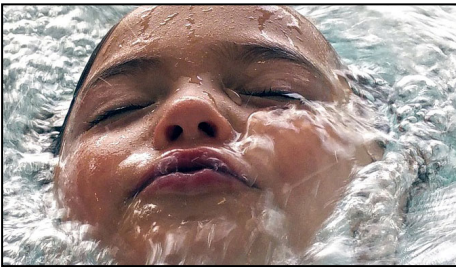


Gabe's HOUSECALLS

Happy 4th of July



Keep swimmer's ear away

If you plan to spend a lot of time in the water this summer, have some over-the-counter ear drops handy.

Swimmer's ear is a common complication from water play in which water gets in the ear, remains there, and creates the right environment for the growth of bacteria.

You can even make the drops yourself by mixing equal parts of alcohol and vinegar. The alcohol is drying and the acetic acid in vinegar lowers the pH in the ears, decreasing the chance that bacteria and fungi can grow.

If you or your child have ongoing low-grade pain (especially when the ear is touched), an itchy feeling or drainage, see a doctor for treatment.

An upgrade that says 'welcome!'

Compared to other updates you can make on your house, a beautiful front door doesn't cost that much, but it does give a cheerful welcome to guests and buyers alike.

Your front door might not be top on your mind all the time, but it's the first thing a visitor sees.

A front door is a crucial part of the presentation your house makes from the curb. It is actually part of the landscaping, according to HGTV, and you should pay attention to it when you put your house on the market because it can make or break your home's appeal, attracting buyers from a distance.

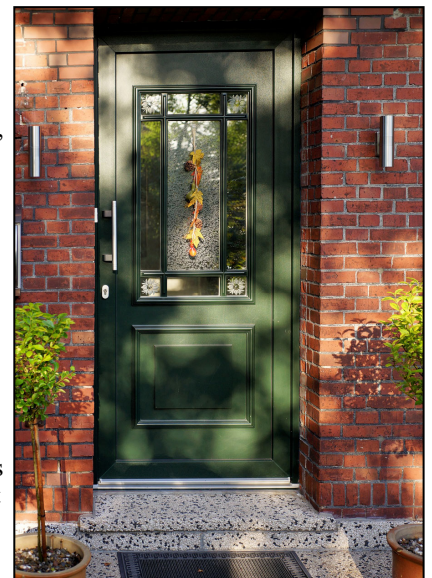
The whole front entrance, including porch and door, can set the tone for your home and make it feel well-maintained and secure. The porch and any furniture should be clean and tidy, not cluttered with many plants or decorations. The door itself should be, at minimum, as clean and attractive as the porch and entrance.

Here are some elements to consider with your front door:

Color: Houses with stone or hard materials often look good with a contrasting paint. But it can be tricky to get exactly the right color. Looks for matches with colorexplorer.com.

Materials: The door material should be suitable to the house. A lovely mahogany stained door might look great on some houses, but on others it could be overkill. A security or screen door can also be attractive and offer a way to bring a breeze or light into the house and keep your home from looking like a fortress.

Security: Door security is important. A door with windows can be breached and in some areas, this is a serious consideration. Some steel core doors are both affordable and secure.





Ask the Expert

How do student loans affect my ability to get a mortgage?

Your student loans don't necessarily disqualify you from getting a mortgage, but they can affect your finances, and your finances directly impact your ability to get a mortgage.

One of the biggest ways student loans affect a mortgage is with the Debt to Income ratio (DTI). Lenders use DTI to determine loan eligibility. The DTI includes all your monthly debt payments for things like cars and credit cards, divided by your monthly gross income. Obviously, student loans increase your debt. The lower your DTI, the better. Most lenders want to see a DTI of 45 percent or less. Strive to stay out of credit card debt while you have student loans.

Another way student loans can affect your credit profile is in payment history, which is 35 percent of your total score. Make sure your student loan payments are always on time. If you had any missed payments in the past, you can work to build your credit score now and your current on-time payments will count more than past late payments.

Remember that student loan payments might also interfere with your ability to save money. You'll need

How To Soundproof A Room For Privacy

If you are experiencing sound transfer from one bedroom to another, or from the family room to a bedroom, it's time to consider soundproofing.

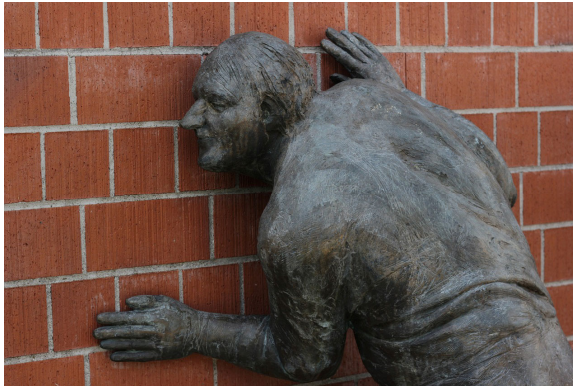
The soundproof characteristics of a wall are rated by sound transmission class (STC). Normal conversation will be heard and understood through an STC-25 wall. When soundproofing is improved to STC-60, loud shouting can be heard, but not understood.

Interior walls with a single layer of drywall nailed to two-by-four studs have an STC of about 35. Loud talking can be understood through the wall. In older homes, gaps and openings make things even worse.

The minimum recommended STC for a bedroom wall is 48, assuming that the adjacent

room isn't noisy. For a bedroom wall adjacent to a kitchen or family room, a minimum STC of 52 is recommended and 58 is optimal.

With an existing wall, adding another layer of 1/2-inch drywall over the existing wall helps substantially with minimal floor space loss. It



will also seal gaps and direct air paths where sound waves move easily. Hang the new drywall in place, possibly with some cushioning sheet (cork) under it.

If you can handle losing a little more floor space, nail a layer of resilient channels on the original wall first. The new layer of drywall will be attached to these

soundproofing channels.

A better, though more expensive option is to attach special sound barrier fiberboard made from recycled newspapers.

Quotes

The worst thing you can do in this life is second-guess yourself and feel like you have to live a double life. I feel amazing just being able to know that I'm myself every day and I don't have to hold anything back.

Collin Martin, American soccer player

It's important to learn and not repeat the same mistakes. What's done is done.

MS Dhoni, Indian cricket player

What you feel doesn't matter in the end; it's what you do that makes you brave.

Andre Agassi, American tennis player

savings for a down payment when you buy a house. Luckily, there are options for government-sponsored loans that have very low down payment requirements instead of the usual 20 percent. Zero down payment VA loans are available to current and former service members. If you are buying in a rural area, the USDA loan also has a zero down payment. These programs also have lower credit score requirements.

There are also a variety of first-time home buyer programs that provide assistance or grants.

If you keep your debt low and your payments on time, you'll qualify for a mortgage and there is no reason to wait to buy a house.



"Order more. There's not enough to go around."

"Peanut patch" shows promise for allergies in toddlers

An experimental patch could prevent severe reactions in toddlers with peanut allergies, according to NBC News.

A late-stage clinical trial of more than 200 young children with peanut allergies found that after a year of treatment with the patch, 67 percent of participants could tolerate small amounts of peanut protein. In addition, the group experienced fewer severe allergic reactions overall after completing treatment.

The Viaskin Peanut patch from the French pharmaceutical firm DBV technologies contains 250 micrograms of peanut protein -- about 1/1000th of a peanut, according to CNN. The toddlers wore the patches between their shoulder blades for 22 hours each day for a year, with new patches applied daily.



According to the American College of Allergy, Asthma, & Immunology, peanuts are among the food allergens most commonly associated with life-threatening reactions. Currently, there are no approved treatments for peanut allergies in children under the age of four. The FDA has approved one treatment, the powder-based Palforzia, to reduce the risk of severe allergies in children between the ages of four and 17.

According to the National Institutes of Health, early exposure is key to preventing severe allergies. Current NIH clinical guidelines recommend that babies who have not already tested positive for peanut allergies should eat peanut-enriched foods when they start other solid foods -- between four and six months of age.



The safest fireworks actually aren't

Sparklers. Kids love them. They are still part of the Independence Day celebration every July 4, but parents must take care and set some rules.

Of the 11,000 to 12,000 injuries from fireworks every year, about 14 percent involve the seemingly innocent sparkler. But the little fire sticks are not innocent. Most people don't realize that sparklers burn at about 1,000 degrees, according to CNN. Glass melts at 900 degrees. So, it's obvious that sparklers are not child's play.

If sparklers are still going to be part of the celebration, set some rules:

- * Kids should wear shoes. A dropped sparkler can burn feet and, if cold, cause puncture wounds.
- * Have a bucket of water ready to dispose of sparklers.
- * Kids should use sparklers only outdoors and maintain a distance from each other.
- * Children under 7 should never use a sparkler.
- * Babies can look at sparklers from about 5 feet away. The sparks are the issue, not the brightness.
- * Long 36-inch sparklers that are stuck in the ground can sometimes be just as fun for kids.

Safe food handling for your family outing

Planning a family picnic? Check out these safe food practices from the U.S. Food and Drug Administration.

Poultry: More than 60 percent of raw poultry sold in the U.S. contains bacteria such as campylobacter and salmonella. Thoroughly cook poultry until juices run clear and there is no sign of pink. Cooking kills the bacteria.

Stews, soups, and gravies: Those that contain meat, poultry, or their juices are a breeding ground for several dangerous bacteria. To reduce risk, refrigerate these foods in small containers to cool them faster. Bring to a boil when reheating.

Ground beef: E. coli bacteria can be present on the surface of beef. Cooking steak kills bacteria on the surface. With ground

meat, the surface gets mixed and could end up in the middle of the hamburger. Cook ground meat thoroughly to kill E. coli bacteria.

Deli meats: Set your refrigerator just above freezing to store deli meats. Eat or freeze within five days to avoid Listeria bacteria.

Leftovers: Discard any that have been unrefrigerated for two hours. When reheating, bring to a temperature of 165 degrees or more.

Potato salad: Cool down potatoes before making the salad and keep the entire salad at about 41 degrees. Do not eat any potato salad if it has been left out for four hours or longer.



July 2023



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Sun	Mon	Tue	Wed	Thu	Fri	Sat
          						
2	3 Buck Moon	4 Independence Day	5 Dog Days of Summer	6	7	8
9	10	11	12	13	14	15
16 Nat'l Ice Cream Day	17 Emoji Day	18	19 Islamic New Year	20	21	22
23	24 Cousins Day	25	26	27	28	29
30	31 Mutt Day	<div>  <p>July is National Ice Cream Month!</p> </div>				

May 2023 Martin County Single Family Homes Market Report

Click on the Image for the full report

Monthly Market Detail - May 2023

Single-Family Homes

Martin County



FloridaRealtors®
The Voice for Real Estate® in Florida

Summary Statistics	May 2023	May 2022	Percent Change Year-over-Year
Closed Sales	207	216	-4.2%
Paid in Cash	104	104	0.0%
Median Sale Price	\$632,000	\$584,498	8.1%
Average Sale Price	\$985,822	\$956,150	3.1%
Dollar Volume	\$204.1 Million	\$206.5 Million	-1.2%
Median Percent of Original List Price Received	94.8%	100.0%	-5.2%
Median Time to Contract	31 Days	11 Days	181.8%
Median Time to Sale	75 Days	51 Days	47.1%
New Pending Sales	185	195	-5.1%
New Listings	221	281	-21.4%

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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