

BAY AREA REAL ESTATE GAZETTE

Brought to you by Lee Ginsburg- Lee Sells More



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INTERO

A Berkshire Hathaway Affiliate

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My Mother Once told me “Hate has 4 letters but so does Love. Enemies has 7 letters but so does Friends. Lying has 5 letters but so does Truth. Cry has 3 letters but so does Joy. Negatively has 10 letters but so does Positively.” **Life has 2 sides, please choose the better side of it.**

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FAKE NEWS!! DEATH AND TAXES ARE INEVITABLE

LEE GINSBURG - Facing the certainty of death and taxes is inevitable. While our lives will eventually come to an end, there are steps you can take to avoid **income/capital gains** taxes from real estate if you plan effectively. (Please consult with a tax advisor for personalized advice.)

Upon the passing of a property owner, beneficiaries inherit the property at a stepped-up basis, which is the current market value. It's crucial to obtain a professional valuation from a real estate agent or appraiser at the time of the loved one's passing. When one spouse passes away, the surviving spouse now owns the property at the **stepped-up basis**.

This stepped-up basis presents significant tax savings. For instance, if a property was purchased for \$300,000 and is currently valued at \$1,500,000, selling it before passing could result in substantial tax payments. **Between State and Federal, taxes can be 35-40% of the gain.** Conversely, inheriting the property at the stepped-up basis can avoid such taxes, saving a considerable amount.

When children must transition their parents into senior living, keeping the property vacant or renting it

out until the parent passes can lead to substantial savings. The stepped-up basis also applies to investment properties.

Another way to minimize taxes is by selling a primary residence (lived in for two of the last five years) and benefiting from **tax-free gains up to \$250,000 or \$500,000 for couples**. Any gain exceeding these amounts would be taxable. This exemption can be **utilized multiple times**.

Utilizing the stepped-up basis and selling a personal residence can effectively avoid taxes. There are additional strategies to defer taxes, potentially until your beneficiaries inherit the property. One

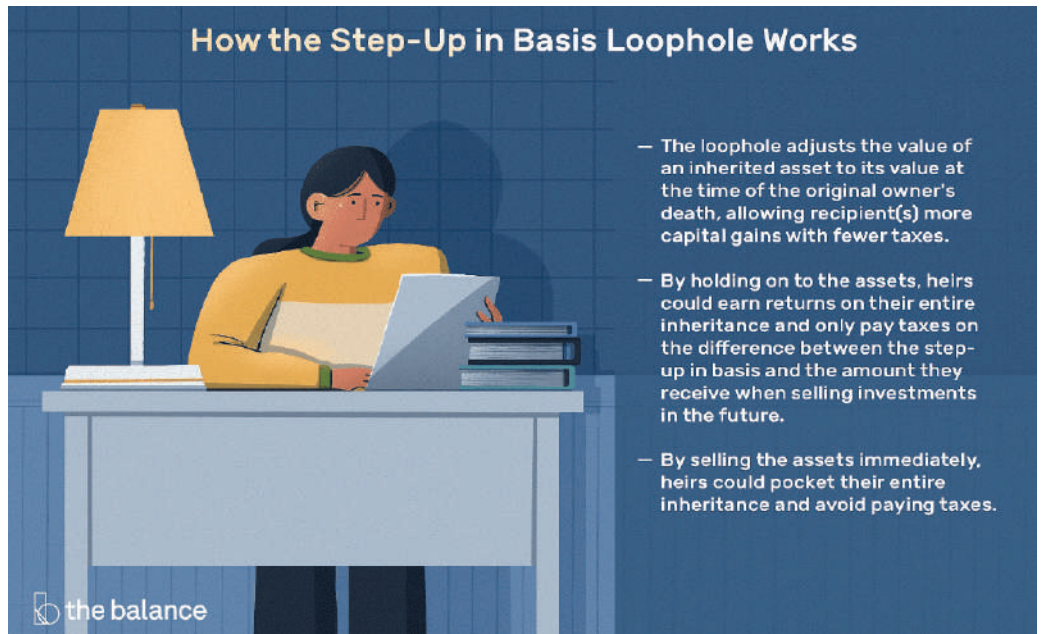
method includes exchanges of investment properties to defer taxes under IRS rule 1031. The key is to ensure “Like Kind” exchanges between investment properties. An exchange entails selling and buying a new property of more, less, or equal value. You can exchange any type of investment property for any other type of property. For example, you can sell a single-family home and buy a warehouse. The one big point is there are **restrictions for personally using the newly purchased property**.

If you would like to get out of the property management business, **consider exchanging your**

investment property for a Delaware Statutory Trust (DST). A DST offers fractional interests without management responsibilities and generally **projects a 10% annual return**.

If you convert your primary residence to a rental for only two years and then sell, you will be eligible to **take advantage of both the 1031 exchange and tax-free gains** from a primary residence. It is perfectly legal, but timing is crucial.

If you are considering selling property with a focus on reducing tax burdens, you are welcome to reach out to me for general recommendations or consult your tax advisor for tailored guidance.

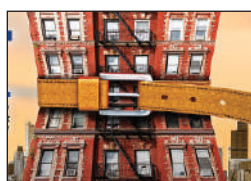


WHAT IS YOUR HOME WORTH?

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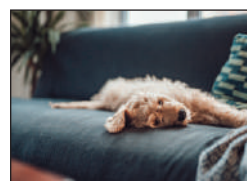
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MAYO CLINIC- MELATONIN USE IN CHILDREN: IS A SLEEP AID SUPPLEMENT SAFE?



MAYO CLINIC NEWS NETWORK

- Melatonin is a hormone naturally produced in the brain that's linked to your body's sleep and wake cycle. The natural release of melatonin is stimulated by darkness and suppressed by daylight. It's also available as a supplement that you can take as a pill or chewable gummy. As a supplement, a small dose can trigger your body to produce melatonin that makes you feel sleepy and helps you fall asleep.

More people are asking their health care team about melatonin and report using it, including parents giving it to children. Here's what you need to know about melatonin use in children and how to improve sleep hygiene without a sleep aid.

RESEARCH ON MELATONIN

In the U.S., melatonin is available over the counter as a dietary supplement. This differs from other countries, such as the United Kingdom, Japan and Australia, where melatonin is regulated as a prescription medication.

Research has shown that melatonin is generally safe for short-term use in

adults and adolescents. Fewer studies have been done to evaluate the effects of its long-term use and safety. It's also unclear whether melatonin supplements are safe for children.

MELATONIN USE AND SIDE EFFECTS

While melatonin can help children fall asleep, it doesn't keep them asleep. Difficulty falling or staying asleep can be a sign of an issue in the body, including:

- Iron deficiency can cause restlessness during sleep.
- Enlarged tonsils or adenoids can lead to snoring or obstructive sleep apnea.
- For children who have nightmares, melatonin may make dreams more vivid, which can worsen sleep.

That's why it's crucial to consult with your child's healthcare team to find and treat issues causing sleep disturbances.

Melatonin may be recommended for children with neurological conditions like autism spectrum disorder or

attention-deficit/hyperactivity disorder (ADHD) and managed with routine evaluation and follow-up by their healthcare team.

In gummy form, melatonin supplements can be enticing for children, leading to a risk of overconsumption. Taking a large dose of melatonin can cause gastrointestinal issues or irritability. A large dose also can keep your child's body from naturally producing melatonin to make them sleepy.

EVALUATE SLEEP HYGIENE

Melatonin use is intended as a short-term aid. When sleep issues are a long-term problem for children, evaluating sleep habits and the environment can identify the causes of those issues. Many sleep-related disturbances in children can be addressed with a consistent nighttime and sleep routine.

Here are some things to consider when striving for good sleep hygiene:

- **Screen use.** Looking at a backlight screen tells the brain it's time to be awake and engaged. Watching TV, using a phone or

tablet or playing a video game before bed does not allow your child's brain to relax and prepare for sleep. Stop any screen use 30 minutes to an hour before bedtime.

- **Have a routine.** A consistent nighttime routine with an age-appropriate bedtime can help with the natural release of melatonin. Taking a bath or shower, reading and quietly relaxing can help set the tone for sleep.
- **Create a sleep-friendly space.** A dark, quiet room is ideal for sleep. Lights should be kept low or dim. Place phones or devices that could make noise and disrupt sleep in another room.
- **Aim for 8-10 hours of sleep.** Busy schedules and commitments can easily affect sleep schedules for children. Try to keep your child's sleep schedule consistent throughout the week for a regular wake/sleep rhythm.

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STUDY-

VAPING LINKED TO INCREASED LEAD AND URANIUM EXPOSURE

HUNTER BOYCE - A new study has brought the public health concern of vaping back to the forefront. Electronic cigarettes have already been branded unsafe for kids, teens and young adults by the Atlanta-based Centers for Disease Control and Prevention, and new evidence has linked the vapes to possible increased exposure of harmful heavy metals.

Most vapes contain nicotine, which is highly addictive and damaging to adolescent brain development. Some vape aerosol flavorings also may be unsafe to inhale, according to the CDC. Some contain diacetyl, a chemical linked to lung disease, or cancer-causing chemicals.

The recent study, published in the journal Tobacco Control, analyzed urine samples from 200 U.S. adolescent e-cigarette users to determine how vaping frequency and vape flavor types affected their heavy metal levels.

The researchers discovered teens who vaped intermittently



had urine levels 40% higher in lead than occasional users, as reported by CNN. E-cigarette users who preferred sweet flavors also had urine levels higher in uranium.

"E-cigarette use during adolescence may increase the likelihood of metal exposure, which could adversely affect brain and organ development," according to the study. "These

findings call for further research, vaping regulation, and targeted public health interventions to mitigate the potential harms of e-cigarette use, particularly among adolescents."

Dr. Lion Shahab, professor of health psychology at University College London and co-director of the UCL Tobacco and Alcohol Research Group, praised the study for being well-conducted but

cautioned that its results needed to be seen in context. Simply put, more research is needed.

"This study therefore cannot tell us anything about absolute increase in exposure to heavy metals from e-cigarette use in this population, only about relative exposure among less and more frequent e-cigarette users," Shahab, who was not affiliated with the study, said in a news release.

"Given that heavy metal exposure is mostly driven by the type of device used, future studies should investigate whether there are any meaningful differences between different e-cigarette types to inform regulators, e.g., to curtail use of devices that expose users to more heavy metals. The relatively small sample size in this study meant that this issue could not be investigated."

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TENANT PROTECTION AND RENT CAP ACT

LEE GINSBURG - The **Tenant Protection and Rent Cap Act**, also known as AB 1484, was signed in 2019 by Governor Newsom and **affects all residential properties in California**. This legislation limits annual rental increases to 5% plus the cost-of-living adjustment, with a maximum increase of 10% per year and no more than two increases within this limit. It is scheduled to expire in 2030, there may be attempts to extend it further.

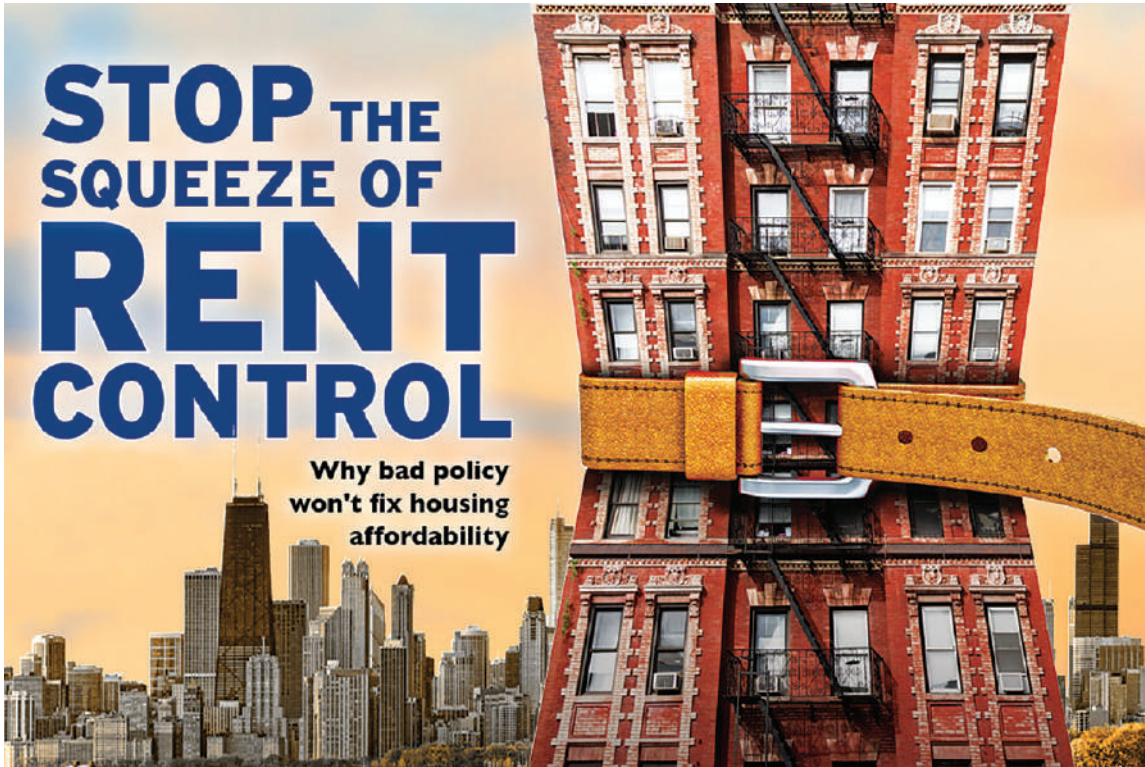
The Costa-Hawkins Rental Housing Act, enacted in 1995, supersedes other rent control laws and restricts rent control on specific types of residential units, such as single-family homes, condos, and certain apartments. In communities with pre-existing rent control regulations, apartments built after 1995 are exempt, while communities without rent control follow the guidelines of AB 1484, exempting apartments built in the last 15 years. **Property owners must inform tenants if their property is exempt under these laws.**

Costa-Hawkins is the savior to owners of rental properties. It permits landlords to set rental prices for vacant units without limitations, providing flexibility for property owners. However, a measure in a forthcoming election is trying to repeal Costa-Hawkins. **I urge you to Vote “No” on the repeal measure.**

AB 1484 also **exempts** two-unit buildings or single-family homes with accessory dwelling units (ADUs) where the **owner resides in one of the units**. However, exemptions do not apply if the property owner is a Real Estate Investment Trust (REIT), corporation, or an LLC with a corporate partner.

The Tenant Protection and Rent Cap Act mandates that landlords **provide a just cause for evicting tenants** who have resided in the property for a year or more. Just causes include nonpayment of rent, nuisances, criminal activities, refusal of inspection, lease breaches, or unauthorized subletting.

In cases of termination without cause, landlords are obligated to offer one month’s rent as relocation assistance. Investors wishing to convert properties to condominiums or undertake extensive renovations may evict tenants, but they



must provide equivalent relocation assistance.

Repealing Costa-Hawkins will restrain the housing provider’s ability to adjust rents to market rates therefore will have negative repercussions on property values, impacting the tax revenues collected by State, Federal, and Local Governments. Despite the constraints of the current laws, investors can still pursue their strategies effectively with meticulous planning and a profound understanding of market dynamics and regulations. However, repealing Costa-Hawkins will diminish the returns on investments in rental housing, potentially leading to a decrease in property maintenance and the quantity of housing stock. Maintenance and repair efforts will suffer as owners grapple with tighter profit margins.

In the second quarter of 2019, a study conducted by Stanford economist Rebecca Diamond and her team revealed the consequences of San Francisco’s rent control laws. While these laws benefited tenants in rent-controlled units, **they**

prompted landlords to withdraw 30% of rental units from the market by converting them into condos or TICs. This led to a 15% decline in the total number of rental units citywide and a 7% increase in citywide rents, highlighting basic economic principles of supply and demand. Instead of fixing prices, policymakers could focus on **easing building regulations and bolstering housing development to address housing challenges.**

The authors of the study also pointed out that compelling landlords to safeguard against rent hikes could result in significant losses for tenants. The societal push to shield individuals from rent increases requires alternative approaches, such as governmental subsidies or tax credits, to mitigate the unintended consequences of rent control regulations.”

For additional information on Costa Hawkins please go to: https://en.wikipedia.org/wiki/Costa%E2%80%93Hawkins_Rental_Housing_Act.

THINGS YOU CAN'T JUST TOSS IN THE RECYCLING BIN

KATHRYN WEBER - Recycling isn’t just throwing any and all plastic and glass items into a bin and sending them off. Some recycling centers can handle many different types of plastics and glass, even without pre-sorting, but few can recycle everything — especially the odds and ends that end up tossed in a home recycling system because they are ostensibly made from recyclable materials.

Learning how to recycle responsibly (and effectively) means learning the mysterious recycle symbol system. It can also include adopting a zero waste lifestyle or researching other zero waste disposal options, but at minimum, recycling everything the proper way is key to protecting the environment as much as possible.

Trying to recycle the unrecyclable through conventional recycling methods can gum up the whole process. “It’s a waste of time, money, and other resources when recycling centers have to deal with things they don’t accept,” explains Darby Hoover, a recycling expert with

the Natural Resources Defense Council. These items can’t go in your recycling bin, but you can still get rid of them responsibly.

Before tackling new and different disposal methods, though, do some research on your recycling provider. Different services and recycling companies have varying requirements and handling capabilities, so double-check that they can’t, in fact, accept your item before looking into alternative responsible disposal options. If they can’t, read on to learn how to recycle (or responsibly get rid of) these common items.

COFFEE PODS

Most coffee pods are not recyclable through curbside pickup. Consider checking with your local municipality. If they don’t accept pods, you can search regionally at Earth911.com.

PLASTIC BAGS, WRAP, OR PACKAGING FILM

Some grocery stores will let you return plastic bags (including shopping bags, zip-top bags, bread



bags, and dry cleaning bags) to be recycled by a special handler, notes Sarah Womer, founder of Zero to Go.

GLASS KITCHENWARE

Most of the glass cookware in your kitchen either has been treated or is too thick for the recycling plant to handle. Donate anything in decent shape and toss or upcycle the rest.

MIRRORS

Because the glass has been treated, old mirrors should be donated to charity. Broken ones will have to be put in your regular trash or upcycled.

PACKING MATERIALS

Take foam peanuts and other packing materials to a local shipping store or small business that ships items often and can reuse them.

SHREDDED PAPER

Once paper has been shredded, it’s too small for most recyclers to handle. Check with your municipality about how to package it for pickup or ask if there is a local drop-off location that will accept it.

TAKEOUT FOOD CONTAINERS

If you can tear a cardboard container, it is typically safe to

put in your curbside compost bin. Otherwise it goes in the trash. Wash and reuse plastic ones — they aren’t safe for long-term food storage but can be put to good use organizing odds and ends in your junk drawer or basement.

WATER FILTERS

These are made from composite materials that municipal recycling centers aren’t able to handle. Check with your filter manufacturer for a takeback program.

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UPGRADING YOUR HOME THIS SUMMER?

MAKE SURE YOUR INVESTMENT PAYS OFF!

LEE GINSBURG - Summer is well underway in the Bay Area and it's a great time of year to upgrade your kitchen, bath, or finally add that deck you've been dreaming about! But will these improvements improve your home value? What renovations provide the best ROI?

Some renovations will not *immediately* increase your home's value dollar-for-dollar. Most homeowners are okay with this. They plan to live in their home for a long time and expect to get enjoyment out of their investment, even if it doesn't turn a profit. Therefore, most people who make major renovations do so because of this, and the more time that passes, the more likely the improvement will be needed again. A new kitchen today will be an old kitchen in twenty years.

Having said all that, it's important to understand how any home project could impact your home sale in the future. Even if you're willing to make improvements that may not come back in full, there are steps you can take to get more value out of your investment when it comes time to sell.

BEWARE OF TRENDS

Home improvement fads are a dime a dozen, and they fall out of fashion as quickly as they debut. Dark accent walls were trendy fifteen years ago, then disappeared, only to return recently. The all-grey or all-beige palette lasted a while but is no longer hip. Wallpaper was so unpopular for so long that it nearly became extinct, but now younger homeowners think it's cool. Shiplap and subway tile are out, concrete and marble are in. Barn doors and copper sinks are out, plain doors and vessel sinks are in. It's impossible (or prohibitively expensive) to keep up, so I don't recommend trying if you may



be selling in less than seven years. Instead, choose universally appealing finishes guaranteed to stand the test of time –hardwood, granite, travertine, porcelain – and your home will not look “dated” when you sell it. If you hope to recoup your costs or more I urge you not to go overboard.

Add all the high-tech gadgets and technology you want if you plan to stay ten years or more. But if not, a smart doorbell or thermostat will be perceived as “Cool”!

INCORPORATE BOLD CHOICES INTELLIGENTLY

Bold elements add a lot of character to a home, but they can also make rooms appear busy. And because individual tastes vary, your preferences may not appeal to your future buyers. You can and should still add your own personal pizzazz, but if you want to get the best long-term bang for your renovation buck, you should do so thoughtfully. That means assuming that all your bold choices will reduce your home's

appeal (and value), so they should be limited to things that are easy and inexpensive to re-do down the road, such as wall colors.

Let's say you're remodeling your bathroom. You want a fresh, timeless look, but you found a green tile that you love. Instead, paint the walls green and go with white tile. This gives you the bold look you want that can be easily reversed in the future.

CHOOSE HIGH-ROI RENOVATIONS

Some renovations are almost guaranteed to pay back – and even more – to your sale price. Traditionally, kitchen, master bath, and exterior landscaping renovations can bring ROIs of 75% to 100% or more. Hardwood or good quality luxury vinyl flooring will add 100% or more to your investment. Recessed lighting will also. When done carefully, these projects are great moves if you want to recover most or all of your investment.

Sometimes a full-scale remodel is not completely appropriate, and you may not get your money back if you pursue one. A modern kitchen does not need to be redone. Often just a fresh paint job, modern appliances, new countertops, or adding new hardware to your cabinets are all you need to achieve that “new kitchen” look. A high-end kitchen or bath remodel will recoup only 65% of your investment whereas a moderate remodel will return about 125%. We have not yet seen a great return for solar panels or an electric charging station. I think the appeal and long-term financial savings will be recognized soon.

Update a functional but dated 200-square-foot kitchen. Leave the 30 linear feet of cabinet boxes in place but replace fronts with new shaker-style wood panels and drawer fronts, including new hardware. Replace the combination cooktop/oven range and slide-in refrigerator with new energy-efficient models and install a double-tub stainless-steel sink with a single-lever faucet. Replace 30 linear feet of laminate countertop and repaint trim. Add wall covering. Remove and replace resilient flooring.

GET IN TOUCH!

Home improvement ROI can be impacted by many factors, including market trends, the layout of your home, and your location. Having many years of residential experience, I can help you plot the best course and may be able to recommend reputable contractors as well.

If you're considering a home improvement project, give me a call at 650-888-5662 even if you aren't planning on selling. I love talking about real estate, and my advice is always free!

BUY AND WAIT

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.

	2024	2020	2015	2010	2005	2000	1990
*Median Home Price San Mateo County	\$1,647,500	\$1,380,000	\$985,000	\$621,500	\$740,000	\$488,500	\$328,000
Mortgage Rate	6.97	2.77	3.72	5	5.77	8.26	10.13
**Average Monthly Mortgage Payment	\$8,740	\$4,518	\$3,635	\$2,670	\$3,460	\$2,940	\$2,328
Median Income San Mateo County	\$145,000	\$130,000	\$101,000	\$82,000	\$75,000	\$70,000	\$43,000
Average Rent San Mateo County	\$3,250	\$2,497	\$2,020	\$1,617	\$1,593	\$1,074	\$820

*Single Family and Condos - ** Based on a 20% Downpayment

LEE GINSBURG - I found this quite interesting. Home prices have increased almost 5 times since 1990, Rent increased 4 times, but income only 3.5 times and the mortgage payment 3.75 times while interest rates have decreased by almost a third. In 2010 we had the recession, and the home prices show that. But in 2015, look what 5 short years can do: Interest rates decreased, and prices took a huge jump. Overall prices increased consistently. I believe that will continue due to the lack of land to add new homes and our continued demand. In 1990 home prices were 7.7 times greater than income

and this year prices are over 11 times the median annual income in San Mateo County. We have limited space to build on so we will forever have a shortage of homes driving prices even higher over time.

You know my slogan, ***“It Is Better to Own Real Estate and Wait, Than Wait to Own Real Estate”.***

Today is not the time to wait for rates to drop before you buy. Rates are temporary. Buy today with less competition to get the lower price, and refinance at a lower rate when they drop. Call me to discuss the options.



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FOR A HIGH PRICE AND FAST SALE HOW SHOULD I STAGE MY HOME?

Q *Dear Lee,*
I recently accepted a job offer and need to move soon, but I haven't even begun preparing my home for sale. My close friend recently sold his home quickly and for way more than he expected, and he said it was because he and his agent focused on staging. Could that really be true? If so, how is it done? - Lynn P.

A **Dear Lynn,**
Congratulations on the new job! And congrats to your friend, too; the market is still competitive, but selling for "way more than expected" isn't the norm anymore. He and his agent likely did many things right, including staging.

STAGING WILL IMPROVE YOUR PRICE

These days, buyers are **willing to pay more, but not for less home**. To get a fast sale and high price, your home needs to appear modern and move-in ready. To this end, staging absolutely can improve your sale price.

As far as *how* to stage, I can't give you property-specific advice without seeing your home, but I can offer some guidance:

1. BEGIN OUTSIDE

Improving your curb appeal can up your final price substantially. Your exterior and front yard are the first things your buyers see, both online and in person. If yours needs a lift, invest in professional

landscaping and a fresh coat of paint on your doors, shutters, and trim. Consider power-washing your siding, driveway, and pathways. If your garage door is unattractive, you might get double or triple your money back upgrading it.

2. CLEAN AND DECLUTTER

No matter how beautifully you stage your home, if it isn't cleared out and super clean it won't show well. Rent a mobile storage unit such as PODS and start packing. Take everything out except the bare essentials and items that enhance your staging. Sadly, there should be **no trace of your personality** when you're done. Then, hire a crew to deep clean everything, including your furniture, trim, doors, and light fixtures.

3. DO "HIGH ROI" FIXUPS

If your home has some wear and tear (as most homes do), I strongly suggest doing "high ROI" improvements before you stage. These could include: replacing carpet, painting, re-grouting, refinishing wood, re-facing or painting cabinets, upgrading appliances and

light fixtures, or replacing countertops. With the right contractors, you can complete these jobs quickly and they tend to generate big returns in today's market.

4. FOCUS ON THE "BIG THREE"

Research has shown that the main living area, main bedroom, and kitchen (in this order) are the three most impactful areas for staging. The living area is usually the first room a buyer walks through when touring a home; it needs to make a great impression, like with curb appeal. The kitchen and master suite are the spaces buyers care the most about. Make sure each room has neutral wall colors, modern fixtures, airy (or no) window treatments, and excellent lighting.

5. OPEN IT UP

People love open, flowing spaces, and you can improve this feel with your furniture arrangement. Avoid placing seating directly against walls, and remember that less is always more. **Focus on form over function**. Remove the TV and

any dark, bulky pieces. In your living room, float your couch and chairs. In the breakfast nook, remove your big table and replace it with a dainty 2-seater or pub table. Go for open and airy, even if it's impractical.

6. ADD TASTEFUL TOUCHES

Finally, go room by room and add a few tasteful touches, such as floor plants, throw pillows, wall art, and a few vases, trays, or lamps. In the kids' rooms, replace Disney-themed bedspreads with solid-color comforters. Like with furniture, less is more; for example, two candlesticks on your fireplace, a large book on your coffee table, and a bamboo fruit bowl on the kitchen counter. And pay close attention to the scent, lighting, and airflow of each room; the smell of freshly baked cookies or breeze from an open window can powerfully influence buyers' emotions. The final result should feel welcoming and draw buyers' attention to the home itself.

I hope these tips are helpful. For more specific guidance, give me a call anytime. Best of luck on your big adventure!

LEE GINSBURG

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Licensed Realtor.
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*"It is Better To Own Real
state and Wait, Than Wait
To Own Real Estate."*



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A REALTOR'S SENSE OF HUMOR

There has been a recall on these highly ineffective signs



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AMERICAN DEBT STINGS LIKE NEVER BEFORE IN NEW ERA FOR HOUSEHOLDS

CLAIRE BALLENTINE & ELIZA RONALDS-HANNON - After years of managing household budgets through the stress of the worst inflation in a generation, U.S. families are increasingly pressured by a different kind of financial squeeze: The cost of carrying debt.

Two years after the Federal Reserve began hiking interest rates to tame prices, delinquency rates on credit cards and auto loans are the highest in more than a decade. For the first time on record, interest payments on those and other non-mortgage debts are as big a financial burden for U.S. households as mortgage interest payments.

The figures suggest a difficult reality for the millions of consumers who are the engine of the U.S. economy: The era of high borrowing costs — however necessary to slow price increases — has a sting of its own that many families may feel for years to come, especially the ones that haven’t locked in cheap home loans. And the Fed, which meets next week for a policy decision, doesn’t appear poised to cut rates until later in 2024.

As monthly debt payments take up more of workers’ paychecks, those consumers are more exposed to potential economic contractions.

And the cost of money affects people’s perception of their own prosperity: A recent paper from IMF and Harvard University researchers posits that the recent high cost of borrowing — which isn’t captured in inflation figures — is key to understanding why consumer sentiment remains lackluster even as inflation has moderated and businesses are hiring at a healthy pace.

Nikki Cimino, a 40-year-old recruiter living in Denver, said she finally saved up enough to buy a condo last year, but missed out on the ultra-low interest rates that had made homeownership more affordable in the early days of the pandemic. Her 5.25% interest rate pushed her monthly payments to \$1,650. After a divorce in 2020, she’s shouldering \$4,000 in credit card debt.

“I’m making the most money I’ve ever made, and I’m still living paycheck to paycheck,” she said. “There’s this wild disconnect between what people are experiencing and what economists are experiencing.”

Since the pandemic, families have taken on debt at a comparatively fast rate. According to calculations by Wells Fargo economists, it took only four years for households to set a new record debt level after paying down borrowings in 2021, when interest rates were still near zero.

RELYING ON CREDIT

The Fed’s rate hikes, by design, make it more expensive for consumers to borrow.

Since the pandemic, families have taken on debt at a comparatively fast rate. According to calculations by Wells Fargo economists, it took only four years for households to set a new record debt level after paying down borrowings in 2021, when interest rates were still near zero. Before that, the time from one debt peak to the next was three times longer. And that increased debt load often comes with a higher price. The typical charge on a credit card has climbed to a record above 22%, according to the Fed.

It helps that many families are relatively well-positioned to service that debt: Broad wage gains mean workers are pulling in larger paychecks, and higher home prices have bolstered many households’ net worth. While the share of income going to debt service is higher than it was three years ago — when stimulus checks were making it easier for people to throw money at their credit card bills — it is still low by historical standards.

And part of the reason some Americans were able to take on a substantial load of non-mortgage debt is because they’d locked in home loans at ultra-low rates, leaving room on their balance sheets for other types of borrowing. The effective rate of interest on U.S. mortgage debt was just 3.8% at the end of last year.

Yet the loans and interest payments can be a significant strain that shapes families’ spending choices.

“Many consumers are levered to the

hilt — maxed out on debt and barely keeping their heads above water,” said Allan Schweitzer, a portfolio manager at credit-focused investment firm Beach Point Capital Management. “They can dog paddle, if you will, but any uptick in unemployment or worsening of the economy could drive a pretty significant spike in defaults.”

For Denise and Paul Nierzwicki, credit cards are the only way to make ends meet. The couple, ages 69 and 72, respectively, have about \$20,000 in debt spread across multiple cards, all with interest rates above 20%.

The trouble started during the pandemic, when Denise lost her job and a business deal for a bar that they owned in their hometown of Lexington, Kentucky, went bad.

They applied for Social Security, which helped, and Denise now works 50 hours a week at a restaurant. Still, they’re barely scraping together the minimum payments for their credit card debt.

The Nierzwickis are not alone in struggling to stay on top of debt. Among middle-class adults with credit card payments, more than a quarter say they’ve been “behind” at some point in the last year, according to exclusive data from the Harris Poll for Bloomberg News. New York Federal Reserve data shows credit-card balances turning delinquent — more than 30 days late — at an annual rate of 8.5% last quarter.

The high borrowing costs — and how households manage them — pose some risk to the broader economy.

“As rates rose in 2023, we avoided a slowdown due to spending that was very much tied to easy access

to credit,” said Shannon Grein, an economist at Wells Fargo. “Now, credit has become harder to come by and more expensive,” she said, calling the change “a significant headwind to consumption.”

Mohsin Meghji, managing partner of M3 Partners, a firm that consults for troubled companies, is girding for the reverberations of that kind of pullback by consumers.

“Any tightening there immediately hits the top line of companies,” said Meghji. For those companies — heavily indebted themselves after years of easy borrowing — “there’s no easy fix,” he added.

Of course, consumers can try to refinance their debt after the Fed lowers rates. But the timeline and magnitude of cuts is uncertain, and refinancing fees can sometimes outweigh the benefit.

STUDENT DEBT BURDEN

The return of student loan payments is adding to many borrowers’ financial stress. Brittany Walling, a 29-year-old in Columbus, Ohio, has about \$80,000 in federal student loans and \$20,000 in private debt from her undergraduate and graduate degrees. That’s alongside \$6,000 in credit card debt, which she accumulated when she was unemployed for a six-month stretch in 2022. She’s been living paycheck to paycheck, she said, on her \$50,000-a-year salary working for the public health department.

“I can’t even save, I don’t have a savings account,” she said. “I just know that a lot of people are struggling, and things need to change.”

“Maybe the Fed is done hiking, but as long as rates stay on hold, you still have a passive tightening effect flowing down to the consumer and being exerted on the economy,” said Grein, the Wells Fargo economist.

Cimino, the Denver condo buyer, says despite her debt load, she feels lucky that she makes \$65,000 a year and owns a home — a situation that leaves her better off than many others.

“Being middle-class these days,” Cimino said, “is just carrying around a lot of guilt.”

DINOSAUR FOOTPRINTS, FOSSILS DISCOVERED ‘IN OUR OWN BACKYARD’

ELIZABETH HERNANDEZ - Past fields of yellow wildflowers, tall grass and prairie dog burrows, an Adams County geology teacher, four of his students and the Broomfield mayor huddled around the fossilized footprint of a horned dinosaur that roamed this land some 70 million years ago.

“To have this in our own backyard,” Mayor Guyleen Castriotta said. “You can’t beat it.”

The Friday afternoon field trip was the result of Northglenn High School geology teacher Kent Hups stumbling across dinosaur fossils about three years ago while out scouting.

Hups is a researcher with the Denver Museum of Nature and Science who has excavated fossils throughout the West for decades. During the height of the pandemic, he stayed closer to home and took his high school geology students on virtual walks around his community hunting for natural treasures he could share with them over Zoom.

That’s when he first found dinosaur fossils on Broomfield open space, adjacent to a suburban neighborhood. To help preserve the area, Hups doesn’t want to disclose the exact location.

“I’m excited as hell,” Hups said. “You do a lot of whooping and hollering by yourself when you find these things. When you find footprints, you’re looking at something that was left by a living animal. To be able to touch that — it’s like 70 million years ago, this thing was alive and stepped right here. I’m stepping in the same place. It’s an amazing feeling.”

Traversing through thick grasses and shimmying up and down steep hills, Hups led the class to three dinosaur footprints, but said there were surely more in the area. The fossilized footprints looked like garden stepping stones jutting up from the grass, a little larger than a basketball with ridges and indentations that Hups explained were the dinosaurs’ toes.

Based on the toe patterns, Hups said it was a horned dinosaur — possibly a Triceratops.

It took a while working with the city of Broomfield to get the proper permits, but on Friday, Hups was finally able to take some students to investigate the area. He handed out plastic bags to the teens — some who had trekked out in Doc Marten boots and Converse sneakers — and showed them how to crouch low to inspect the dirt for bones.

Alanna Santa Cruz, 15, whipped a magnifying glass out of her back pocket as she squatted on the ground, her knees touching the earth through the ripped holes in her jeans.

Alanna is in Hups’ school paleontology club. “When I was a kid, I was obsessed with dinosaurs,”



she said. “I knew all about them and had a bunch of the toys and watched all the movies. I wanted to see what it would be like to be a paleontologist.”

The area they visited Friday was ripe with small fossils and bones sticking out of the ground among rocks, cacti and dirt. Some were more obvious to the untrained eye — shaped like vertebrae, for example — while others could be confused for stones and debris. The pieces of creatures were small enough to fit in the palm of a hand and scattered everywhere, broken into bits after years of exposure.

Students approached Hups with cupped palms full of objects. Sometimes Hups told them they had just found a mineral, but other times, his eyes lit up as he announced they had found bone.

“If you’re not sure, lick it,” Hups said, bringing an object from the ground to his lips and grazing it with his tongue. “If it sticks to it like ice, that’s a fossil.”

Hups’ students looked at their teacher with disgusted grimaces.

“Try it!” he said with delight.

“No, thanks, mister,” Alanna said.

When Hups turned his back, Alanna marveled at an object in her hand, turning it over and over trying to determine its value. She brought it to her mouth and snuck a quick lick.

“You’ve got to do what you’ve got to do,” she said, declaring it a fossil and popping it into her bag.

The class wrote down the GPS coordinates of their finds so they can bring them back later in the year after they’re done investigating them, so as not to disturb the natural resources, Hups said.

Jonah Rotert, 17, was quiet and reserved at the start of the trek, but he couldn’t help but grin as his bag filled with tiny bones belonging to prehistoric creatures. Hups said he was sure Rotert had found a crocodile bone.

“It’s a really cool feeling,” Rotert said. “I’m the first person to touch these in millions of years.”

Millions of years ago, these massive creatures walked where the class stood, Hups said, pointing toward cars speeding down U.S. 287 in the distance.

“I love seeing the modern on top of ancient life,” Hups said.

Next school year, the students will present their findings to the city of Broomfield and come up with ideas on how to educate the public about the land, the fossils and how important it is to report findings, Hups said.

“What did this environment look like all these years ago?” Hups said. “Until we find fossils, we don’t know. What’s most important about them is the story they tell.”

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WHITE: THE HOT, COOL COLOR OF INTERIOR DESIGN

BY KATHRYN WEBER - In the context of interior decorating, few colors provoke the extremes of reaction that white does. Some regard white as unimaginative, boring or sterile. Others love the open palette it creates and all the design flexibility it affords. To the casual observer, white might seem like a single color, but that's far from the case. White can have a variety of tones and hues, each conveying a different feeling in an interior. White that tends toward ivory, for example, has a more casual feel. Stark white seems just right for contemporary designs.

MAKING COLOR POP

One of white's best qualities is the way colors play against it as a backdrop. Using white as the major color scheme creates a blank design canvas that makes any color put against it more dramatic and important. White furnishings against a dark wood floor look crisp and current. White walls as a backdrop make colored furnishings pop. But white doesn't need to be restricted to upholstery or walls.

WHITE AS AN ACCESSORY

Accessories in white are cropping up in catalogs and design centers. Far from being colorless, white adds a punch of drama that falls on the light



side. Perfect for any season, white is especially at home in summer. Make a fresh decorative statement by filling a white porcelain bowl with

sunny lemons or bright green apples for an easy summer accent. Swap out accessories and add a heavy dose of white in the room. Even a collection of simple white plates arranged on a wall has a clean, simple aesthetic that looks great.

PAIRING WHITE WITH OTHER COLORS

When using white as a major decorating color, decide first if white will be the primary color in the background, with color added in, or if another color will be the dominant hue with white as the accent color. Whatever you decide, white is perfect for pairing. What is more classic than a blue and white motif -- or more trendy than white and black? White combined with almost any color is always appealing.

trends right now is white painted furniture. Flea market finds are transformed with white paint. A beat-up sideboard gets new life with a coat of white paint and some black glass pulls. Give an old chair a shot of white for a snap of brightness in the corner of a room or at a dressing table. Try some throw pillows with a full white print for a fresh look. Feeling extra daring? Go with white and use black as the accent color. It's graphic and bold and looks especially imaginative with an accent color thrown in. Be sure to add some white above with a bold, contemporary light fixture or chandelier to finish out the look.

If need a fresh start on your decorative palette, why not start with no color at all? White could just be the non-color you've been looking for-- and it's white hot right now.



WHITE HOT SPOTS
One of the hottest decorating

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LEE'S FIVE-STAR YELP REVIEWS



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— Andrew S.



"We have been working with Lee for over 7 years. He did an amazing job guiding my wife and me through our starter home purchase. More recently, Lee helped us to sell my late father's primary residence, to buy our new primary residence, and to sell our previous home. Throughout the process, Lee was very diligent and hardworking, making sure that everything went smoothly both on our side and with the other party. Lee always went above and beyond to make the home buying and selling processes easy and straightforward, while maintaining a positive and friendly attitude. Having worked with agents in other areas to sell some properties, I can appreciate the high quality service and value that Lee provides. Lee can rest assured that we will always go back to him for our real estate needs!"

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5 WAYS TO REMOVE PET HAIR FROM A SOFA



JOLIE KERR - As pet parents, we love our furry friends — but oh, that fur! The fur itself is harder to love, especially when it’s all over everything we own, including (and especially) the sofa. Keeping pet hair from overtaking the couch can seem like an insurmountable task, and indeed, it does require regular work. Fortunately, there are plenty of inexpensive tools and clever techniques to help keep Fluffy’s fluff at bay, with no plastic coverings required!

UNDERSTANDING YOUR SOFA TYPE

Couch manufacturers developed a cleaning code or legend that’s important to seek out before you clean your couch in any way. The code, which appears on the care tag that is sewn onto an inconspicuous area of the sofa (usually the underside of the seat) will appear as one of four letter symbols. Here’s what they are and what they mean:

- W = Wet/water cleaning only
- S = Dry solvent cleaning only
- SW = Dry solvent and/or wet cleaning
- X = Professional cleaning or vacuuming only

Special instructions will be enumerated on the care tag. The techniques described in this article for removing hair from a couch are safe for most furniture and fabric types, but consulting the care tag before undertaking any cleaning effort is always advised.

1. VACUUM FOR THE DEEPEST CLEAN

The best way to remove pet hair from a couch is also the most straightforward. Vacuuming the sofa will give you the biggest bang for your cleaning buck: A

vacuum will pick up loose pet hair and remove dander and other animal body soils that trigger allergies and leave behind odors. Vacuum your sofa regularly using the upholstery brush attachment. If your vacuum didn’t come with one or if you’ve misplaced it, inexpensive universal attachment sets can be purchased online or at home improvement or hardware stores. Look for a set that includes an upholstery brush attachment as well as a crevice tool, which can help with detail work like vacuuming along a sofa’s seams, where hair can become stubbornly embedded. If using a full-size vacuum isn’t ideal, a handheld vacuum is a worthwhile investment. Tucking a small handheld vacuum in the room you most often use can also help to make this chore a cinch.

2. USE HAIR REMOVAL TOOLS FOR UPKEEP

Small hair-removing tools like sticky rollers and furniture brushes are another important weapon in your fur-fighting arsenal. These tools can be used in between vacuuming to keep hair at bay. Traditional sticky fabric rollers are one option for pet hair management. But for furniture, bypass the standard sticky roller and opt for a specialty roller to make the job faster and easier. Oversized or jumbo sticky rollers are ideal for use on furniture because they can cover more area with each pass. Another style to look for is an oversized sticky roller with an extendable handle, which can help to mitigate some of the awkwardness of rolling large pieces of furniture (they’re also fantastic for removing hair from hard-to-reach places, like curtains). Reusable furniture brushes and

rollers are used the same way as sticky rollers — pass them over the sofa for quick and easy pet hair pickup — but instead of sticky paper, they use microfibers to attract and capture hair. Reusable fur removers are a more cost-effective solution than sticky rollers, and they create less waste.

3. REMOVE PET HAIR WITH COMMON HOUSEHOLD ITEMS

Purchasing specialty tools for pet hair removal isn’t necessary, as some common household items will do the same job as sticky rollers and furniture brushes. One of the most inexpensive and easiest ways to remove pet hair from couches and other upholstered furniture is to don a rubber household glove and simply run your hand over the surface. Getting the glove slightly damp can help, but be sure to consult the cleaning legend on your sofa to be sure the fabric can be safely exposed to water. Similarly, a slightly damp dish sponge can be used in the same way as a rubber glove to pick up pet hair from a sofa.

4. REMOVE HAIR FROM SLIPCOVERS, THROW PILLOWS, AND BLANKETS BEFORE WASHING

Before laundering slipcovers, throw pillows, blankets, and other removable textiles, address pet hair buildup. Use a roller, brush, glove, or sponge to give

the fabric a once-over before tossing furry items in the washing machine. In-wash products can also help to remove pet hair. Hair catchers for washing machines attract and grab onto fur as it loosens from fabric, and can be used over and over again, making them a budget- and environmentally-friendly choice. The use of laundry boosters like white vinegar or fabric softener can also help to loosen fur from fabrics in the wash.

5. GET SOME GROOMING TOOLS

One of the best things you can do to keep your sofa (relatively) fur-free is to groom your pet regularly. Consult with your vet or groomer for recommendations for how often your pet’s particular coat should be brushed, washed, and groomed at home and professionally. All three are an important part of keeping your pet’s coat healthy — and keeping it off your furniture! Grooming gloves, which help to reduce shedding by removing the dead coat and straightening hair follicles to help them hold onto the hair longer, can be used the same way as rubber gloves to remove pet hair from a couch.

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JESSICA BENNETT AND EMERSON LATHAM - Home maintenance is the last thing you want to worry about in the summertime. To prevent heat, humidity, dust, grime and pests from taking a toll on your home, employ these summer cleaning tips indoors and out.

1 DUST AND REVERSE CEILING FANS
Remove dust and debris using an old pillowcase. Spray the interior of the pillowcase with an all-purpose cleaner and slip it over one of the blades. As you wipe, grime gets trapped inside the pillowcase instead of falling on furniture or floors. After cleaning, reverse the direction of the blades, so the fan brings cold air downward instead of pushing warm air around the room.

2 SCRUB OUTDOOR CUSHIONS AND PILLOWS
Using the upholstery attachment, vacuum over the surface of the cushion to remove loose dirt, dust, and debris. Mix 1 tablespoon of dish detergent with 1/4 of cup Borax in a bucket of water. Use a brush dipped in the cleaning solution to scrub the entire surface. Use a garden hose on medium-high pressure to rinse off the cushions. Squeeze out any excess water with your hands, then blot the fabric with a clean towel to soak up as much moisture as possible. Prop the cushions up vertically and allow them to air-dry completely.

3 CLEAN WICKER FURNITURE
For wicker made of bamboo, rattan, or willow, brush off or vacuum as much of the surface dirt as you can. Then wash the wicker with a soft brush and soapy water mixed with 1 or 2 teaspoons of ammonia. Rinse well and let the piece dry outside in the sun. For wicker made of twisted paper or grasses, simply wipe them down with a damp cloth. For synthetic wicker, clean with soap and water.

4 FRESHEN WINDOW TREATMENTS
Cleaning expert and author Mary Findley says summer is the perfect time for taking drapes and curtains outside for airing. Give window treatments a good shake to remove dust, and let them bask in the sun to expel stale odors. Alternatively, throw draperies and curtains into the dryer for 10 minutes to remove dust and kill mites; avoid having to iron them by promptly removing and rehanging them.

5 TIDY THE GARAGE
Throw out or donate unwanted tools, building materials, and other no-longer-used items. Wash windows and give the floor, walls, and ceiling a good sweep. Put up racks and shelves to stow practical and recreational trappings.



SUMMER CLEANING TIPS FOR A SPARKLING HOME

6 PERK UP PATIO FURNITURE
Rinse furniture with a garden hose fitted with a spray nozzle. Gently scrub using a soft cloth and a cleaning product designed for the material or a solution of mild dishwashing liquid and water. (Avoid using bleach, which can damage patio furniture and nearby plantings). Rinse and let air dry.

7 CLEAN CONCRETE PATIOS
Use a push broom or a leaf blower to remove all debris from your patio. Donna Smallin Kuper, a certified cleaning technician, recommends renting or borrowing a pressure washer to give concrete a thorough cleaning. For hard-to-remove stains, pour straight white vinegar on stains and scrub with a stiff brush. An alternative stain remover? Reichert suggests using a stiff push broom and lemon juice; the acid in the lemon juice partners with sunshine to bleach out stains.

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SUDOKU

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SCRABBLE GRAMS

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A ₁	O ₁	Y ₄	R ₁	F ₄	T ₁	C ₃		
A ₁	A ₁	E ₁	I ₁	R ₁	B ₃	S ₁		
A ₁	U ₁	K ₅	S ₁	T ₁	R ₁	M ₃	Double Word Score	
A ₁	E ₁	U ₁	Z ₁₀	D ₂	N ₁	F ₄	2nd Letter Triple	
E ₁	O ₁	L ₁	D ₂	R ₁	B ₃	L ₁		

PAR SCORE 265-275
BEST SCORE 332

DIRECTIONS: Make a 2- to 7-letter word from the letters in each row. Add points of each word, using scoring directions at right. Finally, 7-letter words get 50-point bonus. "Blanks" used as any letter have no point value. All the words are in the Official SCRABBLE® Players Dictionary, 5th Edition. SOLUTION TOMORROW

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FIVE RACK TOTAL
TIME LIMIT: 25 MIN

CROSSWORD PUZZLE

1	2	3	4	5		6	7	8	9			10	11	12
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ACROSS

- | | | |
|---|--|---|
| 1 Construction rod | 23 "Chandelier" singer | 48 Hanukkah mo. |
| 6 1960s Israeli deputy prime minister | 25 Tonsillectomy MD | 49 Extra |
| 10 Shed tears | 26 Like an ace who throws a no-hitter? | 50 Enters nonchalantly |
| 13 "Five Feet of Fury" pro wrestler Bliss | 34 Job safety org. | 55 Rhine wine region |
| 14 Alfa __: sports car | 35 River craft | 60 Grassy expanse |
| 16 Jack Reacher creator __ Child | 36 Trendy | 61 Game rosters, one of which is formed by the starts of three long answers in this puzzle? |
| 17 Catching fly balls, turning double plays, etc.? | 38 Take in | 63 Links goal |
| 19 Have lunch | 39 Intro to economics? | 64 Big cat |
| 20 Epic featuring the Trojan Horse | 40 Kunis of "Bad Moms" | 65 Extreme |
| 21 Yann Martel novel adapted into an Oscar-winning film | 41 Astronaut Jemison | 66 Laudatory verse |
| | 42 Reason for a sleep mask, perhaps | 67 Reusable bag |
| | 43 __ 500 | 68 Forms puddles |
| | 44 "Protect the plate," "Don't drop the ball," e.g.? | |

DOWN

- | | | |
|--|---------------------------------|--------------------------|
| 1 Nickname for tennis's Nadal | 18 Falco of "Nurse Jackie" | 42 Go along with |
| 2 "Night" writer Wiesel | 22 United | 45 __ Aviv |
| 3 "__ waiting long?" | 24 Esoteric | 46 Icy coating |
| 4 Bridge toll unit | 26 66-Across, for one | 47 Opposite of unfurl |
| 5 Salad slice | 27 "Moon Knight" star Oscar __ | 50 Kibble brand |
| 6 Make a mistake | 28 Worn through, as carpeting | 51 Honeyed brew |
| 7 Many a New Year's Day football game | 29 Put up preserves | 52 Narrow cut |
| 8 French possessive | 30 Indiana cager | 53 Shakespearean villain |
| 9 Soft toy brand | 31 Spellbound | 54 Russian denial |
| 10 Dimpled facial features | 32 "Christopher Robin" joey | 56 Grain storage site |
| 11 Collect in return | 33 Squiggly diacritic | 57 On the topic of |
| 12 Mysterious Himalayan | 37 Grabs the check | 58 PC keyboard key |
| 15 "The Great Santini" Oscar nominee Michael | 39 Speed letters | 59 Those, in Spanish |
| | 40 "Mamma __! Here We Go Again" | 62 Bard's before |

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PUZZLE ANSWERS

SCRABBLE GRAMS	SOLUTION
PAR SCORE 265-275	
TOTAL 332	
RACK 1 = 65	F ₄ A ₁ C ₃ T ₁ O ₁ R ₁ Y ₄
RACK 2 = 59	A ₁ I ₁ R ₁ B ₃ A ₁ S ₁ E ₁
RACK 3 = 76	M ₃ U ₁ S ₁ K ₅ R ₁ A ₁ T ₁
RACK 4 = 72	D ₂ U ₁ N ₁ F ₄ A ₁ Z ₁₀ D ₂
RACK 5 = 60	B ₃ E ₁ D ₂ R ₁ O ₁ L ₁ L ₁

6	3	2	5	9	7	1	4	8
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9	7	5	1	8	2	4	6	3
3	4	6	7	5	9	8	1	2
4	5	9	6	1	8	3	2	7
2	6	7	9	4	3	5	8	1
8	1	3	2	7	5	6	9	4

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FAMILY TRAVEL 5: SUMMER VACATION SPOTS FOR BOTH PLAYING AND LEARNING



golf cart. For more: www.ritzcarlton.com/en/hotels/sjudo-dorado-beach-a-ritz-carlton-reserve/.

TERRAMOR Bar Harbor, Maine

Located on Mount Desert Island and the gateway to Acadia National Park, Bar Harbor provides opportunities to observe humpback, finback and pilot whales along with puffins, dolphins and seals during the warmer months. Sample tasty ice cream, stroll through quaint shops to discover locally created watercolors, sweetgrass baskets and gemstone jewelry, and crack open a lobster during your stay. Spend the nights at Terramor, an outdoor resort, where you'll sleep in a luxurious platform tent, stroll through the trees on boardwalks and have the option to consult your onsite outfitter for hiking tips, trail options and even grilling basics. For more: www.nps.gov/acad/index.htm; <https://terramoroutdoorresort.com>.

COCONUT BAY BEACH RESORT & SPA St. Lucia

At this all-inclusive Caribbean resort, set within 85 acres, children will learn about their destination through activities designed for each age group. The St. Lucia SCOUTS program—Seeing, Crafting, Observing, Understanding, Tasting, — is infused in the fun you'll find headquartered within the 50,000-square-foot Cocoland Kidz Klub. (Parents receive a complimentary local cell phone to stay in touch when kids are in the

Klub.) Expect youngsters to access a mini zipline and rock wall, a petting zoo and plenty of water play. Three of five resort pools cater to kids and include a lazy river and a zero-depth splash pool. Savvy youngsters can order colorful slushies and fruity drinks at their own swim-up bar. When parents opt for time at the spa or a night on their own, kids can enjoy their own Pirates Night or Movie Night on the Splash Lawn. For more: www.cbayresort.com.

SNOW KING RESORT Jackson Hole, Wyoming

Located at the base of Snow King Mountain and just blocks from the historic Jackson Hole Town Square, Snow King Resort offers both guest rooms and luxury condominium vacation rentals in the heart of one of the West's most dramatic destinations, the gateway to Grand Teton National Park and Yellowstone National Park. Onsite amenities include a fitness center, an outdoor heated pool, a hot tub, and a game room. During the summer months expect snow cones and s'mores around the fire pits, croquet, multiple lawn games and scavenger hunts. Book adventure and educational tours that will depart from the resort lobby or visit adjacent Snow King Mountain for its Treetop Adventure, an alpine slide, scenic gondola rides and miniature golf. For more: www.snowking.com.

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LYNN O'ROURKE HAYES - It's the season for family vacations. Here are five ideas to consider.

BEACHES RESORTS

Ocho Rios or Negril, Jamaica

Access your slice of sun-filled fun during a family vacation at one of two Beaches Resorts in Jamaica. Both all-inclusive options provide an endless list of activities and adventures to keep every member of your family happily engaged. Relax on the private white-sand beach, dip into your choice of five swimming pools and a Pirates Island water park or learn something new in a pool dedicated for scuba practice.

While the younger kids will want to hang with on-site Sesame Street characters, the older crew will be busy sailing, kayaking, windsurfing, paddle boarding or perfecting their swing within the golf program for kids. Lodging options include spacious guest rooms and family suites designed

for large and multigenerational clans. Butler and nanny services are also a possibility. Ask about special air and land promotions. For more: www.beaches.com.

DORADO BEACH, A RITZ-CARLTON RESERVE Puerto Rico

Guests are drawn to this luxurious, sun-drenched resort for its pristine coastline, dining venues that pay homage to the local culture, a top-notch spa and two well-regarded golf courses. Young people are invited to join in community garden sessions to learn about nurturing the earth and come nightfall to join experts to observe the night sky and learn how the island's night creatures move about. The whole family can explore an 11-mile trail that winds past the two golf courses, beaches and through tree-shaded forests. Named after the resort's original developer, Laurance S. Rockefeller, the trail can be explored on foot, by bike or with a



MAYO CLINIC MINUTE: BENEFITS OF AN ACTIVE WORKSTATION

DEB BALZER— For the millions of people who sit at a desk for long hours at a time, day after day, you may want to stand up for this

Mayo Clinic research shows that using an active workstation can help you move more and think better at work — without affecting your job. Sitting too much at work or home can increase your risk of certain diseases, says Dr. Francisco Lopez-Jimenez, a Mayo Clinic cardiologist and senior author of a study on the topic.

“Sitting for eight hours or more a day is almost as bad as smoking a pack of cigarettes a day in terms of cardiovascular health or risk,” says Dr. Lopez-Jimenez.

He says not everyone can break for exercise. Having an active workstation can be a solution.

“An active workstation could be a desk where you can just stand or stand and move around, or stand

and walk, or biking or pedaling, or using a stepper,” he says.

You can do this intermittently, alternating with sitting. Whether answering emails, video calls or working on projects, keep moving.

“It allows the user to work to be productive, and, at the same time, burn some calories,” Dr. Lopez-Jimenez says. And you don't have to be active all day to see the benefits. “As long as you don't sit for more than three or four hours throughout the day, I think that will be a good goal,” says Dr. Lopez-Jimenez.

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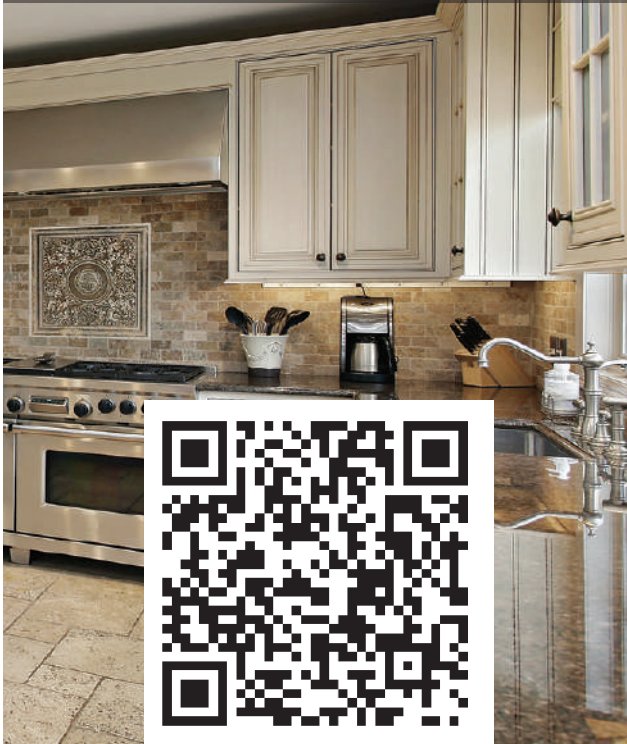
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