



Happy  
Thanksgiving!



## Siri, Can You Loan Me \$20?

We give voice commands to devices that can adjust the temperature in our house, lock the door, turn the lights on and off, play music, and go shopping.

So why not banking?

In fact, companies are already using it. According to Harvard Business Review, Capital One introduced an Alexa skill in 2016 that enabled users to interact with their accounts. They could also have Alexa check in with Chase about their spending during the last six months.

Best Innovation Group launched a platform that allows banks and credit users to offer voice-first banking. Users can pay their mortgage, transfer money between accounts, and access balance and account history. The platform works with Alexa and with Google Assistant voice services.

Banks are also expected to use voice recognition software as an added layer of security, with your voice serving as an authentication step.

## Go Ahead! Sell during the holidays

Conventional wisdom tells us to list our homes for sale during the spring and that nobody is buying in the dead of winter -- especially during the holidays.

But that's flat-out incorrect. While it's true that there are fewer sales overall, that doesn't mean your house can't or won't sell quickly, and at a good price. In November 2018, according to the National Association of Realtors, existing home sales actually rose 1.9 percent to a seasonally adjusted rate of 5.32 million units.

That's a lot of properties. In fact, there are a number of solid reasons to sell during the holidays:

- \* Less competition. With less inventory available, you have a better chance at holding your price. There was an average 4-month supply of inventory in November 2018 compared with a 4.4-month supply in June 2019.

- \* Buyers are more serious. People who are buying a home during the holiday season often need to move or are simply much more serious about their search (or they simply didn't get involved in the holiday excitement).

- \* Closings can happen faster. A slower season can be to your advantage when it comes to paperwork. With fewer closings in the queue, yours can take place faster than it might in the hectic spring and summer seasons.

- \* Company bonuses and relocations. Again, a buyer with intent. Most corporate relocations happen in January and February. These folks are serious about moving and aren't wasting a lot of time window-shopping.

- \* Houses look and smell great during the holidays. We tend to worry about making our properties sparkle for showings, but it's just as important to show that this is a home. And what's better than warm cookies or some well-placed decorations (don't overdo it) to invite people in?





## Ask the Expert

*We are finally ready to buy. What do we have to consider when taking a mortgage?*

Congratulations!

You have many factors to consider in your journey to home ownership.

Here are some basic considerations:

\* If you can make a down payment of 20 percent, whatever mortgage you choose, you won't have the cost of mortgage insurance added to your monthly payment. Many buyers can't come up with the large down payment, but mortgage insurance is only charged by mortgage companies until equity reaches 20 percent.

\* Many conventional mortgage lenders ask for 5 percent to 10 percent down.

\* What is your credit score? To qualify for a conventional mortgage you need a score of 620 to 640 or higher. But if your score is at least 580, you can still qualify for an FHA mortgage.

\* The big advantage of an FHA mortgage is its low down payment requirement, just 3.5 per-

## How To Clean Your Washing Machine

Have you neglected to clean your washing machine? It can seem counter-intuitive at first - this is the machine that CLEANS things, so shouldn't it, by definition, be clean?

Nope. Dirt and grime from all of those dirty clothes doesn't wash away entirely and eventually builds up in your machine, as well as hard water minerals and possibly mold and mildew. So then you're essentially washing clothes in dirty water. Yuck.

The good news is, there's a cheap and easy fix. All you need is some white vinegar and a hot water cycle.

Run your machine on a hot cycle using about two cups of vinegar. Vinegar is great

for cleaning and removing odors and as a bonus is non-toxic.

You should also consider scrubbing the inside of the machine with a vinegar and hot water mixture, including the soap dispenser, which gets especially gunky. Also get the rubber seals.

Another version, though similar, recommends using four cups of vinegar with the hottest setting and then pausing the cycle and letting it sit for an hour before continuing with the wash cycle. Then run it again, this time with one cup of baking soda.



cent. They account for 30 percent of all mortgages today. But if you have to move in very soon, beware, it takes a longer time to get one.

\* How long will you stay in the house? If that might be for just a few years, an adjustable rate mortgage might be a good choice.

If you plan to live in the home for a lifetime, a 30-year fixed rate, or a 20-year fixed rate, would be better. Or, if you can afford the higher payments on a 15-year fixed rate mortgage, you'll get the best interest rates of all.

\* The VA loan is for service members or (this is important), for former service members.



"Something wrong? You haven't taken a photo of your meal."



## Better Conversation Makes Thanksgiving Happier

What can be trickier than keeping all the side dishes hot on Thanksgiving Day? Keeping heads cool during dinner-time conversation.

If your family or dinner guests have wide-ranging views on politics and religion, just tell everyone before they arrive that the topics are impolite and you expect courtesy. That might not be enough because these days people have strong views on everything from the weather to school. But it's a start.

The key to great holiday conversations (or any conversation, for that matter) is fun and it takes a deft hand to keep it that way.

As the host or hostess, you may have plenty on your mind from cooking the turkey to not forgetting the cranberry sauce again this year. But, here is one more thing. If you have a fun story or anecdote to tell, have it ready when the family and guests sit down to the table. Anything that starts with 'remember when' might get the conversation started or keep it from veering into forbidden territory.

Invite people to talk by asking simple questions: So, Bill, how was your flight?

If a comment or question is directed to you, give a little more information than you might otherwise. Hey, Dad, fabulous turkey again this year! Don't just say thanks. Use the opening to tell them something: Our regular store closed and I had to scramble to find a turkey big enough. Found one at Smith's -- have you ever been there?

Let the conversation flow. Even talking over one another is okay, so long as it is lively and polite. If it isn't, give them the evil eye and insert your prepared anecdote.



## A Brief History of Pie

At first blush, it might seem like a classic that has remained pretty steady and predictable over the years. Pie is pie, right?

Look a little closer. It turns out, we can sneak a peek into history and fads when we consider what types of pie were popular at the time. Consider these, from Taste of Home:

**Earliest pies:** Probably meat pies and fruit pies. As long as there have been apples, someone has put them into a crust.

\* **Icebox Pie.** Nothing screams old-timey like the term icebox. This dessert came to prominence in the 1910s, when insulated boxes with ice were still a popular method of keeping food cold.

\* **Vinegar Pie.** Though it sounds more

like a punishment than a dessert, this custard-type pie, which emerged during the Great Depression when ingredients were limited, apparently has a mellow sweet-tart flavor.

\* **Jell-O Pie.** A little Jell-O, a little fruit, a pie crust: boom. 1950s, anyone?

\* **Mini Pies.** These took off in the 2010s. Are we more indecisive about fruit or cream pies? Do we just like to sample? Is it a by-product of a tapas phase? Who knows. And who cares, so long as they're delicious!

\* **Allergen-friendly pies.** Also a recent trend, pies today can be nut free, gluten free, dairy free, Keto, you name it. Again, so long as it's yummy, bring it!

## No. No More Costumes, Please

Just when you had enough of Halloween and costumes.

The idea of parading around in costumes and asking for goodies has been around in North America for two centuries.

Except it used to be on Thanksgiving. In 1897, the Los Angeles Times re-

ported that Thanksgiving was the busiest time of the year for manufacturers of masks.

Kids in masks actually went around asking adults: Anything for Thanksgiving? According to Atlas Obscura, the adults would then pony up some candy.

By the 1930s the whole masked bandit routine was firmly transferred to Halloween. And there it stays.



# November 2019



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| Sun   | Mon                     | Tue                    | Wed                   | Thu             | Fri                       | Sat                      |
|---|-------------------------|------------------------|-----------------------|-----------------|---------------------------|--------------------------|
| <b>We remember.</b><br>Veterans Day – November 11 |                         |                        |                       |                 | 1 Stuart Air Show Weekend | 2                        |
| 3 Standard Time starts                            | 4                       | 5 General Election Day | 6                     | 7               | 8                         | 9                        |
| 10  | 11 Veterans Day         | 12                     | 13 World Kindness Day | 14              | 15                        | 16 Nat'l. Fast Food Day  |
| 17 Nat'l. Take A Hike Day                         | American Education Week |                        |                       |                 |                           | 23                       |
| 24  | 25                      | 26                     | 27                    | 28 Thanksgiving | 29 Black Friday           | 30 Computer Security Day |

## Martin County September 2019 Single Family Market Stats

Click on the Image for the full report

Monthly Market Detail - September 2019  
Single Family Homes  
Martin County

The Voice for Real Estate® in Florida

| Summary Statistics                             | September 2019 | September 2018 | Percent Change Year-over-Year |
|--|----------------|----------------|-------------------------------|
| Closed Sales                                   | 197            | 197            | 0.0%                          |
| Paid in Cash                                   | 72             | 65             | 10.8%                         |
| Median Sale Price                              | \$386,500      | \$325,000      | 18.9%                         |
| Average Sale Price                             | \$489,965      | \$392,218      | 24.9%                         |
| Dollar Volume                                  | \$96.5 Million | \$77.3 Million | 24.9%                         |
| Median Percent of Original List Price Received | 94.3%          | 95.1%          | -0.8%                         |
| Median Time to Contract                        | 57 Days        | 38 Days        | 50.0%                         |
| Median Time to Sale                            | 108 Days       | 80 Days        | 35.0%                         |
| New Pending Sales                              | 195            | 179            | 8.9%                          |
| New Listings                                   | 183            | 203            | -9.9%                         |

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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