

Happy Mother's Day

May 8, 2022

On the question of skydiving ants

You see an ant on a countertop. You brush it off to the floor. Does it die?

Heck, no. That ant comes back to annoy you again and again.

How far could it fall and still live?

A German children's science show, called *The Show with The Mouse*, actually did an ant-fall experiment, dropping one from higher and higher rungs of a ladder.



It proved that ants can handily survive falls from a high rise. According to the show transcript

(hatip: theverge.com): "The question 'What happens to an ant that falls down a highrise?' is answered. If it really falls... it only gets as fast as it would by falling from a 2m (7ft) height. It can enjoy the flight relaxed, because when it arrives at the bottom it only has to sort its six legs and is then ready to have new adventures."

That is called terminal velocity, which for ants is 6.4 km/h for ants. For humans, terminal velocity is 200 km/h.

In effect, an ant probably can't die from a fall.

Boomers sell; millennials buy

Homeownership is alive and well across all generations, a new reports finds, with trends shaking out as you might expect: More younger people are buying bigger while older people are selling and downsizing.

Baby boomers (aged 67 to 75) were the largest share of home sellers at 42 percent, but for the first time, older millennials (aged 32 to 41) made up 26 percent of sellers, up four points since 2021. Older millennials are now more likely to be first-time sellers rather than first-time buyers.

The 2022 Home Buyer and Seller Generational Trends report has found that more millennials (aged 23 to 41) are buying homes with their share of home sales rising to 43 percent, up from 37 percent. The big majority of millennials are finding their homes online, and from 88 percent to 92 percent purchase their homes through a real estate agent.

Meanwhile, older buyers were selling their large houses and buying smaller ones. Among those 57 and older, most said they wanted a smaller home near friends and family.

Married couples continue to be the largest group buying homes. Of recent buyers, 60 percent were married couples, 19 percent were single women, 9 percent were single men and 9 percent were unmarried couples. Among single female buyers, the highest percentage (27 percent) was women aged 76 to 96.

Debt is a big roadblock for younger buyers -- younger millennials having the highest share of student debt, with a median amount of \$28,000. Down payments were another roadblock for this group, but 29 percent of younger millennials received help with their downpayment from family or friends. About 24 percent of younger millennials were living with family or friends to save on rent before they purchased their home.

According to the report, many potential buyers used their time at home during 2020 and 2021 to save for down payments.



Ask the Expert

What does it mean to lock in a rate?

That is a subject you might be hearing more about in coming months, with interest rates rising instead of dropping as they have in the past few years. When interest rates rise, rate locks become very important.

When you lock in a mortgage rate, you and the lender agree that even if interest rates rise, you will get the loan at the same rate. This protects borrowers from rising interest rates while the borrowers go through the home buying process.

These rate locks usually have a time restriction. You will be able to get the current interest rate for, say, 10 to 60 days. That will give you time to complete your home purchase.

What the rate lock does do is guarantee an interest rate if all things remain the same. However, some situations will cause the interest rate to change.

One example: Suppose the buyer wants a loan for \$100,000 but the appraisal on the home comes in at \$90,000. Or maybe it comes in at \$125,000. In this situation, the interest rate will change.

Similarly, if the bor-

Wallpaper Is Back

The past few decades have been bleak for the wallpaper business. During the second half of the 20th century, the wallpaper and coverings industry lost more than half its sales, according to Business of Home.

Minimalism was in and wallpaper started to seem dated -- plus it had a not-undeserved reputation for being difficult to put up and take down. But wallpaper is experiencing a revolution, thanks to easier-to-use products that don't require buckets of glue to hang and hours of steaming and scraping to remove.

Self-adhesive removable wallpaper (also called peel-and-stick) is the fastest and easiest way to transform a space with wallpaper, and an ideal choice for both renters and homeowners. The paper comes in a pre-cut panel or a roll -- simply peel off the backing and stick it on the wall. Unlike traditional wallpaper, you can't smooth out wrinkles or slide the paper into position after applying it to the wall -- you'll have to peel the whole thing off and apply it again.

Pre-pasted wallpaper has been around for a long time, but the newest iterations are also easy to remove, and can usually peel right off the wall without damaging any paint underneath, making it another good choice for renters. Applying pre-pasted wallpaper requires a bit more experience and work, but it often lasts longer than self-adhesive options, with more textures and finishes available.

Colorful, playful wallpaper designs are big right now, and digital printing means that there are countless choices from artists and designers around the globe. Check out Spoon-flower to see wallpaper offerings from independent designers, Chasing Paper for high-quality self-adhesive paper with lots of special collections and collaborations, or Rifle Paper Company if you love a whimsical floral. If you're interested in updating your kitchen or bathroom, visit Tempaper for self-adhesive paper that's specially designed to withstand moisture and humidity.



rower's financial situation changes, the rate could change and the loan could change. If there is a sudden drop in a credit score or if the borrower loses a job, the rate could change or the loan could even be in jeopardy.

In the current market, interest rates are rising slightly, so a rate lock could be a good advantage for a borrower. But in times when the prevailing rates are declining, the borrower might get a float-down provision to take advantage of lower rates. That provision might come with an extra fee.

In some cases, the lender might ask for a lock deposit to ensure that both borrower and lender intend to keep the agreement.



“Does this sleeve make me look fat?”

The social game that boosts mood

There's one game that can be played anywhere, is highly social, boosts mood, improves memory, and best yet, a few aches can't stop you from playing.

Bridge. Yes, the card game. Some argue that it's more of a sport than a card game. A survey of Israeli bridge players found that 97 percent said the game improves their mood and 85 percent said they play it to socialize.

Take legendary billionaire investor Warren Buffett. At age 88,



he claims to play Bridge for eight hours a week. That's four games, each lasting two hours. He once said he wouldn't mind going to jail if he had three cellmates who played bridge. His good friend, Microsoft founder Bill Gates, is also a player who once said bridge is the king of card games.

With those kinds of fans, you might think that bridge is only for smart, rich people. But the truth is that the basics of bridge are not difficult to learn. If you have played games like spades, hearts, or euchre, you already understand the idea of following suit, taking tricks and playing trump. That's a good start!

The difference is that bridge is also played with bidding and strategy. The more you play, the more you learn. And as you play more and learn more, the game becomes more social, with more opportunities to play different settings -- even in different cities. It's a game that travels. To get started with bridge, you can learn online, or at bridge clubs. About 20 percent of Americans age 45 and older play.

What to plant along your foundation

Foundation plants aren't just nice to look at -- they add value to your home, and it's important to choose the right plants to complement your home and create a canvas for the rest of your landscaping design.



* For shrubs, choose a low-growing option like yew, juniper, boxwood or holly. Make sure to plant at least three feet away from the house to promote air circulation and space them widely enough to prevent crowding. For larger shrubs like cherry laurel or ligustrum, plant at least five feet from the house.

* Foliage perennials like hostas and ferns thrive in shady areas around the foundation.

* Avoid planting hardwood trees near the house. Small ornamental trees are best near the corners -- consider redbud, Japanese maple or star magnolia.

* Ground cover plants are excellent for foundation plantings and can unify groups of plants as well as provide natural edging for the lawn. Look for local species that are not invasive to your area. Ivy is also notorious for climbing walls and eventually blocking gutters or damaging bricks.

When choosing foundation plants, always consider your home's aesthetic, the size of the mature plant, whether you can maintain it, how much sun or shade can it tolerate and whether it can grow and thrive when grouped with other plants and objects.



How far can you drive on empty?

Gas prices are high, and your neighbor texts that a station 30 miles away is selling gas for 50 cents per gallon less than the store 30 miles away.

Sadly, the warning light comes on. You are almost out of gas. Can you still make it those 30 miles? It depends.

According to Your Mechanic, if you are driving a Chevrolet Silverado, you probably won't. You've got about 25 miles. You might make it with your Ford F-150 (35-80 miles left).

It will be touch and go with a Hyundai Elantra, Kia Optima or Kia Soul. Better hope there are no detours, because you have about 30 more miles.

If traffic is light, you might make it with the Hyundai Santa Fe or Sonata or the Kia Sorento -- you've got about 40 miles left with them.

On the other hand, you'll easily make the trip with a Chrysler 200 (69-108 miles left) or a Nissan Altima (81-114 miles).

Also making the trip:

Mazda 3 or CX-5, 67-94 miles; Jeep Grand Cherokee, 66-90; Nissan Rogue, 78-99; Nissan Versa, 65-85.

(See the full list at: yourmechanic.com/article/how-far-can-you-drive-your-vehicle-on-empty-by-brady-klopper)

Would you take the chance?

The Association for Convenience and Fuel Retailing (representing mini marts) asked drivers how far they would drive to save 5 cents on gas.

They found that 63 percent of us would drive five minutes out of our way to save 5 cents per gallon. Thirty-six percent of drivers would drive 10 minutes out of their way to save 5 cents a gallon.

The most expensive photo ever?

This month, a photograph taken in 1924 is set to go to auction and it is believed to be the highest-ever estimated value.

The black-and-white image, taken by Man Ray, is called "Le violon d'ingres" and is expected to fetch from \$5 million to \$7 million at auction.

What makes it unique is that the American surrealist artist makes a woman's body into a violin by laying violin F-holes on her back -- a sort of pre-Photoshop photo alteration.

The photo was owned by the former chairman and CEO of Saks Fifth Avenue, Melvin Jacobs and his wife, Rosalind Gersten Jacobs, a Macy's executive, both now deceased.



May 2022



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Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2	3 EID-AL-FITR	4	5 	6	7 Kentucky Derby
8 Mother's Day	9	10	11	12	13 Peace Officer Memorial Day	14
15	16 Lunar Eclipse PGA championship	17	18 Museum Day	19	20 Endangered Species Day	21 Safe Boating Week
22 Maritime Day	23 Turtle Day	24	25 World Otter Day	26	27	28
29 Indy 500	30 Memorial Day	31	 Be Kind to Animals			

March 2022 Saint Lucie County Single Family Homes Market Report

Click on the Image for the full report

Monthly Market Detail - March 2022

Single-Family Homes

St. Lucie County





The Voice for Real Estate® in Florida

Summary Statistics	March 2022	March 2021	Percent Change Year-over-Year
Closed Sales	716	616	16.2%
Paid in Cash	198	161	23.0%
Median Sale Price	\$370,000	\$281,153	31.6%
Average Sale Price	\$397,249	\$306,274	29.7%
Dollar Volume	\$284.4 Million	\$188.7 Million	50.8%
Median Percent of Original List Price Received	100.0%	100.0%	0.0%
Median Time to Contract	9 Days	11 Days	-18.2%
Median Time to Sale	52 Days	56 Days	-7.1%
New Pending Sales	777	809	-4.0%
New Listings	815	816	-0.1%

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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