BAY AREA REAL ESTATE GAZETTE

Brought to you by Lee Ginsburg- Lee Sells More

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INTERO
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> "You don't have to be the smartest or the most talented, but if you put in the effort, you can accomplish 10 times more than anyone else."
>
> —Real Estate and Business Investor Sean McCauley

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WHERE TO DONATE AFTER SPRING CLEANING
A LOCAL GUIDE FOR BAY AREA RESIDENTS

LEE GINSBURG - Spring is the perfect time to open the windows, clear out closets, and take a fresh look at what is taking up space in your home. In The Bay Area, many residents use this season as a reset. A thoughtful clean-out not only creates breathing room inside your home, it also gives you the opportunity to support neighbors and local causes close to home.

Before loading up donation bags, it helps to take a simple, structured approach.

A SMARTER WAY TO REFRESH AND RECLAIM YOUR SPACE

As you sort, create four categories: keep, donate, recycle, and dispose responsibly.

- **Keep** items you use regularly or truly value.
- **Donate** gently used clothing, shoes, handbags, household goods, décor, books, and working small appliances.
- **Recycle** materials that belong in curbside bins or specialty recycling programs.
- **Dispose responsibly** of broken, worn-out, or hazardous materials that require proper handling

A helpful rule of thumb: if you have not used it in the past year and it is still in good condition, someone else could likely benefit from it. Wash clothing and clean household items before donating so they are ready to be used again immediately.

DONATION SITES IN THE BAY

Goodwill of the San Francisco Bay

This donation center accepts gently used clothing and shoes, accessories and handbags, books and media, household goods and décor, small working electronics, and select small furniture pieces. Donations help support local job training and employment programs throughout the Bay Area. For more information, visit **sfgoodwill.org**.

The Salvation Army

Located at 170 Mission Road, SSF, The Salvation Army accepts gently used clothing, furniture in good condition, household goods, working appliances, and books and small décor. Proceeds help fund rehabilitation and community support programs. For more information, visit **satruck.org**.

St. Vincent de Paul of San Mateo County

St. Vincent de Paul accepts clothing and accessories, household items, small furniture, and shoes and décor. Donations directly support families in need throughout San Mateo County. For more information, visit **svdpsm.org**.

RECYCLING AND HAZARDOUS WASTE

Spring cleaning often uncovers items that should never go into regular trash.

SHREDDING
CONT. ON PAGE 2

PAPER SHREDDING PARTY

Saturday
April 25, 2026
10:00am – 1:00pm
Intero Real Estate Services
180 El Camino Real
San Bruno

Please join us for our 17th annual paper shredding party!
This is a FREE, Fun, Community event!

Enter through our back parking lot.

- LIMIT 5 BOXES PER HOUSEHOLD
- NO BINDERS, MAGAZINES OR PHONE BOOKS!
- PAPER ONLY!
- NO METAL OR PLASTIC!

650.589.1000
180 El Camino Real, San Bruno CA 94066

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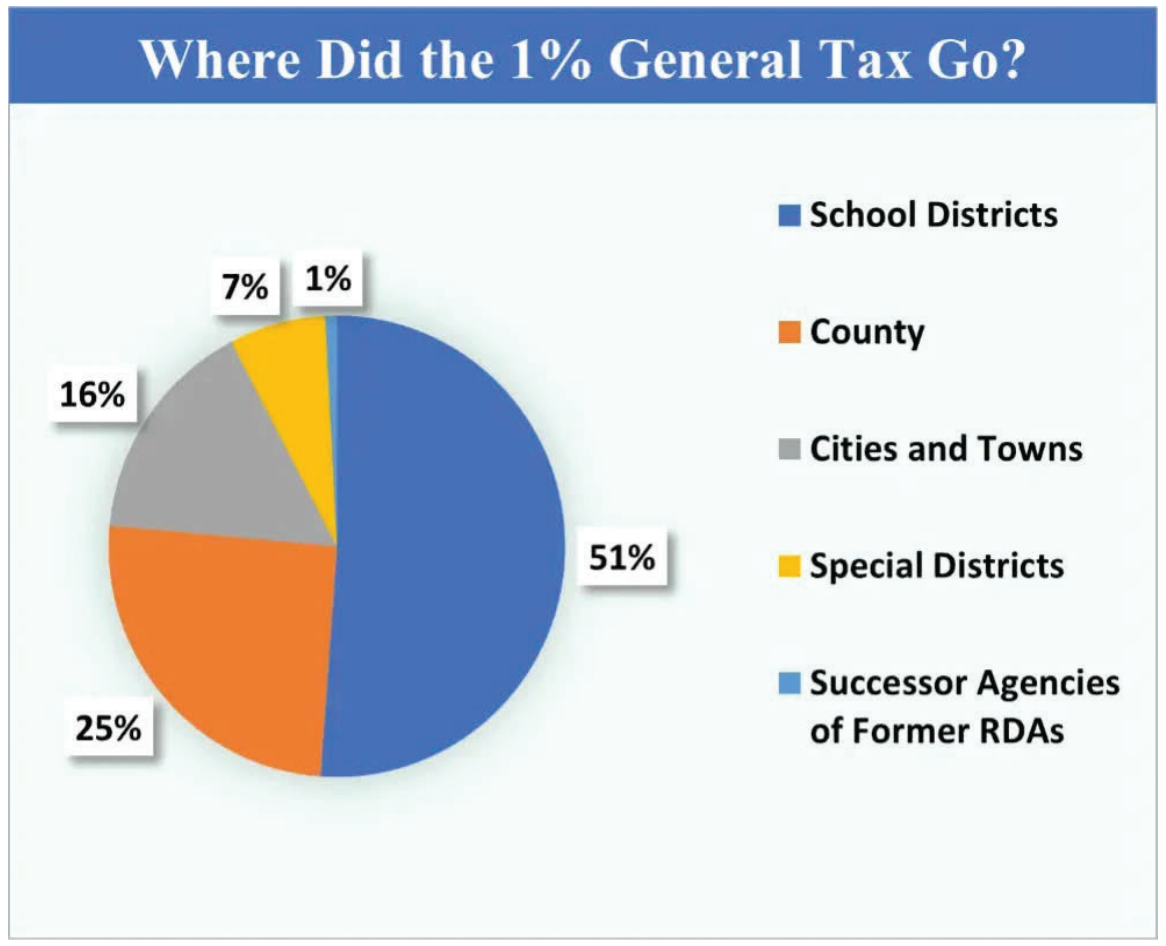
DP# 25478



HOW TIME FLIES. TAXES ARE DUE AGAIN!

THE FIRST INSTALLMENT OF PROPERTY TAXES ARE DUE BY FRIDAY APRIL 10.

You should have already received your tax bill, but if not contact the County's Tax Assessor's office, check on line or of course contact me. Even if you did not receive a tax bill you are still obligated to pay; so please contact the Tax Assessor. If the taxes are included with your mortgage payment, your Bank will take care of it, but you might double check with the tax department of the bank. If you refinanced or purchased recently property taxes might have been taken care of at closing. Don't hesitate to call me if I could help with any of your Real Estate needs now or in the future. Please mention my name when your friends or family mentions Real Estate.

If you think your assessed value is too high you can appeal. It is too late to appeal for this year but the 2026/2027 Assessed values should be going out July or August. You can then appeal. Go to your county Tax Assessor's web page and search Tax Appeal.

With Warm Regards, Lee

PS: Thanks to Proportion 13 Californians pay one of the lowest taxes rates in the country, based on percentage of market value. Enjoy!

POSTMARK DATES

A new U.S. Postal Service processing rule will impact how postmark dates are assigned for your mail, creating potential implications for sending time sensitive materials.

In December 2025, USPS began applying postmarks at regional processing centers rather than your local post office. Since mail may take several days to reach a processing center, your mail may not receive a postmark on the mail date. This means that documents could end up postmarked one or more days later than mailed. For items where the official postmark determines whether something is considered "on time," that delay could matter. Important to keep in mind now that we have Income Tax and also Property Tax due.

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SHREDDING CONTINUED FROM FRONT PAGE

These materials can harm the environment if improperly discarded.

SAN BRUNO TRANSFER STATION
www.recology.com/recology-san-bruno/san-bruno-transfer-station/

SAN MATEO COUNTY HAZARDOUS WASTE
www.smchealth.org/hhwecology

Household Hazardous Waste Program is available by appointment. Accepted items include paint and solvents, household batteries, rechargeable batteries, motor oil and filters, antifreeze, cleaning chemicals, and fluorescent bulbs and tubes. It is illegal to place hazardous materials in regular trash or recycling bins, and residents are limited to 15 gallons or 125 pounds per vehicle per trip. For hazardous waste and recycling information, visit **recology.com**.

For electronics and specialty recycling, smaller televisions may be accepted by **PARCA**, and **PaintCare** offers additional paint drop-off locations. Hard-to-recycle items can be searched through **RecycleStuff.org**, and residents can review RethinkWaste's Household Hazardous Waste guide for further details.

Spring cleaning is more than a seasonal chore. It is an opportunity to simplify your space while helping neighbors and supporting organizations that serve our local community.

Intero Real Estate and I are hosting our annual FREE Shredding Event on Sat. April 25. See the flyer on the front page.

If you are preparing your home for a future move or simply want guidance on maximizing your home's value in today's market, I am always here as a local resource. For personalized advice tailored to your goals, contact Lee Ginsburg at 650-888-5662

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HOME MAINTENANCE CHECKLIST FOR SPRING

PRACTICAL STEPS TO PROTECT YOUR HOME THIS SEASON

LEE GINSBURG - Spring always feels like a reset. Longer days, a little more light in the evenings, and the motivation to finally tackle the projects that sat on the back burner all winter. For homeowners in in the Bay Area, this is one of the best times of year to give your property a thoughtful once over and handle the maintenance items that protect your investment.

Our homes represent one of our largest financial assets. A few proactive steps each spring can prevent small issues from turning into expensive repairs later.

Here is a practical checklist to guide you.

START WITH THE ROOF AND GUTTERS

Winter storms and wind can take a toll on roofing materials. From the ground, look for missing or lifted shingles, cracked tiles, or debris buildup. If your home has a flat or low slope section, make sure there is no pooling water.

Clean out gutters and downspouts so spring rains can flow freely. Clogged gutters can lead to water backing up under roofing materials or pooling near your foundation. While you are at it, confirm that downspouts direct water away from the base of the home.

If you are not comfortable climbing a ladder, this is a great time to schedule a professional inspection. Let me know and I can refer someone to you.

CHECK EXTERIOR SURFACES

Walk the perimeter of your home and look closely at siding, stucco, and trim. Small cracks in stucco or peeling paint might seem minor, but addressing them early prevents moisture intrusion and more extensive repairs later.

Pay attention to:
- Gaps around windows and doors
- Deteriorating caulking
- Soft or damaged wood trim
- Fence posts and gates that may have shifted.

A quick refresh of exterior caulking or touch-up paint can make a noticeable difference in both appearance and protection.

INSPECT THE FOUNDATION AND DRAINAGE

Even subtle shifts in soil can impact foundations over time. Look for new cracks along the foundation or in the driveway. Hairline cracks are common, but anything widening or uneven should be evaluated.

Also, confirm that landscaping slopes slightly away from the home. Proper drainage is essential to preventing water intrusion.

SERVICE WINDOWS AND SCREENS

Spring is the perfect time to wash windows inside and out. Clean glass allows more natural light into your home and gives you a chance to inspect frames and seals.

Repair or replace torn window screens before the warmer months. Check that all windows open and close smoothly. If you notice condensation between panes, it may indicate a failed seal that should be addressed. The glass is replaceable. Many manufacturers offer a guarantee so check with them first.

PLUMBING AND WATER SYSTEMS

Check outdoor spigots and irrigation systems for leaks or damage. Turn on each zone of your sprinkler system and confirm proper coverage.

Inside the home, look under sinks for slow leaks and test shut off valves. Inspect water heater connections and consider flushing the tank if it has not been serviced recently.

Small drips left unaddressed can lead to larger problems over time.

If you feel energetic, crawl under the home and look for leaks, baths and kitchens are the most common location issues.

SAFETY SYSTEMS

Replace batteries in smoke and carbon monoxide detectors. Or better yet get the new 10 year battery detectors. Test each device to confirm it is working properly.

If your home has a fire extinguisher, check that it is fully charged and accessible. Review emergency supplies and make sure everyone in your household knows basic safety procedures.

OUTDOOR LIVING AREAS

Decks, patios, and walkways deserve attention too. Power wash surfaces to remove winter grime and inspect for loose boards, unstable railings, or cracked pavers.

Clean and inspect outdoor furniture before use. A little maintenance now makes outdoor gatherings more enjoyable all season.

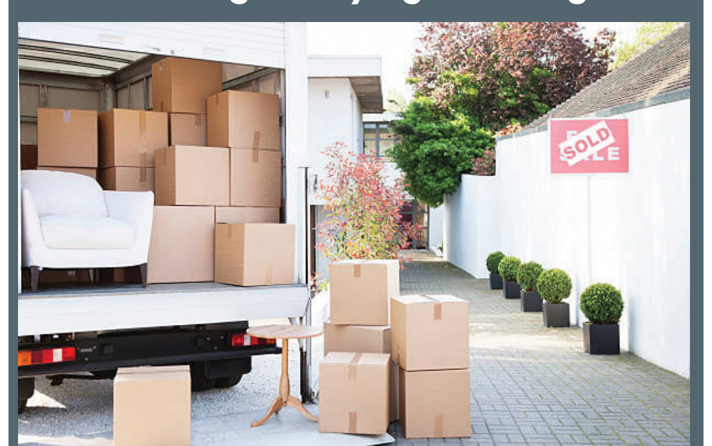
TRUST THE EXPERTS

Even if you are not planning to sell anytime soon, consistent maintenance protects long-term value. Maintained homes age better, show better, and typically command stronger prices when the time comes.

If you would like a second set of eyes on your property or have questions about which updates make the most sense for your home and neighborhood, I am always happy to help. Feel free to reach out for guidance, recommendations for trusted local service providers, or a confidential conversation about your home's current value.

Call me, Lee Ginsburg at 650-888-5662, to schedule your complimentary Spring Home Review and make sure your home is positioned to stay strong, protected, and market ready. I am hosting a seminar on May 16, "Property Reality Check, How the Experts See Your Home". ***See the flyer below.***

I network with top Real Estate agents throughout the country. If you need a real estate agent referral out of the area, let me know. Also, please pass my name to your friends and family thinking of buying or selling.



PROPERTY REALITY CHECK: HOW EXPERTS SEE YOUR HOME

See your home the way the pros do and what it all means for your plans for remodeling, selling, or staying in place for the long term.

May 20, 2026 | 7:00-8:30 p.m. | In Person
Millbrae Recreation Center
Guest Speakers: Steve Rush and Paul Nadler

Owning a home comes with ongoing decisions about maintenance, repairs, and improvements. Understanding what professionals look for can help homeowners avoid surprises and make better long-term decisions.

Join a home inspector, insurance broker, and local real estate professionals for an informative evening designed for homeowners.

Learn about:
- Common issues inspectors find in Bay Area homes
- Preventive maintenance every homeowner should know
- Current challenges with homeowners insurance
- What insurance companies look for in a home
- Smart home improvements homeowners often ask about

Whether you're maintaining your home, planning updates, or simply want to stay informed, you'll gain practical insights and have the opportunity to ask questions.

Please scan the QR Code below for the registration links or type https://tinyurl.com/property-reality-check

HOMEOWNER'S SHOULD KNOW INSURANCE BASICS
UNDERSTANDING HOW PROTECTION WORKS

Home insurance is designed to protect one of life's largest investments, yet many homeowners only think about their coverage when they first purchase a policy or when a claim is filed. Over time, homes change, belongings accumulate, and rebuilding costs evolve. Without regular review, coverage can quietly fall out of alignment with actual needs. Understanding the fundamentals of home insurance helps homeowners feel confident that their protection keeps pace with real life.

THE PURPOSE OF HOME INSURANCE

At its core, home insurance exists to help restore a home and its contents after unexpected damage or loss. Policies are built around the cost to repair or rebuild rather than what a home might sell for on the open market. This distinction is important because market value is influenced by location, demand, and broader economic conditions, while insurance focuses on materials, labor, and construction costs. Knowing this difference helps homeowners better understand how coverage works when it matters most.

WHAT A STANDARD POLICY TYPICALLY COVERS

Most homeowners policies include four primary categories of protection. Dwelling coverage applies to the structure of the home, including walls, roof, and built in systems. Personal property coverage helps replace belongings such as furniture, clothing, and electronics. Liability coverage offers protection if someone is injured on the property. Additional living expenses coverage helps pay for temporary housing and related costs if the home becomes uninhabitable due to a covered event. Understanding these components provides a strong foundation for reviewing any policy.

WHY COVERAGE LIMITS MATTER

Coverage limits define the maximum amount an insurance policy will pay in the event of a claim. Over time, renovations, additions, or rising construction costs can leave a home underinsured if limits are not updated. Even modest upgrades can increase rebuilding costs. Periodic reviews help ensure coverage reflects current replacement needs rather than outdated estimates.

REPLACEMENT COST VERSUS ACTUAL CASH VALUE

Insurance policies differ in how they value damaged or lost items. Replacement cost coverage typically reimburses the cost to replace items with new ones of similar quality, while actual cash value considers depreciation. Knowing how personal property is valued helps homeowners avoid surprises when filing a claim.

DEDUCTIBLES AND HOW THEY AFFECT CLAIMS

A deductible is the portion of a claim a homeowner pays out of pocket before insurance coverage applies. Choosing a deductible involves balancing monthly premium costs with comfort during a claim. Higher deductibles often reduce premiums, while lower deductibles increase them. Understanding how deductibles work allows homeowners to select an option that fits their financial situation.

WHEN AND WHY TO REVIEW YOUR POLICY

Life changes often affect insurance needs. Renovations, major purchases, or changes in household size are all reasons to review coverage. Even without major changes, an annual policy review helps confirm that protection remains appropriate.

Home insurance works best when it is understood and reviewed regularly. With a clear grasp of coverage basics and thoughtful attention over time, homeowners can feel confident knowing their home and belongings are properly protected.

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RECIPE OF THE MONTH

INGREDIENTS

- ❑ 6 large eggs
- ❑ 2 tablespoons olive oil
- ❑ 6 ounces shiitake mushrooms (stems minced fine, caps sliced ¼" wide)
- ❑ 6 ounces red bell pepper, seeded and cut into 1-inch pieces
- ❑ ½ teaspoon ground turmeric
- ❑ 2 tablespoons chopped fresh thyme, divided
- ❑ ¼ teaspoon salt
- ❑ ¼ teaspoon freshly ground black pepper
- ❑ 4 ounces smoked salmon, coarsely chopped
- ❑ 2 tablespoons Greek yogurt
- ❑ 3 tablespoons milk, preferably almond or oat milk

SHIITAKE MUSHROOM & RED BELL PEPPER FRITTATA WITH SMOKED SALMON

DIRECTIONS:

1. Heat a 10-inch skillet with sloped sides over medium heat. Add olive oil. After 30 seconds, add mushroom caps and bell pepper. Cook 5 minutes, stirring occasionally.
2. Preheat broiler.
3. In a medium bowl, beat together eggs, milk, 1 tablespoon of thyme, and salt and pepper. Stir in smoked salmon. Set aside.
4. Add turmeric and black pepper to the skillet, stirring for a few seconds. Stop stirring and pour egg mixture into skillet over vegetables Mix well.
5. With a spatula, press vegetables down into an even layer under egg mixture. Cook without stirring until eggs are set on bottom, about 5 minutes. (Center will be wet.) Transfer to broiler. Broil 4-5 inches from heat source for 2 minutes or until eggs are set.
6. Cut into wedges. Drop on spoonfuls of yogurt and sprinkle the remaining one tablespoon thyme over frittata before serving.

Recipe Notes: Crimini mushrooms may replace the shiitake mushrooms but with less savoriness. Two teaspoons dried thyme may replace the fresh thyme. Crush the dried herb for extra aroma. Lox that is not salty may replace the smoked salmon.

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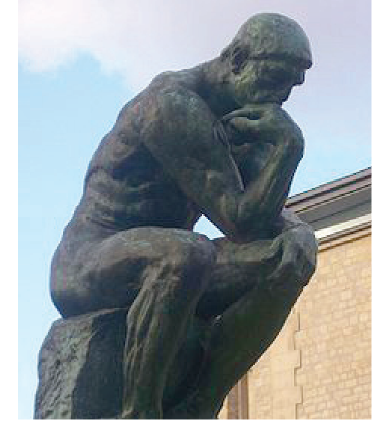


ASK LEE GINSBURG

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.

DO I REALLY NEED A TRUST?

Question: I'm in my senior years. I own my home but don't have much in savings. I already have a will, but my children are hounding me to set up a trust. Do I really need one?

Answer: Yes—**absolutely. I hear this so often.** In fact, I told my brother to get a trust but my big brother would not listen to his baby brother, and he passed without a trust. Now we are in a holding period. Don't let that be you.

In California, if your estate includes assets worth more than **$208,850**, it generally must go through **probate**. Many homeowners assume this only applies if they have that much equity in their home, but that's not the case. If the **value of the asset itself** exceeds that amount, probate may be required.

Probate can be **expensive and time-consuming**. In many cases it can take six months to a year—or even longer—before assets can be distributed. During that time, a home may sit vacant while expenses like **property taxes, insurance, and maintenance** continue.

A **living trust** is often a simple way to avoid probate. It's a legal document that places ownership of your property into a trust that is managed by a trustee—usually you while you're alive. You maintain control of your assets, and the trust can be **changed or updated at any time.** Living trusts are also helpful if someone becomes **incapacitated**, because a successor trustee can step in and manage the property. For young families, you can stipulate who will take care of the kids if both of you go at the same time. You don't want family to fight over it.

You are **never too young—or too old—to set up a trust.** Over the years, I've seen the challenges families face when a trust isn't in place. If you'd like a referral to a **good, reasonably priced estate planning attorney**, feel free to reach out and I'll be happy to point you in the right direction.

IF I SELL MY HOME, WILL TAXES TAKE A HUGE BITE?

Q: *I've owned my home for 42 years and built up about $1.5 million in equity. If I sell, it feels like a huge portion will go to taxes. Is there any way to reduce that?*

A: There may be options, depending on your situation. Many homeowners know about the **capital gains exclusion** that allows married couples to exclude up to **$500,000** in profit from taxes when selling their primary residence (if they meet the ownership and occupancy requirements).

For homeowners looking to move out of their primary residence and turn their equity into an investment, there can also be **strategies that allow you to defer taxes** by reinvesting proceeds into other types of real estate investments. Some investors choose structures where the property is **professionally managed**, allowing them to receive regular income without the day-to-day responsibilities of being a landlord. Others choose to sell and use the proceeds to buy into a DST. A DST is like a mutual fund for real estate. I can explain more.

Every situation is different, and the right approach depends on your financial goals, tax situation, and long-term plans. If you're considering selling a long-held home and want to understand the possibilities, I'm happy to walk you through the options and connect you with the right professionals.

TIRED OF MANAGING YOUR INVESTMENT PROPERTY?

Q: *I own a duplex that's been in the family for years, but I'm tired of managing it—roof leaks, broken furnaces, garage doors that won't open. My kids don't live nearby, and I'm worried about the capital gains taxes if I sell. What can I do?*

A: You're not alone—many long-time property owners eventually reach the point where they'd rather **stop managing tenants and repairs.**

When you sell an investment property, capital gains taxes can be significant because you may owe **both federal and California taxes.** However, some owners use a **1031 exchange** to defer those taxes by reinvesting into other qualifying real estate.

I have helped some investors exchange into a **professionally managed real estate investment**, where you own a share of a larger property but don't have to deal with the day-to-day management. This can allow you to potentially receive monthly **regular income distributions** (about 4-5% annual returns) while leaving the property operations to professional managers.

These types of strategies aren't right for everyone, but for some property owners they can provide a way to **simplify life while keeping their real estate investment working for them.**

If you're thinking about selling a rental property but want to avoid the headaches—and understand the tax options available—I'd be happy to talk through the possibilities with you.

WHAT IS A "STEPPED-UP BASIS"?

It's one of the best tax benefits in real estate—right up there with a warm chocolate chip cookie.

Here's how it works. When someone passes away, many of their assets receive what's called a **stepped-up basis.** This means the value of the asset is reset to its **current market value at the time of death**, rather than the original purchase price for income tax purpose not necessarily for property tax.

Let's look at a simple example. Suppose someone bought their home many years ago for **$78,000.** Over time, the value increased and the home is now worth **$1,578,000.**

If the home is **inherited**, the beneficiaries receive it with a new tax basis of **$1,578,000**, not the original $78,000. If they sell the home around that same value, there may be **little or no capital gains tax owed.** The Stepped-up Basis bust the myth that death and taxes are inevitable. HaHa

However, here's an important point many people don't realize: If the owner **adds a child or beneficiary to the title while they are still alive**, that person may inherit the original tax basis instead. In this example, that would mean a basis of $78,000. If the property is later sold for $1,578,000, the gain could be enormous—potentially creating **hundreds of thousands of dollars in capital gains taxes.**

The takeaway: **be very careful about adding children or beneficiaries to the title of your home.** In many cases, allowing them to inherit the property through proper estate planning can preserve the stepped-up basis and significantly reduce taxes.

Every family's situation is different, so it's always wise to speak with an estate planning attorney or tax professional before making changes to your title. If you'd like a referral to a knowledgeable professional, feel free to reach out—I'm happy to help point you in the right direction.

FORTUNE

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

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

LEE IS THIS A GOOD TIME TO BUY OR SHOULD I WAIT FOR RATES TO DROP?

Wells Fargo Economist said they are not forecasting any significant change in rates between now through 2027..

Over the past decades, homeowners have been staying put for longer than before. Homeowner tenure peaked at 13.4 years in 2020, roughly doubling the average tenure from 2005. These numbers declined marginally for four years before ticking up in 2025.

Currently, the typical U.S. homeowner stays put in their house for 12 years, the longest median occupation since 2022.

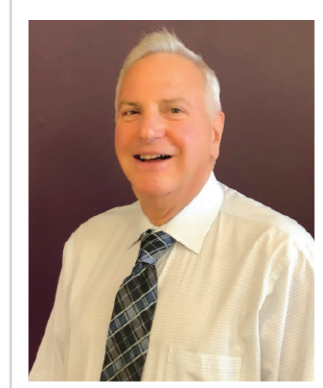
Homeowner tenure is longest in California, largely because state laws such as Proposition 13, which locks owners into low property taxes, encourage them to stay. In Los Angeles, the typical homeowner hangs onto their house for 20 years, followed by San Jose, where it's nearly 19 years. Homeowners leave their hearts in San Francisco for 16.5 years, while those in San Diego stay for an average of 14.5 years.

In contrast, homeowners in more affordable metro areas don't wait nearly as long before pulling up stakes. For example, a typical owner in Louisville, KY, spends 8.3 years in a house before selling. Other frequent movers live in Las Vegas (8.8 years), Charlotte, NC (9.2 years),

LEE GINSBURG

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

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



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NEW STUDY:

38% OF AMERICANS SAY CASH FEELS MORE 'REAL' THAN DIGITAL MONEY

Close to 2 in 5 Americans (38%) say cash feels more "real" than digital money: It's a tangible reminder of value, and remains a permanent part of their financial toolkit (27%). Yet, new Empower research shows that in practice, physical dollar bills may be fading from daily life: 1 in 5 say they use cash only a few times per year, and just 18% use it daily. Still, a quarter often find themselves in situations where they wish they had cash on hand.

Its popularity may be dictated by what's going on in the economy, as a quarter (25%) view cash as a "safety net" currency in times of financial downturns, and 1 in 5 Americans have increased their physical cash holdings in the past year due to market uncertainty.

CASH IN A DIGITAL AGE

While a third (35%) say they are mostly cashless, for close to 1 in 5 Americans (19%), dollar bills remain a trusted form of payment - something they actively use and keep in significant amounts. Overall, 40% of people feel safer keeping some cash on hand in case of emergencies or tech outages.

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Nearly a quarter say they use cash for privacy (21%) in an AI-driven, digital world. The same amount also turn to cash when they want to limit their spending for the day (24%). A third say they're more likely to make impulse purchases with digital payments (33%), and spend more without the natural guardrail of cash (27%).

With the shift toward digital payments (e.g., debit cards, credit cards, mobile wallets, etc.), 27% say they are more likely to pay bills and save automatically. More than a quarter have better awareness of their spending patterns (27%) and spend less because they can track everything digitally (22%). Close to 1 in 5 admit that if cash disappeared, they'd spend less (17%).

CURRENCY IN ACTION

The average person holds between $51 and $100 in their "wallet," consistent with the $66 cash average from last year's study. Gen X is the only generation that carries more cash, averaging between $101 and $200.

Half use their physical money for tips (48%), while a third use it to get a discount for paying in cash (34%).

Other scenarios where consumers are most likely to use cash:

- When paying small local businesses that don't accept cards (46%)
- When splitting costs with friends at a restaurant (30%)
- Paying for parking meters or tolls (24%)
- For emergency expenses (22%)
- At retailers or grocery stores (21%)
- When traveling abroad (18%)
- Paying for gas (16%)
- Paying for a kid's allowance (16%)

GENERATIONAL SHIFTS: PIGGY BANKS TO DIGITAL WALLETS

For many people, cash is tied to their earliest memories about money: 41% say their first financial experiences involved physical cash, not digital payments. Nearly a third understood the value of cash at an early age (32%) and learned to save by setting aside dollar bills before they ever used a bank account (28%).

Yet, today, money etiquette is changing: 35% say younger generations are skipping physical cash entirely and going straight to digital money. Overall, 37% say each generation relies less on cash than the one before it. Close to a quarter predict their own children will grow up with little or no cash experience (22%).

MONEY MOVES

When it comes to where Americans keep their liquid savings, half keep it in a checking account. Over a third keep money in a standard savings account (33%), and the same share holds physical cash at home (35%), as many still want instant, tangible access to their funds.

Nearly 3 in 10 have moved money into high-yield savings accounts (29%), while a quarter rely on money market accounts (24%). For some, the strategy is a balance - 20% split evenly between accounts and physical cash - while others lean on more traditional products like certificates of deposit (18%).

When asked how they'd allocate $10,000 today, most Americans balance digital returns with physical reassurance:

- 55% would deposit it in a high-yield savings account
- 47% would pay down debt
- 41% would invest in stocks for long-term growth
- 40% would keep it as cash for easy access
- 29% would use it for real estate or a property purchase
- 27% would buy bonds or Treasury bills
- 22% would spend the money on education or skills development to boost earning potential
- 22% would buy precious metals like gold or silver

Even in a digital-first world, nearly half the population sees value in liquidity, flexibility, and the physical assurance of cash.

METHODOLOGY:

Empower's "The Vanishing Wallet" study is based on online survey responses from 1,039 Americans ages 18+ from August 18-19, 2025.

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THE TRUTH BEHIND SOCIAL SECURITY MYTHS

LEE GINSBURG - In the 90 years of its existence, the Social Security program has been beset by many misconceptions. We are all receiving Social Security or will be at some time. This 1935 federal program has the enormous and complex statutory mandate of paying out more than **$120 billion in benefits each month** to nearly 69 million retirees, people with disabilities, and their family members. It's wildly popular. It is key to senior's financial health, providing most of the family income for two out of every five people who are 65 and older.

MYTH #1: SOCIAL SECURITY IS GOING BROKE.

For decades the Social Security Administration (SSA) collected more than it paid out, building a surplus that stood at **$2.72 trillion at the end of 2024**. However, now the system is starting to pay out more than it takes in, because the retiree population is living longer and growing faster than the working population. The good news is that the SSA won't technically go broke because it continues to collect tax revenue, the source of the benefits it distributes. According to the latest estimate, it is projected by 2034 to bring in only enough to pay 81 percent of scheduled benefits. To avoid that outcome, Congress is going to have work together and come up with a responsible and realistic solution, such as decreasing benefits, increasing the age of initial eligibility, or creating a weighted scale based on a combination of income and other salient requirements.

MYTH #2: THE SOCIAL SECURITY RETIREMENT AGE IS 65.

The 65-year-old threshold is a longtime Social Security truth that has become a myth. When Social Security was created in 1935, 65 was set as the age of eligibility. In later decades, the minimum eligibility age was lowered to 62, when people could claim a reduced benefit, but 65 remained the standard for full retirement. That changed with the 1983 overhaul, which raised the retirement age to reduce Social Security's costs. 2002 was the last year in which people turning 65 could claim their full benefit. Currently Full retirement age, or FRA (the age when a worker qualifies to file for 100 percent of their benefit) is 66 and eight months for people born in 1958, 66 and ten months for those born in 1959 and 67 for those born in 1960 and after.

MYTH #3: MEMBERS OF CONGRESS DON'T PAY INTO SOCIAL SECURITY.

A common complaint about Social Security is that members of Congress don't bother fixing the program because it doesn't cover them, but it does. Members of Congress came under the Social Security umbrella in 1984, along with the rest of the federal workforce, as part of the sweeping changes to the program enacted the previous year.

MYTH #4: THE GOVERNMENT RAIDS SOCIAL SECURITY TO PAY FOR OTHER PROGRAMS.

The two trust funds that pay out Social Security benefits, one for retirees and their survivors, the other for people with disabilities, have never been part of the federal government's general fund. Social Security is a separate, self-funded program. The federal government does, however, borrow from Social Security. Such borrowing fuels the notion that the government is raiding or even stealing from Social Security. But the government has always made full repayment with interest, to the tune of **$69.1 billion in 2024**.

MYTH #5: UNDOCUMENTED IMMIGRANTS DRAIN SOCIAL SECURITY.

Some have blamed problems with Social Security's financial health on undocumented immigrants draining the system's resources. It's a popular complaint, but a false one. Noncitizens who live and work in the U.S. legally can qualify for Social Security under the same terms as native-born and naturalized Americans, but undocumented people are not allowed to claim benefits.

There is evidence that undocumented workers actually add to Social Security's bottom line. Many obtain Social Security numbers under false pretenses, and payroll taxes are withheld from their wages even though they are not eligible to later collect benefits. **Undocumented immigrants paid $25.7 billion into Social Security in 2022**, according to a July 2024 report from the nonpartisan Institute on Taxation and Economic Policy.

MYTH #6: SOCIAL SECURITY IS LIKE A RETIREMENT SAVINGS ACCOUNT.

Over their lifetimes, **most people get more from Social Security and Medicare** (which is also partially funded by payroll tax contributions) **than they pay in**, according to analyses by the Urban Institute, a nonpartisan think tank. Still, you might think of Social Security less like saving for retirement — there are other vehicles for that — and more like an earned benefit the government promises to pay so you have at least some income in your later years. Social Security is not meant to replace your entire work income. On average, it provides about 40 percent of a beneficiary's preretirement earnings. The formula for calculating benefits is weighted so that they replace a larger percentage of income for lower-wage workers and a lower percentage for upper-income earners.

MYTH #7: YOU DON'T PAY TAXES ON SOCIAL SECURITY BENEFITS.

This was true until 1984. Since then, you pay taxes on the benefits received based on your total income. The 2025 OBBB Act creates a temporary extra deduction (2025 through2028) for taxpayers aged 65 or older up to $6,000 (per individual) on top of the usual standard or itemized deduction.

MYTH #8: AN EX-SPOUSE'S BENEFITS COME OUT OF YOUR OWN.

The facts: If you are divorced, your former spouse may be eligible to collect Social Security benefits on your earnings record (and vice versa). As with benefits for a current spouse, these can be up to 50 percent of the benefit amount you are entitled to at full retirement age. **But those ex-spouse (or spouse) benefits don't reduce your Social Security.** They are distinct payments and have no effect on what you receive each month, even if both a current and a former spouse (or multiple former spouses) are collecting them. **You get the benefit you're entitled to**, based on your earnings history and the age when you file for Social Security.

MYTH #9: YOU LOSE BENEFITS PERMANENTLY IF YOU KEEP WORKING.

NO! No! No! As you know, I am still happily working and began collecting last year. Social Security does have a rule, called the "earnings limit" or "earnings test," that can temporarily reduce the benefits of people who still work. But it doesn't apply to all working beneficiaries and is not permanent. **The rule only covers people who claim benefits before full retirement** age and continue working. In this circumstance, Social Security withholds a portion of benefits if earnings from work exceed a set cap, which changes every year and differs depending on how close you are to full retirement age. In 2026, if you are working, collecting benefits and will not reach full retirement age until a later year, your Social Security payments will be reduced based on income and age. In the month when you hit FRA, the earnings test goes away — there's no benefit reduction, regardless of your income. Social Security also adjusts your benefit upward so that **over time, you recoup the money that was withheld**.


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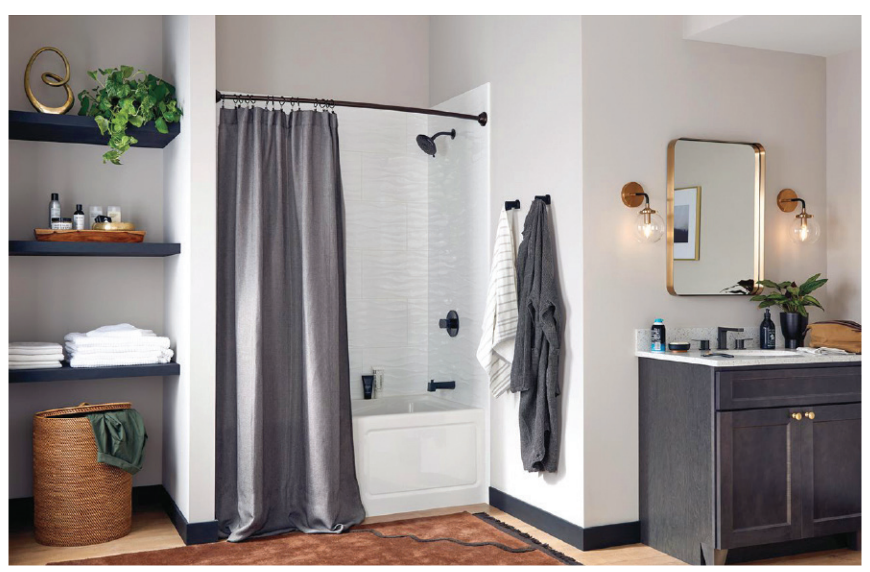
HOW TO ELEVATE YOUR HOME USING NATURE-INSPIRED COLORS

The desire to bring the outdoors in continues to inspire homeowners and designers alike. Natural, earthy neutrals and a variety of green shades are key to this trend as it encompasses more areas of the home. In fact, according to independent research among homeowners, the vast majority of consumers (88%) are interested in color palettes other than white and chrome for their next kitchen or bath remodel, with a preference toward neutrals and earth tones like greens.

So if stark white kitchens and baths are no longer trending, how can you celebrate natural neutrals and greens in these spaces? To help you get started, Kohler now offers a variety of bath and kitchen essentials in these colors, merging modern and vintage aesthetics to bring a sense of tranquility and timeless style into the busiest rooms of your home.

“The healing power of nature helps explain why we're drawn to these colors,” said Alex Yacavone, Senior Manager at Kohler, Industrial Design Studio. “Greens and earthy neutrals effectively create a serene, soothing environment to elevate any room.”



NEUTRAL ELEMENTS FOR A TIMELESS, NATURE-INSPIRED STYLE

When you look at what creates timeless interior design, it's clear that it's rooted in thoughtful materials, classic silhouettes and livable color. Elements of nature, paired with classic design details, ensure these spaces remain relevant and comforting over time.

Born out of an appreciation for craftsmanship from previous centuries, bath and kitchen options from Kohler embrace the quiet beauty of neutrals that can make an elevated statement in their own right.

Looking for a stylish bathroom addition? The Artifacts Cast Iron Free Standing Bath in Dune is inspired by the charm of turn-of-the-century homes, like a vintage treasure rediscovered but enhanced by the comforts of modern design - such as a gently curved rim for added neck support. You can also customize your Artifacts bath with a set of ornate ball-and-claw feet.

Creating a stunning focal point inspired by studio pottery, the Derring Oval Sink in Bourbon Rutile celebrates the beauty and authenticity of handcrafted ceramics. Each sink is finished with unique artisanal glazes that produce fascinating surface effects, with a hand-carved texture that accentuates the glaze's subtle tonal variations.

If you've always wanted a sink that embraces farmhouse style, the streamlined apron-front Whitehaven Cast Iron in Truffle is perfect for remodeling projects. The Self-Trimming design requires only a rough cut to new or existing 30-inch standard cabinetry for simple installation and beautiful results. Crafted from enameled cast iron, the sink resists chipping, cracking or burning for years of beauty and reliable performance.

In exploring nature, people are drawn not only to the earthy neutrals that bring calm and familiarity to interiors, but also to the pops of green that breathe life into a space without overwhelming it.

LASTING SHADES OF GREEN

With the Kohler Heritage Greens collection, you can transform your kitchen and bath using bold, nature-inspired hues. This collection is inspired by carefully curated iconic greens from the Kohler archives, brought back to life in current kitchen and bath products. Inspired by the beauty of the outdoors, these shades are perfectly suited for classic or contemporary designs, and will blend effortlessly with your existing decor:

- Fresh Green (1971) is a lively shade reminiscent of a spring garden, ideal for adding bright energy to kitchens and bathrooms.
- Aspen Green (1978) captures serene tones of mountain pines for a calming color that works as a neutral or makes a statement in any space.
- Teal (1987) is a deep, dramatic green/blue blend that infuses striking, nature-inspired character into your design vision.

Bringing greens into the kitchen or bathroom allows you to experiment with nature's neutral hues that pair with a wide range of design aesthetics. Kohler's Heritage colors showcase the versatility of green by offering a serene, calming atmosphere with Aspen Green and a deeper, moodier tone with Teal. The differences in hue demonstrate how green carries a lasting appeal, showcasing how green can sit in modern and classic spaces alike.

Searching for a piece that draws inspiration from traditional furniture and architectural elements? The Memoirs Stately Pedestal Sink in Teal offers crisp, clean lines evoking the splendor of fine antiques.

Similarly, the Memoirs Stately Toilet in Aspen Green features the elegant architectural look of the Memoirs collection along with vintage-inspired Stately design, combining performance with traditional style.

Neutral, nature-inspired colors and finishes can lead to grounded spaces that feel connected to the natural world, evoking a fresh, timeless appeal that's versatile and welcoming. Come home to the colors of nature at Kohler.com.

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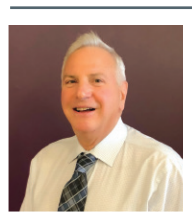
LEE'S FIVE-STAR YELP REVIEW

★ ★ ★ ★ ★

“I recently worked with Lee to sell my condo in Daly City, and the experience was excellent from start to finish. Lee was highly professional, responsive, and very knowledgeable about the local market. What impressed me most was his execution. From staging coordination, photography, marketing, and open houses to negotiating the offer and guiding the escrow process, everything moved efficiently and smoothly. He was also very communicative throughout the process and always made sure I understood the options and timing at each step. I especially appreciated his steady and thoughtful advice during the negotiation stage, which helped us reach a solid outcome with a clean and reliable offer. Selling a property can be stressful, but Lee's experience and calm approach made the entire process much easier. I'm glad we worked together on this sale I would absolutely recommend Lee to anyone looking to buy or sell real estate in Daly City or the Peninsula.” **— *Ed G.***



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HOW TO ARRANGE FURNITURE: NO-FAIL TRICKS

No matter if your rooms are big or small, having the right furniture arrangement will make them more enjoyable. Check out these tricks for arranging furniture to meet everyone's needs.

FACE THE VIEW

If you're not sure how to arrange furniture in a living room, orient seating so it takes advantage of whatever view your room has to offer, whether it's a TV or a bank of windows. Create your own focal point by hanging a large piece of art on a wall or create a vignette of favorite objects on a console or bookshelf.

ARRANGE SEATING FOR FIRESIDE CHATS

For face-to-face chats, place seating no more than 8 feet apart. In a large living room, use furniture to create comfortable islands. Face two sofas in the center of a room and place a group of chairs and side tables at one end to create a separate conversation area.

LEAVE ROOM TO MOVE

One of the secrets to learning how to arrange furniture is making sure you leave enough space between pieces. Allow 30 inches between furniture you need to be able to walk around and 14 to 18 inches between a coffee table and sofa, so drinks are within reaching distance.

USE THE RIGHT SIDE TABLES FOR YOUR SPACE

Use round pedestal tables as side tables between chairs and sofas. The curves of round tables make them easier to navigate around. When space is tight, use nesting tables for flexible use when needed.

THINK ABOUT LIGHTING

Lighting is a key factor in the overall mood of your room. Windows let in ample natural light, while chandeliers, sconces and lamps keep the room bright at night. Install in-floor electrical outlets to service floating furniture arrangements.

GET YOUR TV RIGHT

The No. 1 tip when learning how to arrange living room furniture with a TV? Place the television so the screen faces away from the sunlight. The viewing distance for a standard TV is 8 to 12 feet, and the best viewing angle is not more than 30 degrees. For traffic flow, create paths that flow behind viewers and not between them and the screen.

CONSIDER ALL OPTIONS FOR THE BEDROOM

Don't be afraid to give your bed a slightly unusual placement, such as in front of a window, if it will help you maximize space. Every space is a little bit different, so it's important to play around with arranging bedroom furniture until you find the optimal layout.

ADJUST FURNITURE BY SIZE

In a small bedroom, use fewer furniture pieces of a slightly larger scale to maximize floor space. Opt for tall pieces, such as this armoire, that add volume in a smaller footprint.

ADD COMFORT TO THE BEDROOM

For an extra-cozy space, place a bench at the foot of the bed or a small-scale armchair in a corner for bedroom seating. Consider placing a chair next to a bedside table. The chair and bed can share the nightstand. If there isn't room next to the nightstand, pair the chair with a small garden stool, which will serve as a small table without occupying much space.

PLAN WALKWAYS IN THE BEDROOM

Allow at least 2 feet on either side of the bed to allow for space to make the bed. Avoid placing the bed within 3 feet of the door; otherwise the bed becomes a roadblock.

SELECT THE RIGHT-SIZE BED

It's possible to use a larger bed if you don't need a lot of storage furniture. Also, consider the visual weight of your headboard. If the bed is slightly large for the room, opt for a visually lighter headboard, such as one that features metal scrollwork. A solid headboard consumes more visual space, and taller, heavier headboards work best in bigger bedrooms or bedrooms with tall ceilings.

BUY THE RIGHT-SIZE TABLE

For optimal dining room arrangement, be sure to allow a minimum of 36 inches from the table to the wall on all sides. Position the table so traffic flows smoothly around it and chairs have plenty of space to slide out.

STAY FUNCTIONAL IN THE DINING ROOM

Make the most of square footage with a wall of shelves that provide storage for the dining room's alternative uses —office supplies, games and crafts—or dining extras such as china, linens and barware.

Choose and place lighting that adapts to the room's functions. For example, hang the chandelier with extra cord length so it can be adjusted for homework or dining. Use dimmer switches, lamps and sconces to set the mood for the occasion.

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MOST COMMON HVAC MISTAKES THAT DRIVE UP ENERGY BILLS, AND HOW TO FIX THEM

Rising energy costs are prompting many homeowners to examine the efficiency of their heating and cooling systems. Although your HVAC system works year-round to keep your home comfortable, small maintenance issues or usage mistakes can cause it to overwork, resulting in higher energy bills. Here are five common mistakes people make with their HVAC systems, along with easy fixes that can save money, reduce strain on the equipment, and help keep your home comfortable from one season to the next.

1 CHOOSING THE WRONG-SIZED SYSTEM

Installing an HVAC system that's too large or too small is an expensive, yet avoidable mistake. An oversized system may cool quickly but won't remove humidity, leaving rooms damp and uncomfortable. A system that's too small struggles to maintain temperature, runs nonstop and wears out parts early. When selecting a system, consider having an expert assess your home's heating and cooling needs before buying or replacing. Certified professionals help ensure proper sizing, improving comfort and efficiency. Plus, if you're upgrading your system, consider leveraging federal tax credits through 2025 for qualifying high-efficiency systems.

2 LETTING OUTSIDE AIR SNEAK IN

Over time, caulking can dry out and crack, making your system's job even harder. Cracked seals around windows or doors may seem insignificant, but they allow hot, humid air to enter during summer and cold drafts to enter during winter, forcing your HVAC system to work harder. Keep windows and doors tightly closed when running your HVAC and check for broken or aging seals. Resealing can quickly improve comfort and energy use.

3 OVERLOOKING SEASONAL MAINTENANCE

Neglecting to perform seasonal maintenance can silently increase energy costs. Dirty filters, worn belts or failing parts force systems to use more power. Like a car, your HVAC needs regular checkups. Schedule maintenance at least twice a year, ideally before cooling and heating seasons. A certified technician can inspect filters, capacitors, motors and other components to ensure everything runs efficiently. Regular tune-ups lower your utility bills and extend the life of your system.

4 BLOCKING VENTS AND REGISTERS

If air can't move, it can't heat or cool your home effectively. Furniture, rugs or curtains that cover supply or return vents restrict airflow, causing your system to work harder than necessary. Keep vents and registers open and clear of obstructions to ensure air circulates freely. Balanced airflow helps your HVAC system run more efficiently and maintains consistent temperatures throughout your home.

5 ATTEMPTING DIY THERMOSTAT INSTALLATION

Smart thermostats help control comfort and save energy, but improper installation can lead to issues. Wiring mistakes can lead to inconsistent performance or damage. Leave thermostat installation to pros. A licensed contractor will wire it correctly and pair it with your system.

The bottom line: Avoiding common HVAC missteps saves energy, reduces your bills and keeps your system running smoothly. Selecting the right-sized equipment, sealing air leaks and scheduling professional maintenance are crucial matters. Small efforts make a big difference.

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SUDOKU

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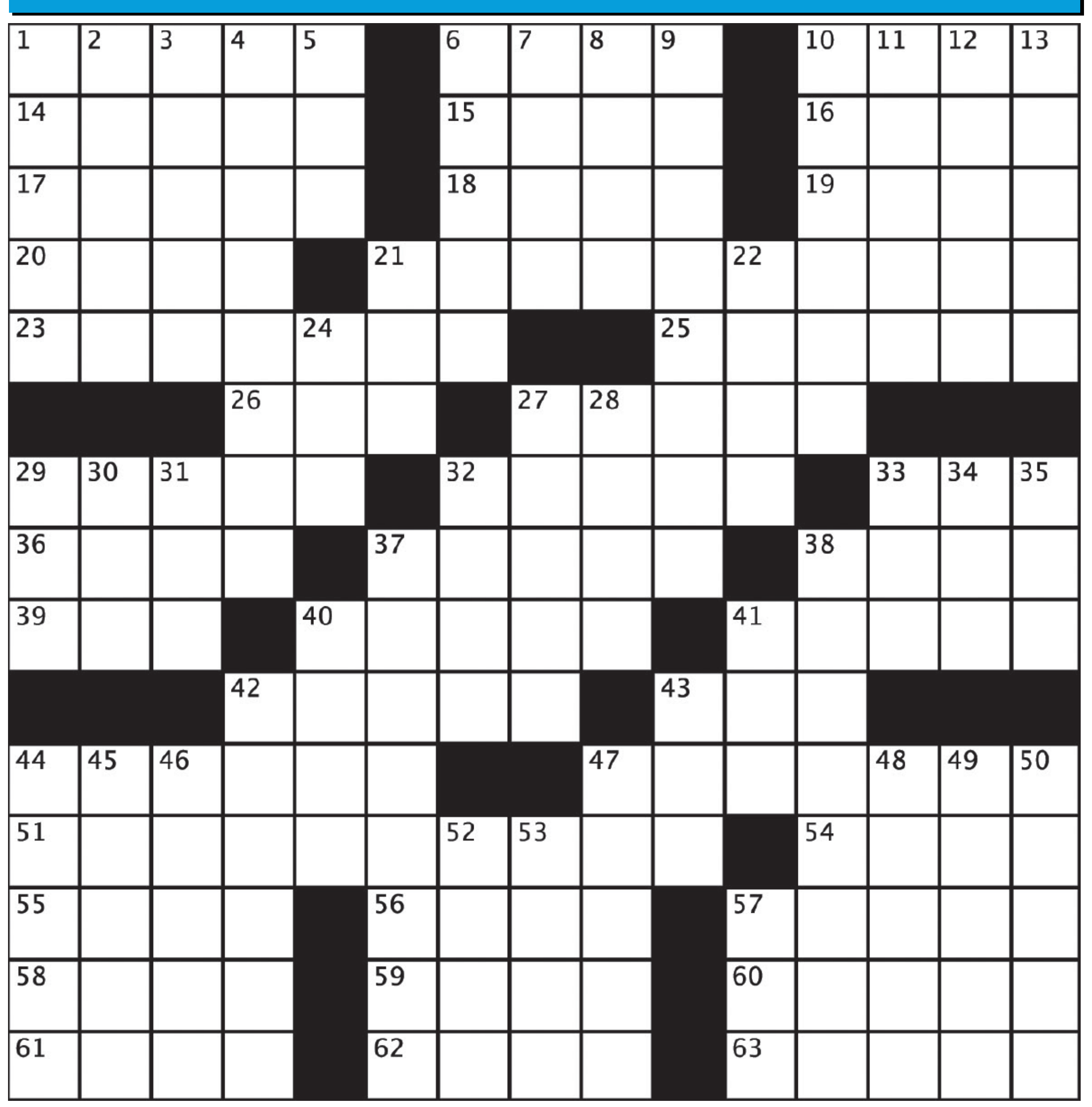
3		7			9	1		8
2		6				5		
		8						4
		5		1	3	8		

Weather Word Scramble

Unscramble the following list of shuffled words to meaningful words!

USN
NARI
UCDOLS
NTSMUOTDERHR
NDIW
OWSN
HALI
HINNGGTIL
TTARUMRPEEE
OFG
NIROWBA
NHACRUEIR
DAOOTRN
AVAHWTEE
ZDLAZBIR
OTRHUGD
FTOSR
IMST
LSTEE
ZEDILZR

CROSSWORD PUZZLE



ACROSS

1 Greek island
6 Civil rights leader Parks
10 Put ___ on (limit)
14 Reeves of "The Matrix"
15 Peeling potatoes, perhaps
16 Bond's first film foe
17 Lauder of cosmetics
18 Pack it in
19 Puts on
20 Trials
21 Opportune
23 Snare
25 Equipment for fishing
26 The Righteous Brothers, e.g.
27 Visit habitually
29 Liability's opposite
32 Grasps
33 Musical syllable
36 Orange cover
37 N Atlantic archipelago
38 Corned beef concoction
39 Pal in the 'hood
40 The ___ Mutiny
41 Main blood vessel
42 Hostess Mesta
43 Ambient music pioneer
44 Scholar
47 Gallery event
51 Undecided
54 Put out
55 Shape
56 Jack of "Rio Lobo"
57 Brightly colored lizard
58 ___ want for Christmas...
59 Parched
60 Sacred song
61 Cover
62 Record
63 From Bern, say

DOWN

1 Depicts unfairly
2 Man of morals
3 Alma ___
4 Unequal
5 Go after, in a way
6 Lawn game played with mallets
7 Load
8 Do without
9 Innate ability
10 Habituate
11 Felon
12 Invalidate
13 Deputised group
21 Sixth word of the Gettysburg Address
22 Metal containers
24 Fanatic
27 Mezzo-soprano Marilyn
28 Sunburn soother
29 Short trader?
30 Round Table title
31 ___-Cone
32 Come down hard?
33 La Brea goo
34 Queue after Q
35 Cry of discovery
37 Most distant
38 Jail
40 Penny
41 Hill builder
42 Man highly esteemed for his wisdom
43 Be human?
44 Shrub of the cashew family
45 Speed skater ___ Anton Ohno
46 Country estate
47 Anouk of "La Dolce Vita"
48 Valuable violin
49 Green citrus fruits
50 Les ___-Unis
52 Zeno's home
53 Over-50 org.
57 Early hrs.

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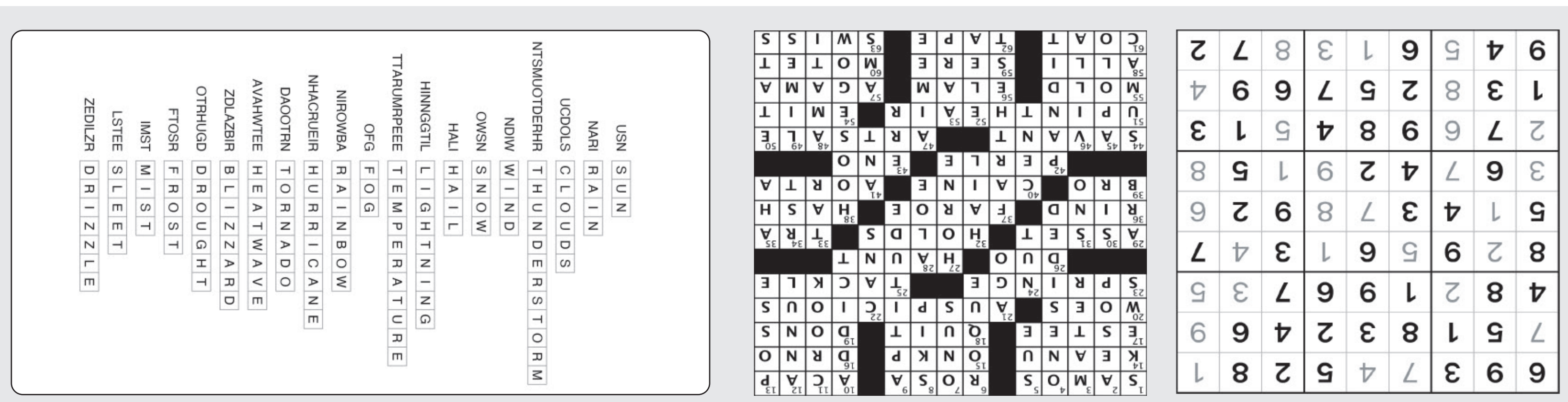
PUZZLE ANSWERS



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6/15 - 6/19	LEGO Robotics Engineering	3D Modeling Basics	Design LEGO Spike Prime robots using sensors, motors, structured coding	3D design & print their own models. Make keychains, toys, & more
6/22 - 6/26	Roblox Coding Basics	Roblox World Building	Build your own Roblox games & 3D worlds: : create, play, & adventure	Create your own Roblox world: design epic 3D adventures
6/29 - 7/3	Cybersecurity Coding	AI Coding & Machine Learing	Learn cybersecurity basics like password safety, virus protection, & online safety	Learn AI fundamentals through coding, robotics, & games
7/6 - 7/10	YouTube Content Studio	YouTube AI Production Studio	Learn video production, digital creativity, & online responsibility	Explore AI-powered tools to create videos, effects, music & digital media
7/13 - 7/17	Minecraft Modding	STEM Climate Engineers	Create your own Minecraft mods: design crazy new weapons, blocks, & more	Build with microbits, sensors & code to solve real-world challenges
7/20 - 7/24	3D Modeling Basics	LEGO Robotics Engineering	3D design & print their own models. Make keychains, toys, & more	Design LEGO Spike Prime robots using sensors, motors, structured coding
7/27 - 7/31	Roblox Coding Basics	Roblox World Building	Build your own Roblox games & 3D worlds: create, play, & adventure	Create your own Roblox world—design epic 3D adventures
8/3 - 8/7	STEM Climate Engineers	Cybersecurity Coding	Build with microbits, sensors & code to solve real-world challenges	Learn cybersecurity basics like password safety, virus protection, & online safety
8/10 - 8/14	YouTube AI Production Studio	YouTube Content Studio	Explore AI-powered tools to create videos, effects, music & digital media	Learn video production, digital creativity, & online responsibility

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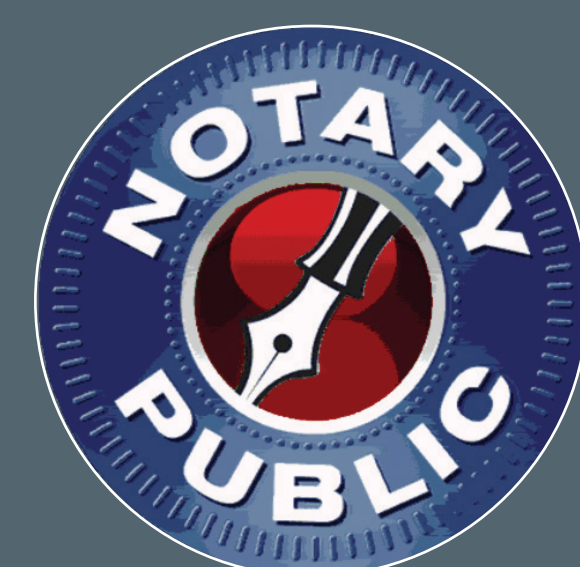

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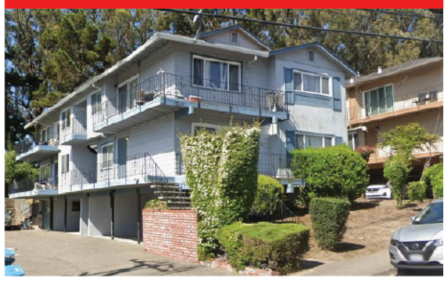

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1781 Donner Avenue, San Bruno
3 BR, 2 BA. Off Market.
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JUST SOLD!

1301 Danberry Lane, Daly City
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Sold for: $725,000

JUST SOLD!

105 Oakridge Drive, Daly City
4 BR, 3 BA
Sold for: $1,388,000. 6 Offers!

JUST SOLD!

1254 Shelter Creek Ln, San Bruno
Condo - Studio Unit
Sold for: $300,000

JUST SOLD!

1149 18th Avenue, Redwood City
3 BR, 2 BA
Sold for: $1,800,000

JUST SOLD!

355 Half Moon Lane, #9, Daly City
1 BR, 1 BA - Condo
Sold for: $449,000

JUST SOLD!

101 Piccadilly, Unit D, San Bruno
2 BR, 1 BA - Condo
Sold for: $610,000

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I was caught by surprise when I was awarded "2025 Realtor of the Year"!

WOW! WOW! WOW! This is a great honor for me. It is voted on by my peers. It is not just based on sales. In the presentation they said this about me. It took me a few minutes to realize they were even talking about me. LOL.. "Ginsburg's generosity with his time, fearlessness with his advocacy, and steadfastness in his service. "When there's a housing issue that needs attention, courage, and thoughtful leadership," Berggren commended that Ginsburg "doesn't wait to be asked—[he's] already in motion." He is a patient mentor to newer agents, and a trusted peer who raises the bar, demonstrated by the numerous professional designations and impressive number of glowing reviews he has earned. THANK YOU ALL FOR MAKING THIS HAPPEN!!!

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