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Market Shift



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Robert's Spotlight Listing:
1616 Willow St
Resort Style Amenities
Expansive Bay Views

Having completed three quarters (3/4) of the year on a Year Over Year basis (Jan 1 – Sept 30) (2026 vs 2025) the market has increased **+9%** in terms of the **Number of SOLD Transactions** (109 vs 100). On the surface it seems positive but we began January 2026 up **+80%** over January 2025. Keep in mind the increase at the start of the year is off a low bar **4-year trough** of unit sales that has not yet recovered to pre-Covid levels. The % change has continued to steadily decline with the invasion of Iran to **+64%** in Feb, **+48%** in March, **+27%** in May, **+15%** in June, **+9%** and declining as of **Sept 30**. The conflict and its effects on **Inflation** and **Interest Rates** via The Bond Market continues to drag unit sales due to **rising interest rates**. With Mid Term elections around the corner, the hope that a settlement prior can be negotiated seems unrealistic.

YTD, (01/01/26 - 09/30/26) the **Average Number** of homes **SOLD per Mth (12)** this year has increased **+9%** over last year for the same period which was **(11)** Homes per Month. The 2026 (01/01-09/30) Monthly Average **(12)** Homes Sold per month is consistent with the 5-Year Trailing YTD (01/01-09/30) Average per month which is also (12).

With a 2026 YTD Monthly Average rate of (12) annualized, the **Number of Homes SOLD** will fall back to 2010, The Great Recession, approximating 140 homes SOLD at best for the year. If the war in Iran continues to drag on, its effects on energy, transportation, inflation, the 10 YR Yield and 30 YR mortgage will inevitably put continued downward pressure on unit sales performance with yet again fewer Homes SOLD, south of Great Recession levels of 140 units.

Since the Spring of 2022 when interest rates doubled faster than they ever have in a matter of 90 days (6.63% vs 3.12%) Point Loma Home Sales are stagnant at a level of approximately 140 Homes Sold and have been unable to revert back to the Point Loma 10 Year average of approximating 200 Home Sold per Year.

On a **YTD Month over Month** basis, (01/01/26 - 09/30/26) the **YTD Number** of homes **SOLD Per Mth Average (12)** remained flat over (01/01/26 - 08/31/26) which also resulted in a YTD Number of homes SOLD Average of 12 homes per month.

Total YTD Dollars Transacted **\$246,000,000** (Jan 1 through to Sept 30, 2026) versus \$234,000,000 (Jan 1 through to Sept 2025) represents a **+5%** increase in Total Dollars transacted. 2026 Total Dollars transacted are **+9%** more than the 5 Year (01/01-09/30) Trailing Average which is \$226,000,000.

The **YTD (01/01/26-09/30/26) Median Sales Price** in Pt Loma is down **-1%** to **\$1,885,000** from \$1,900,000 in 2025 for the equivalent period. Part of the decrease is attributable to the 2026 YTD mix of Homes SOLD this year being **(-7%)** smaller at 2,138 Sq Ft vs 2,297 Sq Ft in 2025.

Notwithstanding this, it appears the YTD 2026 Median will be drifting **North** as we work our way through Autumn/Fall. This is attributable to the current Median of **Pending Homes**, (not SOLD yet but under contract as at 09/30 approximates \$2,875,000 and the Median of Homes that went **Off Market** in the month of Sept (09/01-0/30) approximates \$2,473,000. The **(+53%)** jump in the **Median Sales Price** is attributable (i) larger / more sq ft homes currently in escrow, (ii) Homes with Views in La Playa which command the highest values in Point Loma.

The **YTD 2026** (01/01- 09/30) **Median Sales Price \$1,885,000** of homes SOLD is **+6.5%** higher than the 5 Year YTD Median Sales Price (01/01-05/31) Trailing Average which is \$1,770,000.

On a **Month over Month** basis, (01/01/26-09/30/26) the **YTD Median Sales Price \$1,885,000** increased **+1%** over last month's YTD (01/01/26 - 08/31/26) Median Sales Price which was \$1,868,000.

Pt Loma **YTD** (01/01/26-09/30/26) Single Family Detached Homes **SOLD Median Days on Market** this year is **(14)** Days, represents **(-18%)** less market time over last year (01/01/25 - 09/30/25) which was (17) Days on Market.

The YTD (01/01/26 -09/30/26) **SOLD Median Days on Market** for homes **(14)** is also **-12%** shorter than the YTD (01/01-09/30) 5-Year **SOLD YTD Median Days on Market** Trailing Average which is (16) Days.

On a **YTD Month over Month** basis, (01/01/26 -09/30/26) the **YTD SOLD Median Days on Market (14)** remained flat over (01/01/26 - 08/31/26) YTD SOLD Median Days on Market which was also (14) Days.

(01/01/26 - 09/30/26) the **YTD Sold / List Ratio** increased **+1%** to **+99%**, from last year (01/01/25 - 09/30/25) when the YTD Sold / List Ratio was 98%. The YTD 2026 (01/01 – 09/30) **YTD Sold/List Ratio** remained flat in relationship to the 5-Year Trailing Average (01/01-09/30) YTD SOLD/List Ratio of **99%**.

On a **Month over Month** basis, (01/01/26 -09/30/26) the **YTD SOLD / List Ratio** of **99%** remained flat over (01/01/26 - 08/31/26) which also produced a YTD SOLD / List Ratio of 99%.

The Point Loma (01/01/26-09/30/26) **YTD Median Sales Price Per Sq Ft** increased **+6%** to **\$986** per Sq Ft from \$927 last year (01/01/25-09/30/25). The **+6%** YTD Price Per Sq Ft increase is attributable the denominator (**Sq. Footage**) / mix of homes SOLD in 2026 being **-7%** smaller 2,138 Sq Ft versus 2,297 Sq Ft in 2025. Generally, the smaller the home the higher the price per sq ft as so much of the value is associated with the lot/dirt thereby driving the price per sq foot up, not a true % increase in dollars for the same sq footage.

The (01/01/26 - 09/30/26) **YTD Median Sales Price \$986 Per Sq Ft** has increased **+10%** over the (01/01-09/30) 5- Year YTD Trailing Average Median Sales Price Per Sq Ft which was \$894. On a **YTD Month over Month** basis, the **\$986 YTD** (01/01/26-09/30/26) **Median Sales Price Per Sq Ft** increased **+2%** over (01/01/26 - 08/31/26) which produced a YTD Median Sales Price Per Sq Ft of \$965 Sq Ft.

2026 Median Home Sold:

🏠 3 BR 🚿 3 BA 📏 2,138 SQ FT 📅 1953

January 1st - September 30th (2026)

+9%



Homes Sold
109 vs. 100 Homes

+5%



Total \$ Transacted
\$246M vs. \$234M

-1%



Median Sales Price
\$1,885,000 vs. \$1,900,000

+6%



Median \$/Sq Ft
\$986 vs. \$927

-18%



Median Days/Mkt
14 Days vs. 17 Days

+1%



Sold/List Ratio
99% vs. 98%

Now analyzing what transpired last month only in the Month of September (09/01 - 09/30) reveals the following:

Year over Year, The **Number of SOLD** homes last month (09/01/26-09/30/26) **(12)** decreased **-8%** over (09/01/25-09/30/25) when (13) homes were SOLD. September 2026 Single Family Detached Home Sales **(12)** increased **+9%** over the 5-Year Average for the Number of SOLD homes in the Month of September which was (11) homes SOLD.

2026 on a **Month over Month** basis, the **Number of SOLD** homes in September this year (**12**), increased **+9%** over the previous month August 2026 when (**11**) Single Family Detached Homes were Sold.

Total Dollars SOLD this year **In the Month** of September (09/01/26-09/30/26) **\$25,000,000** decreased **-14%** compared to the \$29,000,000 that SOLD in the months of September 2025. The **\$25,000,000** of SOLD transactions in the month of September this year increased **+19%** over the 5-Year Trailing Avg Total Dollars SOLD in September which was \$21,000,000.

This year on a **Month over Month** basis, (09/01-09/30) versus (08/01- 08/31), the Total Dollars SOLD decreased **-4%** to \$25,000,000 in September from \$26,000,000 in August.

The **Median Sales Price Sold** in the **Month** of September (09/01/26-09/30/26) at **\$1,935,000** increased **+2%** from last year (09/01/25 - 09/30/25) which produced a Median Sales Price Value of \$1,900,000 for the equivalent period.

For the period (09/01/26 - 09/30/26) the **\$1,935,000** Median Sales Price increased **+7%** over (09/01-09/30) 5-Year Median Sales Price Trailing Avg which is \$1,807,000.

The September (09/01/26 - 09/30/26) Median Sales Price **\$1,935,000** increased **+2%** from last month's (08/01/26 -08/31/26) Median Sales Price which was \$1,900,000. The 2026 October Median Sales Price is poised to rise as we work our way through Fall/ Autumn due to the fact the Median Pending Sales Value as at 09/30/26 is \$2,875,000 and the Median Value of Pt Loma Homes that came off market and went into escrow the last 30 days also approximates \$2,475,000.

On a Year over Year basis, the **September Sold/List %** for the period (09/01/26 - 09/30/26) softened **-1%** to **99%** compared to last year for the equivalent period (09/01/25 – 09/30/25) which was 100%. The September (09/01/26 - 09/30/26) **SOLD/List** ratio

of **99%** declined **(-1%)** in relationship to the 5-YR Sept. (09/01-09/30) SOLD/List % which was 100%.

On a **Month over Month Basis**, (09/01/26-09/30/26) the **99% Sold List %** increased **(+2%)** over last month (08/01/26 - 08/31/26) which was 97%.

The September (09/01/26 - 09/30/26) **Median Sales Price per Sq Ft \$1,005** increased **(+20%)** over the September (09/01/25 - 09/30/25) Median Sales Price per Sq Ft \$841. This increase was largely attributable to the **Mix** of homes SOLD in September 2026 being **(-24%)** smaller at 1,848 sq ft in September 2026 versus 2,432 sq ft in September 2025. Generally, there is an inverse relationship between the size of a home and the price per sq ft. The smaller the home, the higher the price per sq foot. The Median Sales Price also contributed by increasing **(+2%)**.

The (09/01/26 - 09/30/26) **Median Sales Price per Sq Ft \$1,005** increased **(+9%)** over the 5-YR September (09/01-09/30) Trailing Avg of \$920 per Sq Ft.

The **Month** of Sep. (09/01/26 - 09/30/26) **Median Sales Price Per Sq Ft \$1,005** increased **(+13%)** on a Month over Month basis from last month (08/01/26 - 08/31/26) which was Sq Ft of \$925 Sq Ft. This is attributable to the **Mix** of homes that SOLD in September 2026 being **(-13%)** smaller at 1,848 Sq Ft versus 2,126 Sq Ft in August 2026 and the **Median Sales Price** slightly higher in September at \$1,935,000 versus \$1,900,000 in August last month.

The **Supply** of Point Loma Homes for Sale as at Sep. 30, 2026 (**31**), decreased **(-3%)** over Sep. 30, 2025 which was (32) homes. The September 30, 2026 Supply of Point Loma Homes for Sale (**31**) increased **(+15%)** in relation to the September 30, 5 YR Average which sits at (27) homes. Keep in mind the Supply/Inventory of Homes for Sale in Point Loma 5 YR Average incorporates artificially low inventory years 2020, 2021 associated with The Pandemic.

Pre Covid, the 6 Year Supply of Homes for Sale in Point Loma was **56** units.

As at September 30, 2026 the **Supply** of Homes for Sale is off **(-45%)** in relationship to Pre Covid levels.

The Inventory of Point Loma Homes for Sale as at September 30, 2026 (**31**) increased **+11%** over last Month August 31, 2026 which was (28).

The September 30, 2026 number of Point Loma Homes for Sale at (**31**) puts us back to 2020, The Pandemic, when the number of Point Loma Homes for Sale averaged (34).and the 30 Year Mortgage was less than 3%.

Analyzing the **Number** of homes in Pt Loma that Sellers received and accepted an offer that **Went Off Market**, the (**5**) in the Month of September 2026, contracted **(-44%)** from the (9) homes that went Off Market last year September 2025.

The **Number** of homes in Pt Loma this year that **Went Off Market (5)** in the month of September (09/01/26-09/30/26), was half **-50%** of the 5-Year Avg (10) for homes that Sellers received and accepted an offer that Went Off Market for the same period.

On a **Month over Month** basis, the **Number** of homes that Sellers received and accepted an offer that **Went Off Market** (09/01/26 - 09/30/26) (**5**) contracted significantly **-69%** over last month (08/01/26 - 08/31/26) which was (16).

The October 2026 **Expected Market Time** of (**186**) Days, from the time you list your home for sale to the time an offer is accepted, is arrived at by dividing Current Inventory of homes for sale (**31**) by the Sales Velocity the last 30 Days, (Off Market/Pending Sales the last thirty days) (**5**). The October 2026 **Expected Market Time** has expanded **+74%** to **186** Days from Last year at this time when the Expected Market time was 107 Days. The current October 2026 **Expected Market Time** of 186 Days is almost double **+96%** longer than the 5-Year **October Expected Market Time Trailing Avg** which is (95) Days.

On a **Month over Month** basis, the October 2026 **Expected Market Time** of **186** Days, has lengthened **+251%** from the previous Month September 2026 which had an associated (53) Days EMT. The 2026 YTD Average EMT is 95 Days.

Less than **60** Days is considered a Hot Seller's Market. We have not seen 60 Days or less now over two years, all the way back to January 2024.

60-90 days is considered a Slight Sellers' Market which is where we have landed for much of 2026 averaging 71 Days. **90-120** Days is considered a balanced market.

120-150 Days which is where the Point Loma Home Sales market (**137**) had transacted for the most part in 2025. Buyers had choice and multiple homes for consideration providing them with **slight** leverage over Sellers which results in moderate Price concessions.

In Conclusion:

The chaos and uncertainty of the Iran War coupled with the Mid Term Elections has the capacity to further propel the expected market time in a northerly direction short of any unlikely negotiated settlement prior to the Mid Term Elections.

If your life circumstance necessitates a sale, as difficult as a decision it is, you will be realizing gains within single digits of the summit. Notwithstanding, current market conditions favor Buyers due to **Low Buyer Demand** as a result of affordability effected by (i) all time high pricing **Median \$1,885,000** and (ii) now interest rates over **7.5%** (1.5% higher than pre-Iran War which began Feb 28 at 5.99%). The Listing Price is always important but now **the most important variable** to achieve a successful sale due to **Low Buyer Demand**.

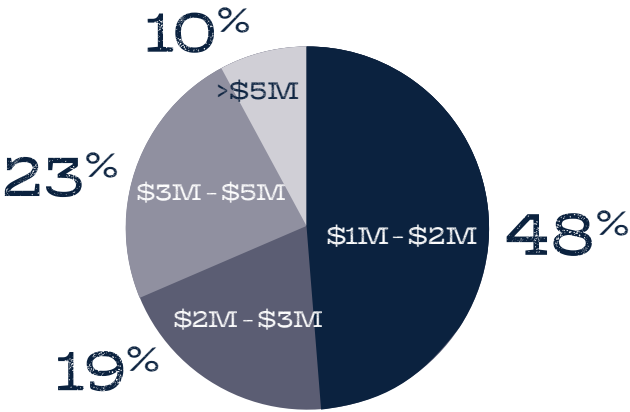
Buyers be mindful that Values are holding due to a scarcity of **Supply**. Today there are **(-75%)** less Homes for Sale in Point Loma than during The Great Crash of 2008 when in excess of 120 Homes were For Sale and **(-34%)** less than Pre Pandemic levels (31 vs 47).

If you have no necessity to sell, even though Point Loma values may not be currently keeping up with inflation, know that even with a 2026 single digit value giveback after adjusting for inflation, your Point Loma home has appreciated over **+19%** in real terms after adjusting for inflation since 2020. Qualitatively, the unique benefits that living on the Point provides, The San Diego Bay to the East and Pacific Ocean to the West, being able to sail, surf or swim, cool ocean breezes, SD Yacht Club, the Airport, Downtown, Petco Park all accessible in minutes without having to get on a freeway outweigh any short term turbulence.

- Robert

INVENTORY

AS OF 09/27/26



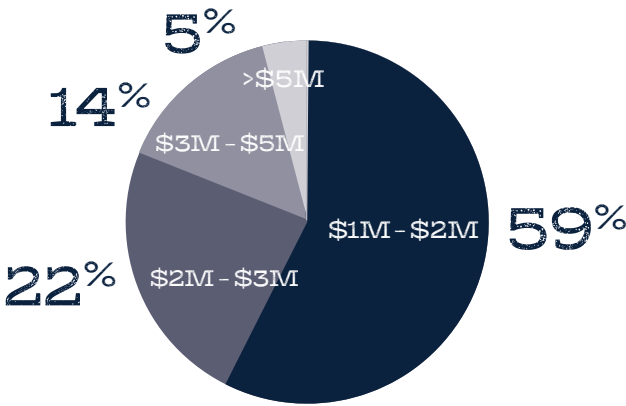
48%	Homes between \$1M - \$2M	» 15
19%	Homes between \$2M - \$3M	» 6
23%	Homes between \$3M - \$5M	» 7
10%	Homes > \$5M	» 3

100%

31

SALES

01/01/26 - 09/27/26



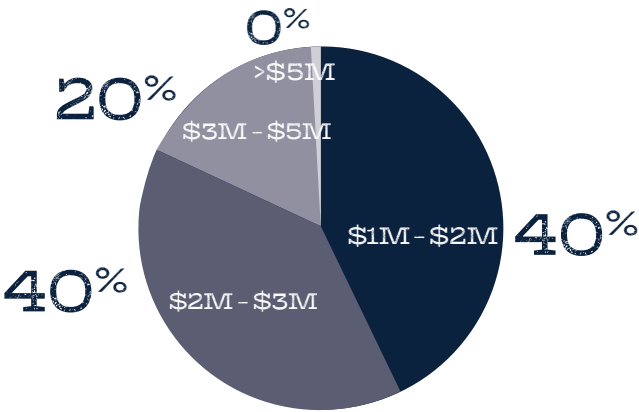
59%	Homes between \$1M - \$2M	» 64
22%	Homes between \$2M - \$3M	» 24
14%	Homes between \$3M - \$5M	» 16
5%	Homes > \$5M	» 5

100%

109

OFF MARKET

09/01/26 - 09/27/26



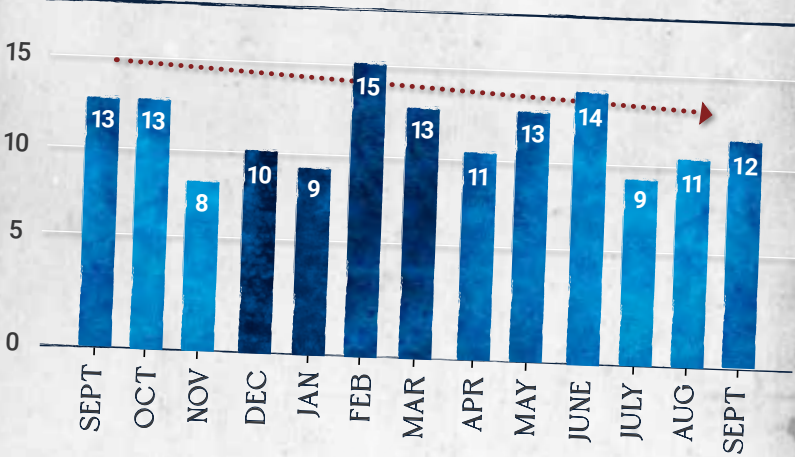
40%	Homes between \$1M - \$2M	» 2
40%	Homes between \$2M - \$3M	» 2
20%	Homes between \$3M - \$5M	» 1
0%	Homes > \$5M	» 0

100%

5

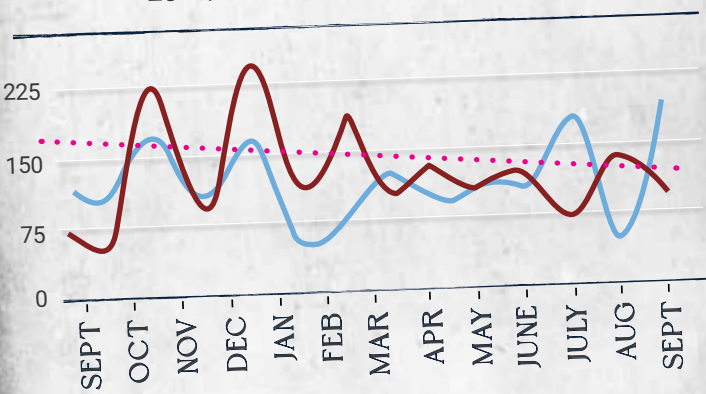
TOTAL TRANSACTIONS

2025/2026



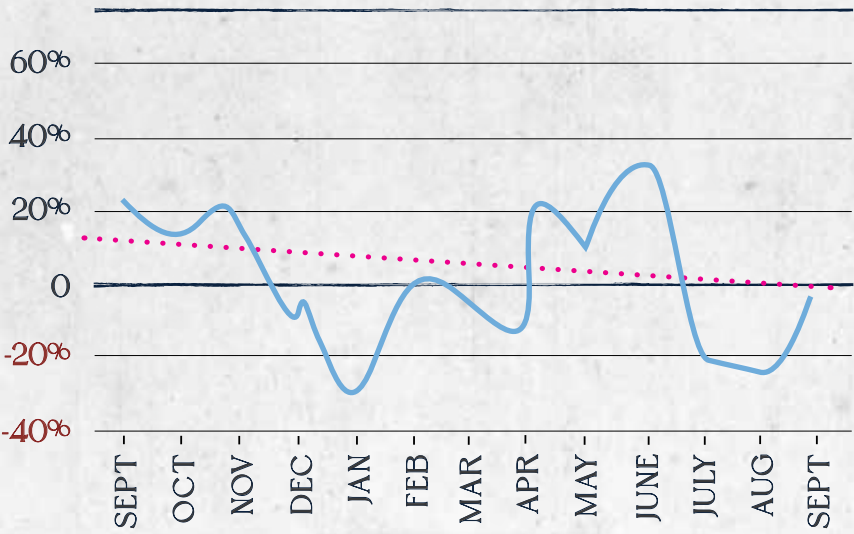
EXPECTED MARKET TIME

2026/25 2025/24 AVG

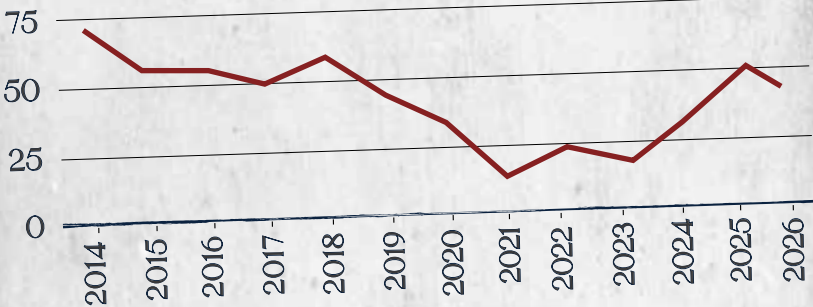


MEDIAN PRICE

YEAR OVER YEAR % CHANGE

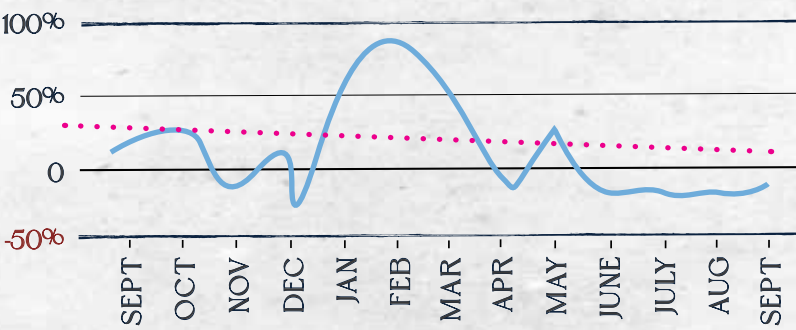


INVENTORY TREND



TOTAL TRANSACTIONS

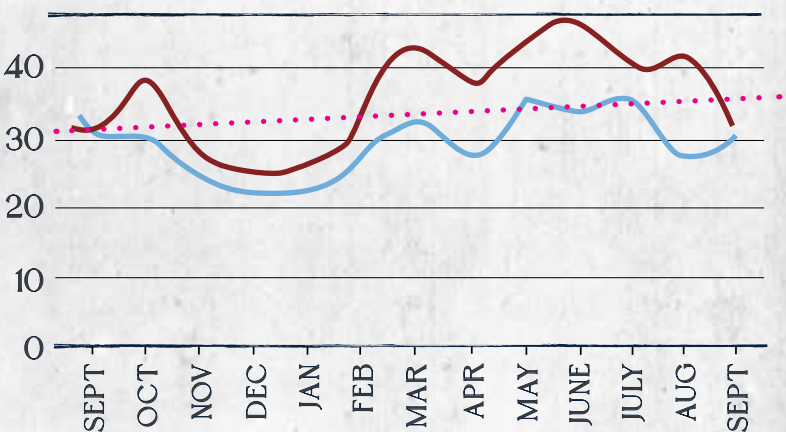
YEAR OVER YEAR % CHANGE



INVENTORY

YEAR OVER YEAR

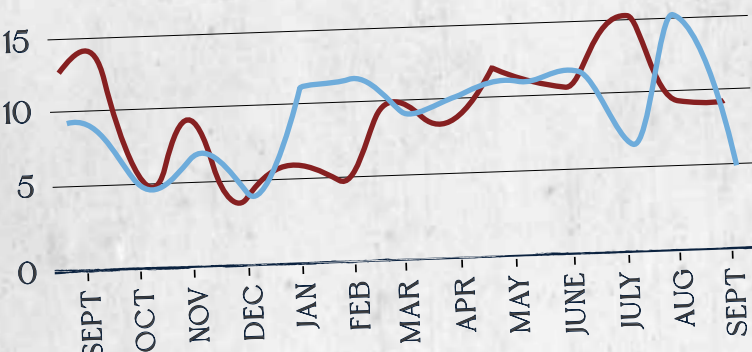
2026/25 2025/24 AVG



PENDING SALES

YEAR OVER YEAR

2026/2025 2025/2024



	+9%	SINGLE FAMILY HOMES SOLD 109 transactions from 100
	-41%	HIGHEST PRICED HOME \$6,350,000 from \$10,700,000
	-7%	LOWEST PRICED HOME \$980,000 from \$1,055,000
	-1%	MEDIAN HOME VALUE \$1,885,000 from \$1,900,000
	+5%	TOTAL MARKET VOLUME \$246,000,000 from \$234,000,000



YEAR OVER YEAR \$ SALES & # UNIT DISTRIBUTION

YEAR	#	\$ LOW	\$ MEDIAN	\$ HIGH	# < \$2M	# \$2M - \$3M	# \$3M - \$5M	# > \$5M	TOTAL \$
2026	109	\$980,000	\$1,885,000	\$6,350,000	64	24	16	5	\$246M
2025	100	\$1,055,000	\$1,900,000	\$10,700,000	56	28	10	6	\$234M
	+9%	-7%	-1%	-41%	+14%	-14%	+60%	-17%	+5%



	-11%	SINGLE FAMILY HOMES SOLD 83 transactions from 93
	-3%	HIGHEST PRICED HOME \$5,100,000 from \$5,275,000
	+12%	LOWEST PRICED HOME \$927,000 from \$825,000
	--	MEDIAN HOME VALUE \$1,815,000 from \$1,815,000
	-10%	TOTAL MARKET VOLUME \$172,000,000 from \$192,000,000

YEAR OVER YEAR \$ SALES & # UNIT DISTRIBUTION

YEAR	#	\$ LOW	\$ MEDIAN	\$ HIGH	# < \$2M	# \$2M - \$3M	# \$3M - \$5M	# > \$5M	TOTAL \$
2026	83	\$927,000	\$1,815,000	\$5,100,000	47	24	11	1	\$172M
2025	93	\$825,000	\$1,815,000	\$5,275,000	58	25	9	1	\$192M
	-11%	+12%	--	-3%	-19%	-4%	+22%	--	-10%

IS BRAIN ROT REAL?

HERES WHAT BRAIN HEALTH EXPERTS SAY



LAURA WILLIAMSON -
Doomscrolling. Instagram obsessions.
Mindless YouTube video viewing...
Distracting behaviors, yes. But can they
actually rot a person's brain? Last year,
Oxford University Press designated "brain
rot" as its word of the year, defining it as
the "supposed deterioration of a
person's mental or intellectual state"
caused by overconsuming "trivial or
unchallenging" material found on social
media and other online platforms.

"It's what happens when you consume too
much low-quality online content, which
is like junk food for the brain," said Dr.
Andreana Benitez, an associate professor in
the department of neurology at the Medical
University of South Carolina in Charleston.
But whether that content is actually
harming the brain – and how – remains
unclear.

SCREEN HABITS CAN SHAPE HEALTH

According to the Centers for Disease
Control and Prevention, half of
teenagers in the U.S. spend four hours
or more looking at screens each day,
and global estimates suggest adults
may be online an average of more than
six hours per day. There are no federal
health guidelines for how many hours
of daily screen time are appropriate for
teens or adults.

Researchers lack sufficient data to
fully understand the concept of brain
rot and what it might lead to. "There
really isn't a coherent science around
it," Benitez said.

There is, however, CDC data showing
that 1 in 4 teenage frequent scrollers
report feeling anxious or depressed.
Some research suggests problems
with heavy online use may begin quite
young. Adolescents who spend greater
amounts of time in front of screens
may be more likely to experience
mental health issues, including
depression, anxiety, attention-deficit/
hyperactivity disorder and oppositional
defiant disorder, and related physical
symptoms such as pain, dizziness or
nausea. That's according to a 2024
analysis of data from the Adolescent
Brain Cognitive Development study,
the largest long-term child brain
development study in the U.S.

Other studies have potentially linked
brain rot to emotional desensitization,
cognitive overload, negative self-worth
and impaired executive function skills,
including memory, planning and
decision-making.

RETHINKING OUR DIGITAL DIET

While there's no evidence that hours
of daily screen time are changing
the structure of the human brain,
it's what's not happening during
those hours that could be harmful,
especially for young people whose
brains are still developing, said Dr.
Costantino Iadecola, director and chair
of Feil Family Brain and Mind Research
Institute at Weill Cornell Medical
Center in New York City.

The more time young people spend
in front of screens, the less time they
spend being physically active or having
the face-to-face human interactions
that supply the developing brain with
critical complex sensory and emotional
input, he said.

"Brain development requires diversity
of exposures," Iadecola said. "When you
are on your phone, you aren't getting
these other experiences. We are
substituting artificial interactions
for human interactions, and artificial
interactions lack the complexity of the
human experience – the verbal, sensory
and emotional reactions we have after
interacting with people."

It's not just screen time that matters
– it's also screen content, Benitez
said. "If you consume excessive
amounts of low-quality online
content, you are more likely to be
exposed to information that might
distort your perception of reality
and harm your mental health,"
she said.

Cycling through large amounts of
negative content can also leave a
person mentally exhausted, she
said. But how much is too much has
yet to be determined, Benitez said.
Sticking to her junk food analogy,
she likened short periods of screen
time to the occasional junk food
snack.

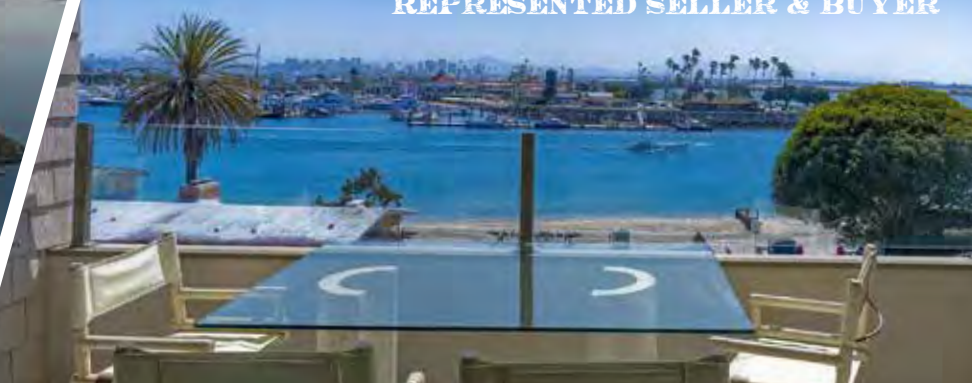
"One bag of chips might not be that
bad, but if you're eating three at a
time, that might be a problem," she
said. How to have smarter screen
time Helping kids – and adults –
consume a healthier online diet isn't
easy, Benitez said, because so much
of modern life, from schoolwork to
shopping,

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ROBERT'S UNDER THE RADAR APPROACH



JUST SOLD
\$1,283/SQ FT
404 SAN ANTONIO #L
REPRESENTED SELLER & BUYER



- ✓ **PRIVATE & DISCRETE**
- ✓ **NO SIGNS & NO OPEN HOUSES**
- ✓ **HIGHEST SALE EVER* \$2,550,000**

*SINCE THE INCEPTION OF THE COMPLEX: AT LA PLAYA

ROBERT'S
2026
HOME SALES

JUST SOUTH OF
\$19 MILLION
SINCE JAN 1, 2026

ROBERT
REPRESENTED
BOTH BUYER
& SELLER

ROBERT
SOLD UNDER
THE RADAR

#	ADDRESS	REP	\$ PER	DAYS	LIST	SALES	SOLD/	TOTAL
			CO-OP	ON MKT	PRICE	PRICE	LIST %	PROD'N
1	3618 Meade Ave	 DUAL	\$1,195	8	\$597,500	\$597,500	100%	\$1,195,000
2	3427 Argyle	SELLER	\$705	7	\$1,395,000	\$1,395,000	100%	\$1,395,000
3	952 Rosecrans St	SELLER	\$609	0	\$1,750,000	\$1,750,000	100%	\$1,750,000
4	3623 Fenelon	 DUAL	\$1,145	3	\$1,995,000	\$2,000,000	100%	\$4,000,000
	404 San Antonio L	 DUAL	\$1,252	0	\$2,500,000	\$2,550,000	102%	\$5,100,000
	829 Rosecrans	 DUAL	\$770	0	\$2,750,000	\$2,750,000	100%	\$5,500,000
AVERAGES/TOTAL		67%	\$868	3	\$1,831,250	\$1,840,417	100%	\$18,940,000

SIMPLY PUT: ROBERT WILL SELL YOUR HOME
FASTER AND FOR MORE MONEY

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Avg Agent	\$2M	98%	36



3 SLEEP MYTHS THAT COULD
BE KEEPING YOU AWAKE



SIMPLE HABITS AND HEALTHY ROUTINES

More than 30% of U.S. adults sleep less than the recommended 7-9 hours a night, according to the Centers for Disease Control and Prevention. Dr. Stephanie Stahl, medical director at Indiana University Health and a member of the Natrol® Sleep Science Advisory Board, says too many people treat rest as optional.

“But sleep isn’t a luxury. It’s one of the most powerful tools we have to support our health, mental well-being, and daily performance,” Stahl said. She calls the daily habits that shape your sleep-wake cycle a “sleep ecosystem.”

She wants to clear up three myths.

MYTH #1:
BETTER SLEEP STARTS AT BEDTIME

Stahl says it starts when you wake up. Morning sunlight helps set your internal clock and supports natural melatonin production that evening.

MYTH #2:
YOU CAN CATCH UP ON THE WEEKEND

Consistency matters more. Keep the same sleep and wake times, even on weekends.

MYTH #3:
ONLY THE HOURS YOU'RE ASLEEP MATTER.

The hour before bed counts too. Dim the lights and put the screens away. Simple steps help: get natural light early, stay active, skip late-day caffeine, and keep your bedroom cool, dark, and quiet. Travel, shift work, and stress can throw off your rhythm. More than 27% of U.S. adults use melatonin supplements, a naturally occurring hormone that helps regulate the sleep-wake cycle. Used as directed, it is widely recognized as safe, effective, and nonhabit-forming for temporary sleep support. “Think of it as one part of a broader sleep strategy, not a replacement for healthy habits,” Stahl said.



9/1

SHARON ZELL

9/3

VANDA CARDOSA

9/5

KAREN HUTCHENS

9/6

DOUGCOWARD

9/8

JUDY CONNER

9/8

SCOTT SHOEMAKER

9/16

WILLIAM CHARLEY

9/20

CAROL DILLON

9/25

RICHARD DISHMAN

9/25

VALERIE SARIF

9/26

MITCH MICHELLE

9/27

TYSON DETHLOFF

9/28

COLLETTE STARK

9/29

VINCE KASPERICK

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SCOTT GROVE

CHRIS CLEMENT

CALLIOPE ALLEN

CHRISTINA FIELDS

MICHELLE SHOEMAKER

JACQUE HUEY

PAMELA NAFSINGER

JOSH ZIGMAN

JILL SMITH

JOHN BRADLEY

AMY YIM

JAMES HART

RHONDA RYAN

AKRIVE STATHAKIS

DEBORAH DE SOUZA

BONNIE MACVAUGH

TOM EGGART

LINDA HUYARD

DINA HEMMI

PAULINE DISHMAN

LARRY KATZ

CARSON EDGINTON

JANICE CHARLEY

KAREN KNAPP

A timeless summer dessert featuring sweet, juicy peaches beneath a golden biscuit topping (Serves 6-8).

For The Filling

- 6 cups fresh peaches, peeled & sliced
- 3/4 cup sugar
- 1 tbsp lemon juice
- 1 tbsp flour

For The Topping

- 1 1/2 cups flour
- 2 tsp baking powder
- 1/2 tsp salt
- 1/4 cup sugar
- 1/4 cup cold butter, cut into small pieces
- 1/2 cup milk

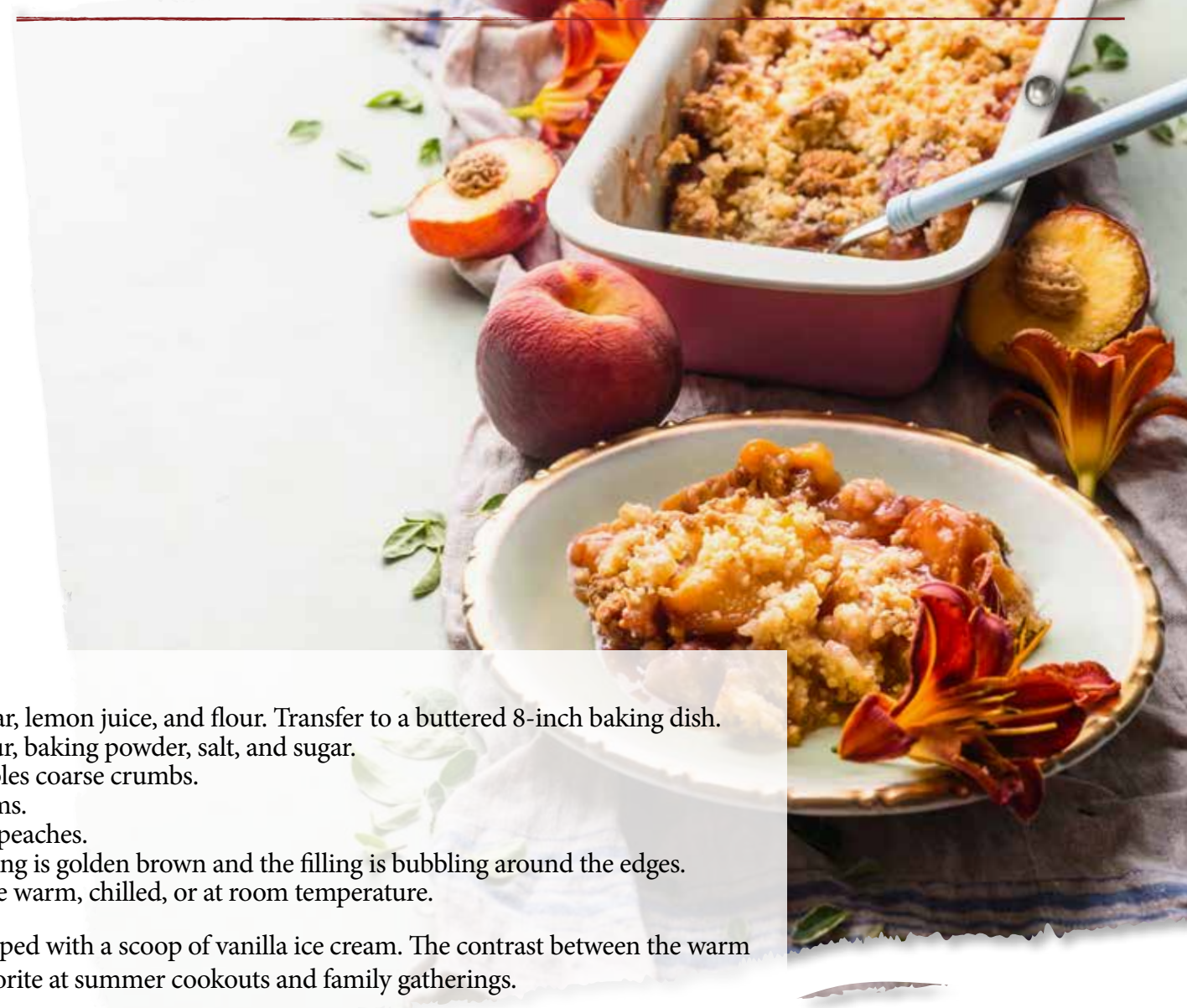
Directions:

1. Preheat the oven to 375°F.
2. In a large bowl, combine the peaches, sugar, lemon juice, and flour. Transfer to a buttered 8-inch baking dish.
3. In a separate bowl, whisk together the flour, baking powder, salt, and sugar.
4. Cut in the butter until the mixture resembles coarse crumbs.
5. Stir in the milk just until a soft dough forms.
6. Drop spoonfuls of dough evenly over the peaches.
7. Bake for 40-45 minutes, or until the topping is golden brown and the filling is bubbling around the edges.
8. Allow to cool slightly before serving. Serve warm, chilled, or at room temperature.

Serving Tip: Serve warm on its own or topped with a scoop of vanilla ice cream. The contrast between the warm peaches and cold ice cream makes this a favorite at summer cookouts and family gatherings.

Prep Tip: Choosing Peaches: Look for peaches that yield slightly to gentle pressure and have a sweet aroma. If your peaches are firm, place them in a paper bag at room temperature for a day or two to ripen.

GOOD OLD-FASHIONED PEACH COBBLER





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Robert Realty



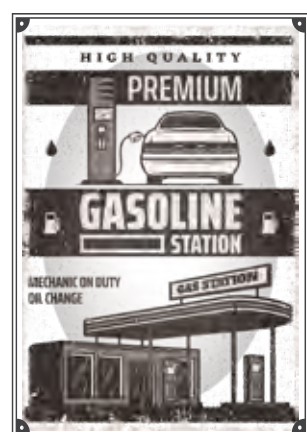
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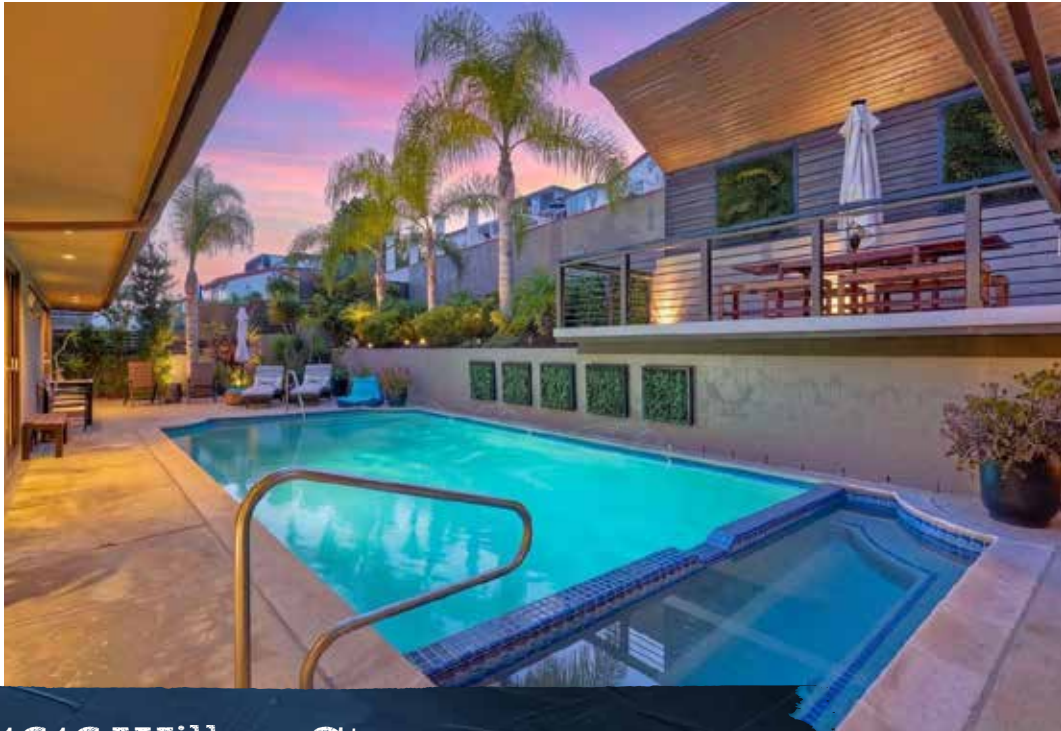
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1616 Willow St • San Diego, 92106

3 BR 3 BA 2,645 SF \$3,000,000

This turnkey Point Loma home features soft contemporary finishes, an open floor plan, and a light, bright interior. The home features panoramic, sit-down views of San Diego Bay and the harbor. It was appraised at \$3,000,000 and offers true spa-resort-style living.



CONSUMER HEALTH ON STROKES

KNOW THE SIGNS & RISK FACTORS

Stroke is one of the leading causes of death in the U.S. and a major cause of serious disability for adults. More than 795,000 people in the U.S. have a stroke each year, according to the Centers for Disease Control and Prevention.

A stroke occurs when the blood supply to part of your brain is interrupted or reduced, preventing brain tissue from getting oxygen and nutrients. Brain cells begin to die in minutes.

A stroke is a medical emergency, and prompt treatment is crucial. Early action can reduce brain damage and other complications. If you or someone you know is experiencing a stroke, you should call 911 and seek emergency medical care right away.

Signs of a Stroke

To recognize the signs of stroke, remember the acronym FAST:

- **FACE:** Does the face droop on one side when the person tries to smile?
- **ARMS:** Is one arm lower when the person tries to raise both arms?
- **SPEECH:** Can the person repeat a simple sentence? Is speech slurred or hard to understand?
- **TIME:** During a stroke, every minute counts. If you observe any of these signs, call 911 or your local emergency number immediately.

Risk Factors

Many factors can increase the risk of stroke, including:

- **AGE:** People 55 or older have a higher risk of stroke than younger people.
- **RACE OR ETHNICITY:** People who are African American and Hispanic have a higher risk of stroke than people of other races or ethnicities.



- **HORMONES:** Use of birth control or hormone therapies that include estrogen increases risk.

Potentially treatable stroke risk factors include lifestyle and medical factors.

Lifestyle Risk Factors

- Being overweight or obese
- Physical inactivity
- Heavy or binge drinking
- Use of illegal drugs

Medical Risk Factors

- High blood pressure
- Cigarette smoking or secondhand smoke
- High cholesterol
- Diabetes
- Obstructive sleep apnea
- Cardiovascular disease, including heart failure, heart defects, heart infection or irregular heart rhythm
- Personal or family history of stroke

Stroke Rehabilitation

A stroke can cause temporary or permanent disabilities, depending on how long the brain lacks blood flow and which part was affected. Complications can include paralysis or loss of muscle movement, difficulty talking or swallowing, memory loss or thinking difficulties, emotional problems, pain, and changes in behavior and self-care ability. Stroke rehabilitation is an important part of recovery after stroke. There are many approaches to stroke rehabilitation. Your rehabilitation plan will depend on the part of the body or type of ability affected by your stroke.

IN THE GARDEN: PETUNIAS!

ADDING COLOR & VIBRANCE TO YOUR HOME



BOOST YOUR MOOD WITH EFFORTLESS COLOR

Research shows that color has a powerful effect on human psychology, with the ability to quickly boost your mood. In outdoor spaces, thoughtful plant choices can instantly shift the atmosphere from calm and serene to joyful and energetic. Keeping color top of mind makes it easy to refresh patios, porches and garden spaces with a feelgood update. With the right varieties, gardeners can simply plant and enjoy, achieving a big visual payoff without high maintenance. Many petunias are fast-growing in sunny locations and versatile, performing beautifully in planters and garden beds. They also tolerate both heat and cooler nights, helping them thrive consistently from spring through summer.

MAKE A BOLD STATEMENT IN YOUR NEIGHBORHOOD

For high-impact curb appeal, opt for statement-making blooms that spread quickly, delivering fast-fill coverage from Memorial Day through late summer. Petunias bring vivid color to any space, packed with blooms for custom, colorful containers. The mounded, tidy appearance of these flowers is perfect for baskets and patio pots. Deep purples, rich rose tones and vibrant violets, all designed to mix and match seamlessly for eye-catching combos.

MAXIMUM COVERAGE WITH MINIMUM EFFORT

The spreading habit of petunias means they fill containers and beds quickly, providing continuous blooms throughout the season. The result is fewer plants needed for full coverage, making them ideal for gardeners who want strong results with less planting and upkeep.

PUZZLES: SIMPLE FUN

+ REAL BENEFITS FOR YOUR BRAIN

CONNECTIONS

One word per group is highlighted as a hint. Find the other three that belong with it and write what they have in common.

- BANDAGE MATH BUTTER TOWEL ASPIRIN
- SCIENCE SYRUP SNEAKERS HISTORY
- PLATE TWEEZERS LOCKER ENGLISH
- NAPKIN THERMOMETER WHISTLE

FALL THEMED WORD SCRAMBLE

T V A R S E H

N N O M A I C N

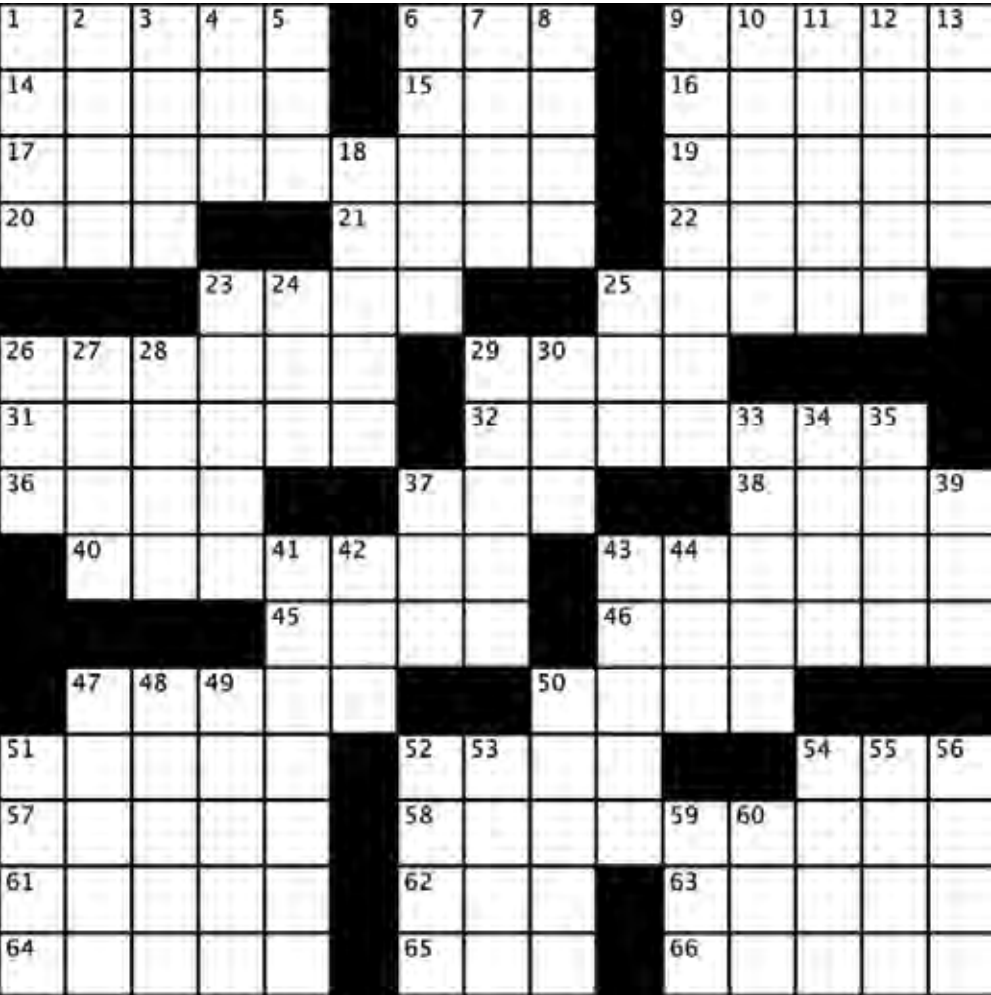
W R O C R E A C S

T E A R E W S

K A T S Y H A C

E F I N O R B

CROSSWORD

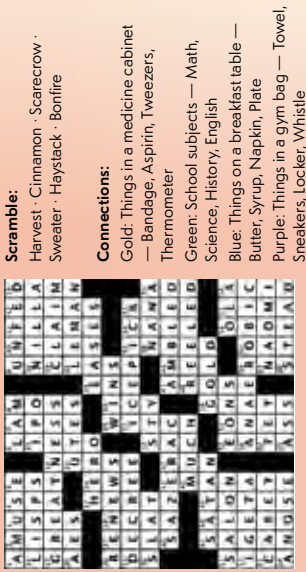


ACROSS

- 1- Entertain
6- Escape
9- Hungry
14- Has "s" trouble
15- NASDAQ debut
16- Nabisco's ___ Wafers
17- Prominence
19- Assert as a fact
20- DDE opponent
21- Salt Lake City collegians
22- Geneva's lake
23- Man of the hour
25- Moves with care
26- Continues a subscription
29- Triumphs
- 31- Formal order
32- Tool to break solid water
36- Narrow strip of wood
37- Pigpen
38- Mom's mom
40- Cocktail
43- Moved at an easy pace
45- Great in quantity
46- Staggered
47- Lucifer
50- Yellow metallic element
51- Drawing room
52- Years and years
54- Suffix with pay
57- ___ Kick Out of You
- 58- Absence of oxygen
61- Insertion mark
62- Vietnamese holiday
63- Mother-in-law of Ruth
64- Win by ___
65- Balaam's mount
66- Lieu

DOWN

- 1- Pond organism
2- Bog
3- Employs, consumes
4- Sweat shop?
5- Repair shop fig.
6- Mislead
7- Church area
8- Rock clinging plant
9- Unfasten
10- Frasier's brother
11- Burning gas
12- Sewing machine inventor
Howe
13- Ruin
18- Suckle
23- Unit of frequency
- 24- Meadow mother
25- Compass pt.
26- Map lines: Abbr.
27- Long fish
28- Elite Eight org.
29- Sorceress
30- Very cold
33- Sacked out
34- Order into effect, such as a strike
35- Child support?
37- Pouch
39- Append
41- Originate
42- Flee
43- Cropped up
- 44- Actor Gibson
47- Astronomer Carl
48- Oldsmobile model
49- Carryalls
50- Flying pests
51- Director Vittorio De ___
52- I could ___ horse!
53- Singles
54- Thin woodwind instrument
55- Capital of Peru
56- Etcher's need
59- ICU workers
60- Granola bit



Scramble:

Harvest · Cinnamon · Scarecrow · Sweater · Haystack · Bonfire

Connections:

Gold: Things in a medicine cabinet — Bandage, Aspirin, Tweezers, Thermometer
Green: School subjects — Math, Science, History, English
Blue: Things on a breakfast table — Butter, Syrup, Napkin, Plate
Purple: Things in a gym bag — Towel, Sneakers, Locker, Whistle

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3 BR • 3 BA • 2,645 SF
Listed \$3,000,000

FOR SALE



1029 Cornish Dr • Sunset Cliffs
2 BR • 2 BA • 2,177 SF
Listed \$2,400,000

PENDING



3765 Southernwood Way
Wooded Area
Listed \$3,250,000

PENDING



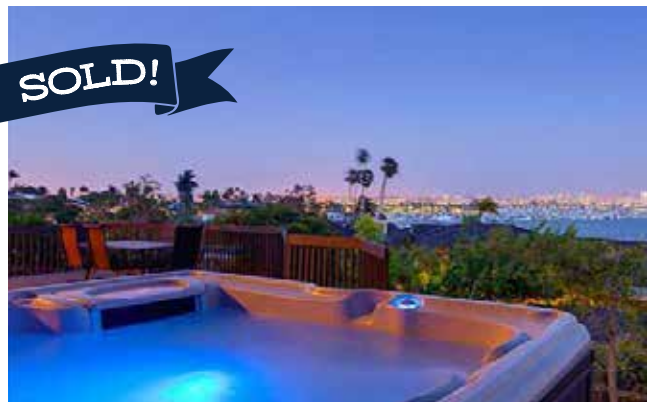
776 Silvergate Ave
Wooded Area
Listed \$2,975,000

SOLD!



952 Rosecrans
La Playa
Sold \$1,750,000

SOLD!



829 Rosecrans
La Playa
Sold \$2,750,000

SOLD!



3623 Fenelon • Fleetridge
Sold \$2,000,000

SOLD!



3618 Meade Ave
Normal Heights
Sold \$597,500

SOLD!



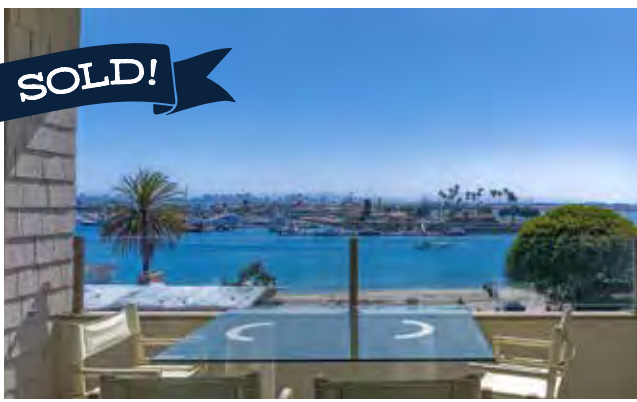
3427 Argyle • Clairemont
Sold \$2,550,000

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SOLD!



404 San Antonio Unit L
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