

HOMeward Bound

THE GIVING IT BACK AND PAYING IT FORWARD REAL ESTATE NEWSLETTER | SEPTEMBER 2022



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(310) 877-3612 | NMLS# 485546

CARL D. BRACKENS
Sr. Mortgage Lender



HAPPY
LABOR
DAY!

BUILDING WEALTH AND LEAVING LEGACIES
THROUGH HOMEOWNERSHIP
**HERE TO
SERVE
BIG!**



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In case you are not sure of the title... it's Labor Day. The Backwards Holiday. Every year when it rolls around, I wonder why it is named Labor Day. Since it's a Holiday intended to be just that, a Holiday – I would think a better name may be Relax Day or Lazy Day or Off Day or Sleep in Day maybe even Do-Nothing Day, something other than Labor Day.

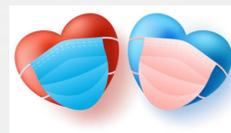
Labor Day is a time to celebrate the benefits we enjoy at our jobs — including weekends off.

During the Industrial Revolution in the 18th and 19th centuries, the working conditions and expectations of workers were unfair, unsafe, and in many cases, inhumane. Many employees did a lot of work for very little pay. In fact, workers were often expected to work 12-hour work days with no weekends off. To add insult to injury, many young children also worked during this time—again, in unsafe conditions and for little money. No one had time to relax or spend money as consumers.

These long working hours caused workers to organize unions. The union leaders focused on winning a shorter eight-hour workday. They also focused on getting workers more days off, such as the Labor Day holiday, and reducing the workweek to just six days.

(see inside for details)

**Your Referrals
Help The Kids!**



Benefiting



VA Mortgage

ALL IN ONE
LOAN
The smarter way to borrow™



Here To Serve Big!!! Investing in the People of Our Great Community.

If you or a friend are thinking about refinancing or purchasing a new home, make sure to choose a mortgage company you can trust!

A mortgage lender with experience, proven results and a give-back philosophy!

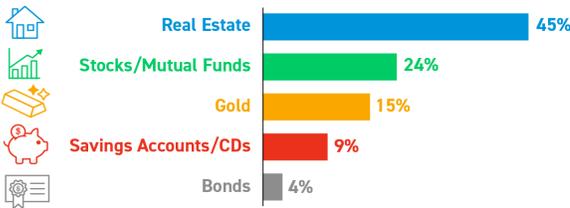


Real Estate
Consistently Voted
BEST INVESTMENT

Based on a recent Gallup poll, real estate has been rated the best long-term investment for 9 years in a row.

Year	Real Estate	Stocks	Gold	Savings Accounts	Bonds
2011	15%	20%	35%	15%	10%
2012	18%	22%	30%	12%	10%
2013	20%	25%	25%	10%	10%
2014	25%	28%	20%	8%	10%
2015	28%	25%	18%	10%	10%
2016	35%	25%	15%	10%	10%
2017	35%	28%	18%	10%	10%
2018	35%	25%	15%	10%	10%
2019	35%	28%	18%	10%	10%
2020	35%	20%	15%	10%	10%
2021	40%	25%	18%	10%	10%
2022	45%	28%	15%	10%	10%

Real Estate Is the Clear Favorite



Why Real Estate Tops the List



Owning real estate is more than just a place to call home. It's also an investment in your future. That's because it's typically a stable and secure asset that can grow in value over time.

If you're ready to buy a home and invest in your future, let's connect.

Source: Gallup

Call me today for a free consultation. I am here to help with your real estate needs.

Carl Brackens
310-877-3612
E-mail: Carl@LoansByCarl.com

Shortening the work week was one way of turning the working class into the consuming class.

Fast forward to present day, with the gradual decline of the unions in our current workforce, workers are now receiving less paid time off and are still working long hours to keep up with workload. As a result, more than 4 million people have left their jobs each month in the U.S. so far this year — and according to new research, this record-breaking trend isn't going to quit anytime soon.

Workers are prioritizing other things in their life beyond whatever job they hold and are less likely to put up with toxic bosses and toxic work environments anymore, they are choosing to leave and find other ways to make money.

Even with all the changes in our work life balance, Labor Day still signifies the end of summer and is celebrated with family BBQs, travel and Labor Day Sales. For some the long weekend makes time to search for a new home or cash out refinance to add an ADU (Accessory Dwelling Unit) to their existing home.

So, to celebrate the month of September and the affection for Laboring, I have a special announcement to make. I will be Laboring, during Labor Day Weekend for a very special reason.

My team and I are addicted to helping you and those you know refinance, buy or sell the place they call home. In fact, it is a race to help as many as possible so we can GIVE more away.

A CORE philosophy at our company is 'the size of the hole you give thru is directly proportionate to the size of the hole you receive thru'. Therefore, our Mission is to Serve Big!!! Serve you, serve those you refer to us and of course, serve a very worthy cause... the great work being done at Children's Hospital.

A Real Estate Company that Gives Back

AND remember, your REFERRALS help the Kids!

Continued on next page.



Benefiting



Here To Serve Big!!! Investing in the People of Our Great Community.

A Real Estate Company that Gives Back! *Continued from page 2.*

Children's Hospital of Los Angeles is Making a Difference Today and for Tomorrow

Through our **Here To Serve Big** mission, we are on a *mission* to help young people who are experiencing a raw deal. Particularly in the way of their health. We do this by donating a portion of our income from home sales and refinances to Children's Hospital Los Angeles. As you know Children's Hospital does a tremendous job of helping kids fight through and survive nasty life-threatening diseases like Cancers, Leukemia and Non-Hodgkin's lymphoma: stuff that many times rob the life right out of young people. They also lead the way in early diagnosis or autism and recovering from spinal cord injury.

As the areas leading non-profit, they depend on sponsorships and donations to continue their leading-edge care and keep family's expenses to a minimum.

MAKING A DIFFERENCE

In order to provide their lifesaving work and keep family medical bills to a minimum, Children's Hospital of Los Angeles depends on Sponsorships and Donations.

So When you hear me say "YOUR REFERRALS HELP THE KIDS..." they really do!

YOUR REFERRALS REALLY DO HELP THE KIDS...

Anyone you know considering buying or selling a home please refer them on over to my real estate sales team. Not only will they benefit from our award-winning service, but a very worthy cause will benefit as well. Simply call me direct at 310-877-3612 or forward my number on.

As you will see throughout this month's homeward bound, pictures are worth more than words. Whether it's the smiling faces of beautiful young people gaining a chance at long life or the determined faces of our great company people working to help, we are committed to the mission of Serving Big!!!

Here To Serve Big!!!



Carl D. Brackens
Consumer Real Estate Team!

P.S. It is easy to refer those you know considering buying or selling a home. **Just call me at 310-877-3612 or pass on my number.**



Photo courtesy of Children's Hospital Los Angeles.



Here To Serve Big!!! Investing in the People of Our Great Community.

**A real estate company with experience,
proven results and a give-back philosophy!**

Over the last two decades of helping thousands of families sell their home and/or buy another, we have met some wonderful, loving, caring people.

People like you! So your referrals can rest assured that not only will they get the award-winning service we are known for and the guarantee to back it up, but that a portion of the income we receive will go toward a very worthy cause.

Refer your friends, neighbors, associates or family members considering making a move:

1

You can fill out the enclosed response card with someone you know considering a move and mail back to me.

2

You can pass along our business card to them. I have enclosed a couple here for that purpose.

3

You can go to www.ReferralsHelpingOthers.com and enter their contact info online or forward the link to someone you know considering a move.

4

Of course you can always call me direct as well at 310-877-3612.



**CONSUMER
HOME LOANS**

CONSUMER REAL ESTATE TEAM, INC.

Contact Us

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Granada Hills, CA 91344

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Sr. Mortgage Lender | NMLS # 485546



Why I Support Children's Hospital of Los Angeles:

I have lived and raised my family in greater Los Angeles for more than 30 years. I remember when I first heard about a young person close to our family suffering from a nasty disease and getting treated for that at Children's Hospital of Los Angeles. It was then that I began to pay closer attention to the work they do at that hospital. Since then, I have learned that it is a collection of hard-working health care professionals, most making their home right here in Los Angeles County, all coming together for a common cause. That cause is to help young people overcome unfortunate health issues that life sometimes throws our way. Being in greater Los Angeles, I take pride in supporting all the good work they do at Children's Hospital of Los Angeles. My team rally's around our annual goal of

raising money and donating portions of our income to help Children's in their quest to heal young people when they need healing. My team and I are committed to providing outstanding results for our buyers and those wishing to refinance that are referred to us by our past clients. I have discovered that Children's Hospital of Los Angeles shares similar commitments to their patients. And since their services survive on sponsorships and donations we are happy to contribute and proud to support them.

I encourage you to visit their website at www.chla.org and check out how they are making a difference in the lives of children and their families!