

BAY AREA REAL ESTATE GAZETTE

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LEE GINSBURG

CA DRE#: 01391378

Realtor®, CRS, SFR, SRES, CREM

650-888-5662

www.LeeSellsMore.com

Lee@leesellsmore.com



CA DRE#: 01354442



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THE NEW YEAR BRINGS NEW LAWS

LEE GINSBURG - These New Laws set the stage for new financial dynamics in 2026. Larger deductions, higher thresholds, and expanded credits could all influence homebuying affordability, refinancing activity, and tax strategies heading into next year. I must remind you I am not an attorney or an accountant so please I suggest speaking to your adviser for your specific situation. In all laws there are many ifs, ands, & buts.

STANDARD DEDUCTION RISES AGAIN

The standard deduction increases to \$32,200 for married couples filing jointly, \$16,100 for single filers, and \$24,150 for heads of households. These higher deduction amounts could reduce the incentive for some taxpayers to itemize — including those who would otherwise claim mortgage interest or property tax deductions. However, for many low and middle-income renters, the increase translates into more take-home pay and better debt service ratios.

MARGINAL TAX BRACKETS ADJUST FOR INFLATION

The top marginal rate remains 37 % for individuals earning over \$640,600 (\$768,700 for joint filers). Lower brackets have shifted upward modestly:

- 35 % over \$256,225 (\$512,450 joint)
- 32 % over \$201,775 (\$403,550 joint)
- 24 % over \$105,700 (\$211,400 joint)
- 22 % over \$50,400 (\$100,800 joint)
- 12 % over \$12,400 (\$24,800 joint)

These incremental changes may influence mortgage qualification calculations for self-employed borrowers and those whose adjusted gross income impacts credit or deduction eligibility.

Estate and Gift Tax Adjustments

The federal estate tax exclusion rises to \$15 million per person in 2026, up from \$13.99 million. This increase will particularly affect high-net-worth homeowners transferring real estate assets or establishing trusts. The annual gift exclusion remains at \$19,000



per recipient, but gifts to non-U.S. citizen spouses can reach \$194,000. These higher limits provide planning flexibility for families transferring property or using gifts toward down payments.

Salt (State and Local Tax) Increase

The new tax legislation raises the SALT (State and Local Taxes) deduction cap to \$40,000 for single and joint filers—but with several caveats: The full deduction phases out for filers with modified adjusted gross income above \$500,000 (\$250,000 in the case of a married individual filing separately), and reverts to \$10,000 for incomes of \$600,000 and above.

Alternative Minimum Tax (AMT)

The AMT exemption rises to \$90,100 for single filers and \$140,200 for married couples filing jointly, reducing the likelihood that middle- and upper-middle-income homeowners will face AMT consequences from deductions tied to SALT.

Employer-Provided Childcare Credit Expansion

One of the most notable enhancements under the OBBB is the employer-provided childcare credit, now capped at \$500,000 — or \$600,000 for qualifying small businesses. For mortgage lenders

and real estate firms offering workplace benefits, this expansion could support employee retention and indirectly improve borrowing capacity for working parents.

Time is now to have more babies

The “Trump Account” signed into law earlier this year, gives \$1,000 to every newborn born between 2025-2028 so long as their parents open an account. That money is invested in the stock market by private firms, and the child can access the funds when they turn 18.

Everyday adjustments that affect homeowners

- Earned Income Tax Credit (EITC): Rises to \$8,231 for families with three or more children.
- Health FSA limit: Increases to \$3,400 with a \$680 carryover option.
- Transportation and parking benefits: Increase to \$340 monthly.
- Medical Savings Account limits and foreign earned income exclusions are also adjusted upward.
- These updates, while smaller in scale, can improve borrowers’ disposable income and household balance sheets — key factors in mortgage affordability and refinancing potential.

NEW TENANT/LANDLORD LAWS:

For residential tenancies, Refrigerators and Stoves are now required in all rentals. A tenant and landlord may mutually agree when the lease is signed that the tenant chooses to provide and maintain their own refrigerator, if all of the following apply: 1. The lease contains a statement in substantially the following form: “Under state law, the landlord is required to provide a refrigerator in good working order in your unit. By checking this box, you acknowledge that you have asked to bring your own refrigerator and that you are responsible for keeping that refrigerator in working order.”

NEW LAWS

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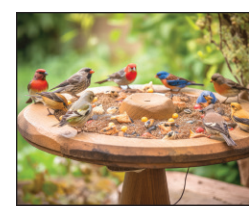
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NEW YEAR, NEW PROJECTS

SMART HOME IMPROVEMENTS TO START IN 2026

LEE GINSBURG - A new year is the perfect reset, especially when it comes to your home. In our area, winter tends to bring a quieter pace that makes it easier to think ahead, line up professionals, and get a jump on improvements before the busier spring season arrives. Thoughtful updates completed early in the year can enhance day-to-day comfort, improve long-term efficiency, and position your home beautifully for whatever plans you have in 2026.

REFRESH ENERGY EFFICIENCY FOR EVERYDAY COMFORT

In our unique climate, even small improvements in energy performance can make a noticeable difference. Winter is an ideal time to seal air gaps around windows and doors, add insulation where needed, and consider smart thermostats that learn your patterns and help reduce utility costs. The Department of Energy notes that sealing leaks and improving insulation are two of the most cost-effective upgrades homeowners can make. If your HVAC system is aging or working harder than it should, schedule a tune-up or gather estimates now so you are prepared before warmer weather returns. There might be some grants or credits from local cities, county and or utility. Do your research to take full advantage of them. Keep in mind as of now, Gas Furnaces will be outlawed as of Jan 2029.

CHOOSE UPGRADES THAT MODERNIZE WITHOUT DISRUPTION

Not every project needs to be a full renovation. Many homeowners in our neighborhoods focus on refreshing high-impact details that make a home feel updated without major construction. New interior paint, upgraded lighting, modern faucets, or stylish cabinet hardware can transform the feel of a room. Durable flooring options are also popular since they stand up well to everyday activity. These enhancements brighten your home today and appeal to future buyers who appreciate move-in ready spaces.

PLAN MAJOR PROJECTS BEFORE SPRING RUSH

Contractors book up quickly once spring approaches, so winter is the best time to get on their calendars. If you are considering kitchen or bathroom updates, exterior painting, roofing work, or larger structural repairs, use this



season to gather bids, compare materials, and ask questions. Planning ahead not only helps you stay within your ideal timeline, but it also often leads to better pricing and less stress once work begins.

STRENGTHEN SAFETY AND HOME RESILIENCE

This season also offers a great opportunity to evaluate home systems that support long-term safety. Check smoke and carbon monoxide detectors, replace aging electrical panels, and assess older plumbing that may need updating. You might save money on your insurance. Many homeowners also use this time to explore seismic retrofitting, foundation reinforcement, or securing water heaters and heavy furniture. These improvements are often overlooked but can provide meaningful peace of mind while increasing overall property value.

CONSIDER HOW OUR LOCAL LIFESTYLE SHAPES YOUR HOME NEEDS

Homes in our area often balance indoor comfort with an active outdoor lifestyle. This is a great time to take stock of exterior wear, patios, decks, landscaping, or outdoor living features. Many cities offer credits for Water Conserving upgrades. Check in with your city. If you have been thinking about enhancing your yard, updating your gathering

areas, or adding functional storage to support biking, hiking, or other local activities, winter offers a practical window to map out those improvements. Addressing exterior repairs and upgrades now also helps your home look its best by the time spring arrives.

PRIORITIZE WHAT MATTERS MOST IN 2026

Every homeowner's goals are different. Some want to boost efficiency, others want a refresh that fits modern living, and many are preparing for a potential sale down the road. Start with the improvements that align with your personal plans and bring the most meaningful return. Even a few well-timed projects can make your home more functional, comfortable, and appealing throughout the year.

TRUST THE PROFESSIONALS

If you would like tailored recommendations or want help deciding which projects offer the best value, I am always happy to be a resource. I also have excellent local professionals I can refer for everything from small updates to larger renovations. Whether you are planning improvements or thinking about a move in 2026, call me at 650-888-5662. I would love to help you start the new year with clarity and confidence.



Publisher:

Lee Ginsburg
CA DRE#: 01391378
CA DRE#: 01354442



180 El Camino Real,
San Bruno, CA 94066
650-888-5662

Lee@leesellsmore.com
LeeSellsMore.com



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PUZZLES: SIMPLE FUN WITH REAL BENEFITS FOR YOUR BRAIN

CARMEN REYES - Puzzles may seem like a simple pastime, yet research shows they offer meaningful benefits for brain health. Whether you enjoy jigsaw puzzles, crosswords, Sudoku, or logic games, these activities provide mental exercise that supports memory, focus, and problem solving.

One of the strongest studies on the topic comes from Duke University School of Medicine and Columbia University. According to researchers at Duke, older adults with mild cognitive impairment who completed regular computerized crossword puzzles over a 12 week period showed better memory and everyday functioning than those who played computerized cognitive games that were not puzzle based. The team also reported that the crossword group experienced slower shrinkage in certain brain regions on MRI, which is a promising sign for long term cognitive health. According to Columbia University's summary of the same study, these improvements continued for more than a year when participants completed occasional "booster" puzzle sessions.

Jigsaw puzzles offer their own set of benefits. According to a 2018 study published in the journal *Frontiers in Aging Neuroscience*, long time puzzlers tend to show stronger visuospatial reasoning, better attention, and improved working memory. The study notes that jigsaw puzzling engages multiple cognitive systems at once, which



may help support long term brain health when practiced consistently.

Experts also highlight that puzzles activate several different skills at the same time. According to a review from Baylor College of Medicine, puzzles encourage attention to detail, pattern recognition, and problem solving, and the process of searching for pieces or clues helps keep memory pathways active. This type of mental engagement strengthens neural connections and supports overall cognitive resilience.

Puzzles are also widely accessible. They do not require special equipment, and they can be done individually or as a shared activity with family or friends. According to wellness guidance from Tufts Health Plan,

enjoyable and low stress brain activities like puzzles contribute to long term mental well-being and can be a regular part of a healthy routine.

While puzzles alone are not a complete strategy for cognitive health, the research suggests they are a valuable addition to everyday life. When combined with movement, social activity, and balanced nutrition, a few minutes of puzzling each day can help keep the mind sharp. Whether you complete a crossword over morning coffee or build a jigsaw puzzle on a quiet weekend, your brain benefits from the challenge and the sense of accomplishment.

THE COST OF WAITING TO BUY

LEE GINSBURG - In the last Gazette, I wrote about the cost of waiting to sell. Now, let's talk about the other side of the equation—the cost of waiting to buy.

Many would-be homebuyers are asking the same question: *Should I wait for mortgage rates to drop, or should I buy now?* It's a debate happening at dinner tables, in break rooms, and all-over online forums. And with 30 year rates hovering around 6.5% while home prices continue to climb, it's no wonder the decision feels overwhelming.

But here's the reality most buyers miss: focusing only on interest rates can be a costly mistake. The bigger picture is wealth building—and waiting for the "perfect" moment to buy often works against you.

In fact, waiting could end up costing you far more than buying today.

KEY TAKEAWAYS

- Waiting to buy can cost more overall—even if mortgage rates drop slightly.
- Home prices are still rising, adding \$25,000–\$100,000 (or more) to the cost of the same home in just one year.
- Delaying your purchase means missing out on equity growth, one of the most powerful tools for long-term wealth.
- Higher home prices require larger down payments and bigger loan amounts, increasing both upfront and monthly costs.
- While waiting may make sense in certain situations (like improving credit or income), the financial risks of waiting are very real.

In 1971, the interest rate for a mortgage was 7.33%. If you waited for interest rates to go down, you wouldn't have purchased a home until 1993. You would have rented for 22 years waiting for rates to go down, meanwhile the value of real estate quadrupled. Don't wait to buy real estate. Buy real estate and wait.

- The higher the price the higher your property tax will be.
- With Homeownership you can take advantage of the tax deductions for interest and property taxes.

It's only natural to want the best deal. But here's the catch: while you wait, prices often keep climbing. Even if interest rates dip, you may end up paying more for the same home—resulting in a larger loan, a higher down payment, lost equity, and missed tax advantages.

THE BOTTOM LINE

Waiting for the "perfect" time to buy may feel like the safer choice, but the numbers tell a different story. When rates come down, demand increases—and history shows prices rise right along with it. The longer you wait, the more opportunity you lose.

And remember: there are many loan options available that do not require a 20% down payment. Rather than waiting and hoping for perfect conditions and the perfect home, I believe this simple truth holds:

"It Is Better to Own Real Estate and Wait, Than to Wait to Own Real Estate."

Look at the numbers. Waiting just three years to buy could cost you more than \$200,000—and that gap only widens over time. One strategy that works for many buyers today is to purchase now at today's higher rate and refinance later when rates drop. The example below uses a 7-year adjustable-rate mortgage, one of the most popular loan options in today's market.

ASSUMPTIONS:

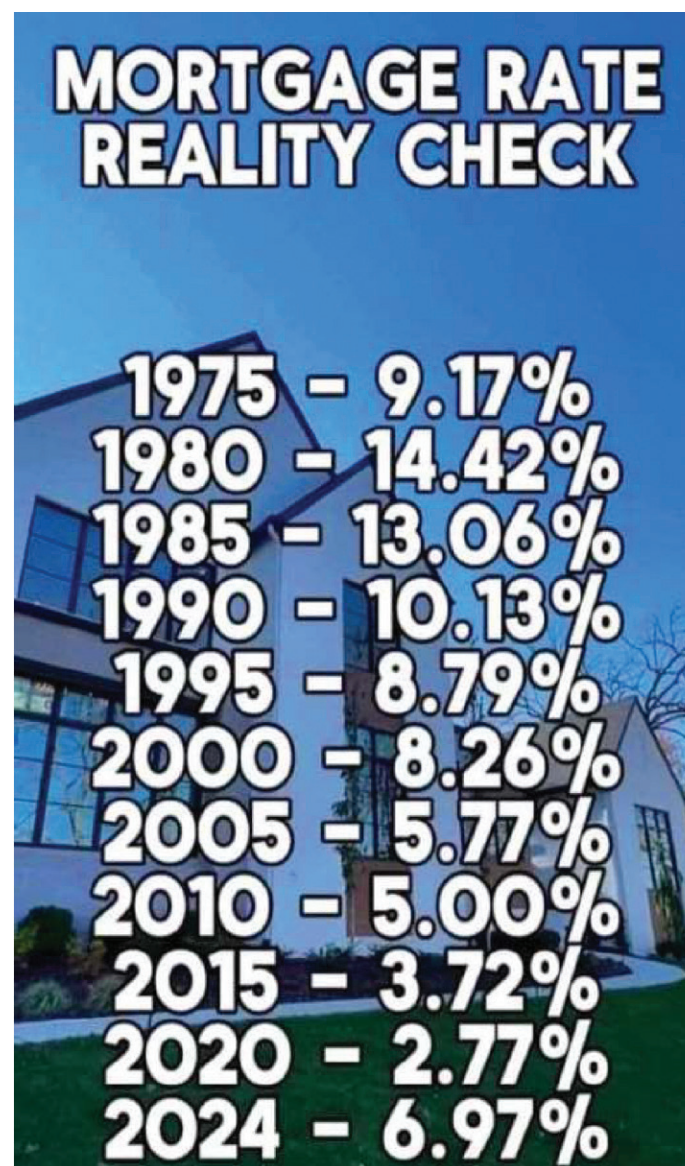
- 4% annual appreciation (Bay Area average is closer to 6.5%)
- .25% Interest rate reduction annually
- Does not account for interest earned if down payment funds were invested instead
- Compares principal paydown to original purchase price
- Does not include tax benefits of homeownership

The takeaway is clear: waiting doesn't protect you—it costs you. The sooner you step into homeownership, the sooner you begin building equity, stability, and long-term financial freedom.

Give me a call at 650-888-5662 for a free consultation on the process, the options and more.

Self-made real estate millionaire Barbara Corcoran says it's a 'good time to buy' because home prices are going to 'explode' when mortgage rates drop

by Anna Botros / Jun 2, 2023 / 5:00 AM



HOMEOWNERSHIP IS THE FIRST STEP TO FINANCIAL FREEDOM				
	Current	Waiting 1 year	Waiting 2 years	Waiting 3 years
Valuation	\$1,500,000	\$1,560,000	\$1,622,400	\$1,687,296
Loan Amount	\$1,200,000	\$1,248,000	\$1,297,920	\$1,349,836
Down Payment	\$300,000	\$312,000	\$324,480	\$337,459
7 Year Adj	5.50%	5.25	5	4.75
Monthly Payment	\$6,814	\$6,891	\$6,968	\$7,041
Payment difference mo/annual		\$77-924	\$154-1848	\$227-2724
Property appreciation		\$60,000	\$122,000	\$1,687,296
Principal Pay Down		\$16,525	\$33,242	\$51,283
Cost of waiting		\$77,449	\$157,090	\$211,097

HELPFUL INFORMATION

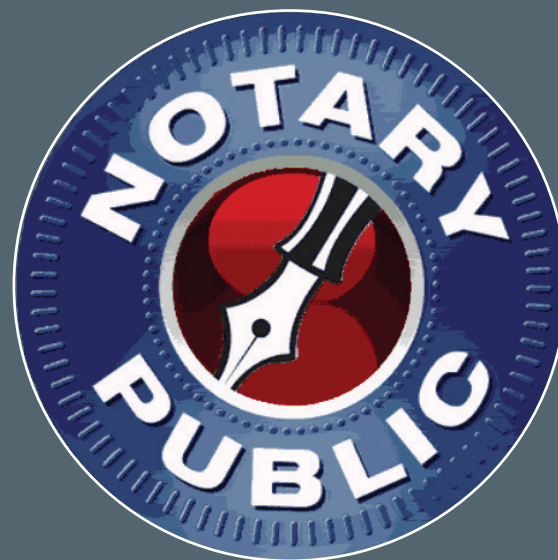
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2026 HOME ORGANIZATION AND DECLUTTERING GUIDE

LEE GINSBURG - As the holidays wind down, many homeowners feel inspired to refresh their living spaces and start the new year with a clean slate. A tidy, well-organized home makes daily routines smoother and can even help your home show better if you're considering a move this year. Winter is an ideal time to reset, especially when days feel a bit quieter and we're naturally spending more time indoors. Here are simple, practical ways to get organized in 2026. By the way, if your kids stuff has been in the garage for 20 years, they don't want it.

START SMALL TO BUILD MOMENTUM

Choose one manageable place to begin. A kitchen drawer, a bathroom cabinet, or a shelf in the hall closet is enough to give you an early win. Take everything out, sort items into keep, donate, or toss categories, and return only what you use regularly. Small successes make it easier to move through the rest of your home without feeling overwhelmed. I just finished cleaning out a closet in my home office. I trashed things from 20 years ago and donated other items. WOW! It felt great and now I am motivated to take on the garage. Haha!

SORT FIRST, BUY LATER

It's tempting to buy bins and baskets right away, but sorting first is the smarter strategy. Once you know what you're keeping, you'll know exactly what kind of containers you need. Homes in our area often have creative layouts or a mix of older storage spaces, so choosing the right pieces makes a real difference. Clear bins and simple labels make items easy to find. They're also perfect for garages or utility spaces that serve multiple purposes. Whether your garage doubles as a hobby room, storage area, or home gym, sorting



before you buy ensures the space stays tidy rather than becoming a catchall.

REFRESH THE HEART OF THE HOME

Kitchens and living spaces often feel the impact of the holiday season. A quick reset brings everything back into balance. Clear out expired pantry items. Group similar foods together to simplify meal prep. Wipe down shelves and reorganize spices or baking supplies. In living areas, pack away seasonal décor, declutter surfaces, and recycle any old magazines or papers. These small steps help the whole home feel lighter and more spacious.

ORGANIZE WITH LOCAL HOMES IN MIND

Many homes in our neighborhood blend

charm and character with unique storage needs. Older closets, compact laundry areas, attics, or multi-purpose rooms benefit from thoughtful organization. Maximize vertical space with shelving, hooks, or hanging organizers. Use over-door racks in bathrooms and bedrooms to extend storage without adding clutter. For items stored in garages or attics, consider airtight containers to protect belongings year-round. This is also a great time to sort through recreational items, outdoor gear, or supplies from hobbies you've accumulated over the years. Donate what you no longer use and create a designated spot for what matters most.

SIMPLIFY CLOSETS AND BEDROOMS

A refreshed bedroom sets the tone for

calmer mornings and evenings. Empty your closet completely and sort clothing realistically. Donate what no longer fits or suits your current lifestyle. Matching hangers and neatly labeled bins instantly make the closet feel more open and organized. While you're at it, freshen the room with clean bedding, rotated mattresses, and a quick declutter of nightstands. Removing items that don't belong in the bedroom helps restore a peaceful atmosphere.

CREATE SYSTEMS THAT SUPPORT YOUR ROUTINE

Organization works best when it fits your life. Create a drop zone near the kitchen or entryway to corral mail and paperwork. Use labeled pantry bins so everyone in the home can easily find things. Try a ten-minute evening tidy to prevent clutter from returning. Even small systems make a big difference in how your home feels day to day. If you're unsure where to start or want a personalized plan, I'm happy to recommend professional talented organizers who can assist with closets, garages, or full-home systems.

THINKING ABOUT A MOVE THIS YEAR?

An organized home not only feels better to live in but also photographs and shows beautifully if you decide to sell. Preparing early takes the pressure off later and positions your home to make a strong first impression. If you're considering a move or would like tailored recommendations for getting your home market-ready, call me at 650-888-5662. I'm always here to help you make the most of your space and start the year with clarity and confidence.

INGREDIENTS

SERVES 4 TO 6

FOR THE PUREE:

- 2 tablespoons olive oil
- 2 leeks, light green and white part only, cleaned and finely chopped
- 1 pound peeled and diced butternut squash
- 4 Fuyu persimmons, peeled, and cut into 2-inch cubes
- 2 garlic cloves, minced
- 5 cups chicken or vegetable broth
- 1 tablespoon thyme leaves, chopped
- Salt and freshly ground black pepper

FOR THE LEMON NUTMEG CREAM:

- ¼ cup sour cream or creme fraiche
- Zest of 1 lemon
- 1 teaspoon lemon juice
- Freshly grated nutmeg, to taste
- 2 tablespoons chopped parsley, for garnish



SERIOUSLY SIMPLE

by Diane Rossen Worthington

PERSIMMON WINTER SQUASH PUREE WITH LEMON NUTMEG CREAM

DIRECTIONS:

1. Heat the oil in a large saucepan over medium-high heat. Add leeks and saute for 5 minutes, or until softened. Add the squash and persimmons, and cook for 3 more minutes or until nicely coated. Add garlic and cook for another minute. Add the stock, salt and pepper, and mix together. Bring to a boil and then reduce the heat to medium low, cover and simmer over medium heat for 20 to 25 minutes, or until the squash and persimmons are tender.
2. Meanwhile make the lemon nutmeg cream: combine the cream, zest and lemon juice in a small bowl and mix to combine. Grate in the nutmeg to taste and stir to blend. Set aside. Taste and adjust the seasonings.
3. Puree the soup in the pan with a hand blender or in a blender or food

processor fitted with the metal blade. Return the soup to the pot if necessary. Taste for seasoning.

4. To serve, ladle the soup into heated bowls, swirl in a tablespoon of lemon nutmeg cream and garnish with parsley.

Advance preparation: The soup may be prepared up to three days in advance, covered and refrigerated. Reheat gently. This soup also freezes well. Adjust the seasonings when you reheat the frozen soup. Make the lemon cream just before serving.

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SHOULD I BE THINKING ABOUT PORTABLE MORTGAGES?

Q *Dear Lee, I keep hearing about 'portable mortgages' that would let homeowners take their low interest rate with them when they move. Is this really a thing, how would it work, and is it something I should be thinking about? — Jose A.*

A *Dear Jose,* Great question, Jose. A lot of homeowners are wondering the same thing right now, especially anyone who locked in a low rate a few years ago and feels stuck. When interest rates rise quickly, it's natural to look for options that might give you more flexibility.

For anyone who hasn't heard the term before, a portable mortgage is basically a home loan you can take with you when you move. Instead of paying off your current mortgage and getting a new one with whatever rate the market is offering, you would keep your old rate and terms, then attach that loan to your new home. According to Bankrate, this is already common in places like Canada and the UK, where portability is built into many mortgage products.

In the United States, though, portable mortgages are not something you can just walk into a bank and request today. Our system, especially the way thirty-year fixed mortgages are packaged and sold, makes it harder to move a loan from one property to another. Right now, regulators and housing experts are still exploring how portability might work here, but it's not yet available as a mainstream product.

Some people confuse portable mortgages with assumable mortgages, so it's worth

clearing that up too. An assumable mortgage stays with the property, not the borrower. If a home has a qualifying FHA, VA, or USDA loan, a buyer might be able to "assume" the seller's mortgage and take over their low rate, assuming the lender approves it. This can be a great tool in certain situations as buyers look for creative ways to lower monthly payments. But again, that's different from portability, where the mortgage would follow you when you move.

Why is everyone talking about portable mortgages right now? Mostly because so many homeowners feel locked in by their current rate. It's hard to give up a two, three, or even four percent mortgage to take on something much higher. If portability ever becomes widely available, it could help people move more freely without sacrificing the financial benefit of their low rate. Tools like this could really help loosen up housing inventory, though it wouldn't be a fix for everyone or every situation.

Even if portable mortgages eventually show up in the United States, they won't be a perfect solution for every homeowner. Lenders would still need to qualify borrowers based on income, credit, and debt levels. And if the new home is more expensive than the current one, borrowers would still need to bring cash or take out

a second loan to cover the difference. So portability could help some people but it wouldn't eliminate every budget challenge buyers face.

Since portable mortgages are still more of a developing idea than an available product, the best thing homeowners can do right now is stay informed and explore the options that do exist today. Some homeowners may want to look into whether their current loan is assumable. Others might benefit from strategies like temporary rate buydowns, seller concessions, or keeping an eye out for homes with assumable loans already attached.

The bottom line is that portable mortgages are worth watching, but they're not something you can use yet in the United States. Experts are discussing them, policymakers are studying them, and homeowners are asking about them, which means the conversation is growing. And like any idea in the housing world, if it ever becomes available, the details will matter.

If you're thinking about moving in the next couple of years and want to understand how tools like portability, loan assumption or bridge loans could fit into your long term plans, I'm always here to take a look at your current mortgage, your goals, and the best path forward.

LEE GINSBURG

Lee Ginsburg is a Licensed Realtor. You can reach him at: 650-888-5662.

"It Is Better To Own Real Estate and Wait, Than Wait To Own Real Estate."



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SHOULD COUPLES HAVE A SEPARATE OR JOINT BANK ACCOUNT?

RENÉ BENNETT - Joint bank accounts allow couples to manage budgets together, monitor spending and save for shared goals. But they aren't right for every couple. And you don't have to go with an all-or-nothing approach, either. You can have a joint account without merging all your finances.

Here's what you should consider before deciding whether a joint account, separate account, or a blend of both, is right for your relationship.

BANKING STATISTICS FOR COUPLES

- 38 percent of couples in committed relationships use exclusively joint bank accounts.
- More than one-third of couples (34 percent) have a mix of joint and separate bank accounts, while 27 percent have completely separate accounts.
- 40 percent of coupled U.S. adults say they have committed some form of financial infidelity, the most common of which is spending more than their partner would be OK with.

WHY HAVE A JOINT BANK ACCOUNT?

Some couples maintain a joint bank account because it may make it easier to track spending and save for shared goals. But don't set up a joint account simply because it seems like "the thing to do." This decision should only be made with open communication and a lot of self-reflection.

Here are a few main reasons to open a joint account with your significant other:

- **Saving for joint goals:** You don't have to go all-in on joint accounts to have a joint account. If you're saving for a joint goal, such as a house or a wedding, consider opening a savings account so you can both contribute to a shared goal.
- **Paying down shared debt:** Similarly, you may want to contribute to a shared account if the money leaving it is going to paying a shared debt, such as a mortgage.
- **Transparency in household spending and easier budgeting:** With a joint bank account,

Some couples maintain a joint bank account because it may make it easier to track spending and save for shared goals. But don't set up a joint account simply because it seems like "the thing to do." This decision should only be made with open communication and a lot of self-reflection.

you and your partner will be able to have a good running tally of fixed expenses, but you'll also be able to keep track of variable costs.

- **Increased communication about finances:** Having a joint account is very likely to lead to you talking more about your finances and plans. A 2024 study by Fidelity found that those who say they communicate well are less likely to report money as their greatest relationship challenge, and they're more likely to rate their household's financial health as excellent or very good.
- **Easier access to the other's money in case of an emergency:** By having each of you listed as an authorized account holder, you won't need to jump through any hoops to access your money if the other is unavailable. For example, if one of you is in a terrible accident, the other will be able to access the funds without worrying about any red tape.

JOINT SAVINGS MAY BE THE EASIER ACCOUNT TO MANAGE

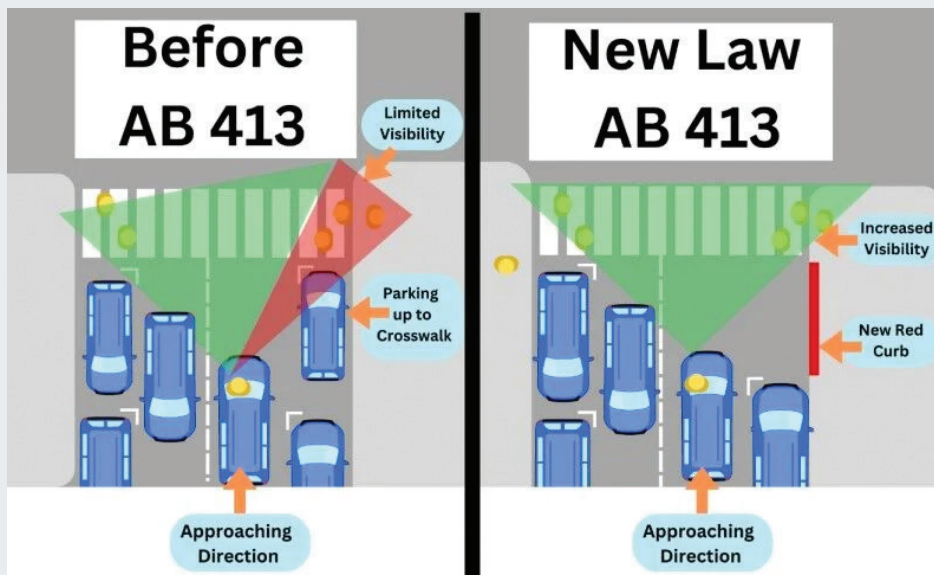
A joint savings account where you're both contributing to a goal or building an emergency fund may be the far less challenging account to manage together because you don't have to track outgoing expenditures.

A joint checking account, on the other hand, can be more difficult to keep up with if both parties spend money without being clear on what the other person has done (or will do).

WHY KEEP SEPARATE BANK ACCOUNTS INSTEAD OF JOINT ACCOUNTS?

- **More control over your money:** When you open a joint account, both owners have full control of the money. That means your partner can drain the account without asking, and you'd have no recourse to get it back.
- **Avoid big conflicts:** There's a good chance that you have a different definition of financial responsibility than your partner does. If each of you is working to make money, it can be up to you how you choose to spend it without worrying about your partner questioning your decision.
- **Avoid being accountable for your partner's debts:** If you wind up merging all your finances — credit cards, too — you could be on the hook for your partner's spending habits. For example, your partner may overspend and incur overdraft fees on a joint checking account, which may strain your relationship along with your finances.
- **A semblance of financial privacy:** You don't have to share everything with your partner or agree (or even discuss) every single spending decision. You can keep a separate checking account for yourself, even if you have a joint checking account with your partner, to spend on your own hobbies or gifts for friends you may not share.

NEW LAWS CONTINUED FROM FRONT PAGE



If that happens it will free up many homes for first time home buyers. Many of the seller's will scale down, move out of the area, move in with their children, etc.

3RD ATTEMPT REPEAL OF PROPOSITION 19

Prop 19 was marketed as Home Protection for Seniors, Severely Disabled, Families, and Victims of Wildfire or Natural Disasters." Campaign mailers praised the measure for allowing children to inherit their parents' family home "without any tax increases. "What people did not realize is that primary residences would be reassessed to market value after the first \$1 million if it became the children's primary residence. Proposition 19 was approved by just 51% of Californians in 2020: not only do many voters feel misled, but the measure has yet to deliver on promises to benefit a fire fund and send extra revenue to counties. Two previous repeal campaigns, in 2022 and 2024, sought to do just that. Both failed to reach the ballot for lack of verified signatures. If the measure to "Fix Prop 19 to Save Our Children's Future" makes it to the November 2026 ballot and is approved by voters, heirs who have been paying higher property taxes since the law took effect would see their rates revert to their previous levels. You will be hearing more about the fight against Prop 19 as we get closer to election. You may be asked to sign a petition because that is the first step in the process.

NEW POSTAL LAW

The U.S. Postal Service (USPS) implemented new procedures for dating mail on Dec. 24, postmarking letters and packages with the date they are processed at a postal facility rather than when they are dropped off in a mailbox – a shift that could create real challenges for consumers dealing with deadline-driven mail matters this tax season and beyond, from IRS filings and Medicare documents to mail-in ballots and government benefit notices.

The latest balcony inspection report must now be included in the usual set of HOA disclosures and disclosed in multiunit buildings.

It is the sole responsibility of the seller to disclose: Actual knowledge and history of any residue from smoking tobacco or nicotine products, on the property.

posted. The twenty-foot distance is in effect. This new law improves safety at intersections. By keeping the area next to crosswalks clear it makes pedestrians more visible. I was quite surprised that over 40 states already have similar laws. This law went into effect 2025 but many localities are giving only warnings. Now the real consequences begin.

FOR ALL DRIVERS NEW RED CURB LAWS

Did you realize every intersection is technically a crosswalk? When two streets intersect, there is either a marked or unmarked crosswalk.

Since this past January, "The stopping, standing, or parking a vehicle within 20ft of any crosswalk, marked or un-marked is illegal". It does not make a difference if the curb is red marked or a sign is

WHAT TO LOOK FORWARD TO

Currently when homeowners sell their primary residence, they are exempt from capital gains tax of \$250,000 individually or \$500,000 for a couple. With many of our local owners being long term they have gains far exceeding the exemption. When selling they will face 30-40% taxes between State and Local income tax. There is talk to increasing it to \$500,000 individually and \$1,000,000 for a couple.



LEE GINSBURG
CA DRE#: 01391378
Realtor®, CRS, SFR, SRES, CREN



REAL ESTATE MARKET COMPARISON - SINGLE FAMILY HOMES

I thought you would be interested in seeing how your neighborhood is doing. There are many variables, but this gives you a basis. I put much of my emphasis on the \$PSF (dollars per square foot). Keep in mind the smaller the home the higher \$PSF will be due to the high cost of land in our area. As a real estate professional, I then look at the number of sales to see how the market is performing, median price is a good base, sale to list price is an indicator as well. This is for single family homes. Condominiums have not performed as well. Median means half the values were above and half were below. If you would like a complimentary valuation of your property, please do not hesitate to call me at 650-888-5662.

ZIP CODE	2024 NUMBER OF SALES	2025 NUMBER OF SALES	2024 MEDIAN SALE PRICE	2025 MEDIAN SALE PRICE	2024 MEDIAN \$PSF	2025 MEDIAN \$PSF	2024 SALE PRICE TO LIST PRICE %	2025 SALE PRICE TO LIST PRICE %
94005	21	26	\$1,275,000.00	\$1,327,500.00	\$884	\$829	103%	102%
94010	270	303	\$3,640,000.00	\$3,900,000.00	\$1,393	\$1,483	102%	102%
94014	120	128	\$1,107,500.00	\$1,085,000.00	\$775	\$760	106%	107%
94015	181	229	\$1,288,000.00	\$1,275,000.00	\$881	\$833	109%	112%
94019	89	111	\$1,791,000.00	\$1,750,000.00	\$864	\$898	96%	97%
94030	120	124	\$2,070,000.00	\$2,161,250.00	\$1,190	\$1,198	111%	107%
94044	205	231	\$1,301,000.00	\$1,325,000.00	\$952	\$910	104%	104%
94061	193	206	\$2,050,000.00	\$2,174,000.00	\$1,307	\$1,257	105%	103%
94062	216	249	\$2,707,444.00	\$2,730,000.00	\$1,267	\$1,280	101%	99%
94063	75	66	\$1,416,000.00	\$1,494,000.00	\$1,149	\$1,074	104%	103%
94065	33	34	\$2,685,000.00	\$2,417,500.00	\$1,262	\$1,297	108%	105%
94066	194	218	\$1,447,000.00	\$1,421,500.00	\$943	\$976	106%	105%
94070	216	243	\$2,405,500.00	\$2,650,000.00	\$1,349	\$1,400	106%	105%
94080	227	217	\$1,300,000.00	\$1,270,000.00	\$923	\$908	109%	107%
94110	170	224	\$1,607,503.00	\$1,677,500.00	\$1,087	\$1,087	110%	118%
94112	323	304	\$1,169,900.00	\$1,180,000.00	\$837	\$822	110%	111%
94116	224	232	\$1,550,000.00	\$1,682,500.00	\$1,024	\$1,064	119%	118%
94122	207	210	\$1,588,000.00	\$1,630,000.00	\$1,045	\$1,051	120%	131%
94124	81	114	\$980,000.00	\$922,500.00	\$650	\$642	103%	105%
94127	186	185	\$2,000,000.00	\$2,135,000.00	\$1,023	\$1,060	112%	113%
94132	90	94	\$1,490,000.00	\$1,405,000.00	\$917	\$914	111%	115%
94401	100	106	\$1,372,000.00	\$1,392,500.00	\$1,100	\$1,096	107%	105%
94402	191	191	\$2,700,000.00	\$2,600,000.00	\$1,336	\$1,339	107%	104%
94403	219	234	\$1,980,000.00	\$2,000,000.00	\$1,209	\$1,209	107%	107%
94404	104	106	\$2,197,348.00	\$2,187,500.00	\$1,124	\$1,132	105%	105%

Stats From the MLS. This list of sales is public record and not a list of agent represented sales. Purpose is for area market knowledge.



LEE GINSBURG
Realtor
CA DRE#: 01391378

www.LeeSellsMore.com
650-888-5662 | Lee@leesellsmore.com

INTERO
A Berkshire Hathaway Affiliate
CA DRE#: 01354442



FIVE ECO-FRIENDLY GARDENING RESOLUTIONS FOR 2026

AISHA RAHMAN - When January rolls around, many of us make promises to eat better, exercise more, or get organized. But if you love spending time in the garden, the new year is also a perfect opportunity to make greener choices outdoors. Sustainable gardening is more than a passing trend. It is a growing movement that supports local ecosystems, conserves resources, and helps create healthier spaces for people, pets, and pollinators alike. Here are five eco-friendly gardening resolutions to consider as you plan for the year ahead:

1. START COMPOSTING

If you are not already composting, 2026 is the year to begin. Composting is one of the simplest and most effective ways to reduce household waste and enrich your soil naturally. Kitchen scraps such as fruit peels, vegetable trimmings, eggshells, and coffee grounds combine beautifully with yard waste like leaves and grass clippings. When layered correctly, these materials break down into nutrient-rich compost that improves soil structure, retains moisture, and feeds beneficial microorganisms. You can start small with a countertop compost bin or go bigger with a backyard tumbler or pile. The key is to maintain a balance of “greens” (moist food scraps) and “browns”

(dry leaves or cardboard) while keeping the pile slightly damp. In a few months, you will have a dark, crumbly soil amendment ready for spring planting.

2. USE WATER WISELY

Water conservation remains one of the most important sustainability goals for gardeners. A few thoughtful adjustments can make a significant difference. Begin by checking for leaks in hoses, spigots, and irrigation systems. A slow drip can waste hundreds of gallons over a season. Installing a rain barrel is another smart step. It collects water from your roof that can later be used for flower beds or vegetable patches. In dry regions, grouping plants by their water needs (a practice called hydro-zoning) prevents over-watering and stress. Early morning or late-evening watering reduces evaporation, and applying mulch around plants helps retain moisture while suppressing weeds. If you are planning a redesign in 2026, consider adding drought-tolerant varieties such as lavender, yarrow, or ornamental grasses. They are hardy, beautiful, and much less demanding on your water bill.

3. CHOOSE NATIVE PLANTS

Native plants are adapted to your region’s climate and soil, which means

they thrive with minimal intervention. They also provide essential habitat and food sources for local pollinators, birds, and butterflies. Visit a local nursery or university extension website to find native species suited to your area. For example, in the Southeast, milkweed supports monarch butterflies. In the Midwest, coneflowers and black-eyed Susans attract bees and birds. On the West Coast, manzanita and California poppies flourish with little watering. Once established, native plants often outperform imported ornamentals, requiring less fertilizer and pest control. They are also a joy to watch as they draw more life into your yard, transforming it into a small but meaningful ecosystem.

4. REDUCE CHEMICALS AND PLASTICS

Eco-friendly gardening is about working with nature, not against it. Instead of chemical pesticides and herbicides, look for organic or natural alternatives. Neem oil, insecticidal soap, and diatomaceous earth are effective against many pests without harming beneficial insects. Encourage biodiversity by planting flowers that attract helpful species such as ladybugs, lacewings, and bees. They act as natural pest control agents. Crop rotation and companion planting, such as growing marigolds near tomatoes,

can also deter unwanted insects naturally. Try to minimize single-use plastics in your garden. Reuse pots and trays, or switch to biodegradable seed-starting containers made from coir, paper, or peat.

5. CREATE A WILDLIFE-FRIENDLY SPACE

Even a small backyard can become a sanctuary for wildlife. Add a shallow water dish or birdbath, install a birdhouse, or leave a brush pile in a quiet corner to shelter small animals. Avoid over-tidying in winter; fallen leaves and dead stems provide important habitat for insects and overwintering pollinators. If you have space, plant a small meadow area or a patch of native wildflowers. It will require less mowing and provide year-round visual interest.

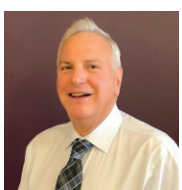
Every sustainable choice, no matter how small, adds up. Composting reduces landfill waste. Native plants restore local ecosystems. Water-wise habits conserve a precious resource. Together, they help create gardens that are both beautiful and beneficial. As you plan your planting lists and outdoor projects for 2026, let your resolutions grow from a simple idea: take care of the earth, and it will take care of you.

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LEE’S FIVE-STAR YELP REVIEW



“We came to Lee somewhat last minute to make an offer on a house and he was amazing! Not only did we get the house, but Lee walked us through every step of the process with patience. He was frequently available to answer questions, show us the house again, and ensure closing went smoothly. Lee shows a personal and sympathetic care that is refreshing in the intense world of Bay Area home buying.” — *Tyler W.*



LEE GINSBURG
Realtor
CA DRE#: 01391378

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THE GREAT REMODEL RESET

HOW TO PREPARE FOR PROJECTS WITH CONFIDENCE



JASON MARLOWE - As the new year arrives, many homeowners are thinking about updates and renovations. Whether your goal is to improve daily living or to prepare your home for a future sale, planning remodeling projects carefully can save time, money, and stress. A thoughtful approach ensures that your upgrades add both enjoyment and value to your home.

SET CLEAR GOALS

Before picking up a hammer or meeting with a contractor, define what you want to achieve. Are you looking to refresh your kitchen, add a bathroom, or improve energy efficiency? Are you remodeling to suit your current lifestyle, or do you plan to sell within a few years? Setting clear goals helps you prioritize projects that provide the most benefit. For example, kitchen and bathroom upgrades often deliver the highest return on investment, while cosmetic changes like paint, flooring, or lighting can refresh your home at a lower cost. Knowing your priorities prevents overspending and ensures the improvements align with your long-term plans.

CREATE A REALISTIC BUDGET

Budgeting is a critical step in any remodeling project. Start by researching costs in your area,

including materials, labor, permits, and unexpected contingencies. A general rule of thumb is to allocate 10 to 20 percent of your budget for unexpected expenses. Keep in mind that high-end finishes or custom designs may look appealing, but they do not always increase resale value proportionally. Balancing quality with cost-effective choices helps you get the most value from your investment.

PLAN PROJECTS FOR MAXIMUM IMPACT

Not all remodeling projects deliver the same return. Updates that improve functionality, modernize finishes, or enhance curb appeal tend to increase home value and attract buyers faster. Examples include:

- **Kitchen and bathroom upgrades:** New countertops, cabinets, or fixtures can transform spaces and appeal to a wide range of buyers.
- **Energy-efficient improvements:** Replacing windows, adding insulation, or upgrading HVAC systems can reduce utility costs and add market appeal.
- **Curb appeal enhancements:** Landscaping, fresh paint, and updated entryways make strong first impressions and boost perceived value.
- **Smart home technology:** Thermostats, lighting, and security systems are increasingly

desirable to buyers and can set your home apart.

Strategically selecting projects that balance enjoyment for you and potential resale value ensures your investment works on multiple levels.

TIMING MATTERS

Winter is an excellent time to plan remodeling projects, finalize budgets, and schedule contractors for spring work. By preparing ahead, you can avoid delays and make informed choices about materials and labor availability. Early planning also gives you time to research designs, gather inspiration, and consider long-term maintenance needs.

WORK WITH PROFESSIONALS

Even for smaller projects, consulting with a contractor, designer, or architect can save headaches down the line. Professionals can provide insight on cost-effective upgrades, code compliance, and the best way to stage a home after remodeling. Their expertise helps projects stay on time and budget and ensures quality results that can boost resale value.

REMODELING AND HOME VALUE

Thoughtful remodeling not only improves your daily life but can also make your home more attractive to

buyers. Homes with updated kitchens, bathrooms, and energy-efficient systems often sell faster and at higher prices. Buyers notice attention to detail, functionality, and modern finishes, all of which reduce perceived work after purchase. Even smaller improvements, like refreshed paint, new flooring, or updated lighting, can enhance the overall impression of your home. A well-executed remodel signals that the home has been cared for, which can encourage offers and speed up the sale process.

SMART PLANNING FOR 2026

As you set your remodeling goals for 2026, take a measured, strategic approach. Define your objectives, create a realistic budget, and choose projects that enhance both your lifestyle and your home's value. Early planning, professional guidance, and thoughtful design choices make renovations smoother, more enjoyable, and more impactful. Whether your goal is comfort, style, or preparing your home for the market, a smart remodeling plan ensures that your investment delivers both satisfaction and results. Start planning now, and you can enter spring ready to transform your home with confidence.

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MORGAN NOLL - We all want our homes to be in tip-top shape when guests come to visit, so much so that it can motivate us to tackle home projects that we'd otherwise put off. Whether you have a week or just a couple of days before your guests arrive, you should prioritize cleaning and organizing the areas that will be most important to your visitors.

1 ENTRYWAY

"The entrance your guests will use to enter your home is their first impression of your house," says Chris Willatt, the owner of Alpine Maids, a residential cleaning company. "A dirty front door area cluttered with dirt, leaves, and spider webs will signal to your guests that the rest of the house is not clean." Willatt recommends sweeping the front door area, hosing down the pathway leading to the entrance, and cleaning the door and windows.

2 LIVING ROOM

Guests will likely spend the most time in the living room. "Clear away visible clutter like mail or toys, vacuum or sweep, and fluff the cushions," says Galia Ivanova, owner of cleaning services company Cleaning Estimate. "A cozy, clean living room makes people feel comfortable immediately."

3 KITCHEN

Everyone always ends up hanging out in the kitchen. "Give the kitchen a thorough pre-guest cleaning so that food prep and cooking take place in a sanitary environment," Pamela Wilkie, professional organizer at Joyganize Organization, says. "Clear the table and countertops as much as possible so there's space for guests to put down drinks, plates, and any treats they might have brought." And while you're cleaning the kitchen, don't forget to give the inside of your fridge some attention, too. "Guests will almost always need something from the fridge or try to put something away in it," Wilkie says.

4 TRASH CANS

Trash cans are an often overlooked item when tidying up, but your guests are almost definitely going to need to throw something away at some point. So, make sure the trash is not only emptied out before guests arrive, but also clean and smelling fresh. "Smelly or dirty bins, especially in the kitchen and bathroom, can leave a bad impression," Ivanova says.



SIX HIGH-PRIORITY AREAS TO CLEAN AND DECLUTTER BEFORE GUESTS ARRIVE

5 GUEST BEDROOM

Liora Seltzer, a professional organizer and owner of What U Keep, LLC., suggests giving the room somewhat of a trial run ahead of your guests' visit. "Use the guest room before guests arrive," she suggests. "That way, you'll find out what's needed, what needs to be replaced, etc." For an extra considerate touch, Seltzer suggests adding a welcome basket to the room with some of the things people might forget, like extra toiletries, warm socks, blankets, and some snacks.

6 GUEST BATHROOM

Willatt states it quite simply, "No one wants to use a dirty bathroom." So, be sure to give the guest bathroom (or whatever bathroom the guests will be using) a thorough clean. "I always make sure the toilet is spotless, the sink is wiped down, and a fresh hand towel is ready," Ivanova says. "Don't forget to check that there's plenty of toilet paper within easy reach." "And though plungers are generally not very pretty, do make sure you have one," Wilkie says. "If you can tuck it near the toilet so it's visible but not too visible, that could prove to be a lifesaver."

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A FIVE-DAY WINTER GETAWAY TO COSTA RICA

CARMEN REYES – When winter grips much of North America with gray skies and frigid temperatures, Costa Rica stands ready as a warm, welcoming escape. A five-day winter getaway to this tropical destination delivers everything a traveler could hope for: wide sandy beaches, lush rainforests, fresh coastal dining, and enough adventure to make the trip feel both relaxing and energizing. Whether you're looking for a peaceful break or a burst of outdoor activity, Costa Rica's blend of natural beauty and easygoing charm fits the season perfectly.

Most winter travelers begin by settling into one of the country's many beachfront accommodations. Options range from boutique hotels tucked beneath palm trees to full-service resorts where every balcony seems positioned for sunset views over the Pacific. Many properties sit just steps from the shoreline, so the rhythm of surf becomes part of the stay. Morning coffee often comes with the sight of pelicans gliding low across the water, and evenings

bring the glow of lanterns and lively music drifting from beachside patios. These hotels usually feature pools, hammocks, open-air lounges, and direct access to sandy paths that lead straight to the ocean.

Dining is equally memorable. Costa Rica's culinary style blends fresh seafood, tropical fruits, and local ingredients cooked with simplicity and flavor. Coastal towns such as Tamarindo, Manuel Antonio, and Jacó offer a broad range of restaurants, from casual open-air cafés to refined establishments serving imaginative dishes. A traveler can enjoy ceviche with lime and cilantro one night, and the next, sit down to grilled snapper, plantains, rice, and beans. Smoothies, fresh juices, and pastries sold at small bakeries round out mornings before hitting the beach or joining a tour.

No winter trip feels complete without exploring the jungle landscapes that frame the coastline. Guided tours carry visitors into national parks and private reserves where tropical flora and fauna flourish year-round. These walks

often begin early in the day, when birds and monkeys are most active. Scarlet macaws flash through the treetops, howler monkeys call from above, and brightly colored frogs appear along shaded trails. Naturalist guides help guests interpret the dense vegetation, pointing out orchids, giant ferns, and trees buzzing with life. Many visitors consider these jungle tours the highlight of their stay because they offer a peaceful contrast to the beach, showing the layered ecosystems that make Costa Rica a biological treasure.

After exploring the rainforest, water sports add an exhilarating dimension to the trip. Warm Pacific waves make the coast ideal for surfing lessons, and first-timers often find Costa Rica's gentle beach breaks perfect for learning. Stand-up paddleboarding provides a calmer way to enjoy the ocean, especially in the early mornings when the water is smooth. Snorkeling excursions take travelers to reefs where schools of bright fish drift among corals, while seasonal whale-watching and

dolphin tours offer unforgettable encounters with marine life. For the truly adventurous, some locations also provide kayaking through mangroves or jet-skiing along protected bays.

Five days pass quickly, yet the pace feels unrushed. Part of Costa Rica's magic is its ability to fill each day with activity without ever overwhelming the senses. Sunsets bring everyone back to the shoreline, where the sky glows in shades of orange and purple before the warm evening settles in. It's a reminder of why so many choose Costa Rica as their winter refuge: the country feels alive, welcoming, and restorative.

A winter getaway here offers more than sunshine; it offers a balance of comfort, discovery, and natural beauty. With beachfront accommodations, delightful restaurants, rich jungle tours, and energizing water sports, Costa Rica delivers a five-day escape that lingers in memory long after you return home.

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OLD MONEY LOST AND NOW FOUND (HOPEFULLY)

LEE GINSBURG - It is quite common to lose control of old bank accounts, insurance claims, vendor credits, pension plans, etc. Maybe not you, but your parents or kids or family members who move around often. I personally recovered \$300 from an insurance company. Quite honestly I am not sure if it was an overpayment or a claim settlement. But it does work. Here are some websites you can search for your lost and forgotten money and property:

- Uncashed Checks and Dormant Accounts: missingmoney.com
- Pensions and 401's: lostandfound.dol.gov
- Back Wages: dol.gov/agencies/whd/wow
- Forgotten Bank Accounts: closedbanks.fdic.gov/funds
- Savings Bonds: treasuryhunt.gov
- Lost California Assets: sco.ca.gov/search_upd.html



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SOLD FOR: \$1,150,000



JUST SOLD!

REPRESENTED SELLER

1401 Sequoia Avenue, San Bruno
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SOLD FOR: \$1,350,000



JUST SOLD!

REPRESENTED SELLER

1927 Diamond Street, #2, San Francisco
2 BR, 1 BA Condo with Views!
SOLD FOR: \$730,000



JUST SOLD!

REPRESENTED BUYER

2316 Kristie Lane, South San Francisco
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SOLD FOR: \$1,200,000



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Code Ninjas CAMPS turn your child's tech interests into a fun learning adventure. Choose from a variety of exciting camps, such as Minecraft, Roblox, game building, modding, robotics, physical computing, 3D design and print, and video production. Join the Code Ninjas community during school breaks and gain valuable tech skills. Make learning fun and unforgettable!

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For Kids Ages 5-7

Code Ninjas JR teaches young learners coding and problem-solving skills through a fun, visual curriculum. Our program uses graphical block-based coding, perfect for pre/beginning readers, and incorporates screen-free activities like robotics and circuits. Kids can create games, tell stories, and solve problems while building collaboration, creativity, and critical thinking skills.

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FOR KIDS AGES 5-14

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AI Academy: Learn how to use AI tools safely and creatively to build future-ready skills. Interactive challenges that teach critical thinking and inspire curiosity about tomorrow's technology.

KIDS BUILD LIFE SKILLS FOR THE FUTURE

PROBLEM SOLVING

CRITICAL THINKING

COLLABORATION