

BAY AREA REAL ESTATE GAZETTE

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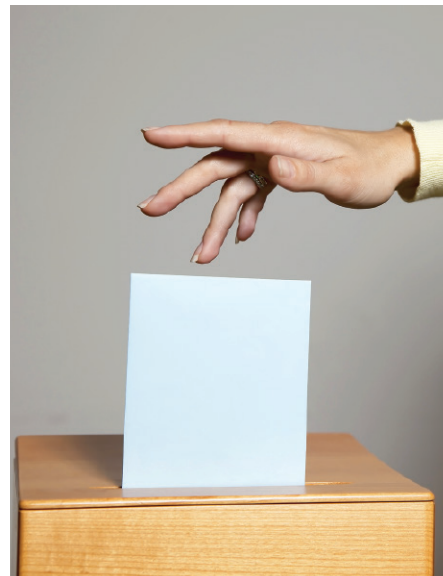


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- Warren Buffett

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RENT CONTROL IS ON THE NOVEMBER BALLOT AGAIN VOTE NO ON PROP 33

LEE GINSBURG - This time it is called Proposition 33, "Justice for Renters". It is almost identical to Prop 10 in 2018 and Prop 21 in 2020. Both were voted down by nearly 60% of the California voters. Prop 33 is burdensome and restrictive. Currently under Costa-Hawkins, a state law that exempts single-family homes, condominiums, and ADU's, are exempt from Rent Control and allows vacant units to be rented at current market rents. To incentivize builders, all homes built after 1995 are also exempt. **If Prop 33 passes property owners may not be allowed to charge market rent for vacant units.** Also, if Prop 33 passes local communities will have the right to burden single-family homes and condos with rent control. Property owners face increase costs with maintenance, paint, utilities, property tax and more. They should be allowed to make a profit. They should not be forced to subsidize renter's rent. Property owners will find it difficult or impossible to maintain the property. Proposition 33 will do away with all exemptions!



can qualify for a rent-controlled unit. People in rent-controlled units can and do own other properties. That is not the intention of the laws. Stricter Rent Control will only add to California's already dire housing shortage. **A study by MIT shows Prop 33 could slash property values by as much as 25%! Lower value means lower taxes to the communities.**

Rent control does not have any income limits to qualify. As I have said in previous newsletters, I know tenants in rent control units that own multiple homes. Rent control units can be occupied by people earning \$200,000 or more. Heck, that can be greater than the property-owner themselves. Not Fair.

OPTIONS

I believe we have other viable options for people having problems affording market rent. I am a big fan of **Section 8 Housing Vouchers**. This program is shared by all as it is federally funded and managed by the local counties. The program plans for the **tenant to pay up to 33% of their income for rent and the program subsidizes the balance.** They must **qualify annually**. Builders are required to include about **15% of all new rentals for affordable rentals.** This program is good as it **limits the income for potential tenants.** *Option 3:* if they have no ties to the area, many have chosen to relocate to less expensive areas.

80% of landlords are Mom and Pop owners. These are hardworking people owning a max of 10 properties with an average of 3. They should not be subsidizing rent for others. This is a public problem and should be dealt with through public taxes. **Vote No on Prop 33!**

VOTE NO ON PROP 33!

Economist Milton Friedman says Rent Control creates scarcity. Developers have less incentive to build. Studies have found rent control reduces housing by 15% as developers choose not to build, owners choose not to rent, or convert them to condos. **Rent Control benefits only a few and has no income limits.** This means a person earning \$200,000

VOTE NO ON PROP 33!

Our country was built on the **FREE Enterprise** system. We are not perfect, but we are pretty darn good. Free Enterprise allows **prices to rise and fall based on supply and demand.** We have had periods with property owners offering **free rent and other periods of rent increases.** All based on supply and demand.

WHAT IS YOUR HOME WORTH?



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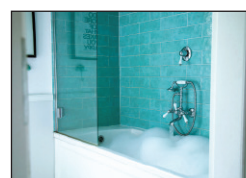
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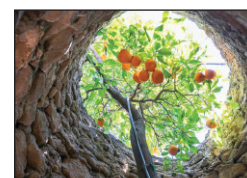
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READY TO RUN: MAYO PHYSICIAN (AND RUNNER) SUGGESTS WAYS TO BEAT THE HEAT WHILE RUNNING

MAYO CLINIC NEWS NETWORK

- The heat is on, especially across the South, Southeast and portions of the plains. When weather goes from warm to hot, exercising could become risky — unless you're prepared.

"Staying active, even exercising in hot weather, can be done safely, but you really have to pay attention to the environment and your body to make sure a good thing doesn't go bad," says Chaun Cox, M.D., a Mayo Clinic Health System Family Medicine physician and an avid runner. Here are a few tips from Dr. Cox for exercising in the heat:

KNOW THE WEATHER

If you haven't been exercising in hot weather already, don't choose a hot day to start. Your body needs to acclimate to the heat, so start with shorter periods of exercise and gradually extend the duration of your workout. High humidity prevents sweat from readily evaporating from this skin, which puts added stress on your body. And pay attention to the forecast — and the sky. In some places, severe weather can develop rather quickly, and there are no extra points for trying to outrun a thunderstorm or tornado.

STAY HYDRATED

Your body cools itself by sweating, and if you stay hydrated, the body is pretty good at cooling itself. When you become dehydrated, your body starts to store heat inside. Your core temperature begins to increase, and that can put your organs and



nervous system at risk. Drink water before, during and after you exercise. Additionally, make sure you have food throughout the day.

SLOW DOWN

Don't try to keep up your normal pace and intensity in hot weather. Get comfortable knowing you'll have to take things a bit easier when the mercury rises. Save your goal of setting a personal best for another, cooler day. Don't think you have to keep up with your running or workout buddies — at least until the temperature cools off a bit.

DRESS SMART

Clothing for exercise or working out in hot weather should permit evaporation of sweat from your skin. Wear light-colored, lightweight and loose-fitting items. Clothing also can help protect your skin from the sun, along with plenty of sunscreen.

LISTEN TO YOUR BODY

The old adage "no pain, no gain" is false. You should slow down or stop exercising at the first sign of discomfort. Other warning signs of heat exhaustion include heavy sweating, muscle cramps, fatigue,

weakness and dizziness. Heat stroke, which is more serious, may be indicated by a rapid, weak pulse, confusion and loss of consciousness. If you experience any of these warning signs of heat stroke, call 911 immediately, or alert someone to make the call on your behalf.

The trick is to be smart about outdoor exercise and workouts. By following some simple tips, you'll get more out of your time outdoors and reduce the risks associated with hot weather.

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MAYO CLINIC MINUTE:

WHY SKIPPING BREAKFAST CAN BE BAD FOR YOUR HEART

DEEDEE STIEPAN - Some say that breakfast is the most important meal of the day. Is it really? That's up for debate. However, skipping the first meal is not the healthiest choice and can even put someone at risk for health issues. In this Mayo Clinic Minute, Dr. Francisco Lopez-Jimenez, a Mayo Clinic cardiologist, explains why.

"Skipping breakfast, historically, hasn't been something necessarily healthy," Dr. Lopez-Jimenez says. He adds that missing the first meal of the day isn't good for your heart.

"There are numerous studies showing that people who skip breakfast have an increased risk for heart disease and many other ailments," he says.

Not only that, there's also some evidence to suggest that heart attacks are more likely to happen in the morning.

"Part of it is the high adrenaline state that occurs early in the

morning. If you match that with no food, no calories at all, what happens is that the body says, 'Well, with no food, I could die from starvation, so I have to do some extra things.' And those extra things are basically crunching the glands that make adrenaline. And essentially, the body gets into this rush of adrenaline," says Dr. Lopez-Jimenez.

And for those wanting to lose weight through fasting, breakfast is not the right meal to miss.

"People who skip breakfast, many times they're able to do that because they have a pretty large dinner," says Dr. Lopez-Jimenez. "So you're feeding the body with calories at the time when your body is just about to go to sleep, when you need calories the least."

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SELLING YOUR CALIFORNIA HOME? BE PREPARED FOR CAPITAL GAINS TAX!

LEE GINSBURG - For almost everyone, selling a home is quite a significant financial event. That's why my sellers are very interested in improving their sale prices and why I regularly publish advice about how to do that. But there's another—albeit less exhilarating—factor that can greatly affect your proceeds if you are selling a home: taxes!

Property values have risen substantially in the last few decades, especially here in the Bay Area. As a result, sellers can get caught off guard by a tax bill they didn't see coming. I'm not a CPA or tax attorney, but I can share some general information to kick-start a conversation with yours, so that you be prepared. If you need a referral, give me a call at 650-888-5662.

PRIMARY RESIDENCES GET THE BEST TREATMENT

Compared to other types of properties, "primary residences" get the best tax treatment when sold. You can only own one primary residence at a time, and it must meet two basic criteria:

- 1. It really is your main home.** It's where Aunt Helga sends your birthday cards, where you return after work and travels, and where you spend most of your time. If you're away on military duty or an extended (but temporary) period of time, it's the "home base" you intend to return to. If you split your time evenly between two homes, it might be where your driver's license is issued or where you are registered to vote. Your tax advisor will help you decide.
- 2. It's owned by you (or maybe your trust).** Generally, only homes owned by individuals can be considered primary residences. If your home is titled to a corporate entity it may not qualify, even if you own that entity 100%. If your home is in a trust, it may qualify but you'll need your advisor's expertise on that.

When you sell your home, it will need to meet additional, more specific criteria in order to qualify for favorable tax treatment. But first, let's go over how capital gains tax works.

CAPITAL GAINS BASICS

When you sell a property (any property), any profit you make from the sale is considered a capital gain. The gain is the difference



between its selling price and your original purchase price, or "basis." For example, if you purchased or inherited a home for \$400,000 back in 1999, your basis is \$400,000. If you sold it today for \$1.3 Million, your capital gain would be \$900,000 (\$1,300,000 Sale Price - \$400,000 Basis). Yikes! This applies if you purchase another home or not.

However, you may not have to pay tax on the entire gain, and you may be able to increase your basis so that the gain is smaller.

FEDERAL EXCLUSION FOR PRIMARY RESIDENCES

When you sell your primary residence, you can exclude up to \$250,000 (single) or \$500,000 (married filing jointly) of capital gains on your federal income taxes, if your sale meets the following criteria:

- 1. Ownership Test:** You owned it for at least two of the last five years. If you are selling sooner than that, you may qualify for a partial exclusion if you had to move for an eligible, unforeseen reason.
- 2. Use Test:** You also lived in it for at least two of the last five years (or the entire time, if you qualify for the partial exclusion above).
- 3. Frequency Test:** You haven't claimed this exclusion in the past two years.

Applying these rules to our example, if you're married and selling a home purchased for \$400,000 for \$1.3 Million, you may qualify to exclude up to \$500,000 of the gain. This means that \$400,000, not \$900,000, of the gain would be taxable (\$1,300,000 Sale Price - \$400,000 Basis - \$500,000 Exclusion).

INCREASING YOUR BASIS

While an up-to-\$500,000 exclusion is great, with how high Bay Area homes have appreciated, it may still leave you with a hefty tax bill. However, you can reduce your gain by increasing your basis. You can do this by adding home improvement costs to your original purchase price.

Eligible renovations and upgrades include:

- **Additions, expansions, and installations**, including finishing unfinished spaces, adding a rooms, garages, or outbuildings, or building pools, decks, fences, or anything meant to stay with the home.
- **Home upgrades**, including HVAC systems, plumbing, electrical, roofing, solar panels, new insulation, windows, siding, sprinkler systems, driveway resurfacing, and even certain landscaping projects.
- **Renovations**, including kitchen or bathroom remodels, new flooring or major floor refinishing projects, cabinet refacing, knocking out or adding new walls, and so on.

Anything that increases the useful life or value of your home (or changes how it can be used) can likely be added to your basis. Repairs and routine maintenance do not count. Your tax advisor can help you make the right call, and you'll want to keep good records.

Let's say you tally up \$300,000 in improvements in the 25 years you owned the home. Now, your basis is \$700,000 instead of the original \$400,000. If you qualify for a \$500,000 exclusion, you'd be looking at a taxable

gain of \$100,000 (\$1,300,000 Sale Price - \$700,000 Basis - \$500,000 Exclusion).

CAPITAL GAINS TAX RATES

You'll owe federal capital gains taxes and California income tax on the portion of your gain that isn't excluded. The rate you pay depends on your income and how long you've held the property:

- **Short-Term Capital Gains:** If you owned the property for a year or less, gains are taxed at your ordinary income tax rate (just like wages and most other types of income).
- **Long-Term Capital Gains:** If you owned the property for more than one year, gains are taxed at 15% for most taxpayers, 0% for those earning less than about \$45,000 (single) or \$90,000 (married), and 20% for those earning over \$492,000 (single) or \$554,000 (married).

In our example, assuming you qualify for a \$500,000 exclusion and added \$300,000 to your basis, the \$100,000 left over would be subject to the long-term tax rate; if your joint adjusted income is between about \$90,000 and \$554,000, that would be 15% (or \$15,000 in taxes).

CALIFORNIA CAPITAL GAIN TAXES

Capital gains in California are taxed the same as ordinary income, which can range from 1% to 13.3% depending on your income level. California allows you to deduct any federal exclusion you qualify for, but doesn't provide an additional exclusion.

Using the \$100,000 gain subject to state tax and assuming a marginal tax rate of 9.3% (the middle range), you would owe approximately \$9,300 (\$100,000 x 9.3%) in addition to your \$15,000 in federal capital gains tax. You may also be subject to an additional 3.8% Net Investment Income Tax, but that's another can of worms. That's why I'll again urge you to meet with a tax expert before you sell your home!

GET IN TOUCH

If you have questions about the market, your home, or would like a referral to a tax advisor, give me a call at 650-888-5662. I've been helping Bay Area sellers get the best outcomes possible for many years, and I'm eager to help you succeed too!

Stay tuned, In my next issue, we will discuss selling investment property.

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SAN MATEO COUNTY PROPERTY TAX

OTHER COUNTIES ARE VERY SIMILAR

LEE GINSBURG - San Mateo County Assessor Mark Church recently announced that the County's Property Assessment Roll increased year-over-year by \$17.7 billion, or 5.75%, to a record high of over \$325.5 billion. That is the value of all residential and commercial property in San Mateo County. "San Mateo County delivered another year of impressive growth in 2023, demonstrating the County's economic strength and resilience despite the significant challenges in the real estate and financial markets facing the state and nation," said Mark Church. "This year's roll growth reflects the strength and diversity of San Mateo County's economy and can be attributed to a steady residential demand and significant commercial development, particularly in the life sciences sector," he stated. "It also signifies San Mateo County's role as one of the strongest economic engines of the Bay Area," added Church.

Residential sales started its rebound in the second half of 2023, rising sharply in Spring 2024, with both sales volume and median home prices growing at a solid pace. U.S. News and World Report ranked San Mateo County as the fourth wealthiest

county in the United States. WOW! Believe it or not, the county's housing affordability index is at 17%, higher than the state average of 15% reported in 2023, which is attributable to our high median income level.

The number of single-family home sales in 2023, according to San Mateo County Association of Realtors, declined by 17.4% to 3,292 units as compared to 3,987. Condominiums decline was more severe (30.4%). Since the pandemic, condo sales and prices have been hurting. If you purchased a condo in recent years you might qualify for a decline in value for property tax. The median single-family home price reached an all-time high of \$2.30 million in May 2024.

The property tax collected is shared with approximately 52% of revenue allocated to schools within the county, 25% to the County, 15% to cities, 7% to special districts, and 1% to former redevelopment agencies.

The growth of the San Mateo County Secured Roll is primarily due to the following factors:

New Commercial Development: large commercial, residential, and mixed-use construction projects were

Category Property	Development Site (Sq.Ft.)	Percentage
Life Sciences	30,261,279	30.41%
Office	18,572,965	18.66%
Hotel	2,509,759	2.52%
Senior Care Facility	1,419,379	1.43%
Industrial Park	1,319,000	1.33%
Retail	1,189,218	1.19%
Hospital	758,800	0.76%
School	202,000	0.20%
Commercial	56,232,400	56.51%

among the major contributors to the 2024-2025 Roll growth.

New Major Development (Tracked since 2015. See chart above).

TOP 5 CITIES FOR NEW COMMERCIAL DEVELOPMENT

- South San Francisco - 22.47 million sq. ft.
- Redwood City - 22.17 million sq. ft.
- Menlo Park - 12.17 million sq. ft.
- Brisbane - 8.27 million sq. ft.
- Burlingame - 6.53 million sq. ft.

TOP 10 TAXPAYERS IN SAN MATEO COUNTY

- Pacific Gas & Electric
- Genentech
- Gilead Sciences
- Alexandria Real Estate Equities
- Hibiscus Properties Inc.
- Facebook, Inc.
- Google Inc.
- United Airlines Inc.
- Slough BTT LLC.
- HCP Oyster Point

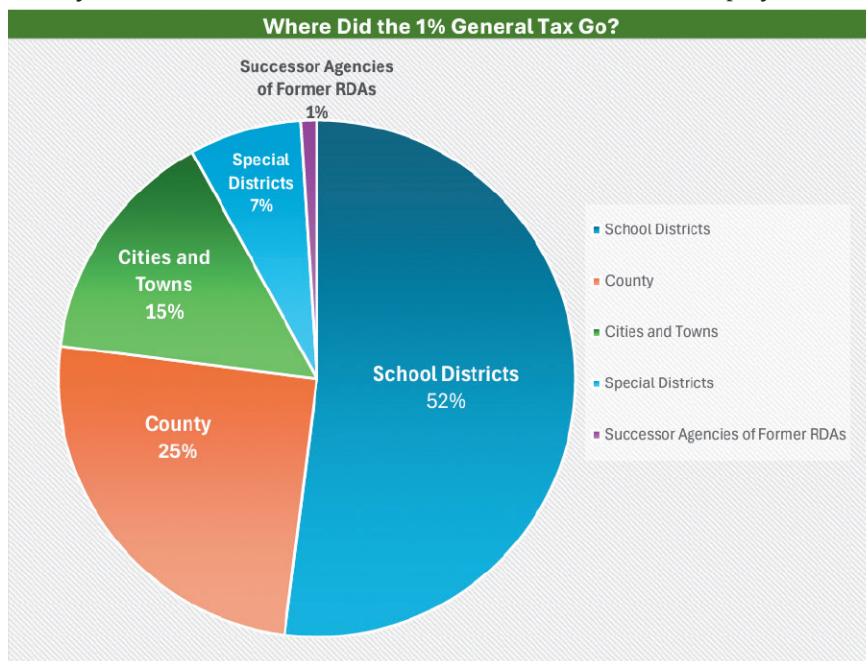
"Growth in the Technology and Life Science sectors continues to drive the demand in office, housing, lodging, and retail," noted Church.

There were **only 48 Trustee's Deeds (Foreclosures) recorded in the calendar year 2023**, which is almost twice as many as 2022. "Although mortgage interest rates remained high in 2023, recorded foreclosures although increasing are still low, indicating financial resilience of local residential real estate equity, continued high employment levels, and the strength of the local economy," stated Church.

Thanks to Proposition 13 the assessed values of residential properties can only increase 2% and

our tax is 1% plus bonds, and fees of our locality. At times property values decrease and the assessor's office will reduce the assessed value. For the upcoming 2024/2025 tax year the assessor's office said 6405 residential properties qualified for **Decline in Value**. They base it on the value as of Jan. 1 of the tax year. If you feel your property's market value is below the assessed value, you may appeal. You can go to your county's tax assessor's website and search for a Decline in Value application. If you have a problem, please feel free to call me for help.

The tax year begins July 1 and runs through June 30. Property Tax is due November 1st and late December 10th, the second installment is due Feb. 1 and late April 10. Upon the passing of an owner, **the assessor's office should be notified within six months**. If the property is transferred to a beneficiary, property tax will be reassessed based on Proposition 19 as of the date of death. If a child inherits the property and uses it as a primary residence the assessed value will remain the same, **but a tax exemption must be submitted**. If it is not used as a primary residence the property will be re-assessed to market value. If it is not used as the child's primary residence the value will be reassessed at the time of death even if you notify them two years later. The county will come after their money. If you wait a long time, it is possible you will be charged interest and late fees. **It is best to notify the Assessors Office within 6 months of the death of a property owner.**



*This chart reflects pre-Vehicle License Fee (VLF) Swap transfers of property taxes to pay for the State's VLF obligations. Any transfers from non-basic aid (LCFF) school districts are paid back to the districts by the state.

PROPERTY TAX TOO HIGH?

LEE GINSBURG - Real estate, much like life, operates in cycles. Although interest rates are currently on the higher side, single-family home prices have remained stable and even increased in some areas. On the other hand, condominiums have faced challenges since the pandemic. The demand for larger living spaces caused many potential condo buyers to move out of the area. Following this trend, higher interest rates, escalating insurance costs, and the new balcony law have further impacted the condo market.

In California, property taxes are based on the purchase price. Thanks to Proposition 13, property taxes can only increase slightly each year. However, in other regions, homes are reassessed annually at their current market value. If you purchased a condo in 2018 or later your home's current assessed value may be above the current market value. Thanks to Proposition 8, you may qualify for a reduction. If you are not sure of your value, please contact me and I will help.

The tax year begins on July 1 and runs through June 30. Property tax payments are due as follows: the first installment is due on November 1st and becomes late after December 10th, while the second installment is due on February 1 and is late after April 10th.

For the upcoming 2024/2025 tax year, the assessor's office has reviewed the values of over 11,000 properties, determining that 6,405 residential properties qualify for a Decline in Value. If you are among those 6,405, you should have received a notice in July. If you did not receive a notice and your market value is below the assessed value, you have the option to appeal. You can find more information and the appeal process at your county's assessor's office

The valuation is calculated using the market status as of January 1st of the tax year.

Lastly, it is important to remember that we have the power to influence these propositions through our votes, so let's stay informed and understand what we are voting for.





WE HAVEN'T SOLD OUR HOUSE YET, BUT WE FOUND OUR DREAM REPLACEMENT HOME! WHAT SHOULD WE DO?

Dear Lee,

My wife and I have been eager to move for a while, but have been very anxious about selling our house without having a new one lined up. We just found the perfect home in the neighborhood we want to be in—it has the chef's kitchen and fenced-in backyard we want, and the price is perfect. We're thrilled, but we haven't even begun the process of selling our current home yet. We don't want to lose this opportunity, but we can't buy it without the bank's help. What should we do? - James D.

Dear James,
Finding your dream home is exciting, but emotions can drive us to jump the gun sometimes. Is there something about this particular home that's filling you with a sense of urgency? If so, you'll want to take critical look at the risks and costs before trying to make it work. If you're more worried about not having a home lined up, planning ahead for temporary housing and using a mobile storage solution like PODS can give you more confidence.

In either case, selling first is usually best, but you do have options. Here are my suggestions:

1. SEE IF YOU CAN DO IT WITHOUT A CONTINGENCY

A competitive, contingency-free bid will get you the best deal, because the seller won't have to wait for your home to sell. If you want to make an offer like that right now, you'll need to run the numbers and see if it's possible without first selling your home. Get with an experienced agent and lender and ask:

- What will your new down payment be? Can you swing this without selling or taking out new debt?
- What will your new mortgage payment be? Will this plus all your current monthly debt payments (including your existing mortgage) be 35% or less of your monthly income?

If either answer is "no," you may not get pre-approved to buy this particular home contingency-free. If the answer is yes, I'd urge you to have an in-depth conversation with your trusted advisers before proceeding.

2. WAIT UNTIL YOU SECURE A BUYER

If the numbers don't work (and in my opinion, even if they do), your best bet will be to at least enter contract with a buyer before bidding on a new home. Your bank may issue you a pre-approval once your home is pending; it would be conditional on the sale completing, but your seller will like that a lot more than if you haven't even secured a buyer.

For perspective, you probably wouldn't accept an offer from

someone if you had to wait for them to find a buyer (unless it was enough over-asking to be worth the risk). The same will be true of the sellers you approach.

3. MAKE A CONTINGENT OFFER AND TRY TO SELL FAST

If you can't make a contingency-free offer right now and you don't want to wait until you sell, you can try to buy the home with a contingency (conditional on securing a buyer). As I touched on earlier, this will weaken your offer. To compensate, you'll need to offer more money and ask for as little time as possible. These days, 60 days may be the max a seller would accept.

You'll then need to hurry and sell your home. Pricing it below-market will likely be necessary, and you'll also want to make it as attractive as possible. Most buyers these days do not want fixer-uppers. This includes decluttering, deep cleaning, repairing, and staging. The goal is to make your home stand out and sell as fast as possible, so that you don't risk losing your contingent offer.

4. POTENTIAL LOAN

Depending on your current equity, a bank may offer you a bridge loan to purchase the new home and you can pay down or refi. when your home sells. Depending on what you buy, maybe a Home Equity loan will work. Possible hard money loan or a loan from your retirement fund. And then there is always the Bank of Mom and Dad. Some of these loan options might carry higher interest rates, but it is only for a short time until your home sells. Many of these loan options are not offered by the big banks. I can guide you to lenders that can help.

GET IN TOUCH!

Buying before you sell is possible, but I rarely recommend it. The odds are overwhelming that you will find another dream home after you sell your existing one—and when you do, you won't lose your shirt buying it!

If you haven't yet hired an agent, give me a call. I'd love to learn more about your goals and help you plot the best course.

LEE GINSBURG

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

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



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LANDLORD ALERT

The maximum increase in rent effective Aug 2024 – July 2025 is 8.8% (5% + CPR of 3.8%) This applies to all rental properties subject to AB 1482 in Alameda, Marin Contra Costa, Santa Clara and San Mateo counties. Single-family homes, condos, and duplexes if the owner lives in one unit are exempt. Cities with more stringent restrictions will override this policy.

Security Deposits are now limited to a maximum of one month of rent including any pet deposit. Effective July 1, 2024, AB 12 took effect. This is for both furnished and unfurnished units. This new law applies to all property owners except the small landlord owning no more than two residential rental properties with a maximum of four units. By the way, the small landlord exclusion does not apply if the tenant is a military service member. This law is not retroactive. It only applies to new leases signed on or after July 1, 2024.

Vote No on Proposition 33! Proposition will allow local governments to limit rent increases as properties become vacant. Proposition 33 potentially will lead to rent control of Single-Family homes and Condos. They are currently exempt under Costa-Hawkins.

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7 MINDSET SHIFTS THAT CAN MAKE YOU A MILLIONAIRE

JAMES ROYAL, PH.D. - When it comes to becoming a millionaire, your mindset is an important factor, maybe the key factor, in getting you there. Yes, earning a higher income can help you build your net worth — let's not pretend a high income isn't important — but poor financial habits can destroy any amount of income. However, even modest earners with the right mindset can become wealthy over time.

Here are seven key mindset shifts that you can make to help you become a millionaire. The following mindset shifts require you to move to a perspective where you're an active participant in your success and not merely a passive recipient of whatever happens to you.

FROM "I NEED TO HIT THE LOTTERY" TO "WEALTH IS BUILT OVER DECADES"

Many people think they need to accidentally step into wealth, such as by purchasing a lottery ticket or inheriting it from a lost relative. But many millionaires — especially 401(k) millionaires, those with a million in their retirement accounts — got there over many years, if not decades. So you must think over the long term and then make wealth-building habits a priority in your life.

One of the best ways to build wealth is to invest in the stock market. Rather than try to trade your way to wealth in the short term, take a long-term mindset by buying and adding to investments every month. Study after study shows that a long-term passive approach beats a short-term active approach the vast majority of the time, making it easy for even new investors to win.

FROM "I DON'T HAVE ENOUGH MONEY TO BE AN INVESTOR" TO "INVESTING IS A PROCESS THAT ANYONE CAN DO"

Many people make excuses that they don't have enough money to be an investor. But today anyone with a few dollars can become an investor. It's never been easier or cheaper to open an investment account, and the tools to be a successful investor have never been more accessible.

In fact, if you work with a brokerage that offers fractional shares, you can get started with \$5 and purchase partial shares of even high-priced stocks and funds.

The mindset shift begins when you start thinking of yourself as an investor — regardless of how much you have. Yes, becoming an investor doesn't make you rich, but it opens the mindset where you can begin taking the actions that grow your wealth. And one silver lining of beginning with a little is that you can learn how to invest without making mistakes that cost a lot of money.

FROM "STOCKS ARE FOR THE WEALTHY" TO "STOCKS ARE HOW PEOPLE BECOME WEALTHY"

Similarly, people may tell them-



selves that they can't own stocks because they're not wealthy. But owning stocks is how the wealthy became wealthy. The attitude that stocks are limited to the wealthy is self-defeating if you really want to grow your wealth. A broadly diversified portfolio of stocks is one of the best ways for you to build life-improving riches.

Of course, not all stocks are winners and investors have many different ways to build wealth with stocks, whether that's owning individual stocks or going with exchange-traded funds (ETFs) that own stocks. The best ETFs have delivered attractive returns to investors over years.

FROM "PEOPLE WON'T KNOW I'M WEALTHY UNLESS I SHOW IT OFF" TO "PEOPLE DON'T NEED TO KNOW I'M WEALTHY"

For many people the value of wealth is being able to show it off, with flashy cars, enormous houses and showy jewelry. But showing off your wealth is one of the best ways to get rid of it. Wealth is only wealth if it remains unspent, so you can't show it off, at least not in the same way.

Instead, many affluent people grow their wealth quietly, driving that 15-year-old car or living in a modest house. The proverbial millionaire next door exists, and they're living totally different from the glitzy and glamorous lifestyles that Hollywood wants to show — and sell — you.

And if the affluent do show off their wealth, it's often in ways that showcase their low-stress lifestyles, with time to do what they want without worrying too much about their money.

FROM "SPENDING COMES FIRST" TO "SAVING COMES FIRST"

Those who are growing wealth

prioritize their saving and investing over their spending. Living below their means always comes first, giving them money to invest and grow their wealth over time. With this approach it becomes easier to grow your wealth each year, as your investments continue to climb and help you amass an even larger nest egg beyond just what you can save.

If unexpected expenses crop up, these individuals already have an emergency fund in place so that they won't have to touch their high-return investments and they can continue to compound. By putting saving first, you help ensure that you always have enough later.

FROM "I'LL SAVE AND INVEST NEXT YEAR" TO "I'LL START INVESTING TODAY"

Many individuals simply put off saving and investing, with easy excuses that they'll do it next year or that they have higher priorities for their money now. But time is your biggest ally when it comes to investing, because your money can make money. And the more time you give it, the more wealth you'll amass — without doing any extra work. It's vital to start investing today.

One of the easiest ways is to open and fund your employer-sponsored retirement account such as a 401(k) or 403(b). Your employer often offers you a matching contribution if you contribute, meaning that you can make an instant return on your money — that is, free money to save.

If you want to save money on your own or have unlimited investment choices, then you can go with one of the best IRA accounts or even a taxable brokerage account. However you decide to go, the point is to begin now and learn all you can about how to invest smartly.

Here's a simple — but not easy — three-step plan for how to retire a millionaire:

FROM "I DON'T KNOW WHAT TO INVEST IN" TO "STOCK FUNDS MAKE IT EASY TO INVEST"

One stumbling block for new investors is not knowing what to invest in. They don't know which stocks to buy and worry that they'll be ripped off by fraudsters. These are reasonable concerns, but even new investors have good options and can proceed at their own pace.

First, work with a reputable brokerage. Bankrate has reviewed the major online players, and you can get started without a deposit, and stock and ETF trades are typically free.

Second, stock funds offer a great advantage to new investors. ETFs can offer low annual costs and attractive annual returns, and you don't need to be an expert to purchase one. Look for funds that have strong five- and 10-year returns and that are run by a reputable fund company.

One of the best picks is an S&P 500 index fund, which owns about 500 of America's most successful companies. This kind of fund has returned about 10 percent annually over time, and it's the recommendation of investing legend Warren Buffett.

BOTTOM LINE

You can earn all the money in the world, but if you don't save and invest it, you won't build any wealth. You'll have to continue to hustle until you get the right mindset. But start with the right mindset and you can begin growing wealth with any amount of money or income.

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SELLING YOUR BAY AREA HOME THIS FALL?

3 NEW CHALLENGES YOU'LL WANT TO PREPARE FOR

LEE GINSBURG - If you're planning on selling your home this fall, you'll want to read this first. Most sellers should do well, but sellers who adapt to some new dynamics affecting our market will do *phenomenally well*.

Even in the best of times, the fall season tends to be quieter in the Bay Area. The summer rush has ended, and the influx of new listings typically slows down as the year progresses. However, this doesn't mean that fall is a challenging time to sell. With fewer buyers in the market, there are also fewer properties for them to choose from. Strategic sellers can still achieve excellent results during the fall, often just as well—or even better—than their spring, summer, and winter counterparts.

However, this fall sellers will need to overcome challenges unrelated as well. Most won't be prepared to do that, which is good news for you, a competing seller. Let's run through them, and I'll share how to turn each one into an opportunity for a top-of-the-market sale.

CHALLENGE 1: THE ELECTION

Election years always bring uncertainty, and the upcoming election is no exception. It's human nature to hold off on large financial decisions (like purchasing a home) until the future becomes clearer. This may slow our market down a bit on the demand side, giving buyers a bit more leverage.

OPPORTUNITY: PINPOINT PRICING AND STRATEGIC MARKETING

To counteract buyer hesitation, it's crucial to price your home competitively. That doesn't mean below-market, it just means not above-market. Work with me or another knowledgeable real estate agent who can help you set an attractive price reflective of the current market. A well-priced home will entice more buyers—even in an election year—and this will create competition that could drive your final price up.



In addition to pricing, strategic marketing will help you more in the months ahead than perhaps ever before. Your buyers may be coming from far away and may be looking at homes in a variety of California markets, so you'll want to ensure your listing appears on all the national platforms with the right keywords and is shared with top agents all over the country. In addition to showcasing your home with stunning photography, be sure to highlight the strength, stability, and desirability of the Bay Area market, as security will be top of mind for many buyers.

CHALLENGE 2: PERSISTENTLY HIGH INTEREST RATES

Mortgage interest rates have remained high throughout the year, and while they're a bit better now, they're probably going to remain higher than we like for a while. Buyers continue to face financing obstacles and many are opting for lower-priced homes to stay within budget. This will continue to constrain demand heading into the fall, although we are starting to see this loosen a bit.

OPPORTUNITY: ENTICING INCENTIVES

The best way for sellers to attract

buyers in a high-rate environment is to offer incentives that appeal to budget-stretched or financing-limited buyers. Consider offering to buy down the buyer's interest rate for the first few years by providing a Rate Buydown credit at closing. This will benefit some buyers more than a dollar-for-dollar price discount. A concession to pay HOA dues for a period of time will be beneficial. Possibly offer to carry back a loan.

The best incentive is to prepare your home that it appears updated and move in ready.

It's also important to keep cash buyers in mind, too. These buyers are less affected by interest rates (or they're moved to pay cash because rates are high, and they can afford to do so). If you get a cash offer, tailor your negotiations accordingly. For this group, paying closing costs or offering other reductions to their out-of-pocket will be enticing.

CHALLENGE 3: NEW REGULATIONS

On August 17, a big change took place in the real estate industry. Buyers, sellers, and agents can continue to conduct business as before, but offers of buyer agent compensation are no longer allowed to be displayed on the

MLS (the platform where listings are advertised and sold). Buyers will also be required to sign a contract with an agent before they can tour any homes, in which they'll agree to pay their own agent's fees if a seller does not offer to pay it.

This could cause some buyers to be more selective; they may choose to purchase homes that limit their out-of-pocket expense (especially with prices and rates being so high). To have the maximum amount of people looking at your home it is suggested to offer concessions to pay for the buyer's agent's compensation.

OPPORTUNITY: WORK WITH AN EXPERIENCED AGENT

It's too early to see how this will play out, but as the industry adjusts it will be crucial to work with an experienced agent. An agent with a deep understanding of the new regulations and a strong networking group that can ensure your home is positioned to attract the maximum number of buyers and net you the maximum amount of money.

BOTTOM LINE

With all that said, don't be deterred this fall. These challenges truly do present enormous opportunities for sellers (and their agents) who are willing to go the extra mile. The Bay Area market is inherently strong, and this won't change as we head into fall. Sellers who employ the right strategies will sell quickly and at the top of the market.

If you have questions about the Bay Area market or are thinking about selling now or in 2025 it is not too early to begin the discussion, give me a call at 650-888-5662. I'm eager to learn more about you and your home and help make your next move a success!

NEW REAL ESTATE POLICIES

LEE GINSBURG - You probably heard on the News that there are big changes in Real Estate Policies. I want to give you a quick summary. The terminology is scary, but, it's not a big change. If you or your family and friends have questions, please do not hesitate to reach out to me on this matter or any other real estate concern.

The National Association of Realtors is changing policies to satisfy a settlement with the Department of Justice. The thought behind the settlement is to allow buyers to decide how much compensation their agent receives at the time of sale. Change is hard but, once again, this is not a big deal.

- For as long as I remember the seller signed an agreement to sell their home stating how much they will pay their agent and how much they will pay the buyer's agent. **Now the seller can continue to do the same or they can choose not to commit to how much the buyer's agent will get.**
- The buyer's agent compensation **cannot be displayed on the Multiple Listing Service.** Agents will have to



talk to each other or just include their request in the purchase contract.

- **The buyer will now have to sign an agreement, like what the seller has signed for years.** They will agree to a specific area and time frame of the contract and **to have their agent compensated directly from themselves at closing or they can request the seller**

to compensate their agent from the purchase price. This will now be **negotiated in the purchase contract** between the buyer and seller. It will all come down to the purchase price and how much the seller will truly net. It is expected that most buyers will request the seller to pay from the purchase price.

- It will **benefit the buyer if they choose to pay their agent's compensation directly as property tax is based on sale price and it will be a tax write-off.**
- A big change is the **buyer must sign this Buyer-Broker agreement before viewing a property.** They do not have to sign an agreement at open houses.
- **Compensation to the seller's agent and the buyer's agent has always been negotiable and continues to be.**
- All Realtors will have to abide by this new policy. Realtors must abide by a code of ethics. Not all Real Estate agents are Realtors. A proposal on the Governor's desk requires all buyers to sign the agreement with their agent before viewing a property, which is expected to pass and become a State Law.



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5 BATHROOM RENOS THAT ACTUALLY ADD VALUE TO YOUR HOME

AMANDA LAUREN - Renovating a bathroom is a major project. Not only is it expensive, but it's also messy and time-consuming. However, you don't need to renovate your entire bathroom to upgrade or add value to your home. It is best to focus on small, affordable upgrades that can make a big impact. Here are five bathroom renovations that actually add value to your home.

A FRESH COAT OF PAINT

Old paint that's chipped, peeling, or dull instantly ruins the aesthetic of a bathroom. Fortunately, it's an easy fix. A fresh coat of paint can work wonders in a bathroom. It's cheap, easy, and perhaps you can even paint it yourself. "Paint solves everything. When we prepare

homes for sale, we repaint or touch up paint 100% of the time. Repainting the walls can make your bathroom feel fresh, especially if the bathroom is outdated," says Broker Lori Levine Harris, of Brock & Lori.

Harris recommends painting white walls an accent color because sterile white bathrooms are falling out of favor. Her favorite hues are pale blue, deep green, and lavender.

NEW GROUT AND CAULK

Looking for an ultra-cheap upgrade? Nothing makes a bathroom look older and more dated than dirty or chipped grout or peeling caulking. A tube of grout and caulk can cost under \$30. You can even go with gray or blue grout to add some color. Much like

painting, this is a project many of us can take on ourselves.

RE-GLAZING THE TUB

Replacing a bathtub can be a big, costly project, but re-glazing is a far more economical alternative according to Harris. "Re-glazing is our favorite bathroom upgrade hack — without replacing the tile or the bathtub, you can make it look brand new."

This is a particularly smart move if your tub is a little chipped or discolored. Unless you're particularly handy, this might be a good project to call in a pro to tackle.

UPDATED HARDWARE AND FIXTURES

Old hardware can really make a bathroom look dated, says Harris. "It is so simple

and affordable to replace knobs and pulls. It makes a huge difference."

Keep in mind, when it comes to hardware — you don't need something ornate. She tells me Amazon has a nice selection of black, stainless, and brass pulls. The multipacks are an excellent value especially if you have a larger bathroom.

Agent Michael Weiner of Coldwell Banker Warburg also advises switching out those old faucets and showerheads for something new and fresh. If you want to take your reno to the next level, he recommends installing a new toilet.

A REFRESHED VANITY OR CABINETY

An old vanity can drag down the entire look of a bathroom. But if your budget

is very limited, Tate Kelly, of Coldwell Banker Warburg, recommends replacing the doors.

Lastly, he tells me installing a "soft close" hinge or drawer can make a big difference. "People are obsessed with it and it is an instant plus for the buyers. They can't get enough, and rightfully so. It's a wonderful feature that doesn't cost much to add, but no one will ever say they don't like it. What is also great about them is that it does not change the look of the cabinet or drawer; it is an internal feature so you can put it on anything you already own."

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LEE'S FIVE-STAR YELP REVIEWS



"When searching for a real estate broker, I valued essential qualities: knowledge, expertise, advocacy, and transparency. These attributes were crucial to ensuring a smooth and successful transaction. Lee Ginsburg not only possessed these qualities but demonstrated an unparalleled commitment to excellence. As out-of-state owners, navigating the sale of our property presented significant challenges. Lee Ginsburg handled every facet of the process with exceptional skill and dedication. He coordinated the comprehensive tasks involved, from clearing a fully furnished house to overseeing kitchen and bathroom renovations, managing home improvement repairs, and expertly staging the property. His meticulous attention to detail and strategic approach ensured that every aspect of preparing the home for sale was managed efficiently and effectively. Lee Ginsburg's advocacy on our behalf was unwavering. He consistently prioritized our interests, providing transparent communication and valuable guidance throughout the entire process. His deep understanding of the market dynamics and extensive network of resources were instrumental in achieving a

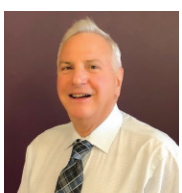
successful outcome. If you are searching for a real estate professional who embodies knowledge, expertise, advocacy, and transparency, look no further than Lee Ginsburg. His dedication to delivering exceptional service and achieving outstanding results makes him a standout choice in the industry.

— **Michelle R.**



"I've known Lee since he became my Realtor with our 1st home back in 2015. Fast forward July 2024, he's selling our house and with 2 open houses, sold that thing super fast with multiple offers and no contingency. Lee has been in this game for ages and knows more about real estate than anyone I know. He is easy to work with, communicates fast and gives his feedback as if it were his home. If your looking for a Realtor in the Bay Area, look no further as Lee knows many people in this industry like lenders, contractors, inspectors, painters, and electricians, etc.. The value he provides is priceless, buying or selling he will get the job done without stress and headaches"

— **Judy M.**



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WAYS TO INCORPORATE OFF-WHITES INTO YOUR HOME'S DESIGN

BRANDPOINT STAFF WRITERS - Interior design styles are always changing. Since the 1990s, interior styles have moved from sleekness to warm tones to clean basics and now, to a natural warmth that introduces a holistic balance that is inviting and raw. There are many ways you can invite natural warmth into your home, and one of the easiest ways is by using white.

Whites can easily elevate a space, creating a light and tranquil atmosphere with a touch of elegance. Over time, white has evolved from a bright white with blue undertones to take on more natural hues from wood tones and stones for a softer, more natural and approachable aesthetic.

You don't have to plan a full design overhaul to embrace warmth in your home design. Check out these four simple ways to incorporate warm whites into your home's design.

LIVING ROOM

The living room is the heart of your home. Because the living room is often a gathering place for family members or guests, the space should be open and inviting. You can, of course, paint your walls in a warm white with red undertones to reflect natural lighting. However, painting isn't your only option.

If you've been thinking of replacing your furniture, opt for a creamy white plush sofa or armchairs. You can also add a basket made of natural materials like rattan and fill it with cozy off-white blankets. Don't forget to accentuate the room with white

sheer curtains that can filter natural light for a soft glow.

KITCHEN

A well-designed kitchen should balance functionality with style. Incorporate warm whites by choosing cabinetry that almost feels taupe in color and pair this with leathered marble countertops. You can complete the look by adding white kitchen tools and appliances; Crate & Barrel does a great job curating color for your kitchen!

Kitchen gadgets, especially tools you use every day, can act as an extension of your design. Instead of hiding an appliance, choose appliances that serve as an extension of your kitchen design. For example, coffee lovers should consider the KitchenAid Espresso Collection, which includes semi-automatic and fully automatic espresso machines that were designed specifically for the countertop.

With the trend of white color tones in the home increasing, the Whirlpool Design Team created the Porcelain White colorway for the KitchenAid Espresso Collection, available exclusively at Crate & Barrel and KitchenAid.com.

KitchenAid® Semi-Automatic and Fully Automatic Espresso Machines in Porcelain White are designed to integrate into your home seamlessly and bring everything you love about espresso right to your countertop. They're also Quiet Mark-certified, so you can make your morning cup of Joe without waking up the whole house.



BATHROOM

Natural white hues in your bathroom can evoke a sense of serenity and cleanliness, similar to a spa. Using ivory-colored tiles on the walls, countertops and flooring, you can create the illusion of a larger, more open space. You can pair this brilliant tile with unlacquered brass or brushed nickel fixtures for a touch of elegance. Don't forget to add plush white towels and bathmats!

BEDROOM

Turn your bedroom into an escape from the every day by creating a calm environment. If you're shopping for new furniture, look for an upholstered

headboard in natural whites and pair it with a bed frame in white oak. For a quick infusion of style, add crisp white linen bedding and layer with textured throws and cushions in various natural white hues and earth tones for depth and visual interest. Remember to opt for soft, ambient lighting to complete the space.

Are you ready to embrace warmth in your home? Embrace the versatility of whites in your design choices! Use these four easy tips to create a home that is inviting, grounded and on-trend with a color that illuminates your living spaces.

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AMANDA LAUREN - It's fair to say we all have too much stuff. What's worse is that when our closets, pantries, and other spaces become overly cluttered, it's hard to keep track of what we already have. As a result, we can end up with duplicates of common items, or we simply neglect to get rid of old things when we buy new ones to replace them. Either way, it all adds up to a big mess. So, here are seven duplicates you can declutter right now without any regrets.

CLOTHING

1 Jamie Andrieu and Hillary Forst, of Sorted & Styled, tell me many of their clients have closets so jam-packed they don't even know what they have. "Sometimes we'll notice four white button-down shirts or three pairs of the same exact jeans," Andrieu says. "We even had a client who had a monthly clothes subscription and they kept sending her duplicate items, but she had no idea because her closet was overflowing with clothes and she had no way of seeing the problem." Sometimes duplicates make sense. For example, if you find the perfect T-shirt, you could probably use it in two or three colors, but if you keep on purchasing new ones because you've forgotten about your old ones — it's time to edit your closet.

TOWELS

2 We all need towels but lots of us have too many. "Many homeowners like to refresh their bath towels every year, especially if they're white," Forst explains. "This becomes a problem when they don't purge the old ones. They end up with double or triple the amount of towels needed, making for a nightmare of a linen closet." Andrieu and Forst typically recommend having two towels per family member and two extra sets for guests. Instead of tossing out old towels, try donating them to your local animal shelter. Old hand towels can also make good cleaning rags.

BEDDING

3 Sheets and duvets don't last forever. While most of us need two sets, having more than two per bed is unnecessary and can take over your linen closet. Recycle your extras or donate them to your local animal shelter.

BEAUTY PRODUCTS

4 Is your bathroom littered with full bottles and nearly empty bottles of the same shampoo, conditioner and lotion? Turn the bottles upside down or cut them open and finish what you have before purchasing replacements. And be sure to also go through your makeup products and be realistic about what you actually use and what's just clutter — especially if it's way past its expiration date.



DUPLICATE ITEMS YOU CAN DECLUTTER RIGHT NOW

SMALL APPLIANCES

5 Unless you're a professional chef you probably don't need multiple hand mixers or other small appliances. "Some of our clients have two or three different coffee makers because they have upgraded to a newer model and neglected to purge the old one," Andrieu explains. "Some clients like to hang on to the old one, just in case the new one breaks. We try to encourage them to let go of the old which will lead them to living a simpler life, with less clutter."

BAKING SUPPLIES

6 Sometimes it makes sense to have multiple kitchen tools. For example, Andrieu and Forst tell me they had a client who had two sets of measuring spoons and cups. However, she was a baker and would often cook two things at once. So this made sense for her. But if you only bake once or twice a year, you probably don't need multiple measuring tools, rolling pins, or similarly-shaped cake pans or cookie cutters.

MUGS

7 Most people don't need more than a few coffee mugs. So why do you have 20? Many of us end up getting them as gifts or we get tempted at the store when we see a charming new set. But, in reality, you probably only have a small selection or rotation of mugs that actually get used. So, go ahead and donate your old mugs.

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SUDOKU

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JUST FOR FUN

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SCRABBLE GRAMS

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PAR SCORE 260-270 FIVE RACK TOTAL
BEST SCORE 334 TIME LIMIT: 25 MIN

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

For more information on tournaments and clubs, email NASPA - North American SCRABBLE Players Association info@scrabbleplayers.org. Visit our website - www.scrabbleplayers.org. For puzzle inquiries contact scrgrams@gmail.com 04-07

CROSSWORD PUZZLE

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ACROSS

- 1 Luxurious
- 6 Bubble tea insert
- 11 Sweet sandwich, for short
- 14 A Marx brother
- 15 Small crown
- 16 Grammy winner Corinne Bailey __
- 17 Medical pro who avoids the rear of the ship?
- 19 Approximate fig.
- 20 Actor Mineo
- 21 Yarns
- 22 Key near Alt
- 23 Farmers market buy
- 24 Rum cocktail
- 26 Medical pro who holds a pal's hand in a tattoo parlor?
- 31 Actress Zellweger
- 32 Eucalyptus eater
- 33 Plant juice
- 36 Peak
- 37 The Good Book
- 38 Top-ranked
- 39 Sorrow
- 40 "What a pity"
- 41 Aerial photography craft
- 42 Medical pro who engineers hairpin turns?
- 45 ABCs
- 47 Plus
- 48 Big trade show
- 49 Noncommittal
- 51 Investigative journalist __ B. Wells
- 54 Long of "Empire"
- 55 Medical pro who is a sick chess player?
- 58 Washington's Sea-__ Airport
- 59 "Cross my heart!"
- 60 Title holder
- 61 Estadio cheer
- 62 Lies for, maybe
- 63 Snap course

DOWN

- 1 Many profs
- 2 "The Secrets We Kept" novelist Prescott
- 3 River to the Caspian
- 4 Sunblock letters
- 5 Quick, provocative opinion
- 6 Unexpected smack?
- 7 Laundry brand
- 8 Old T-shirts, maybe
- 9 "__ we good?"
- 10 Simple card game
- 11 In the not-too-distant future
- 12 Iraq port city
- 13 Actor who plays the Emperor in 2020's "Mulan"
- 18 "The Persistence of Memory" painter
- 22 Spain's El __
- 23 "Where creativity clicks" construction toy
- 24 Slip-on shoe
- 25 Programming pioneer Lovelace
- 26 Sketch
- 27 Forfeited auto
- 28 "Please give me some alone time"
- 29 Sour
- 30 Birds of prey that were once endangered
- 34 Basketball Hall of Famer Donovan
- 35 Social equal
- 37 Bigwig
- 38 Best Picture winner set in Iran
- 40 Jiff
- 41 Pathology study
- 43 __ Grande
- 44 Run-down area
- 45 Box lunch?
- 46 The first "A" in CAT scan
- 49 Dreadful
- 50 Came to rest
- 51 Terse affirmation
- 52 Turn down
- 53 Painter's calculation
- 55 Genetic info carrier
- 56 Director Reiner
- 57 Mani-pedi place

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PUZZLE ANSWERS

SCRABBLE GRAMS SOLUTION

PAR SCORE 260-270
BEST SCORE 334

RACK 1 = 61
RACK 2 = 86
RACK 3 = 62
RACK 4 = 61
RACK 5 = 64
TOTAL 334

SOLUTION: O₁ R₁ A₁ N₁ G₂ E₁ Y₄ A₁ N₁ G₂ E₁ T₁ T₁ P₃ S₁ E₁ E₁ Y₄ T₁ T₁ P₃ S₁ E₁ E₁ M₃ R₁ R₁ F₄ A₁ E₁ I₁ D₂ L₁ N₁ P₃ S₁ E₁ I₁ O₁ K₅ L₁ D₂ P₃

P	L	U	S	H	S	T	R	A	W										
H	A	R	P	O	T	I	A	R	A										
D	R	A	F	T	O	D	G	E	R										
S	A	L	T	A	L	E	S												
K	A	L	E																
M	A	I	T	A	I														
D	R	I	N	K	I	N	G	B	U	D	D	Y							
R	E	N	E	E	K	O	A	L	A										
A	P	E	X	B	I	B	L	E	A	O	N	E							
W	O	E	S	O	S	A	D	D	R	O	N	E							
D	R	E	S	S	D	E	S	I	G	N	E	R							
B	A	S	I	C	S														
E	X	P	O																
N	I	A	D	R	I	L	L	M	A	S	T	E	R						
T	A	C																	
O	L	E																	
A	B	E	T	S															

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

STEP INSIDE UNDERGROUND GARDENS

THIS UNIQUE ATTRACTION IN FRESNO DRAWS 40,000 A YEAR

BRYANT-JON ANTEOLA - This Fresno, California, treasure hides in plain sight, located along a bustling street with a freeway and train tracks nearby.

Look closely, and you still might not spot the signs indicating you've found the Forestiere Underground Gardens. But this historic landmark in northwest Fresno surely is there. It's been there for more than 100 years.

Regularly topping the charts of things to visit in Fresno, the Forestiere Underground Gardens are commonly considered the

city's most popular site to see. "We do have big signs up, but for some reason, people don't always see them," said Shera Franzman, the Forestiere Underground Gardens director of operations. "We don't have a whole lot at the ground levels.

"The real magic starts when you go underground."

POPULAR UNDERGROUND ATTRACTION IN FRESNO

The unique underground attraction draws an average of 40,000 visitors each year, with the majority of them

coming from out of town.

Many local residents, meanwhile, either have forgotten, or simply haven't taken the time to find and explore this hidden gem.

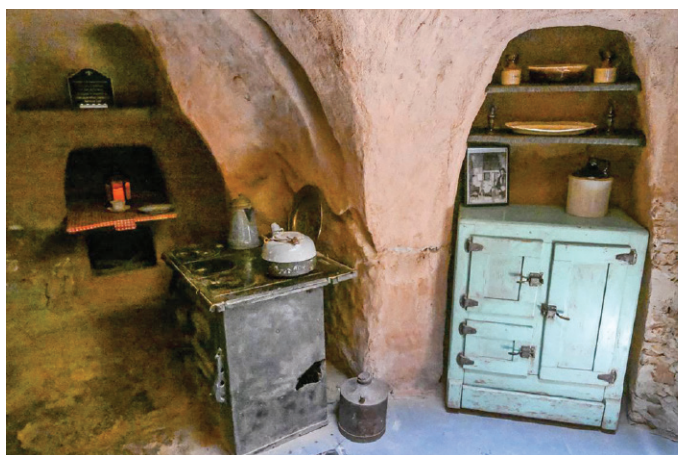
ARE THE FORESTIERE UNDERGROUND GARDENS WORTH CHECKING OUT?

For those who considered themselves proud to be from and live in Fresno, the Forestiere Underground Gardens just might be a must-visit destination.

Underground garden tour guides help tell the story of creator Baldassare Forestiere and his self-made underground residence that once stretched as wide as 20 acres (down to 2 1/2 acres today) and remains as deep as 25 feet in some spots.

Among Forestiere's reasons for building an underground home is a motivation many Fresnoans might be able to relate to—escaping the Central California summer heat.

"How many other cities are there that can say they have an underground home?"



Franzman said. "And this one was built by one man.

"It's good to know the unique things about your city. And to really understand and appreciate this unique part of Fresno, people who grew up here and live here should really visit the Forestiere Underground Gardens.

"Even if you've visited here before, we've expanded access to where visitors can go underground compared to like 10 years ago," Franzman added. "You might learn something new or retain different information."

FEATURES OF FORESTIERE UNDERGROUND GARDENS

Among the features of the underground complex is the vegetation, like orange trees that have thrived, growing some 10 to 20 feet below the ground level and sprouting beyond the subterranean structures.

There also are various pathways that make it seem like you're entering tunnels, as each leads to a different adventure.

One of the pathways is wide enough to fit a car from the early 1900s and leads to the ground level of arguably

Fresno's busiest street: Shaw Avenue.

One hallway leads to a massive underground ballroom. And there's another walkway that goes to an underground pond used to help keep fish fresh before eating. "There wasn't electricity underground when Baldassare first started working on his place," Franzman said. "It wasn't until the 1930s that he was able to install electricity down here." Also on display is the underground garden creator's bedroom, featuring a built-in nook for his bed.

Forestiere, who worked on the underground complex from 1906 up until his death in 1946, built the entire area by simply using a pickax. He never used dynamite.

"When people see Baldassare Forestiere's work, we hope it makes them feel proud of this piece of Fresno history and inspired by what one person's determination can accomplish," Franzman said. "It's just amazing what you can do when you're determined."

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TOP 10 HISTORIC SMALL TOWNS IN THE US, FROM ARIZONA TO RHODE ISLAND

JACKIE BURRELL — It's always fun to browse USA Today's 10Best lists, which rank everything from resorts to festivals to winery tours, chosen by travel experts then voted on by readers.

They recently featured readers' takes on the top 10 historic small towns in the U.S., a list that includes Winterset, Iowa (No. 10 on the list), the county seat of Madison County, which is known for its covered bridges — as in the 1995 movie "The Bridges of Madison County."

Arizona's Winslow takes the No. 6 spot not only for its place in pop culture — cue the Eagles' "Take It Easy" — and setting on historic Route 66, but for its Anasazi history. And 17th-century architecture rules supreme in Wickford, Rhode Island, which holds the No. 2 ranking.

Take a peek at the list below, then check out the full story, complete with photos and snippets of history, at <https://10best.usatoday.com/web-stories/10-best-historic-small-towns>.

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1. LUDINGTON, MICHIGAN
2. WICKFORD, RHODE ISLAND
3. ABILENE, KANSAS
4. RUSTON, LOUISIANA
5. SAN ELIZARIO, TEXAS
6. WINSLOW, ARIZONA
7. BERKELEY SPRINGS, WEST VIRGINIA
8. CUMBERLAND, MARYLAND
9. JONESBOROUGH, TENNESSEE
10. WINTERSSET, IOWA

LEE'S RECENT SALES

WHEN I REPRESENT THE SELLER, I SELL FOR ABOVE THE LIST PRICE AND WHEN I REPRESENT THE BUYERS WE BUY FOR BELOW LIST. ALWAYS WORKING FOR YOU. WANT TO BE NEXT? CALL ME AT 650-888-5662



3292 LOS PRADOS AVE., SAN MATEO

County records shows 2350 Sq. Ft. w/ 5 Bedrooms and 3 Full Baths with a great back yard. The floorplan leads itself to renting the 1100 sq. ft upper level.



COMING SOON!!!

2260 OAKMONT DR, SAN BRUNO

Conveniently located Rollingwood area of San Bruno. 3Br/2Ba 1510 Sq. Ft. with nice Back Yard



1597 D ST. HAYWARD

Almost 1300 Sq ft. Updated kitchen, new flooring, recessed lighting, newer roof. On a 5000 sq. ft corner lot with a 2 car garage and boat/RV parking. Great for an ADU. Walk to downtown.

Sold: Represented Seller Multiple offers over the list price.



2411 WHITMAN WAY, SAN BRUNO

Crestmoor Park 3. Almost 1600 sq. ft home with 3 bedrooms, 2 full baths plus a fantastic Family Room all on one level.

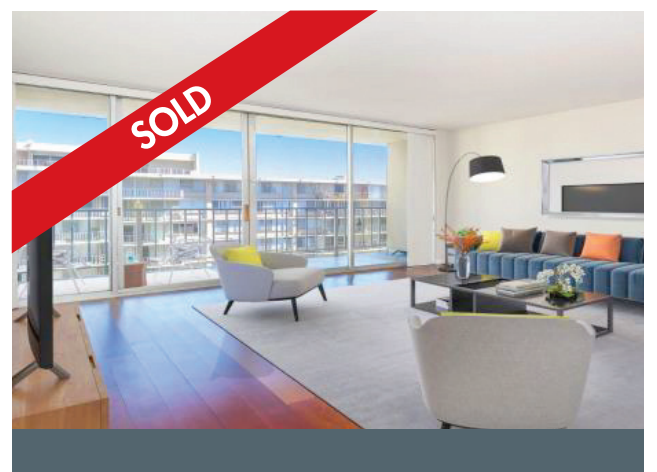
Sold: Represented Seller with multiple offers almost 10% above list price.



2381 WHITMAN WAY, SAN BRUNO

4 Br./ 2 Bath.

SOLD: Represented buyer below listed price.

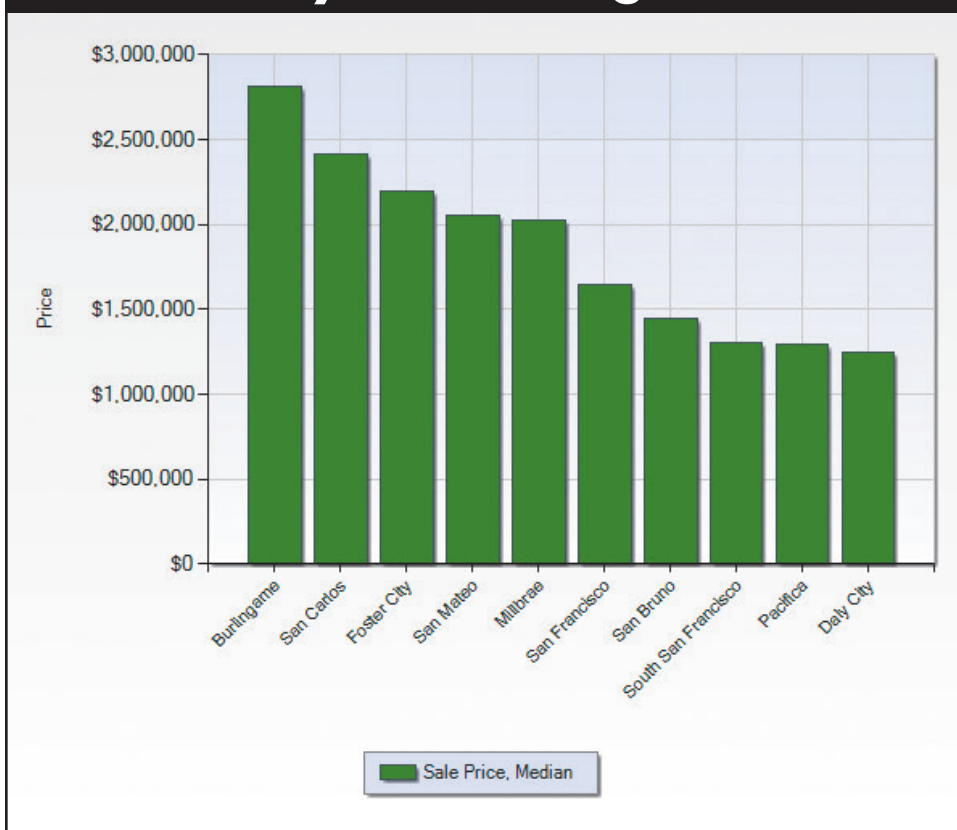


400 DAVEY GLEN DR. BELMONT

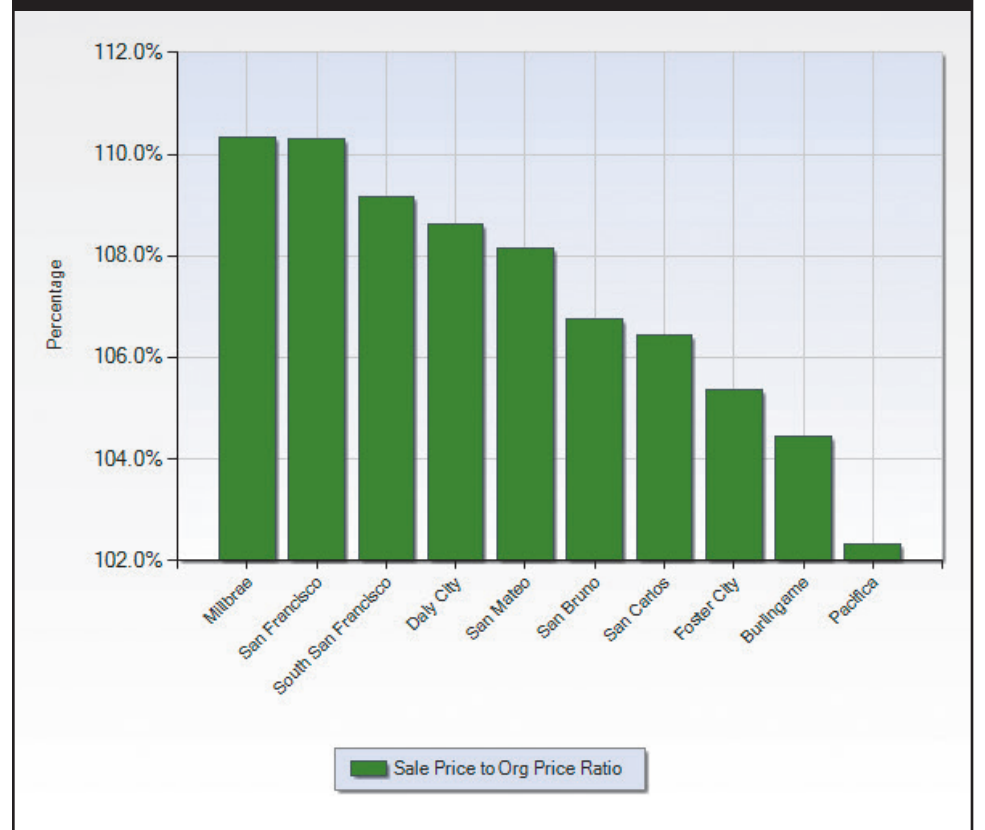
1Br/1Ba large condo.

Sold: Represented buyer below list price.

Median Sales price of Single Family, Jan - Aug 2024



Sale Price compared to the Original Listed Price for Single Family Jan.-Aug. 2024



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