



Three Reasons To Sell Your House Before the New Year

As the year winds down, you may have decided it is time to make a move and put your house on the market. But should you sell now or wait until January? While it may be tempting to hold off until after the holidays, here are three reasons to make your move before the new year.



available inventory to meet their needs. A recent article from Investopedia says:

“... if your house is up for sale in the winter and someone is looking at it, chances are that person is serious and ready to buy. Anyone shopping for a new home between Thanksgiving and New

Year's is likely going to be a serious buyer. Putting your home on the market at this time of year and attracting a serious buyer can often result in a quicker sale.”

Use Your Equity To Fuel Your Move

Keep in mind that homeowners today have record amounts of equity. According to CoreLogic, the average amount of equity per mortgage holder has climbed to almost \$290,000. That means the equity you have in your house right now could cover some, if not all, of a down payment on the home of your dreams.

And as you weigh the reasons to sell before year-end, it is important to remember the reasons that sparked your desire to move in the first place. Maybe it is time for a new home in a location that suits you better, one that offers the perfect space for you and your loved ones. Or perhaps your needs have evolved over time. A local real estate agent can help you determine how much home equity you have and how you can use it to achieve your goal of making a move.

Bottom line, listing your home before the new year can offer unique benefits. Less competition, motivated buyers, and your equity gains can all play to your advantage. Reach out, and let's achieve your goals before winter sets in. Courtesy keepingcurrentmatters.com.

Get One Step Ahead of Other Sellers

Typically, in the residential real estate market, homeowners are less likely to list their houses toward the end of the year. That is because people get busy around the holidays and sometimes deprioritize selling their house until the start of the new year when their schedules and social calendars calm down. But that gives you an opportunity to get one step ahead.

While other homeowners may hold off until after the holidays, selling now can help you get a leg up on your competition. Start the process with a real estate agent today so you can get your house on the market before your neighbors do.

Get Your House in Front of Eager Buyers

Even though the supply of homes for sale did grow compared to last year, it is still low. That means there are not enough homes on the market today. While some buyers may also delay their plans to move until January, others will still need to move for personal reasons or because something in their life has changed.

Those buyers are still going to be active later this year and will be seriously motivated to make their move happen because they need to. Unfortunately, the challenge they will face is a shortage of

Let Citrus Brighten Up Your Holidays

by Deb Morris, PACIFIC COAST FARMERS' MARKET ASSOCIATION

Move over evergreens, t's citrus time. Whether eating whole, adding to delicious holiday recipes, or creating festive home decorations, oranges, tangerines, grapefruit, lemons, and pomelos are here to brighten up the holidays.

Serve them sliced fresh in salads and desserts, juice them for holiday beverages, dressings, and marinades, or decorate them with cloves for holiday centerpieces. Make a batch of orange nut bread, lemon bars, or lemon pound cake with citrus glaze. Toss together sliced red onions, orange and grapefruit segments, spinach leaves, and a balsamic vinaigrette for a refreshing salad. Slice fresh citrus and add to your favorite fruity red wine for a winter sangria.

Citrus is ideal for fragrant, colorful holiday decorations

Stud large oranges with cloves in interesting designs and add to a decorative bowl. Swirl colorful ribbon throughout and add a candle or two.

Tie small tangerines, kumquats, and lemons to a fresh wreath at your front door for fragrance and color. Add to fresh garlands throughout the house.

Add lemon (or orange) juice to water in a shallow bowl and float thin slices of lemon or orange and eucalyptus leaves to add fresh fragrance to your room.

Select an array of citrus – lemons, oranges, limes – and intersperse with garland, pinecones and cinnamon sticks along your fireplace mantle. Add a string of LED lights.

Sour Candied Citrus Peels

Use as candy, in baking, in salads, or as cocktail garnishes

4 large oranges, 3 grapefruit, 6 lemons or limes, halved through stem ends

3 cups sugar, divided

2 tablespoons citric acid (8-10 tablespoons of lemon juice)



Tear out flesh from all citrus halves, being careful not to create any holes in peels. Remove the pith, as much as you can. Save flesh for another use, cut peels into 1/4-inch strips.

Bring peels and 4 cups water to a boil in a large saucepan and cook for 5 minutes. Drain and return peels to pan. Repeat the process twice more, using fresh water each time. Return peels to pan; add 2 cups sugar and 2 cups water.

Bring to a boil and cook until peels are soft and translucent and vibrant looking, 30–40 minutes (about 10 minutes longer for grapefruit, or 10 minutes less for lemons or limes).

Drain and transfer peels to a wire rack set inside a rimmed baking sheet; chill until cool, about 15 minutes.

Whisk citric acid and remaining 1 cup sugar in a medium bowl. Add peels; toss to coat. Return to rack; let sit at room temperature for 1 hour. Toss peels again in sugar mixture. Return to rack; let sit 4–12 hours to dry out.

Citrus peels can be candied one month ahead. Store airtight at room temperature.

Winter is the perfect season to find the greatest assortment of California citrus produce at a farmers' market. Local farmers offer a variety of mandarins, oranges (both blood oranges and cara cara oranges hold colorful surprises inside), Meyer and Eureka lemons, Oro Blanco and Ruby Red grapefruit, tangelos, Minneolas, tangerines and others. So to all, Merry Citrus!



Keep Your Digits to Yourself

The Internet is a weird and scary place where anyone with a computer and a “hacker” app* can access your computer, send you a bogus email billings, or suggest device driver updates you do not need, then they access your private data, place worms and bots that take over your digital life. Hackers' sticky fingers can lookup your passwords, gain access to bank and brokerage accounts and generally mess up your life. How do you keep their fingers off your stuff?

At first blush, it seems to be a massive undertaking for users to protect the computer's digital world but with a little practice and some forethought it is really easy these days to protect yourself. It is much easier today than it was just a year or two ago to secure your digital world. Take your time, ask questions, call your trusted local computer tech, and do not panic.

Your first line of defense is your brain, so use it. It is a normal human reaction to respond to something that is not right. For example, you receive an email, and it states you purchased something for a ridiculous amount, but you know you did not. Your first reaction may be to call the “tech support” phone number listed and dispute the charge. Resist this urge.

Do not call them.

If you are genuinely concerned about the bogus charge, log on to your bank or

credit card company to see if a charge was actually made. Do not call the number provided by the suspicious email.

2FA is an additional security to protect from unauthorized prying fingers. Embrace what is called two factor identification or 2FA. Most major Internet providers offer this option (AT&T does not have 2FA – I suggest switching to another provider) in their “settings” tab.

2FA is a method of verifying who you say you are. Many hacks occur by the hacker faking your identity. 2FA sends an authentication code to your cell phone, since you are the only one that can open your cell phone, it assures the site that it is you. Copy the code and insert it into the verification request. You have just identified yourself as the real, not fake, user. This prevents hackers from false validation.

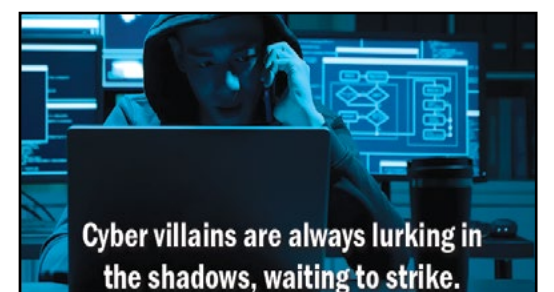
If you suspect you have been hacked or you have called the number suggested in the email, the first thing to do is panic. No, do not panic, run a virus scan. Next, change your passwords. All of them and do not repeat any. Write them down, better yet use a password manager such as Bitwarden to secure all passwords. Did you know if a hacker gains access to your computer they can read all the passwords stored in your browser(s). A password manager adds a level of security that if they

get into your computer, they need a “master” password before they can gain access to your browser stored passwords.

In addition, have a great, not a free, antivirus app or program. We suggest SentinelOne EDR or other Artificial Intelligence (AI) enabled detection and remediation software. Run the scans and remove all (remote) access programs that are not native to Microsoft. If you have responded to an email suggesting that you have been hacked, do not call the number they have provided. Do not allow unknown third party “techs” into your computer. Once they are in, they install malicious software so they can finger your computer anytime they wish.

Now, go do the right thing.

*Example of hacker apps available on the Internet according to Bing-bot: AndroRAT, cSploit, DroidSheep, Hackode, Kali NetHunter, etc.



Defend Your Digital World

Our AI-powered cyber security solution detects and eliminates threats faster than ever before. We manage the updates, scans, virus removal and provide hac protection for you.



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