

Gabe's June 2012

HOUSECALLS



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Exercise brings better sleep, less daytime fatigue

A report in *Mental Health and Physical Activity*, shows that people who get 150 minutes a week of moderate exercise (or 75 minutes of vigorous exercise) feel less fatigue during the day and sleep better at night.

Researchers studied 3,081 men and women between the ages of 18 and 85 to determine nighttime sleep patterns. Those who met these National Insti-

tute of Health exercise guidelines were less likely to report sleepiness during the day, less likely to experience leg cramps while sleeping, and less likely to have difficulty concentrating when tired.

The doctors also concluded that those who were more active during the day fell asleep faster at night.

Now is a perfect time to start

Make your money work — and grow with — real estate

If you've been thinking about buying a home or rental property, experts at bankrate.com say low prices combined with low interest rates make this a good time to do it.

As one real-estate specialist puts it, "When money is cheap to borrow and houses are cheap to buy, it's absolutely the best time to invest."

While the timing is right, these tips can help investors take advantage of what might be the opportunity of a lifetime, say Bankrate advisors.

- * Find a rental property in your area. Your real estate agent can help identify good properties, will work with you and share investment knowledge.

Or, if you have the time and inclination, you can search foreclosure listings, read the newspaper ads, walk or drive through neighborhoods, and seek recommendations from friends.

- * Look for the right location. Properties in highly populated areas can draw

from a larger pool of potential renters. Renters are generally looking for properties with multiple bedrooms and bathrooms that are located in low crime areas.

most or all of that value.

- * In the meantime, you can generate a reliable cash flow from the property.

- * Because of depreciation and other deductions, you won't pay federal or state tax on the income.

- * Some prospective investors worry about the work involved in owning a rental house or duplex.

You won't have to worry about it if you hire a property manager to do the job for you. You'll still have income.

The three-bedroom, two-bath rental home is an example: It rents for \$1,200 a month. The mortgage payment is \$880, and the property manager gets \$120 a month. The investor still has income of \$200 a month.

In this case, the \$150,000 home was bought for less, and the mortgage was for \$113,000. Upon signing, the owner had \$37,000 in actual real estate equity.



They want to feel safe and send their kids to good schools.

- * At MSN Money, they ask, "Why buy a rental?" Their answer: "To get richer." In today's market, you may be able to buy a property for \$35,000 less than its actual value. Over time, you will realize

Ask the Expert



My long-time partner and I want to buy a house together. What problems are involved? Is this a good idea?

Certainly it is a good idea, especially in today's favorable real estate climate.

When you decide to buy property together, your marital status doesn't have immediate implications. This changes if the relationship ends.

People often believe that couples who live together for seven years are automatically married by common law. But laws governing domestic partnerships differ by state, county and city.

Quoted in the New York Times, attorney Craig Davitian says the best advice for all unmarried couples buying a home is the same: sign a property agreement with your partner.

It sounds obvious, but before putting anything into writing, have an honest discussion with your partner about your respective visions for handling property, real and personal, if the relationship ends. Make an agreement that keeps working even if the relationship doesn't.

Tips to Save Your Storm-Damaged Trees

Don't assume your storm-damaged tree needs to be cut down. Trees can easily bounce back if you follow these tips for pruning and storm protection.

Many tree-care professionals don't have experience working on battered trees, cautions Ed Gilman, a University of Florida professor who researches the restoration of storm-damaged trees.

Too often, inexperienced arborists recommend thinning interior branches. That's exactly the wrong thing to do to avoid storm damage.

"For storm protection and recovery, you should be doing the opposite," Gilman says. "Removing branches from the end of long limbs and retaining the interior branches."

Even if a storm is strong enough to blow the leaves completely off a tree and bust branches, the tree can remain viable and ready for a comeback.

"One episode from a storm is not enough to kill the tree," Gilman says. The energy reserved in the tree's roots and limbs will fuel new leaves either that year or the next year. Storm recovery tips for trees

Remove broken, separated, or hanging branches, but don't prune any live wood that's healthy. The tree needs the energy stored in its limbs to heal itself.

Check for cracks where branches connect to larger limbs. If you see cracks, cut the limb back to the next healthy, whole branch. Make smooth pruning cuts — don't leave small stumps or ragged pieces jutting out from your damaged tree. Leave the collar — the thickened base of a limb where it attaches to the tree —

intact. Collars help heal pruning cuts.

Straighten and stake a small damaged tree (4" trunk diameter or less) that's knocked down. Water it frequently as you would a new tree.

After flooding from a hurricane, water trees and plants freely to flush the salt water out of the soil.

When a tree can't be saved:

If a tree leans over your house, car, or areas where people walk or play, it has to come down.

If your tree is hanging over or touching power lines, removing it isn't a do-it-yourself task. Call a professional tree removal firm for help.

Cost for tree removal varies according to the size and location of the tree. Expect to pay between \$800 and \$3,000 to remove a medium-sized tree.



Check tree roots after the storm

A few months after the storm, use a pitchfork to check the big roots coming out of the trunk to make sure they're alive beyond the first foot or two of their length. Healthy roots are brownish or gray with hard, whitish centers. Dying roots are soft.

If your pitchfork hits solid root, great. If not, you may have to take down your tree before it falls down.

Then visit an attorney and have your plan written into a property agreement. The process is easy if you and your partner talked through everything. It will only cost a few hours in lawyer's fees.

Anything can be encompassed in this agreement, but it's crucial to at least address the following items:

- 1) What percentage of the property is owned by each person? This is particularly important if one person has a larger financial stake in the property payments or down payment.
- 2) How will the title or ownership be described in official records?

- 3) What will happen to the property if the relationship ends? Will it be sold and the proceeds divided or can one person buy out the other?

- 4) Who gets one partner's share if the property is sold after his or her death? Does full ownership go to the survivor, or do the partner's heirs get a share?

Look at the agreement like an insurance policy. You hope you will never need it, but if you do, you'll be glad to have it.

Let's go fishin' (free!)

The peace, solitude and joys of fishing can be yours in June — no license required.

Mark June 2-10, 2012, on your calendar. It's time to celebrate the long-held tradition of fishing, whether you go alone to enjoy nature or take along family members and friends to share the fun.

Some states offer free fishing on other days. To check for events in your state, visit takemefishing.org for their free fishing days pdf.

Unfortunately, far too many of our young people have never enjoyed this experience, especially city kids. Fishing license sales have steadily declined, and the trend seems to be increasing.

Government agencies and the boating and fishing industries are promoting the sport during this NFBW celebration. It



offers free fishing and attractions for people of every age.

The main goal is to introduce kids to the sport and hope it becomes a lifetime source

of enjoyment for them.

Major sporting companies and even airlines are cooperating by sponsoring fishing derbies and contests. Many event presenters have stocked their lakes and will close them to fishing until NFBW to ensure every participant goes home with a catch.

Some say there are two types of fisherman: those who fish for sport and those who fish for fish.

Henry David Thoreau, a well-known American author, poet and naturalist said, "Many men go fishing all of their lives without knowing that it is not fish they are after." Rather, it could be peace on the water, camaraderie with pals, or the joy of fishing with kids or grandkids.

Dust off your poles or rods and plan to visit a lake, pond or river bank during a free fishing event.

Home remodeling brings return on investment at sale

Everyone wonders, "Is it worth the money to remodel my home?" Overall, the answer is, "Probably." But you should not expect to fully recover the amount of your investment.

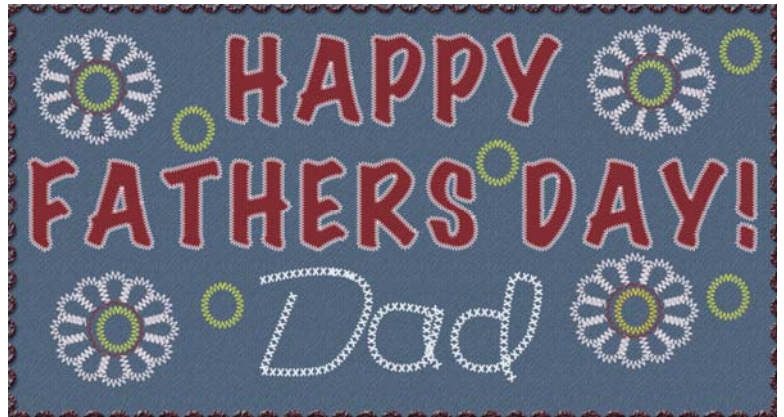
In 2010, the National Association of Realtors said you can expect between 65 percent and 75 percent back on the investment dollar. During the real estate boom, you could get 80 percent to 90 percent back when selling. As property values grow, percentages will rise.

1. Home maintenance and repair projects: Do these first. If needed, replace or upgrade roofing, exterior paint, some windows, the furnace, and electrical amperage capacity (200 amp is best). An independent home inspector will be looking objectively at your home's condition if you decide to sell.

2. Curb appeal projects: They are typically lower cost and create emotional appeal and a high ROI. The positive impact of a freshly edged, lush green lawn is significant. A pop of colorful annuals and ground-cover around trees draws attention from the road. A freshly painted front door is inviting, and shiny clean windows are a must.

3. Neighborhood norm projects: It's remodeling that brings your home up to the level of others in the area with features buyers expect your home to have. If your neighborhood is mostly three bedroom homes with a full bath and three-quarter bath with a shower, and you have a three bedroom with a half bath, finding a way to add a shower will more than pay for itself.

4. Kitchen counter upgrades can be had for less by installing attractive counters that have man-made materials rather than granite. Some are made by blending acrylic polymers and stone-derived materials.



What makes a father great?

Great fathers are like great sportsmen who hone their skills and become experts at their crafts.

So says Coach Tony Dungy, and his words are worth remembering.

In his classic article written in 2002, Dungy said, "As we study all-pro dads, we discover that they share four patterns. They spend time with their children; they are compassionate toward their children; and they love and respect their children's mother and they turn to their faith for strength.

"A compassionate father is patient with his children. He doesn't expect them to be perfect, and he tries to empathize by putting himself in their shoes. His love is unconditional, and he lets them know it."

The importance of the father in the home is shockingly apparent in statistics on juvenile delinquency. In a 1990 study of teen criminality, the National Institute of Child Health and Human Development found an 'alarmingly high' prevalence of behavioral problems among all children from families without a father present

Involved non-resident fathers help improve children's grades and promote better social and behavioral skills.

Bottom line: Dads are essential. On June 17, it's time to say Thanks Dad!

New Listings

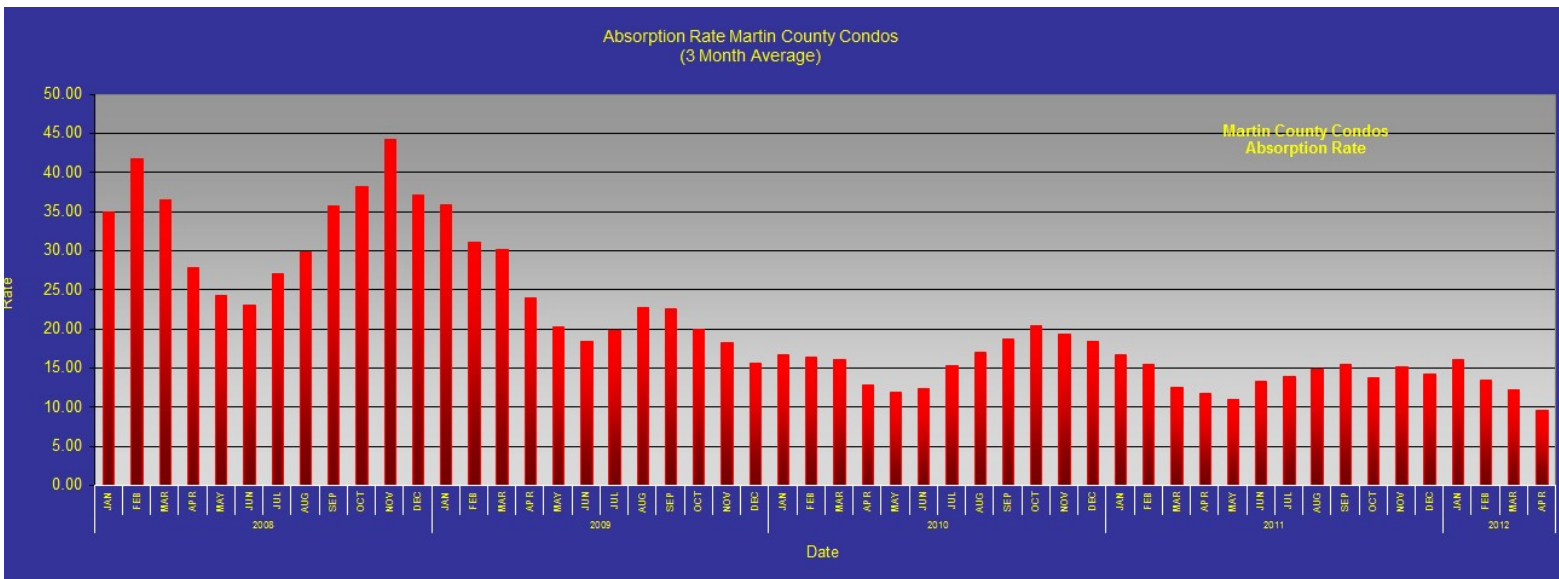
Like new Martins Crossing 3 Bedroom, 2 bath home with two car garage and a screened heated pool with waterfall. Wonderfully located on a private lot with serene lake and preserve views. This home features an updated kitchen with granite counter-tops and a large Island with a cook top and stone floors in the living areas. Flexible open plan with a family room, dining room and living area. The large master suite features crown molding, private pool entrance, and a huge walk in closet. The master bathroom has dual sinks, a Jacuzzi tub and separate shower. All this with low HOA fees that include lawn care as well as a community pool, tennis courts, tot lot and clubhouse. Conveniently located just minutes from shopping, schools and I-95 for commuters.

\$251,000 - Open House on June 3 from 1-4 PM



Elegant location; elegant home. Fabulous High Point pool home is a landmark as you enter the south tip of Sewall's Point. Stunning from the road & stunning as you walk through the mahogany entry. Imported marble floors flow throughout the traditional floor plan. Beautiful kitchen offers imported tile, recessed lighting, stainless appliances & custom wood cabinets. Spacious dining room overlooking beautiful patio. Formal living room with fireplace & marble mantle. French doors & plantation shutters. Recently remodeled & expanded master wing with a beautiful approach-sitting area; his and hers baths. Family room with built-in bookcase and tray ceilings. Superb pool patio area with brick pavers and lovely under-roof sitting area. Stunning landscaping.

\$795,000



View the complete set of Martin County graphs at: www.TreasureCoastFLHomes.com



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