

# HOUSECALLS



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## Giving mighty thanks for the little things

The great humorist Will Rogers once said of Thanksgiving: In the days of our founders, they were willing to give thanks for mighty little, for mighty little was all they expected. If they could gather in a few pumpkins, potatoes, and some corn for the winter, they were in a thanking mood.

Today we have mighty expectations even for the mundane. When you think about it, it's a bit

of a miracle that we rarely give a thought as to who grows the pumpkins and corn, but we expect them to be there when we want them.

So, on Thanksgiving, give a thought to the mighty little expectations of the founders and count your blessings.

Have a great holiday and give me a call if you're in the home market. YOUR NAME



## The gracious entry

*Show your home at its best by upgrading the doors*

It's often overlooked, but your front door is the first of the 'first impressions' a buyer has when touring your home.

Entry doors should be perfectly clean and maintained. Remember to clean the kick plates on the doors and polish the knobs and hardware.

If your entry door and the rest of the doors in your home are old or scarred, consider replacing them before putting your home on the market. New doors are an easy way to create a gracious impression and there are many types available.

Consider the style of your home. You might want honey maple doors inside to coordinate with wood baseboards, white doors for a modern look, or a mahogany entry door for your colonial.

Updating patio doors can add interest to any home. They are great for letting the light inside on gray winter days.

Some options:

- \* Sliding doors offer convenience and beauty where space is tight.

- \* Inswing French doors are popular in states where it snows. They are used in order to open doors easily when the snow drifts.

- \* Outswing French doors are used more often in warmer climates. They take up less space inside the house than inswing doors.

- \* The bi-fold door is a new style that seems to bring the outside in when the door is pushed back.

Distinctive hardware can complete your coordinating touch. It is available in many styles.



Good news about mortgages,  
see page 3

## Wild turkey thrives after hard times

The wild turkey is back!

The turkey was a big player on the North American scene about the time of Columbus, but later its fortunes failed.

Near the end of the 19th century and early 20th century the wild turkey had been hunted nearly to extinction, according to National Geographic Books author Robert Winkler. By the 1970s, it was utterly absent from 18 of the 39 states it originally inhabited. The remaining 30,000 birds were struggling, their numbers dwindling.

Reintroduction efforts in the 1970s began

with netting remaining birds and transferring them to forested areas. The efforts created a resurgence of wild turkeys. Although the bird has not reached its previous population of an estimated 10 million birds before Europeans arrived, it now thrives in all 48 states and its numbers are estimated at about 5.5 million. It's conservation status is "least concern."

The turkeys at our dinner tables are domesticated farmed fowl and not like wild turkeys. Unlike the domesticated variety, the wild turkey is brown and multi-colored, not pure white, and it is an agile flyer.





## Ask the expert



By Gabe Sanders

**Q:** What is the news with the 'rate cut' I hear about? What does it mean to me?

**A:** Good question. Generally, experts think The Federal Reserve's first rate cut in four years is good news for mortgages and the economy, and that makes it good news for you and me, too.

The Federal Reserve's decision to cut a key interest rate by .5 percent will bring lower mortgage interest rates in the coming months.

Economists say the rate cut will help more people qualify for mortgages. And it will help homeowners who want to refinance their mortgages. Home buyers and mortgage holders were the targeted beneficiaries of the interest rate reduction.

Rate cuts take time to work their way through the economy, but consumers will immediately see some benefits in reduced interest on credit cards and home equity loans. Borrowers who take out new loans, however, will immediately benefit from the lower rates.

Upon hearing the news, big lenders such as Wachovia, Wells Fargo, and KeyCorp immediately cut their prime rate for their best customers by .5 percent.

U.S. consumers owe about \$800 billion in credit card debt, and a drop of half a percentage point in interest represents about \$4 billion in sav-

The headline is a clue to the answer in the diagonal.

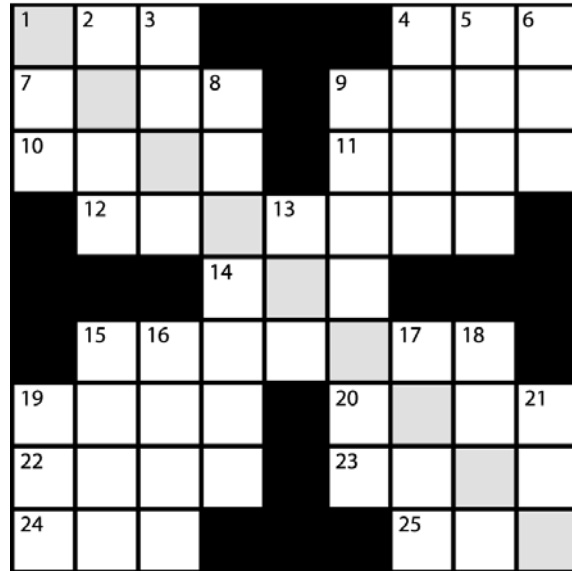
### Holiday Desserts

Across

- 1. Doctorate degree
- 4. Insecticide
- 7. Affirmative votes
- 9. Horse color
- 10. St. Louis attraction
- 11. Discharge
- 12. Hounds
- 14. Genetic material
- 15. Make lame
- 19. Groan
- 20. Faction
- 22. Snob
- 23. Nights before
- 24. Chicken
- 25. USNA grad

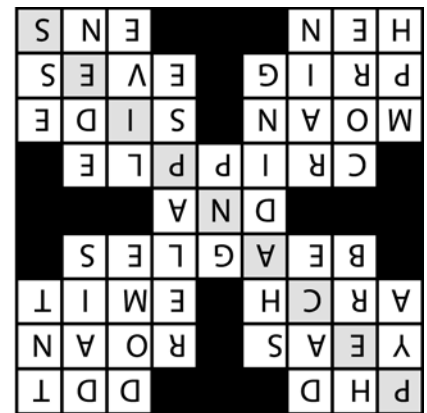
Down

- 1. Monetary unit in Burma
- 2. Pitcher \_\_ Score
- 3. Small European fresh water fish
- 4. St. Peter's topper
- 5. Speaker's platform
- 6. Big bang formula
- 8. Blending
- 9. Get worse again
- 13. Gross national product: abbr.
- 15. Center



- 16. Weather word
- 17. Saturday Night \_\_
- 18. Adam's residence
- 19. Speed abbr.
- 21. Double curve

The headline is a clue to the answer in the diagonal.



ings per year, according to CardTrak, which tracks credit card statistics. That comes to an average of \$30 per month per household.

About half of all adjustable rate mortgages are tied to short-term Treasuries on which interest rates were reduced. It means their adjustable rate mortgage payments will not rise as much when the next adjustment is made.

The rate cut was very good news for the stock market, which rose 335.97 points right after the announcement. It was the market's biggest one-day rally since 2002.

While stock market prices don't directly affect everyone, they are an indication of a stronger economy. That does affect everyone because more jobs are created and wages may rise.

### Your Good Credit Quiz

Your FICO score is your credit rating, a number used by 90 percent of the largest U.S. banks when they decide to whom they will lend money.

The higher your FICO score, the lower your interest rates will be. Your score is based on factors such as how well you pay your bills and how you manage your credit.

There is one factor that your FICO score does not count.

Which is it? (Answer below)

- A. Any liens against your property.
- B. Tax judgments.
- C. Your income.

*Answer: Your FICO score does not factor in your income*

## Mortgage lenders create good news

In the past year, mortgage companies haven't often been the subject of much good news. But now they have some great stories to tell.

Countrywide may be leading the pack when it comes to helping homeowners avoid foreclosure. It has already modified terms on more than 17,000 loans. It has provided mortgage assistance on about 35,000 mortgages through repayment plans, postponements of payment, and refinancing.

They and other mortgage companies have created good will and good business. Preventing a foreclosure can cost as little as \$3,300, according to the U.S. Joint Economic Committee. The typical foreclosure, however, can cost many times that amount in losses to the lender and local governments.

## 'Green' mortgages bring rewards

Several lenders are offering mortgages with discounts and credits for energy-efficient upgrades in a home. The upgrades can include anything from carpets to windows and even environmentally friendly dog beds. The discounts also apply to any home that meets the lenders' energy-efficient standards.

Energy-efficient homes allow borrowers to qualify for bigger loans because lenders permit the estimated savings on utility bills to be added to the borrower's qualifying income. Energy-efficient windows could save a homeowner \$50 a month. The \$600 extra a year could allow a person to borrow about \$10,000 more on a 30-year mortgage, depending on the interest rate.

Citigroup is offering \$1,000 toward closing costs for mortgages on homes that qualify as energy-efficient before the end of this year.

Bank of America has an Energy Credit mortgage that takes \$1,000 off closing costs for energy-efficient new homes.

Smaller lenders are getting into the act such as Indigo Financial Group which sells such mortgages in Indiana, Illinois, and Florida.



A thankful heart is not only the greatest virtue, but the parent of all other virtues.

*Cicero*

## Buying a live, plantable tree for Christmas

Americans buy about 50 million Christmas trees each year. An ever-increasing number are living trees rather than the cut kind.

Whether the tree is white pine, fir, or spruce, it can grow more than 50 feet tall. If you are considering a living tree, decide if you have a place in your yard to plant it.

Before the ground freezes, dig a hole for your after-Christmas planting. Make it as deep as the root ball and twice as wide as the diameter of the tree. Save the soil in a place where it won't freeze. Place 4 to 6 inches of mulch on the area around the hole and cover the hole to prevent accidents.

About two weeks before Christmas, buy your tree, store it in the garage for a week, and spray it with Wilt-proof to prevent water loss.

Keep the root ball moist. Move the tree indoors for Christmas week, then move it back to the garage for a few days.

To plant it, cover the root ball with the saved soil and water well. Mulch heavily and don't let it dry out over winter. The tree will remain dormant until spring. After that, watch it grow!



## Updated laundry rooms can be pleasant

Whether you are a man or a woman, you would probably rather be doing something other than laundry.

Nothing will probably change that, but having a bright, well-organized place to wash linens and clothes could almost make you like the task. Almost.

To turn the laundry room into a better place, start with the floor. A nice tile or wood-laminate will help.

Build shelves to assure that all needed supplies are close by and easy to see.

A countertop will make folding and stacking more convenient. (Everything that comes out of the dryer will not fit on top of the washer.) If it's within your budget, build a sink into your counter for hand washing.

Using bright lights will lift your spirits and help you tell the difference between brown socks and black ones.

Put up a clothing bar or a rack to give you a place for hanging freshly laundered shirts and pants before moving them to a closet.





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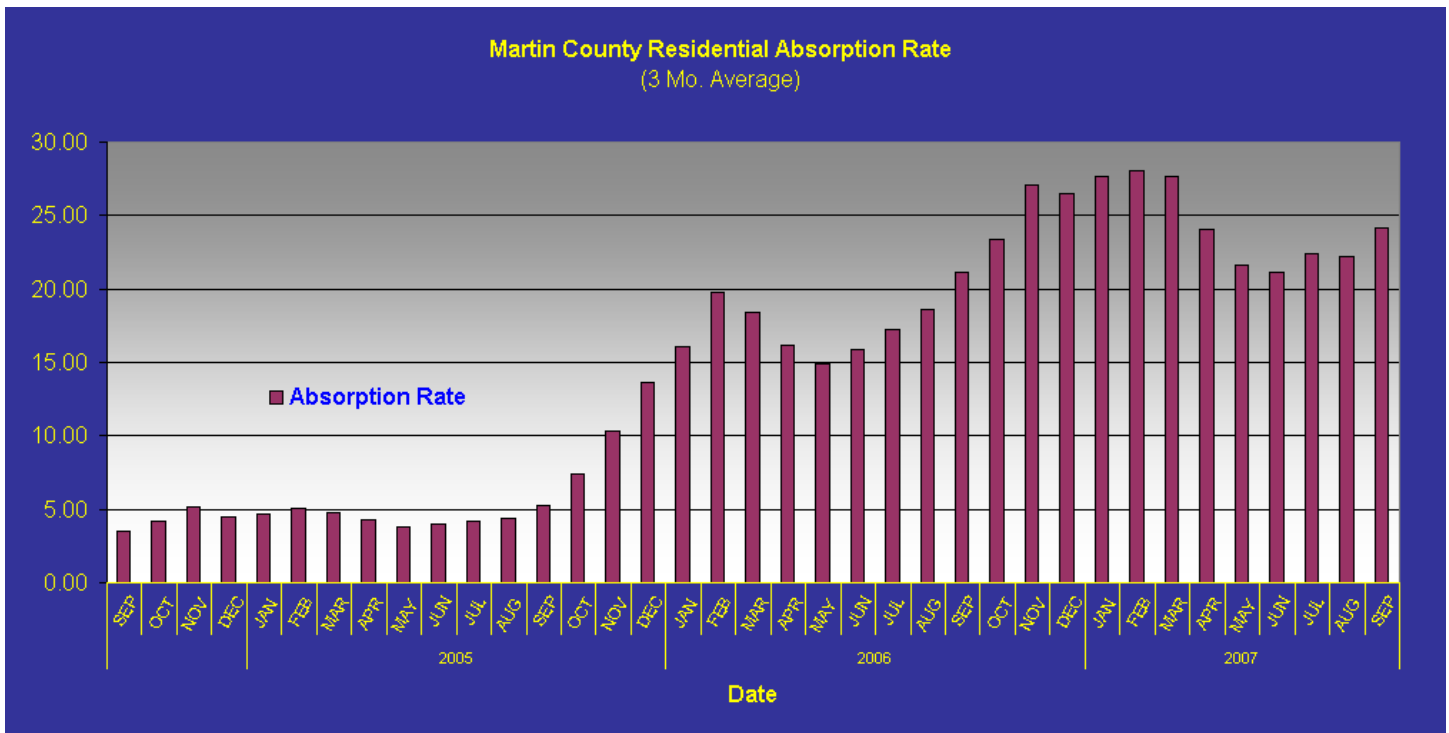
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Sun	Mon	Tue	Wed	Thu	Fri	Sat
American Diabetes Month				1	2 Arbor Day (Samoa)	3 Breeder's Cup
4 Daylight Time ends	5	6 General Election	7	8	9	10 Marine Corps birthday
11 Veterans Day	12	13	14	15 America Recycles Day	16	17
18			21	22 Macy's Thanksgiving Parade	23 Christmas shopping begins	24
25	26	27	28	29	30 Computer Security Day	



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### The Definition of Absorption Rate:

Number of weeks it takes to sell the current inventory at the present rate of sales. Knowing your area's Absorption Rate, helps to track trends. Understanding the market and where it is headed is part of our job as real estate professionals. Absorption rate is NOT an exact science. Figuring it is based on the premise that one will be looking for a TREND. It is advised to consistently do the numbers each month, to be able to track a trend.

View all Martin County graphs at: [www.TreasureCoastFLHomes.com](http://www.TreasureCoastFLHomes.com)