

the BlueWater Realty team's June 2014

HOUSECALLS



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Gabe Sanders

Financial advisor: Some debt is essential

Everyone knows credit card debt is evil. But could it possibly be true that some debt is good, even credit card debt?

Financial advisor and author Jane Bryant Quinn thinks so. In fact, she says that if you do not use your credit card, your credit score could actually disappear and you will be unscramble.

Lenders rely on a credit score to make a decision about whether a person is likely to pay back a loan. A person with no debt might have no credit score.

High credit scores are essential to getting a mortgage or the best rates on loans. They even are important to basic needs such as car insurance rates or starting utility service.

Even if you used credit cards in the past, you could still lose your credit score if you do not have any activity on a loan in six months. Quinn advises people with mature credit habits to maintain one credit card and use it at least once a month and then pay off the balance. One active credit account is all you need to maintain a credit score.

One weekday is the best for listings, some say

It's Friday! That's the day working people greet with a heart full of thankfulness -- the end of the work week. And, evidently, it is also the day they check out the new home listings.

A new study reported in the Wall Street Journal concludes that if you list on Friday, you get the highest percentage of your asking price -- over 99 percent.

If that sounds a little like real estate hocus pocus, consider that online listings get four times the traffic on Friday as on any other day. In markets where supply of homes for sale is low, a new kid on the block gets attention. Your first listing day is the day is when everyone searching will be looking at you. Maybe

people come home on Friday and think: Time to get out of this place. But a study from the University of Rochester suggests people are happier and more energetic on Fridays.

Perhaps because there are more people shopping for

homes on Friday, homes listed on that day tend to snag a price benefit. According to Journal report, listing a home on Friday could mean a difference of \$5,000 on a \$500,000

house. Homes listed on Sundays end up selling for 98.4 percent of the initial asking price.

Tuesday is another important day. It seems that homes listed on Tuesday attract the most interest for home tour requests. At Harvard Business School, Professor Francesca Gino says Tuesdays are big planning days for many people. Some use Tuesday to set up weekend plans for home viewing.

So is it all true? No, say some agents who think Thursday afternoon is the best day. Other agents say they never hold on to a

listing just to hit a date on the calendar.

The question is really whether listing on a specific day is actually a deal-maker or breaker. Some agents say no.



Ask the Expert



We've just sold our large home and want to buy a condo for about \$160,000. Is paying cash a good idea?

It's a complicated question. If your home sale brought enough, or more than enough, to pay cash for your new place, it can be a good idea. That's especially true if you own a small business or are retired and might have difficulty getting a mortgage.

More retirees are paying for their homes with cash, mainly because obtaining financing can be so time consuming.

In the first quarter of this year, 43 percent of existing homes sold in the United States were purchased entirely by cash, according to CNNMoney.

Some buyers would rather forgo the headaches of getting a mortgage under strict qualification standards that have prevailed since the housing slump. And fewer banks are willing to lend to Canadians and other foreign nationals seeking to buy a second home.

Due diligence

* Though you're paying cash, you still have a lot to do before the condo is yours. Some cash buyers still use a mortgage company to handle their deals. They will have the home inspected and have a title search conducted once you've signed a purchase and sales agreement.

Green Clean Your Refrigerator 3 Cool Ways

We all love the look of stainless steel refrigerators—until they're plastered with greasy, grimy fingerprints. Inside, the problem is less about shine than it is about fragrance, namely foul food odors that linger long after the food is gone. And then there are the sticky shelves. Fortunately, you can green clean your refrigerator safely and effectively using environmentally safe cleaning products you make yourself.

Green clean your refrigerator's exterior

Commercial surface cleaners can run upwards of \$10 a bottle, especially those designed specifically for stainless steel appliances. Commercially sold green cleaners are no cheaper. Try this solution instead:

Add a few drops of a natural dishwashing liquid such as Mrs. Meyer's (\$4.50 for 16 ounces) or Method (\$4 for 25 ounces) to warm water. Use the solution to wipe away refrigerator fingerprints, remembering to follow the steel's natural grain.

Green clean your refrigerator's inside

To green clean the interior of your refrigerator, whip up a batch of non-toxic solution by combining equal parts vinegar and tap water. To

boost the solution's cleaning power, warm it in a glass bowl in the microwave. At \$4 for a 64-ounce jug of food-grade vinegar, you can mix up big batches for just pennies. In contrast, commercial green cleaner like Seventh Generation sells for about \$5.

Keep the inside smelling fresh

You can't top good old baking soda, aka sodium bicarbonate, for absorbing nasty food odors. The naturally occurring substance in baking soda neutralizes the odor-causing acids in the air, rather than simply mask them. At about a buck a box, it's tough to beat. Save money by buying the baking soda in bulk. You should plan on swapping out the box every three months.



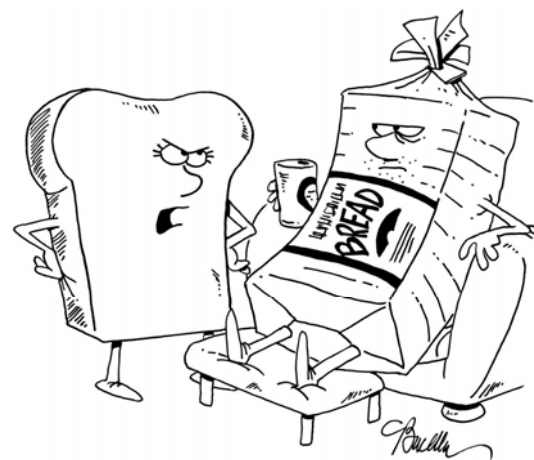
Their real estate attorney will oversee the process of the sales transaction.

* Sign a purchase and sales agreement, remit the deposit requirement and schedule a closing date. Sellers also may have restrictions on how quickly they can vacate and turn over the title.

* Review the anticipated closing costs. Among the costs you may have to pay regardless of financing are the broker's commission and the lawyer's fee. Pro rate utilities and taxes, recording fees and miscellaneous courier fees if any.

* Convert your cash to a cashier's check or checks on the day of the closing. Be sure the seller can produce the title.

* Register the deed with the Registry of Deeds in your county.



"Are you just going to loaf around all day?"

Bean bag game gains fans across country

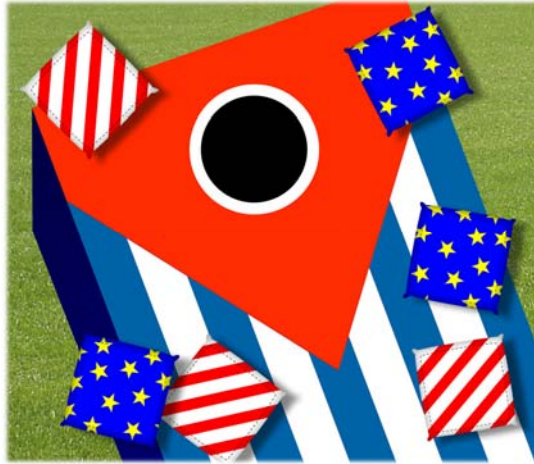
A new sport is taking over city recreational sports leagues and its hitting the target with young and old.

Cornhole, the bean bag toss game, (also known as Tailgate Toss), has been popular at family picnics for years, especially in the Midwest and South. Lately it is joining old favorite city sports like softball, golf and flag football leagues as a civic favorite.

It has a lot going for it.

Cornhole doesn't take super athletic ability and its not dangerous. Families have been loving the game at outings for years since both young and old can play, even at the same time.

Cornhole is similar to the old favorite farm game, horseshoes. The big difference is that bean bags are much easier to heft than metal shoes and the game doesn't require a built-in pit and stakes to play. Cornhole is, in fact, portable. All you really need are two slanted corn hole platforms and 8 bean bags. After



(@RavensCornhole) to post match results, although the account hasn't been updated lately.

Typically sponsored by pubs (because beer is considered essential), cornhole teams are made up of two people, and can be a mix of men and women. Teams play for an hour or two, and are matched and rotated with other teams. Usually even people without a partner can be matched with someone and play.

Fees range from \$20 to \$50 depending on what extras are part of the league. Some leagues include t-shirts and drink specials.

But if you are really good, then it may be time for your team to join the American Cornhole Organization. The ACO was founded in 2004 in Ohio and runs tournaments and leagues, even professional leagues.

Professional cornholers can make up to \$10,000 per year.

that, you just try to get the bean bag into the round hole.

That doesn't mean cornhole is not for athletes. According to the New York Times, the Baltimore Ravens football team took their cornhole board with them to the Super Bowl in 2013. They even had a Twitter account

Wear treated clothing to prevent tick bites

Wearing clothing that's pretreated with the insect repellent permethrin significantly reduced tick bites in outdoor workers. They were compared with those taking routine tick-prevention measures, according to a study reported in the May issue of the American Journal of Preventive Medicine.



About 34,000 cases of tick-related diseases are reported to the Centers for Disease Control and Prevention each year.

The active ingredient in permethrin controls a wide variety of crawling and flying pests, including ticks, fleas, lice, and mosquitoes.

Permethrin should be sprayed on clothing but not while it's being worn. It should not be sprayed directly on the skin. This insecticide is often used for camping gear, including tents.

See sawyer.com for a complete video of how to use permethrin.

Butter is back?

Study: Fats do not cause heart disease

A new study, released in March, has reached a conclusion that will stun health-conscious Americans:

Butter, cheese, eggs and red meat do not clog your arteries with cholesterol and saturated fat does not cause heart disease.

Fat doesn't make you fat.

The study was published in the medical journal *Annals of Internal Medicine* suggests that the wisdom of generations is wrong.

That idea originated in the 1950s when a scientist was lauded for his research that purported to show that saturated fats raise cholesterol and therefore cause heart attacks. His idea was both scorned and praised but it finally became a fact in the world of health.

According to the May 6, 2014, Wall

Street Journal, by 1961 the American Heart Association accepted the hypothesis and the matter became part of dietary dogma.

But what can the low-fat craze hurt?

According to author Nina Teicholz, one problem is added carbohydrates.

Anyone who has studied food labels knows that low-fat usually equals high carb. That's because when you take all the fat out of a substance, you have to fill it with something and that is usually

carbohydrate.

Teicholz writes that the 25 percent increase in carbs during the last 40 years probably has something to do with increasing obesity since carbs break down into glucose and that prompts the release of insulin, which stores fat. More fat can lead to type 2 diabetes and, ironically, heart attacks. Teicholz writes that fat doesn't lead to diabetes, carbs do.



Featured Listing

Vintage Home on 4 Acres

Fabulous opportunity for a home sitting on 3.95 pristine acres yet still only a few minutes to downtown and the beaches. This 1935 home needs updating and well suited for either the hobbyist or handyman. A 4 bedroom, 2 bathroom home with a large eat in kitchen and recently added hardiboard siding as well as a detached 3 car garage with workshop area is waiting for a new owner. There's also a 5 stall barn with a tack room. Perfect opportunity for someone needing some space for vehicles, animals as well as room for all the toys without any homeowner's association restrictions. The land is high and dry and mostly cleared. Easy access to I-95, Pratt and Whitney and Palm city Farms.

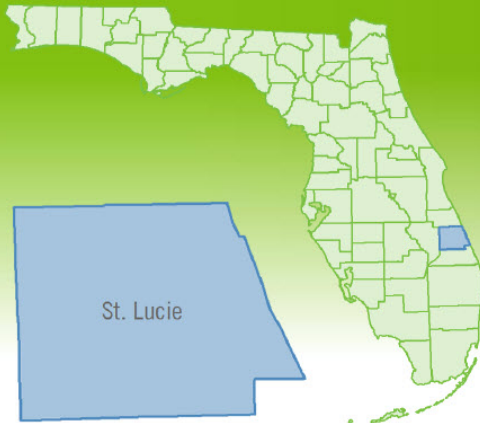
Offered for \$265,000



Saint Lucie County Single Family Homes Report for May 2014

Click on the Image for the full report

Monthly Market Detail - May 2014
Single Family Homes
St. Lucie County



Summary Statistics	May 2014	May 2013	Percent Change Year-over-Year
Closed Sales	596	463	28.7%
Paid in Cash	287	268	7.1%
New Pending Sales	815	790	3.2%
New Listings	709	668	6.1%
Median Sale Price	\$130,750	\$120,700	8.3%
Average Sale Price	\$150,851	\$137,281	9.9%
Median Days on Market	52	77	-32.5%
Average Percent of Original List Price Received	92.3%	94.8%	-2.6%
Pending Inventory	1,207	1,405	-14.1%
Inventory (Active Listings)	2,035	1,666	22.1%
Months Supply of Inventory	4.6	3.9	18.3%

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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