

Bruce's Neighborhood Greetings



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THE HOLIDAYS ARE IN FULL SWING!



What a year this has been. It seems like yesterday that we were beginning the year. Where did this year go? This is my twenty fourth year publishing this newsletter. It has been a labor of love for me. I hope you have enjoyed receiving and reading it as much as I have enjoyed writing it. My family and I extend our warmest Holiday greetings and well wishes to your family. I wish for all of you a very safe and fun holiday season. This Christmas shopping season has started early. The traditional start used to be the day after Thanksgiving, known as "Black Friday". These sales began on Thanksgiving at a few of the larger retailers. This year consumers are projected to spend **between \$1.61 trillion and \$1.62 trillion** dollars over the Holidays, 2.9%-3.64% above 2024. I for one see this increase directly attached to Inflationary prices (tariffs)! This would indicate sales are not actually up on their own. There will be some great deals to be had. A 65"+ Flat screen 4K UHD TV for under \$300. You can actually get an Intel I3 computer with all the trimmings for under \$300. Maybe that special present this year will be the digital camera that special someone has been wanting? The timing is right for this too. Megapixels of 16.0-20.0 are a good solid value in a digital camera and can be had for as little as under \$50 with all the side goodies! No wonder shoppers are expected to seek promotions and sales this year. With prices reasonable and most of us delaying buying, the timing couldn't be better.



A sample of the Christmas Cheer lighting up our skyline this time of year!

Neighborhood Forum

This is the section dedicated to the readers of this newsletter.

A few years ago my wife and I chose to cover our wood siding with vinyl siding. Our motivations were clear: lower cost and effort to maintain than wood siding, eliminated the need to paint every three years or so and possibly the best motivator was the elimination of the dreaded termite problems. Luckily termites have not developed a taste for vinyl! When you take the up front costs of going to vinyl siding and compare it to the continuing costs of maintaining the wood siding it pays for itself in three years or less.

The siding comes in a variety of colors so I am sure you would find one to compliment the curb appeal of your home. Contact the company NSW at 800-540-9959. Please be sure to tell them how you heard of them.

Please be sure to read the article on vendors I am referring to you on page 4 of this edition. It will be worth your reading and time! Having gone through a remodel a few years ago, my wife and I were able to source and save a lot of money without sacrificing quality at any part of the process!

If you would like to contribute to future editions of our newsletter, you can e-mail your thoughts and ideas to my box information below.

“There’s an App For That”

While phones can sometimes distract us and limit our productivity, some apps can help us stay organized and check items off our to-do lists. Cleaning apps can be a fantastic way to stay on-task at home. Here are some of the most popular household cleaning apps to help you manage household chores through the holidays and into the new year.

- 1. Spotless.** This app offers many features, including creating customized checklists, setting reminders for specific tasks, and tracking overall progress. Spotless also offers helpful hints and tips for effective cleaning.
- 2. Cleaning Checklist.** As its name suggests, this app provides pre-made checklists for cleaning tasks. Users can use various templates to customize their checklists, schedule recurring tasks, and set reminders.
- 3. Our Home.** This multi-user app may be a good option for families or roommates who share cleaning duties. Users can create shared checklists, assign tasks to specific individuals, and send messages to each other.
- 4. Home Routines.** This app offers customizable checklists, habit-building tools, and timers to help users create and maintain a cleaning routine.
- 5. Do!** This cleaning app focuses on efficiency. Users can manage their cleaning tasks, set reminders and customize a cleaning routine based on their preferences.



If you are working with another Real Estate Professional, please disregard this notice. Copyright 2025



Health & Safety Three Steps to Stress-free Holidays

The holiday season is a perfect time to pause and create new memories with our loved ones. However, navigating a whirlwind of responsibilities with high expectations can cause feelings of anxiety. To help ensure an enjoyable holiday experience amidst the hustle and bustle, keep these tips in mind:

- 1. Embrace imperfection.** Release any pressure to achieve perfection, whether with your holiday décor, favorite recipes, or interactions with others. Accepting imperfection can make it easier to find joy in your experiences and connections with others rather than staying stressed over unrealistic expectations.
- 2. Keep your perspective.** Reflect on your values during the holidays and spend time with those you love. Prioritize your emotional well-being and decline to participate in activities that don't bring you peace or joy.
- 3. Always be kind.** The holidays can bring out the best—and the worst—in people for many reasons. Strive to extend kindness and compassion to everyone—including yourself!

I know this year is especially stressful knowing what is happening around the world these days! My prayers go out to everyone impacted! My suggestion is to light a candle and place it on your family table to honor and acknowledge these fright filled events and the people in our hearts!



Rates are Coming Down Slowly!

Our recent Home Buying Seminar resulted in pre-approved home buyers. I have been conducting these for over thirty two years. There are favorably priced loans to consider that are a 10 year adjustable. Fixed for the first 10 years represents a decent way to become a home buyer in today's era of higher interest rates. While it helps Buyer's overall affordability and qualifying for their home purchase it also means we are in a time with fewer sellers in the market. If you have thought about selling your home and uplegging or downsizing, this is a great time to do so. I can make the process an easy one for you. If you know of anyone who might be thinking of selling I would appreciate you forwarding my name and information to them so I can set up a no obligation consultation. The question that I hear often from future Buyers is "When is it a good time to buy?" Unless a Buyer is paying cash for the home, the interest rate and monthly payment are the most important criteria. The annual appreciation rate will be lower, but still increase from a year ago! Supply and demand already have helped prices shoot through the roof so to speak. Real Estate used to be a series of cycles; those are a thing of the past. The best time to buy Real Estate is when it is soonest financially and emotionally possible to do so! It costs nothing for you or your buyer/seller referral to learn what I can do for you and them!

Household tips

8 Ways to Make Your Houseguests Feel Welcome

Expecting houseguests this winter? Even if you're not an Airbnb super-host, you can still create a relaxing setting for visitors. Check out these eight ways to host like a pro and make your houseguests feel welcome during their stay.

1. A clean house ensures a great first impression when your guests arrive.
2. Keep your guests satisfied with a kitchen stocked full of tasty food and beverages to enjoy.
3. Provide the ultimate tourist experience by becoming their personal tour guide. Plan activities around fun things to do locally.
4. Prep the bathrooms with a new set of towels. Keep travel-sized toiletries on hand to replace any forgotten items.
5. Add a little life to your home by incorporating fresh flowers and plants into your décor.
6. Pop some popcorn, bust out the pillows, blankets, and pajamas, and cozy up for a movie night to remember.
7. Put those board games to use for a fun-filled game night tournament.
8. Take lots of photos to capture the time spent together. Share the memories with your guests upon their departure.



Contact Information:

E-mail:

dolphinrealtysouth@sbcglobal.net

V. M.: (310) 532-1201

Cranberry Braised Brisket

Ingredients:

Brisket

- 3 lbs. brisket
- 1 white onion, chopped
- 1 c. beef broth
- 2 Tbsp. grapeseed oil
- 5 cloves garlic

Rub

- 1 Tbsp. kosher salt
- 2 tsp. black pepper
- 2 tsp. dark brown sugar
- ½ tsp. garlic powder
- ½ tsp. onion powder
- ¼ tsp. smoked paprika
- ¼ tsp. hot paprika
- ¼ tsp. mustard powder

Sauce

- 12 oz. fresh cranberries
- 1 Tbsp. soy sauce
- 2 Tbsp. maple syrup
- 2 Tbsp. molasses
- 1 Tbsp. Dijon mustard
- 1 Tbsp. Worcestershire sauce
- ¼ c. brown sugar
- 1 Tbsp. olive oil

Combine all the rub ingredients and thoroughly coat the brisket with the rub and refrigerate for 40 minutes or up to 24 hours. Combine the sauce ingredients in a food processor and pulse until well combined. Set aside. Preheat oven to 325°F. Heat the grape seed oil in a large Dutch oven over high heat. Place the brisket inside and cook for 6 minutes on each side, or until well browned. Transfer the

brisket to a platter and lower the oil's heat to medium. Add the onion and garlic to the Dutch oven. Cook while stirring occasionally until the onions are softened. Add the cranberry sauce mixture and scrape the bottom of the pan. Add beef broth and stir. Bring the sauce to a boil and add the brisket. Cover and transfer to the oven. Cook for three hours, or until the brisket is fork tender.

Festive Fun: Holiday Party Hosting Tips:

The holidays are a time of joy and togetherness, and hosting a holiday party should be fun, not stressful. With the right amount of planning and festive flair, you can throw a sensational holiday celebration your guests won't soon forget!

Keep it simple. Don't overcomplicate the menu. Choose a few crowd-pleasing dishes you can prep in advance. If guests offer to bring something, let them! A pot-luck-style holiday party adds variety.

Keep it cozy. Your space doesn't need to be perfect, but it does need to feel warm and inviting. Use soft lighting, play seasonal favorites in the background, and add festive décor or a themed photo booth. Simmering stovetop potpourri also helps set the holiday mood.

Keep connected. The heart of any celebration is the people. Don't get overwhelmed with hosting tasks. Make time to mingle and keep the mood light with games, gift exchanges, or casual conversational starters.



Vendors to consider!

My wife and I completed a remodel on both of our bathrooms. During these two projects we were able to source and capture a few new vendors for you to consider the next time you choose to do some home improvements too. These enabled us to save hundreds if not thousands of dollars by using them ourselves. Some were identified in last month's newsletter . We started out getting estimates from both licensed and unlicensed contractors. The unlicensed ones interviewed were referred to us by verified users that were happy with the results. I recognize the apprehension of using unlicensed vendors to work for you. This would be a personal decision for you to make. If you have an understanding of the home improvement projects yourself, it may be okay as long as you intend to be present while the job is being completed. The vendor we decided to go with was Webb Building & Design. Dale Webb is the operator. He is presently going through the process to get his contractor's license. Through our interviews of licensed and unlicensed vendors, Dale clearly stood out as both experienced and knowledgeable compared to the others. Nothing was left to guess work and his estimate of time to complete was met. There were no surprises in either scope of the job or budget/expense. Dale also helped us save money by giving us tips on a Lowes' program that saved us a few hundred dollars. Along the way he made suggestions that helped bring our vision to life! I have many pics to share with you if interested. Feel free to email me to receive a video of our projects along with Dale's contact information. Another new vendor we used, for you to consider is Malibu Gutters. Carlos operates this company. He and his people were a great value. They met their timeline and our budget! They worked so cleanly that it was hard to tell they were even at my house other than the beautiful gutters installed left in their wake! Carlos can be reached at 626-381-8293.

Holiday Pictorial

Continued from Pg. 1



Have you been naughty or nice this year?



We are ringing in the holidays together!



Hopefully your tree is bigger!



Fireworks are not just for July 4th



I got tired of the white beard and decided to use Grecian formula!



Have you ever had a snowball fight with a snowman ? I get to go first!



Santa Claus in his prime and doing his best to bring cheer to some deserving kids!