

# HOUSECALLS



## Take a selfie for your health?

Imagine taking a selfie and using it for your health. New technology may allow for just such a use.

A recent study tested a smartphone-based technology that takes a short video of your face and then provides a blood pressure reading.

According to Harvard Health, researchers took two-minute videos of 1,328 Chinese and Canadian adults. Using an iPhone equipped with transdermal optical imaging, the software measures blood pressure by detecting blood flow changes in a person's face.

When compared to readings taken using a traditional blood pressure cuff, the video blood pressure readings were about 95 percent accurate.

Researchers made the videos in a controlled environment with good lighting, so it's unclear how the technology will perform in the real world. Additionally, although the study volunteers had a variety of skin tones, none had extremely fair or extremely dark skin, and most had normal blood pressure.

## A jump in building starts predicts more choices for buyers

Finding the home you love might be easier in 2020 as more building begins to meet demand.

After an unexpected late-year jump in single family housing starts in 2019, the Fannie Mae Economic and Strategic Research (ESR) Group has predicted higher single family housing starts and sales for 2020 than previously announced.

Housing starts represent the number of new homes begun during a period of time. The U.S. Census Bureau estimates the number by surveying permit holders and asking whether they've started construction, according to the National Association of Home Builders (NAHB).

Privately-owned housing starts were 13.6 percent higher than a year earlier, according to the Census Bureau.

The ESR group also removed its prediction of one rate cut in early 2020 and announced that it expects no moves from the Fed all year; the Fed cut rates three times in 2019. Rates for 30-year mortgages have dropped to about 3.6 percent.

The group further predicted that single-family housing starts will top one million new homes in 2021, a post-recession high. Privately-owned housing permits went up the most in the Northeast, followed closely by the Midwest. Permits were up slightly in the West and had fallen in the South.

Despite the expected increase in the pace of construction, the group said, supply remains tight and strong demand is driving prices higher, particularly in entry-level price tiers.





## Ask the Expert

*What is a lease-to-own, and is it a good idea?*

A lease-to-own, also commonly referred to as a rent-to-own or a lease option, is an arrangement between a buyer and a seller in which the seller leases a property for a set period of time, at which point the buyer typically has the option to purchase the property outright (sometimes a contract legally obligates the buyer to purchase).

Nearly everything in this type of contract is negotiable. Often, the seller agrees to set aside a portion of the monthly payments toward a downpayment or equity in the home.

It's also important to note that this is commonly used as a short-term agreement -- a few months to a few years -- and that, at the end of the lease period, the buyer needs to obtain a traditional loan.

So why would either side consider a rent-to-own scenario?

A buyer may need time to put away money for a downpayment and/or to build up their credit. Perhaps they're self-employed, for example, and need a few years' worth of tax returns to demonstrate income stability to a traditional bank. Or they have

## 4 Tips for Phone Productivity

You can do more business faster if you tweak your phones and organize them properly.

### 1 Create a better tool box

According to Computer World's contributing editor JR Raphael, the first step is organizing the home screen. Think of it as a tool box. Put the tools you actually use every day on the first panel. Everything else goes to other screens.

### 2 End distractions

If you are prone to mindless web browsing, try Firefox Focus. Focus is meant to be used to look up one thing, not tap, go to Instagram, tap again to Facebook while 30 minutes slip away. According to Better Human, Focus does not keep history, does not remember passwords and does not keep you logged in. You are in and out.

### 3 Limit touches

Notifications are a time waster. Most experts recommend turning off notifications for an hour if you need to focus completely on a project. Studies say distractions can mean it takes 20 minutes to get back to a project.

Jory MacKay of Meister Task, goes a step further. He says it is not how much you use your phone, the issue is really how much you impulsively touch it. Marketing firm dscout.com says we touch our phones 2,617 times per day. MacKay recommends distance. Carry the phone in your bag, instead of next to your body. Or place it just out of reach and out of sight.

### 4 Save time with a snap

A smaller suggestion, but an incredibly useful one, is to remember that your phone takes more than selfies. Need to talk to printer tech support? Snap a picture of the printer's serial number. Need to find a serial number or read a gauge, for example, in an inconvenient place? You might be able just to reach around or down and snap a picture.



less than stellar credit and simply need time to repair it.

A seller might like the idea of locking in a purchase price and collecting monthly payments along the way. Say the two sides agree to a three-year term with a purchase price of \$170,000. If the buyer pays \$1,000 a month, the seller collects \$36,000 and still sells for \$170,000 at the end -- which, even after expenses, can net the seller a nice profit.

A lawyer who's well-versed in real estate law is usually the best person to review, if not draw up, the contract. And buyers should keep an eye on building their reserves and credit so they can qualify for a mortgage that will allow them to take ownership at the end of the term.



"I'm afraid there are some things we can't fix in Photoshop."

## News from Home

### *Clean up worn, but expensive sneakers*

You can give those expensive, brand name sneakers, a newer look with a hair dryer.

For clouded bubbles on the side of the shoe, simply aim the hair dryer at the air bubble, and the bubble window will clear right up, according to You Tube's Sneaker Style.

On the rubber soles of the shoe, where wrinkles begin to appear from wear, do the same thing: Use a hair dryer in brief spurts to smooth out wrinkles. Be careful not to use the hair dryer too long. It can melt glued parts. So switch back and forth along the sneaker, using the dryer to iron out the wrinkles. Never aim the dryer at one spot for more than a minute.

### *Potato peels and garbage disposal don't mix*

Potato peels are one food waste that should almost never be run through a garbage disposal. Thin peelings can literally slip between the disposal blades and get stuck in the trap, the U-shaped pipe the connects to the disposal. The peelings will quickly clog the drain. A plunger probably won't work to get them out. The only way is to take off the trap and fish out the peelings.

Potatoes also can generate a starchy plug that can flow out of the trap into the wall pipe. At that point you'll likely need a plumber's drain snake (auger), according to hunker.com.

### *How to find lost AirPods*

If you already have the Apple Find My iPhone set up (and you should), the Find My AirPods feature is already set up. As long as you are in Bluetooth range, the missing buds will sound a chirping noise to help you locate them. Go to the Find My app on the phone and tap Devices. A list of your devices will open up. Tap on AirPods in the list. If your pods are connected, you can tap Play Sound and both should begin emitting the chirping noise for two minutes. If your pods are out of range, Find My will show you the last place you used your pods.



### Highest known sale price

*This Persian carpet sold for more than \$33 million in a 2013 Sotheby's auction.*

*The rug is probably from the ancient city of Kerman and was a sickle leaf, vine, and scroll carpet. Its designed with vines, flowers, and sickle shaped leaves. Only 6 feet x 8 feet in size, it has a beautiful deep red color that still looks vibrant after all these centuries.*

## Persian or Oriental Rugs: The difference, history

The first known mention of Persian carpets comes from around 400 BC when Greek author Xenophon writes that the carpets were so precious that they were an acceptable gift for diplomacy. Luxury, prestige, a sign of wealth.

And so they have remained 2,000 years later. Authentic Rugs from Persia (modern Iran) are still expensive, despite many modern competitors creating similar items. After all, the rug secrets of knotting, colors, and materials have long since been revealed.

The hallmarks of a true Persian rug: Natural dyes; hand-knotted with the Persian Knot; made of wool and/or silk fibers; ending with structural fringe, not sewn or glued, according to Rug Knots.

Today, most major museums have a Persian carpet dating from at least the 16th century. These extraordinary carpets can be worth millions, according to the New York Times. In fact, in 2013, Sotheby's sold a 17th century, 9-by-6.5 foot

carpet made in Southeast Iran for \$33 million, the highest known price.

Trade sanctions have made it illegal for US dealers to sell Persian carpets made after 1987, when the sanctions began. Today if someone advertises such rug, it has been illegally brought into the U.S. or the seller is telling a fib.

But not to worry. If you can't afford millions, there are plenty of options available.

Essentially any authentic Persian-style carpet made outside Iran is called an Oriental Rug. So long as it matches the hallmarks of the Persian style, it can be considered genuine. But, the price has many fewer zeroes. An authentic Oriental area rug can run about \$4,000 to \$6,000. Small rugs are much more affordable, in the \$500 range, and are often used as wall hangings.

Some Oriental rugs are manufactured in the Persian style using Bamboo silk, since it doesn't kill silk worms.

### 4 tips to maintaining all your rugs

Items as precious as Oriental and Persian rugs require some special considerations. Here are just four tips that can help maintain any fine rug, according to Rug Knots.

1 Avoid traffic damage by moving the furniture around periodically. This will encourage different step patterns.

2 Avoid locations with direct sunlight, which will encourage fading over time.

3 Don't brush tangled fringes. In fact the fringes will fall back into place, if you flip the rug over.

4 Vacuum once a week. Do not use aromas or powdered rug fragrances. Vacuum with the grain.

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## Gabe Sanders

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Sun	Mon	Tue	Wed	Thu	Fri	Sat
February is <i>American Heart Month</i> ❤️						1
2 Superbowl!	3	4	5	6	7 Wear Red for Women	8
9 Academy Awards	10	11	12 Darwin Day	13	14 ❤️❤️	15
16	17 Presidents Day	18	19	20	21	22 Natl. Marga- rita Day
23	24	25 Mardi Gras	26 Lent begins	27	28	29

## Forget the windows, why does the Cybertruck look so weird?

Tesla's all-electric, battery powered Cybertruck opened with a stunt: Elon Musk demonstrating its bullet-proof windows. They broke.

But advertising stunts aside, what exactly makes the Cybertruck look so otherworldly?

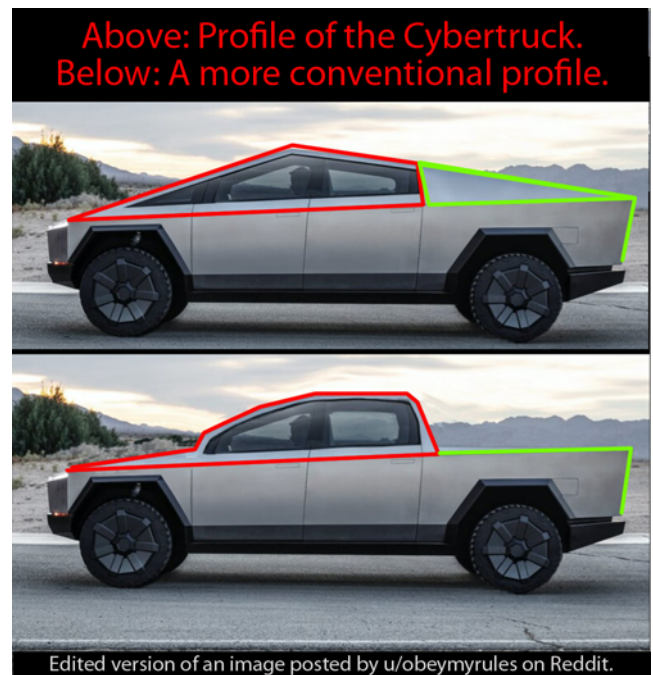
Partly it is because of pyramidal structure of the top and rear, giving it a sort of alien or vaguely military feel. The truck bed is topped with a cover that rolls up when needed, but when rolled down emphasizes the triangular lines.

According to designer Dheeraj Nanduri, writing in Medium, basic truck appearance hasn't actually changed since the first trucks in 1917: Tall cab with long work bed. The Cybertruck changes the calculations, but will it work as a truck? Yes, but maybe not for tradesmen.

The 6.5 foot truck bed uncovers to reveal a useful hauling space, complete with a pulldown ramp to drive such things as an ATV onto the bed. It has spaces for hooks and ropes.

But, online, some commentary was skeptical that it would be a great working truck that could haul pipes or lumber or accommodate a winch.

Many question whether the battery power would be enough to make the truck hardy in a working situation. Range estimates are



250-500 miles depending on the model. Three models have been proposed.

## Local Market Information

### Monthly Market Detail - December 2019 Single Family Homes Florida



Summary Statistics	December 2019	December 2018	Percent Change Year-over-Year
Closed Sales	25,557	20,641	23.8%
Paid in Cash	6,352	5,183	22.6%
Median Sale Price	\$270,000	\$255,000	5.9%
Average Sale Price	\$354,779	\$331,774	6.9%
Dollar Volume	\$9.1 Billion	\$6.8 Billion	32.4%
Median Percent of Original List Price Received	96.7%	96.0%	0.7%
Median Time to Contract	39 Days	43 Days	-9.3%
Median Time to Sale	80 Days	84 Days	-4.8%
New Pending Sales	19,754	17,653	11.9%
New Listings	21,852	20,650	5.8%
Pending Inventory	28,479	26,191	8.7%

### Monthly Market Detail - December 2019 Townhouses and Condos Martin County



Summary Statistics	December 2019	December 2018	Percent Change Year-over-Year
Closed Sales	88	83	6.0%
Paid in Cash	44	47	-6.4%
Median Sale Price	\$179,950	\$164,000	9.7%
Average Sale Price	\$219,297	\$197,986	10.8%
Dollar Volume	\$19.3 Million	\$16.4 Million	17.4%
Median Percent of Original List Price Received	95.4%	94.5%	1.0%
Median Time to Contract	36 Days	46 Days	-21.7%
Median Time to Sale	74 Days	76 Days	-2.6%
New Pending Sales	67	67	0.0%
New Listings	95	85	11.8%

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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