



Planning to go to the Super Bowl? Break open that bank

Super Bowl LVII will be in Arizona, a state whose motto is Ditat Deus, or God Enriches.

If you want to be there, you better hope the Almighty is on your side.

The most inexpensive tickets start at \$4,887.50, while a premium package starts at \$7,225 per person.

Those aren't the pricey tickets, of course. For those, you will easily pay five figures and before sales are over, that might go north of six.

Ten years ago, the game was in New York City and the prices were considered astronomical: Club level seats with access to restaurants, \$2,600. The previous year in 2012, similar seats in New Orleans were \$1,250.

Ticket prices are expected to rise dramatically before the game in February 2023. The average ticket price in 2022 was about \$6,800.

The joy (and trials) of Christmas lights

Checking out the neighborhood is essential for home buyers at any time of year but, for some, the best time of the year to look around neighborhoods is December.

That's when the Christmas decorations go up.

Most people love the festive lights of the season, and tons of people follow the local news stories about the 10 best neighborhood displays. When you put 20,000 lights on the property, it attracts a lot of people and a massive display next door can be problematic.

In Celebration, Florida, and El Paso, Texas, entire neighborhoods deck their homes out in displays that you can probably see from space. Of course, the neighbors love it. At least, the neighbors who participate love it.

In one New Jersey neighborhood, a homeowner puts out 47,000 lights, a display larger than Rockefeller Center, but his neighbors aren't pleased. Their Christmas signs quietly point out that the house is in violation of zoning regulations and, they opine, excessive.

Famously, a homeowner in Australia commented on his neighbor's elaborate display with a lighted arrow and the word, "DITTO."

The public adores these elaborate displays, but neighbors often complain about the traffic, trash thrown out of cars onto lawns, and the bright, often flashing, lights that force them to put up room-darkening curtains in self defense. And then there's the music.

For homeowners, putting up Christmas lights is a tradition. Generally, most neighbors will be happy with a modest display. Just be polite:

- * Wait until mid-November to put up decorations.
- * Take them down after January 6 (Epiphany).
- * Turn off the lights by 11 p.m., especially if you have a flashing display.
- * If your display of lights heads north of 10,000 bulbs, you may be going too far.





Ask the Expert

I finally saved up a down payment, but now interest rates are rising. Should I still buy?

If you are ready, yes, you should buy.

Interest rates are higher than they have been in a few years. However, when it comes to interest rates, you have to live in the present. No one can know what will happen in a year. If you buy now, and interest rates rise in the next year, your rate is locked in and your payments won't change -- but rents will rise with inflation. On the other hand, if you buy now, and in a couple years rates go down, you can still refinance. So you have options.

Rising interest rates also have a downward pressure on prices and availability. In June 2022, the number of houses for sale increased 19 percent. Today, you have more choices and less competition to buy.

Of course, some think inflation will go down and the Fed will begin reducing interest rates, so they decide to put off a purchase.

The ARM option

Increasingly common today are buyers who get adjustable-rate mortgages (ARM). In the short term, these mortgages have lower rates over five to 10 years and, if you qualify, you could spend more for a home while making lower payments. More people are

Flying Cars

Startup working to make flying cars a reality

"When once you have tasted flight, you will forever walk the earth with your eyes turned skyward. For there you have been, and there you will always long to return."

Leonardo Da Vinci

Back in the 15th century, flight was a rare experience for humans and often ended with a hard landing. Today, if a Silicon Valley startup has its way, you may soon be able to park a flying car in your garage.

Alef Aeronautics is working on making flying cars a reality. Their first model, dubbed the Model A, is expected to have a driving range of 200 miles and a flying range of 110 miles. The Model A uses eight different propellers to achieve flight. On earth, wheels keep the car rolling. Alef expects the Model A to hit the skies in the coming months for test flights and hopes it

will be ready for consumers by 2025.

As is often the case with emerging technologies, those looking to spread their wings will have to pay handsomely to do so, with the Model A expected to cost \$300,000. In the long run, Alef hopes to launch a Model Z in 2030 that will cost a mere \$35,000 and require only a drone license to operate.

The biggest challenge to flying cars might not be the sky-high mechanical impediments but instead regulatory issues. Authorities are still grappling with how to manage flying personal craft and delivery drones. Car accidents claim thousands of lives each year, with human error causing or contributing to 93 percent of accidents, according to Indiana University. If folks start colliding midair, not only will flyers be endangered, but also everyone below them. Still, the day may come when you can skip rush hour traffic simply by flying over it.



doing this. In mid-2022, ARMs made up 10 percent of new home applications.

ARMs are much less risky today than they were prior to 2008. Today, the initial fixed-rate period on an ARM can last as long as 10 years and there are caps on how much it can rise.

The key question is whether you are ready to buy. If you have your down payment, your debt is low, and your employment is steady, then it's time to start using your money to build equity in your own home. You'll have tax advantages since property taxes and mortgage interest are tax deductible and the value of your house is likely to rise over the years.



"We had a fight. She's making me sleep on the shelf tonight."

View the best search tool available for Martin & St. Lucie County homes at: www.GabeSanders.com

Why cats love Christmas trees

It's more than the usual occasion for a kitten caper.

The Christmas tree is positively catnip for felines, and no wonder. Plenty of shiny, dangling things -- a cat favorite. It's a new thing that a cat must investigate. Possibly new smells or the smell of the outdoors, and that is cat bliss. An opportunity to climb -- sorry, Mom -- that they can't resist.

According to PETA, you can do some things to minimize tree destruction during the season.



Try to place the tree away from end tables or other surfaces that can be used as launching pads. You might consider anchoring the tree to a wall to prevent tipping. Put the tree up early so the cat gets bored long before Christmas.

Don't use tinsel.

It is so shiny that it will be tempting to chew. But it can get caught in the cat's intestines.

Tie ornaments instead of hooking them onto the tree.

Avoid glass ornaments, fake snow, real candles, plants, and food items like chocolate.

Unplug the lights when you can't supervise the cat.

Try George Washington's egg nog, but go easy

If you are going to blow the diet at Christmas, what better way than with thick, sweet, and usually alcoholic eggnog?

Of course, Christmas nog has its lovers and haters. The haters always have a point. Who would want to mix eggs and dairy products? But the lovers have a point, too. It's actually really yummy and people from every century, stretching back to the first American settlements at Jamestown and another 500 or so before that, loved it.

In fact, George Washington, the first president of the United States, wrote out his own personal recipe for nog:

"One quart cream, one quart milk, one dozen tablespoons sugar, one pint brandy, 1/2 pint rye whiskey, 1/2 pint Jamaica rum, 1/4 pint sherry—mix liquor first, then separate yolks and whites of eggs, add sugar to beaten yolks, mix well. Add milk and cream, slowly beating. Beat whites of eggs until stiff and fold slowly into mixture. Let set in cool place for several days. Taste frequently."

What is missing from this heavily alcoholic recipe is the number of eggs. According to Time magazine, you should try a dozen. That will add up to a five-ounce drink with at least 400 calories. Go light.

Nogs you buy in the store are also thick and sweet, but the FDA permits only 1 percent egg yolk. Still, it does ring in the season.



The sneaky Christmas gift for WWII POWs

Soldiers play cards. It's true today and it was true during World War II, especially for soldiers held captive.

Knowing that, the U.S. and British intelligence agencies devised a top secret plan -- a violation of the Geneva Convention -- to help POWs escape: Playing cards with a secret map of escape routes. The cards looked like ordinary blue Bicycle playing cards and were distributed to POWs in Christmas parcels from the Red Cross.

Ordinary playing cards are made by gluing two layers of paper together. But when these secret map cards were submerged in water, the layers would peel apart to reveal a portion of a map. Once all the cards were peeled, POWs could assemble them to form a functioning map of the region, with included escape tips. These sneaky decks had a cellophane seal intentionally applied crookedly, according to Popular Mechanics.

The scheme actually did help some prisoners escape. About 32 POWs -- mainly high-value detainees like pilots and officers -- successfully escaped Castle Colditz, the notorious prison camp for "incorrigible" Allied troops. Some speculate that before these troops departed, they were given hints that something from home could help them escape, but they were not told the details. According to War History Online, the supposedly escape-proof Colditz saw more than 300 total escape attempts.

The secret playing card operation, carried out around 1944, was not widely known until the 1970s.

In the 1990s, the United Playing Card Company created a commemorative Bicycle Escape Map playing card set, available today, with the map printed on the suit side of the card so you don't have to destroy the card.

You can see the original deck at the International Spy Museum in Washington, D.C.

Be a smart holiday host

If you are hosting a holiday party, don't forget to keep steps clear and well-lit. Check for any tripping hazards.

Be responsible about serving alcohol. The Insurance Information Institute reports that more than 30 states allow hosts to be found liable if an inebriated guest causes an accident. Plan active entertainment and serve coffee instead of liquor for an hour before guests are scheduled to leave.

December 2022



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Sun	Mon	Tue	Wed	Thu	Fri	Sat
				1 Antarctica Day	2	3
4 St. Barbara's Day	5	6	7 Cold Moon	8	9	10 Human Rights Day
11	12 Poinsettia Day 	13	14 Bird Count Begins 	15	16 Las Posadas	17
18	19 Hanukkah	20	21 Winter Begins 	22	23	24 Christmas Eve
25 Christmas	26 Boxing Day	27	28	29	30 Orange Bowl	31 Peach Bowl

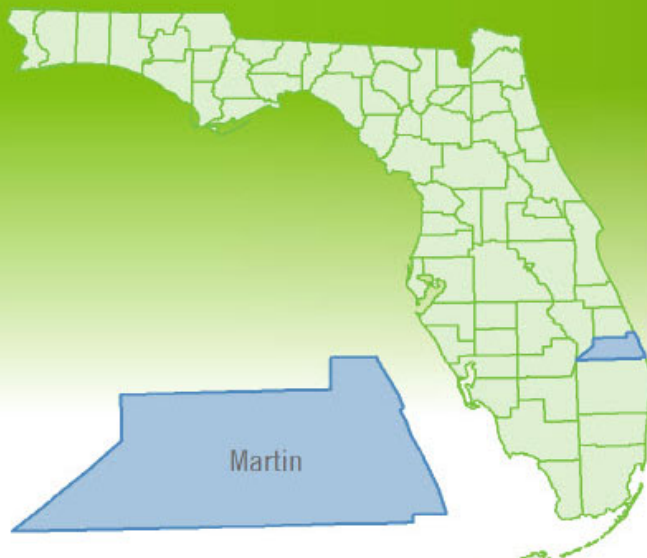
3rd Qtr. 2022 Martin County Single Family Homes Market Report

Click on the Image for the full report

Quarterly Market Detail - Q3 2022

Single-Family Homes

Martin County



Summary Statistics	Q3 2022	Q3 2021	Percent Change Year-over-Year
Closed Sales	483	672	-28.1%
Paid in Cash	214	282	-24.1%
Median Sale Price	\$580,000	\$475,000	22.1%
Average Sale Price	\$808,426	\$727,270	11.2%
Dollar Volume	\$390.5 Million	\$488.7 Million	-20.1%
Median Percent of Original List Price Received	96.2%	98.8%	-2.6%
Median Time to Contract	18 Days	14 Days	28.6%
Median Time to Sale	59 Days	56 Days	5.4%
New Pending Sales	495	651	-24.0%
New Listings	665	674	-1.3%

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

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