



A lucky dog

People in the water are the main rescue targets of the Coast Guard, but in June 2023, they saved one very lucky German shepherd named Dory.

The dog and owner were hiking along Oregon's Ecola State Park cliff, a remote section trail with a extreme vertical cliff leading 300 feet down to a rocky beach. The dog fell off this cliff.

According to the Coast Guard, the rocky beach below is accessible only by rappelling down from the hiking trail -- or by helicopter.

A helicopter crew dropped rescue swimmer Clayton Maidow with a rescue basket, just as the waves began to lap at the dog. The dog remained calm as Maidow got her into the basket for the long haul up to the helicopter and then to land. A grateful owner took the dog to the veterinarian and was astonished to find the dog had no broken bones or serious injuries from her ordeal.

If it's your first castle, don't go for that soaring turret

It's easy to get excited buying your first home. You've been busy cutting debt, building your credit score, and finally you have enough cash for a down payment. But, hold on, resist the urge to buy your ultimate dream.

Financial experts like Dave Ramsey remind first-time homebuyers to stay cool and remember their first house is just the first. During their lifetimes, they will probably move several times and have plenty of opportunity to buy different homes.

One of the key considerations is how much of your income you should spend on a home. Most advisors recommend that you do not buy a home that is more than 25 percent to 28 percent of your monthly take-home pay. You might qualify more, but what you can actually afford is a different matter. You'll have all sorts of expenses, and goals, with your new house and you want to be able to stay out of financial trouble.

But what happens if you are in an expensive housing market?

You have choices.

The first is to moderate your expectations. Maybe you want that luxury kitchen, but instead of paying a premium, buy a house with a simple kitchen you can upgrade. That will give you time to save more money, and as you build equity in your first house, you will be able to afford more of what you want in your next house.

Next, consider suburban locations. If you are willing to take a longer morning commute, you should be able to find much more affordable homes. In smaller cities within an hour of an urban area, you'll find price dramatically less expensive.





Ask the Expert

We are taking our first mortgage and trying to decide between a 15-year and a 30-year. What are the advantages of each?

The choice between a 15-year mortgage and a 30-year mortgage has long been a subject of discussion, but the decision usually comes down to money and life-style.

One of the primary advantages of a 15-year mortgage is the significant savings in interest payments over the life of the loan. With a shorter term, borrowers can secure lower interest rates, resulting in substantial interest savings compared to a 30-year mortgage. Homeowners can build equity at a faster rate, often freeing up finances for other goals such as retirement savings, college funds, or investments.

But payments are usually the issue. On a \$200,000 house, the monthly payment can be more than \$400 higher on a 15-year mortgage compared to a 30. The lower monthly payments of a 30-year mortgage has a lot of appeal.

According to data from the Mortgage Bankers Association, in 2020, around 35 percent of homeowners opted for a 15-year mortgage. This marked a steady increase over several years, suggesting a growing appreciation for the benefits of

AI Boosts Imposter Scams

Imposter scams are already bilking people out of money, but now, with the help of artificial intelligence, they will get more convincing.

These scams are frequently directed at parents and grandparents. Fraudsters will often call people and claim that a loved one, such as a child or grandchild, has been in a serious car accident, suffered some other type of medical emergency, or been arrested. If you want to save them, the criminals will claim, you need to hand over money immediately. Sometimes scammers claim to be the child or grandchild who needs money for bail or another crisis.

Now, scammers are using AI to emulate the voices of loved ones during scam calls. If you pick up the phone, the voice on the other end may sound like your child or grandchild, which makes for a much more convincing sales pitch. Some criminals are even using AI to emulate the voices of loved ones in danger. They'll say someone is holding them hostage and you'll need

to pay a ransom if you want to ever see them ever again -- and you'll hear it in the voice of someone you care about.

The Federal Trade Commission reports that consumers lost roughly \$8.8 billion to scams in 2022. About \$2.2 billion was lost to imposters, who may also impersonate bank or government authorities to get access to accounts or personal information that can be used for theft. Security software provider McAfee conducted a survey and found that across seven countries, 10 percent of people had been directly targeted by an AI scam.

If you end up getting a scary phone call, take a moment to consider whether it could be a scam. Don't trust caller ID. Before you do anything, try to contact your loved one. If a business or agency is involved, look up the number yourself and call to verify. If the person on the phone asks for money by a gift card, wire transfer or cryptocurrency, be suspicious.



Hidden Grand Canyon Town Depends on Helicopters and Mules

The 6 million people who visit the Grand Canyon every year are always dazzled by the sights, but most won't make the long trek to a tiny village tucked into Havasu Canyon, 3,000 feet below.

The 200 residents of Supai, part of the Havasupai Indian Reservation, live with the cathedral-like Wileveva rock formations and waterfalls in a village so remote that it can only

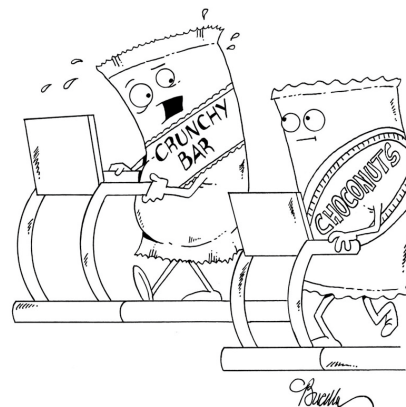
be accessed by foot, helicopter or mule. Thus, the town has no automobiles.

In fact, the U.S. Postal Service delivers food and correspondence to Supai by mule and all delivered mail contains the unique Mule Train postmark. Supai has been referred to as "the most remote community" in the contiguous United States by the U.S. Department of Agriculture.

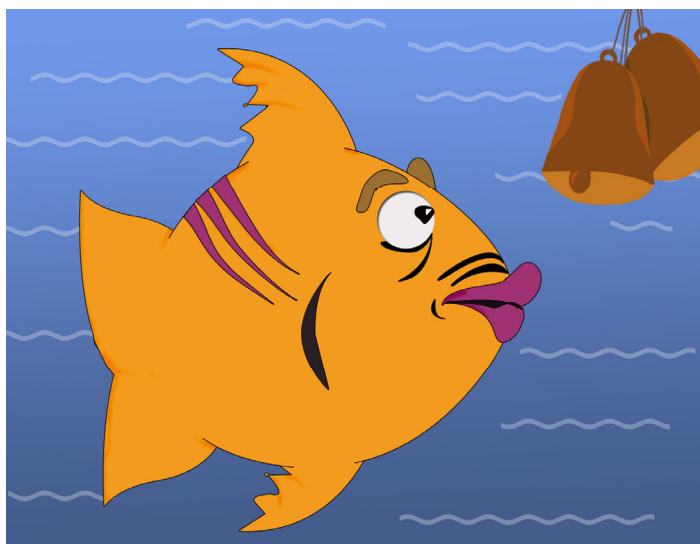
shorter mortgage terms among borrowers.

On the other hand, 30-year mortgages remain the most common choice for homeowners, capturing a significant share of the market. According to the National Association of Realtors, in 2020, approximately 63 percent of homebuyers opted for a 30-year mortgage.

Whether you decide on a 15-year or 30-year mortgage, the key issue is to buy the house you can afford. During your life as a homeowner, you may change locations or need a larger house for your family. So you will need to have a payment on a house you can afford, while maintaining the house so that it retains value.



My goal? I'd like to get down to Fun Size again.



Fish doorbell rings in a solution

The city of Utrecht in the Netherlands has created a unique solution to help humans and marine life living in harmony. It created a fish doorbell.

It's all because Utrecht has many dams and locks that disrupt fish migration. The fish travel Utrecht's Vecht river, a branch of the Rhine River, to the Kromme River, where they spawn in the shallow waters of the Kromme. But manmade structures such as dams and locks frequently disrupt their migration. In Utrecht, the Weerd Lock is one such obstacle to migratory fish.

About four years ago, ecologist Mark van Heukelum was chatting with the Weerd boat lock manager, saying that the boat lock was an obstacle for fish. The lock manager said he would open the lock for fish, but he couldn't tell when fish wanted to get through. And an idea was born.

Van Heukelum came up with the idea of an underwater webcam that anyone could view on the internet and when people saw a fish they could ring the virtual doorbell so that the lock manager could open the gate.

The idea has worked marvelously. In its first spring season in March 2021, the fish doorbell was rung 100,000 times by people around the world.

The video feed will not be active again until March when the fish will again be knocking at the door, but when it is time, you can watch the fish at visdeurbel.nl.

State fair food remains wacky

Any food you can put on a stick -- and a lot of things you don't think can be put on a stick -- are on a stick at state fairs this year.

Some less obvious stick foods: salad (kebabs with cherry tomatoes), spaghetti (mostly meatball), pineapple (wrapped in dough and fried), pickles (fried with chocolate), meatloaf (fried), bacon (glued with chocolate).

Fair foods are competitively weird and have been since at least the first World's Fair of 1904 when most folks had a chance to taste hot dogs, peanut butter, cotton candy, and ice cream cones.

Today, the foods are increasingly extreme.

Pickle pizza is mild compared to dishes with meal worms (sold as maggots) -- the new thing on caramel apples and cheese sandwiches.

Then there is the food that isn't what it appears. The beef sundae looks exactly like ice cream with a cherry on top, but it is mashed potatoes, beef and a grape tomato. Spaghetti ice cream looks like spaghetti, but is actually ice cream pressed into noodles with strawberry sauce. Go figure.



Three ways to freeze tomatoes

From the University of Minnesota Extension:

1. Slice tomatoes into at least 1/2-inch slices. Put slices on a cookie sheet and freeze for 2 hours. Remove slices and put them into freezer bags or containers.
2. Slice tomatoes into at least 1/2-inch slices. Package in a rigid airtight container and fast freeze.
3. Wash tomatoes. Dip whole tomatoes in boiling water for 30 seconds to loosen skins. Core and peel. Freeze whole or in pieces. Pack into containers, leaving one inch of space at top. Seal and freeze.



Salmon tube saves fish worldwide

They slide, they glide, they leap tall dams in a single whoosh.

They are salmon, the remarkable migrating fish, which often need to be on the other side of a dam to spawn.

Developed by Whooshh Innovations, the Salmon Cannon has now transported millions of fish over obstacles and it's an idea that may save the salmon and restore ecological balance.

The idea is elegantly simple. Using a series of tubes filled with water and high-pressure air, the device propels salmon over dams and other obstacles, allowing them to reach their spawning grounds.

The process begins as the fish naturally swim into a soft

tube. With a burst of pressurized air and water, the salmon are propelled through the tube, soaring over the obstruction and landing safely in the water on the other side. The latest versions of the Salmon Cannon even sort the fish -- salmon go over the dam, while random strays are allowed to exit.

The device has been successfully employed in various regions, including the Pacific Northwest in the United States and British Columbia in Canada, aiding the recovery of salmon populations and revitalizing vital ecosystems. See YouTube for several videos of the Whooshh Innovations cannon.

August 2023



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Sun	Mon	Tue	Wed	Thu	Fri	Sat
		1 Sturgeon Moon	2 First census in 1790	3	4 Coast Guard Day	5
6 Sister's Day	7 Lighthouse Day	8 Digital Nomad Day	9	10 World Lion Day	11	12
13 Aviation Week	14 Code Talkers Day	15 Best Friends Day	16 State fairs begin	17	18	19 Woodstock opened 1969
20	21	22	23	24	25	26 US Senior Amateur Golf
27	28 US Open	29	30	31		

June 2023 Martin County Townhouses & Condos Market Report

Click on the Image for the full report

Monthly Market Detail - June 2023 Townhouses and Condos Martin County



Summary Statistics	June 2023	June 2022	Percent Change Year-over-Year
Closed Sales	109	99	10.1%
Paid in Cash	66	59	11.9%
Median Sale Price	\$305,900	\$290,000	5.5%
Average Sale Price	\$388,429	\$358,760	8.3%
Dollar Volume	\$42.3 Million	\$35.5 Million	19.2%
Median Percent of Original List Price Received	94.3%	100.0%	-5.7%
Median Time to Contract	36 Days	11 Days	227.3%
Median Time to Sale	77 Days	51 Days	51.0%
New Pending Sales	99	73	35.6%
New Listings	102	127	-19.7%

View all 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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