



After-holiday cleanup: What to recycle

Wrap dominates the holidays: The boxes you wrap, the wrapping you trash, and the left-over wrap you'll probably keep.

Here's a hint about gift wrap: It usually can't be recycled. Metallic paper can never be recycled, neither can glittery things or paper with plastic in it. Same for gift bags. The test is whether you can crumble it up and whether it stays crumbled. If it stays crumbled you might be able to recycle it.

Some things that can't be recycled:

- Decorations
- Trees, real or artificial
- Clothing and shoes
- Ribbons and bows
- Cellophane wrap
- Packing materials, including bubble wrap and foam peanuts.
- Food waste
- Anything battery powered.
- Sticky gift labels

But you can recycle:

- Gift boxes
- Tissue paper
- Shoe Boxes
- Cards and envelopes

Give the kids a real gift this year: Tell them how to buy a home

Just 100 years ago, many people didn't take mortgages. They simply saved for a patch of land, dug a basement and put a roof on it. Then they lived there until they could afford to build the first floor.

Today, basement houses are no longer in use. But owning a home is a fantastic investment for financial security and it has the advantage of making you happy at the same time. This is a message that parents should pass along to their 20-something kids who are at the age to develop the right habits for financial security that will lead to home ownership in years to come.

The rules of financial security really haven't ever changed and the same is true of smart home buying: Save money, pay your bills, buy what you can afford. That simple formula begun in the 20s will translate into a home in your 30s and financial security in your 60s.

Don't assume the steps to buying a home is obvious to kids. It isn't. Kids in their 20s may not even realize they can buy a home.

Advise the kids to get their credit in order. These days a credit score over 620 is a must to buy a home and the higher, the better. To create a good credit rating, they must pay their bills 100 percent on time over a number of years. Stress to young people that they must successfully manage credit by keeping their utilization low--no more than 30 percent. They might take out a secured credit card at first. Kids in their 20s might try for a car loan. This is a good step, if the car loan is modest and they can make payments perfectly.

At the same time, they should begin to save some money to make a future down payment. Assuming their incomes haven't matured, they might not attempt big deposits at first, but over time, savings will grow.

The down payment, combined with a good credit rating, will give them an affordable interest rate and start them off with a little equity in their new home.





Ask the Expert

The seller of a home we like says assuming his mortgage would be a good deal for us. Would it?

Maybe. We can surely examine the deal. But with interest rates so low, don't get your hopes too high.

"Assuming a mortgage" means that the buyer takes over mortgage at the existing interest rate and repayment period. This can be a great option if the mortgage has an interest rate well below the market. For example if the current market interest rate is 6 percent and the mortgage you want to assume is 4 percent, it's a good deal.

But, today, interest rates are historically low. Older mortgages are likely to have higher rates than loans you can take now.

Seller's equity

Another consideration should be the seller's equity. The seller will want to be paid for the value he already has in the property. A buyer must come up with a mortgage buyout payment that will give the seller money for that value (or equity). That can't be part of the mortgage assumption, so it will have to be paid in cash or with still another loan.

Remember, too, when you assume a mortgage, you don't assume the

sellers credit rating. You still have to apply for the loan and meet all the lender's requirements. You'll find conventional lenders don't allow assumable mortgages. You can assume an FHA or VA loan (in most cases) but as the buyer, you have to meet income and credit requirements.

One thing you must do before assuming such a loan is to make sure the loan is not delinquent. Any delinquent payments become YOUR delinquent payments if you assume the loan.

An FHA or VA loan actually can be assumed without the property being sold. This arrangement leaves the seller with a huge amount of liability. In some cases the seller could end up owing on the loan, but not owning the property.

Automakers Bet Big On Electric Pickup Trucks

With electric and hybrid cars an increasingly common sight on America's roads, the next big frontier for auto manufacturers is electric pickup trucks. According to Auto Week, the number of electric pickup trucks on the market is set to increase over the next three years from zero to 10 models.

According to CNET Roadshow, automakers are betting that electric pickup trucks are the future in the already-booming pickup truck market. General Motors previewed its new all-electric Hummer EV pickup truck with a pricey commercial during the 2020 World Series,

while Ford is planning an electric update to its hugely popular F-150 truck, according to Wired Magazine. General Motors also plans an electric Chevrolet truck, for buyers who want a more utilitarian vehicle, according to Auto Week.

Startup automakers are getting in on the action, too. The much-anticipated Rivian R1T truck was expected to go into production this year, but faced pandemic-related delays. The Bollinger B2 truck is expected to hit the market in 2021. Lordstown Motors, which started oper-

ations after purchasing a shuttered General Motors plant in Lordstown, OH., plans to focus on the commercial truck market with its Endurance pickup, due in 2021, according to CNET Roadshow.

Consumers who want to own part of the first generation of all-electric pickup trucks need deep pockets—the Hummer EV could run as high as \$112,595, depending on the model, ac-

ording to CNET Roadshow. The more affordable Tesla Cybertruck will eventually be available for as low as \$39,900.

Despite the steep up-front price tag, electric vehicles enjoy numerous benefits

over their combustion engine counterparts, according to Wired Magazine. Electric engines are fast and powerful with fewer moving parts to maintain, and buyers may save money in the long run.

Still, the electric pickup has drawbacks. Battery power and range are still issues with all electric vehicles. With trucks, towing can reduce the range by half. Charging may not be available on all long hauls.



400 years ago, Pilgrims' first Christmas wasn't exactly idyllic

Sixty-five days after setting off from England, the group of 100 travelers and their ship, the Mayflower, landed in in what is now modern-day Plymouth, Mass., on Dec. 18, 1620.

The Mayflower was off-course, tossed by storms and angry seas and in need of supplies.

The travelers referred to themselves as pilgrims--people who go on a long journey for religious reasons. But these pilgrims did not find friendly inns to rest in for Christmas. They arrived to wilderness.



Nine days after their landing, some spent Christmas Day aboard the Mayflower, while others went to cut

trees to build their cabins.

Over time, the struggle of the Pilgrims became steeped in myth as their descendants re-imagined their holidays. One 1900 women's magazine article proposed the preposterous idea that the Puritans decked their ship with holly and ivy, wrapped gifts for indigenous children, and feasted.

In fact, the religious members of the voyage, the Puritans, rejected the celebration of Christmas as a holdover from Roman Catholic excesses in Europe. Their journals said simply that on Christmas they 'began to drink water' and then the ship's master offered some beer.

By 1621, the pilgrims certainly had not changed their attitude. According to their journals, some non-Puritan members of the community said they would not work on Christmas and began to play sports in the streets of the tiny village. The colony governor quickly put an end to those activities.

In an historical bah humbug, the Puritans went on to outlaw the celebration of Christmas in 1659. If you got caught having too much fun on Dec. 25, you were fined five shillings.

Guests coming? Don't forget the fridge!

A refrigerator with plenty of room is a must when guests are bringing their famous dishes for the holiday feast.

Of course, that means (cue scary music): Cleaning. Out. The. Fridge. Everyone sometimes finds an unknown green thing at the back of the fridge. But, what you don't want is for your guest to find it.

So, here is the best way to clean the fridge, according to the Centers for Disease Control.

- 1 Completely empty the fridge. Take out all removable parts.
- 2 Let parts come to room temperature. If you run hot water on the cold glass parts, they could crack.
- 3 Soak and wash in hot water with dish detergent.
- 4 Wipe inside of the empty refrigerator with hot soapy water.
- 5 Mix 1 tablespoon of liquid bleach to 1 gallon of water and wipe down all surfaces.



Festive make-ahead salad shows off Christmas colors

Pickled beet and mozzarella salad is a great seasonal vegetable dish that can be made ahead of time, assembled quickly and looks beautiful on a plate.

Recipe

6-8 medium fresh beets

1 cup vinegar (apple cider works fine, or you can create your own mix)

½ cup white sugar or less to taste

1 1/2 teaspoons whole cloves

1 1/2 teaspoons whole allspice

1 bay leaf (optional)

1 teaspoon salt

Other ingredients:

1 cup balsamic vinegar

Fresh mozzarella cheese – usually sold in approximately eight-ounce balls, each ball will make four to six servings

Remove tops from beets and scrub. Place beets in a large pot and add water to cover. Bring beets to a boil, then reduce heat and simmer for about 30 minutes. Remove the beets and rinse in cool water, rubbing the skin with your fingers to remove. Use a sharp knife to slice off any stubborn skin. Slice the beets around one-half to one-quarter inch thick, arrange them in a shallow dish and set aside.

Combine the vinegar, sugar, cloves, allspice and salt in a saucepan and boil for about five minutes. Pour mixture over beets, turning and stirring as needed to coat each slice. You may have leftover pickling mixture. Place beets in the refrigerator for at least an hour before serving, preferably overnight.

Balsamic reduction: Bring one cup of balsamic vinegar to a boil in a small pot, then reduce temperature and simmer for 10-15 minutes until reduced by one-third to one-half, depending upon your preference. The reduction will thicken as it cools. For a sweeter glaze, add one to two tablespoons of maple syrup or honey. Refrigerate until serving.

To serve, thinly slice fresh mozzarella and arrange with chilled beet slices on a salad plate. Use a spoon to drizzle glaze over the top. Top with shredded basil leaves, pepper and flaky salt, if desired.

December 2020



Gabe Sanders

REALTOR®

E-Pro, SFR

Real Estate of Florida

2391 SE Ocean Blvd.

Stuart, FL 34996

www.GabeSanders.com

Sun	Mon	Tue	Wed	Thu	Fri	Sat
		1	2 National Mutt Day 	3	4	5
6 St. Nicholas Day	7	8	9	10	11 Hannukah 	12
13	14 Electors Meet	15 Christmas Bird Count 	16 Las Posadas Begins	17	18	19
20 Inauguration	21 Winter begins	22	23	24	25 Christmas Day	26 Boxing Day
27	28 Holy Innocents	29 Cold Moon	30	31		

Martin County October 2020 Single Family Homes Market Stats

Click on the Image for the full report

Monthly Market Detail - October 2020
Single Family Homes
Martin County





FloridaRealtors®
The Voice for Real Estate® in Florida

Summary Statistics	October 2020	October 2019	Percent Change Year-over-Year
Closed Sales	280	209	34.0%
Paid in Cash	107	73	46.6%
Median Sale Price	\$415,200	\$380,000	9.3%
Average Sale Price	\$624,018	\$486,665	28.2%
Dollar Volume	\$174.7 Million	\$101.7 Million	71.8%
Median Percent of Original List Price Received	95.7%	95.1%	0.6%
Median Time to Contract	33 Days	50 Days	-34.0%
Median Time to Sale	78 Days	101 Days	-22.8%
New Pending Sales	278	203	36.9%
New Listings	260	277	-6.1%
Pending Inventory	401	310	29.7%

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.



Disclaimers: All real estate information deemed reliable but not guaranteed and should be independently verified. All properties are subject to prior sale, change, or withdrawal. Neither listing broker(s) nor this company shall be responsible for typographical errors, misinformation, misprints and shall be held totally harmless. If your property is currently listed with another real estate broker, this is not a solicitation of that listing.