

Life & Times

MARCH 2020

SPRING CLEAN YOUR APPLIANCES

The First Day of Spring is March 19!

Celebrate the first day of spring by throwing open your windows and letting the fresh air in and the stale air of winter out!



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Spring clean your appliances the natural way with these green tips:

Microwaves

Mix 1/2 cup of water with a few teaspoons of baking soda in a microwave safe bowl. Put the bowl in the microwave and run it for 2 minutes. Take out the bowl and wipe it clean with just a rag; every last spot will come out!

Ovens

You can rub the inside of your oven with wet steel wool to remove the tough stuff, and then sprinkle baking soda throughout the oven. Let it sit for a few minutes, then just wipe it all clean with a wet rag...all done and no caustic chemicals!

Coffee Makers

When the coffee maker is empty pour in a mixture of 1 cup white vinegar and some hot water to fill the

reservoir to the top. Run the coffee maker like you were making coffee, just without any beans in it. Once the cycle has finished, run it twice more with just plain water, which will rinse out the vinegar and any build up left inside. The coffee will taste better the next time you make a cuppa Joe!



Refrigerators

Baking soda all the way—why would you want to spray chemicals in the giant box that holds your food? Make a nice paste from baking soda and water (equal parts of both) and scrub away. Wipe down with a clean cloth.

Source: Fidelity National Home Warranty

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PROTECT YOURSELF FROM CREDIT CARD FRAUD

There has been an uptick in fraudulent credit card activity lately, and reports from friends and acquaintances confirm that it's happening all over the country and across all credit cards. Short of not having credit card accounts, there is no way you can absolutely prevent your account information from being mis-used, but there are many things you can do to decrease your risk and mitigate any possible damages.

Lower Your Risk

- Always, always check card readers before using them to see if they have been altered or had "skimmers" attached to them.
- Doing online banking through public WiFi. It's tempting - to check bank stuff when you have a spare minute, even if you happen to be in your doctor's waiting room or having your oil changed. Public WiFi connections are never secure.
- Ignore emails, texts, or phone calls claiming to be from your credit card company. Hackers are very creative and convincing, and they can make it look like they're legitimately from your bank or card issuer. Never disclose any information through a connection that you didn't initiate. If you think it might be legit, call the company directly or log-on to your account using your home internet connection.



- Don't carry all your cards. Most people have multiple credit cards, but have a favorite one or two cards that they use regularly. Take the other cards out of your wallet and leave them at home!
- Let your card issuer know if you'll be travelling. This will make your trip easier by lowering the chances of declined transactions.

Limit The Loss

- Consider putting a credit freeze on your credit reports. It will make it a little more inconvenient for you to obtain new credit, but makes it significantly harder for criminals to open new accounts in your name.
- Cardholders are key players in catching fraudulent activity. Set up spending alerts on your accounts, check your account regularly, and report anything suspicious immediately.
- Don't procrastinate reporting a mis-placed card. It's easy to think, "Oh, I'm sure it is in a jeans pocket in the laundry." If it's not there, you've given the thieves a valuable head start. Call and freeze or cancel credit and debit cards the minute you know they are missing. Yes, it is inconvenient, but a heck of a lot less inconvenient than dealing with actual fraud.

Source: Kate Horrell

YOU SHOULD CLEAN YOUR COMPUTER KEYBOARD

Yup, it turns out that that thing we touch all day, every day is one of the nastiest surfaces in your whole house. In fact, 44% of us don't regularly clean our keyboards, according to the American Cleaning Institute's 2018 National Cleaning Survey.

A recent study also found that 42% of keyboards are crawling with a type of bacteria known as "gram-positive cocci," which is known to cause sickness. Grossed out yet? Thankfully the cleanup for this one is relatively simple.

How to clean it: Get started by tipping your keyboard over a waste bin to remove all the dirt, dust, crumbs, and other debris that may be caught inside. Then get down to business with some disinfectant.

"Wipe the keys with a cleaning wipe or a cloth sprayed with an all-purpose cleaner," Sansoni advises. "And be sure the keyboard is completely dry before reconnecting it or turning on the computer."

Source: Larissa Runkle, Realtor.com



 <p>#1 Save for Your Down Payment Create a budget and do your research. There are lots of low down payment options available.</p>	 <p>#2 Know Your Credit Score Learn your score and clean up outstanding debts like student loans and credit cards.</p>	 <p>#3 Find a Real Estate Agent Contact a local professional to guide you through the process.</p>	 <p>#4 Get Pre-Approved Differentiate yourself as a serious buyer and have a better sense of what you can afford.</p>	 <p>#5 Find a Home Work with your agent to find a home in your budget that meets your needs.</p>
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10 Steps to Buying a Home

 <p>#6 Make an Offer Determine your price and negotiate the contract.</p>	 <p>#7 Have a Home Inspection Address any hidden issues in the home with the seller.</p>	 <p>#8 Get a Home Appraisal Ensure the property is worth the price you are prepared to pay.</p>	 <p>#9 Close the Sale Schedule a closing date once the loan is approved so you can sign the final paperwork.</p>	 <p>#10 Move In Congratulations! You're a homeowner.</p>
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© KEEPING CURRENT MATTERS

MILITARY: TRICARE TO ADD 'FEMALE VIAGRA' TO COVERED DRUGS LIST

Tricare plans next week to expand its coverage of drugs used to treat premenopausal women with low sexual desire, a Tricare official said via email Thursday.

Over the last five years, the Food and Drug Administration has approved two drugs to treat women with hypoactive sexual desire disorder (HSDD): the daily pill Addyi in 2015, and a self-administered injection, Vyleesi, in 2019.



Tricare officials said they plan to add Vyleesi to the list of covered drugs beginning Feb. 19. Addyi is already covered.

Sometimes called "Female Viagra" by news reports, these drugs are used to treat low libido in women around 40 years old who have "marked distress or interpersonal difficulty." Patients inject Vyleesi in their thigh or abdomen at least 45 minutes before sexual activity to "increase sexual desire and reduce related distress."

However, the public has criticized these products as having severe side effects and minimal benefits.

Nausea occurred in 40% of the patients in clinical trials for Vyleesi, according to the FDA, and a quarter of the patients reported an increase of 1.2 or more in their sexual desire score -- scored on a scale of 1.2 to 6 -- compared to about 17% of those who took placebo.

To see what other drugs Tricare covers, visit the military health insurance's drug formulary.

Source: Military.com, Dorothy Mills-Gregg

TOP 5 MIGRAINE TRIGGERS

If you suffer from migraines – those intense, pounding, nauseating headaches -- you will certainly want to do all you can to prevent the next one. Understanding those triggers is the first step in learning to manage them.

We talked with two migraine specialists, neurologists Stephen Knox, M.D. opens new window, from Sacramento and Max Duncan, D.O. opens new window, from Santa Rosa, about the most common migraine triggers:

Sleep – too little, or too much: Regular sleep patterns are key to preventing migraines. Ironically, migraines can be triggered by too much sleep, such as a vacation or relaxing weekend when you turn off the alarm and catch a few more hours. However tempting, avoid sleeping in to “catch up” on sleep. Instead, stay on a regular sleep schedule that allows time for adequate sleep, every night of the week. (See our top 10 tips for how to sleep better.)

Food – not enough, or the wrong kinds: If you rush out the door without breakfast and skip lunch, you can be inviting a migraine later in the day. As with sleep, keeping to a regular meal pattern can help.

Certain foods containing tyramines have been shown to trigger migraines, including red wine, aged cheeses, cured meats and a host of others. Dr. Knox notes that a slice of cheese in your sandwich won't necessarily trigger a migraine, but a platter of cheese, olives & salami at the party certainly could – especially if you add a glass of red wine.

If you suspect other types of foods may be triggering your migraine, keeping a food log can help you narrow down the

culprits. (Here's an easy, printable food log to use.)

Weather pattern changes: Not much you can do about the barometric pressure rising or falling, but know that weather patterns can trigger a migraine. A storm front moving in or a windy spring day can lead to a migraine. Airplane travel, with its changing pressures, can also be a trigger.

Hormonal fluctuations: Female migraine sufferers probably already know that their menstrual cycle can trigger migraines. When estrogen levels rise or fall abruptly, it can set off a headache. Some women find their migraines aggravated during perimenopause, when hormone levels are changing erratically. (We talked with two Northern California women about the link between migraine and hormones in this video on migraines and women. Good news is that post-menopausal women may find their migraines lessening.

Stress: Any kind of emotional stress – school, work, family, life events – can set off migraines. Although easier said than done, our doctors recommend adopting good stress-reduction habits, such as regular exercise, yoga, or activities that you know will remove you from the cycle of stressful thoughts and resulting emotions. Mindfulness Based Stress Reduction (MBSR) classes are a helpful tool for people dealing with chronic pain and stress.

Attending to these triggers may help you avoid frequent migraines, but they are not fool proof guarantees you won't experience one. Many people who suffer regular migraines need to work with their doctors to get the relief they need. With good care, you can spend much more of your time headache free.

Source: Sutter Health



READING STORIES HELPS DEVELOP KIDS' BRAINS

Reading bedtime stories to your children doesn't just help them go to sleep. It can also stimulate the development of their brains.

The New York Times reported that a study of children 3-5 years old using functional magnetic resonance imaging (fMRI) discovered significant differences in brain activity related to how much the children had been read to.

In the study, the brains of children who were read to a lot revealed greater activation in the left hemisphere, a region that ingrates sound and visuals. The area lights up under fMRI scans when kids listen to stories. Scientists theorize that reading to children help them visualize what they're hearing. And the more practice kids get in generating visual images in their young brains, the better they develop cognitive skills that help them later on with more complex subjects.

It's one more reason to read to your children—not just at bedtime, but as often as you can.

Source: Cheryl Bower-San Francisco, CA Realtor



Red Bell Peppers

Did you know that one red bell pepper contains a whopping 200mg or more of Vitamin C (an orange, by comparison, only provides about 70mg)?

Looks like Red Bell Peppers may be a great way to boost your immune system with all the illness circulating around; especially against a cold, flu or coronavirus.

Source: Live Healthy Magazine



Today's Laugh

Another agent told
me I sell real estate
like a girl.

I told him if he
worked a little harder
he could too.

Chicken in White Wine

INGREDIENTS:

- 4-6 Boneless, skinless chicken breasts
- 1/2 c. (1 stick) butter or margarine
- 1/2 c. white wine
- 1/2 tsp. minced garlic
- 1/2 tsp. oregano
- Salt and pepper, to taste



DIRECTIONS:

1. Spray 9" x 13" baking pan with cooking spray. Place chicken breasts in single layer on bottom of the pan.
2. Melt butter in a saucepan over medium/low heat; pour in white wine, add seasonings, stir. Remove from heat. Pour wine mixture over the chicken breasts. Bake at 350°F for 40 minutes. Remove chicken breasts from the pan, place them on a broiler pan and broil for a few minutes, just to brown them.
3. Meanwhile, pour the remaining wine mixture into a sauce pan over medium/low heat and thicken as you would gravy. Place the chicken on a platter and drizzle some of the sauce on top. Put the rest of the sauce in a gravy boat. Spoon into pan; bake 15 min. at 350° F, then reduce heat to 250° F and bake 45 min. more. Leave in oven to cool.

Source: CountryDoor

Balloon Ping-Pong



NEEDED

- Popsicle Sticks
- Paper Plates
- Glue
- Balloons

INSTRUCTIONS

1. Glue popsicle sticks to paper plate to create a paddle.
2. Blow up several different color balloons.
3. Now you have your very own Balloon Ping-Pong Set.
4. Want to make it harder? Add more than 1 balloon to make it more challenging.



Source: make-happy.blogspot.com

5 COMMON REASONS FOR OVERPRICING YOUR HOME

We know, we know—you love your house. The kitchen is the perfect size, your weekly summer barbecues give your neighbors patio envy, and your '70s-style conversation pit is totally coming back into vogue—as you knew it would.

You've seen the comps for your neighborhood, but you know your home is worth more, so you're going to list at a higher price.

This is one of a few reasons why sellers overprice their home, and none of them is smart. If you price your home too high, it'll take longer to sell, raising doubts in buyers' minds about whether there's something wrong with it, and you'll probably have to drop the price eventually anyway. So don't fall for any of these five common justifications sellers use to inflate the price of their beloved property.

1. You have the Midas touch in decor (you think)

The reason that interiors are often painted white or neutral colors before a sale is that that allows potential buyers to envision what colors would make it *their* home. Your quirky or colorful touches might not be for everyone, and can actually devalue your house.

Alexandra Axsen, owner and managing broker of Lake Okanagan Realty in British Columbia, Canada, listed a home whose bathrooms were all sorts of strange colors—olive-green toilets, a purple bathtub, and a pink sink. When Axsen recommended to the seller a price that factored in the cost of necessary updates, things got a little heated. "He got very upset and argued with me that his colorful fixtures added value because people are tired of the all-white, stale hospital look," Axsen explains.

So they tried the seller's way first, listing it for his desired price. It didn't sell, and buyers gave feedback that the home was overpriced. After weeks on the market, the seller finally agreed to lower the price. It sold within a month.

2. You're nitpicking comps

Comps (or comparable market analysis) are valuable reference points that allow you to compare your home to similar nearby homes in order to price it right. But some sellers place too much value on ultimately negligible differences between their home and the comps.

Bruce Ailion, a real estate agent in Atlanta, lists a few he's heard: "My home has a 60-gallon hot water heater; every other home has 40. My deck is 60 feet larger. My den has real barn wood paneling." Small features like this might be worth pointing out to potential buyers, but they're not going to make or break a deal—and trying to price your home based on the size of your deck is a setup for disappointment. Plus, you might not see the flaws in your home—your deck might be big, but it might also need work. "By nature, we see life through rose-colored glasses," Ailion says. "Sadly, it can cost us significantly when it comes to selling our home."

3. You're too focused on your ROI

A house is an investment, and everyone wants a return on their investment. Couple that with emotional attachment, and you're primed to mark up your home's value.

"Sellers think that their house is worth what they want or need to sell it for, but the harsh reality is that a home is worth whatever a buyer is ready, willing, and able to pay for it," says Will Featherstone, a real estate agent in Baltimore, MD.

Even in a seller's market, there's no guarantee that you'll make money on your house. And just because you need \$450,000 to buy that house on Greener Pastures Lane doesn't mean you can sell your house for the same amount.

4. You built it yourself, so you're emotionally invested

Speaking of emotional attachments, if you built your home yourself, you might have some serious issues with overpricing your property.

Case in point: Ariel Dagan, an associate broker in New York City, co-listed a property for a woman who priced a townhouse she built herself at \$18.5 million. Dagan's team tried to get the woman to lower her price, but she was adamant about sticking with the high price tag and ultimately dropped Dagan and his team from the property. "Shortly after we were dropped from the listing, the price dropped from \$18.5 million to \$16.9 million," Dagan says. "Eight months later, the listing sold for \$15.5 million—or 19.35% less than the original asking price."

Ouch.

So, why does that happen? Dagan calls it the "Ikea effect." "Most people who buy furniture from Ikea and assemble it themselves think it's more valuable than it really is, because they built it," he explains. "Same thing happens in today's real estate market."

5. You're imagining you'll haggle

Perhaps the most common reason people overprice their home is because they're looking to negotiate.

On paper, it sounds like something you'd see on "Pawn Stars." You offer up a vintage silver tea set at an inflated price. Rick Harrison offers you 25% of that, but he eventually goes up to 30%. OK, maybe "Pawn Stars" is a bad example, but you get the idea: You price your house 10% higher, fully expecting a buyer to try to lowball you, netting you the price you wanted all along while the buyer walks away thinking he got a bargain.

It doesn't work like that in real estate. "It's much better to price it right and create such interest and demand where buyers are chasing you, versus you chasing the market backward [and] searching for the demand," Featherstone explains.

So don't be afraid to price your home fairly, or even underprice it—which is likely to attract buyers and boost the price to where it should be. "Everything sells when it's priced right," Featherstone says.

Source: Craig Donofrio



CALIFORNIA HOME SALES FACTS: JAN. 2020

State/Region/County	Jan. 2020	Dec. 2019	MTM% Chg
Calif. State Average	\$575,160	\$614,880	-6.5%
Calif. Condo Average	\$467,000	\$477,000	-3.1%
Sacramento	\$379,000	\$385,000	-1.6%
Placer	\$493,000	\$495,000	-0.4%
El Dorado	\$442,120	\$465,000	-4.9%
Yolo	\$431,240	\$441,000	-2.2%
Stanislaus	\$330,000	\$335,000	-1.5%
San Joaquin	\$385,000	\$391,500	-1.7%
Nevada	\$367,000	\$400,000	-8.3%

State/Region/County	Jan. 2020	Dec. 2019	MTM% Chg
Solano	\$449,900	\$455,500	-1.2%
Contra-Costa	\$614,000	\$665,000	-7.7%
San Francisco	\$1,460,000	\$1,450,000	+0.7%
Fresno	\$289,950	\$285,000	+1.7%
Santa Clara	\$1,200,000	\$1,225,000	-2.0%
Orange County	\$855,000	\$840,000	+1.8%
Los Angeles	\$617,520	\$641,340	-3.7%
San Diego	\$660,000	\$655,000	+0.8%
Butte	\$355,860	\$351,720	+1.2%
Yuba	\$315,000	\$299,850	+5.1%

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

HOUSING INVENTORY VANISHING: WHAT IS THE IMPACT ON YOU?

The real estate market is expected to do very well this year as mortgage rates remain at historic lows. One challenge to the housing industry is the lack of homes available for sale. Last week, *move.com* released a report showing that 2020 is beginning with the lowest available housing inventory in two years. The report explains:

"Last month saw the largest year-over-year decline of housing inventory in almost three years with a dramatic 12 percent decline, pushing the number of homes for sale in the U.S. to the lowest level since January 2018."

The report also revealed that the decline in inventory stretches across all price points.

George Ratiu, *Senior Economist* at *realtor.com*, explains how this drop in available homes for sale comes at a time when more buyers are expected to enter the market:

"The market is struggling with a large housing undersupply just as 4.8 million millennials are reaching 30-years of age in 2020, a prime age for many to purchase their first home. The significant inventory drop...is a harbinger of the continuing imbalance expected to plague this year's markets, as the number of homes for sale are poised to reach historically low levels."

The question is: *What does this mean to you?*



If You're a Buyer...

Be patient during your home search. It may take time to find a home you love. Once you do, however, be ready to move forward quickly. Get pre-approved for a mortgage, be ready to make a competitive offer from the start, and understand that a shortage in inventory could lead to the resurgence of bidding wars. Calculate just how far you're willing to go to secure a home, if you truly love it.

If You're a Seller...

Realize that, in some ways, you're in the driver's seat. When there is a shortage of an item at the same time there is a strong demand for that item, the seller of that item is in a good position to negotiate. Whether it is price, moving date, possible repairs, or anything else, you'll be able to demand more from a potential purchaser at a time like this – especially if you have multiple interested buyers. Don't be unreasonable, but understand you probably have the upper hand.

Bottom Line

The housing market will remain strong throughout 2020. Understand what that means to you, whether you're buying, selling, or doing both.

Source: Keeping Current Matters



MARCH



WISHING A HAPPY BIRTHDAY & HAPPY ANNIVERSARY TO THE FOLLOWING:

ANDREA D.
RICARDO Z.
JOE H.
DANIELLE M.

BARBARA C.
JOSH R.
CINDY Z.
STEVE & LIZ H.
MICHAEL & ALLY H.

TERRY C.
JODI T.
BOB B.
ANDREA & MIKE D.
MONSSE & JULIO V.

ALEX C.
ERIC M.
ADAM B.
KELLIE S.

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2nd Prize \$25 Outback Gift Card
3rd Prize \$10 Walmart Gift Card

**FEBRUARY
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1st Prize \$50 Old Navy/ Gap Gift Card-Jason C.
2nd Prize \$25 Dave & Busters Gift Card-Craig M.
3rd Prize \$10 Panera Gift Card-Kristen W.

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Gretchen Bradley

(916) 769-0184
 Gretchen@GB4Homes.com
www.GivingBack4Homes.com



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Gretchen Bradley

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Phone (916) 769-0184
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