

HOUSECALLS

Gabe's November 2018 Stuart Florida Real Estate HouseCalls



Giving mighty thanks for the little things

The great humorist Will Rogers once said of Thanksgiving:

In the days of our founders, they were willing to give thanks for mighty little, for mighty little was all they expected. If they could gather in a few pumpkins, potatoes, and some corn for the winter, they were in a thankful mood.

Today we have mighty expectations even for the mundane. When you think about it,

it's a bit of a miracle that we rarely give a thought as to who grows the pumpkins and corn, but we expect them to be there when we want them.

So, on Thanksgiving, give a thought to the mighty little expectations of the founders and count your blessings.

Have a great holiday!

Hot sales in cold weather: Ramp up your listing now

Spring is the best time to sell a house, right?

Yes, it's a good time, but it's not the only time.

Many sellers have found it easy to list and sell deep into the winter.

Some evidence from Redfin might be surprising. In a study of home sales from 2011 to 2013, houses listed in winter were more likely to sell within six months than those that weren't listed until spring.

One of the reasons for this is the internet. Buyers do most of their browsing online, not traipsing around through the rain or sleet. The internet, it turns out, shows houses just as well in the winter as in the summer.

Sellers with lots of good pictures online can be a step ahead for the serious buyers during the winter.

After all, there are buyers in all sorts of situations that don't allow for waiting until there are chirping birds and mild weather.



Typically, winter buyers are those who have to move right away and have a deadline. Being transferred is one big reason. Or, because buyers have sold their existing home, or a lease is expiring.

Another reason to buy in winter: People have time off.

For sellers, there are also some advantages, prime among them that their

sparkling new listing doesn't have a lot of competition.

According to industry sources, there is about 15 percent less competition in the home sales market from November to December.

The committed buyer hoping for a tax break for the year will have eyeballs on fewer homes.

That said, the seller still has to show a house to its best advantage and that is especially true in the winter.

Sellers want to emphasize the cozy and warm appeal in cold months: The fireplace crackling softly and lots of warm lights will help.

Christmas decorations should be subdued for the home sale. A simple tree with soft lighting plus a welcoming wreath on the front door should be all you need.

Crank down the outdoor light show, but turn up the outside walkway lights.



Ask the Expert

Q I am applying for a mortgage and my local lender told me to fill out the application online. Should I feel insulted?

A Absolutely not! The Internet has changed many things about how people shop and apply for mortgages. One of the key changes is online applications.

Online applications can save time. You won't have to drive to an office, and you can gather your documents at home. The whole transaction will sometimes be handled online. The lender might ask you to submit online or email documents such as check stubs, bank statements, and tax returns.

In some situations, you'll still have to meet with a loan officer to close.

Q If that is the case, maybe I should just fill out a bunch of applications online? I can see which one has the best deal that way.

A Lenders like to have leads on loans, of course, but making a dozen applications isn't necessary.

Many applications won't change whether you are a good risk or miraculously lower an interest

rate. People with great credit can choose from two or three advertised offers that have the right combination of interest rates and fees. For people with bad credit and low down payments, reviewing online offers before applying can help find a lender that works with credit problems.

On the other hand, multiple applications can let you compare rates and fees and that can help you make the best deal. Just be sure to compare apples to apples. If you apply for a 15-year, fixed-rate mortgage with one lender, be sure to make the same application with another.

If a mortgage application is approved, the next step is the mortgage application fee. These fees are expensive and, at that point, you want to decide on a lender.

One consideration about online forms: Be sure to be as accurate and thorough as possible. It is just like sitting with a loan officer.

Super-Shot For Flu Ready For Seniors

Flu season is here...



A flu shot specially made for seniors combines high doses of immune stimulating antigens, targeted at three flu strains.

The shot, available for those over 65, was formulated with seniors in mind. According to the Mayo Clinic, older people produce 50 to 75 percent fewer antibodies than younger adults.

In one study, seniors who took the

high-dose flu vaccine had 25 percent fewer cases of influenza than those who took the standard dose.

However, three clinical studies have also found that high-dose vaccine recipients were more likely to develop fever and soreness at the injection site a week after vaccination.

More than 90 percent of deaths from flu happen to people over the age of 65.



"The fourth week? I'm good every day except Thursday."

The man who made Thanksgiving leftovers fun

You can thank John Montague for making the Friday after Thanksgiving into a lovely feast of leftovers.

Montague, the Fourth Earl of Sandwich, invented the sandwich.

He was born 300 years ago, Nov 3, 1718 in London where he served as England's first lord of the admiralty, secretary of state and postmaster general. He was an important fellow and not just because he knew how to handle leftovers. Captain James Cook actually named the Sandwich Islands after him in 1778.

But the proper invention of the sandwich is said to have more to do with the Earl's vices than virtues.

Montague was a gambler and he regularly engaged in marathon sessions of cards and dice. Not wishing to leave the tables, Montague ordered servants to bring him a meat between two slices of bread. His gambler pals just ordered the 'same as Sandwich.' Hence, the favorite world-wide lunch was born.

By the way, the Earl's biographer disputes this notion, saying Montague was more likely to have invented the sandwich at his desk during marathon bouts of work.

Pumpkins dazzle with many dramatic colors



Pumpkins are so orange, even the name evokes the color.

But, in fact, this popular squash comes in many different hybrids and colors. The most striking is the blue Jarrahdale, a hybrid that is a cross between the Blue Hubbard and Cinderella pumpkin. The sweet, mild flesh remains bright orange, making it a delight to cut.

Not so distant from the orange varie-

ty is the red pumpkin. With many different textures and shapes, red pumpkins have their roots in France with the Rouge Vif d'Estampes pumpkin. This French stunner came to the US in the late 1800s and, with many hybrid varieties, the reds now come in many colors from rich cinnamon red to red-orange. Some typical varieties include the Red Lakota, from the Midwest, and the Red Warty.

Thanksgiving apple pudding from 1863 by Sarah Hale

Born in 1788, Sarah Josepha Hale was a self-taught professional woman, a writer, poet and editor. Hale promoted a national Thanksgiving Day. In 1863, she convinced President Abraham Lincoln, that a national day of thanks might bring the war-torn country together.

Here is her Thanksgiving dessert recipe courtesy of Tori Avey at toriavey.com.

Thanksgiving Apple Pudding

Ingredients:

6 very large green apples, peeled, cored and sliced



- 1 lemon peel, cut into slices
- 2/3 cup brown sugar
- 6 large eggs, well beaten
- 1 pint heavy whipping cream
- 1 teaspoon lemon juice
- 2 9-inch uncooked pie crusts or 9-inch round puff pastry crusts

Instructions:

Fill medium sauce pan with 6 tablespoons of water. Put in sliced apples and the lemon peels.

Bring to a boil, reduce to a simmer, and cover the pot. Let the apples cook for 25-30 minutes till very soft. Remove the lemon peels from the pot and mash the apples while they're hot until they have the consistency of applesauce.

Pour the mashed apples into a mixing bowl and allow to cool. Preheat oven to 375 degrees F.

Stir in the brown sugar, beaten eggs, heavy whipping cream, and lemon juice. Reserve filling.

Line 2 pie dishes or pans with the 2 uncooked crusts.

Pour half of the apple pudding into each crust to make two puddings.

To make the crust a golden brown color, whisk together 1 egg yolk with 1 teaspoon of water. Brush a thin layer of the egg wash onto the visible edge of the pie crust.

Place the puddings into the oven and bake for 80-90 minutes, or until the pudding no longer wiggles in the center and is browning in places around the outer edge of the crust. You don't want to undercook the pudding, or it will turn out mushy. Err on the side of cooking longer. Cover just the crust with foil if it is browning too fast.

Allow pudding to cool.




November 2018



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Sun	Mon	Tue	Wed	Thu	Fri	Sat
				1	2	3
4  Fall Back! Daylight-savings time ends on November 4		6 	7	8	9	10
11 Veteran's Day	12 Nat'l. Pizza Day	13	14	15	16	17
18	19	20	21	22 Thanksgiving 	23 Black Friday	24 Small Business Saturday
25	26 Cyber Monday	27	28		30	

Martin County Single Family Homes September 2018 Review

Click on the Image for the full report

Monthly Market Detail - September 2018 Single Family Homes Martin County



Summary Statistics	September 2018	September 2017	Percent Change Year-over-Year
Closed Sales	197	149	32.2%
Paid in Cash	65	47	38.3%
Median Sale Price	\$325,000	\$347,600	-6.5%
Average Sale Price	\$392,218	\$399,769	-1.9%
Dollar Volume	\$77.3 Million	\$59.6 Million	29.7%
Median Percent of Original List Price Received	95.1%	95.9%	-0.8%
Median Time to Contract	38 Days	44 Days	-13.6%
Median Time to Sale	80 Days	101 Days	-20.8%
New Pending Sales	179	116	54.3%
New Listings	203	143	42.0%

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