

Gabe's January 2014 HOUSECALLS

the Gabe Sanders BlueWater Realty team- 1121 SE Ocean Blvd, Stuart, FL 34996 - 772-323-6996



Gabe Sanders

Say Hello to BlueWater Realty Services

I'm very proud to announce my just completed move to a new brokerage in Stuart. BlueWater Realty Services Inc. located at 1121 SE Ocean Blvd. I've joined my former co-worker Beverly Bray who is the broker of record at BlueWater. Also joining the team is Sheila Everhart who is a Broker Associate.

Being with a smaller company, will allow me to more effectively cater to all of your real estate needs while providing individualized customer service to all of my clients. I am looking forward to continuing my established relationships that I

have built with you throughout the years, as well as looking forward to helping new clients who are in need of expert and professional real estate services on the Treasure Coast.

At BlueWater Realty we have the latest technology available for our use and our collaborative approach to business will ensure rapid and effective representation for our customers.

I'm sure you will find our approach a refreshing change to the standard 'big box' agencies that currently exist. Give me a call or stop by and say hello.

Don't believe it! Internet tax myths abound

It's a rumor that keeps going and going like a battery-powered bunny.

But it's mostly not true.

Like every great rumor, however, it has a kernel of truth in it and that is just enough to power it across the pages of Facebook.

The Affordable Care Act has a provision that has been exaggerated as it has moved across the Internet and social media sites.

But here is the truth: You do not have to pay a federal tax if you sell your house.

UNLESS... you sell it for a profit of more than \$500,000. So if you bought a house for \$100,000 and you sell it for \$599,000, you would owe no special Medicare tax, even though you made a tidy profit.

And, that only applies if a couple has an Adjusted Gross Income of \$200,000 or more. (\$250K for singles.)

But let's say you bought a house for \$100K and you sold it for \$500,010. You would owe a Medicare tax of 3.8 percent

on \$10. Or a total of 38 cents.

So, yes, there is a tax that might apply to home sales in the Act but, no, it doesn't apply to every home sale or even many home sales.

According to Forbes, the Tax Policy Center figures that for 2013 about 0.2 percent of households with cash income of \$100,000-\$200,000 qualified for the additional tax.

In addition, the tax typically won't include capital gains resulting from the sale of a home if home is a primary residence and not a vacation or rental home.

Why? Because the capital gains tax exclusion rule for sales of a primary home -- \$250,000 for individuals and \$500,000 for couples -- will remain.

When the profit realized from the sale of the home falls below those capital gains exclusion totals, then it can't be tacked on to that household's net-investment income tally. Hence, that 3.8 percent Medicare tax would not apply.



Ask the Expert

We're wondering if we should buy a home now or pay rent for another year or two. What do you think?

The decision is different for every prospective home buyer.

Nationwide, statistics show that owning a home costs less than renting. That's because rents are already high, and they rise with each passing year.

If you continue to rent, you won't have to spend your savings on a down payment, but you'll end up paying more for your living quarters in the long run and have nothing to show for it.

It's also true that home prices will continue to rise, but that's really not a bad thing. It means that the home you buy now will be worth more in future years.

According to the Case-Shiller & Poor's index of 20 cities, a survey taken a few months ago showed that home prices had risen 12.8 percent over the previous year. That means people who bought a home for \$200,000 would now own a place worth \$225,600. All 20 cities posted gains in home values.

Home values continue to go up, probably not as much as 12.8 percent, but even at lower percentages, a home purchased today will be worth a great deal more in years to come.

"Home value appreciation is better when it's boring," according to Stan Humphries, a Zillow economist who now says. "It's good to see the price of home appreciation moderate, allowing the market to get back into a sustainable balance and not topple over." Cities like Las Vegas had a one-year gain of 29.2 percent last year, followed by San Francisco at 25.4 percent, increases that are not sustainable.

What do I think? If you have the money for a down payment, and a little more to make changes or updates in your new place, as most people do, I think buying a home now is a good move.

You might even be able to get a discount because some buyers are feeling anxiety over how the government is working.

HAPPY NEW YEAR



Let the bells ring, the whistles blow, and the cannon fire! Happy New Year to all.

January 1 is the first day of the Gregorian calendar year. It's a public holiday in the U.S. and many other countries. Traditionally, it is a day when people analyze their lives and decide what changes or improvements they want to make in the coming year.

This day has been observed as New Year's Day in most English-speaking countries since the British Calendar Act of 1751. Before that time, the New Year began on March 25, approximately the date of the vernal equinox.

On January 1, the Earth begins another orbit of the sun, during which it will travel about 583,416,000 miles in 365.2422 days.

In some countries, New Year's Day is called "Everyman's Birthday," and everyone becomes one year older on this day rather than on the anniversary of their birth.

In the U.S., many people encourage fate to bring them good luck in the coming year by eating "lucky" foods. Some like corned beef and cabbage. Many think black-eyed peas or red beans and rice will do the trick.

Whatever you believe, here's hoping you have a new year filled with love, luck, and prosperity!

New Year Quote

The best thing to give your enemy is forgiveness, to an opponent, tolerance; to a friend, your heart; to your child, a good example; to a father, deference; to your mother, conduct that will make her proud of you; to yourself, respect; to all others, charity.

Benjamin Franklin, Founding Father of the United States



"Oh, no, the tourists are starting to arrive."

To have a more satisfying life...

Time Perspective Therapy tries to help people let go of the past

Are you lost in the regrets of the past?
Time therapy might be able to help.

It designed help individuals focus their thoughts, not on the past, which can't be changed, but on the present and future.

It was developed by Philip Zimbardo, psychologist and professor emeritus at Stanford University. He is the author of *The Time Paradox* and *The Time Cure*.

Zimbardo says people have one of six different outlooks: past positive (you love your past), Past-negative (you have regrets and bad things happened to you in your past, or you are exaggerating them as bad); present hedonism (you like the present and like to reward yourself); present fatalism (you feel that events are beyond your control, so why bother?); goal oriented future (you plan

ahead and weigh the costs and benefits of any decision); transcendental future



(you live a good life because you believe your reward is heaven after death).

The best profile to have, says Dr. Zimbardo, is a blend of a high level of past-positive, a moderately high level of future orientation, and a moderate level of selected present hedonism.

That is, you like your past, work for the future (but not as a workaholic) and seek pleasure in the present.

You can raise a past-positive score by focusing on good in your past. Create photo albums, write letters of gratitude to people who inspired you, or start an oral history of your family.

According to *The Wall Street Journal*, the Time Perspective Therapy worked for 32 veterans with Post Traumatic Stress Disorder, all of whom had been through other therapies without positive results. All saw a decrease in anxiety, depression and PTSD symptoms.

LEDs take the lighting market

Consumers hated the twisty CFLs but the new LED offerings are cool enough for Apple Stores.

When the federal government lowered the boom on incandescent light bulbs, it pressured makers of compact fluorescent bulbs (CFLs) to fill the gap, according to *USA Today*.

So manufacturers tried to fill the gap. But the efficiency standards were high and consumers were unwilling to pay more for lights they didn't like.

Fluorescents blink slowly on and emit cold light in a bluish color. They also can't be dimmed with traditional dimmers.

Some of these drawbacks have been solved, but consumers still snub CFLs.

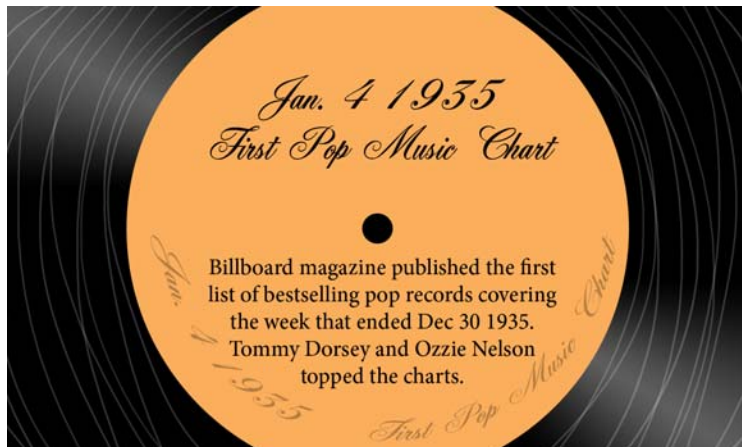
One alternative is the LED, which has been also slow to gain footing because the price is higher.

CREE, a company based in Raleigh, N.C., now has \$10 bulbs in many markets. Its products have risen to become the No. 1- and No. 3-selling light bulbs at Home Depot.

LEDs actually have a feature that outdoes the ordinary lightbulb: They have an extraordinary life expectancy. CREE offers a 10-year guarantee on its bulbs and suggests life spans as long as 22 years are possible under certain conditions.

Philips has released a line of hue connected light LED bulbs. Hue bulbs contain multiple LEDs whose output can be controlled from a smartphone, allowing for millions of possible colors.

Now that is so cool, the lowly lightbulb got a spot in Apple's retail stores.



Silly 'Easter Eggs' in Google Now and Siri

Google Now, the voice activated assistant for Android and iOS phones, has a few surprises hidden inside. Try asking these silly questions:

What's the loneliest number?
When am I?
Who are you?
Make me a sandwich.
Do a barrel roll.
Beam me up, Scotty?
How much wood could a woodchuck chuck if a woodchuck could chuck wood?

By the way, Google Now was code named Majel during development. Majel Barrett (wife of Gene Roddenberry) was the voice of the computer systems in *Star Trek*.

Apple's Siri has been around quite a while now, but the voice of the iPhone also has some responses to peculiar statements. Such as:

When will pigs fly?
Open pod bay doors.
I need to hide a body.

Featured Listing

Suntide Condo on Hutchinson Island

Furnished oceanfront condo with an updated kitchen in Suntide, one of the finest condos on Hutchinson Island. Spacious 2 bedroom split plan with everything one needs for a full time home or that special Florida tropical retreat. Suntide offers private beach access, heated pool, tennis courts, shuffleboard, wash area, newly renovated clubhouse with billiards, card table, fully equipped kitchen, bar, library and entertaining area as well as a profession fitness center. Underbuilding secured parking. This well-appointed condo is ready for immediate occupancy. Nice Ocean views from the balcony of this unit.

Offered for \$199,900

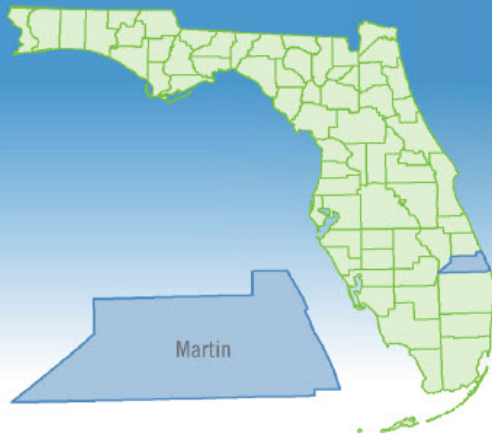
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Monthly Detail for November 2013 Condos and Townhomes Martin County

[Click Here for the full November 2013 Martin County Condo and Townhome report](#)

Monthly Market Detail - November 2013
Townhouses and Condos
Martin County



Summary Statistics	November 2013	November 2012	Percent Change Year-over-Year
Close d Sales	73	78	-6.4%
Paid in Cash	53	61	-13.1%
New Pending Sales	102	103	-1.0%
New Listings	164	145	13.1%
Median Sale Price	\$88,360	\$88,500	-0.2%
Average Sale Price	\$131,388	\$179,337	-26.7%
Median Days on Market	71	79	-10.1%
Average Percent of Original List Price Received	90.3%	88.5%	2.0%
Pending Inventory	154	(No Data)	N/A
Inventory (Active Listings)	624	741	-15.8%
Months Supply of Inventory	6.2	8.6	-27.5%



View ALL the Market Data for [Florida](#), [Martin County](#) and [Saint Lucie County](#) [Here](#)

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