

the BlueWater Realty team's December 2014

HOUSECALLS



Happy Holidays from the BlueWater Realty team

The unlikely, most-popular American breakfast



Sales of breakfast cereal and frozen foods are down. But sales of Pop-Tarts have gone up each year for the last 32.

The sweet, flat rectangles don't fit into most eating recommendations. They aren't gluten-free, all-natural, protein-packed or made with simple ingredients. And many similar products have ended up in the product graveyard, says The Wall Street Journal.

A variety of customers give Pop-Tarts their power. Teens are the biggest users with younger

kids eating them almost as often. Adults like them as a retro snack and because they can be eaten with one hand while driving to work.

Pop Tarts' popularity comes at a time when many packaged foods aren't selling well. Sales of Kellogg's cereal, its biggest business, fell 5 percent in North America in the most recent quarter. Yet the synthetic-ingredient Pop Tarts hit over \$800 million in 2013, up 3.9 percent from the previous year, according to IRI, a market research firm.

Holidays Give Homeowners a Head Start in House Preparation

The holidays might give you a head start on preparing your home for sale.

After all, you've probably given your house a holiday facelift in preparation for family and friends.

After the holidays, as you store your decorations, do so with an eye to selling your house in the new year.

Preparation is key to making your house stand out in the market for a quick sale at the price you want.

Your goal: Make the place look inviting and more importantly, trouble free. Everything should be viewed with a buyer's eye from a ding in the door to a chip in the paint.

Give yourself some time, if possible, to prep your home. Do the easier things first and then move on to the harder things.

Start with the street view. Clear and landscape driveways and walkways. In spring, focus on landscaping with flowers and a well-manicured lawn. Have brightly-colored flowers by the front door.

Paint and repairs are next. Make sure drywall is perfect. If there is a ding anywhere, patch and paint. A new coat of paint inside helps. Go for off-whites and beiges.



After repairs and outside facelift, the next step is storing. Declutter and store. Store old or out-of-season clothes, collections, supplies (such as scrapbooking supplies), art and pictures on walls, and memorabilia. Get all the extras packed up so the closets and cabinets have only the essentials. This isn't wasted effort since you will have to do this anyway when you move.

Don't forget the garage. Garages should be as spotless and clutter free as you can make them.

One month before listing: Replace and clean any broken fixtures, handles, fix chips and dings. Dry clean or wash curtains.

By this time, you should have a relatively clutter-free and repaired house. Now take another look at the furniture. Every extra piece of furniture should be stored.

Two weeks before: Deep clean. First clean all surfaces and floors then inspect every corner for dust buildup. Cupboards should be cleaned inside and out. What contents are left should be arranged neatly with no sense of overflow.

If you do nothing else, remember the words: clean and store.

Ask the Expert



I'm wondering if there is any reason for putting our home on the market in December?

There are several pros to December marketing.

Among the pros:

* There are fewer homes on the market over the holidays. That means less competition and more serious prospects.

* You're appealing to a smaller group of buyers in December, but some people really need to move in January. Showing your home in December may prove to be a bonus.

* Some sellers want to put their homes on the market regardless of any disadvantages. It can depend on local custom, and how real estate activity is viewed in your area. Every town is different.

If you decide to list

Consider your decorations. Outside, if decorations are simple and beautiful, they could make your place more attractive.

Inside, decide whether you should put out your creche or prominently display your menorah? Keep the decorations to a minimum. Don't cover up im-

6 Tips for Choosing the Best Offer for Your Home

Have a plan for reviewing purchase offers so you don't let the best slip through your fingers.

You've worked hard to get your home ready for sale and to price it properly. With any luck, offers will come quickly. You'll need to review each carefully to determine its strengths and drawbacks and pick one to accept. Here's a plan for evaluating offers.

1. Understand the process.

All offers are negotiable, as your agent will tell you. When you receive an offer, you can accept it, reject it, or respond by asking that terms be modified, which is called making a counteroffer.

2. Set baselines.

Decide in advance what terms are most important to you. For instance, if price is most important, you may need to be flexible on your closing date. Or if you want certainty that the transaction won't fall apart because the buyer can't get a mortgage, require a prequalified or cash buyer.

3. Create an offer review process.

If you think your home will receive multiple offers, work with your agent to establish a time frame during which buyers must submit offers. That gives your agent time to market your home to as many potential buyers as possible, and you time to review all the offers you receive.

4. Don't take offers personally.

Selling your home can be emotional. But it's simply a business transaction, and you should treat it that way. If your agent tells you a buyer complained that your kitchen is horribly outdated, justifying a lowball offer, don't be offended. Consider it a sign the buyer is interested and understand that those comments are a negotiating tactic. Negotiate in kind.

5. Review every term.

Carefully evaluate all the terms of each offer.

Price is important, but so are other terms. Is the buyer asking for property or fixtures -- such as appliances, furniture, or window treatments -- to be included in the sale that you plan to take with you?

Is the amount of earnest money the buyer proposes to deposit toward the down payment sufficient? The lower the earnest money, the less painful it will be for the buyer to forfeit those funds by walking away from the purchase if problems arise.

Have the buyers attach a prequalification or pre-approval letter, which means they've already been approved for financing? Or does the offer include a financing or other contingency? If so, the buyers can walk away from the deal if they can't get a mortgage, and they'll take their earnest money back, too. Are you comfortable with that uncertainty?

Is the buyer asking you to make concessions, like covering some closing costs? Are you willing, and can you afford to do that? Does the buyer's proposed closing date mesh with your timeline?

With each factor, ask yourself: Is this a deal breaker, or can I compromise to achieve my ultimate goal of closing the sale?

6. Be creative.

If you've received an unacceptable offer through your agent, ask questions to determine what's most important to the buyer and see if you can meet that need. You may learn the buyer has to move quickly. That may allow you to stand firm on price but offer to close quickly. The key to successfully negotiating the sale is to remain flexible.

portant selling features such as a fireplace mantels, stairs and beautiful windows.

If you do decorate, use more reds than greens. It's a more appealing color.

People carry their biases and prejudices with them. By not decorating, you are protecting your privacy. You are also making your home feel more spacious without blocking pathways. Buyers want to imagine their own furniture in each room. They can't do that if your holiday decorations dominate the stage.

However, you might consider investing in a simple door wreath.



"It's that time of year, so I'm going through the motions of being good for goodness sake. What are you doing?"

Saint Nick and the Christmas stockings

No traditions are as varied as those associated with St. Nicholas, although the saint has somewhat melted into the person of Santa Claus in the West.

Around the world, there are many stories about St. Nicholas, even many churches that claim his remains.

Most authorities say St. Nicholas was the 4th century bishop of Myra in Turkey. He was very generous and loved children. In 1087, Italian sailors stole his remains and took them to Italy, greatly increasing his popularity in Europe.

St. Nicholas became the patron saint of Russia. In Greece, he is the patron saint of sailors; in France he is the patron of lawyers; and in Belgium the patron of children and travelers. The Feast of St. Nicholas, December 6, has been marked by gift-giving and charity.

The tradition of Christmas stockings comes from stories about St. Nicholas.



There are many variations on the story, but this is one version of how St. Nicholas accidentally invented Christmas stock-

ings:

A nobleman had lost all his money, leaving his three daughters without dowries, which meant they could never marry.

Nicholas, then a bishop renowned for his charity, heard the story and was moved with pity for the three girls.

He thought of a plan that would help the girls, but keep his identity secret. One night, he put gold coins into three pouches and threw them down the chimney of their home. Luckily, the coins were captured in stockings the girls had hung on the fireplace to dry. And thus began the tradition of treats and goodies in Christmas stockings.

Other stories feature Nicholas throwing the coins through the window but it is curious that Santa Claus is often said to come down a chimney.



'For auld lang syne'

Some say this is the most popular song that nobody knows the lyrics to:

"Should auld acquaintance be forgot/And never brought to mind?

Should auld acquaintance be forgot/And days of auld lang syne.

"For auld lang syne, my dear,/For auld lang syne,

We'll take a cup of kindness yet,/For auld lang syne!"

An old Scottish song, it was popularized by bandleader Guy Lombardo, who turned it into a New Year's Eve tradition. Lombardo first played it at midnight at the Roosevelt Hotel in New York in 1929.

Who is giving? Young men!

Christmas is a traditional time for charity and a survey last year by World Vision shows an unexpected group to be one of the most charitable: Young men, ages 18 to 34.

Often derided as the selfish Millennials, young men are quietly giving gifts to charity and acquaintances, according to World Vision.

Every year Harris Interactive conducts the survey for the World Vision Gift Catalog campaign. The most recent survey reveals that 56 percent of men ages 18-34 have given a charitable gift, versus 36 percent of older men (ages 35 and above) and 37 percent of their female counterparts in the same age group.



On the other hand, what people think of charity is often a lot different than reality.

About 44 percent of all adults believe older people are more likely to give to charity than younger people. And only 7 percent believe today's young people are more generous than previous generations.

Still, people of every age are generous. About nine in 10 adults (86 percent) say they donate money to charity and 42 percent say giving to charity makes them feel like a good person.

About 60 percent of adults think that giving to charity is a good way to teach children about generosity.

Gift idea: a useful little putty

Do you have a shoe with an uncomfortable edge.? Or a switch that needs a little tab. Enter sugru, a funny little product with lots of uses. It is soft silicone rubber that you can mold and stick

to metals, glass and plastic. It cures at room temperature overnight and forms a waterproof, even dishwasher safe, bond. You can get this and other unusual gifts at thegrommet.com.

Featured Listing

Like New Townhouse on Hutchinson Island

A unique opportunity to own your own just like new 3 BR, 2 & 1/2 Bath townhouse on Hutchinson Island. This British West Indies style home features 10' ceilings (main floor), granite counter tops, stainless steel appliances, 42" cabinets and for your convenience and peace of mind hurricane impact glass. Additional upgrades to this town-home include new high efficiency front load washer & dryer, glass shower doors, custom closet shelves, smart privacy blinds, 3 camera alarm system, custom mirrors and a screened back patio with travertine tile. This unit boasts ample storage with numerous walk in closets. Community pool immediately out the back door and easy ocean access across the street. Private walkway to the Intracoastal with great fishing and a possibility for private boat dockage (check availability).

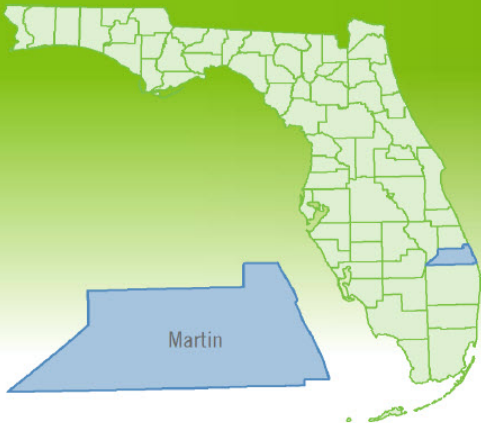
Offered for \$325,000




Martin County Single Family Home Report for October 2014

Click on the Image for the full report

Monthly Market Detail - October 2014
Single Family Homes
Martin County





FloridaRealtors®
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Summary Statistics	October 2014	October 2013	Percent Change Year-over-Year
Closed Sales	201	163	23.3%
Paid in Cash	93	65	43.1%
New Pending Sales	248	237	4.6%
New Listings	337	327	3.1%
Median Sale Price	\$272,000	\$265,000	2.6%
Average Sale Price	\$386,611	\$304,844	26.8%
Median Days on Market	71	52	36.5%
Average Percent of Original List Price Received	92.2%	92.1%	0.1%
Pending Inventory	350	441	-20.6%
Inventory (Active Listings)	1,253	1,223	2.5%
Months Supply of Inventory	6.1	6.7	-10.0%

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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