

# *Gabe's March 2023 House Calls*

*Welcome Spring*



## Price it right to sell your home in a brisk spring market

A new job, a new baby, retirement, or maybe just a taste for change. You want more space, less space, new space -- whatever the reason, you just want to sell.

There are plenty of buyers even in this market since mortgage rates have dipped and there are slightly more houses available nationwide.

So one of the key questions is how to price your house.

As your real estate agent, we will look at comparable properties and show you the sale prices, but there is always some strategy in pricing a property, depending on the market and even the reasons for selling.

If you need to sell your home quickly, pricing the property at market value or below can attract buyers and lead to a fast sale. A modest price could also attract multiple bids if there are not a lot of comparable houses in the area and potentially net a higher price than you ask. On the other hand, if there are lots of similar homes on the market, you will probably not get more than your asking price, since buyers won't get into a bidding war.

Pricing at or below market can also be a good strategy if you don't want to do any renovation. You may attract buyers who want a deal and want to put some sweat equity into their new home. What you don't want to do is price the home so low that buyers think there is something wrong with it.

Now there is a time to list a house above market value. That time is when there aren't many comparable houses selling in the area. Another reason to go higher in price is when the house you are selling is in particular demand, maybe because of its location in a great school district or waterfront property, for example.

No matter how you price your home, you can get the best price by following traditional rules for sellers. Cleanup, declutter, and paint. Give your home its best look and increase your chances of getting the best price.



### The well-traveled ketchup

That divine sauce required for french fries and barbecues has a long and exotic history that doesn't involve tomatoes.

The first documented ketchup recipe came from southern China in 300 B.C., where salty sauces made from fermented fish were called, roughly, koe-cheup or ge-thcup in the Southern Min Dialect.

Westerners didn't get to sample the sauce until about 1600, according to History.com.

The problem with the Chinese version of ketchup is that the required ingredients weren't always found in the West. So cooks improvised, offering recipes with oysters, mushrooms, walnuts, celery and fruits. But not tomatoes.

It wasn't until 1812 that a tomato-based ketchup debuted. In 1876, the Heinz company produced a tomato ketchup that contained vinegar to prevent spoiling. The company still sells 650 million bottles a year.



## Ask the expert

*What is a mortgage rate lock?*

A mortgage rate lock freezes your interest rate after your loan is approved until the loan is closed.

Rate locks can be useful in times of rising interest rates. If interest rates rise, you are protected at a lower rate.

Of course, in every single month, interest rates ping-pong up and down somewhat, but if you are afraid mortgage rates will jump in the period between your loan approval and closing, a rate lock could at least give you peace of mind. Some lenders offer them, others don't.

Rate locks are not free -- even if you aren't directly charged for them. Some lenders might offer a free rate lock, but the cost is mixed in to the rate you are offered.

Direct fees for rate locks vary quite a bit. Some lenders will calculate the charge based on basis points and the lock is only good for a certain amount of time. A rate lock fee of \$500 would not be unusual for a

## Agricultural Giant John Deere Heads Into Space



Close your eyes for a moment and think "John Deere." Odds are that the first things to come to mind are green tractors and rolling farmlands. Yet now, John Deere has its eyes set on a (literally) sky-high ambition: using satellites to revolutionize agriculture.

If the renowned farm equipment company has its way, farmers will soon use satellites to generate geospatial maps that allow them to monitor productivity and crop performance.

With this data in hand, farmers can put together appropriate and nuanced responses. If one part of the field is underperforming, for example, farmers can investigate and then react, perhaps increasing fertilizers to one area or deploying pesticides.

Farmers may not be limited just to data from their fields or nearby fields. John Deere is working to increase connectivity

worldwide. This way, farmers can monitor major events and trends from afar, which could help them organize a more effective response to changing environmental and operating conditions.

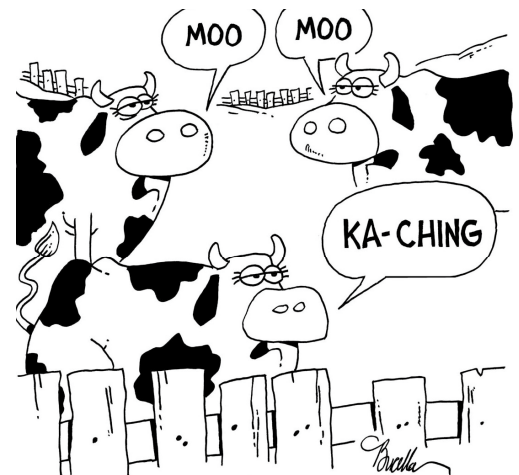
John Deere has been gathering data for some time. However, most current data collection relies on farmers using individual See & Spray devices. These devices can alert farmers to problems, such as growing weeds. Now, the company wants to up the ante by looping in low-earth satellites.

In recent months, John Deere has been in discussions with various satellite companies, looking for the perfect partner that will enable farmers to reap the full benefits of data. In the long run, farmers may enjoy greater yields, and thus more substantial profits.

\$200,000 loan, for example.

Rate locks can span periods of 30 to 60 days for conventional mortgages. If you pay for one, be sure to promptly answer requests for information. You don't want any delays in processing or underwriting.

One warning: Be absolutely sure the information on your application is correct and your personal financial position doesn't change. If your credit score drops or you lose your job or income, your rate lock could be voided. Also, if you change your mind about the terms of the loan (length of time or type of mortgage), the lock could be voided.



Cash Cow

## Barkitecture is the new thing for pets

Pets have pawsitively taken over the hearts of Americans, with more people owning pets and making special accommodations for them.

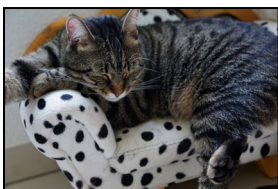
Since 2017, cat ownership is up about 13 percent and dog ownership up about 6 percent, with about 12 percent more people rescuing dogs and cats from shelters, according to the Humane Society.

With all the new pet owners, there's a lot more fussing over the good boys than ever, with a new trend in homes to reflect it: Barkitecture.

### For cats

**Catios:** Custom protected indoor and outdoor play areas for cats. Some are simple. On Etsy, for example, for under \$100 you can find cardboard boxes customized with holes for nosy cats to crawl in, out and around, or hide and nap.

Other catios go big. These screened-in custom-made outdoor play areas have in-and-out cat doors, high and low shelves for lounging, spy posts, hiding places, climbing poles, walking



ramps, scratching poles, paw-friendly portholes, food and litter stations, and swinging toys. You can buy whole kits or just parts.

### For dogs

**Built in showers:** Raised shower platforms that make it easy to give Fido a bath are increasingly popular in new home construction.

**Recessed feeding stations:** These built-in feeding stations are open recessed areas that are raised to dog drinking level and set flush with the cabinets. No more tripping over dog water bowls.

**Dog furniture:** Comfy dog furniture, such as sofas to warm the short-haired pooch and cooling net cots for the thick-haired dog. There is also a trend toward dog houses under human platform beds.

**Dog pools:** Small cooling pools in various shapes and depths.

## Kid-friendly gardening tasks

With spring around the corner, there's no better time to get kids involved with gardening.

- \* Give kids a section to start their own plants from seed. Choose larger seeds for smaller fingers -- peas, beans, sunflowers and squash are great choices.
- \* Plan a themed garden, like a salsa garden, a pizza garden, or one with rainbow-colored plants.



\* Try a countertop eggshell garden to start seeds. Poke holes in the bottom of eggshells for drainage before placing them back into the carton. Spray the insides with water and fill with potting soil before pressing seeds in and covering them. When the

seeds sprout, just crack the shells a bit and place the whole thing in the ground.

- \* Find a location for a fairy garden. Let kids to build tiny stone paths, twig fences around ferns and flowers.
- \* Teach them how to weed. It's essential and needs no fancy equipment.

“

O Danny boy, the pipes, the pipes are calling  
From glen to glen and down the mountainside  
The summer's gone and all the roses falling  
'Tis you, 'tis you must go and I must bide

But come ye back when summer's in the meadow  
Or all the valley's hushed and white with snow  
'Tis I'll be here in sunshine or in shadow  
O Danny boy, O Danny boy, I love you so

## The Irish ballad of beauty and mystery

The ballad Danny Boy perhaps perfectly reflects the pain of the diaspora from Ireland and has become an Irish anthem. But the origins of the tune are obscure, its lyrics something of a mystery.

Interestingly, the lyrics weren't written by an Irishman, but English lawyer Frederic Edward Weatherly, who wrote two stanzas of the song in 1910 without a tune to go with it. How the lyrics were set to music is hotly debated. Some say that in 1912, Weatherly's Irish sister-in-law sent him the music to Londonderry Air from Ireland. Others say that Weatherly's sister-in-law was living in Ouray, Colorado, and set Frederic's poem to the tune of Londonderry Air herself.

Londonderry Air is an ancient tune with roots in Ireland and Scotland, perhaps even Celtic origins. The tune was first published in 1851 by Jane Ross, who heard it played by a blind traveling fiddler. Before the tune became famous as Danny Boy, it had been arranged many times as Londonderry Air with many different lyrics, usually patriotic.

### Intriguing lyrics

Even so, Danny Boy's well-known lyrics continue to intrigue. We can only speculate about the narrator, who says that Danny Boy must leave for a long while, but the narrator must stay, pledging to wait for him always, even to death. While the song is a favorite of tenors, the lyrics can be read as a woman longing for her beloved, a father lamenting his son, or even a paean to a sibling. In the second to last verse, we know it is not the mother singing, because she has been brought low by Danny Boy's absence.

In addition, nowhere in the lyrics does it say why Danny Boy must leave. Some say the 'pipes calling across the glen' suggest that Danny Boy participated in an uprising. In some versions, notably that of Sinéad O'Connor, the verses are changed to be explicitly political: Danny Boy is fighting for the freedom of Ireland.

Finally, in the last two stanzas, the longing for Danny Boy changes. Danny Boy has been so long gone that he is feared dead. Only in heaven will they all be reunited.

# March 2023



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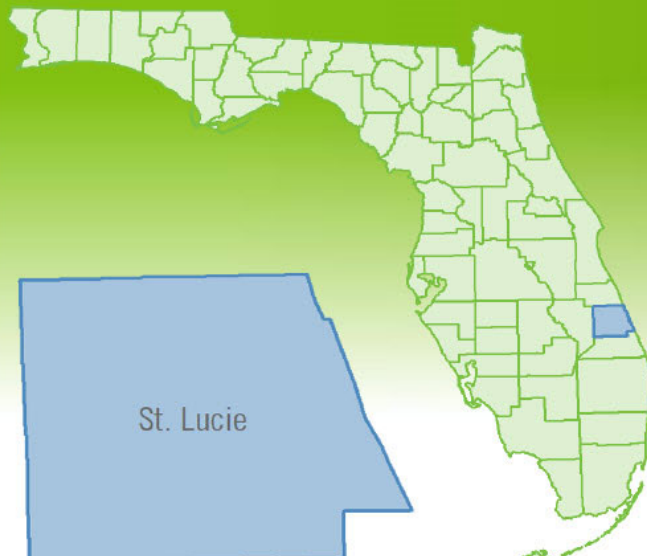
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Sun	Mon	Tue	Wed	Thu	Fri	Sat
			1	2	3 World Day of Prayer	4 Iditarod dog race
5	6	7 Worm Moon	8 Income tax established 1913	9 Crufts dog show	10	11
12 Daylight-saving time begins	13	14 PI Day	15	16 Panda Day	17	18
19	20	21	22	23 Ramadan	24	25 Pecan Day
26 Passion Week	27	28	29	30 Manatee Day	31	

## January 2023 St Lucie County Single Family Homes Market Report

Click on the Image for the full report

Monthly Market Detail - January 2023  
 Single-Family Homes  
 St. Lucie County



Summary Statistics	January 2023	January 2022	Percent Change Year-over-Year
Closed Sales	357	489	-27.0%
Paid in Cash	110	125	-12.0%
Median Sale Price	\$368,230	\$351,000	4.9%
Average Sale Price	\$395,835	\$378,315	4.6%
Dollar Volume	\$141.3 Million	\$185.0 Million	-23.6%
Median Percent of Original List Price Received	94.4%	100.0%	-5.6%
Median Time to Contract	46 Days	13 Days	253.8%
Median Time to Sale	87 Days	64 Days	35.9%
New Pending Sales	585	664	-11.9%
New Listings	718	662	8.5%

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

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