egg cup.
2. Paint outside of each cup with different colors to mix and match them.
3. Paint inside & outside of cup.
4. Let dry and start collecting those pennies.

Source: Sarah Lipoff from Parents Magazine



BUYING YOUR FIRST HOME? IT'S OKAY TO FEEL NERVOUS

Buying your first home is exciting, but let's be real – it can also feel overwhelming. It's a big step, and with that comes plenty of questions. Am I making the right decision? Can I really afford this right now? Will I be able to make ends meet if I have unexpected repairs? What if I lose my job?

Here's the thing: every first-time homebuyer has these thoughts.

The homebuying process has always been a mix of excitement and nerves, and that's completely normal. Here's some information that can give you a bit of perspective, so you don't have these concerns.

Focus on What You Can Control

Since homeownership is new to you, you're probably feeling like it's hard to know what to budget for. And that can be a bit scary. You'll have the mortgage, home insurance, and maintenance to think about – maybe even lawn care or homeowner's association (HOA) fees. It's easy to let the dollar signs be overwhelming. As Zillow says:

*"Buying a house is a big decision, and you might feel confused and indecisive as you assess your current financial situation and try to work through whether or not the timing is right. **Making big life choices might come with some self-doubt, but crunching the numbers and thinking about what you want your life to look like will help guide you down the right path.**"*

The important thing is to focus on what you can control. By partnering with a local agent and a trusted lender, you can get a clear understanding of what you can borrow for your home loan, what your monthly payment would be, and how your mortgage rate can impact it. And since that payment will likely be your biggest recurring expense, the key is to make sure the number works for you.

Don't Stress About Repairs

The maintenance and repairs? Those can be a little bit harder to anticipate. But don't forget you'll get an inspection during the homebuying process to give you a better look at the condition of your future house. And with your inspection report in hand, you'll have a good idea of what needs work. This way, you can start saving up so that you're ready if and when something breaks.

But even then, if this is something that's still really nagging at you, talk to your agent about asking the seller to

throw in a home warranty. Those can cover repairs for some of the bigger systems in the house, like the HVAC, if they break within a specific time frame. While this isn't a huge expense for the seller, the likelihood of a seller agreeing to one depends on what's happening in your local market and how competitive it is right now.

It's Okay To Stretch – Just Not Too Far

And remember, chances are that money will be a little tight – at least at first. And that's kind of to be expected. A lot of times when someone buys their first home, they cut down on things like shopping and eating out for a while until they get a better idea of how their expenses will shake out in the new home.

But if you're crunching the numbers and you won't have enough money left for things like gas, food, etc. – it's a sign you'd be stretching yourself too far. The last thing you want is to take on a payment that's too much to handle. But stretching a little? That's different. That's normal.

Your Job Will Probably Change – And That's Okay

And don't forget, you'll likely earn more down the road, so that slight stretch now won't seem so bad as time wears on. As you advance in your career, you'll probably start to make more money too. So, as your paycheck grows, the payments will get easier. Renting is a short-term option – and it's one you deserve to get out of. Buying a home is a long-term play.

And just in case you're worried about what happens if you do lose your job, you should know there are options, like forbearance, designed to help you temporarily pause payments on your home loan due to hardship.

Bottom Line

Buying your first home is a big decision, and it's okay to feel a little nervous about it. But if you're financially ready, don't let fear keep you from moving forward. These emotions are normal, and great agents help their buyers get through them.

What makes you nervous when you think about buying your first home?

Connect with an agent so you have an expert on your side to explain everything along the way.

Source: Keeping Current Matters



CALIFORNIA HOME SALES: MARCH 2025

State/Region/County	March 2025	Feb. 2025	MTM% Chg	State/Region/County	March 2025	Feb. 2025	MTM% Chg
Calif. State Average	\$884,350	\$829,060	+6.7%	Solano	\$599,000	\$600,000	-0.2%
Calif. Condo Average	\$680,630	\$675,000	+0.8%	Contra-Costa	\$907,000	\$841,000	+7.8%
Sacramento	\$560,000	\$550,000	+1.8%	San Francisco	\$1,818,380	\$1,600,000	+13.6%
Placer	\$665,000	\$649,000	+2.5%	Fresno	\$435,000	\$442,850	-1.8%
El Dorado	\$722,500	\$677,000	+6.7%	Santa Clara	\$2,125,000	\$2,000,000	+6.3%
Yolo	\$615,000	\$633,500	-2.9%	Orange County	\$1,450,000	\$1,465,500	-1.1%
Stanislaus	\$483,970	\$460,000	+5.2%	Los Angeles	\$829,260	\$852,190	-2.7%
San Joaquin	\$550,000	\$540,000	+1.9%	San Diego	\$1,040,000	\$1,040,000	+0.0%
Nevada	\$561,000	\$512,950	+9.4%	Butte	\$444,000	\$449,000	-1.1%
				Yuba	\$448,800	\$459,000	-2.2%

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

*revised

EASY LANDSCAPE PROJECT: SCREEN OFF AC FROM VIEW

The setup: Air conditioning is great, but air conditioner condensers are ugly. Up your curb appeal quotient by hiding your AC condenser or heat pump unit with a simple screen.

Specs and costs: An AC screen is typically three-sided, about 40 inches high, and freestanding — you'll want to be able to move it easily when it comes time to service your HVAC. For about \$100, you can make a screen yourself using weather-resistant cedar or pressure-treated wood to build three frames, and filling each frame with plastic or pressure-treated lattice.

Or, buy pre-made fencing panels. A 38-inch-by-38-inch plastic fencing panel is about \$50.

Tools: Hammer; saw; cordless drill/driver; measuring tape; galvanized wood screws.

Time: Build it yourself in four to six hours. Install pre-made fencing in one to two hours.

Source: John Riha



That's NOT a typo.
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CONGRATULATIONS

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On the Purchase of Your Home!

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2nd Prize \$ 25 Panera Gift Card-Alex A.
3rd Prize \$ 10 Subway Gift Card-Justin R.

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