

# Bruce's Neighborhood Greetings



**FEBRUARY 2026   Volume 25 Issue 2**



## February Brings Romance & Respect!

We celebrate the Romantic holiday of Valentine's Day on the 14th. What do you plan to do for that special person in your life? Will it be a romantic night on the town? Dinner at The Depot or maybe Chart House might be your choice. Or better yet, a candlelight romantic dinner at home. For those that don't cook, turn your television on the Food Channel. Watch a couple hours of Bobby Flay and you too can be a great cook. Great might be a stretch, but you will be able to make it through the evening for sure. Always remember, presentation counts. It doesn't have to be Lobster or Prime Rib. The key is to make it fresh. Include colorful choices in your selection of serving options. Bright orange carrots, rich green asparagus, maybe deep orange Salmon. The way to one's heart can be through the eyes and/or the stomach! Check out a recipe to impress your loved ones on page 3 of this newsletter. A few of you know I once owned a Bagel Bakery and Deli. My love of cooking was able to develop there. Feel free to e-mail me with comments and feedback about your favorite restaurant or meal that you like to prepare. Then we remember our Presidents on the 16th. Some of us will be able to enjoy a three day weekend away from work during this period. Years ago our legislators thought to combine the birthdays of Presidents Washington and Lincoln so as to create one extended holiday weekend. A perfect time of year to take in the snow areas of Southern CA. or maybe the sun at Palm Springs.   Continued on page 4.....



*Have fun and make Valentine's Day both romantic and formal!*

## Neighborhood Forum

This is the section dedicated to the readers of this newsletter. Changes coming soon! I have decided to eliminate the hard copy of my monthly newsletters that are hand delivered after the delivery of the July 2026 edition. My newsletter will always be available on my website ([dolphinrealtyouthbay.com](http://dolphinrealtyouthbay.com)) under the tab Newsletters. You will be able to view a rolling archive of twelve months on this site. Additionally I can add you to my monthly email distribution. I have been distributing my monthly newsletter monthly as hard copies and email sends for twenty four years. If you prefer to get the monthly email, please

email me at: [dolphinrealtyouthbay@sbcglobal.net](mailto:dolphinrealtyouthbay@sbcglobal.net). I will then add you to my email distribution list. This year is the twenty fifth year that I am producing and distributing this monthly newsletter. Eliminating the hard copies does not mean I am leaving the business! It is making my business more streamlined and current. The monthly newsletter will be in color going forward, when you view either from the email or viewing on my website.

I look forward to receiving your email addresses between now and July so you don't miss any editions.

My contact information remains the same. My cell is 310-408-0702 and my office is 310-532-1201. I look forward to staying in contact with everyone.



# House Hold Tips

## Removing Stubborn Stains From Common Household Surfaces

Stubborn stains can affect the aesthetic of even the cleanest home, but you don't need harsh chemicals to tackle them. With a few common household ingredients, you can lift most stains quickly and effectively.

**Baking soda and vinegar.** This classic cleaning duo is a powerful natural stain remover. Baking soda helps lift dirt and grime while vinegar breaks down residue and neutralizes odors.

**Hydrogen peroxide.** Hydrogen peroxide is excellent for removing tough stains like blood, coffee, or wine. Always test it on an inconspicuous area first to ensure it doesn't cause discoloration.

**Cornstarch.** For greasy or oily stains on upholstery or carpet, cornstarch can work wonders. Sprinkle it generously over the affected area, let it sit for 15 minutes to absorb the oil, and then vacuum.



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# Health & Safety

## Heart Health: Managing Stress

Some stress is normal, but when it starts to interfere with your quality of life, it's important to take some practical and impactful steps to address your stress. By paying attention to your thoughts, learning quick relaxation techniques, and making time for joy, you can keep stress from taking control of your day. Mind your inner voice. The way you talk to yourself heavily influences how you feel. Negative self-speak, like "I can't handle this" or "I always mess up," can increase anxiety levels and make challenges feel bigger than they actually are. Pause and notice your inner voice. If it's negative, take the time to reframe it in a positive light. For instance, say, "I've got this; I'll take it one step at a time" or "I'm doing my best." Emergency stress-stoppers. Sometimes stress hits suddenly when an argument, a deadline, or an unexpected problem arises. In such instances, implement emergency stress stoppers to calm your body and mind. Take some slow, deep breaths, step outside for a few minutes to take in some fresh air, and stretch your muscles to relieve tension. Have fun. Enjoyment is one of the most effective forms of stress relief. Laughter, hobbies, and social connections all boost your mood and reduce tension. Make time each week for activities you love, such as painting, gardening, cooking, or spending time with friends.



# Interest Rate Updates: What it Means for Buyers and Sellers

Interest rates play a significant role in the real estate market, influencing everything from mortgage payments to the time it takes for a property to sell. Whether you're buying or selling a home, understanding how interest rates work can help you make wise financial decisions. **Market conditions change.** Interest rates rise and fall based on overall economic conditions, inflation, and decisions made by the Federal Reserve. When interest rates are low, borrowing becomes more affordable, which increases demand for homes and benefits sellers by facilitating quicker sales and potentially higher prices. When rates increase, buyers face higher payments, which can decrease demand and cause sellers to lower their asking price or offer buyer incentives. Recognizing market changes can help buyers and sellers set realistic expectations.

**Personal factors affect individual rates.** The individual rate a person receives depends on personal financial factors, such as their FICO score, debt-to-income ratio, employment history, and down payment amount. A higher credit score and stable financial background can help secure a lower rate. **Explore different loan types.** Not all loans are the same. Fixed rate mortgages maintain steady payments throughout the loan's term, providing long-term predictability.



# Simple Ways to Keep Your Home Smelling Fresh

A fresh-smelling home helps a space feel inviting and comfortable. Instead of relying on artificial sprays and air fresheners, you can curate a pleasant atmosphere naturally with a few simple habits. Here are three easy ways to achieve a fresh and inviting aroma in your home:

**Let in a breeze.** The best ingredient for a fresh scent: clean air. Open the windows for 10 to 15 minutes a day to help circulate the air and remove trapped odors. When the weather is mild, try cracking a few windows throughout the day to aid in cross ventilation.

**Use natural scents.** Nature offers plenty of lovely scents that can help your home smell fantastic. To create a warm, comforting aroma, try simmering a pot of water with lemon slices, cinnamon sticks, or rosemary. Diffuse essential oils like lavender and eucalyptus throughout a room for a pleasant aroma. Try tucking cedar chips or dried lavender into drawers and closets for a subtle, long-lasting scent.

**Freshen fabrics.** Curtains, upholstery, and rugs tend to trap odors. Regularly vacuum and wash fabrics to help prevent unwanted smells from lingering. Sprinkle baking soda on carpets before vacuuming to help neutralize odors, and launder bedding and cushion covers often. When possible, let them air-dry outside to add some crisp, outdoor freshness.



## Contact Information:

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# Molten Lava Cakes

## Ingredients:

**3 Tbsp. butter**  
**1/4 c. granulated sugar**  
**1 3/4 sticks butter, softened**  
**6 1/2 oz. dark semi-sweet chocolate**  
**4 eggs, lightly beaten**  
**4 additional egg yolks**  
**1/2 c. plus 1 tsp. flour**  
**1 1/4 c. powdered sugar**

Preheat the oven to 425°F. Using the 3 Tbsp of butter, rub onto eight (8) five ounce ramekins, then coat with granulated sugar. Tip the ramekins upside down and tap the bottom to remove excess sugar. Set aside. Chop the chocolate into small pieces and melt over simmering water in a double boiler, being careful not to overheat the chocolate. Whisk 1 3/4 sticks of butter into the chocolate. Remove from the double boiler and beat in the 4 eggs and additional 4 egg yolks. Mix in the flour and powdered sugar. Fill the prepared ramekins with the batter, leaving about 1 inch of space at the top. Bake in a 425°F oven for 12 minutes. The middle should still be liquid. Let the cake sit for five minutes before serving. Enjoy!



February 2026

## Rates Have Come Down Slightly! As Low As 6.0% FHA/VA

Our recent Home Buying Seminar resulted in pre-approved home buyers. I have been conducting these for over thirty 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 Buyers and Sellers in the market. Have you 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. Or 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. In my opinion we won't see prices go much lower anytime soon. The annual appreciation rate will be lower, but increase from a year ago! Supply and demand already have helped prices shoot through the roof. Real Estate used to be a series of cycles. The best time to buy Real Estate is when it is soonest financially and emotionally possible to do so!

# AI at Home: Room Design

As artificial intelligence (AI) technology continues to evolve, the emergence of making measurements, create shopping lists and help plan realistic budgets for home improvement projects happen. Try some of these popular home design apps and get creative with layouts, colors, and furniture. **Planner 5D.** With this design app, users can create interior and exterior designs with both two- and three-dimensional renderings. Users can access a catalog of furniture and décor with customizable colors and textures.

**Homestyler.** This app offers a free Basic plan with drag-and-drop features that allow users to design interior projects and access over 300,000 furniture models.

**Sweet Home 3D.** This app allows designers to create two-dimensional floor plans that automatically generate into a three-dimensional model. Import background images and select from a furniture catalog and properties panel to decorate and design.



# Valentine's Day & Presi- dent's Day Pictorial From pg.1



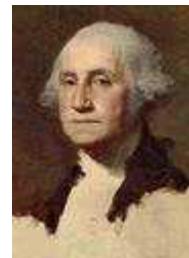
Abraham Lincoln during his Presidency. Obviously in deep thought!



Even Garfield has a special Valentine....



Cupid taking aim.....



Known as the Father of our Country, George Washington, our first President.



Teddy Bears can be the way to that special person's heart!



Check out Boulevard Florists for the best Valentine's Day Special on Roses!



Cupid's arrow can even make the unattractive appear attractive!