

Life & Times

JANUARY—FEBRUARY 2024

2023: MASTER'S CLUB & OVER \$500,000 GIVEN BACK!

What started as an idea in 2011 has turned into an emotionally rewarding program that has benefited numerous people.

I had no idea how I would ever make this work. Over and over I have told people that I am not a sales person. Though real estate agents are labeled as such in this profession, it's not who I am or what I will ever be. It doesn't fit my personality. I'm a compassionate and caring person. I've been in all of my clients shoes. I wish to help my clients even if that means to talk you out of a home that you know isn't right for you, but just can't convey it. If it is the perfect home, the home will sell itself: The good with the bad.

been Given Back since 2011. Here we are 4 years later, having survived a pandemic, and the Giving Back Program has reached \$513,260. That is over half a million dollars that has been given back to my clients since 2011!

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About the Giving Back program; I get surprised responses after explaining to others where the Giving Back money comes from. It comes from my own pocket. Yes—I give back my very own money. There is disbelief in my business model, but I really do believe in Giving Back. The basis of my success not only stems from years of experience, but also the commitment and dedication I provide to each and every transaction. I don't perceive myself as a realtor in the traditional sense. I help people achieve their goal of obtaining their dream home.

On the kickoff of 2016, I set a personal goal to Give Back a combined program history of \$100,000 by the years end. This was going to be a monumental task but it was a goal I was able to achieve. First milestone accomplished.

As of the end of 2019, I had given back a total of \$255,808.50. That mean's one quarter million dollars has



In 2023, I achieved Masters Club Life Member status (top 10% of realtors in Placer, El Dorado and Sacramento Counties for 8 consecutive years).

A special thanks to all those that helped me achieve these amazing accomplishments. To Pam Engle and Scott Engle; thank you for being an amazing support team and helping me to live my dream of Giving Back. To my wonderful husband; thank you for being my biggest cheerleader and helping me become so successful at my job and in my life. To all the Referral Club Members; thank you for trusting me with your friends and family who I always promise to treat as my own. To my clients; thank you for giving me the opportunity to help you with the biggest purchase/sale of your life.

I can't wait to see what 2024 holds in store and how many wonderful new people join the others in my treasure chest of friends.

See you all in 2024!



YES! YOU OWE TAX ON THAT!

6 Surprising Taxable Items

If something of value changes hands, you can bet the IRS considers a way to tax it. Here are six taxable items that might surprise you:

- **Surprise #1: Hidden treasure.** In 1964, a married couple discovered \$4,467 in a used piano they purchased seven years prior for \$15. After reporting this hidden treasure on their 1964 tax return, the couple filed an amended return that removed the \$4,467 from their gross income and requested a refund. The couple filed a lawsuit against the IRS when the refund claim was denied. The Tax Court ruled that the hidden treasure should be reported as gross income on the couple's 1964 tax return, the year when the hidden treasure was found. **Tip:** *The IRS considers many things like hidden treasure to be taxable, even though they are not explicitly identified in the tax code.*

- **Surprise #2: Some scholarships and financial aid.** Scholarships and financial aid are top priorities for parents of college-bound children, but be careful — if part of the award your child receives goes toward anything except tuition, it might be taxable. This could include room, board, books, or aid received in exchange for work (e.g., tutoring or research). **Tip:** *When receiving an award, review the details to determine if any part of it is taxable. Don't forget to review state rules as well. While most*



scholarships and aid are tax-free, no one needs a tax surprise.

- **Surprise 3: Gambling winnings.** Hooray! You hit the trifecta for the Kentucky Derby. But guess what? Technically, all gambling winnings are taxable, including casino games, lottery tickets and sports betting. Thankfully, the IRS allows you to deduct your gambling losses (to the extent of winnings) as an itemized deduction, so keep good records. **Tip:** *Know the winning threshold for when a casino or other payer must issue you a Form W-2G. But beware, the gambling facility and state requirements may lower the limit.*

- **Surprise 4: Unemployment compensation.** The IRS confused many by making this compensation tax-free during the COVID-19 pandemic. Unemployment compensation income has since gone back to being taxable. **Tip:** *If you are collecting unemployment, either have taxes withheld or make estimated payments to cover the tax liability.*

- **Surprise 5: Crowdfunding.** A popular method to raise money is crowdfunding through websites. Whether or not the funds are taxable depends on two things: your intent for the funds and what the giver receives in return. Generally, funds used for a business purpose are taxable and funds raised to cover a life event are a gift and not taxable to the recipient. **Tip:** *Prior to using these tools, review the terms and conditions and ask for a tax review of what you are doing.*

- **Surprise 6: Cryptocurrency transactions.** Cryptocurrencies like Bitcoin are considered property by the IRS. So if you use cryptocurrency, you must keep track of the original cost of the coin and its value when you use it. This information is needed so the tax on your gain or loss can be properly calculated. **Tip:** *Using cryptocurrency for everyday financial transactions is not for the faint of heart because of how much recordkeeping is involved.*

Source: JK Services Inc, www.jkservicesinc.com

TREADMILL OR TRAIL?

Which is better for walking and running? It all depends. Each has pros and cons. Let's start with Treadmills.

Treadmill Advantages:

- Easier on your joints; the treads are padded to provide cushioning.
- You don't have to worry about the weather.
- More difficult to cheat on pace; unless you reset the machine, you have to keep your pace.

Treadmill Disadvantages:

- Easier to get bored; staying in the same place, you can get tired of the "scenery".
- Easier to call it quits; you simply have to hit stop.
- Can change running form and put added stress on your lower body.



Here are the pros and cons of the Outdoor Trail.

Outdoor Advantages:

- It's free and convenient.
- Easier to switch up the scenery if you get bored with a route.
- Uses different muscles for climbing a hill or battling a head wind.

Outdoor Disadvantages:

- Can't control weather conditions.
- Easier to get hurt; from stepping off a curb the wrong way to slipping on a sidewalk.
- Tougher on your joints.

Source: CAHP Health Benefits Trust

MOVES TO IMPROVE YOUR CREDIT SCORE

While your credit score is a three-digit number that's automatically assigned to you, this is one area of your financial life where you have quite a bit of control. The moves you make or don't make with your credit can help determine where this score falls at any time, and the impact can be dramatic.

Where good credit, a score of 670 or higher, can mean having access to financing with the best rates and terms, a low credit score can mean paying higher interest rates and more loan fees — or even being denied financing altogether. Bad credit can also mean having trouble getting an apartment or a job if your employer asks to see your credit report for hiring purposes. The following steps can help you improve your credit this year and beyond:

- **Set up bills for automatic payments.** Because your payment history is the most important factor used to determine credit scores, make every effort to pay bills on time. Set up your bills for automatic payments so they're paid no matter what, and you can avoid unnecessary credit score damage.
- **Pay down existing debt.** How much you owe in relation to your credit limit is the second most important factor used for credit scores. This means avoiding carrying a balance on your credit cards and never using more than 25% of your credit line or your score could be impacted.

Look over your credit reports for errors. Check your credit reports from all three credit bureaus — Experian, Equifax and TransUnion. You can do this once a year for free at AnnualCreditReport.com. If you find any errors or information you don't recognize, take steps to dispute this information with the credit bureaus.

- **Build credit with new financial products.** If you need to build credit from scratch or repair credit after mistakes made in the past, look for new credit products that are easy to obtain. Your best options are secured credit cards that require a cash deposit as collateral and credit-builder loans.

Use a free app to build credit. You can use a free app like Experian Boost to get credit for payments you're already making like utility bills, subscription services and even your rent. All you have to do is connect your accounts to this app to have your payments reported to the credit bureaus.

You don't have to live with a low credit score for another year, especially since so many things can help you improve it. By never missing a payment, paying down debt, checking over your credit reports and getting creative when it comes to building new credit, you can end 2024 in much better shape.

Source: Source: JK Services Inc, www.jkservicesinc.com

MILITARY: HOW FAR IS A 'KLICK'?

A military "klick" is a colloquial way to express the distance of one kilometer, or about 0.62 miles.

Using this shorthand word of one syllable, instead of the longer four-syllable word, allows for briefer and more efficient communication, a hallmark of military culture.

Military Klick Conversion

How far is a klick? Here is a breakdown of the conversions for a klick distance:

- Kilometers to klicks: 1 klick is equivalent to 1 kilometer.
- Klicks to miles: 1 klick is approximately equal to 0.62 miles.
- Klicks to feet: 1 klick is equivalent to approx 3,280.84 feet.

Why Does the US Military Use Klicks?

The use of the word "klick" in the U.S. military, and in military jargon more broadly, is due to brevity and ease of understanding.

Using the word "klick" instead of saying "kilometer" is concise, saves time and reduces the chance of misunderstandings during critical moments.

A kilometer is a measurement within the



metric system, which is in widespread use globally.

Is There a Difference Between 'Klick' and 'Click' in the Military?

As klick is a slang word, sometimes people spell it "click." Within this context, there is no difference. For example, if someone writes, "The target is located two clicks to the east," it means the target is approximately two kilometers away in the eastward direction.

In other military contexts, however, the word "click" means one notch of a rifle sight. The word comes from the sound produced when this rifle adjustment is made.

Origin of Klicks

Although it's well-known that the term "klick" as a slang term for a kilometer in military culture likely originated from the phonetic pronunciation of the letter "k" in "kilometer," the exact timing of its origins is unclear.

Some believe that widespread use of the word began during the Vietnam War. One piece of evidence supporting this theory is a 1965 Associated Press article listing "Viet War Slang," which included "klick."

Source: Tiffini Theisen, Military.com

CLEAR THE CLUTTER!

Anyone else's living room feeling like a post-apocalyptic nightmare right about now? If it looks anything like ours, piles of laundry, stacks of unread magazines from last year, and even the Secret Santa gift you received from your co-worker (the one you're *still* deciding whether to keep) are probably majorly clogging things up.

And that's not OK! Our living rooms should be spaces where we can unwind from the stress of the day—not feel like magnetic fields for mountains of crap.

That's why we're dedicating this edition of our "New Year, Clean House" series to making that happen. Ready to reclaim your living room? Keep reading for the four most essential things to focus on for a decluttered space in the new year.

1. Conquer your coffee table

The first place to start in decluttering the living room is your coffee table, says **Melissa Groff**, owner of Namastay Organized.

"When you sit down at the end of a long day, the last thing you want to look at are your bills," she says. "Create a spot for important mail elsewhere in the home where you tend to get things done, then stage remotes, a candle, and a small plant on a serving tray—so you can truly relax at the end of the day."

When it comes to what to do with all that mail, **Ali Wenzke**, author of "The Art of Happy Moving," has a few ideas. "For old mail, make two piles: recycle or scan," Wenzke says. "As you go through the mail, toss any envelopes or additional junk mail, then scan the documents you want to keep or take a photo of them, and toss whatever you don't need."

How about old magazines? **Nonnahs Driskill**, owner of Get Organized Already!, has some solid advice: Throw them away. "This can feel wasteful because you may not have read the magazine, but life keeps moving forward and having an old magazine on the coffee table is more likely to make you feel guilty or late, than accomplished and on top of things," she says. "Try it. Throw away all the old magazines. What's the worst that could happen?"

2. Banish all the things that belong elsewhere

We know you know what we're talking about, but we'll say it anyway:

slippers, bathrobes, sweaters, kids toys, abandoned projects—and the list goes on.

So what should you do with all this crap coming between you and your chill living room vibes? **Amy Bloomer**, owner of Let Your Space Bloom, fills us in. "A well-placed bin can help to contain items so they don't take over," she says. "For example, I encourage clients to keep a basket at the bottom of their stairs. This becomes the catchall for things that have migrated out of place. Once a day, preferably in the evening, make it a habit to put back everything you've accumulated in the basket. It won't take long, and it will help to maintain clear, calm spaces before retiring for the night."

3. Edit out excess blankets and pillows

Having a lot of blankets and pillows on your couch makes it cozy, but having every single throw pillow and blanket you've ever owned (including the ones that are falling apart) strewn across the living room? Let's just say it's a bit much.

"Anything that's showing signs of wear, has holes, or doesn't match your current aesthetic should be decluttered," Groff says. "Items in good shape can be donated, and the rest should be trashed."

4. Make over your (out-of-control) media center

Once upon a time, having a huge collection of DVDs and CDs was a thing to be proud of. But now? It sort of just makes you a hoarder. "If you find yourself bingeing on Netflix every weekend, then you can say goodbye to that old DVD collection," Wenzke says. "Keep up to 10 DVDs for sentimental reasons, but allow yourself to part with the rest. Donate the unwanted ones to your local library."

And since we're on the topic of unruly media centers, let's not forget about the rat's nest of cords behind the TV or in the junk drawer. "The key to this space is your cords," says **Emma J. Carter** of It's a Lifestyle. "Once you have cords tucked away, this piece of furniture starts serving its specific purpose."

To tackle cord overload, Carter recommends unplugging everything, untangling them, and investing in some velcro ties to keep things organized. Have some extra unwanted cords? Donate them to your nearest Goodwill.

Source: Larissa Runkle

ELIMINATE YOUR EXCUSES FOR SKIPPING THE GYM

Regular exercise is an important part of maintaining your health. Going to the gym once a month won't do it, no matter how hard you work out that day. When you're busy, or tired, or bored, skipping your workout can sound attractive. Here's how to fight the temptation to avoid exercise when you're not in the mood:

- Redefine "exercise." You don't have to spend hours at the health club to stay in shape. Keep track of your daily activity and try to incorporate healthy behaviors like walking for at least 20 minutes, taking the stairs instead of the elevator, or getting off the bus or train a block early. Exercise will become part of your day, not an added chore.
- Clear your mind. Make a regular date with yourself for exercise and train yourself not to think about all the other tasks you could be doing. Focus on the present and don't get distracted by the future or the past.
- Find exercise you enjoy. Most gyms offer a variety of exercise equipment, so choose an activity that makes you feel good while you're doing it, not something you detest no matter how beneficial it may be. Riding a bike through your neighborhood is just as helpful as sitting on a stationary bicycle in the gym.
- Set your own goals. Even if you work with a buddy or trainer, decide for yourself what you want to achieve. Set realistic targets that challenge you, not impossible goals that make you reluctant to try.

Source: Cheryl Bower-SF, CA Realtor



DAYLIGHT SAVINGS REMINDER

Daylight Saving Time (United States) begins
 Sunday, March 10, 2024, 2:00am

Daylight Savings Time ends Sunday, November 3, 2024, 2:00am

Except Arizona and Hawaii. Move your clocks ahead 1 hour in spring, and back 1 hour in fall ("Spring Forward, Fall Back").



Today's Laugh

**Cop: "Turn around."
 Me: "Every now and then I get a little bit lonely and you're never comin' round"
 Cop: "TURN AROUND!"
 Me: "Every now..."
 *gets tased***

Green Apple Chèvre Bites

INGREDIENTS:

- 2 green apples, sliced into 1/4-inch rounds
- 1 tbsp lemon juice
- 8 slices prosciutto
- 1/2 cup chèvre cheese or ricotta
- 1/4 cup raw and unfiltered honey
- 8 fresh thyme sprigs
- Salt and pepper

DIRECTIONS:

1. Toss apple slices in lemon juice.
2. Lay the apple slices on a serving platter.
3. Top each slice with prosciutto, a dollop of chèvre, a drizzle of honey, and a sprig of thyme.
4. Add salt and pepper to taste.



Source: Fridge Tips

Coffee Filter Flowers



NEEDED

- Coffee Filters
- Ice Cube Tray
- Food Coloring
- Paint Brush
- Green Pipe Cleaner



INSTRUCTIONS

1. Fill each ice cube tray 3/4 full with water and add food coloring (mix some colors to make a variety).
2. Use paint brush to brush color onto coffee filter
3. Set aside to dry for a couple hours or overnight.
4. Gather coffee filter at center to make a flower shape and wrap pipe cleaner around base as stem.
5. Fill a vase with these colorful flowers.



Source: Hands On As We Grow

REPAIR AND REPLACE DOOR HARDWARE TO UPDATE ROOMS

Repair and replace door hardware that makes rooms look dingy and outdated. We'll show you how door and cabinet pulls, knobs and hinges can give your home new sparkle.

Repair and replace kitchen cabinet hardware

Replacing or repairing knobs and pulls on cabinets and drawers is a quick way to give your old kitchen a new look. Cabinet hardware can be simple or ornate, and ranges from \$1 a knob to \$45 or more. Here's your game plan:

- Repair loose knobs and pulls by tightening holding screws, replacing stripped screws or plugging gaps with wood filler applied with a putty knife.
- Count the number of knobs or pulls you need before you head to the hardware store. Estimating will cost you time and money.
- To replace pulls, which are attached to cabinets by a screw at each end, measure the distance between holes (not the length of pulls) to assure a perfect fit.
- If you're switching from a two-hole pull to a one-hole knob, choose hardware with back plates that cover door scratches and holes.

Tighten, polish, or replace door hardware

Nothing ages a room like a loose doorknob. You can tighten mortise-style doorknobs by simply tightening the setscrew on the side of the doorknob. For cylindrical doorknobs, you'll need to take the doorknob apart.

Replace dated doorknobs with sleek door levers. For easiest installation, choose a lever handle lockset made by the same manufacturer. Prices range from \$20 to \$160.

Buy a commercial polish, such as Wright's or Weiman, to make brass doorknobs shine. Warm water and a little dish soap or a homemade paste of equal parts vinegar and baking soda will scrub off dirt and make stainless steel and glass doorknobs sparkle.



Clean or replace door hinges

Telltale paint on door hinges says someone did a sloppy job. To restore hinges, try these techniques:

- Wash with sudsy hot water.
- Scrub with a nylon brush or a toothbrush. A wire brush could damage the finish.
- Brush on paint stripper that is safe for all surfaces.
- Polish with beeswax furniture polish or brass polish

Source: Jan Hoback

EASY DIY WEEKEND PROJECT UNDER \$300

Project: Edging Your Garden

The setup: Edging is a great way to define your planting beds, corral garden mulch, and to separate your lawn from your garden or patio.

Specs and cost: Wood and metal edging looks like tiny fencing; they're 4 to 6 inches high. Some include spikes that hold the edging in position; other types must be partially buried. Cost is \$1-\$5 per foot.



Plastic edging can be molded and colored to mimic brick, wood, and stone. About \$20 for 10 feet.

Concrete edging blocks are smooth, or textured to resemble stone. \$15 to \$25 for 10 feet.

Real stone edging is installed flush with the surrounding grade in a shallow trench on a bed of sand, so digging is required. Stone is sold by the ton and prices vary by region. You'll need about one-third of a ton of flagstone to make an 8-inch-wide edging 50 feet long, costing \$150 to \$200.

Tools: Shovel; wheelbarrow; tin snips (for cutting plastic edging); work gloves.

Time: Pre-made edging will take two to three hours for 50 feet; stone will take six to 10 hours.

Source: John Riha

CALIFORNIA HOME SALES: DECEMBER 2023

State/Region/County	Dec. 2023	Nov. 2023	MTM% Chg	State/Region/County	Dec. 2023	Nov. 2023	MTM% Chg
Calif. State Average	\$819,740	\$822,200	-0.3%	Solano	\$562,000	\$570,000	-1.4%
Calif. Condo Average	\$635,000	\$660,000	-3.8%	Contra-Costa	\$800,000	\$860,000	-7.0%
Sacramento	\$535,000	\$522,290	+2.4%	San Francisco	\$1,450,000	\$1,535,000	-5.5%
Placer	\$633,020	\$659,000	-3.9%	Fresno	\$397,000	\$415,000	-4.3%
El Dorado	\$660,000	\$650,000	+1.5%	Santa Clara	\$1,725,000	\$1,717,500	+0.4%
Yolo	\$630,000	\$620,000	+1.6%	Orange County	\$1,300,000	\$1,300,000	+0.0%
Stanislaus	\$462,500	\$470,000	-1.6%	Los Angeles	\$853,340	\$897,990	-5.0%
San Joaquin	\$530,000	\$550,000	-3.6%	San Diego	\$911,500	\$952,000	-4.3%
Nevada	\$537,000	\$585,000	-8.2%	Butte	\$418,000	\$428,500	-2.5%
				Yuba	\$440,000	\$461,320	-4.6%

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

*revised

FRIENDS & FAMILY REFERRAL CLUB

2023 Referral Club Drawing Winners

PRIZES

1st Prize \$200 Gift-Patrick Corder
2nd Prize \$100 Gift-Tammy George
3rd Prize \$ 50 Gift-Linda Clausen

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

Drawing Disclaimer Available Online.



JANUARY



WISHING A HAPPY BIRTHDAY & HAPPY ANNIVERSARY TO THE FOLLOWING:

JASON T.	LINDA B.	LIZA L.	JENNIFER F.
MELANIE M.	ALAN B.	CHERIE B.	JIM C.
ANTHONY L.	PATRICK N.	MONICA S.	JEAN M.
STEVE R.	MICHAEL & CHRISTINE H.	MAYUKO & PABLO R.	TAMMY & KEVIN G.

LORDY, LORDY ...My AMAGING HUSBAND IS 40!!!



FEBRUARY



WISHING A HAPPY BIRTHDAY & HAPPY ANNIVERSARY TO THE FOLLOWING:

RON C.	MIKE D.	JOSH J.	MELANIE W.
JENNY A.	TRAVIS Y.	STACY S.	LINDA C.
NATALIA S.	DEANNA B.	VALERIE P.	NIGEL G.
	NATALIA K.	BRANDI K.	

MONTHLY DRAWING

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

FEBRUARY PRIZES

- 1st Prize** \$50 Bath & Body Gift Card
- 2nd Prize** \$25 Kohls Gift Card
- 3rd Prize** \$10 Krispy Kreme Gift Card

JANUARY WINNERS

- 1st Prize** \$50 Morton's Gift Card-Lucy L.
- 2nd Prize** \$25 Michaels Gift Card-Elizabeth P.
- 3rd Prize** \$10 Panera Bread Gift Card-Alan B.

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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

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