

Gabe's April 2014 HOUSECALLS



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Gabe Sanders

Buses may soon talk to you, and in stern terms

Everyone knows those people:
You can't sit at a table with them and chat because, when it is your turn to talk, their head is in their smartphone.

Distracted interaction of all sorts is insulting, but distracted walking has become downright dangerous.

People have fallen off piers, fallen into fountains, walked into oncoming traffic. According to CBS News, on city streets, in suburban parking lots and in shopping centers, there are usually people strolling while talking on a phone, or a person texting with his head down, listening to music, or

playing a video game. The problem isn't as widely discussed as distracted driving, but the danger is real.

An Ohio State University study shows that thousands of people are treated in emergency rooms each year, and the number is growing. Distracted walking has become such a problem that cities are taking steps to stop it.

In Portland, Ore., the TriMet transit agency is installing flashing lights on its buses or having them issue audio warnings -- "Bus is turning!" -- as officials search for the most effective way to wake up pedestrians.

Your new home: Building your great dynasty

My fortune is the work of others who laboured to build a great dynasty...I am a custodian, my dear, not an owner. I must strive to be worthy of the task I've been set.
Downton Abbey, Robert Crawley, Earl of Grantham

Owning your own home and land, is something so common that we tend to forget how special it is and, in the scope of history, how rare and privileged.

Your new house can be the beginning of your family's dynasty, every bit as precious as the fictitious Earl of Grantham's massive castle. And how you think of it can make it so.

Architects and designers agree that a home is always a work in progress, growing to suit the homeowners' wants and needs, to suit their personalities and families.

Renee Garrison and Tom Szumlic, authors of *Sweet Beams*, argue that you should name your home.

"A person's name is their dearest possession," they write.

In that way, you are always headed to a place that is yours, not only home, but a special place with a name and spirit. To name your house, think of the qualities that characterize it: kinds of flowers, materials in the house itself, the location, the first owner, future owner.

You can even post a plaque above the doorbell: The Smiths of Water house.

"Store shelves are lined with books on how to wallpaper your kitchen or tile your bathroom floor, but there's nothing about how to turn the place you live into a personal refuge," Garrison says.

One way is to tell the story of your home, the authors say.

"Pass on the meaning of your home to your children as if it were a beautiful legend, and it is," Garrison writes. "The legend will echo in their future homes."

Above all, make your home a place of refuge for your family and guests. Think of your home as your castle where you go to let go of stress, worry, and all the concerns of modern life. Then cherish your home as it is and as you will make it as time goes on.



Ask the Expert

Beverly Bray



When buying a home, what is a mortgage buydown?

This is a method used by sellers or buyers to help the buyer qualify for a mortgage. It is a lump sum paid at the closing. It pays the mortgage company for reducing the mortgage interest payments for two or three years.

If the seller wants to pay to allow the buyer to be qualified, the seller pays for it. If the buyer has the cash but doesn't qualify for the payment at current interest rates, the buyer could pay up front for the reduced interest rate that would be charged for two or three years. Example of a two-year buydown

The home price is \$134,000, if the seller pays to have interest and monthly payments reduced by 2 percent in the first year and one percent in the second year, the seller would pay the mortgage company about \$4,000 at the closing.

A detailed example of a three-year buydown

For a \$350,000, 30-year mortgage at 6.75 percent interest, the seller (or the buyer) could pay \$15,853 at closing.

The first year interest rate is 3.75 percent and the monthly payment is \$1,621 per month. This creates a first-year savings of \$7,790, considering that the payment would normally be

Choosing a New Water Heater

Save energy and avoid the risk of leaks by replacing your hot water heater. With new technology and tax credits on efficient models, now is the time!

Gas or electric: what's right for you?

If you don't have an available gas line or propane hook-up, electric might be your only choice. For most homes with natural gas hook-ups, gas models are preferred. You can compare the efficiency of different water heaters at energy.gov.

Tank or tankless?

Tankless water heaters promise unlimited hot water on demand and energy savings. Instead of storing a tank full of water that is constantly heated, tankless units only fire up when you run hot water. Cold water passes through a heat exchanger and is rapidly heated, then piped off to your shower or sink. When the faucet's turned off, the burner turns off to save energy.

Tankless units aren't right for every house because they cannot share a vent with your

furnace. They require a dedicated vent to the outside of your house. Also, you'll need to buy the appropriate size for your household. If several people live in your home, you'll need a high-capacity model which is more costly. However, your long-term energy savings can help offset the up-front cost.

Ask a qualified contractor to determine if a tankless unit is right for your home.

What about solar?

Solar water heaters come in a variety of designs, but they all use the heat of sun to heat water. Some systems heat water directly, while others use a special liquid to absorb the sun's heat, which is then transferred to water. If you live in a

warm and sunny climate, a solar water heater may be worth looking into.

Be sure to ask about tax credits!

Water heaters that meet certain efficiency criteria are eligible for a Federal Income Tax Credit. Ask your retailer, or check out energystar.gov for more information.



\$2,270 per month.

The second year rate is 4.75 percent, creating a monthly payment of \$1,826 per month, or an annual savings of \$6,332 if the payment had been \$2,270.

The third year interest rate is 5.75 percent, resulting in a monthly payment of \$2,043 per month or an annual savings of \$2,731. (In the 4th through 30th years, the normal payment is \$2,270.)

Add up the savings, and you will find they come to \$15,853 in this case, which is what it costs to buy down the interest rate and payments for three years.

There is one other advantage to the mortgage buydown: It increases the payment more gradually than introductory-rate mortgages on which the monthly payment increases dramatically after two or five years.

Note: The 30-year interest rate in this example is higher than rates presently charged on most 30-year mortgages.



Apr 22, Earth Day: What's being done

Researchers find energy in plastic bags

Plastic bags are everywhere: in the seas, in the landfills and in your kitchen cabinets.

What is being done?

Aside from the calls to restrict plastic bags or even eliminate them, a lot of actually being done.

Researchers in Illinois have found a way to make plastic bags into petroleum products, and the process makes more energy than it uses.

The research from the Illinois Sustainable Technology Center was published in the *Journal of Fuel Processing Technology*.

The finding is one of a number of recent technologies for recycling plastic bags into useful materials, such as carbon fiber, which could be used to make inexpensive car parts according to the



Oak Ridge National Laboratory.

Plastic bags have also been found to be a good source for making carbon nanotubes. The nanotubes are used in

making solar cells, batteries, and stretchable electronics. The latter could be used for — get ready — touch sensitive skin for robots.

The Illinois research focused on making various types of petroleum products from bags. Researchers produced natural gas, naphtha, gasoline, waxes, and lubricating oils.

They even produced diesel fuel from plastic bags. When plastic-bag diesel was blended with regular diesel, the researchers found it had no compatibility problems.

In fact, the process of making energy from plastic bags actually produced more energy than the process required.

That's an important factor in repurposing the plastic bags.

Travel Bag No-wait hotel check in

It's what travelers have always dreamed of: walking by the check-in desk line and going straight to their rooms. It's possible because the hotel has sent them a message on their smartphones that gives them a virtual key.

Guests at Starwood Hotels and Resorts Worldwide can just tap or twist their phones near the room door and it will unlock, using Bluetooth technology.

Only a few hotels are set up for it now, but many others have similar plans. Hotel operators have been searching for ways to eliminate the bottlenecks that can form at a hotel's front desk.

"Everybody has to check in, but we are all doing it the same way we were 100 years ago," says Christopher Nassetta, CEO of Hilton Worldwide Holdings. It's something the chain is addressing.

Marriott International has a process called mobile check-in at 350 of its hotels, with another 150 getting the service this summer. Loyalty program members can check in via their phone, then go to a separate desk to pick up a key.

New grocery-shopping system takes shape

Somewhere between visiting the supermarket and ordering groceries to be delivered to you (if you live in a city), a new choice is evolving across America.

The hybrid grocery shopping model is taking form: you can order your items online and simply drive to a nearby depot to pick them up.

So is it really a time saver if you have to start your car go to pick the grocery depot anyway? Yes. Proponents say you won't have to find a place to park, walk through the store, and search through the aisles.

The depot system is especially helpful for those who are physically less capable of the supermarket routine.

As for driving to the depot, you can schedule your pickup for a convenient time, like on your way home from work or after your kid's ball practice.

The depots are already popular overseas at distributors like Tesco. In the U.S., chains like Whole Foods and Harris Teeter are starting pilot programs.



Relay Foods is the leading startup in the U.S. According to Time it has expanded from its home in Charlottesville, Va., to Williamsburg, Va., and Baltimore.

Coming soon: Coke in a K-cup

Coca-Cola has signed a 10-year agreement to sell its drinks through an at-home beverage system developed by Green Mountain Coffee roaster, maker of Keurig single-serve coffee makers.

Coke's drinks will be available in K-cup pods around the world through the KeurigCold system.

Featured Listing

Island Dunes Penthouse Condo

Enjoy true luxury Oceanside living from this penthouse suite in the Island Dunes Country Club of Hutchinson Island in Jensen beach, FL. A spacious 2 Bedroom and 2 Bath apartment on the top floor (14th) in the Island Dunes Oceanside II building. Panoramic views of the Ocean as well as both pools from your balcony and master bedroom. While from the kitchen and office or 2nd bedroom view the wide waters of the Intracoastal Waterway and the golf course of your very own Country Club. This unit has been meticulously updated with granite countertops in the kitchen as well as the bathrooms. Stainless steel appliances as well as tile floors laid on the diagonal in the living areas. Amenities include: a game room with billiard table, a gym with your very own sauna, two pools and spa on the Ocean for relaxation along with gas barbecue grills for your outdoor cooking, golf and tennis club, private marina (check availability), riverside pool as well as a restaurant (Pietro's riverside).



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Martin County Single Family Market Report for Feb 2014

[Click on the Image for the full report](#)

Monthly Market Detail - February 2014
 Single Family Homes
 Martin County



Summary Statistics	February 2014	February 2013	Percent Change Year-over-Year
Close d Sales	136	130	4.6%
Paid in Cash	72	65	10.8%
New Pending Sales	218	313	-30.4%
New Listings	363	323	12.4%
Me dian Sale Price	\$265,000	\$250,750	5.7%
Average Sale Price	\$432,763	\$529,504	-18.3%
Me dian Days on Market	54	91	-40.7%
Average Percent of Original List Price Received	92.3%	91.0%	1.4%
Pending Inventory	385	537	-28.3%
Inventory (Active Listings)	1,368	1,240	10.3%
Months Supply of Inventory	7.0	7.6	-7.6%

Market Reports for Martin County, Saint Lucie County, and Florida (statewide)

[Click on the name of the region above to view the reports.](#)



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