

Bruce's Neighborhood Greetings



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Labor Day Is Right Around The Corner!



Monday September 1st marks the day we all recognize Labor. A large number of us fly our flag proudly. Great leaders such as the gentleman featured here, Cesar Chavez, helped re-shape labor as we knew it. He was instrumental in helping our migrant farm workers unite against unfair labor practice and working conditions. Our country is the greatest in the world, and it is our people that make the difference. How are you going to be celebrating the three day holiday weekend? Lots of fun things are planned around the Southland. Maybe it will be a family picnic at Wilson Park! Or just a lazy day at the beach. Some of us are headed to either Catalina or Vegas. Any way you choose to celebrate your days off, just be sure to relax and reflect on what we are actually celebrating and the meaning behind the Holiday. One thing people who work look forward to is their annual vacations. With the Economy in the state it is, a lot of us are taking a "Staycation" this year, choosing instead to stay close to home and enjoy local attractions. Most of us earn anywhere from one to four weeks time off a year with pay. This might not seem like enough, or for some work-a-holics too much. Noteworthy is that Europe has as much as eight weeks of vacation for their people. I for one can't imagine being away from my work for that long! Previous years the Hermosa Beach Chamber of Commerce would put on the Fiesta De Artes Labor Day weekend. For the foreseeable future it is skipping Labor Day Weekend.



As Labor Day approaches, we have another opportunity to raise our Flag Proudly to salute our historical Leaders of Labor!

Neighborhood Forum

This is the section dedicated to the readers of this newsletter. Those of you considering replacing your roof should seriously consider doing so over the next couple of months. Like anything else we go to purchase, supply and demand have a huge affect on the price. The worst time to get an estimate on something is when it is most in demand. The worst time to get a bid from a roofer is when it is about to rain or is already raining. The hungrier the vendor the more inclined they will be to bargain with you. In walking through our neighborhood, I have noticed quite a few of you are milking the life out of your current roof. Feel free to contact me for a couple of highly

recommended roofing contractors. Another favorite Vendor of choice is Jose Munoz for all of your landscape and yard maintenance needs. Jose can and will do it all for you. Considered adding sprinklers or converting existing ones to automatic type? Contact Jose for an estimate. We rely on Jose and his expertise in maintaining our landscaped areas. He can be reached at 310-350-8257. One more favorite vendor I recommend is Universal Painting. Brian Yoon is the owner and can be reached at: 562-331-1005.

To contribute to future editions of our neighborhood newsletter, you can e-mail your thoughts and ideas to the information below.

Household Tips

Bundle up Your Home: Smart Winterizing Tips

Before temperatures begin to drop, it's important to prepare every home for the chilly winter months. Proper winterization techniques can save money and keep inhabitants cozy all season long. Here are three essential tips for winterizing your home: Seal and insulate. Gaps and leaks around windows and doors are among the quickest ways to lose heat and rack up high energy bills. Take time to inspect these areas and use weather stripping or caulk to seal any cracks. Place extra insulation in the attic to trap the warm air inside and keep the cool air out. Protect the plumbing. Cover any exposed pipes, especially in unheated areas like garages or crawl spaces, to prevent costly damage. If the temperature drops below 50 degrees at night, let faucets drip to keep the water moving. Check the heating system. Have the furnace or heating system professionally inspected before the cold weather sets in. Replace dirty filters and consider upgrading to a programmable thermostat to save energy. Have any regularly used fireplaces cleaned and inspected for safety.



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Health & Safety

Be Prepared: How to Create a Family Safety Kit

Emergencies arise without warning. That's why a ready-to-deploy family safety kit can make the difference when it's time to act. Whether it's a natural disaster, a power outage, or an unexpected evacuation, a well-stocked safety kit offers peace of mind and essential support. Here's how to build a family safety kit that's ready for anything: Cover the basics. Start with water; have one gallon per person per day for at least three days. Include non-perishable foods, a manual can opener, and matches. Remember to include flashlights, batteries, and a battery-powered radio with a list of frequencies for listening to emergency broadcasts. Health and hygiene supplies. Every safety kit should contain band-aids, antiseptic wipes, pain relievers, and prescription medications, as needed. Don't forget personal hygiene items like soap, toothbrushes, toothpaste, and rubbing alcohol. Documents and tools. Store copies of critical documents like birth certificates, insurance policies, and medical records on a flash drive or your cell-phone. Include cash in a variety of small denominations. It's also important to have a multi-tool like a Swiss Army Knife™ or a small tool kit. If you have pets, pack food, leashes, and veterinary records.



Remembering 9/11

Thursday Sept. 11, 2025 marks the day we all remember the great tragedy which occurred twenty four years ago. Around 3000 people lost their lives and countless others will never be the same. We can all remember what we were doing that eventful day forever etched in our memory. Courtesy of AP and Time.com I am providing a pictorial essay to portray the devastation which occurred. This unprovoked act of terrorism unleashed on our country was followed by our armed forces going on the offensive in Afghanistan and Iraq. As our mission unfolds we find ourselves facing other strongholds and supporters of terrorism identifying us as targets. Thus we lay out a strategy to hit them first to hopefully limit the loss of American lives in the process. We have seen certain civil liberties granted to every American citizen either taken away or modified in order to provide a more secure Homeland for all Americans to enjoy. Ironical how an hour long wait at the airport prior to 9/11/01 would seem like a trip to the dentist to pull teeth, and now most of us have learned to accept a two hour wait as a comfort to our psychological and possibly physical well being.

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Real Estate Today

Applying for a mortgage is an exciting first step in your homeownership journey. However, some common slip-ups can cause your loan to fall through and cause delays in obtaining your dream home. Don't let a minor blunder knock you off course. Be sure to avoid these common mistakes after applying for a home loan.

1. Making big purchases. Acquiring new debt or making large purchases while waiting for approval may cause your loan to fall through. Anything that affects your debt-to-income ratio is a red flag for lenders.

2. Changing jobs. Lenders want to see a stable employment history, so leaving a job could cause them to doubt your ability to repay the loan. Wait until after the close of sale before making any career changes.

3. Switching bank accounts. Lenders require financial transparency when reviewing your loan. Changing bank accounts makes it difficult for them to track your spending behavior and assets and could result in a denial.

4. Opening a new credit line. Do not apply for new credit cards, auto loans, or any type of credit line that pulls your credit history, as it may affect your FICO® score. Any change in your credit report is a red flag for lenders.

It is important to curtail your excitement when getting your offer accepted. Acceptance does not mean go out and buy the new kitchen appliances. This action may greatly impact your loan approval as in number 1 item above.



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Cucumber and Hummus Boats

Ingredients:

- 1 c. quinoa 6 cucumbers
- 15 oz. chickpeas
- 1 c. cherry tomatoes, halved
- 4 oz. feta cheese, plain or herbed
- ½ c. pitted Greek olives, chopped
- ¼ c. lemon juice
- 3 Tbsp. honey
- 2 Tbsp. olive oil
- 2 minced garlic cloves
- ¼ tsp. pepper
- 14 oz. hummus, any flavor
- Minced fresh basil

Cook quinoa according to package and transfer to a bowl, allowing it to cool slightly. Add the chickpeas, tomatoes, feta cheese, and olives to the quinoa. Cut each cucumber lengthwise and scoop out the pulp, leaving the outer shell. In a separate bowl, whisk the lemon juice, honey, oil, garlic, and pepper until blended. Pour over the quinoa mixture, gently tossing to coat. Spread approximately 2 Tbsp. of hummus inside each cucumber boat. Top each of the cucumbers with ½ c. quinoa mixture. Top with fresh basil. Enjoy!



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Rates Continue to Fluctuate as Feds Grapple With Inflation

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. In my opinion we may see prices go lower after 3rd quarter. The annual appreciation rate will be lower, but still increase from a year ago! There are fewer houses coming to market through foreclosure and short sale. 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!

September 11 Pictorial Dedication

continued from page 2~~~~~



This picture is of the Pentagon.



The horror at it's worst. WTC
aflame!



New Yorkers escaping the Collapse!



Another view of the Pentagon.



These New Yorker's say it all!
An attempt to outrun disaster.



The collapse of WTC Bldg. 1



The picture of the destruction of WTC
Bldg. 2



Reflecting Absence 9-11 Memorial!



The collapse of WTC Bldg. 2



The Statue of Liberty Guards New York!