

Life & Times

AUG. & SEPT. 2021

7 TIPS TO SAVE ENERGY IN THE LAUNDRY ROOM

Washing Machine

The bulk of a washing machine's operating costs—around 90%, says Energy Star—go to replacing the hot water in the home's hot water tank. Reduce the amount of hot water the appliance uses, and you'll significantly shrink its associated utility bills. By washing fewer loads and doing those loads in cooler water, you can save around \$200 per year.

1. Use cold water. Switching from hot wash to cold, according Michael Bluejay,

also known as Mr. Electricity, who specializes in electricity savings, can shave up to \$215 per year off your electric bill. If you have a high-efficiency washer or gas-fueled water heater, assume savings of about half that figure. Cold washes are generally as effective in getting clothes clean as hot.



2. Only wash full loads. Discounting the energy required to heat the water, it costs around \$60 per year in electricity to run the washer, according to the U.S. Department of Energy. Because it takes just as much electricity to wash a small load as it does a full one, you'll save money when washing only full loads. When you reduce the number of overall loads by ¼, you can save \$15/year.

Clothes Dryer

Because it's essentially a "toaster with a fan," says Amanda Korane of The American Council for an Energy-Efficient Economy, a nonprofit focused on advancing energy efficiency, the clothes dryer is a difficult appliance to make green. But that doesn't mean there aren't ways to lessen its impact on your utility bill to the tune of about \$80 per year.

3. Spin it faster. Good dryer efficiency starts in the clothes washer. Setting the maximum spin speed in the washer will reduce the amount of time—and energy—

it takes to get clothes dry. Many of today's high-speed washer spin cycles can cut dry times by as much as half compared with older models. If an average electric clothes dryer costs about \$80 per year to operate, according to the DOE, savings can approach the \$40 mark.

4. Clean lint filter and exhaust. Dryers have to work harder and longer to dry clothes when air doesn't freely flow. Cleaning the lint filter before every use and doing the same for the exhaust line once a year will help maintain maximum efficiency. Also, check that the duct hose is free from tight bends and obstructions. These small chores not only will save a few bucks per year, they will reduce the risk of fire.

5. Activate energy-saving features. If the dryer has an automated moisture-sensing device, use it. Setting the timer can cause the dryer to run longer than necessary. But a moisture sensor will automatically shut off the machine when it senses clothes are dry. This feature can save \$8 to \$12 a year.

6. Dry like with like. Lighter items, such as T-shirts and blouses, dry much quicker than heavy items like towels and blankets. Therefore, when these items are combined in the same load, some of the clothes continue to tumble long after they're dry. This extends the dry time of the bulkier items, in turn wasting a few bucks every month.

7. Skip it. Every load in the dryer costs around \$0.35, according to Bluejay. Hanging clothing to dry on a line outside or rack inside costs nothing. So, by giving the dryer a break even occasionally, savings can add up. Not only will the practice reduce utility bills, it will help extend the life of both the clothes and the appliance.

Source: Douglas Trattner

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REASONS YOU SHOULD CONSIDER SELLING THIS FALL

If you're trying to decide when to sell your house, there may not be a better time to list than right now. The ultimate sellers' market we're in today won't last forever. If you're thinking of making a move, here are four reasons to put your house up for sale sooner rather than later.

1. Your House Will Likely Sell Quickly

According to the *Realtors Confidence Index* released by the *National Association of Realtors* (NAR), homes continue to sell quickly – on average, they're selling in just 17 days. As a seller, that's great news for you.

Average days on market is a strong indicator of buyer demand. And if homes are selling quickly, buyers have to be more decisive and act fast to submit their offer before other buyers swoop in.

2. Buyers Are Willing To Compete for Your House

In addition to selling quickly, homes are receiving multiple offers. That same survey shows sellers are seeing an average of 4.5 offers, and they're competitive ones. The graph below shows how the average number of offers right now compares to previous years:



Buyers today know bidding wars are a likely outcome, and they're coming prepared with their best offer in hand. Receiving several offers on your house means

you can select the one that makes the most sense for your situation and financial well-being.

3. When Supply Is Low, Your House Is in the Spotlight

One of the most significant challenges for motivated buyers is the current inventory of homes for sale. Though it's improving, it remains at near-record lows. If you're looking to take advantage of buyer demand and get the most attention for your house, selling now before more listings come to the market might be your best option.

4. If You're Thinking of Moving Up, Now May Be the Time

If your current home no longer meets your needs, it may be the perfect time to make a move. Today, homeowners are gaining a significant amount of wealth through growing equity. You can leverage that equity, plus current low mortgage rates, to power your move now. But these near-historic low rates won't last forever.

Experts forecast interest rates will rise. In their forecast, *Freddie Mac* says:

"While we forecast rates to increase gradually later in the year, we don't expect to see a rapid increase. At the end of the year, we forecast 30-year rates will be around 3.4%, rising to 3.8% by the fourth quarter of 2022."

When rates rise, even modestly, it'll impact your monthly payment and by extension your purchasing power.

Bottom Line

Don't delay. The combination of housing supply challenges, low mortgage rates, and extremely motivated buyers gives sellers a unique opportunity this season. If you're thinking about making a move, reach out to your real estate advisor to talk about why it makes sense to list your house now.

Source: Keeping Current Matters

ATM SAFETY TIPS

The Roseville Police Department has seen an uptick in skimming devices placed on Automated Teller Machines (ATMs) and Point of Sale (POS) devices.

PCMAG.com provided the following information about how to check to see if an ATM has been compromised:

When you approach an ATM, check for some obvious signs of tampering at the top of the ATM, near the speakers, the side of the screen, the card reader itself, and the keyboard. If something looks different, such as a different color or material, graphics that aren't aligned correctly, or anything else that doesn't look right, don't use that ATM.

If you're at the bank, it's a good idea to quickly take a look at the ATM next to yours and compare them. If there are any obvious differences, don't use either one—instead, report the suspicious tampering to your bank. For example, if one ATM has a flashing card entry to show where you should insert the ATM card and the other ATM has a plain slot, you know something is wrong. Most skimmers are glued on top of the existing reader and will obscure the flashing indicator.

If the keyboard doesn't feel right—too thick or off-center, perhaps—then there may be a PIN-snatching overlay. Don't use it. Look for other signs of tampering like holes that might hide a camera, or bubbles of glue from a hasty machine surgery.

Even if you can't see any visual differences, push at everything. ATMs are solidly constructed and generally don't have any loose parts. Credit card readers have more variation, but still: Pull at protruding parts like the card reader. See if the keyboard is securely attached and just one piece. If anything moves when you push at it, be concerned.

If something doesn't feel right about an ATM or a credit card reader, don't use it. Whenever you can, use the chip instead of the strip on your card. Your bank account will thank you

Source: City of Roseville, CA Police Department



MILITARY: GI BILL USERS REQUIRED TO CONTACT VA MONTHLY FOR PAYMENT

A new rule took effect in August requiring many Post-9/11 GI Bill users to verify their school attendance with the Department of Veterans Affairs each month before receiving any payments. Starting this December, that requirement will be expanded to all Post-9/11 GI Bill recipients.

Users of all other GI Bill programs, such as the Montgomery GI Bill, long have been required to verify their school attendance each month. And if you don't verify your attendance, you don't get any money.

Beginning immediately, GI Bill users who are attending a technical school, also known as a "non-college degree" or NCD school, must verify their school attendance with the VA each month in order to receive their Monthly Housing Allowance, according to a VA press release.

For most students, this will be done via text message.

After enrolling in courses, students will receive a text message from the VA inviting them to enroll in text message verification.

They can reply "Yes" to opt in.

At the end of each month, students will receive a text from the VA asking whether they are still enrolled in classes. If they respond affirmatively, their Monthly Housing Allowance will be sent to their bank at the beginning of the following month, the release says.

Those who fail to verify their attendance with the VA for two months in a row will have their housing allowance payments withheld until they do so, it adds.

If students don't receive the text message, don't opt into the service or don't have a mobile phone, they will be required to contact the VA by calling the GI Bill hotline at 888-442-4551 to receive payment.

Currently, this change applies only to technical school students; however, the VA is planning to roll out the verification process to all Post-9/11 GI Bill students by Dec. 17. All affected students should be notified by the VA before this requirement begins.

Source: Military.com



6 AIR PURIFYING PLANTS; CLEAN AIR & BOOST MOOD

Air purifying plants are one of the best things to keep around your house. These plants absorb particulates from the air at the same time that they take in carbon dioxide, which is then processed into oxygen through photosynthesis.

Don't believe me? Even NASA did a study showing the best plants to filter harmful toxins from the air.

And guess what else plants, do? They boost your mood!

Peace Lilly

Super easy to grow and maintain, plus easy on the eyes.

I have had one of these in my house for close to 8 years now and it's still alive! We toss some water on it every few days and that's it. Careful, this one is toxic to people and pets if they eat it. So far in our eight years with a cat, four different dogs and kids ranging from infants to pre-teens, no one has had an incident.



Snake Plant

This one is often referred to as a mother-in-law's tongue and is also easy to care for. It does need free draining soil so it doesn't rot.

Boston Fern

A bit harder to care for and susceptible to spider mites. This does great at removing pollutants if you want to learn how to care for them.



Golden Pothos

This is another with alternate names, including Devil's Ivy because it's really hard to kill. They only problem with these is that they grow long and you'll need to keep it trimmed or else it's destined to take over.



Chinese Evergreen

These are beautiful and also very easy to care for and keep alive. However, this one is toxic to people and pets if consumed, so be careful. This one is a perfect choice for offices.

Wax Begonia

This is the prettiest of the bunch for sure because of the pop of pink they give. These also fair well in the outdoors so if it grows to big for your home, you can plant it outside and get a new one!



Source: Love and Marriage Blog

Keep home safe when you head out.



Ask neighbors to watch your home.



Check and secure all entry points.



Make sure your outside lights are turned on.



Don't share your whereabouts.

Source: ncpc.org/resources/home-neighborhood-safety/

Immune Boosting Food: EGGS

How They Help

Packed with amino acids, zinc and B vitamins, eggs build white blood cells and antibodies, which the body needs to fight off illnesses.

Simple Way to Savor:

Hard boil a couple for a Greek salad with spinach, olives, tomatoes and feta.

Source: LiveHealthy Magazine



Today's Laugh

Why alien abductions happen only at night



No Bake Pumpkin Cheesecake Bites

CRUST INGREDIENTS:

- 1 cup pitted dates
- 1/2 cup almond flour
- 1 Tbsp cacao powder
- 2 tsp vanilla extract
- 1 Tbsp almond milk

CHEESECAKE LAYER INGREDIENTS:

- 1 1/2 cups raw cashews
- 1/3 cup maple syrup
- 1/3 cup canned pumpkin
- 1 tsp pumpkin spice



DIRECTIONS:

1. Soak the cashews in water for 1 hour. Discard the water. Line a loaf baking pan with parchment paper and set aside.
2. Place crust ingredients in blender; pulse until the mixture comes together; should take about 1 minute. Press mixture evenly onto bottom of the prepared loaf baking pan and place it in the freezer while you prepare the cheesecake topping.
3. Place cheesecake ingredients in a food processor; pulse until smooth. Pour cheesecake mixture over the crust in the baking pan and spread it evenly. Freeze the dessert for at least 2 hours.
4. Cut cheesecake into squares before serving.

Source: Nuts.com

Felt Flower Bookmarks

NEEDED

- Assorted colors of felt
- Felt glue
- Assorted buttons
- Green craft sticks

INSTRUCTIONS

1. Start by cutting out the felt flowers (at least 2-3 per bookmark) using either the die cutting machine or scissors.
2. Supply your students with an assortment of felt flowers and buttons in a wide variety of colors.
3. Layer the felt flower shapes, and adhere the layers with a small amount of felt glue. Add a colorful button to the center of each flower.
4. Glue the flowers onto a popsicle stick to complete the bookmark. Easy peasy!

Source: Happiness is Homemade





That's NOT a typo.
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**START OF A NEW
LIFE CHAPTER!**

CONGRATULATIONS

VALENTINA & JACOB A.

**ON THE PURCHASE OF YOUR
NEW HOME! AND FOR GETTING**

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CALIFORNIA HOME SALES FACTS: JULY 2021

State/Region/County	July 2021	June 2021	MTM% Chg
Calif. State Average	\$811,170	\$819,630	-1.0%
Calif. Condo Average	\$600,000	\$600,000	+0.0%
Sacramento	\$514,000	\$525,000	-2.1%
Placer	\$650,000	\$670,500	-3.1%
El Dorado	\$655,000	\$702,000	-6.7%
Yolo	\$587,990	\$616,000	-4.5%
Stanislaus	\$430,000	\$430,000	+0.0%
San Joaquin	\$506,000	\$515,000	-1.7%
Nevada	\$570,000	\$566,000	+0.7%

For Complete Report & All California Counties:

<http://www.givingback4homes.com/newsletter.html>

State/Region/County	July 2021	June 2021	MTM% Chg
Solano	\$590,000	\$575,000	+2.6%
Contra-Costa	\$940,000	\$990,000	-5.1%
San Francisco	\$1,852,500	\$1,950,000	-5.0%
Fresno	\$370,000	\$375,000	-1.3%
Santa Clara	\$1,670,000	\$1,750,000	-4.6%
Orange County	\$1,090,000	\$1,138,000	-4.2%
Los Angeles	\$809,750	\$796,120	+1.7%
San Diego	\$860,000	\$865,000	-0.6%
Butte	\$454,500	\$438,000	+3.8%
Yuba	\$420,000	\$430,100	-2.3%

CALIFORNIA HOME SALES FACTS: AUGUST 2021

State/Region/County	Aug. 2021	July 2021	MTM% Chg
Calif. State Average	\$827,940	\$811,170	+2.1%
Calif. Condo Average	\$600,000	\$600,000	+0.0%
Sacramento	\$515,000	\$514,000	+0.2%
Placer	\$643,750	\$650,000	-1.0%
El Dorado	\$680,000	\$655,000	+4.0%
Yolo	\$595,000	\$587,990	+1.2%
Stanislaus	\$435,000	\$430,000	+1.2%
San Joaquin	\$514,480	\$506,000	+1.7%
Nevada	\$570,950	\$570,000	+0.2%

For Complete Report & All California Counties:

<http://www.givingback4homes.com/newsletter.html>

State/Region/County	Aug. 2021	July 2021	MTM% Chg
Solano	\$590,000	\$590,000	+0.0%
Contra-Costa	\$889,500	\$940,000	-5.4%
San Francisco	\$1,850,000	\$1,852,500	-0.1%
Fresno	\$375,000	\$370,000	+1.4%
Santa Clara	\$1,655,000	\$1,670,000	-0.9%
Orange County	\$1,100,000	\$1,090,000	+0.9%
Los Angeles	\$830,070	\$809,750	+2.5%
San Diego	\$835,000	\$860,000	-2.9%
Butte	\$435,000	\$454,500	-4.3%
Yuba	\$410,000	\$420,000	-2.4%



AUGUST



WISHING A HAPPY BIRTHDAY & HAPPY ANNIVERSARY TO THE FOLLOWING:

GLENN B.

KIM R.

KASSI M.

ZAC D.

MELVIN G.

DARYL & LISA L.

MELVIN & WELLA G.

THELMA B.

BRUCE F.

ADAM & JESSIC B.

ZANE & SALLY M.

MICHAEL N.

PAM E.

ALEX S.



SEPTEMBER



WISHING A HAPPY BIRTHDAY & HAPPY ANNIVERSARY TO THE FOLLOWING:

BECKY H.

RIALYN J.

KATIE P.

KARINA F.

ZANE M.

YASSY W.

SHELBY G.

JOSH & ALEX S.

SABRINA R.

TAMMY G.

LISA C.

KATE & RYAN S.

SANDRA S.

BRYNNE C.

SCOTT T.

ROD & SABRINA R.

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2nd Prize \$25 Chili's Gift Card-Alex S.
3rd Prize \$10 Coldstone Gift Card-Natalia S.

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