

# Life & Times

FEBRUARY 2025

## HOME INSURANCE TIP: LIVING TRUST

### Do I need to tell my homeowners Insurance Company I have a Living Trust?

Owning a home is a significant

milestone. Many people have used a Revocable Living Trust to protect their property and ensure a smooth transition of ownership. But what does this mean for ownership and insurance? This article will provide an overview of these questions.

recommend that our clients contact their insurance company to add their trust to the policy.

### How to Insure a Home in a Revocable Trust

To insure a home in your revocable trust, the name of the trust will be added to your policy as an also insured. The process of doing this can vary depending on your insurance carrier. Some insurers may require you to cancel and rewrite the policy, while others may be able to add the trust to the existing policy without much hassle.

To add your trust, include the name of the trustees, the name of the trust, and the date of the trust. For example: "John Smith and Jane Smith, Co-Trustees of The Smith Family Trust dated January 1, 2025".

The essential point is that both you and the trust will be listed. Typically, you will be listed as the Named Insured, and the trust will be listed as an Additional Insured. This ensures that in the event of a claim, all parties with an interest in the property are adequately protected.

### Conclusion

As the grantor(s) of the revocable trust, you retain ownership and control, with the added benefit of simplified property transfers upon death. However, given the current insurance climate in California, we recommend adding your trust to your homeowner's insurance policy as an also insured.

Source: Drobny Rosenthal Law Offices

## In This Issue

Record Buyers to Move in 2025	2
Avoid Sneaky Fees	2
Tiny Pocket in My Jeans?	3
Pentagon Scrambles to Fix Tricare	3
How to Tame Bad Breath	4
Long Hours = Risk to Your Health	4
Clean with Lemons-Dingy Grout	5
Today's Laugh	5
Recipe-Blueberry Pizza	5
Kids Corner-Indoor Foot Volleyball	5
Housing Assistance to SoCal Fires	6
Don't Be an Easy Target	
California Home Sales-Dec. 2024	7
Easy DIY-Outdoor Lighting	7
2024 Friends & Family Referral Club	7
February Birthday's & Anniversaries	7
Monthly Drawing	8
FREE Home Value Report	8
<a href="#">Giving Back 4 Homes Program</a>	8
<a href="#">Giving Back 4 Homes Contact</a>	8



### The Grantor Retains Full Ownership

When it comes to who legally owns property transferred into a revocable trust, the answer is straightforward: the grantor (creator of the trust) retains full ownership. Placing assets in a revocable trust does not equate to relinquishing ownership. As the grantor, you maintain full legal and equitable title to the property during your lifetime. This means you have control and beneficiary rights, including the ability to revoke the trust at any time.

### Insurance Considerations for a Home in a Revocable Trust

Many insurance companies have already begun to limit their coverage in California citing high risk. The tragic recent fires in the Los Angeles area seem to have exacerbated this, as it has been reported that some insurance companies are allegedly refusing coverage for homes held in revocable trusts. As discussed above, this is **not** a law they are following, but their own policies to protect their interests.

If your home is owned by a trust, but your homeowner's policy only includes your name, you may now encounter issues in the event of a claim. Because of this, while not legally required, we

## Newsletter By Email

Would you like the Newsletter  
Sent to you by email?

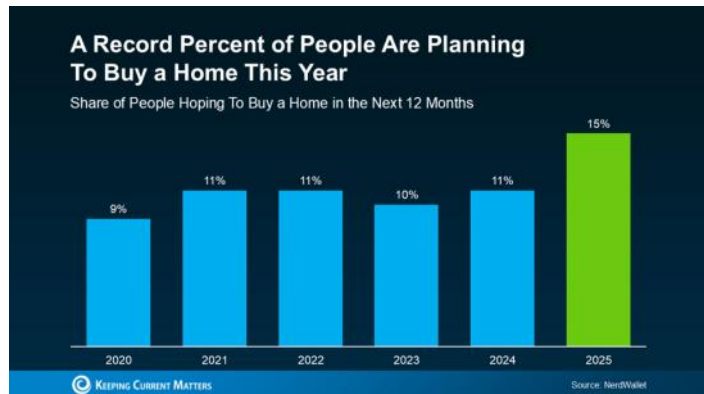
[Sign Up Online](#)

It's Easy!

[www.GivingBack4Homes.com](http://www.GivingBack4Homes.com)

## RECORD PERCENT OF BUYERS ARE PLANNING TO MOVE IN 2025

This could be the year to sell your house – and here’s why. According to a recent *NerdWallet* survey, **15% of people are planning to buy a home this year**. That’s actually a record high for this survey (see graph below):



Here’s why this is such a big deal. The percentage has been hovering between 9-11% since 2020. This recent increase shows buyer demand hasn’t disappeared – if anything, it indicates there’s pent-up demand ready to come back to the market.

That doesn’t mean the floodgates are opening and that there’s going to be a huge wave of buyers like we saw a

few years ago. But this does signal there’ll be more activity this year than last.

At least some of the buyers who put their plans on hold over the past few years will jump back in. Whether they’re feeling more confident about moving, they’ve finally saved up enough to buy, or they simply can’t wait any longer – this is the year they’re aiming to take the plunge.

**And, according to that same *NerdWallet* survey, more than half (54%) of those potential buyers have already started looking at homes online.**

That’s a good indicator that a number of these buyers will be looking during the peak homebuying season this spring. So, if you find the right agent to make sure your house is prepped, priced, and marketed well, you can get your house in front of them.

### Bottom Line

More people are going to move this year and with the right strategy, you can make sure your house is one of the first they look at.

Source: Keeping Current Matters

## AVOID SNEAKY FEES DRAINING YOUR BANK ACCOUNT

Inflation isn't the only reason why your wallet or purse feels lighter these days. Sneaky fees are finding their way into things we buy every day. Here are some common fees you may encounter and what you can do to avoid them altogether.

### Common areas with sneaky fees

- **Checking account fees.** Banks love to nickel and dime you with fees if you don't maintain a minimum balance or have sufficient direct deposits.
- **Dealership fees.** Buying a vehicle? Dealers are known for tacking on hidden charges like vehicle prep fees. These can easily inflate the sticker price if you're not paying attention.
- **Ticket broker fees.** Concert or sports event tickets seem expensive enough, but when ticket brokers add an additional service fee, it's almost enough to make you stay home. These fees can be up to several hundred dollars!

**Vacation rental fees.** Dreaming of a vacation getaway? Convenience fees, cleaning fees, and other add-ons can push the cost of your vacation rental sky-high, turning your relaxing trip into a financial drain.

### Here’s how you can fight back.

- **Understand the fees before you start.** For example, when you are considering a rental, get a breakdown of all the fees before you book. The same holds true for buying a car or a plane ticket. The

vendors technique of hiding fees to make a service look cheaper does not need to work when you buy.

- **Negotiate like a pro.** Ask questions or challenge fees you don't understand. Whether it's a merchant, a car dealer, or a bank, there's often room to negotiate. You might be surprised how often they'll waive the fees just because you ask.
- **Switch providers.** Many companies charge for services that others offer for free. Tired of your bank's account fees? Look for one with a truly free checking account—because yes, they do exist.
- **Cut out the middleman.** Avoid unnecessary fees by dealing directly with providers. For example, if you're booking a vacation rental, skip platforms like Airbnb that charge a convenience fee and book directly through the owner when possible.

**Say no.** Sometimes the best way to save is simply not to buy. If a purchase or service comes with fees that seem outrageous, you can always walk away. By saying no, you send a message to companies that you won't tolerate being taken advantage of—and you'll save money in the process.

By knowing how to spot and challenge these fees, you can stop the drain on your wallet and take back control of your finances. After all, it's not just about cutting costs—it's about standing up for yourself and your money.

Source: J.K. Service, Inc.

## WHAT'S THAT TINY POCKET IN MY JEANS?

Ever notice the tiny pocket-within-a-pocket in your jeans? As a kid you may have put small change in there, whereas most adults tend to forget it even exists. Despite all the names it's had throughout time — frontier pocket, coin pocket, and ticket pocket being just a few — it originally had a specific purpose that didn't pertain to any of those objects: It was a place to put your watch.

Originally called waist overalls when Levi Strauss & Co. first began making them in 1879, the company's jeans have always had this dedicated spot for pocket watches — especially those worn by miners, carpenters, and the like. They only had three other pockets (one on the back and two on the front) at the time, making the watch pocket especially prominent. As for why it's stuck around, the answer seems to be a familiar one: People were used to it and no one felt inclined to phase it out.

Source: Interesting Facts



## PENTAGON SCRAMBLES FOR FIXES FOR TRICARE BENEFICIARIES

The Defense Health Agency has established daily meetings with TriWest Healthcare Alliance to address ongoing problems with the Tricare health program related to a changeover Jan. 1 in contract management of the West Region.

DHA Director Lt. Gen. Telita Crosland issued a letter to all Tricare beneficiaries acknowledging numerous issues with the transition from previous contractor Health Net Federal Services to TriWest.

Crosland said the Defense Department has taken a number of steps to insulate patients from the "adverse effects from these performance issues" & is taking corrective actions to fix the issues.

"I know that many of our military families have experienced challenges in the Tricare West region with the transition of managed care responsibilities to the incoming contractor, TriWest Healthcare Alliance," Crosland wrote. "My overriding focus is on you -- our beneficiaries."

TriWest was awarded the contract to manage the revamped 26-state Tricare West Region in 2022, and during a series of bid protests and a federal suit that was settled in February 2024, it began the process to take over the contract, effective Jan. 1.

But beneficiaries and health-care providers began raising concerns in December about the transition, shortly after TriWest published a new directory that did not include an unknown number of Tricare providers under Health Net.

Many providers said they were not informed of the pending change and their requests to join TriWest's network went unanswered.

Then as a deadline approached for beneficiaries to update their payment information to ensure that their health coverage continued under TriWest, many encountered trouble with the company's online portal or waited hours on hold to conduct business.

Patients also have experienced trouble accessing care, encountering troubles with the pre-approval process for specialty care and with referrals not being honored.

To address the problems, DHA has extended the deadline for updating payment information twice, with patients now having until Feb. 28 to complete the process. Tricare has said that if the process is not completed by the new deadline, beneficiaries will lose coverage backdated to Jan. 1.

In her message, however, Crosland said no beneficiaries would lose coverage as a result of problems transferring payment premiums.

"We will exhaust all options to reach every beneficiary by email, mail, text and phone and ensure they understand the process for

setting up these payments," Crosland wrote.

DHA also issued a waiver Jan. 27 that allows Tricare Prime beneficiaries to receive outpatient specialty care without preapproval from TriWest. Individuals still need to get a referral for care from their primary care provider, but they don't need TriWest's approval through March 31.

They can also continue going to their existing providers, even if they aren't in TriWest's network, and they may use referrals for care that were issued by the previous contractor through June 30.

"Individuals who need health care should get that care regardless of TriWest's ability to manage the process," Crosland wrote.

According to Crosland, these fixes should reduce the volume of calls coming into TriWest's call center, but she added that TriWest has established a callback capability, which allows those on hold to receive a call if they wait more than 15 minutes.

Crosland said TriWest is onboarding additional staff to address call-center issues.

"Our DHA team is monitoring call center performance daily, and continuing to explore additional avenues to get beneficiaries' questions answered," she wrote.

DHA has implemented daily meetings with TriWest and also will host biweekly calls with military and veterans organizations to keep them abreast of the issues affecting the nearly 5 million military personnel, family members, retirees and their families served by Tricare in the West Region.

"I will not rest until I am confident that we are delivering on all of our obligations so that beneficiaries can access their health care information quickly and easily," Crosland wrote.

Members of Congress have raised concerns that the problematic transition to TriWest is harming military readiness -- a distraction that prevents personnel and their family members from getting quality care.

Rep. Marilyn Strickland, D-Wash., said she heard from dozens of constituents who have been frustrated by poor communications and the process of care through TriWest.

"The men, women and families who serve our country deserve the utmost care and support. The current state of the transition between Tricare contractors is unacceptable," Strickland wrote in a letter Jan. 21 to Crosland and Acting Principal Deputy Assistant Secretary of Defense for Health Affairs Dr. David Smith.

Source: Patricia Kime, Military.com

## HOW TO TAME BAD BREATH

Almost everyone has experienced bad breath at some time, whether it's from the garlic bread we ate at lunch, morning breath or some other chronic source. Reasons for *halitosis*, as it's known, include:

**Hunger odor.** This occurs for infrequent eaters, and usually comes from lack of carbohydrates in the diet.

**Bacteria in the mouth, throat, lungs or sinuses.** Bacteria prefer an oxygen-free environment and obtain their energy from proteins like plaque, skin cells and food particles.

**Drugs and alcohol.** Some drugs have their own odors that combine with chemicals in the mouth to cause a dry mouth and increase the intensity of bad breath.

**Dental disease.** Cavities and periodontal disease can cause pungent breath problems.

**Stress.** There's evidence that stress promotes bad breath. When we're stressed, our mouths get dry, causing a thick, smelly coating to form on the tongue.

Unfortunately, we're not able to smell our own bad breath since the oral cavity is connected to the nose. Generally, good dental hygiene will help you to have fresh breath, unless you want to rely on others to give you such sensitive information.

**Try these tips:**

- Brush teeth, gums and tongue frequently.
- Floss.
- Make regular visits to the dentist and dental hygienists.
- Stay away from alcohol-based mouthwashes as they can dry out the mouth tissues and worsen bad breath over time. Instead, use those that contain chlorine dioxide.
- Wearing dentures sometimes causes bad breath, so make sure you leave them out of your mouth for at least four hours a day.



Source: John's Home News

## LONG HOURS MAY MEAN A RISK TO YOUR HEALTH

If you pride yourself on working long hours, this information might make you rethink your priorities:

Overtime may increase your risk of stroke.

A meta-analysis of 17 scientific studies tracking 530,000 people around the world, written up in the British medical journal *The Lancet*, found that people who work 41-48 hours a week have a 10 percent higher risk of stroke than those who put in 25-40 hours a week at their jobs (after controlling for other health factors like smoking, drinking, and exercise).



If you work 49-54 hours a week, your increased risk rises to 27 percent, and if you're a workhorse who spends 55 or more hours per week on the job, you're looking at higher risk of 33 percent.

Be smart. Take a look at your schedule to see if your high-pressure job is likely to literally kill you.

Source: Cheryl Bower-San Francisco, CA Realtor

## Clean with Lemons

### Scrub Dingy Grout

Grout is naturally porous, meaning it's prone to absorbing dirt, mold, food and just about everything else. Whether it's your kitchen or your bathroom that needs a scrub-down, you can tackle it with a little baking soda and lemon juice. Start with the baking soda in a dish and add lemon juice to form a paste. Dip a toothbrush in the mixture and get to scrubbing.

Source: [auntfannies.com](http://auntfannies.com)



## Today's Laugh



WRITER & ARTIST  
SCOTT NICKEL

MAD  
MADWAG.COM

## Blueberry Pizza

### INGREDIENTS:

- 2 c. flour
- 2 sticks margarine
- 2 tbsp. sugar
- 1/4 tsp. salt
- 8-oz. pkg. cream cheese
- 1 c. sugar
- 1 tsp. vanilla
- 1 pkg. Dream Whip®
- 1 can blueberry pie mix



### DIRECTIONS:

1. Blend the flour, oleo, sugar and salt. Press with fingers on a cookie sheet to 1/4 inch thick. Bake 15 min at 350° F. Cool.
2. Soften cream cheese and add 1 c. sugar and vanilla. Make Dream Whip according to instructions and add to cheese mixture and spread on cooled crust.
3. Let stand in refrigerator.
4. Put blueberry pie mix on top just before serving.

Source: CountryDoor, Elaine B., Pinellas Park, FL

# Indoor Foot Volleyball



### NEEDED

- Yarn or String
- 10-inch inflated balloon

### INSTRUCTIONS

1. To play, first tie a piece of yarn or string across a 10-foot playing area about 1 foot above the floor. Divide the players into 2 teams and have them set up crab style (faceup, leaning on their hands and feet) in their stocking feet on each side of the string.
2. Use a coin toss to determine which team will serve first, then have 1 player on that team launch the balloon into the air for a teammate to kick over the string to their opponents.
3. The teams kick the balloon back and forth, taking all the hits they need to send the balloon to the other side. If one team lets the balloon touch the floor, the other team earns 1 point and restarts the game by serving the balloon from their side. The first team to reach 15 points wins.



Source: Disney Family Fun

## HOUSING ASSISTANCE GRANTS TO SOCAL FIRE VICTIMS

California REALTORS® to award \$1 million in housing assistance grants to Southern California fire victims

LOS ANGELES (Feb. 10) – Thanks to a generous donation by the REALTORS® Relief Foundation, the CALIFORNIA ASSOCIATION OF REALTORS® (C.A.R.) is awarding housing assistance grants to homeowners and renters affected by the Southern California wildfires in January 2025.

Through a \$1 million gift from the REALTORS® Relief Foundation, C.A.R. is offering disaster relief grants up to \$1,000 per household to provide housing-related financial assistance. Eligible applicants may receive assistance for mortgage relief, rental payments, or temporary housing, such as hotel stays due to displacement from their primary residence.

“With so many homes and businesses lost and a housing crisis that existed long before the fires, REALTORS® recognize the importance of reaching out and helping their communities to recover and rebuild,” said C.A.R. President Heather Ozur. “As residents begin the long process of starting over, the REALTOR® community is glad to be able to provide some immediate support in their time of need. We encourage impacted families to apply today and take the first step toward recovery,” said Ozur.

**Grant details:**

- Relief assistance is limited to a maximum of \$1,000 per applicant household.
- Applications open February 10, and the deadline for submission is April 30, 2025, contingent on the availability of funds. Applications will be processed in the order in which they are received.



- Assistance is for housing relief for displacement from or damage to primary residences only; other expenses such as second mortgages (home equity loans), clothing, appliances, equipment, vehicle costs, or other non-housing-related expenses are ineligible for reimbursement under this program.

This program is available to full-time residents who are U.S. citizens or legally admitted for residence in the United States and have experienced displacement or damage to their primary residence due to the recent wildfires.

**How to apply:**

- Complete the application online at [www.car.org/difference/realtorscare](http://www.car.org/difference/realtorscare) by April 30, 2025.
- Submit required documentation to verify wildfire-related displacement or damage.
- Applications will be processed on a first-come, first-served basis until all funds are allocated.
- Grants are limited to one per household.
- All information submitted will remain confidential and will only be used to verify eligibility.

For questions or assistance, email [communitygrant@car.org](mailto:communitygrant@car.org).

For more than 24 years, the REALTORS® Relief Foundation has been a lifeline for communities affected by disasters, providing housing-related assistance to be distributed by state and local associations. Since 2001, the foundation has distributed more than \$43 million in aid, helping more than 25,000 families nationwide.

Source: California Association of Realtors

# Don't be an easy target!

Set a daily reminder for your **9pm routine:**

- 🔒 Remove valuables from vehicles
- 🔒 Lock vehicle doors
- 🔒 Close the garage door
- 🔒 Close and lock all exterior doors
- 🔒 Turn on exterior light

Auburn Police Department

[auburn.ca.gov](http://auburn.ca.gov)

# CALIFORNIA HOME SALES: DECEMBER 2024

State/Region/County	Dec. 2024	Nov. 2024	MTM% Chg	State/Region/County	Dec. 2024	Nov. 2024	MTM% Chg
Calif. State Average	\$861,020	\$852,880	+1.0%	Solano	\$570,000	\$597,000	-4.5%
Calif. Condo Average	\$664,550	\$675,000	-1.5%	Contra-Costa	\$875,000	\$897,500	-2.5%
Sacramento	\$545,000	\$550,500	-1.0%	San Francisco	\$1,530,000	\$1,598,000	-4.3%
Placer	\$639,480	\$649,490	-1.5%	Fresno	\$420,570	\$440,000	-4.4%
El Dorado	\$723,000	\$653,120	+10.7%	Santa Clara	\$1,810,000	\$1,931,050	-6.3%
Yolo	\$610,000	\$573,000	+6.5%	Orange County	\$1,362,000	\$1,375,000	-0.9%
Stanislaus	\$462,750	\$469,500	-1.4%	Los Angeles	\$912,370	\$937,030	-2.6%
San Joaquin	\$535,000	\$540,000	-0.9%	San Diego	\$975,000	\$975,000	+0.0%
Nevada	\$541,200	\$557,500	-2.9%	Butte	\$426,500	\$438,950	-2.8%
				Yuba	\$441,000	\$430,000	+2.6%

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

## EASY DIY PORCH & PATIO PROJECT: OUTDOOR LIGHTING

You won't need to spend a whole day on this project, but that doesn't make the payoff any less impressive.

"Outdoor lighting takes a beating after years of being exposed to the elements," says Vineta Jackson, home improvement expert for The Handyman's Daughter. "A new porch light can perk up an entryway in as little as an afternoon, as long as you know how to wire the fixture safely."

Source: Larissa Runkle



## FRIENDS & FAMILY REFERRAL CLUB

### 2024 Referral Club Drawing Winners

**Prizes**

- 1st Prize** \$200 Gift-Katie Paige
- 2nd Prize** \$100 Gift-Jean Mills
- 3rd Prize** \$ 50 Gift-Monica Fryman

*I will always treat your Friends & Family as our own and will give them the World Class service they should expect from a real estate professional.*

**Come Join The Club!**

[www.givingback4homes.com/referral-club.html](http://www.givingback4homes.com/referral-club.html)

Drawing Disclaimer Available Online.



## FEBRUARY



WISHING A HAPPY BIRTHDAY & HAPPY ANNIVERSARY TO THE FOLLOWING:

RON C.  
 JENNY A.  
 NATALIA S.

MIKE D.  
 TRAVIS Y.  
 DEANNA B.  
 NATALIA K.

JOSH J.  
 STACY S.  
 VALERIE P.  
 BRANDI K.

MELANIE W.  
 LINDA C.  
 NIGEL G.

# MONTHLY DRAWING

Enter Online at: [www.givingback4homes.com/free-drawing.html](http://www.givingback4homes.com/free-drawing.html)  
 Already receiving GB4H News? You are automatically entered each month!

**February Prizes**

- 1st Prize** \$50 Red Lobster Gift Card
- 2nd Prize** \$25 Bath/Body Works Gift Card
- 3rd Prize** \$10 Subway Gift Card

**January Winners**

- 1st Prize** \$50 Panera Gift Card-Eric E.
- 2nd Prize** \$25 Petco Gift Card-Tammy G.
- 3rd Prize** \$10 Amazon Gift Card-Silvia S.

Drawing Disclaimer Available Online.



## FREE Home Value Report

Find out how much your home may be worth.  
 You may be surprised!  
 Contact me today for a FREE Home Value Report

**Gretchen Bradley**  
 (916) 769-0184  
 Gretchen@GB4Homes.com  
[www.GivingBack4Homes.com](http://www.GivingBack4Homes.com)



Lic #01894275

## Giving Back 4 Homes Program

-  **Military**
-  **Law Enforcement**
-  **Fire/Rescue**
-  **Education**
-  **Relocation**
-  **Friends/Family**

**Buying A Home?  
 Selling A Home?**

**Get Up To \$2,500**

Available Nationwide

[www.GivingBack4Homes.com](http://www.GivingBack4Homes.com)





**Gretchen Bradley**  
 Giving Back 4 Homes Program Founder  
 Top Producer & PCAR Masters Club  
 NAR, CAR, PCAR Realtor® - Lic#01894275  
 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](mailto:Gretchen@GB4Homes.com)  
**Email** [GB4Homes@Gmail.com](mailto:GB4Homes@Gmail.com)  
**Web** [www.GivingBack4Homes.com](http://www.GivingBack4Homes.com)  
**Facebook** [www.facebook.com/Givingback4homes](http://www.facebook.com/Givingback4homes)



This newsletter is intended for entertainment and informational purposes only. Credit is given to authors of articles that are reprinted when original author is known. Any omission of credit to author is purely unintentional and should not be construed as plagiarism or literary theft. Copyright 2011 Giving Back 4 Homes Program. All rights reserved. This information is solely advisory, & should not be substituted for medical, legal, financial or tax advice. Any & all decisions or actions must be done through the advice/counsel of qualified professionals. We cannot be held responsible for actions taken without proper professional advice.