

BAY AREA REAL ESTATE GAZETTE

Brought to you by Lee Ginsburg - Lee Sells More



LEE GINSBURG

CA DRE#: 01391378

Realtor®, CRS, SFR, SRES, CREM

650-888-5662

www.LeeSellsMore.com

Lee@leesellsmore.com



CA DRE#: 01354442



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BAY AREA REAL ESTATE UPDATE: A BALANCED MARKET WITH BUYER OPPORTUNITY

LEE GINSBURG - If you're a homeowner or prospective buyer in the Bay Area, now is an ideal time to assess the changing real estate landscape. While national headlines often highlight high interest rates and economic uncertainty, the local story is more nuanced. The Bay Area housing market is no longer marked by bidding wars and runaway prices, but it remains active and increasingly favorable to strategic buyers.

IS IT A BUYER'S MARKET?

Even persistently high rates aren't putting a strong enough dent in demand to bring prices down significantly. But in other ways, the housing market is much more buyer-friendly than it was when rates were low. If you've been holding onto your down payment waiting for a dramatic price drop, like we've seen in parts of the Sun Belt including Austin, you may be waiting for a while.

Jonathan Engler, director of home loans for Golden 1 Credit Union, recalls how competitive the market was two years ago. “Every home attracted 10 to 20 offers,” he says. “Now, there are very few pockets in the Bay Area that I hear of with multiple offers.” Engler notes an increase in listings with price reductions, as well as homes sitting on the market long enough for the listing to expire, typically after three to six months.

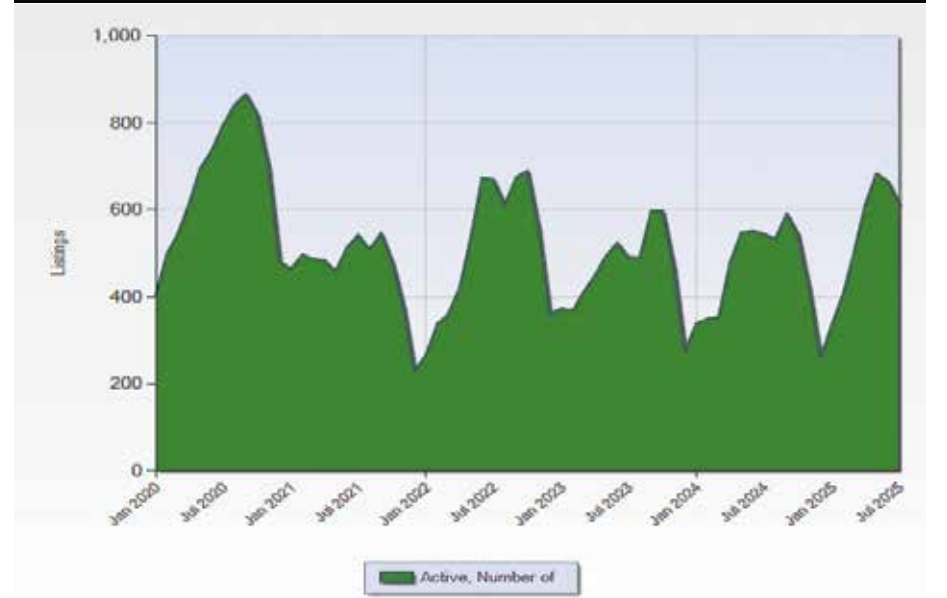
He points to rising housing inventory, especially in the condominium market, as a sign that things are shifting in favor of buyers. While prices haven't plummeted, the combination of more options, slower pace, and flexible financing makes this market more approachable.

BUYER STRATEGIES AND ECONOMIC CONCERNS

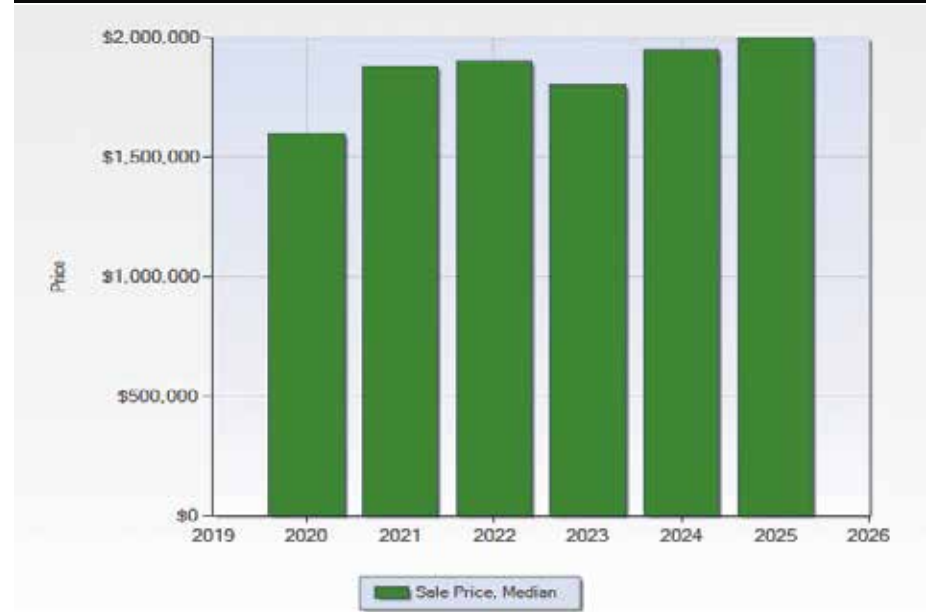
Jennifer Beeston, EVP of national sales at Rate.com, observes that buyers are frustrated with today's interest rates, but they're finding ways to work around them. Many Bay Area buyers are now using adjustable-rate mortgages in the 5% range and planning to refinance once rates fall by 1% or more.

Still, many remain cautious due to broader economic questions. What will happen with tariffs when the current pause ends? How will immigration policy changes impact the labor market, particularly for homebuilders

SAN MATEO COUNTY HOMES FOR SALE



SAN MATEO COUNTY MEDIAN HOME PRICES OF SINGLE FAMILY HOMES



and contractors? Will federal job cuts continue? Will inflation stay on track or reverse course?

These unknowns haven't stopped the market, but they've made buyers more deliberate. That deliberation, combined with more available inventory, means that this isn't the frantic, seller-dominated market we saw just a few years ago. It's a return to normal where buyers have time to think and negotiate, and normal doesn't mean nothing's happening. Buyers are still out there, and homes are still selling.

Area continues to post healthy market activity. San Mateo County has seen a 5% increase in home sales Jan-July as compared to last year. That's a strong sign that buyers remain engaged. The buyers are trying to take advantage of the added inventory at the stagnant prices and before the rates come down and demand and prices jump.

Homes are also selling fast. The median time on market in San Mateo County is 14 days up slightly from last July of 12 days. Buyers are acting quickly

ACTIVITY REMAINS STRONG

Despite the cooling pace, the Bay

REAL ESTATE UPDATE

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ASK THE PEDIATRICIAN: IS IT A COLD OR ALLERGIES? HOW TO TELL THE DIFFERENCE.

CHRISTINA JOHNS, MD, MED, FAAP - It's not always easy to tell the difference between a cold and allergies, including seasonal allergic rhinitis or "hay fever." But knowing the key symptoms can help. And since most kids—including those with allergies—will catch at least six colds every year, knowing how to "read" your child's symptoms is key.

Colds are caused by viruses. Rhinovirus is most commonly responsible, but there are many strains out there. If your child has a cold, you may notice them having a stuffy, runny nose, coughing, sore throat, fever occasionally, body aches and low energy.

Colds tend to go away, but allergies might not. Generally, kids with colds will begin to feel better within 5 days and recover fully within 14 days. Allergy symptoms tend to stick around longer (generally more than 3 weeks), since they're caused by a specific allergen in the air. Common allergens include mold, dust, pollen and animal dander.

While nasal allergies can be uncomfortable, they typically don't cause high temperatures or body aches like viral infections like colds often do. Keep in mind, though, that kids with allergies may have dull headaches caused by sinus congestion.

Kids with nasal allergies are vulnerable to airborne triggers that may not affect everyone exposed. Signs that your child is experiencing allergies might include red, itchy, watery eyes; runny, itchy nose; persistent sneezing, sore throat, tightness in the chest, skin rash or irritation.

Itching is a red flag for allergies. When reacting to an allergen like pollen, the body releases a chemical called histamine. Histamine can lead to inflammation and itching. If your child has a cold instead, you will probably not see the itchy, reddened eyes, nose and throat tickles or skin reactions common with allergies.



Sneezing is also less common with a cold, with longer pauses between each sneeze. With allergies, sneezing can be more frequent and come in rapid bursts.

Both colds and allergies can cause runny noses. But nasal drainage caused by allergies tends to be thinner and more watery, compared with nasal mucus from a cold.

Now that you know whether your child is sick or has allergies, how do you help them feel better?

Colds are contagious and may affect the whole family. Having a seasonal toolkit with safe, nonprescription remedies can help you feel prepared.

After a cold, make sure your child stays home until they're fever-free for 24 hours. If no fever is present, wait until the symptoms are manageable. Make sure your child has enough energy to get through the day before returning to usual routines. If you're giving your child a fever reducer such as acetaminophen or ibuprofen, wait until they're fever-free without medication before sending them to school, day care, special events or play dates.

Keep in mind that antibiotics don't treat colds. They're only good for bacterial infections, not viral infections like the common cold. However, if your child develops a secondary infection such as walking pneumonia or an ear infection, antibiotics may be needed. If you see new or worsening symptoms that won't go away, consult with your child's doctor.

Allergies are not contagious. Management includes using saline spray/sinus rinses to clean up the nasal passages, removing allergens and excess mucus. Over the counter medications such as fluticasone nasal spray or Azelastine nasal spray may help with nasal congestion.

Over-the-counter antihistamines can also help with itching and other allergy symptoms. Nonsedating antihistamines including cetirizine, fexofenadine and loratadine — such as Zyrtec, Allegra and Claritin — are preferable over diphenhydramine commonly known as Benadryl.

Kids may need allergy testing to pinpoint specific triggers. This may be the case if symptoms do not improve with over-the-counter medicines or if there is a prolonged need for these medications. Your child may need to see a specialist who can determine the source of their symptoms and suggest how to treat them.

Whatever is causing your child's sniffles, sneezes and coughs, your pediatrician is ready to help. Your child's doctor understands the daily worries that affect you as a parent or caregiver. Both allergies and colds can affect the quality of life and overall health of the child and family.

Keeping a growing child healthy and safe is a full-time job! Our role is to support you through it all, so don't hesitate to reach out for the support you need.

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REAL ESTATE GAZETTE

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

INTERO
A Berkshire Hathaway Affiliate

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

Lee@leesellsmore.com
LeeSellsMore.com

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ON NUTRITION: THE SCIENCE OF SALT

BARBARA INTERMILL - I have a weird habit of checking out food labels; it goes with the job. This one really grabbed my attention. It was on an electrolyte beverage and stated its case for the 1,000 milligrams of sodium in each 16-ounce can.

Welcome to the Salty Rebellion," the label reads. "The latest science reveals we've misunderstood salt. Electrolytes, particularly sodium and potassium, are the driving force behind energy production in our cells, nerves, and muscles — but many of us have yet to unlock their full benefits. That's why we say MORE SALT, NOT LESS."

Sure enough, the nutrients (which are also electrolytes) in this beverage are salt (sodium chloride), magnesium and potassium with some added natural flavors and stevia leaf sweetener.

Electrolytes — essential minerals such as sodium, calcium, potassium and magnesium — are named for their ability to carry an electric charge when dissolved in water or other body fluids such as blood. In our bodies, they help trigger the action of nerves and the contraction of muscles. And they are crucial to keep the fluids inside and outside of our cells in balance.

Sodium is the most abundant electrolyte in the body. If we have too little or too much, serious health issues can result in a hurry. Sodium is a major determinant of blood



pressure, for example. So excess is not good, but neither is a deficiency.

Believe it or not, science has not yet determined what amount of daily sodium is the best for everyone. Many experts say we should not exceed 2,300 milligrams a day. Others say somewhere between 3,000 to 5,000 milligrams is more realistic.

It's my view that one size does not fit all. Athletes and people who sweat a lot usually

need more sodium. People with high blood pressure or poor kidney function generally need less. That's why a universal claim on a beverage for "more salt, not less" is scary.

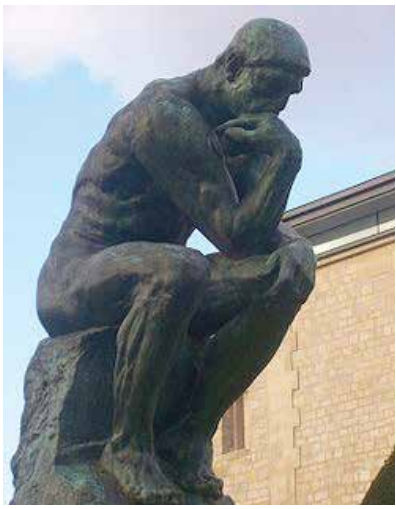
The only way to determine if you need 1,000 milligrams of extra sodium in your diet is to count how much you're already eating in your food. Most of us have no idea. If much of your food comes in a package or from a restaurant, you can rest assured you're getting more sodium than you know.

A typical fast food cheeseburger and medium order of fries, for example, contains 1,000 milligrams of sodium plus a fair share of potassium and magnesium.

Unprocessed foods such as fresh produce, fresh meat, fish and poultry, eggs and dairy foods also contain sodium in much smaller amounts. And if you salt your food? One teaspoon of salt contains 2,360 milligrams of sodium.

Curious if you need that extra 1,000 milligrams of sodium from a beverage? Check food labels for a few days and count how much sodium you really eat. No label? Look it up at USDA Food Data Central (<https://fdc.nal.usda.gov>). Then talk to your health care provider to see if you need more or less sodium in your diet.

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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.

COST SAVINGS IS ON MY MIND

Rebates to help soften the cost of becoming clean energy efficient may be available through HEEHRA (Home Electrification and Appliance Rebates). Single- and multi-family homeowners who install new energy-efficient HVAC systems and/or water heaters may be eligible. Please verify with your contractor or visit: energy.ca.gov/programs-and-topics/programs/inflation-reduction-act-residential-energy-rebate-programs.

MY FRIENDS IN SAN MATEO – YOU'RE IN LUCK

The city offers a Sewer Lateral Cost Sharing Program, which includes a grant program (no payment is necessary) to assist and encourage property owners to maintain their laterals. This helps reduce inflow and infiltration into the city's sewer system. Funding is limited, so act quickly. Learn more here: cityofsanmateo.org/1910/Citywide-Private-Lateral-Cost-Sharing-Pr.

SENIOR BENEFITS

San Mateo County, and possibly others, offers senior exemptions for school parcel taxes (billed on your property tax bill). Here is a link for San Mateo County, but be sure to check with your local assessor's office: smcacre.gov/assessor/senior-exemptions-special-school-parcel-taxes.

MORE BENEFITS FOR BEING OLDER

The State of California offers a Property Tax Postponement program for senior citizens, blind individuals, or disabled persons. Details can be found here: smcacre.gov/assessor/property-tax-postponement-senior-citizens-blind-or-disabled-persons.

REVIEW YOUR PROPERTY TAX ASSESSMENT

By the time you read this, you've likely received a notice from your county tax assessor's office with this year's assessed value of your property. The assessed value is what your property taxes are based on. If you believe your current market value is lower than the assessed value, you may apply for tax relief by submitting a Decline in Market Value (Prop 8) form. This option is available to all property owners, regardless of age.



For more information, visit: smcacre.gov/assessor/property-tax-relief. If you purchased a condo within the last five years, pay close attention.

HOME PROVIDERS (LANDLORDS) – 2025/2026 RENT INCREASE

If your rental units are subject to the California Tenant Protection Act (AB 1482), the new rent increase caps for the upcoming period have been set based on recent Consumer Price Index (CPI) data. Landlords may raise rent by 5% plus the applicable CPI. Please note that these numbers do not apply to properties governed by local rent control ordinances. In San Mateo County, the maximum increase is 6.3%.



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CA DRE#: 01391378
Realtor®, CRS, SFR, SRES, CREN
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www.LeeSellsMore.com
Lee@leesellsmore.com

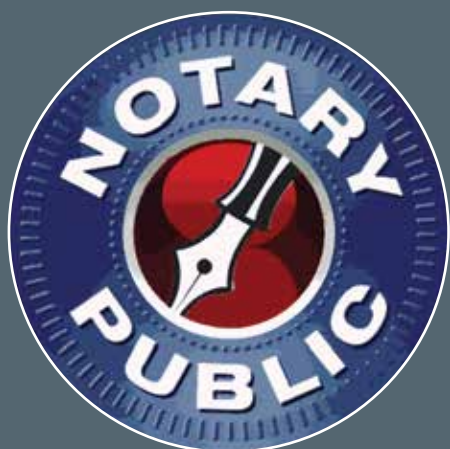
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Thinking of Relocating?

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!

LAST-MINUTE WEEKEND GETAWAYS

RELAXING ESCAPES CLOSE TO HOME BEFORE ROUTINES RETURN

LEE GINSBURG - As summer winds down, many Bay Area homeowners are looking for a quick getaway to soak up the last of the season. Fortunately, you don't need a plane ticket or weeks of planning to enjoy a refreshing break. Within just a few hours' drive, you'll find destinations packed with natural beauty, small-town charm, and wallet-friendly fun. Whether you're craving forested hikes, coastal air, or vineyard views, here are a few spots perfect for a spontaneous weekend retreat.

EXPLORE THE QUIET MAGIC OF GUERNEVILLE

Guerneville is in Sonoma County along the Russian River and has a wonderful mix of redwoods, river adventures, and laid-back hospitality. Just under two hours from San Francisco, it's an ideal destination for those looking to unplug and reconnect with nature. Johnson's Beach is a local favorite for paddleboarding, canoeing, and floating in the sun. Nearby, Armstrong Redwoods State Natural Reserve invites peaceful walks under towering trees, with well-maintained trails and picnic areas that make it ideal for families. Guerneville's downtown keeps things casual with local wine bars, vintage shops, and casual dining that doesn't require reservations. For a relaxing evening, many cabins and cottages in the area come with hot tubs and woody views, offering a relaxing close-to-home escape.

RELAX BY THE SEA IN PACIFIC GROVE

If the coastline is calling, Pacific Grove delivers beauty and quiet without the crowds of its better-known neighbors. Located on the Monterey Peninsula, it's just over two hours from the Bay Area



and offers a slower pace that's ideal for a quick mental reset. Stroll the scenic Recreation Trail along the rocky shoreline, watch sea otters bob in the waves, or enjoy tidepooling at Asilomar State Beach. The town's Victorian architecture and small, locally owned inns add to the sense of charm. With cooler temperatures and fog-kissed mornings, it's the kind of place that invites morning coffee walks and seafood dinners with an ocean view. The nearby Monarch Grove Sanctuary is also a peaceful summer stop, even before the butterflies arrive later in the season.

DISCOVER WINE AND RELAXATION IN MURPHYS

For those willing to head slightly inland, Murphys in Calaveras County offers an often-overlooked blend of wine country charm and mountain scenery. About two and a half hours from the Bay Area, this

Gold Rush-era town has transformed into a relaxed wine-tasting destination with more than two dozen tasting rooms along its historic Main Street. Murphys also offers easy access to outdoor activities. Calaveras Big Trees State Park is a short drive away and features hiking among giant sequoias and family-friendly nature programs. Lodging in the area ranges from cozy inns to private cabins, many of which are surprisingly affordable for last-minute planners.

SOAK UP THE SUN IN LAKE BERRYESSA

For a warm-weather getaway centered around water activities, Lake Berryessa in Napa County is just over an hour and a half from much of the Bay Area. It's a great pick for families and friend groups looking to swim, fish, or enjoy boating. Several recreation areas around the lake offer picnic facilities, easy lake

access, and hiking trails with expansive views. While the area is less developed than some other lake destinations, its simplicity is part of the charm. Bring a cooler, some folding chairs, and you've got everything you need for a classic summer weekend. Rentals are available for kayaks and paddleboards if you want to get out on the water.

SIP, STROLL, AND STAY IN HEALDSBURG

Tucked in the heart of Sonoma County wine country, Healdsburg combines upscale charm with a welcoming, small-town feel. Just about 90 minutes from San Francisco, it's an easy getaway for food and wine lovers alike. The central plaza is lined with boutique tasting rooms, farm-to-table restaurants, and stylish shops, making it perfect for a relaxed stroll without an itinerary. Nearby vineyards offer tasting experiences in scenic settings, from hilltop patios to historic estates. If you're looking for a peaceful place to unwind, Healdsburg's blend of luxury and rustic charm is hard to beat. Many of the area's inns and B&Bs book up quickly, but last-minute midweek deals are often available, especially as summer starts to wind down.

A WELL-TIMED BREAK CLOSE TO HOME

The Bay Area's location makes it uniquely easy to escape for a weekend without the hassle of long travel. These destinations are all within three hours' drive, affordable for short stays, and offer the kind of outdoor enjoyment that refreshes the spirit. With just a little planning, you can return home relaxed and ready to take on the return of school schedules or busy work weeks.

RECIPE OF THE MONTH

INGREDIENTS

SERVES 4

- ❑ 2 pounds salmon fillets or 4 salmon steaks, ½ pound each

FOR THE SAUCE:

- ❑ 1 tablespoon unsalted butter
- ❑ 2 medium shallots, finely chopped
- ❑ ¼ cup fresh lemon juice
- ❑ 4 teaspoons brown sugar
- ❑ ¼ teaspoon cayenne pepper
- ❑ 1 tablespoon finely chopped fresh ginger
- ❑ ¼ cup red wine vinegar
- ❑ 2 tablespoons soy sauce
- ❑ 2 tablespoons finely chopped fresh cilantro
- ❑ Lemon slices and fresh parsley sprigs for garnish



SWEET AND SPICY GRILLED SALMON

DIRECTIONS:

1. Prepare the barbecue for medium-heat grilling.
2. In a small saucepan over medium heat, melt the butter. Add the shallots and saute until softened, about 3 minutes.
3. Add the lemon juice, brown sugar, cayenne pepper, ginger, vinegar, and soy sauce; stir until well combined. Remove from the heat and mix in the cilantro. Reserve 1/4 cup for serving.
4. Baste the salmon with a brush liberally on both sides with the sauce.
5. Grill the salmon about 3 inches from the fire, turning once and basting frequently with the sauce, 5 to 7 minutes on each side. The timing will

depend on the thickness and size of the salmon pieces. Remove from grill and let rest for 5 to 10 minutes before serving.

6. Transfer salmon to a platter or individual plate and garnish with lemon slices and parsley. Serve immediately. Pass remaining sauce at the table.

Advance preparation: The sauce may be prepared 8 hours in advance and kept covered at room temperature. Reheat the sauce before basting the salmon.

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WE NEED TO RELOCATE FAST.

WHERE DO WE START?



Q *Dear Lee,*
My partner just accepted a job offer across the country, which means we need to relocate quickly. We're worried about selling our home in a rush and about finding a replacement so far away. What if we take a hit on our sale or ending up buying a new home in the wrong neighborhood? Where do we start? — Aaron J.

A *Dear Aaron,*
This is a massive move to make on a tight timeline, so it's only natural to feel some anxiety. However, with the right team you absolutely can sell your home for the best price and make the right decision on a new home.

GET GOOD REPRESENTATION

Your first and most important step is to hire the best local real estate agent you can find, one that can get you the best result on your sale and recommend the best buyer's agent in your destination city. High-producing agents have strong relationships with reputable agents all over the country. For example, I don't know where you're moving, but I bet I know an experienced agent out there who's taken great care of my referrals. Both your local "quarterback" and your out-of-stater should work together closely and coordinate with you every step of the way.

If you've chosen wisely, your seller agent will get to work helping you prepare your home while your buyer agent begins scoping out properties for you. A good agent that lives and works in your new area will be your boots on the ground; with their intimate knowledge of local neighborhoods, they'll be able to direct you to the ideal one based on your needs and budget. They'll take

you on remote video tours, share school district insights, scour inspection reports, negotiate fiercely on your behalf, and make you feel ten times more comfortable purchasing from afar.

"PRE-MOVE" BEFORE LISTING

The best strategy for a top-of-the-market sale right now is to make your home as modern and move-in-ready as possible, and you should combine this with a "pre-move." Your existing home will show better, and it'll make your next move exponentially easier. I recommend hiring a crew to speed things up; your partner's employer may even cover the cost.

This entails:

- **Clearing out almost everything**, except your nicest furniture and any essentials you need. A mobile storage option like PODS will store everything locally then deliver it all right to your next home (or temporary rental, if necessary).
- **"High-impact, low-cost" updates**, like fresh paint, new carpet where needed, refinished hardwood, and upgraded fixtures may generate a high ROI and speed up your sale.
- **Repairing anything you can**, so your final inspection report is as short as possible. And if you proactively disclose any repairs you can't make, they won't surprise buyers at the eleventh hour.

- **Staging.** You want your home to emotionally tug at buyers with impeccable curb appeal, tasteful furniture arrangements, intentional lighting, bright windows with light sheers, accent pieces, and a pleasant aroma.

DON'T RULE OUT RENTING

Even with the best team, your home sale may take longer than you anticipate. You can still move so your partner can begin work, but you may need to rent in the short-term. Your buyer agent can help you find a temporary rental and may even be able to help you negotiate the terms. This could be a blessing in disguise, taking the pressure off your sale and giving you time to experience the new area before making an offer.

When my clients need to move before their home sells, I work with them to set up maintenance services, lockboxes, and a crew to do any final clear-out necessary after closing. These days it's even possible to close remotely, so you won't need to fly back for it.

GET IN TOUCH

Selling fast and buying from a distance doesn't mean settling. It means getting the right people in your corner, understanding your options, and planning carefully. If you haven't yet hired an agent, give me a call—I can help make this move your most successful one yet!

LEE GINSBURG

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

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



REAL ESTATE UPDATE CONTINUED FROM FRONT PAGE

when they see value, especially if a home is well-priced and in good condition.

PRICES ARE HOLDING, BUT BUYERS ARE SELECTIVE

In May, the median sales price reached \$1,562,500 in this part of the Bay Area, marking a 3.1% year-over-year increase. This signals steady, sustainable growth, especially when compared to areas where values have softened.

But buyers are more discerning than ever. Many are prioritizing functionality, layout, and condition over square footage or luxury features. Homes that are clean, move-in ready, and visually appealing stand out. Small improvements like fresh paint, new fixtures, or updated landscaping can make a big difference in both online photos and in-person showings.

Professional presentation also matters. With most buyers starting their search online, high-quality photography and staging help listings capture attention. First impressions are critical in this more competitive, more informed market.

SMART PRICING IS ESSENTIAL

Even with increased buyer activity, pricing a home properly is more important than ever. Today's buyers have access to real-time data and understand local trends. Homes that are overpriced tend to sit, leading to price cuts and diminished momentum.

Sellers who price accurately based on recent sales, location, and property condition tend to generate more interest, receive more showings, and secure better offers. Overpricing, especially in a more balanced market, can push buyers toward newer listings instead.

Engler emphasizes that what we're seeing now is not a downturn. It's a reset. The market is operating at a calmer, more sustainable pace. That's good news for sellers who are well-prepared and buyers who want room to negotiate.

LOOKING AHEAD:

FALL MAY BRING MORE OPPORTUNITY

If summer doesn't fit your timeline, early fall could offer another strong window to sell. Many buyers begin their home search again in September and October with

the goal of closing before the holidays. At the same time, inventory typically tightens, giving sellers an edge with less competition. We possibly would see a slight decrease in rates at that time.

Now is the time to get ahead. Whether that means making repairs, decluttering, or lining up staging and photography, preparation will be key. The more ready you are, the more momentum you can build when you list.

LET'S TALK ABOUT YOUR PLANS

The Bay Area remains one of the most desirable real estate markets in the country. It's no longer a race. It's a strategy game. Whether you're buying your first home or selling one you've outgrown, the right plan makes all the difference.

If you're thinking about making a move, I'd be happy to sit down and review your options. We can go over recent sales, discuss pricing strategies, and talk through next steps based on your timing and goals.

Call me at 650-888-5662 to get started. Let's make the most of what today's market has to offer.

SHOULD YOU HANDLE DEBT OR BUILD AN EMERGENCY FUND FIRST?



WHITNEY NIELSEN - There's a reason financial advisers keep recommending you save money for emergencies. More than one in three Americans needed to tap their emergency savings in the past year, according to Bankrate's 2025 Annual Emergency Savings Report. But when you're juggling debt, putting money toward savings can feel overwhelming. Many feel paying down their balances would be more beneficial than adding money to savings.

As a general guideline, financial experts suggest building a small emergency fund first — enough to cover one month of your expenses. This will help you avoid sliding deeper into debt when surprises pop up. Beyond that initial safety net, focusing on paying off your debt or increasing your savings depend on your unique situation and goals.

FACTORS TO CONSIDER BEFORE PAYING DOWN DEBT OR BUILDING YOUR SAVINGS

Having a six month (or more) emergency fund and being debt free is obviously the idea. However, most people need to prioritize increasing savings or paying down debt. Choosing which one to prioritize depends on your unique circumstances. Before you decide between paying down debt or building your savings, consider these factors.

WHAT IS YOUR CURRENT AMOUNT OF SAVINGS?

Your first step should be to assess how much you currently have in savings. Financial experts generally recommend that you have at least one month's worth of essential expenses in an easily accessible high-yield savings account (HYSA). This should cover essential expenses like your mortgage or rent payment, groceries and transportation costs. Without this buffer, even minor surprise expenses can derail your finances and push you further into debt.

If you don't have one month's worth of savings, this should be your immediate priority. If you already have enough money in savings, evaluate your debt and other financial priorities to determine where you should focus next.

HOW MUCH DEBT DO YOU HAVE?

The amount of debt you're carrying and how it compares to your income

Consider your monthly cash flow carefully. You may not need to choose exclusively between saving and debt repayment. Instead, allocating some money each month toward debt while simultaneously contributing to savings could be the most practical path.

can significantly influence your financial health. If your debt load is high, or your debt-to-income (DTI) ratio exceeds 36%, reducing your debt is likely more urgent than expanding your emergency fund.

High debt levels not only cost you more over time through interest payments, but they also limit your financial flexibility and increase your financial stress. Bringing down your debt burden first can free up more money later to build substantial savings.

WHAT IS THE AVERAGE INTEREST RATE ON YOUR DEBTS?

Another critical consideration is the interest rate on your debts. If your debt consists primarily of high-interest accounts — like credit cards averaging around a 20% annual percentage rate (APR) — you're effectively losing money every month you delay paying it down. In these cases, focusing aggressively on debt repayment will likely save you more money than you'd gain from accruing interest in a savings account.

A high credit utilization ratio, or the percentage of credit you're using, can also negatively impact your credit score. Prioritizing paying down high-interest debt will both reduce your overall debt and improve your credit health. This will benefit your broader financial future.

WHAT TYPES OF DEBTS DO YOU HAVE?

The kind of debt you carry matters just as much as the amount. Some debts, like mortgages or low-interest auto loans, are considered "good" or constructive debt because they typically offer long-term benefits or lower interest rates. If these debts constitute the bulk of what you owe and you're comfortably meeting your minimum monthly payments,

focusing on savings is often the wiser move.

If most of your debts are short-term obligations, like credit cards or high-interest personal loans, prioritizing debt payoff will often be the more financially beneficial strategy.

CAN YOU BUDGET FOR SAVINGS AND DEBT PAYOFF?

Consider your monthly cash flow carefully. You may not need to choose exclusively between saving and debt repayment. Instead, allocating some money each month toward debt while simultaneously contributing to savings could be the most practical path.

WHAT ARE YOUR OTHER FINANCIAL GOALS?

Think about your broader financial picture. Perhaps you're aiming to purchase a home, expand your education or buy a new car soon. These goals may require you to save for down payments or initial costs, even if you have some outstanding debt.

Reducing your debt can boost your credit score, making you more attractive to lenders and potentially securing better rates on loans. However, without sufficient savings for a down payment, your plans might fall through. Balancing your debt repayment with targeted savings could be necessary to meet your personal goals.

CAN YOU CONSOLIDATE YOUR DEBT?

Consolidating high-interest debts into a lower-interest loan or transferring credit card balances to an interest-free introductory period can reduce the cost of your debt significantly. If consolidation lowers your average interest rate or allows you to pay down debt faster without additional fees, it can free up cash

that you could direct toward savings.

Ensure you can pay down any transferred balances before promotional periods expire to avoid falling into further debt.

HOW TO DETERMINE WHICH TO TACKLE FIRST

Deciding whether to tackle debt or focus on building your emergency fund comes down to comparing the interest rates you're paying versus the potential earnings from savings. Let's look at a practical example to illustrate how this works.

Say you have an auto loan with a 5% interest rate, and you've consistently made your monthly payments on time. You're also considering putting extra cash into a high-yield savings account offering a 4.5% annual percentage yield (APY). At first glance, it seems logical to pay down your auto loan first because its interest rate is higher. But it's not always that straightforward.

Your auto loan contributes positively to your credit profile in several ways:

- It adds to your credit mix.
- It helps maintain longer credit history.
- It demonstrates a consistent payment record.

Keep in mind, these are all key factors in building or maintaining a healthy credit score. Paying off this type of debt too quickly means losing these benefits prematurely.

On the other hand, putting extra funds into a high-yield savings account creates a stronger financial cushion. Savings can prevent reliance on credit cards or loans when unexpected expenses arise. This protects you from accumulating more high-interest debt in the future. If you change your mind later, you can always apply a lump sum from your savings toward paying down your loan.

BOTTOM LINE

Ultimately, deciding whether to prioritize debt payoff or savings doesn't have to be an either-or situation. For many people, alternating between building an emergency fund and reducing debt proves most effective.

NEW CALIFORNIA LAWS: HERE'S WHAT YOU SHOULD KNOW

LEE GINSBURG - A new fiscal year in California begins on July 1, and with it comes a fresh round of laws that will impact residents across the state. These laws address a variety of areas, including consumer rights and public safety. Here are some of the new laws expected to affect the most Californians:

INSURANCE COVERAGE FOR FERTILITY TREATMENTS

Under Senate Bill 729, fertility treatments, including in vitro fertilization, must be covered under most insurance plans. The law also applies to the diagnosis and treatment of infertility. Religious employers, defined by the law as nonprofits with a religious purpose, including churches, are exempt from these requirements.

CARE COURT UPDATES FOR FAMILY MEMBERS

Senate Bill 42 sets new requirements for California's CARE Court, an initiative backed by Gov. Gavin Newsom aimed at providing court-ordered services and treatments for individuals with mental illnesses. Under the new law, courts must provide key case updates to the person who petitioned for CARE Act services to be given to a family member. This includes explanations for any continuances or dismissals.

SUBSCRIPTION CANCELLATIONS

Businesses must now allow California consumers to cancel a subscription using the same platform



used to sign up. For example, if a consumer signed up for a streaming service on a website, the business must allow cancellation through the same method. Assembly Bill 2863 also requires that companies make the cancellation process simple and not obstructive.

A NEW BAR SAFETY MEASURE

In a new safety initiative, bars will be required to provide drink lids to

customers upon request. Bar owners may charge a reasonable fee for lids. Assembly Bill 2375 also mandates that signs be posted prominently with the phrase: "Don't get roofied! Drink lids and drink spiking drug test kits available here. Ask a staff member for details."

NEW TRANSPARENCY FOR SHORT-TERM RENTAL CLEANING CHARGES

Owners of short-term rental

properties can no longer charge cleaning fees without providing an itemized list of tasks that guests are expected to complete before checking out. Cleaning fees may only be charged if guests fail to complete these tasks. Assembly Bill 2202 requires that any such penalties be clearly listed on the website or platform where the property is rented.

PET INSURERS' PREMIUM INCREASES

Companies offering pet insurance must now explain any premium increases to consumers under Senate Bill 1217. Justifications may include the pet's age or a change in geographic location, but insurers are required to provide a reason for the increase, along with advance notice of any exclusions, medical test requirements, and waiting periods.

ACCESSORY DWELLING UNIT (ADU) AMNESTY

Assembly Bill 2533 extends amnesty to unpermitted ADUs and junior accessory dwelling units (JADUs) built before 2020. It requires cities and counties to establish a clear process for homeowners to obtain permits for their unpermitted units. Local agencies may not deny permits for ADUs or JADUs constructed before January 1, 2020, due to various violations—unless the agency finds that correcting the violation is necessary to meet conditions that would otherwise classify the building as substandard.

NEW TAX BILL: HOW IT AFFECTS YOU AND ME

BY LEE GINSBURG

- **PMI Deduction Made Permanent:** Borrowers can now permanently deduct mortgage insurance premiums, reducing the cost of low-down-payment loans and offering a new long-term savings tool for buyers. The deduction is not available for single tax filers with incomes above \$175,000 or joint filers making over \$250,000.
- **Cap on the State and Local Tax (SALT) Deduction:** A higher cap is in place through 2029 (set to be \$40,000 in 2025). Note that the higher cap is reduced for taxpayers with incomes exceeding \$500,000, but will not fall below \$10,000. Beginning in 2030, the cap resets to \$10,000.
- **Increased Standard Deduction:** This is offset by the elimination of personal exemptions.
- **Expanded Child Tax Credit:** Up to \$2,200 per qualifying child and \$500 per other qualifying dependent. A Social Security number will be required to receive this credit.
- **Top Individual Marginal Tax Rate:** Set at 37%.
- **Higher Estate Tax Exemption:** Set to be \$15 million per individual in 2026.
- **Increased AGI Limitation for Charitable Contributions:** Raised to 60% for cash contributions.
- **Increased AMT Exemption and Phase-Out Thresholds**



- **New Deductions for Non-Itemizers (Available Through 2028 for Taxpayers Below Certain Income Thresholds):**
 - Overtime income, up to \$12,500 for single filers and \$25,000 for married couples filing jointly in 2025
 - Qualified tips, up to \$25,000 regardless of filing status
 - Qualified passenger-vehicle loan interest, up to \$10,000 regardless of filing status
 - Up to \$6,000 per taxpayer for individuals age 65 or older
- **Extensions and Enhancements of Certain Credits:**
 - The adoption credit for individuals
 - The paid family and medical leave credit
 - The employer-provided child care credit for businesses

- **Charitable Contribution Deduction for Non-Itemizers:** Beginning in 2026, single filers may deduct up to \$1,000 and joint filers up to \$2,000.
- **Expanded Use of 529 Accounts:** Additional elementary, secondary, and home-school expenses will be treated as qualified higher-education expenses. Higher annual limits are also allowed for elementary and secondary tuition.
- **Creation of a "Trump Account":** A traditional IRA for children with special rules until age 18. Features include:
 - Non-deductible contributions up to \$5,000 in 2025 (not counted toward regular IRA limits)
 - Limited investment options
 - No distributions allowed until age 18
 Children born after December 31, 2024, and before January 1, 2029, would receive a \$1,000 federal contribution. Trump accounts will not be effective until 2026 and may need to be established through the Treasury.
- **No New Federal Down Payment or Homebuyer Assistance/Grants Included:** Ask me for details about assistance available in our area.

Please note, I am a skilled, knowledgeable honest Realtor, not an accountant. Please check with your accountant or tax preparer to see how these new policies affects you and what you can do to benefit from them.



LEE GINSBURG
Realtor
CA DRE#: 01391378

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

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A Berkshire Hathaway Affiliate
CA DRE#: 01354442

9 DO'S AND DON'TS FOR CHOOSING THE BEST FRONT DOOR COLOR

SYDNEY PRICE - Front door colors shouldn't be an afterthought for homeowners. After all, it's the first thing people see when they visit your home. The front entry should serve as a welcoming beacon to greet guests. Although you can paint your front door any color, a few considerations can help you pick a shade you'll love:

With these tips on choosing a front door color, you can make yours stand out, blend in, suit a design style, or bend the rules, depending on your vision. If you live in an older home, repainting a worn front door is an easy weekend refresh that'll score major curb appeal points. Follow these dos and don'ts for choosing the perfect front door color.

DO STICK WITH THE CLASSICS

Use a neutral hue such as brown, black, or gray for a look that will withstand the test of time. Even deep reds and navy blues are classic front door colors that act as neutrals. If your style changes or you alter your home's exterior later, neutral hues will adapt with you. Another neutral option is to use stain for your front door color instead of painting it. A wood stain will emphasize the door's natural material or grain pattern.

DON'T BE AFRAID OF A BRIGHT FRONT DOOR COLOR

Some people are nervous about using bright colors in their decor, but a door is a smaller commitment than painting an entire house or room. Why not experiment? Try it out if you have a hue that really speaks to you! A splash of orange, yellow, or lime green makes a bold statement for front door colors. If brights are too daunting, try a dark version of a color, such as burgundy, forest green, or eggplant.

DO PURCHASE THE RIGHT PAINT

Since your door is exposed to outside elements, using the proper paint to prevent peeling and fading is essential. Latex exterior paints provide weather-resistant coverage. If your door is metal, look for one with built-in rust protection. Remember that you'll need to go over the door with an exterior primer



no matter what you choose. Door-friendly exterior paints are available in various finishes, including matte, semigloss, and glossy. A high-gloss finish will bring out architectural details but will also show more knicks and blemishes on a door. Opt for semigloss paint for a more forgiving front door finish to hide flaws.

DON'T NEGLECT YOUR SCREEN DOOR

If your front door features a storm or screen door, you can paint its frame a contrasting hue for punchy front door color. This charming cottage home uses cool-tone pastels to its advantage. The cheery pale blue of the screen door gets a repeat appearance on the window frames and as a step riser accent. The mostly-green house blends into the surrounding foliage and the blue accents lead guests up the stairs and through the door.

DO SPEAK TO YOUR HOME'S STYLE

Your home's overall style can help you pick a front door color. A bold,

unusual hue like the lime green on this home is a nod to its modern exterior. But don't be afraid to break the rules. Using an unexpected color can add personality and liven up a traditional facade.

DO CONSIDER YOUR SURROUNDINGS

If you're stumped on a color for your front door, look to your home's natural surroundings for inspiration. Greens, blues, browns, and other tones that appear together in nature will also work well on your house. Using natural colors has the bonus of making your home look like it belongs in the landscape.

DON'T PICK A FRONT DOOR COLOR INDOORS

To fully understand how a paint color will look, you need to see it in its planned environment. Front door colors can look very different in different lighting conditions. Tape paint swatches to an exterior door and observe the color throughout the day. If you want a better idea of

how it'll look, paint a small swatch directly on the door.

DO MAKE IT MONOCHROME

If you have a small house, this trick is for you. Visually expand your home by painting the door, trim, window frames, and exterior the same color. A monochromatic color scheme also provides a neutral backdrop for accessories to shine, such as the planters and sconces around this farmhouse front door. Use color to highlight other architectural details, too. Here, columns painted in a darker shade frame the front door.

DON'T IGNORE THE TRIM

Your front door trim is also a candidate for painting. White is classic, but another option is to make the door pop with contrasting trim. Rich brown tones, for example, can warm up a cool-colored door. Dark trim prevents the green door from fading into the surrounding stone of this house.

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LEE'S FIVE-STAR YELP REVIEW



"Lee Made Selling and Buying Feel Easy. We worked with Lee to sell our home and find a condo, and honestly, he made the whole process way smoother than we expected. From day one, he was organized, super knowledgeable, and always ready with great advice. When it came to selling, Lee knew exactly how to market our place--great photos, smart pricing, and he handled showings with zero stress. He kept us in the loop the whole time and made sure everything moved quickly and smoothly. Then came the search for our new condo, and he knocked it out of the park there too. Lee listened to what we wanted, gave us helpful neighborhood insights, and never pushed us into anything. He was honest, patient, and genuinely invested in helping us find a place that felt right. He's a pro--always on time, quick to respond, and fantastic at navigating all the paperwork and negotiation stuff. And on top of that, he's just a great person to work with: friendly, down-to-earth, and incredibly supportive. If you're buying, selling, or both, definitely give Lee a call. We're so glad we did." — **Rowell R.**



LEE GINSBURG
Realtor
CA DRE#: 01391378

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WAYS OUTDOOR WIFI CAN UPGRADE YOUR SUMMERTIME FUN



BPT - Imagine streaming your favorite show from your backyard hammock or enjoying a playlist with friends by the pool this summer. From relaxing escapes to backyard gatherings, elevate your outdoor adventures this summer by upgrading your mesh wifi system with an outdoor wifi device, extending your internet for tech-fueled fun all summer long.

With outdoor wifi, you can give yourself the freedom to stream, work, play and create outside anytime, anywhere on your property. Check out these seven ways outdoor wifi can help you bring the indoors outdoors so you can make the most of the season.

BOOST YOUR BACKYARD ENTERTAINING

Whether you're new to outdoor



entertaining or regularly host backyard movie nights or game-day watch parties, you'll need fast, reliable wifi to stream all your favorite media content this summer and beyond.

Make sure you and your guests can enjoy your cinematic experience nearly buffer-free with eero Outdoor 7. This dual-band mesh wifi router allows you to enjoy unlimited outdoor entertainment, rain or shine. With an IP66 rating, eero Outdoor 7 will hold up in even the most extreme temperatures year-round, whether it's a freezing -40°F or sweltering 131°F.

The eero Outdoor 7 is designed for easy setup via a user-friendly app and was designed with various outdoor surfaces in mind, so your device can seamlessly blend into its environment and be easily installed on stucco, vinyl siding, wood or fiber cement walls.

PUMP UP THE JAMS WITH OUTDOOR SPEAKERS

Do you enjoy DJing your summer pool parties, or streaming music on your smart speakers while you garden or grill? Or maybe you're just looking for some fun tunes to play during an evening around the firepit. With eero Outdoor 7, you can keep the beats going day or night - or at least until the neighbors ask you to quiet down!

KEEP YOUR HOME SECURE WITH OUTDOOR CAMERAS

Security cameras are a must for large properties. Not only do they provide peace of mind, but they can also help

you keep an eye out for packages or make sure your kids get home safe from their summer activities.

But maintaining a strong wifi connection across a large area can be challenging. With a 15,000-square-foot reach, eero Outdoor 7 extends your existing eero wifi network for maximum coverage so you can easily keep those cameras connected.

BRING INTELLIGENCE TO YOUR YARD WITH SMART GARDENING DEVICES

Technological advancements have made gardening easier than ever before. With long-range outdoor wifi, you can monitor birds through wildlife cameras to protect your garden from backyard visitors, or install wifi-enabled smart sprinklers to water your flowers, herbs and vegetables automatically, helping them flourish with ease.

CREATE A STRONG SIGNAL IN YOUR GARAGE

Your garage may not be the first spot you think of needing outdoor wifi, but how many times has your smart garage opener failed to connect or your car operating system update stalled? An eero mesh wifi system with eero Outdoor 7 can fix those everyday headaches and keep everything running smoothly by extending your wifi network to those previously untapped dead zones.

For those whose garages double as a workout space, special project workshop or woodworking station, eero Outdoor 7 can help you stream workout videos or keep you entertained as you listen to podcasts while dedicating time to your crafts.

BRING ON THE BACKYARD BARBECUE WITH A SMART GRILL

Are you ready to level up your grill game? Whether you already own or have your eye on a specific smart grill model for your summer cookouts, make sure you get the optimal cookout experience with outdoor internet. Wifi-connected grills let you monitor and adjust temperatures remotely through an app, helping you serve up perfectly cooked food every time. With a strong wifi connection powered by eero Outdoor 7, you'll never have to worry about overdone or underdone meat again.

URN YOUR PATIO INTO YOUR OUTDOOR OFFICE

If you work from home, give yourself the freedom to roam and work remotely from your patio. With eero Outdoor 7's lightning-fast Wi-Fi 7, you can enjoy wireless speeds up to 2.1 Gbps. That means you can join your weekly team meetings or video calls from the comfort of your backyard without buffering or dropouts.

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AMANDA LAUREN - Keeping your bathroom organized can be a challenge. After all, they contain a lot of little things — from hygiene items to skin care and hair products. This can be especially hard if you have a small bathroom! However, there are many easy ways to make the most of your space. Here are five bathroom organizing hacks from a professional organizer that you probably haven't heard of and should totally try ASAP.

1 INSTALL SHELVING ABOVE THE TOILET

If you have a really small bathroom, you'll need to utilize every inch of space. According to Rose Pulver, professional organizer and co-founder of The Thoughtful Home, one of the best ways to do this is to install shelving over the toilet. "You can maximize the vertical space by hanging shelves. Style with pretty baskets and store towels, washcloths, and extra toilet paper." Just make sure you put the seat down when you flush to keep things as hygienic as possible!

2 OPTIMIZE YOUR CABINET DOORS

A lot of us neglect to store things in the cabinet under the sink because the pipes make it difficult to fit all of those bottles and jars. To work around this, Pulver advises using clear bins mounted on the inside of the cabinet doors. She says, "It's great for storing extra cleaning products, toiletries, and even hair tools."

3 SECURE DRAWER ORGANIZERS

Drawer organizers are an ideal way to maximize space, and they help group items by category. "These will create designated spaces for all your bathroom essentials, and you'll be able to easily find what you need," Pulver says. The only issue with these little containers is that they can slide around when you open the drawer, making your setup look sloppy. The solution? Glue dots! Pulver recommends placing them so the organizers stay put.



BATHROOM ORGANIZING HACKS THAT WILL MAXIMIZE EVERY INCH OF SPACE

4 USE A CORNER SHOWER CADDY

Do you have a smaller shower or a stall shower? Do your shampoo and body wash bottles end up on the floor? Pulver says a corner shower caddy can easily fix this problem. "We love mounted versions, but you can also find a standing caddy that sits on the floor. Mounted or standing, a corner caddy will tuck nicely into the unused corners of your shower."

5 INSTALL HOOKS ON THE SHOWER DOOR

Don't know where to stash all of those odds and ends like loofahs and shower caps? Pulver likes to place hooks inside the shower door. (This is an especially great solution for anyone with a shower stall that has lots of tiny tiles and grout lines, which are hard to suction anything onto.) Suction cup hooks are the best option and are easy to adjust until you find just the right place.

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SPOOKY DUTCH CASTLES, MANSIONS AND FORMER JAILS WELL WORTH A VISIT



known for its interior, with furnishings dating back to German Emperor Wilhelm II, who resided there after his abdication and exile.

THE EMPEROR'S OLD CLOTHES

Wilhelm II lived in the manor house from 1919 until his death in 1941. His remains lie in a small mausoleum in the manor gardens, a few meters from the graves of his five dogs. In his will he stated that he could only be reburied on German soil upon restoration of the German monarchy.

When the emperor died, the house fell into a deep sleep, which is the reason why everything still looks as it did back then. The furnishings are mainly from the Berlin Palace, Bellevue Palace and the New Palace in Potsdam, Germany, and were transported to the neutral Netherlands on five different trains.

When he carried out his private correspondence, he did so in a horse's saddle screwed to a platform in front of his desk. The Wilhelmine slippers are still lying ready in the bedroom, one of his cigars is perched in an ashtray and the wardrobes are filled with the emperor's old clothes.

DENYING HISTORY

His special fork is still lying on the dining table with a blade on the prong

on the left so that the fork can be used for cutting. This was due to the fact that Wilhelm's left arm was shorter and paralyzed from birth.

You can even see the imperial toilet — although it doesn't look particularly luxurious by today's standards.

Perhaps as fans of popular TV series "Downton Abbey," today's visitors to Doorn Manor are also increasingly interested in the people from downstairs, the servants. Their living quarters in Doorn have also been completely preserved.

But see Doorn Manor as a denial of history, says curator Cornelis van der Bas. "The First World War doesn't occur here. Wilhelm II acted as if it had never happened and instead reenacted the 19th century."

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CHRISTOPH DRIESSEN — he managed to escape in 1621 with the help of his wife, Maria van Reigersberch. The scholar hid in an empty bookcase and the unsuspecting guards carried him out of the castle. By the time they realized what had happened, he was already on his way to Paris.

Today, you can have a much more pleasant stay in one of the 18th-century soldiers' cottages. And in the morning, in the annex, you can enjoy a lovingly prepared breakfast.

BUY YOUR OWN PRISON

More known for tulips and windmills, the Netherlands also has plenty of castles and palaces. Muiden Castle, near Amsterdam, matches everyone's idea of a knight's castle with its four round turrets, moat and inner courtyard.

The castle is known as the setting for a medieval criminal case. When the Count of Holland, Floris V, acquired the walls in around 1285, he could not have imagined that he had bought his own prison. But in 1296 he was kidnapped by rival nobles and imprisoned in Muiden Castle before he was killed by being stabbed 20 times.

Another big draw in the world of Dutch castles is Doorn Manor. It's

The water taxi from Woudrichem, a town nearby, chugs along, then departs. Now, all that's left is the wind whistling around the castle, while the boards of the jetty creak below. The castle gate is tightly locked.

Sure, as a guest, you have a key — though doubts may arise as to whether it is really enough to open up the castle. But lo and behold, the gate moves and now, you're alone with the ghosts.

BEHIND CLOSED DOORS

Waterfowl and wild cattle dot the landscape of ponds and flooded meadows, at the confluence of the Waal and Maas rivers, with the castle rising out of this solitude. It has hardly any windows, just bare, meter-thick walls.

It was once a prison for political prisoners, the most famous being Hugo Grotius. The father of modern international law became embroiled in a political power struggle in 1618 and was sentenced to life imprisonment.

He was held behind 13 locked and



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LEE GINSBURG
Realtor
CA DRE#: 01391378

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



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LEE GINSBURG, RECOGNIZED BY BESTAGENTS.US AS A 2024 TOP AGENT

Lee Ginsburg: A Trusted Name in Bay Area Real Estate with Over 40 Years of Experience

Lee Ginsburg, an esteemed Realtor with Intero Real Estate Services, is making waves in the Bay Area real estate market with his unwavering dedication to honesty, hard work, and client satisfaction. Specializing in single-family homes, condos, multifamily, and investments. Lee brings an impressive four decades of experience to his role, positioning him as a leading authority in the industry.

Originally from Brooklyn, New York, Lee relocated to the Peninsula after graduating with honors in Marketing from Northeastern University. His diverse career spans various roles, including Regional Sales Manager and business owner of a successful gift and home accessories store for 25 years. This rich background has equipped Lee with invaluable skills in marketing, negotiation, and financial management, which he expertly applies to real estate transactions.

Lee's commitment to integrity and diligence has earned him accolades, consistently ranking in the top one percent of all Intero Real Estate Services agents nationwide. His focus on serving first-time buyers, move-up buyers, and investors has resulted in a proven track record across San Mateo, San Francisco, and Santa Clara Counties. Known for his keen ability to identify properties with added value opportunities, Lee's hands-on experience in both single-family and multi-unit transactions further enhances the service he provides to his clients.

With impressive credentials such as SFR, SRES, CRS, and CRE, Lee has garnered numerous awards, including the prestigious BHHS/INTERO Nationwide Chairman's Circle Legend Award. His dedication to exceptional service is reflected in his impressive 90+ Five Star Yelp Reviews, showcasing his commitment to going above and beyond for his clients.

Outside of his professional life, Lee is an avid sports enthusiast, particularly passionate about hockey. He treasures time spent with family and friends, finds relaxation in reading business books, and delights in discovering new restaurants with his wife, balancing his professional success with a fulfilling personal life.

For those seeking a knowledgeable, trustworthy Realtor in San Mateo County, Lee Ginsburg stands out as the ideal choice, combining consistency, determination, and a passion for helping clients achieve their real estate goals.