



Of mice and cheese...

It seems like from the earliest days of our childhoods, we have known that mice like cheese. In fact, Western civilization, from the time of the Romans, has known that mice like cheese. But it's not exactly true.

What we all really know is that a house mouse will eat pretty much anything -- but do they have a preference? According to Live Science, mice prefer things with high protein and strong

smells, like peanut butter. Drexel University biologist Megan Phifer-Rixey says the smelly mixture of protein and fat in peanut butter is a mouse's dream.

Still, the idea that mice love cheese is

ancient. First century Roman philosopher Lucius Annaeus Seneca wrote about mice and cheese. But lots of references exist to recent times. The 1820 children's song, *The Farmer in the Dell*, contained the verse: The mouse (or rat) takes the cheese; The mouse (or rat) takes the cheese; Hi-ho, the derry-o!; The mouse (or rat) takes the cheese. And the pizza parlor for kids, Chuck E. Cheese, has a mouse right in the logo.



Home warranties can be useful when selling

A home warranty can be a useful tool if you want to sweeten a deal for a potential buyer.

Home warranties are not the same as homeowners insurance policies. Instead, warranties provide a service contract on major systems in a home. This can be reassuring for buyers, since no one wants a major furnace repair in the first year they buy a home.

Typically, a home warranty will cover major systems like heating, electrical, plumbing, water heater, ductwork and even appliances like a range, dishwasher or refrigerator. You should read the warranty carefully to know what is covered.

Home warranties do not cover your possessions, windows, fireplaces, solar panels, or the roof.

For a home seller, the cost of a home warranty (\$350 to \$750 per year) can be a relatively inexpensive way to give a buyer confidence. But if there is a lot of competition in your area and few homes on the market, offering a home warranty is usually unnecessary.

If you have recently purchased a home or refinanced, you may also be contacted by home warranty companies. Homebuyers might be interested in one if they have depleted their savings buying their home and they want to avoid expensive repairs during the first year or so.

Keep in mind that these warranties do have costs associated with them. There is generally a service call charge and you won't be able to choose your own contractor. The warranty also will not cover items that have been improperly maintained, so if the previous owner didn't maintain the furnace then the new owner may still be stuck with repair costs.





Ask the expert

What does Private Mortgage Insurance do for me when I buy a house?

Private Mortgage Insurance (PMI) is required when a homebuyer makes a down payment under 20 percent. It actually protects the lender, not the homebuyer, from losing money if a homeowner defaults on a mortgage.

However, in some situations, PMI is helpful to the buyer, too.

In some cases, a buyer might want to keep some of their cash for expenses after the sale. In this case, they could put down a lower down payment and keep some cash.

In other cases, a homebuyer could opt for a slightly more expensive home, even though they won't have 20 percent as a down-payment. Instead, they would pay PMI.

In either situation, much will depend on the home you are buying, the loan-to-value ratio, and your credit score.

PMI is calculated as a percentage of your loan amount. It ranges from .58 percent to about 1.86 percent. The higher your loan, the more private mortgage insurance you will pay. That cost could be as low as \$35 or more than \$100 a month.

A homeowner only has to pay PMI until they get 20

Plant A Tree For Arbor Day

Celebrate Arbor Day by planting the right tree in your yard

A tree can add beauty to your landscape and value to your home, but choosing its location can be tricky.

Consider both the type of tree you want and its placement at the beginning.

If you want a shade tree like a maple, overestimate how much room you will need for it. It should grow far away from power lines or buildings. Don't plant too close to concrete walkways or driveways, because the roots may damage the concrete. The long branches of the tree should not be able to stretch over your house, dropping limbs on the roof or leaves in the gutters.

If you want a lovely ornamental tree as a showpiece, be sure you choose one that grows well in the area you want to plant it. Not all ornamental trees are right for all spaces in the yard. Since they are usually expensive, this isn't a mistake you want to make.

Some general rules:

* A columnar tree requires less space. Round and V-shaped species provide more shade.

* Trees that lose leaves in the winter offer lots of shade, but consider whether falling leaves will create a mess along fences or clog gutters.

* Ornamentals, especially flowering ones, may have be about their placement. A Japanese maple, for example, looks fabulous, but it can be sensitive to cold snaps, heat, and the amount of sun it gets daily. Consider soil, sun, and moisture requirements.

* Slow-growing species typically live longer. Fast growers provide beauty and shade in just a few years.

* Do some research on flowering trees. The showy white blooms of a Bradford pear

have been a favorite, but it has become invasive in many areas, particularly Arkansas, and some states have banned it entirely. It also doesn't live very long.

Plant a tree for ARBOR DAY



percent equity in the home. After that, the lender is required to cancel the PMI. You gain equity in your home by making payments consistently until you have more than 20 percent of equity built up.

Another thing you can do is have your home reappraised if you think it has gone up in value. You can contact your lender about the reappraisal and if your home has gone up in value, you can have PMI cancelled. However, you will have to pay for the appraisal.



"You don't need to fact check Grandma. Believe me, the alphabet ends with 'Z.'"

Raising chickens: Easier (and harder) than you think

Keeping chickens can be a fantastic backyard project. They don't require very much space, their care and feeding isn't complicated, and who doesn't love farm-fresh eggs? But before you commit to a backyard flock, here are a few things to keep in mind:

* Many neighborhoods and municipalities regulate chicken ownership. Backyard flocks are usually allowed, but roosters are often prohibited and some areas may limit the number of hens you can own. Check your HOA's rules and local ordinances before buying any chicks.



* Chickens can't be left alone for days at a time. They need to be given fresh water and mash each day, checked for injuries and illness, and safely locked in their nesting coop each night. If you

travel a lot, a backyard coop might have to wait until you stay in one place.

* There are many breeds of chicken with different purposes and personalities. Do your research before you order chicks and don't select them on appearance alone. Buff Orpingtons, Easter Eggers, and Cochins are all docile and beginner-friendly breeds that get along with humans and other birds and reliably produce eggs. More aggressive and dominant breeds, like the Wyandotte, Brahma, and Rhode Island Red, can be challenging for first-time owners.

* An enclosed run is crucial to keep your chickens safe from predators. Welded wire fencing, available in half or quarter-inch sizes, is the toughest and safest material for the outside of your enclosed run. Skip the chicken wire -- most predators can get through it.

Pros and cons of popular flooring choices

Maybe you just bought or you're planning to sell, or perhaps your current floor is just looking a little bit sad. Regardless of your reasons for updating your flooring, arm yourself with information before you commit to something new.

Carpet adds comfort and warmth to any room, and if you plan to sell your home, some buyers prefer it in bedrooms. It's also less expensive than hardwood floors, but between installation and maintenance costs, may be more expensive than luxury vinyl planks or laminate in the long run. Professional installation usually takes a day or so at most, with no delay before you can use your new floors as usual.

Laminate flooring, which overlays images of wood, tile, or stone on top of layers of pressed composite wood or synthetic material, is a durable and low-maintenance alternative to hardwood flooring. Today's laminate floors can look similar to the real thing. But there are downsides: Laminate can't be sanded or refinished, and it isn't moisture-proof, making it a bad choice for high-moisture areas.

Today's vinyl plank flooring, also called luxury vinyl, is an affordable -- and sometimes very convincing -- alternative to wood, ceramic, or natural stone floors, with the added bonus of high moisture resistance. Maintenance is simple.



Do your plants get along? Ten combinations to avoid

Not all plants can be friends, and a couple of bad combinations can lead to a whole season of wasted effort. But a little advance planning can prevent fights to the death and ensure a productive and harmonious garden.

1. Beans can hinder growth for the onion and cabbage families. This includes broccoli, cauliflower, kale, chives, and garlic.

2. Carrots and herbs, such as dill or celery, attract the same pests and are easily overrun. Grow your carrots alongside legumes and nightshades, such as tomatoes or peppers, instead.

3. Kale and other vegetables from the cabbage family will stunt your tomatoes. Instead, plant kale with fragrant companion plants like mint or rosemary to repel pests.

4. Asparagus and onions compete for the same resources. Grow your asparagus alongside parsley or basil instead.

5. Rosemary is great for pollination, but can antagonize your cucumbers with chemicals that limit or prevent their growth.

6. Corn and tomatoes attract the same pests and compete for resources. But corn and melons thrive together.

7. Lettuce won't grow well alongside onions or garlic, but can flourish with cabbage or broccoli.

8. Cauliflower grows poorly next to strawberries and prefers the companionship of onions and herbs.

9. Spinach can't compete with aggressive potato plants, but grows well with peas and strawberries.

10. Fennel doesn't get along with anything. Give your fennel plenty of space or plant in a deep container to prevent self-seeding.



Easter rabbit trivia

The saying "mad as a March hare" refers to the wild antics of male hares as they compete with other males in the spring.

The saying "they multiply like rabbits" probably refers to the ability of hares and rabbits to conceive a second litter while still pregnant with the first. It's not surprising that rabbits became fertility symbols.

The idea of the egg-laying bunny came to America in the 18th century with German immigrants in the Pennsylvania Dutch region. They said that on Easter morning, good children found bunny eggs in their hats.

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	Mon	Tue	Wed	Thu	Fri	Sat
						1
2 Palm Sunday	3 Holy Week	4	5 Passover	6 Maundy Thursday	7 Good Friday	8
9 Easter	10	11 Pet Day	12	13	14	15
16	17 Boston Marathon	18 Income Tax Pay Day	19	20	21	22 Earth Day Eid-al-fitr
23	24	25	26	27	28 Arbor Day	29
30	We love referrals!					

February 2023 Martin County Single Family Homes Market Report

Click on the Image for the full report

Monthly Market Detail - February 2023 Single-Family Homes Martin County



Summary Statistics	February 2023	February 2022	Percent Change Year-over-Year
Closed Sales	121	166	-27.1%
Paid in Cash	74	57	29.8%
Median Sale Price	\$540,000	\$522,500	3.3%
Average Sale Price	\$908,487	\$1,012,925	-10.3%
Dollar Volume	\$109.9 Million	\$168.1 Million	-34.6%
Median Percent of Original List Price Received	93.4%	100.0%	-6.6%
Median Time to Contract	41 Days	11 Days	272.7%
Median Time to Sale	79 Days	51 Days	54.9%
New Pending Sales	203	196	3.6%
New Listings	216	228	-5.3%

View all Market Reports for [Martin County](#), [Saint Lucie County](#), and [Florida \(statewide\)](#)

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