



## Americans still love Christmas

Christmas is still a favorite holiday in America, even though the religious observation of it is slipping a bit.

According to the Pew Research Center, nine in 10 Americans celebrate Christmas. For Christians, it is still a major holiday, with 95 percent of Christians celebrating it.

Far fewer Americans observe it as a religious day, in which they celebrate the birth of Jesus Christ, or Jesus the Savior. Just 46 percent of Americans say they keep Christmas as a religious, rather than a public, holiday. Still, 66 percent believe the Christmas story is an actual historic event.

The percentage who believe the four main points of the Christmas story has shrunk somewhat. In 2014, 65 percent of Americans believed the four points of the Christmas story: Jesus was born of a virgin; laid in a manger; wise men were guided by a star to Jesus; and an angel announced the birth to shepherds. Today, that number is 57 percent.

## Deck the Halls? Decorating won't help appraisals but some things do

During the holidays, festive decorations can make your home look like a million bucks. But if you are planning to sell your home, decked halls probably won't affect the appraisal much.

There are some basic things you can do to make your appraisal accurate, if not higher.

Although your real estate agent will suggest a selling price for the home, a professional appraisal will be necessary for financing. Many experts recommend that sellers get an appraisal before they put their home on the market. This way, they can address points that are graded lower and possibly raise the appraisal of the house.

Remember that many aspects of a home appraisal are out of the homeowner's hands. The appraiser will consider recent sales prices of comparable properties in the area, for example. Homeowners can't change a home's location in relation to schools and amenities, and the appraiser will consider such things.

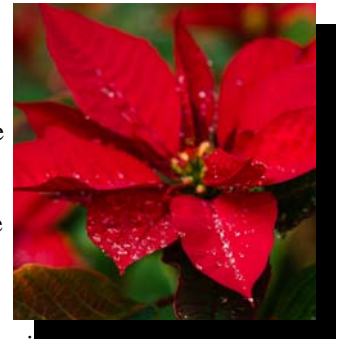
The house should be clean inside and out. Appraisers care about these things because it suggests how well the home is maintained.

Fresh paint, mowed lawns, and fences or stairs in good condition make a big difference in an appraisal.

According to State Farm, making minor repairs such as repairing doorknobs or window handles can also help your appraisal.

Collect documents for the appraiser that show new investments in roofing, heating and cooling systems or any other major improvements, even flooring. A recent property survey can help to verify property size.

When the appraiser arrives at the house, give him or her a chance to look around your home freely. Don't trail the appraiser from room-to-room.



## Ask the Expert



*I have a potential buyer for my house but the buyer wants some guarantees on the appliances. How can I give him peace of mind without exposing myself to all sorts of claims after the sale of the house?*

You need home warranty insurance.

Considering what a home warranty plan costs, and the many things it covers, it can be a very good investment for a seller.

For the buyer, it offers peace of mind for their purchase. After all, a buyer might be feeling the pinch right after he buys a house and is in no mood to replace the refrigerator or work on the air conditioning system.

Buyers sometimes come back to the seller and ask that the seller make good on his promise that the air conditioning or refrigerator are in working order. A major appliance that suddenly quits after the sale isn't a very happy situation for the well-meaning seller

## Season's Felicitations

The end of the year can leave many of us feeling drained, emotionally and financially. A vacation to recover from the holidays -- is it even possible?

Absolutely. Start planning now, and you may find that a January holiday is surprisingly affordable.

And to springboard your brainstorming, here are a smattering of ideas from Travel and Leisure on cheapest places to travel in January (note that some are cold-weather locales, naturally. Keep an open mind!):

\* Chicago, Illinois. Great food, music, museums, and sports. And in January, hotels are 50 percent more affordable than high season, while an average round-trip ticket is \$179.10.

\* Boston, Mass. Catch the Boston Symphony Orchestra in its world-famous concert hall, check out any number of fantastic museums, grab a great meal, and maybe see the

Celtics play. Boston in January offers a 53 percent savings on hotel rates and flights are an average of \$200.66.

\* Toronto, Canada. Eat your way through this diverse city, which lays claim to a Chinatown, Koreatown, Little Italy, Little Portugal, and a Greek Town. Toronto also boasts the world's longest underground shopping complex, at 19 miles. Hotels are 33 percent more affordable and plane tickets average \$280.65 from the U.S.

\* San Diego, Calif. Here's a balmy option with beautiful scenery, architecture, beaches, and tons of great food. The San Diego Brew Festival takes place in January, showing off some of the area's 130-plus craft breweries and delicious food truck fare. You'll save 37 percent on hotels, while round-trip tickets average \$274.95.



or the cash-strapped buyer.

Home warranty plans cost between \$350 and \$600 for the first year, with an option to renew at a higher cost the second year. The policy will carry a deductible that the new homeowner must pay. Typically, that deductible is from \$100 to \$250 and will apply to a service call.

Home warranties usually cover built-in appliances such as stoves, dishwashers and garbage disposals, but may also cover a refrigerator or washer.

The home warranty will cost more if you want to insure a pool, but will be worth it.



"Tell Santa that Rudolph's check engine light is on."

## Travel Bag

### The absolute best days to fly at Christmas

This holiday season, Saturday, Dec. 22, Sunday, Dec. 23, and Wednesday, Dec. 26, will be the busiest days in the skies and at the airports, according to AAA.

But the best travel days are Dec. 24 and 25, and Jan. 5.

Frequent holiday travelers have well noted that airports and planes are elbow-to-elbow on Dec. 23, but fairly empty Dec. 25.

An expected 45.7 million people will travel on US airlines from Dec. 20 to Jan. 6, according to Airlines for America. That is a 5.2 percent increase over the comparable time frame last year.

### Delta coach seats have more room

If you are nearly 6-feet-tall or taller, you know flying coach can be an ordeal as your knees mash against the seat in front, for an agonizing trip through the skies.

Delta might be a better choice for some.

On the long-haul Boeing 777, Delta has resisted passenger cramming. United and American jam customers into 10 seats across, each just 17-inches wide. Delta sticks with nine seats in the row, giving everyone 18 inches. Most Delta coach seats are 31 inches deep, although a few allow just 30 inches (and that includes the seat). Meanwhile, American and United have gone strictly to 30 inches deep as their new standard, according to The Wall Street Journal. That means on a Boeing 737-800, Delta has 160 seats, American has 172. United has 166.

If seat room is important to you, but you have to stick with economy, check out the plane seating maps at [seat-guru.com](http://seat-guru.com). The maps show the best and worst seats on each type of plane by carrier.

## Mistletoe winds its way through human history

Being kissed under the mistletoe has been a Christmas tradition for more than a thousand years. But mistletoe is not only associated with a gentle kiss, it has a lore all its own.

Mistletoe is a parasitic plant that lives off trees. It has attracted human attention for thousands of years because, in the depth of winter, it is green. That made it a natural for legend and ritual, especially fertility rituals.

The actual kissing under the plant may have begun with the Greeks in their agricultural festival, according to The Wall Street Journal, but its kissing properties continue to this day where, as the old song puts it, we can see mama kissing Santa Claus.

To the ancient Scandinavians, mistletoe symbolized peace. Enemies meeting under the mistletoe declared a truce until the following day. On a more domestic note, disgruntled spouses kissed and made up under the greenery.

The Druids believed mistletoe possessed magical powers. Their priests cut the plant with golden sickles and gathered the trimmings on white cloth so the plant would never touch the earth and lose its enchantment.

The French didn't like it. They said mistletoe was cursed because it grew on the wood from which the cross of Christ was made and that it was doomed to be a rootless parasite forever.

In the Middle Ages, mistletoe was hung from ceilings in Europe to ward off evil, or it was dangled over doors to prevent the entrance of witches. If mistletoe was suspended over a crib, the child was said to be safe from kidnapping.

Viking lore describes the goddess of love, Frigga, who made each plant and animal promise not to kill her son Baldur. She forgot the mistletoe plant and Baldur was killed



by a spear made from it. The white berries on the mistletoe are said to have been created from her tears.

When her son returned to life, Frigga proclaimed the mistletoe to be sacred. She kissed everyone who passed under it and decreed the plant should henceforth bring love. This is said to be the origin of kissing under the mistletoe.

So go ahead. Kiss under the mistletoe, have fun doing it, and give a nod to Frigga for starting a very enjoyable custom.

### Talk about a bunch of Scrooges!

In colonial New England it was once decreed that anyone found feasting, celebrating, or acting frivolous on the sacred day of December 25 would be fined five shillings.

Begging the question as to exactly how many times you could chuckle before it was frivolous.

# December 2019



## Gabe Sanders

REALTOR®  
E-Pro, SFR  
Real Estate of Florida  
2391 SE Ocean Blvd.  
Stuart, FL 34996

[www.GabeSanders.com](http://www.GabeSanders.com)

Sun	Mon	Tue	Wed	Thu	Fri	Sat
1 Advent begins	2 National Mutt Day	3	4 Rockefeller Ctr Christmas	5 Nat'l Christmas	6	7
8	9	10	11	12 Full Moon	13	14
15	16 Las Posadas	17	18 	19	20	21 Winter begins
22 Hanukkah Begins	23	24	25	26	27	28
29	30	31 New Year's Eve				

## Florida October 2019 Single Family Market Stats

Click on the Image for the full report

Monthly Market Detail - October 2019  
Single Family Homes  
Florida





Summary Statistics	October 2019	October 2018	Percent Change Year-over-Year
Closed Sales	23,440	22,272	5.2%
Paid in Cash	5,823	5,970	-2.5%
Median Sale Price	\$263,000	\$253,853	3.6%
Average Sale Price	\$336,501	\$331,626	1.5%
Dollar Volume	\$7.9 Billion	\$7.4 Billion	6.8%
Median Percent of Original List Price Received	96.7%	96.3%	0.4%
Median Time to Contract	40 Days	40 Days	0.0%
Median Time to Sale	82 Days	82 Days	0.0%
New Pending Sales	26,080	23,018	13.3%
New Listings	32,104	30,895	3.9%

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

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