

# Life & Times

AUGUST 2022

## Do-It-Yourself Home Security Check

Protect against break-ins with a security check that shows where the entrances to your house—your doors—are vulnerable.

### Think like a burglar

First, stand back: is your front door visible from the street, or is it obscured by bushes? A door that's covered by shrubbery offers thieves the perfect

chance to break in without being seen.

Trim back or remove shrubbery that offers cover for potential intruders.

### Upgrade strike plates and deadbolts

Open all doors and check the strike plates, the metal fittings that catch bolts and latches. Chances are, they're fastened to the soft wood of the door jamb with two screws only. Not good. Upgrade security with four-screw strike plates (\$3) and 3-inch screws that bite all the way into the stud behind the jamb.

When conducting your home security check, make sure exterior doors have deadbolts that throw at least a 1-inch bolt. Ask your locksmith to upgrade to Grade 1 or Grade 2 locksets and deadbolts (\$25 to \$80), the most secure options.

### Check garage doors

Back doors and garage doors are more likely to be attacked than the front door. If you have an attached garage, disable the automatic opener and lock the garage door before you go away on a long trip. The door leading from the garage into the house should be outfitted with the same hardware as exterior doors and kept locked at all times.

### Replace your entry door

Check the construction of your entry doors. Those made of steel, solid wood, and impact-resistant fiberglass are all good choices for security. If you must have glass, make sure it is tempered or reinforced for added strength.

### Strengthen the lock on your outdoor storage shed

Don't ignore the doors on your outdoor storage shed, especially if you store tools there; they could be useful to a burglar. As with house doors, the best option is a secure deadbolt. If your shed

doors are unable to accommodate a deadbolt, a heavy-duty slide bolt (\$15 to \$25) secured by a padlock is a good substitute.



### Patio doors are vulnerable

Sliding doors leading to a patio can be a home's weak spot. To beef up security:

- Closely inspect the doors and their hardware.
- Replace any missing or broken locks.
- Consider installing locking pins to prevent the doors from sliding.
- Get into the habit of locking the doors, not just the screen, when patio doors are unattended.

Source: Joseph D'Agnese,

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 For Details

## TIPS TO IMPROVE YOUR CREDIT SCORE

Credit scores are used to determine interest rates on mortgages, car loans and even the amount you pay for insurance premiums. Because of this, it is a good idea to review ways to improve yours. Here are some ideas:

- **Look for errors on your credit report.** The place to start is a review of your credit reports. You are entitled to a free copy of your credit report every 12 months from each credit reporting company: Equifax, Experian and TransUnion. So get a copy of your report and review it for accuracy. Aggressively follow up to correct any errors using the process outlined by each credit reporting company.
- **Pay bills on time.** The easiest way to improve your credit is to have a string of on-time payments for all bills reported to the credit agencies. This is the most important part of your credit score equation. So while reviewing your credit report, pay special attention to who is reporting your payments and note if any are delayed. Then gather all your monthly bills, identify the due dates, and take advantage of automated tools to ensure the payments are always on time.
- **Get credit card utilization as low as possible.** The amount of credit you're using at any given time is called your credit utilization, and is the second-biggest factor in your credit score next to paying on time. For example, if your credit card limit is \$5,000 and your balance is \$3,000, your credit utilization is 60%. Try to reduce this percentage to no more than 20%. You can do this by spending less, paying off as much of your

balance as possible, or increasing your credit limits.

- **Sign up for score-boosting programs.** A newer way to help improve your credit is to include information on your credit report that normally isn't reported. Programs like Experian Boost and UltraFICO help you add bills such as rent, utility, and cell phone payments to your credit report, and to analyze how you use your checking, savings or money market accounts. Be aware that these program may ask for access to you bank accounts and could easily work against you if the reporting has a negative impact on your credit if there is a billing problem.

**Avoid requests for new credit.** Trying to open a new credit or loan account could lower your score by as much as 10 points. The more inquiries made by creditors who are trying to assess your creditworthiness when trying to open a new account, the more impact it has on your credit score. If you notice a number of vendors are making inquiries, you can always turn off this function with credit agencies. Just remember to turn it back on if you are actively refinancing your mortgage or looking for other credit. While in the long-term your score can be maximized by having a diverse mix of different types of credit accounts, in the short-term adding new accounts will negatively affect your score.

How quickly you can raise your credit score obviously depends on your individual situation, but these tips will lead to a higher credit score sooner rather than later.

Source: Jim Kellemes, [www.jksservicesinc.com](http://www.jksservicesinc.com)



## TIME TO DE-GRIME! CLEANING YOUR OVERLOOKED APPLIANCES

When spring cleaning, it's hard to forget most household appliances like refrigerators and stoves. But how do you clean the machines that do the cleaning? Here's how to...

**Sanitize the washing machine.** Add a small amount of baking soda and water to the detergent holder and pour two cups of white vinegar into the empty drum. Run a hot wash cycle. Use a sponge to clean around the door.

**Freshen up the garbage disposal.** Pour two cups of ice and one cup of rock salt into the disposal. Turn the disposal on and run some cold water. Add a little white vinegar to remove unwanted odors.

**Scrub the dishwasher.** Locate and remove the filter. Soak it in soapy water until clean and replace. Pour a cup of white vinegar into the bottom of the dishwasher and run a clean cycle. Sprinkle a cup of baking soda inside and leave overnight. Run another empty cycle the next morning. Scrub rack wheels with a toothbrush.

**Banish leftover lint from the vacuum.** Empty the canister or replace the bag. Clean or replace the filter. Use a wire hanger to unclog any hoses and attachments. Clean the brush roll and lubricate the bearings.

Source: Old Republic Home Protection, Lisa Masterson, [LisaM@orhp.com](mailto:LisaM@orhp.com)



## SHOULD YOU BUY A HOME WITH INFLATION THIS HIGH?

While the *Federal Reserve* is working hard to bring down inflation, the latest data shows the inflation rate is still going up. You no doubt are feeling the pinch on your wallet at the gas pump or the grocery store, but that news may also leave you wondering: *should I still buy a home right now?*

Greg McBride, Chief Financial Analyst at *Bankrate*, explains how inflation is affecting the housing market: *"Inflation will have a strong influence on where mortgage rates go in the months ahead. . . . Whenever inflation finally starts to ease, so will mortgage rates — but even then, home prices are still subject to demand and very tight supply."*

No one knows how long it'll take to bring down inflation, and that means the future trajectory of mortgage rates is also unclear. While that uncertainty isn't comfortable, here's why both inflation and mortgage rates are important for you and your homeownership plans.

When you buy a home, the mortgage rate and the price of the home matter. Higher mortgage rates impact how much you'll pay for your monthly mortgage payment — and that directly affects how much you can comfortably afford. And while there's no denying it's more expensive to buy and finance a home this year than it was last year, it doesn't mean you should pause your search. Here's why.

### Homeownership Is Historically a Great Hedge Against Inflation

In an inflationary economy, prices rise across the board. Historically, homeownership is a great hedge against

those rising costs because you can lock in what's likely your largest monthly payment (your mortgage) for the duration of your loan. That helps stabilize some of your monthly expenses. Not to mention, as home prices continue to appreciate, your home's value will too. That's why Mark Cussen, Financial Writer at *Investopedia*, says: *"Real estate is one of the time-honored inflation hedges. It's a tangible asset, and those tend to hold their value when inflation reigns, unlike paper assets. More specifically, as prices rise, so do property values."*

Also, no one is calling for homes to lose value. As Selma Hepp, Deputy Chief Economist at *CoreLogic*, says: *"The current home price growth rate is unsustainable, and higher mortgage rates coupled with more inventory will lead to slower home price growth but unlikely declines in home prices."*

In a nutshell, your home search doesn't have to go on hold because of rising inflation or higher mortgage rates. There's more to consider when it comes to why you want to buy a home. In addition to shielding yourself from the impact of inflation and growing your wealth through ongoing price appreciation, there are other reasons to buy a home right now like addressing your changing needs and so much more.

### Bottom Line

Homeownership is one of the best decisions you can make in an inflationary economy. You get the benefit of the added security of owning your home in a time when experts are forecasting prices to continue to rise.

Source: Keeping Current Matters



## MILITARY: NEW DoD ID CARDS FINALLY WORK AT TSA SECURITY

There's good news for military personnel with new Common Access Cards, as well as retirees and military family members who received the Defense Department's next-generation identification card during the past two years: The IDs now work at Transportation Security Administration security checkpoints at all U.S. airports.

For the past two years, those with the new cards have needed to produce an alternate form of identification at many airports, since the IDs' barcodes were incompatible with the TSA's system.

The problem was resolved in June, according to DoD spokeswoman Lisa Lawrence. "DOD and TSA worked to identify the source of the problem," Lawrence told *Military.com* in an email Wednesday. "TSA has implemented a software update and completed the distribution to the field to correct the problem in early June 2022."

While the problem has largely been an inconvenience, since many people also travel with a driver's license, passport or other form of ID, it has become more of an imperative as a May 3, 2023, deadline approaches for everyone who flies domestically in the U.S. or visits a government facility. As of that date, travelers and visitors will need to have a REAL ID card from their state or a DoD ID card, which is acceptable as a REAL ID.

A REAL ID meets minimum security standards for

identification and production, according to the Department of Homeland Security.

The Defense Department updated the new IDs, known as USID, for active-duty family members, military retirees and their dependents, reservists and Medal of Honor recipients in 2020, the first upgrade to the cards since 1993.

The new USID cards look similar to Common Access Cards, but don't have a built-in chip. They do have durable lamination, full-color photos and enhanced security features, making them less likely to be misused or counterfeited.

The cards are being phased in as the older versions expire; the DoD said earlier this month that retirees and family members who hold old cards that lack an expiration date have four years to get the new version. Any old cards with expiration dates must be replaced within 90 days of elapsing or they are subject to confiscation at installation gates.

Pentagon spokesman Army Maj. Charlie Dietz said those with cards with no expiration dates may replace them "at their convenience." The DoD recommends holders go to the ID Card Office Online, find a site that issues the new cards, and book an appointment.

Source: Patricia Kime, *Military.com*





## REFRIGERATOR MAINTENANCE GUIDE

It's easy to forget about fridge maintenance when it seems to be running smoothly, and it's not emitting unpleasant odors when you open the door. However, this essential appliance needs more care than we think. When was the last time you did more than restock your fridge or wipe up a sticky spill?

Proper refrigerator maintenance need not be an elaborate chore. In fact, simple everyday practices can keep your fridge running well and help prolong its life. Here are some refrigerator maintenance tips that will keep your fridge in tip-top shape for a long time.

**1. Clean the Condenser Coils:** The first step when doing maintenance like this is to unplug your refrigerator. You will need to move the fridge away from the wall to unplug it. Condenser coils are usually located on the back of the refrigerator, or underneath it. These coils are responsible for condensing the refrigerant and releasing heat. When the coils become clogged with dust, dirt, and other airborne particles, it puts stress on the compressor, which can cause it to work inefficiently or even fail. Thus, care and maintenance of refrigerator coils can help keep your fridge working well. from breaking down.

You should clean your condenser coils every three months, and more often if you have furry pets. To access and clean the coils, you will either pop off the front kickplate or remove the fridge's back panel. Consult your manufacturer's manual if unsure where or how to locate condenser coils. Then, using the brush attachment on your vacuum cleaner, simply brush over and under the coils to vacuum away debris.

**2. Check the Temperature:** Keeping your refrigerator at its recommended temperature level allows it to run more efficiently. When you set your fridge to its coldest setting, it will keep your food and beverages colder, but it puts more strain on the compressor, potentially causing components to fail sooner than they might otherwise. Keeping it to the recommended temperature can also reduce your electrical bill, and prolong your refrigerator's life. The refrigerator compartment's optimum setting is between 38 and 42 °F, and between 0 and 10 °F for the freezer.

**3. Close the Door:** Believe it or not, one of the best refrigerator maintenance practices you and your family can follow to help your refrigerator last longer is to minimize how often you open and close the door. For example, when you open the door frequently within a short time, or you live with someone who likes to keep the door open to stand and stare into the fridge, these small actions make the refrigerator work harder to maintain the set temperature.

These actions also waste energy and reduce your refrigerator's efficiency. Instead, if you can think ahead about what you want from the refrigerator, and then take out everything you need at once, you can reduce some of the stress and strain on your fridge.

Another tip to keep in mind, from an energy perspective, is that when you are taking care of a refrigerator, any two-door fridge can be more efficient than its one-door counterpart. If your single-door refrigerator is getting older, consider replacing it with either a new side-by-side or "French door" appliance. Manufacturers continue to improve refrigerators to comply with the latest federal energy-efficiency standards, so buying a new fridge can help reduce your electric bill.

**4. Inspect and Clean Door Gaskets and Seals:** It is a good idea to check the door gaskets on the refrigerator and freezer regularly for food residue and to ensure that

the seals remain tight upon close. Dirt buildup and/or a loosening door seal can cause cold air to seep out, which can lead to higher electric bills, and even food spoilage. Clean the door gaskets and seals at least every six months using a toothbrush and a solution of baking soda and warm water.

You should also inspect the gasket regularly for any signs of cracks or deterioration as part of your refrigerator care and cleaning. Replace door gaskets if you see signs of wear and tear.

**5. Replace the Water Filter:** If your fridge dispenses water or ice, it probably has a water filter. Many homeowners don't know that their refrigerator has one or more water filters, nor that these filters need to be changed regularly. Replacing the water filter every six months will ensure clean water and ice, and prevent clogs and leaks.

Check your manufacturer's manual for the filter's location and instructions on how to replace it. After you replace the filter, run a few gallons of water through it to remove any carbon residue before you drink the water.

**6. Keep it Level:** When your refrigerator is not level, it can cause the motor to strain, which can make your fridge less efficient, and over time, potentially reduce longevity.

If you notice that the refrigerator door does not close tightly, and the issue is not gasket-related, it can be a warning that the fridge is not level. Use a level tool to check your fridge's position and adjust the feet as needed. Check your manufacturer's guide to find the tools you may need and the instructions for leveling your fridge.

**7. Fill Your Fridge:** Refrigerators need "thermal mass" to maintain a consistent temperature. It may seem surprising, but when you have a fridge full of food and beverages, you are helping it work well. That is because a full refrigerator uses less energy. As the food in a full fridge reaches the set temperature, the cold items assist in keeping the overall air temperatures cold, so the fridge expends less energy to maintain its temperature.

While a full fridge is beneficial to your energy bill (and when you're hungry), just be careful not to overcrowd it to the point of blocking vents or controls.

**8. Empty the Ice:** This may seem counterintuitive to keeping things cool, but one of the best fridge maintenance tips is to empty your ice tray regularly, which helps keep your freezer fresh. Ice absorbs freezer odors, and when too full, ice can also block or clog the dispenser.

To keep your freezer smelling clean, empty your ice bins monthly and clean them. Putting an open box of baking soda in the freezer also helps to absorb odors. Be sure to turn off the icemaker when the container starts to get full to prevent solid ice blocks from forming at the dispenser.

**9. Storing Food:** A few simple fridge care tips around food storage can also help with general refrigerator maintenance. For example, storing leftovers in closed containers minimizes moisture in the refrigerator, which can help it run more efficiently. Using securely fitting lids, or covering your food tightly with foil or plastic wrap is best.

Also, be sure that hot food has completely cooled before placing in the fridge; it takes extra energy to cool down warm dishes.



Source: First American Home Warranty

# Today's Laugh

**Cop: So, I'm writing you a ticket for driving alone in the car pool lane.**

**Me: You're going to feel really stupid when you look in my trunk.**

## Grandma's Swedish Meatballs

### INGREDIENTS:

- 1 large egg, lightly beaten
- 1/2 cup crushed saltines (about 10 crackers)
- 1/4 teaspoon seasoned salt
- 1/4 teaspoon pepper
- 1/2 pound ground beef
- 1/2 pound Jones No Sugar Pork Sausage Roll sausage
- 1/4 cup plus 2 tablespoons all-purpose flour, divided
- 2-1/2 cups reduced-sodium beef broth, divided
- Hot mashed potatoes



### DIRECTIONS:

1. Mix first 4 ingredients. Add beef and sausage; mix lightly but thoroughly. Shape into 1-in. balls; toss with 1/4 cup flour, coating lightly.
2. In a large skillet, brown meatballs over medium-high heat. Add 2 cups broth; bring to a boil. Reduce heat; simmer, covered, until meatballs are cooked through, 5-6 minutes.
3. Remove meatballs with a slotted spoon. Mix the remaining flour and broth until smooth; add to pan. Bring to a boil; cook and stir until thickened, 1-2 minutes. Return meatballs to pan; heat through. Serve with mashed potatoes.

Source: Taste of Home

# Paper Bag Book Cover

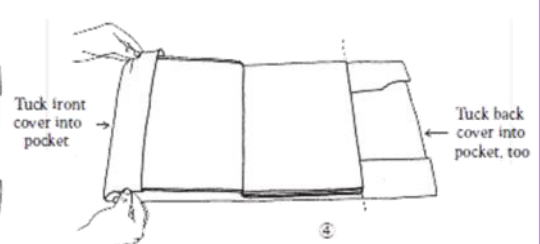
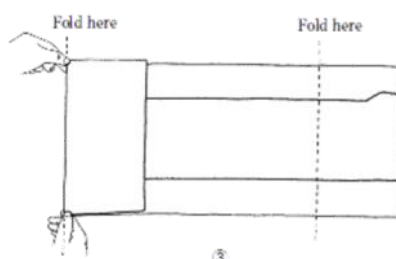
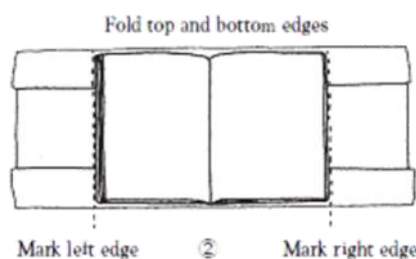
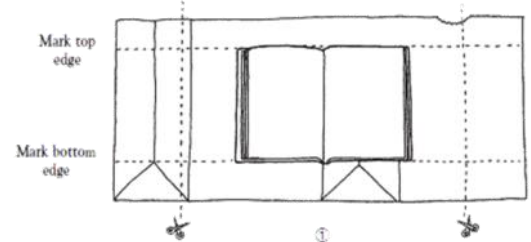


### NEEDED

- Brown Paper Bag (Or Any Paper Cover)
- Scissors

### INSTRUCTIONS

1. To prepare, slit open a paper bag along one of the creases and cut off the rectangular bottom. If there are no paper bags around, that's okay. You can cover a book with newspaper or wrapping paper or any paper you might have on hand.
2. Put the paper on a table or floor and place the book you want to cover on top. If there's more than a few inches of paper bag coming out the top or bottom, cut away the extra.
3. With the book open, mark the paper along the top and bottom so that it matches the height of the book. Push the book aside for a moment, and fold the paper along those two marks (Figure 1).
4. Put the book back on the paper. Mark the left edge and the right edge (Figure 2).
5. Take the book away. Fold along the marks on the left and right. You have just created a pocket on either side that the covers of the book will fit into. (Figure 3).
6. For the final step, tuck the front cover into the pocket created by the left-hand fold. Fiddle with the book's back cover until it too fits into the pocket on the right side (Figure 4)
7. Smooth everything out. Your book is now covered!



## NO ONE SAW IT COMING: HOUSING MARKET CURVEBALL

A lot can change in just a few months.

Surging mortgage interest rates are rippling through the housing market, threatening to upend real estate's unprecedented tear. These changes led the Realtor.com® economic research team to revisit its 2022 housing forecast, issued in December, and make some adjustments. The updated midyear forecast factors in these higher rates—and the disruptions they've already begun to cause.

Realtor.com expects home prices and mortgage rates will continue to rise, home sales will drop as buyers are priced out of homeownership, and the housing market will continue to cool. However, in a bright spot for frustrated homebuyers, the number of homes on the market is expected to shoot up.

"The number of homes for sale right now is so low that it's creating these ultracompetitive conditions for buyers, which are so challenging," says Realtor.com Chief Economist Danielle Hale. "More homes for sale will help bring back more balance and sanity to the market."

Mortgage rates are now anticipated to hit 5.5% by the end of the year—a rate expected to continue sidelining buyers already grappling with record-high home prices. Initially, the Realtor.com economists predicted they would hit only 3.6% for 30-year fixed-rate loans. However, rates hit a high of 5.3% last month before settling in at around 5.1%, according to Freddie Mac data.

The lower projection was made before persistent inflation became a thorn in the side of the U.S. Federal Reserve. The Fed is now hellbent on taming those runaway prices by hiking interest rates—causing historically low mortgage rates to soar.

"Rising interest rates have shifted the foundation of the economy as well as the housing market. So many homebuyers take out mortgages so that rising rates affect how expensive homeownership is," says Hale. "It's causing buyers to make tough trade-offs and disrupting the housing market."

The nearly 2 percentage point difference between the initial low prediction and the actual mortgage rate increase is a game changer for the housing market.

A median-priced home of \$447,000 with a 3.6% mortgage rate would command a roughly \$1,626 monthly mortgage payment. (This is for buyers who put down 20% and doesn't include property taxes or home insurance.) Boosting the mortgage rate to 5.5% translates into buyers paying about \$400 more a month—nearly \$5,000 more a year, and *roughly \$45,000* over the 30-year life of their loans.

Buyers have descended onto the housing market, scrambling to win bidding wars before rates surge even higher. The Realtor.com economists believe prices will be 6.6% higher by year's end. While that's still a conservative estimate given the recent spike in home prices, which rose 17.6% year over year in May, the rise is more than double the 2.9% appreciation

economists had foreseen in their original forecast.

"Our home price projection is going up as we're seeing a lot of sticking power in prices and price growth," says Hale. "We do still expect home prices to cool, but we're starting at a higher price point."

Those budget-busting rates and prices are expected to slow home sales. Instead of the number of home purchases ticking up, the Realtor.com economists now predict sales will drop 6.7% compared with last year. (These are for existing homes instead of newly constructed ones.)

However, no one should panic. Even if sales do fall, the real estate market is still on track for a historically good year. Last year was an anomaly with the highest number of closings since 2007. Plus, fewer sales could give inventory levels a boost in a win for buyers who aren't finding many properties for sale.

"Were it not for last year's extraordinary sales numbers, this would be a very good year," says Hale. "We're a long way from a crash."

In some welcome news for buyers, all of these forces at play are expected to give the number of homes for sale a big boost. Inventory is expected to increase by 15% this year. That's a game changer for the market and is a significant jump from an earlier estimate of just a 0.3% bump.

Construction of those badly needed new homes is expected to remain 5% higher than last year. That's because builders have found ways to overcome a myriad of challenges, from supply chain woes making it difficult—and expensive—to source materials and appliances to construction worker shortages.

The Realtor.com economists now expect housing starts, which is construction that's begun on new homes, to hit a 16-year high this year.

"We have a really big building deficit to climb out of. Over the last decade, we haven't built enough homes," says Hale. "So we've got a long way to go to catch up. That's why we could still see construction increase even if home sales slow."

Home sellers will also likely need to adjust their expectations as they may not receive the windfall they expected. The bidding wars they expected, offers of tens of thousands of dollars over their asking prices, and legions of buyers willing to waive just about every contingency might not materialize. While it's expected to remain a seller's market, buyers are now struggling with higher prices *and* mortgage rates. So they might have less money to put toward a home than they would have just a year earlier.

"The market is going through a transition," says Hale. "The housing market over the last few years has continued to grow more and more competitive. [Now] it's going to feel a little like whiplash. The market is still competitive, but the tide is shifting."

Source: Clare Trapasso, Realtor.com

## CALIFORNIA HOME SALES FACTS: JULY 2022

State/Region/County	July 2022	June 2022	MTM% Chg	State/Region/County	July 2022	June 2022	MTM% Chg
Calif. State Average	\$833,910	\$863,790	-3.5%	Solano	\$598,000	\$625,000	-4.3%
Calif. Condo Average	\$645,000	\$660,000	-2.3%	Contra-Costa	\$902,500	\$976,940	-7.6%
Sacramento	\$550,000	\$560,000	-1.8%	San Francisco	\$1,700,000	\$1,900,000	-10.5%
Placer	\$712,450	\$720,000	-1.0%	Fresno	\$407,000	\$425,000	-4.2%
El Dorado	\$650,000	\$715,000	-9.1%	Santa Clara	\$1,740,000	\$1,820,000	-4.4%
Yolo	\$600,000	\$667,500	-10.1%	Orange County	\$1,231,000	\$1,265,000	-2.7%
Stanislaus	\$469,000	\$480,000	-2.3%	Los Angeles	\$846,320	\$860,230	-1.6%
San Joaquin	\$510,000	\$560,000	-8.9%	San Diego	\$930,000	\$950,000	-2.1%
Nevada	\$595,000	\$590,000	+0.8%	Butte	\$450,000	\$445,000	+1.1%
For Complete Report & All California Counties: <a href="http://www.givingback4homes.com/newsletter.html">http://www.givingback4homes.com/newsletter.html</a>				Yuba	\$440,000	\$450,000	-2.2%

## MOVING-DAY SURVIVAL KIT

Pack these items in your car on moving day to make life a little easier:

- Drinks and Snacks in a cooler.
- Mealtime Must-Haves like paper towels, disposable plates, utensils.
- Bathroom Basics including toilet paper, soap, toothbrushes, toothpaste, towel.
- Change of Clothes and a plastic bag for laundry.
- Important Documents such as medical records, passports, lease agreements, etc.
- Handy Extras like a flashlight, tool kit, matches, scissors, pencils, trash bags.



## HAPPY ANNIVERSARY TO MY AMAZING HUSBAND



Wow, it has been 15 years! FIFTEEN!!!! I am fortunate enough to be married to my best friend. A man that is honorable, loyal, loving, smart, successful and a wonderful father to our daughter. These 15 years have flown by, but time flies when you are having fun. Thank you for being such an amazing partner and for reminding me each day how lucky and blessed my life is. I love you completely and forever!

All My Love,  
*Gretchen*



## AUGUST



WISHING A HAPPY BIRTHDAY & HAPPY ANNIVERSARY TO THE FOLLOWING:

GLENN B.  
KIM R.  
PAM E.

ZAC D.  
MELVIN G.  
DARYL & LIZA L.

THELMA B.  
KASSI M.  
ZANE & SALLY M.

MICHAEL N.  
ALEX S.  
MELVIN & WELLA G.



## MONTHLY DRAWING

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**AUGUST PRIZES**

**1st Prize** \$50 Bass Pro Gift Card  
**2nd Prize** \$25 Macaroni Grill/Chili's Card  
**3rd Prize** \$10 Krispy Kreme Gift Card

**JULY WINNERS**

**1st Prize** \$50 Cheesecake Factory Gift Card-Aimee R.  
**2nd Prize** \$25 Old Navy Gift Card-Jennifer F.  
**3rd Prize** \$10 Coldstone Gift Card-Matthew F.

Drawing Disclaimer Available Online.



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Lic #01894275

## Giving Back 4 Homes Program



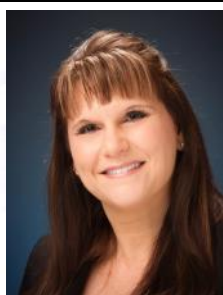
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**Gretchen Bradley**

**Giving Back 4 Homes Program Founder**  
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 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 & Law Enforcement 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)  
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