



Play game; cure cancer

A video game developed in Barcelona, Spain, will help scientists advance research into breast cancer. In other words, play a game and help cure cancer.

Players help to create a map of cancer cell lines needed for research. Creating maps requires vast computer power. Or maybe just a lot of people working on tiny parts of the map. That's where the game comes in. The free game, called GENIGMA, is available for iOS and Android phones. Players organize strings of blocks of different shapes and colors. The better the organization, the higher the score and the higher the chance they found the map sequence.

Scientists say that if 30,000 players solve an average of 50 games, there would be enough data to reveal the reference map for 20,000 genes in the breast cancer cell line.

Escalation clause:

This is my offer, but it's really higher

If you want to buy a house in a very competitive market, an escalation clause might be something to consider.

An escalation clause automatically raises your offer on a house if there will definitely be competing offers.

In a competitive market, an escalation clause could raise the bidders offer in increments, say \$2,000, every time a higher competitive bid is received, until it reaches a maximum offer.

This can be good or bad.

On the good side, your offer is automatically raised above a competitor's authenticated offer. On the bad side, the buyer loses negotiating power. Now the seller knows exactly how much the buyer is willing to pay. The seller could just make a counter-offer at the buyer's top price.

In some situations, the seller may ask for all offers and then make a decision on a specified day, according to realtor.com. In this situation, an escalation clause can be helpful.

For the seller, it could be better to just make counteroffers rather than accept a bid with an escalation clause.

Even if a bid is the highest with an escalation clause, there is no guarantee that the seller will accept it. Other factors could well make another offer attractive.

It's important to be realistic on purchase price and what you are willing to pay. In some hot markets, it may be useful to look for homes priced under what you are able to pay. This way you can bid higher.

Also remember that if your offer exceeds the home's appraised value, the lender won't lend above this amount. You could end up winning a bidding war, but not getting the mortgage.





Ask The Expert: What is a non-conforming loan?

A non-conforming loan is different than the conventional loan standards.

So, first, let's talk about conforming loans. A conforming loan is a regular, conventional mortgage, not a loan backed by a government agency. Every year, the Federal Housing Finance Agency sets 'conforming loan limits.' These limits establish the top amount you can borrow for a single-unit home.

Lenders are able to insure conforming loans and sell the loans. It's important for lenders to be able to sell loans they make because it gives them more money to continue lending. Mortgage loans are typically sold to the government-sponsored enterprises Fannie Mae and Freddie Mac.

In the continental U.S., the conforming loan limit for 2022 is \$647,200. In some parts of the country, the limit is higher. In Alaska, Hawaii, Guam, and the U.S. Virgin Islands, the limit is \$970,800.

You can still borrow more, but since these loans don't conform to lending limits, they are considered jumbo loans and have different requirements.

Non-conforming loan requirements are different than those for conforming

The James Webb Telescope

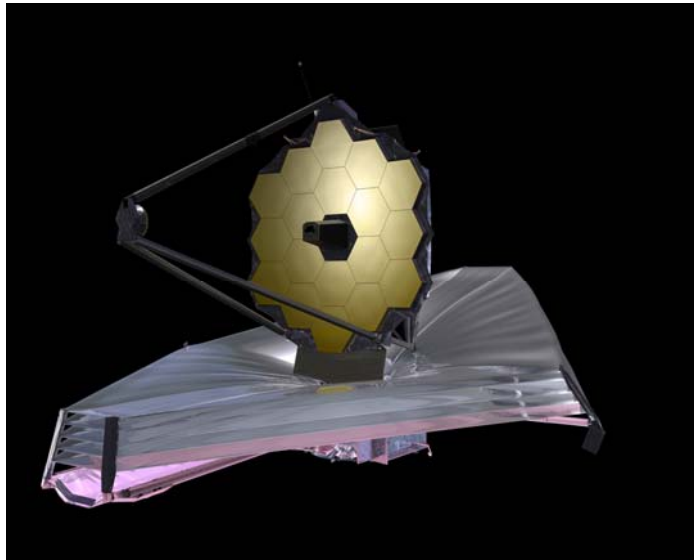
Move over Hubble -- a bigger, more advanced and arguably better telescope has entered the galaxy. Launched on Christmas Day, the James Webb Telescope is now NASA's most powerful telescope and will allow scientists to dig deep into the universe's past. Using images captured with the James

Webb Telescope, scientists hope to catch a glimpse of the earliest moments of our universe and to study early planetary system formation, among other things.

So how can a telescope give us a peek into events that occurred a long, long time ago, in a galaxy far, far away? The universe is a vast place and it can take a long time for light to travel from one place to another. The sun's light, for example, takes over eight minutes to reach us.

The closest galaxy to our own, the Andromeda Galaxy, is approximately 2.5

million light-years away. That means when we capture light from the Andromeda Galaxy, the light itself has been traveling for roughly 2.5 million years to reach us. Thus, using powerful telescopes, astronomers can collect this ancient light and take a peek into the past.



The more powerful the telescope, the further it can see into the past. The Hubble telescope can collect light from roughly 400 million years after when scientists estimate the Big Bang occurred. The James Webb is expected to

look back to just 250 million years after the Big Bang.

It took nearly a month for the James Webb Telescope to get to its Lagrange point, which is where the telescope can permanently rest in a stable orbit. The James Webb ultimately cost roughly \$10 billion -- a bargain price to help humanity unlock some of the mysteries of the universe.

loans. For example, while most lenders require a 620-680 credit score for a conforming loan, they likely expect a credit score of at least 700-740 for a non-conforming loan. The best interest rates will likely require a higher credit score.

The down payment requirement could also be higher. The lender might well expect a downpayment of 20 percent or more, compared to 3 percent to 10 percent on some conventional mortgages.

They might also have different requirements for borrowers' debt compared to income (the DTI ratio). For a conforming loan, a good DTI is from 36 percent or less, but some lenders accept 43 percent. Sometimes a non-conforming loan will be better for someone who has higher debt compared to income.



"In your case, it's not serious."

The fork: A brief history

For a short time in the year 1004, it was the talk of Venice. An aristocrat's foreign bride, offending all the guests at the wedding feast without saying a single word.

How did she do it? She ate with a fork, of course.

Maria Argyropoulina meant no offense -- forks were commonplace back home in Constantinople. But according to Scientific American, the local clergy in Venice still took it pretty hard, condemning her dining etiquette as an offense against God. When Maria succumbed to the plague a few years later, at least one priest said it was God's punishment for using a fork instead of her fingers.

Even in the 11th century, forks had been around for a long time. According to Leite's Culinaria, the ancient Egyptians, Greeks and Romans all had forks, though they weren't used for

eating. Their long-handled versions were cooking implements only, used to carve meats or safely remove food from cauldrons or fires. Eating was a hands-on affair, with just a knife (which you brought yourself) to assist you. Small forks for eating didn't appear until the seventh century, when aristocrats in the Middle East and Byzantine Empire began using them.



After the scandal of Maria Argyropoulina's fork and her untimely death, the fork was slow to catch on, and it took a few centuries before they went mainstream. When Catherine de' Medici married Henry II of France in 1533, she brought dozens of silver forks with her from Italy. French aristocrats raced to adopt the fork themselves.

Despite the sudden spike in popularity, detractors still persisted for centuries. As late as the early 1800s, some citizens of the fledgling United States regarded the fork as an affectation and preferred an old-fashioned knife and spoon. But those criticisms eventually died out, and by the middle of the 19th century, the fork had a permanent place at the table.

Toast St. Patrick's Day the Irish way

On March 17, raise a glass to St. Patrick and remember, if you're lucky enough to be Irish, you're lucky enough! Here are toasts that go along with a pint 'o green beer.

To Ireland:

Here's to the land of the shamrock so green,
Here's to each lad and his darlin' colleen,
Here's to the ones we love dearest and most.
May God bless old Ireland, that's this
Irishman's toast!

To the pint:

Here's to a long life and a merry one.
A quick death and an easy one.
A pretty girl and an honest one.
A cold pint -- and another one!

To happiness:

May you have warm words on a cold evening,
A full moon on a dark night,
And the road downhill all the way to your door.



The 10-inch tongue drum from Drumemusic.com

Always wanted to play music? Try the tongue drum

Some say it produces the most relaxing music in the world.

Round steel tongue drums fit on your lap and can be played with the hand or a rubber tipped wand. The sounds they produce are haunting, with a resonant bell-like tone. Shaped like an oval and weighing about the same as a iron skillet, the tongue drums produce sound inside the instrument through slits cut in the top.

The drums, which commonly range in size from six to 18 inches, don't have to be played so loudly that they disturb the neighbors and they still produce a satisfying, mystical sound.

This is a modern instrument, appearing in its current configuration about 30 years ago. According to J. Kevin Wolfe (blog: wolfewithane.com), the ancestors of these drums were the wooden slit drums found in African, Aztec and Indonesian cultures. This type of drum developed independently within these cultures.



African slit drum from the Brucke Museum

You don't have to know anything about music or drums to play the instrument. Although some music is available, its distinctive sounds are so soothing that simply noodling around with the instrument seems to be satisfying.

Each tongue is numbered. The music available online tells you what number to strike in what order. After that you work on rhythm.

According to YouTube reviewers, the larger tongue drums (18 inches) have deeper and richer tones. But the smaller drums also produce a satisfying, if somewhat limited, musical scale.

If you are a musician, you might want to spend more for an instrument that has a greater range of notes with more accurate tuning.

March 2022



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		1 Mardi Gras	2 Ash Wednesday	3	4	5 Iditarod Race
6	7	8	9	10	11	12
13	14 PI Day	15	16	17 St. Patrick's Day	18 DAYLIGHT SAVINGS	19
20	21	22 Day of the Seal	23	24	25	26
27	28	29	30 Manatee Appreciation Day	31 We love referrals!		

January 2022 St. Lucie County Single Family Homes Market Report

Click on the Image for the full report

Monthly Market Detail - January 2022
Single-Family Homes
St. Lucie County

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Summary Statistics	January 2022	January 2021	Percent Change Year-over-Year
Closed Sales	489	423	15.6%
Paid in Cash	125	113	10.6%
Median Sale Price	\$351,000	\$270,000	30.0%
Average Sale Price	\$378,315	\$291,783	29.7%
Dollar Volume	\$185.0 Million	\$123.4 Million	49.9%
Median Percent of Original List Price Received	100.0%	99.0%	1.0%
Median Time to Contract	13 Days	15 Days	-13.3%
Median Time to Sale	64 Days	61 Days	4.9%
New Pending Sales	664	640	3.8%
New Listings	662	692	-4.3%

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

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