

# BAY AREA REAL ESTATE GAZETTE

Brought to you by Lee Ginsburg- Lee Sells More



LEE GINSBURG

CA DRE#: 01391378

Realtor®, CRS, SFR, SRES, CREN

650-888-5662

www.LeeSellsMore.com

Lee@leesellsmore.com



CA DRE#: 01354442



"If Money Can Buy It,  
Don't Let It Bother You!"

- My Wise Mother In-Law,  
Eva Kolatka

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## SHOULD I PAY OFF MY MORTGAGE EARLY OR INVEST MORE FOR RETIREMENT?

**LEE GINSBURG** - Having extra money to allocate, whether it's a lump sum or additional cash flow, can be a delightful challenge. The decision to pay down debt or invest can be daunting. In some situations, like dealing with high-interest credit card debt, the choice is straightforward. But what if your only significant debt is your mortgage? Should you prioritize eliminating that debt, or is it wiser to invest your extra funds instead?

The core debate between investing and paying down your mortgage revolves around potential investment returns. If your mortgage rate is relatively low (below 4%), which applies to 62% of homeowners, it may make sense to continue making regular mortgage payments—thus benefiting from tax deductions—and invest any surplus cash.

Consider this simplified scenario: you purchase a \$500,000 home and secure a 30-year fixed mortgage at a 6% interest rate, putting down 20%, resulting in a \$400,000 mortgage. If you inherit \$400,000 and invest it with an anticipated annual return of 8%, your investment could grow to approximately \$4.03 million over the next 30 years. Meanwhile, over the life of the mortgage, you would pay about \$863,353 in principal and interest. This trade-off appears worthwhile. However, financial decisions are rarely straightforward. The argument for investing over debt repayment has its flaws. One significant concern is that investment returns are not guaranteed. If you were assured of an 8% return annually, choosing to invest rather than accelerate your mortgage payments would become an easier decision, especially with a mortgage rate below 4%.

### HERE ARE SOME ADDITIONAL FACTORS TO CONSIDER BEFORE DECIDING:

**Prioritize Higher-Rate Debts:** If you have other debts with higher interest rates than your mortgage, focus on paying those down first. While there might be a reasonable case for investing while you're managing a 5% auto loan, avoid making extra mortgage payments if you're carrying credit card debt with interest rates around 20%.



**Liquidity Concerns:** Paying down your mortgage increases your home equity and net worth, but equity is not easily liquidated. In an emergency, accessing those funds could require a home equity loan or selling your property. In contrast, investments like stocks or ETFs can be quickly converted to cash if needed.

**Consider Your Investment Vehicle:** If you can invest in a tax-deferred retirement account like an IRA, and gain a tax advantage in the process, this makes investing more appealing. Maxing out contributions to your tax-deferred retirement account should be a priority.

**Itemizing Deductions:** If you itemize deductions, you can deduct mortgage interest on up to \$750,000 for federal tax purposes and up to \$1 million for state purposes. This

### PAY OFF MORTGAGE

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# TIMING YOUR MOVE: SELLING AND BUYING WITHOUT THE STRESS

**LEE GINSBURG** - Coordinating the sale of your current home while purchasing a new one can feel like a high stakes juggling act. Between market conditions, financing options, and logistical concerns, the process can quickly become overwhelming. However, with careful planning and the right guidance, you can transition seamlessly from one home to the next. Here's how to navigate your move in the Bay Area without unnecessary stress.

### UNDERSTANDING MARKET TIMING

The Bay Area housing market remains highly competitive, with strong demand driven by its vibrant economy, world-class employers, and desirable communities. Understanding the market conditions for both selling and buying is crucial. Listing your home during peak seasons—spring and early summer—can attract more buyers and potentially lead to a faster sale. Conversely, purchasing in the fall or winter may provide better negotiation opportunities.

An experienced real estate agent will analyze trends such as days on the market, inventory levels, and buyer demand to help you determine the optimal timing for both selling and purchasing. In a fast-moving market like the Bay Area, your home may sell quickly, but securing your next property may require additional planning.

### ALIGNING YOUR SALE AND PURCHASE TIMELINES

One of the biggest challenges homeowners face is closing on their new home before selling their current one—or vice versa. To avoid carrying two mortgages or being left without a place to stay, consider these strategies:

- 1. **Contingency Clauses** - Include a contingency in your purchase contract stating that the deal depends on selling your current home. This can prevent financial strain.



- 2. **Rent-Back Agreements** - If your home sells before you've secured a new one, negotiating a rent-back agreement allows you to stay in your home temporarily after closing, giving you extra time to finalize your purchase.
- 3. **Bridge Loans** - These short-term loans help cover the gap between selling your current home and purchasing a new one. While interest rates may be higher, they offer flexibility for a smooth transition.
- 4. **Temporary Housing Options** - Having a short-term rental lined up can provide a buffer between transactions, allowing for a more relaxed home search.

### TAKING ADVANTAGE OF BUY-FIRST, SELL-AFTER LOAN PROGRAMS

Many banks in the Bay Area offer specialized loan programs that allow homeowners to purchase a new home before selling their current one. These programs provide financial flexibility and reduce the stress of timing both transactions perfectly. Some options include:

- **Buy Before You Sell Programs** - Certain lenders offer bridge financing solutions that enable you to purchase a new home before listing your

existing property.

- **Home Equity Line of Credit (HELOC)** - If you have substantial equity in your current home, a HELOC can provide funds for your next purchase before your home sells.
- **Traditional Mortgage with a Low Down Payment** - Some buyers opt for lower down payments to retain liquidity while waiting for their current home to sell.
- **Cash Offers** - If you can afford to buy in cash before selling, you can avoid contingencies and negotiate better terms on your new home.

### AVOIDING COMMON PITFALLS

The home transition process can be filled with unexpected hurdles. Here are some common mistakes and how to avoid them:

- **Overestimating Your Home's Value** - Setting an unrealistic price can lead to delays. Work with your agent to price competitively based on recent market trends.
- **Not Getting Pre-Approved** - Waiting to secure financing can put you at a disadvantage, especially in a competitive market like the Bay Area. Obtain a pre-approval early to streamline the process.

- **Skipping the Home Inspection** - Whether selling or buying, inspections are crucial. Identifying issues early can prevent costly surprises later.
- **Underestimating Moving Costs** - Budget for expenses beyond the mortgage, such as closing costs, moving services, and temporary housing, if needed.

### WHY AN EXPERIENCED AGENT MATTERS

Navigating simultaneous home sales and purchases is a complex process that requires expertise. A knowledgeable Bay Area-based real estate agent will:

- Help you strategically price and market your home for a timely sale.
- Negotiate the best possible terms on both transactions.
- Guide you through financing options, including buy-first, sell-after programs.
- Provide access to trusted lenders, inspectors, and moving professionals.
- Anticipate potential roadblocks and proactively solve them.

### MAKE YOUR MOVE WITH CONFIDENCE

Selling and buying a home at the same time doesn't have to be stressful. By understanding market timing, aligning your sale and purchase, avoiding common pitfalls, and exploring financing options, you can create a seamless transition.

With the guidance of an experienced real estate agent, you'll have the tools and expertise needed to make informed decisions. If you're planning a move in the Bay Area and want to ensure a smooth experience, now is the time to start planning. Reach out to me 650-888-5662, your trusted real estate professional today to begin the process with confidence! I'd love to help you navigate this transition smoothly and successfully!



**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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## ON NUTRITION: SUPPLEMENT QUESTIONS

**BARBARA INTERMILL** - My buddy Al sent this response to a recent column on vitamin C:

"You wrote, 'unlike most animals, our human bodies do not have the ability to manufacture vitamin C.' Well, I am a party animal!! Do I have the ability to make a little of my own?"

"Seriously now, I have 1,000 mg packets (of vitamin C) and it reads 'for daily support.' You say men need 90 mg a day. Do I still take a packet a day? Every other day? Every 3rd day?"

Sorry, Al, even party animals cannot synthesize their own vitamin C. For good health, we humans need to consume this important nutrient daily from food or supplements. Your recommended daily allowance (RDA) of 90 milligrams (for adult men) is the amount established by the Institute of Medicine's Food and Nutrition Board for your body to maintain a healthful level of vitamin C and provide you with sufficient antioxidant protection.

Higher amounts, however, can play a role to help prevent certain diseases, according to the Micronutrient Information Center at Oregon State University. Based on evidence from various types of studies, these experts recommend a vitamin C intake of 400 mg daily for adults — "substantially higher than the RDA yet with minimal risk of side effects."

Adverse effects have been observed with daily doses of vitamin C above 2,000 mg a



day. That's why the Institute of Medicine has established that as the "upper tolerable intake" or UL.

Another letter came in from Don M. who reads this column in the Dallas Morning News.

"What is the difference between (flush) niacin and non-flush niacin, besides the burn?"

Allow me a little background to make sense of this, Don. Niacin is one of the B-vitamins also known as B-3. It is naturally present in many foods including meat, poultry, fish,

potatoes, enriched cereals and bread. And it has several forms, including nicotinic acid and nicotinamide. The current recommended intake of this nutrient for healthy adults is 16 mg a day for men and 14 mg daily for women.

High doses of nicotinic acid (more than 30 to 50 mg) from supplements can cause the skin to turn red with feelings of burning, tingling or itching. Experts say this is more unpleasant than toxic. However, according to the National Institutes of Health Office of Dietary Supplements, this "flushing" can be accompanied by more serious side effects such as headaches, dizziness or a decrease in blood pressure.

The other form of niacin known as nicotinamide does not cause skin flushing, says the NIH. However, very high doses (3000 g/day or more) can be toxic to the liver.

High doses of niacin have been used (under medical supervision) to treat cholesterol abnormalities. Yet studies found that it did not lower one's risk for a heart attack or stroke like the newer statin drugs and may even have adverse effects.

That's one reason why the American College of Cardiology has strict guidelines for the use of high doses of niacin. And they do not recommend using it along with statin drugs.

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# LEE'S THOUGHTS

Below are my brief thoughts on often asked questions. I suggest speaking with an expert in the field to discuss your personal situation. Please do not hesitate to reach out to me to discuss further or to obtain contact info for experts.

### AUTOMATED VALUATIONS

Over the years, I've frequently heard buyers and sellers reference Zillow, Redfin, and other automated valuation sites. Unfortunately, these estimates can often be inaccurate and lead to frustration. While an online valuation can serve as a starting point when buying or selling a home, it's important to know that these valuations can vary significantly. Zillow acknowledges that inaccuracies occur at least 7.5% of the time for off-market properties and that inaccuracy can be substantial. One notable example is when a Zillow founder sold his Seattle home for \$1.05 million—40% less than the property's Zestimate of \$1.75 million. Recently, a client of mine checked a property valuation in the morning only to find it had changed by \$500,000 (20%) by our meeting at 4:00 PM the same day.

These automated valuation tools utilize algorithms that analyze public property records, tax records, recent home sales, comparable properties, and user-submitted data. However, these algorithms often include outdated comparable sales; even properties that are a year old can skew price estimates. They pull data within a set radius, but we know that crossing a major street can greatly influence property values.

Additionally, these valuations often overlook renovations, additions, and other enhancements that impact a property's worth. While there may be an option to account for upgrades, it's unclear whether comparable homes have updated their information. Furthermore, the algorithm cannot assess a home's condition, if the lot is suitable for addition, floor plan, street noise, views, or other subjective factors. Therefore, it's essential not to rely solely on automated valuations when making real estate decisions. Feel free to contact me for a complimentary valuation with no obligation.

### HOW WILL REAL ESTATE MANAGE RAPID ECONOMIC FLUCTUATIONS?

Recently, two clients asked how tariffs, the stock market, and even the price of eggs might influence real estate. The truth is, I can't say, and neither can the economists who are well-compensated for their expertise, which is why stock markets fluctuate so drastically. Interest rates have seen a slight decrease over the past month. For the first two months of this year, the number of single-family home sales mirrored last year's figures but were down 50% compared to 2021. Meanwhile, condominium sales have declined by an alarming 60% from 2021. On a more positive note, single-family home prices rose by 5% from last year, while condo prices increased by 10%. However, it's uncertain whether these trends will continue as the inventory of condos for sale has risen by 20% and single-family inventory has increased by 10% compared to last year. I leave the predictions to you.

### WHY DO AGENTS LIST HOMES AT LOW PRICES?

The reason is simple: it works! Listing homes at lower prices facilitates faster sales at fair market value. This speedy process benefits sellers by saving money on property taxes, insurance, interest, and more. In the Bay Area, and many other active real estate markets, listing prices have lost their traditional meaning. They now function more like an opening bid in an auction, where a low price generates intense interest and leads to competitive bidding wars. This trend has persisted in the Bay Area for the past 15-20 years and is spreading across the country. Nationally, 32% of homes sell above the asking price, but in the five-county Bay Area as of 2024, that figure is 61%. In some Bay Area neighborhoods, nearly 80% of homes sell above their listed price. Buyers are no longer negotiating against sellers alone; they are competing against multiple other buyers. We are not seeing the same overbidding for condominiums.

Initially, I found this trend misleading; however, it has become so commonplace that I've adapted my views. I still feel uneasy when a property is listed significantly below market value (40-50%); a more acceptable range for me is 5-15%. A skilled buyer's agent with a robust network can gather insights into the number of offers and accepted prices on comparable pending sales, providing buyers with crucial information. This understanding, combined with recent sales discussions, can help buyers craft competitive offers regardless of the listed price. Some agents are stepping away from the underpricing strategy in favor of more transparent pricing, which they argue results in fewer bidding wars but can extend the selling process by two to four weeks and increase costs for sellers.

Today, buyers approach open houses contemplating how much over the listed price they need to offer. If a home is overpriced and fails to attract offers within two weeks, potential buyers might suspect something is wrong and submit lower offers.



LEE GINSBURG  
CA DRE#: 01391378  
Realtor®, CRS, SFR, SRES, CREN  
**650-888-5662**  
[www.LeeSellsMore.com](http://www.LeeSellsMore.com)  
[Lee@leesellsmore.com](mailto:Lee@leesellsmore.com)

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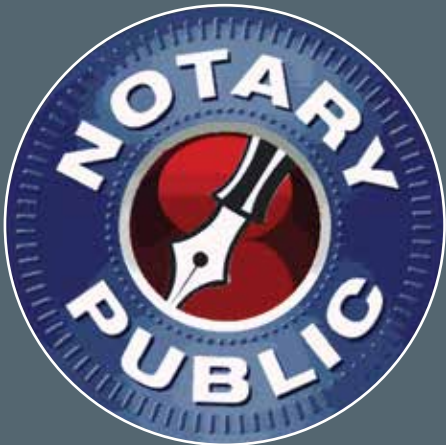
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## Thinking of Relocating?

### Are you or Do you know anyone who is?

Whether you're staying in California or moving across the country, I can help! If you need a knowledgeable Realtor to guide you through the area and the market, look no further. I have access to a vast network of Berkshire Hathaway and Intero agents nationwide. You can trust that I will refer you to someone who is both honest and experienced. Give me a call and let me know your destination. I'll provide you with their contact information!



# SPRING FAMILY FUN: TOP KID-FRIENDLY ACTIVITIES IN THE BAY AREA

**LEE GINSBURG** - Spring is in full bloom, bringing longer days, warmer weather, and the perfect excuse to go outside with the family. Whether your little one's love animals, hands-on learning, or outdoor adventures, there are plenty of exciting options in San Mateo and San Francisco counties. Here's your guide to the best kid-friendly activities this season, including can't-miss events in late April and early May!

## INTERACTIVE MUSEUMS & LEARNING ADVENTURES

**Children's Creativity Museum (San Francisco)** - Spark your child's imagination at this hands-on museum, where kids can experiment with animation, music, and technology. The Innovation Lab and Claymation Studio are crowd favorites, offering an engaging space for creativity and discovery.

**CuriOdyssey (San Mateo)** - Part science museum, part wildlife sanctuary, CuriOdyssey is perfect for kids who love to explore. Interactive exhibits encourage hands-on learning, while the zoo lets visitors get up close with rescued otters, bobcats, and birds of prey.

**Exploratorium (San Francisco)** - A must-visit for curious minds, the Exploratorium on Pier 15 offers

hands-on science exhibits that captivate kids and adults alike. From optical illusions to sound experiments, it's a place where learning and fun go hand in hand.

## ANIMAL ENCOUNTERS & PETTING ZOOS

**San Francisco Zoo & Gardens** - With over 2,000 animals, the San Francisco Zoo is a perfect springtime destination. Younger kids will love the Fisher Family Children's Zoo, where they can meet goats and sheep, while the whole family can enjoy watching penguins, giraffes, and big cats.

**Lemos Farm (Half Moon Bay)** - If your kids love farm animals, Lemos Farm is a great choice. Springtime brings baby animals, pony rides, and a fun petting zoo experience. It's a short drive from San Mateo and worth the trip for a day of outdoor fun.

## OUTDOOR ADVENTURES & PARKS

**Seal Point Park (San Mateo)** - A beautiful waterfront park perfect for biking, kite flying, and family picnics. The wide-open spaces are great for running around, and the scenic bay views make it a relaxing outing for parents, too.

**Golden Gate Park (San Francisco)** - This iconic park is packed with family-friendly activities. Let



Farmer's Market

the kids climb and slide at Koret Children's Quarter, ride pedal boats at Stow Lake, or visit the Japanese Tea Garden for a peaceful spring stroll.

## SPRING EVENTS

**San Mateo Farmers' Market (Saturdays, College of San Mateo)** - Spring is the perfect time to visit the farmers' market, where kids can sample fresh fruit, meet local farmers, and enjoy live music. It's a great way to teach them about healthy eating while enjoying a relaxed morning outdoors.

**San Francisco International Film Festival (April 17 - 27, Various Locations)** - Introduce your family to the magic of cinema at the 68th San Francisco International Film Festival. This renowned event showcases over 150 films from around the world, including family-friendly selections. Screenings are held at various venues across San Francisco, such as the historic Roxie Theater. It's a wonderful opportunity to inspire young filmmakers and enjoy storytelling from diverse cultures.

## PLAN YOUR FAMILY'S SPRING ADVENTURES!

With so many fun activities happening this spring, it's the perfect time to explore the Bay Area with your little ones. Whether you're visiting an interactive museum, meeting friendly farm animals, or enjoying a spring festival, there's something for every family to enjoy.



Children's Creativity Museum

## INGREDIENTS

SERVES 4 TO 6

- ☐ 2½ cups soy sauce
- ☐ ¾ cup dark soy sauce
- ☐ ¾ cup Shaoxing wine
- ☐ ½ cup (3 ounces) rock sugar, crushed
- ☐ ¼ cup mei kwei lu chiew (rose cooking liquor)
- ☐ 3 scallions, cut into 2-inch lengths
- ☐ 1 (2-inch) piece ginger, sliced thin
- ☐ 4 star anise pods
- ☐ 2 cinnamon sticks
- ☐ 2 bay leaves
- ☐ 1 (3½- to 4½-pound) whole chicken, head, feet, and giblets removed
- ☐ 1 teaspoon cornstarch



## SOY SAUCE CHICKEN DIRECTIONS:

1. Bring 8 cups water, soy sauce, dark soy sauce, Shaoxing wine, rock sugar, mei kwei lu chiew, scallions, ginger, star anise, cinnamon sticks, and bay leaves to simmer in a large Dutch oven over medium-high heat. Place chicken breast side up into pot. Cover, reduce heat to medium-low, and simmer gently for 15 minutes. Off heat, let chicken sit for 15 minutes.
2. Using tongs, gently flip chicken and continue to let sit, covered, until breasts register 160 degrees and thighs register at least 175 degrees, 15 to 30 minutes. Using tongs and spatula, transfer chicken to a carving board and let

- rest for 30 minutes.
3. Strain cooking liquid through a fine-mesh strainer into a bowl; discard solids. Transfer 1/2 cup cooking liquid to a small saucepan; save remaining cooking liquid for another use or discard. Whisk cornstarch into reserved cooking liquid and bring to simmer over medium heat, stirring frequently, until just thickened, about 30 seconds. Carve chicken and serve with sauce.

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# HOW AND WHEN TO TALK TO OUR CHILDREN ABOUT MONEY

**LEE GINSBURG** - In my more than 20 years of experience in real estate, I have encountered numerous individuals who struggle with budgeting, saving, and understanding finances. Equipping young adults with solid money management skills as they enter the workforce and earlier can provide a significant advantage. Unfortunately, many young people aren't receiving an education in key areas of financial independence, including budgeting, investing, and saving. Here are some strategies that may help.

## 1. INTRODUCE THE VALUE OF MONEY

Start by teaching young people the importance of money. Even small amounts can provide a sense of freedom. An allowance can serve as an excellent starting point, especially if it's tied to chores to help cultivate a strong work ethic. Kids often make different choices with their own money compared to when it belongs to someone else.

## 2. EMPHASIZE SAVING

As children grow, they will likely desire items that exceed their allowance. Encourage them to save a portion of their allowance, instilling the concept of delayed gratification. In my family, I required my children to save 50% of all cash gifts received and 25% of their earnings from work.

## 3. INTRODUCE THEM TO INVESTING

When your kids reach their preteen years, consider opening a high-yield savings account or a custodial brokerage account. This not only provides a sense of ownership but also allows them to learn about researching and managing investments. Let them select a few stocks or funds to invest in or assist them in purchasing fractional shares. Periodically reviewing their accounts can spark excitement as they watch their savings grow.

## 4. ENCOURAGE A SUMMER JOB

Studies indicate that young individuals with jobs tend to be better savers in the long run. Encourage your child to get an after school or summer job. Help them get in the habit to save a portion of every paycheck. Expecting them to contribute to certain expenses, such as gas for a car they drive or outings with friends is good financial training.

## 5. INTRODUCE THEM TO CREDIT

While credit can be a sensitive topic, it's essential for young people to learn about it early on. As teenagers gain independence, consider adding them as authorized users on your credit card. This can be a valuable learning experience and can help in emergencies. Use this opportunity



to discuss the importance of responsible credit use, the implications of high-interest debt, and how good credit can lead to lower interest rates for significant purchases, like cars or homes. Over time, you can explain the difference between good debt (like student loans) and bad debt (such as credit card debt for unnecessary expenses).

## 6. CONSIDER AN IRA

Teach your kids that it's not just about how much they earn, but how much they keep. Once they start earning income, they'll better understand how taxes impact their earnings. Encourage them to contribute to an Individual Retirement Account (IRA), likely a Roth IRA for young savers. They could benefit from decades of compound growth and tax-free income during retirement.

## 7. HELP THEM SET A BUDGET

Creating a budget may seem challenging, but it's crucial. After your children land their first jobs out of college, help them develop a spending plan based on their salaries and estimated expenses. Many new adults underestimate living costs like groceries and utilities. This is a great opportunity to teach them the difference between fixed (essentials such as food & rent) expenses and discretionary (non-essential) spending (things that are fun but are not necessary, like a \$5.00

Starbucks). There is always a new video game or a new pair of shoes to buy, but if spending it on those things is going to make it impossible to pay rent or buy gas, they might find themselves short at the end of the month. Encourage thoughtful spending to avoid shortfalls in essentials like rent or gas.

## 8. ENCOURAGE THEM TO STAY INVESTED

Help your children appreciate that time is their strongest asset when it comes to investing. The adage "Time in the Market is Better than Timing the Market" is crucial for them to understand. With countless low-cost index funds available, the options can be overwhelming, so consider recommending investment products that manage allocations for them.

## 9. IT ALL STARTS AT HOME

Teaching money management skills will set the next generation up for success. Don't be afraid of talking finances at the dinner table. We must ensure they are prepared to thrive as adults. Beginning with the graduating class of 2030-2031, all students attending California public schools, including charter schools, will be required to complete a one-semester, standalone course on personal finance. By fostering these financial skills early on, we can empower our children to navigate their future with confidence and competence.

## PAY OFF MORTGAGE CONTINUED FROM FRONT PAGE

effectively reduces your interest expense, making your mortgage's nominal rate less significant.

**Mortgage Insurance:** If you're currently paying mortgage insurance—which typically costs between 0.5% and 1.5% of the loan amount annually—paying down your loan to eliminate it can result in significant savings. For a \$400,000 loan, this could equate to \$2,000 to \$6,000 annually. If your equity reaches 80% or more, refinancing or combining options may be worthwhile.

**Emotional Factors:** Beyond math, there's the peace of mind associated with reducing debt. Some individuals find comfort in being debt-free, and the anxiety that comes with a mortgage balance can outweigh the potential savings of keeping it.

Ultimately, the best decision depends on various factors unique to your financial situation. I suggest consulting with your financial advisor or tax preparer. If you'd like to discuss this further, feel free to call me at 650-888-5662.

## WHAT IS YOUR HOME WORTH?



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# AS MORTGAGE INSURANCE GETS CHEAPER, PMI BECOMES LESS OF ‘A DIRTY WORD’

**JEFF OSTROWSKI** - The conventional wisdom about private mortgage insurance (PMI) has long been that borrowers should try to avoid it. PMI is a requirement for conventional mortgage borrowers who put down less than 20% on a home — and it’s just one more cost squeezing first-time homebuyers.

Yet, in recent years, private mortgage insurers have lowered their rates.

“I am a big fan of mortgage insurance — and it’s kind of a dirty word. When you talk to customers, they don’t tend to like it,” says Emanuel Santa-Donato, senior vice president at Tomo Mortgage. “But if you look at the actual cost of the mortgage insurance relative to being able to put down 3% or 5%, it is quite advantageous. That money could be used elsewhere.”

## WHAT IS PRIVATE MORTGAGE INSURANCE (PMI)?

PMI is a requirement for conventional mortgage borrowers who make a down payment of less than 20% on a home. Although the borrower pays for coverage, PMI protects not the borrower, but the lender. Should the borrower default, or stop paying, the loan, the lender receives a payout from the PMI carrier.

PMI is a temporary expense. By law, lenders are required to cancel it when your mortgage balance drops to 78% of your home’s original purchase value, or when you are halfway through your loan term, whichever comes first.

Even before this scheduled date, though, you can request that your lender remove PMI once you pay down your balance to 80% of your home’s original value. In that case, you’d need to pay for an appraisal or broker price opinion to establish value.

For years, homebuyers have been

PMI is a temporary expense. By law, lenders are required to cancel it when your mortgage balance drops to 78% of your home’s original purchase value, or when you are halfway through your loan term, whichever comes first.

so opposed to paying PMI that they’ve jumped through hoops, such as getting piggyback loans. With this type of loan, a buyer makes a 10% down payment, then takes a second mortgage for the other 10% — avoiding PMI, but incurring additional closing costs, not to mention a mortgage rate a bit higher than the rate on the primary loan.

## DOES PMI COST LESS NOW?

Today, the average cost of private mortgage insurance is about 0.4% of the amount of the loan. If you were paying PMI on a \$400,000 loan, for example, your premium would be \$1,600 a year, or about \$133 a month.

As recently as 2019, borrowers could expect to spend more than that: around 0.5%. In the same scenario, that’d be \$2,000 a year, or \$167 monthly.

The averages are just averages, of course. Your PMI rate is based on a variety of factors, including your credit score, debt-to-income ratio, even the dynamics of your local housing market. You’ll pay a higher premium if you put just 3% down, as opposed to putting down 10% or 15%, too. PMI is designed to protect your lender against the risk that you’ll default, and the more risk the mortgage insurer perceives, the higher your premium.

A recent study by the Urban Institute illustrates how widely the cost of PMI varies. For conventional borrowers who put down 3% and have credit scores below 680, PMI costs more than 1% of the amount of the loan on an annual basis. A borrower with a 3% down payment and a credit score of 760 or higher, however, pays less than 0.5%.

## WHY ARE PMI RATES FALLING?

The private mortgage insurance industry is made up of half a dozen carriers, a roster that includes Mortgage Guaranty Insurance Co., Radian Group, National Mortgage Insurance and Arch Mortgage Insurance. Over the past decade, those companies have adjusted their pricing models to more accurately reflect the risk posed by each individual borrower.

“Ten years ago, there were these very formulaic rate cards that each of the PMI lenders gave to the lenders,” says Chris Grimes, senior director at Fitch Ratings. “Now there’s a very dynamic process with hundreds, if not thousands, of factors.”

The new approach allows PMI carriers to more closely match each borrower’s risk profile to the premium.

“Pricing is more granular than

it’s been before, and that’s how you get more precise premiums,” says Carl Tyree, chief sales officer at Arch Mortgage Insurance.

## SHOULD YOU PAY PMI?

With home prices at record highs, coming up with a 20% down payment simply isn’t an option for many homebuyers, especially first-time buyers.

If you have enough financial flexibility to choose between a 20% down payment and something lower, though, ask yourself: “What else can you do with the money? Do you want to take that extra equity and invest it?” Santa-Donato says.

**Here are two hypotheticals facing the buyer of a \$500,000 home:**

**Make a 20% down payment of \$100,000.** Assuming a 30-year mortgage at 7%, your monthly loan payment would be \$2,661.

**Make a 10% down payment of \$50,000.** Your loan amount would go up to \$450,000, so your monthly payment would rise to \$2,994. Assuming a PMI premium of 0.35%, you’d pay an extra \$131 in monthly PMI costs, bringing the total payment to \$3,125.

There’s no right or wrong answer. Keeping the extra \$50,000 in the bank or in investments would cost you \$464 a month — the difference in mortgage payment between the first and second scenario. From there, it’s a personal decision about how much you value liquidity.

## BOTTOM LINE

PMI remains an extra expense, but rates have come down enough in recent years that borrowers no longer need to reflexively avoid it.



# REAL ESTATE VOCABULARY:

*Many in the industry, including myself, think everyone understands Real Estate jargon. I hope you find this list helpful. Please don't hesitate to reach out to me if other words have you stumped.*

## 1031 EXCHANGE

Defined under section 1031 of the IRS Code, 1031 exchange allows an investor to "defer" paying capital gains taxes on an investment property when it is sold, as long another "like-kind property" (of equal/greater value) is purchased.

## ADJUSTABLE-RATE MORTGAGES

A loan that allows the interest rate to be fixed for a set period, then adjusted up or down related to a standard (such as Prime Rate) on a predetermined schedule of months or years.

## ANNUAL PERCENTAGE RATE (APR)

The total finance charge (interest, loan fees, points) expressed as a percentage of the loan amount.

## ASSESSED VALUE

The valuation placed on a property by a public tax assessor as the basis of property taxes. With Prop 13, our assessed value can only increase 2% a year with the purchase price being the base price.

## BRIDGE LOAN

A short-term loan made until a longer-term arrangement can be made. This has become very popular for people wanting to buy another home but prefer not to sell until they have completed the purchase of the new one.

## CLOSING (CLOSE OF ESCROW)

The Official recording of executed documents by the County Recorder that transfers ownership to the new buyer. Also known as Recording.

## CLOSING COSTS

Fees and expenses, not including the price of the home, payable by the seller and/or the buyer at the time of closing (e.g., brokerage commissions, title insurance premiums, inspections, appraisal, deed recording, attorney fees, etc.)

## COMPARABLES (COMPS)

Comparables properties used to establish a reasonable price for a property by comparison to prices recently recorded (within 6 months) based on similar size, location, condition, etc. Adjustments are made based for differences affecting value.

## CONTINGENCY

A condition that must be satisfied before a contract is binding

## DISCLOSURE PACKAGE

Contains copies of all reports, inspections, and other disclosures for the buyer's knowledge and approval.

## EARNEST MONEY

A good faith deposit. Generally, 3% of the purchase price that the Escrow company holds until closing.

## EQUITY

The owner's value or interest in a property.

## ESCROW COMPANY

A neutral 3rd party managing the sale.

## HAZARD OR HOMEOWNERS INSURANCE

Covers your property and you against fire, theft, liability, etc.

## LIEN

A claim against a property that must be paid when property is sold. Usually a loan, but often a tax lien, a child support order, etc.

## MEDIAN PRICE

The median sales price is the mid-value of which half of the listed prices are higher, and the other half are lower. Usually best used when there is a big spread of prices.

## MORTGAGE INSURANCE

Insurance for the lender in the event that the borrower fails to make payments. Often required by the lender when the down payment is less than 20%.

## POINTS

A point is one percent of the amount of the mortgage loan; the basic measure paid to a lender to compute a reduction (buy-down) of the interest rate.

## PRINCIPAL, INTEREST, TAXES, AND INSURANCE PAYMENT (PITI)

A monthly payment that includes the principal, interest, property tax, and homeowner's insurance premium.

## RENT BACK

Agreement to allow a seller to remain in the home after the close of escrow. The payment of this is negotiable but often the seller offers to pay the buyers' PITI or buyer allows the seller to stay at no cost for a stated period.

## SIGNING

The day you sign the loan papers. Occurs several days prior to closing.

## TITLE INSURANCE

Protection for lenders and homeowners against financial loss resulting from old liens or long-lost relatives claiming they were owners.



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GINSBURG  
Realtor  
CA DRE#: 01391378

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650-888-5662 | [Lee@leesellsmore.com](mailto:Lee@leesellsmore.com)

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# MAXIMIZING OPEN SPACE DESIGN IN YOUR HOME

**JAY HOLLAND** - Open space design has become a popular choice for modern homes, offering a seamless flow between living areas while creating a sense of light, airiness, and spaciousness. Whether you're working with a large home or a smaller floor plan, optimizing an open-concept layout can enhance functionality, aesthetics, and comfort. Here's how to make the most of an open space design in your home.

## EMBRACE NATURAL LIGHT

One of the biggest advantages of open space design is the opportunity to maximize natural light. Without walls obstructing windows, sunlight can easily fill the room, making it feel bright and welcoming. To enhance this effect:

**Opt for Large Windows:** Floor-to-ceiling windows, sliding glass doors, and skylights can flood the space with natural light.

**Use Sheer Window Treatments:** Instead of heavy drapes, choose sheer curtains or light-filtering blinds to maintain privacy without sacrificing brightness.

**Reflect Light with Mirrors:** Strategically placed mirrors can amplify natural light and create an illusion of an even larger space.

## CHOOSE A COHESIVE COLOR PALETTE

An open-concept space benefits from a unified color scheme that ties different areas together. Lighter tones, such as whites, creams, pastels, and soft grays, enhance brightness and create a more expansive feel. You can add depth with accent colors in furniture, artwork, or decorative pieces without overwhelming the space. Consider:

**Neutral Walls:** A consistent neutral wall color prevents the space from feeling too busy or cluttered.

**Pops of Color:** Introduce vibrant hues through throw pillows, area rugs, or a statement piece of furniture.

**Consistent Flooring:** Using the same flooring throughout the open space helps create visual continuity and flow.

## DEFINE SPACES WITH SMART LAYOUTS

While open space design eliminates traditional walls, it's



still important to define functional areas. A thoughtful furniture arrangement can delineate zones without sacrificing openness:

**Use Rugs to Section Spaces:** Area rugs help visually separate the living room, dining area, and kitchen while maintaining cohesion.

**Furniture Groupings:** Arrange seating to create designated conversation or relaxation areas.

**Multi-Functional Pieces:** Consider furniture that serves multiple purposes, such as an island that doubles as a dining table or a console table that acts as a room divider.

## INCORPORATE AIRY AND MINIMALIST DÉCOR

A clutter-free environment enhances the open and airy feel of your home. Minimalist design elements keep the space feeling fresh and modern:

**Choose Streamlined Furniture:** Opt for sleek, low-profile pieces that don't overwhelm the room.

**Limit Decorative Items:** Instead of excessive accessories, select a few statement pieces that complement the design.

**Built-in Storage Solutions:** Hidden storage options like built-in shelves, under-bench compartments, and floating cabinets maintain an

uncluttered look.

## UTILIZE VERTICAL SPACE

Maximizing vertical space ensures that open-concept designs feel spacious rather than empty:

**Tall Shelving Units:** Vertical shelving adds storage while drawing the eye upward, enhancing the sense of height.

**Hanging Light Fixtures:** Pendant lights, chandeliers, or recessed lighting add dimension without taking up floor space.

**Statement Ceilings:** Exposed beams, wood paneling, or painted ceilings can add character and a focal point to the room.

## SEAMLESSLY BLEND INDOOR AND OUTDOOR SPACES

Open space design naturally lends itself to indoor-outdoor living, especially when connected to a patio or backyard:

**Sliding or Folding Glass Doors:** These create a fluid transition between indoor and outdoor spaces.

**Extend Flooring Outside:** Using similar materials for indoor and outdoor flooring enhances continuity.

**Outdoor Seating Areas:** Arrange furniture on a deck or patio to expand the living space and encourage a

connection with nature.

## OPTIMIZE AIRFLOW AND VENTILATION

To maintain the airy feel of an open-concept home, proper ventilation is essential:

**Ceiling Fans:** These keep air circulating and add a stylish element to the space.

**Cross-Ventilation:** Strategically place windows and vents to promote natural airflow.

**Open Shelving Over Upper Cabinets:** In the kitchen, replacing bulky upper cabinets with open shelving enhances airiness and accessibility.

## BRINGING IT ALL TOGETHER

An open space design transforms a home into a bright, airy, and inviting environment. By maximizing natural light, choosing a cohesive color scheme, defining areas with thoughtful layouts, and maintaining a minimalist aesthetic, you can create a functional and visually stunning space. Whether you're designing from scratch or renovating an existing layout, embracing open space principles will enhance both the beauty and usability of your home.

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## LEE'S FIVE-STAR YELP REVIEW



"I met Lee in 2019 as referral from a coworker. We clicked the moment we met especially since we are both New Yorkers! I knew nothing about real estate or buying a house. On our first meeting Lee spent 2 hours with me going over the whole process, explaining all the terminology to me so I can get a better understanding of the real estate world which is quite daunting especially in the Bay Area. Lee connected me with a great mortgage lender and I was able to purchase a nice condo in SSF! Lee also referred a great contractor that helped me update the condo. He always keep in touch with me throughout the years sending me holiday cards and even cards for nurses week since I'm a nurse.

Fast forward to 2024, I am now married with a baby and we reached out to see if buying a house was possible in this area with our budget. We went to a couple of open houses and every realtor we met at the open houses knew our guy Lee Ginsburg. That's how well known he's is in the area. After a few failed offers Lee helped us get our dream home with his expertise, vast experience and knowledge and his reputation. We got a great home in San Bruno below asking price! We got our keys today and we are using his contractor to start some work before we move in tomorrow. We put our condo up for rent and Lee guided us with all the paperwork for the tenants and teaching us how to be landlords. He helped us in list the condo and sort through different applicants to pick the perfect one which we did.

Lee is honestly one of the most amazing people I have ever met. His work ethics are out of this world. He always responds right away, would answer our question no matter how big or small. Even when he was out of town on vacation. He is so dedicated to his work and his clients. He really makes you feel like family and a priority to him. The only sad part of buying a house and meeting with Lee to get the keys is realizing you wont be interacting with Lee on a daily basis. As my mom calls him - my real estate Godfather.

Thank you Lee! We don't know how to ever repay you for everything you helped us accomplish! Please do not hesitate or look anywhere else. Lee Ginsburg will get you the home of your dreams!"  
— Carol R.



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# COLOR YOUR KITCHEN: BUTTER MAKES EVERYTHING BETTER



**BPT** - The psychology of color reveals what most people already know: Color can evoke strong emotions. Members of the design team at Whirlpool Corporation are well versed in how color impacts mood, which is one of the reasons they spent years researching color trends to identify the best possible choice for the KitchenAid® 2025 Color of the Year: Butter.

“The Color of the Year program is specifically led by the Whirlpool Color, Finish, and Material team. We spend years analyzing interior design, social, cultural and aesthetic trends to help determine the new Color of the Year - a decision that is often many years in the process,” said Brittnei Pertijs, Design Manager: Color, Material and Finish at Whirlpool Corporation. “Color of the Year focuses on a specific colorway to express the emotions people want to feel that year.”

**THIS YEAR'S CHOICE FOR COLOR OF THE YEAR: BUTTER**

It's not just for baking anymore! This modern yellow with a creamy, satin finish imparts a uniquely comforting vibe, with a nostalgic

aura all its own.

“As a result of our trend tracking, our team saw yellow continually pop up,” said Pertijs. “Knowing we wanted to tap into comfort and nostalgia, this soft, energizing butter yellow felt like the perfect marriage of all those elements.”

According to a 2024 online Ipsos Survey\*, nearly 3 in 4 consumers (72%) agree that a buttery yellow color radiates warmth and comfort, and 67% associate the color with a sense of richness and creaminess - making it a top choice for creating a welcoming atmosphere in the kitchen. More than half (52%) connect the hue with comforting homemade meals, and the same percentage agree that a buttery yellow color transports them back to nostalgic childhood memories. A majority of consumers (64%) also connect this color to the simple pleasures in life.

“The color yellow has the ability to transport you back in time, evoking some of your warmest memories,” added Pertijs. “The color might remind people of kitchens from the 1950s or 1960s that were decorated

with a similar soft yellow color. While it echoes past kitchens, Butter feels fresh and modern, leaning into present-day design trends. It's a classic neutral that will last over the years.”

**DESIGN TIPS: HOW TO MAKE THE MOST OF THIS YEAR'S COLOR**

To maximize the warm, comfy vibes of this year's Color of the Year, you can choose to upgrade to the new KitchenAid® Stand Mixer in Butter. The Butter Stand Mixer works well as a design feature in any style of home, from eclectic and traditional styles to clean and contemporary spaces. It's also created to fit in perfectly with the latest kitchen designs and finishes.

While some may recall the Majestic Yellow color, “that was developed in 1995, which was reflective of interior trends such as red cherry woods and glossy countertop finishes. The new Butter model represents today's design trends, in which woods are more natural and countertops are matte and satin,” explained Pertijs.

For anyone looking to accessorize or update their kitchen this year, the

Butter Stand Mixer complements various shades of blue well, including periwinkle blue. If you're looking to mix and match it with other appliances, Butter looks great with the KitchenAid Blue Velvet colorway, or more muted tones like sage green.

Pertijs also recommends pairing the Butter Stand Mixer with the KitchenAid® Bread Bowl attachment: “They go together like bread and butter (pun intended)!”

Make your kitchen more cozy, comforting and welcoming this year with the rich color of Butter. You can learn more about this year's KitchenAid® Stand Mixer Color of the Year at KitchenAid.com.

*\*Source: An online Ipsos survey in the US, UK, MX, DE, CA, AUS (n=1,000 per country), general population, 18 years of age and older. Data is nationally representative by age, gender, race/ethnicity and region. The survey was fielded between September 27-October 1, 2024.*

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**AMANDA LAUREN** - Wallpaper has made a major comeback in recent years. There's a good reason for this. It instantly adds color, texture, and style to a home. One of the biggest innovations in this category is peel-and-stick wallpaper, which is sometimes called temporary or removable wallpaper. While it has some advantages over conventional wallpaper — it can be self-installed and it's generally less expensive — it may or may not be the right choice for every room. Here are five questions to ask yourself when choosing between wallpaper types

**1 HOW LONG WILL YOU BE IN YOUR HOME FOR?**

One of the most important questions you can ask yourself before choosing between peel and sick and conventional wallpaper is how long you plan on keeping the wallpaper up. Interior designer Maggie Winshall of MW Interiors tells me, “Peel-and-stick is more of a temporary solution.” So, if you're planning on being someplace short term—opt for peel-and-stick. “If you're a renter, always use peel-and-stick,” says Molly Borman Heymont, founder of wallpaper and decor brand, Housewife Essentials. “And of course, if you change your mind frequently, peel-and-stick makes it easy to just swap it out when you're ready. I love peel-and-stick for this reason.” If you own your home and know you'll be there for the foreseeable future, opting for conventional wallpaper is a reasonable choice.

**2 WHAT ROOM WILL IT BE INSTALLED IN?**

Peel-and-stick wallpaper is ideal for certain spaces that will be due for a change in the near future, such as children's rooms. After all, while a toddler might enjoy an animated character or animal print — they might not appreciate it as much as a Kindergartener. So, in cases like this, conventional wallpaper is not worth the extra cost or expense. Peel-and-stick wallpaper is also a wise choice for anyone who often changes their mind or likes to refresh their space every few years.

**3 WHAT'S THE BUDGET?**

Conventional wallpaper can be very expensive. Then, add the cost of supplies and professional installation — and it can really blow your budget. Peel-and-stick wallpaper can be DIY'd and installed as a weekend project. Keep in mind, you'll want to have a few supplies on hand, such as a measuring tape and a quality paper cutter — but these things aren't too pricey.



## HOW TO CHOOSE BETWEEN CONVENTIONAL VS. PEEL-AND-STICK WALLPAPER

**4 HOW HUMID IS THE ROOM?**

One of the biggest problems with peel-and-stick wallpaper is that it won't stick to the walls as well as conventional wallpapers, especially in rooms with lots of moisture exposure. So, peel-and-stick isn't the best choice for spaces such as bathrooms. However, this type of wallpaper is great for powder rooms. If it's generally humid where you live, you may not want to install peel-and-stick paper in places where you often keep a window open, such as a home office or rooms that open to the outside.

**5 WHAT TYPE OF WALL DO YOU HAVE?**

While conventional wallpaper can work on most types of walls, the same can't be said for peel-and-stick papers, explains Winshall. “You need a smooth surface with little texture or bumps.” The same rule applies to walls with an “orange peel” texture. “Even though some brands say you can [apply peel-and-stick here] — it will never look the way you want it to,” Heymont says. Peel-and-stick papers also don't stick to textured walls as well as conventional paper can. So while it may look fine after installation — it may begin to fall shortly thereafter.

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# A WALK ON THE WILD SIDE: VENTURING TO GET CLOSE TO RHINOS IN ZIMBABWE

**STEFAN WEISSENBORN AND  
SIMONE SPOHR** – BULAWAYO,  
Zimbabwe — We are silently stalking  
through the savannah, one behind the  
other, when Ian Harmer’s arm suddenly  
shoots up. The ranger’s gesture means  
we have to stop. Immediately.

Everyone holds their breath for a  
moment, rooted to the spot. Then Ian  
waves us on. We are making our way  
on foot through Zimbabwe’s Matobo  
National Park, and we are looking  
for rhinos. The group is wired, all  
members excited by the fact that we  
are walking through the home of wild  
animals that weigh multiple tons and  
are said to be somewhat aggressive.  
Thankfully, we are accompanied  
by two other armed rangers for our  
protection.

Satisfaction written all over his  
face, Ian points and whispers. “A white  
rhinoceros,” he says, indicating palm-  
sized footprints in the reddish sand.

Nature groups says these colossal  
creatures have existed for over 50  
million years, making them probably  
the oldest species of mammal in the  
world. But according to Ian, the park  
is only home to 60 rhinos.

It is a protected area covering  
around 400 square kilometers,  
despite being located not far from  
Zimbabwe’s second largest city,  
Bulawayo. The animals were thought  
to have become extinct back in 1895  
before about 100 individuals were  
discovered in South Africa.

Today, the population of at least  
the southern white rhinoceros  
has stabilized in Botswana, Kenya,  
Namibia, South Africa, Swaziland,  
Zambia and Zimbabwe.



On World Rhino Day in September  
2023, the International Union for  
Conservation of Nature (IUCN)  
announced that, for the first time in  
a decade, the total rhino population  
in Africa had increased compared to  
the previous year, to around 23,300  
individuals.

While the IUCN considers the  
southern white rhino to be “least  
endangered” with around 20,000  
individuals alive today, the northern  
white rhino, with only two specimens  
left — two females, according to the  
WWF — is on the verge of extinction.

That is a harrowing change  
compared to 2,000 years ago, when  
the ancient San people painted on the  
walls of caves in the Matobo Hills.

Their vibrant art depicts elephants,  
giraffes, warthogs and kudus. Images  
of rhinos also grace the walls. The  
caves, where archaeological finds  
also date to the Stone Age, have been  
on the UNESCO World Heritage List  
since 2003.

The drawings there provided the

impetus for the reintroduction of  
white rhinos in the park in the 1960s.  
Rhinos born in European zoos are  
also being released into the wild to  
provide new genetic material.

While the southern white rhino  
population appears to have stabilized,  
poaching is a growing problem, says  
Ian Harmer, our ranger.

The powder of rhino horns is said to  
have lust-enhancing powers, though  
that has never been scientifically  
proven. “Nevertheless, record prices  
are sometimes paid for it, especially  
in Asia,” he says.

Jack and Mike, our armed guides,  
are demonstrating how things could  
be done differently, with a better  
outcome for humans and animals.  
They earn a living for their families as  
animal and tourist conservationists.  
“Safari tourism is important to  
finance anti-poaching units, ranger  
training and protection and breeding  
programs,” says Ian.

So far, we have seen only grazing  
zebras in the distance during our

walk. But suddenly our guide motions  
for us to squat down.

We have barely crouched in  
the grass when we see two taupe-  
coloured shadows behind the bushes  
about 10 meters ahead of us. A female  
rhino and her calf are picking at their  
midday meal from the thorny bushes.

Minutes later, another rhino trots  
up. “This bull is still quite young, he  
probably weighs around 2.5 tons,”  
whispers Ian. The female rhino snorts  
at him. “She is showing him that she  
wants to be left alone. The guy still  
has a lot to learn about courtship.”

The young bull has apparently  
registered our presence and turns  
in our direction. He could quickly  
reach 40 or 50 kilometers per hour,  
says Ian. Rhinos also have very good  
hearing and sense of smell, but they  
see poorly.

We hold our breath again, standing  
as if frozen, hoping to remain  
undetected. Then the bull turns and  
trots away. Phew.

In the jeep on the way back, Ian has  
one more request. “When you upload  
your rhino photos online, deactivate  
the GPS coordinates.”

This makes it much more difficult  
for poachers to track down the  
rhinos, he says.

He is keen to protect the national  
park, whose beauty is hard to beat,  
and we understand why as we stand  
on a plateau in the Matobo Hills,  
enjoying a broad swathe of the park  
lit up by the golden sunset.

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# THINK YOU CAN'T AFFORD A HOME? THINK AGAIN! YOU MIGHT BE PLEASANTLY SURPRISED.

**LEE GINSBURG** - Maybe you can't afford the house you grew up in or your dream home, but you can afford a home. We all would like to fly first class although most of us can't afford it, but we still fly. Your first home is within reach.

### LOAN OPTIONS FOR DIFFERENT SITUATIONS

No matter your financial circumstances, there's a solution for you:

#### Not Enough Income to Qualify?

- Asset-based loans allow you to qualify based on your savings.
- Paid in cash? Loans can be approved based on your bank deposits.
- Self-employed? Use your profit-and-loss statement or bank statements to qualify.

#### Down Payment Challenges?

**We've Got You Covered.**

- Many banks offer **\*\*FREE Grants\*\***—no payments, ever!
- Take advantage of low-down payment programs starting as low as 3%.
- Explore equity share loan options to reduce upfront costs.
- Borrow or withdraw from your retirement account.
- Use "Buy Before You Sell" programs to simplify the transition.

#### Struggling with Monthly Payments?

**Here are flexible options to ease the load:**

- Adjustable loan programs to lower initial costs
- Options to reduce your interest rate
- Interest-only loans for lower monthly payments
- Rate discounts based on your profession, employer, or property location
- Rent-to-own programs that let you move in while building ownership
- Consider properties with income-generating potential.
- Choose for a 40-year loan to stretch payments further.

#### Not Finding Something in Your Budget?

**Adjust Expectations. Your first home doesn't need to be your dream home.**

**Consider options like:**

- A smaller size, fewer bedrooms, or fewer updates
- Properties further from central locations
- Remember, the bank won't approve a loan if they're not confident you can repay it. Stretching your comfort levels may feel daunting, but homeownership comes with tax benefits and long-term financial gains.

#### Why Homeownership is Worth It:

- "I've never met anyone who

regretted buying a home—only people who wish they bought sooner."

- Once you're a homeowner, you'll reap the rewards and enjoy a sense of security and accomplishment. You will have a big smile on your face as your home's value appreciates and you can take advantage of all the tax benefits.

### LET'S MAKE YOUR DREAM A REALITY!

It's my honor and passion to help you, your friend or family member achieve homeownership. Give me a call 650-888-5662, and let's chat about the options that fit your unique situation. Don't get discouraged—I can connect you with lenders ready to help you. The journey starts today!



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