



### Boji the traveling dog

A stray dog, Boji likes public transportation in Istanbul, Turkey.

He uses the metro, the tram line, and even the railway. He's polite. He waits for passengers to disembark before entering the train. He takes a seat if there is one. Last year, the Istanbul Metropolitan Municipality made sure he was fully vaccinated and sterilized then attached a tracker to see where the canine traveler goes. Turns out, he goes everywhere. He travels around 29 stops per day for a distance of about 30 kilometers. He prefers the M4 metro line.

He's become so famous that a mean person recently tried to frame Boji by placing poop on one of the trains. Videos proved it was a setup. Boji rides on.

## Should you offer earnest money in a competitive market?

Mortgage rates are low and financing is readily available, but the number of houses for sale is also low. How do you stand out in the market and buy the house you want?

One way is with earnest money.

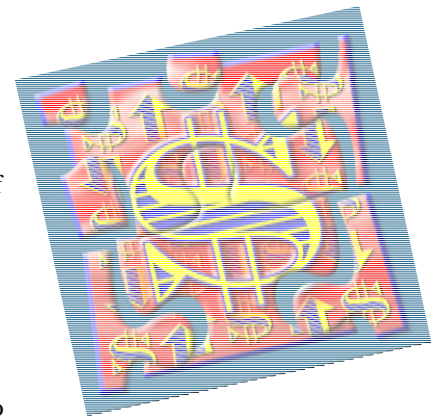
This isn't a requirement, but it can give you an advantage. Earnest money is a good faith deposit on a sale. It tells the seller that you are ready to buy their home and you won't walk away. Once the seller accepts your offer, the earnest money can be applied to your down payment.

Especially in locations where buying a house is competitive, a substantial deposit of earnest money protects both the buyer and the seller. The seller knows you are serious about buying a home if they are taking the house off the market pending appraisal and inspection.

You can lose earnest money if you waive contingencies such as inspection or if you do not close on the agreed date. In this case, you could forfeit the deposit. If you just change your mind late in the buying process, the seller can keep the earnest money.

This is a situation where a good agent is crucial. The agent should put everything in writing, detailing timelines and contingencies. The agent will use a reputable third-party real estate broker or legal firm to put your money in escrow. Agents will also outline and clearly explain all contingencies.

When earnest money is necessary, the average good faith deposit is between 1 percent and 3 percent of the purchase price. In some very competitive markets, it can be as high as 10 percent.





### Ask the Expert

*I have never applied for a mortgage. What does a lender look for in an applicant?*

This is one time in life when your sparkling personality doesn't matter so much as the financial facts!

Lenders want to know: Can you afford the loan? Will you pay the loan?

The answers are calculated using documents. Mortgages are loans that span decades and require the lender to risk a lot of money on your promise to pay. Your commitment is a promise to pay back the lender over many years to come.

Income, employment, assets: Just like on a rental application, you have to prove you are employed. With a mortgage, you will need copies of tax statements, paycheck stubs and W2 forms. You want to prove steady income over at least two years in the same line of work, if not at the same employer. This tells the lender that you do work and likely will work in the future. If you are self-employed, you'll need to provide more documents.

The best case is that you also have a savings account in which you have at least two months of mortgage payments. If you will be dead broke after you sign the mortgage, this might go

## Virtual Reality Allows Surgeons To Walk Through The Human Heart



*Healthy Heart Month!*

When Brayden Otten was born, his tiny heart, about the size of a walnut, couldn't effectively pump his blood.

A team of surgeons at Cincinnati Children's Hospital Medical Center managed to save his life with some workarounds to help his blood circulate, but even then, they knew those solutions were not perfect or permanent. Brayden enjoyed a relatively normal childhood, according to the Cincinnati Enquirer, but his doctors knew that without further interventions, heart failure was inevitable. And so at 12, Brayden found himself back in the operating room, but this time, his surgeons had a new and exciting tool in their arsenal: virtual reality (VR).

Brayden's medical team worked with a 3D medical imaging specialist to create a model of Brayden's heart that allowed surgeons to "walk" into his heart instead of relying on images and a 3D-printed model. According to Brayden's surgeon, instead of reprinting the model every time he wanted to change his plan, he simply had to hit reset and he could dive in again. With VR, his surgeons were able to plan a procedure that would have otherwise required several surgeries and increased the risk of complications and other surprises. Brayden himself was able to explore the virtual operating room, the tools that would

be used, and take a walk inside his own heart.

The procedure itself, which took 12 hours, went perfectly, and Brayden's recovery is going well.

While the use of 3D VR in cardiothoracic surgery is still somewhat new and surgeons are still experimenting with the best applications, preliminary data is promising. One study, published in the European Heart Journal in 2020, suggests that the immersive technology is more useful in preoperative planning than flat two-dimensional images. Cardiothoracic surgery, the study authors note, has become incredibly complex over the decades and a surgeon must think in three dimensions to effectively plan and perform complicated procedures.

According to the Vanderbilt University Medical Center, very few pediatric cardiac surgery centers currently use virtual reality, but mounting evidence of its benefits will likely translate into broader availability at more hospitals.

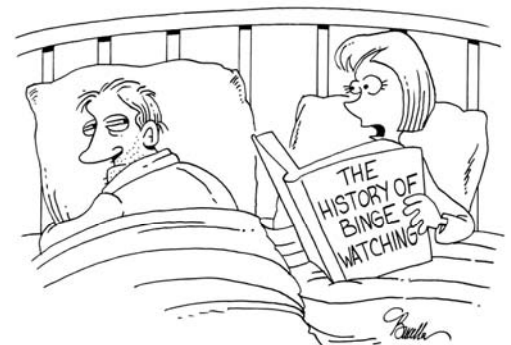
A literature review published in the Annals of Thoracic Medicine concluded that even though virtual reality is off to a promising start in the field of cardiothoracic surgery, more research and refinement are still needed to fully understand all the applications.

against your application.

**Debt:** Lenders use a formula called debt-to-income (DTI) ratio. You can figure it out yourself. Simply add up all your monthly payments (credit cards, auto loans, child support, alimony) and divide that by your monthly income. The percentage you get is your DTI ratio. That should be 36 percent or less. What you don't want is maxed-out credit cards or applications for new credit.

**Down payment:** Do you have enough cash to make the required down payment? Can you document where you got the money? Best case: Equity from a home you are selling or your own savings.

**Purpose:** If you are buying a home, do you plan to live in it? If it is to be a rental, you may need to show more information.



"I can't put it down."



## The new Shampoos come in a bar

Cruise down the hair care aisles in any big box store and you'll see the usual lineup of liquid shampoos in plastic bottles, but there's a new option gaining traction.

Shampoo bars are exploding in popularity, and with cosmetics giants like L'Oreal and Procter & Gamble offering solid shampoos through their hair care brands, they're almost certainly here to stay.

How do they work? The same as liquid shampoo, just in a more concentrated form. Most liquid shampoos contain between 80 and 90 percent water -- shampoo bars simply remove water from the equation and pack all the cleansing and conditioning agents into a solid chunk. But while a bottle of liquid shampoo might provide 30 or 40 washes, bar shampoos often last much longer -- Klorane and Ethique both advertise that their bars last around 80 washes.

If you like a clean and uncluttered shower, shampoo bars are also a great space saver. A compact bar takes up much less

space than a 12-ounce bottle, after all. And if you travel a lot, you can simply cut a chunk off a larger bar and stick it in any old container for a spill-proof shampoo that will last for weeks on the road and pass through airport security without a hitch.

Best yet, a bar will also never require you to fight with a bottle to extract the last few precious drops of shampoo. You simply use it until it's gone.

To use a shampoo bar, simply wet the bar in the shower and lather in your hands before applying the lather to your wet hair. Then scrub and rinse like you would with liquid shampoo. For long or thick hair, you might want to rub the bar directly into your hair, but be conservative -- a little really does go a long way. You can follow up with the conditioner of your choice. Store your shampoo bar on a surface with adequate drainage, such as a bamboo soap dish. A soap saver bag will help you use those last chunks. Just drop the pieces into the bag, run it under water and lather it up in your hands.



*The first shampoo was sold in 1927*

## Take that! Spite houses are built to offend

**SPITE.** An ugly word for an ugly desire to hurt, annoy or offend.

In the realm of human relations, spite is abundant, and in neighborhoods it's usually obvious. Take the story of a man in Indiana, who was offended when a neighbor told him his house needed painting. So he painted it. Black.

When it comes to houses, spite can go to extremes.

In 1925, in Seattle's Montlake neighborhood, a landowner became comically offended when his neighbor made a low-ball offer on a small parcel of land. The neighbor wanted to garden there. The landowner then built an 860-square-foot, two-story home. At its widest point, it is 15 feet wide.

At its smallest point it is under five feet wide. But the home has two full bedrooms, two living rooms, two baths, a basement and a tiny kitchen, plus a yard. Today is worth north of \$500,000. Take that, cheapskate.

On the other hand, Francis O'Reilly did want his neighbor to buy his little 37-foot strip of land in Cambridge, Mass. When the neighbor refused, O'Reilly built an 8-foot wide, 308-square-foot house that has blocked the neighbor's view since 1908.

Finally, it's worth mentioning the famous Boston Spite House, a nasty bit of business. It is said that the house was built after the Civil War, when a soldier returned to find that his father had died and his brother had built a large house on the land they had both inherited.

Only a tiny strip remained, but the angry soldier took advantage of it, building a house 10 feet wide and 30 feet deep, right up against the wall of his brother's house. Today, it is privately owned. When 10 people occupy the house for a party and one has to use the bathroom, everyone has to move, the owners told Atlas Obscura.

The worst spite house offenses have been prevented by zoning laws.



## Will our accents change now?

A British team spent four months in Antarctica in 2017. Linguists said that, in isolation, they began to develop their own very slight, but still distinguishable accent.

So what happens when an entire nation, or every single nation, isolates itself for two years? That's a question linguists hope to answer. People acquire their accents from the people around them, which is why everyone didn't start speaking like Walter Cronkite in the 1950s, despite his status as the most fa-

mous voice in the country.

According to University of Munich linguist Jonathan Harrington, given real isolation over a long period of time, new accents could emerge and stick despite the influences of social media and other mass communication.

What would happen if we sent people on a long voyage to another planet, like Mars?

"They would develop a Martian accent. Can you imagine that?" Harrington told Atlas Obscura.

# February 2022



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Sun	Mon	Tue	Wed	Thu	Fri	Sat
		1 Chinese New Year	2	3	4	5
6	7	8	9 Pizza Day	10	11	12
13 SUPER BOWL LVI	14 ♥	15	16	17	18	19
20	21	22 Spay Day!	23	24	25	26
27	28 MARDI GRAS!	AFRICAN-AMERICAN HISTORY MONTH				

## 2021 Florida Single Family Homes Market Report

Click on the Image for the full report

### Yearly Market Detail - 2021 Single-Family Homes Florida



Summary Statistics	2021	2020	Percent Change Year-over-Year
Closed Sales	350,516	310,378	12.9%
Paid in Cash	104,651	68,322	53.2%
Median Sale Price	\$348,000	\$290,000	20.0%
Average Sale Price	\$505,129	\$401,478	25.8%
Dollar Volume	\$177.1 Billion	\$124.6 Billion	42.1%
Median Percent of Original List Price Received	100.0%	97.7%	2.4%
Median Time to Contract	12 Days	31 Days	-61.3%
Median Time to Sale	55 Days	75 Days	-26.7%
New Pending Sales	367,836	347,900	5.7%
New Listings	377,743	352,557	7.1%
Pending Inventory	39,364	40,434	-2.6%

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



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