

Vote! November 3

HOUSE CALLS

Happy Thanksgiving!

The first 'Thanksgiving'

After the dark days of 1620, the Pilgrim's 1621 harvest festival was their first celebration of plenty. It has become a model for present day Thanksgiving feasts. Their festival is described in a letter by Edward Winslow to friends in England:

"Our harvest being gotten in, our governor sent four men on fowling, that so we might after a special manner rejoice together after we had gathered the fruit of our labors. They four in one day killed as much fowl as, with a little help beside, served the company almost a week. At which time, amongst other recreations, we exercised our arms, many of the Indians coming amongst us, and among them rest their greatest King Massasoit, with some ninety men, whom for three days we entertained and feasted, and they went out and killed five deer, which they brought to the plantation and bestowed on our governor, and upon the captain and others. And although it be not always so plentiful as it was this time with us, yet by the goodness of God, we are so far from want that we often wish you partakers of our plenty."

Take advantage of the holiday mood in November real estate

At this time of year, everyone else is going over the river and through the woods to grandma's house, but a brave few are headed into the real estate market. Is that a smart move?

Depends on how you look at it. There is no doubt that the real estate market slows down at the end of October. According to the National Association of Realtors, sales of existing homes drop about 30 percent between December and January. Home sales traditionally do not pick up until the end of January.

For sellers, the holidays still can be profitable. Holiday home buyers are usually serious about buying quickly. The buyers are hitting open houses while the browsers are off at the mall. Plus, for sellers, there is no better time to show a house than the holidays, when a tasteful Christmas tree, wreath and sparkling lights can make a house feel like your future home.

For buyers, it's a great time too, because with less competition from others, buyers have a good negotiating position with sellers who want to move quickly. If a buyer finds a house during the holidays, it is possible that he or she will be able to come to an agreement with the seller to accommodate holiday plans.

If you are selling your home during the holidays, take this advice from home staging experts:

- Stick with simplicity. Take down your personal pictures and collections. Put up simple Christmas decorations, including a tree, wreath and a few strands of lights outside. Put a few nicely wrapped presents under your tree.

- Build a fire in the fireplace. Play holiday music softly. Put potted evergreens in place of potted flowers.





Ask the Expert

I own a small business and want to get a mortgage. Is it true that this is difficult for a self-employed person?

Self-employed people get mortgages all the time, but there is no doubt it is more challenging.

Generally, if you have been in business for at least two years and you can show that you have the income, then you should qualify for a mortgage.

Self-employed people can qualify for conventional and FHA mortgages and even jumbo loans, provided they can put up a higher down payment and have appropriate credit.

The primary issues with self-employment mortgages are business profitability, calculating the applicant's income and verifying the source of down payment and closing.

This is where self-employed people will have to gather the right documents. With some exceptions, applicants must also provide two years of full business returns that show steady income, without steep income declines of more than 20 percent.

One to two years of bank statements may be required to help source the funds for down payment and closing costs. If depos-

Good Fences Can Make Good Neighbors

Imagine how you would feel if your neighbor put up a fence that looked great from his yard, but looked bad from your side of it. If it's a tall wooden fence with posts and protruding nails for you to live with, it's a bummer. It's even worse if the owner maintains his side of the fence but not yours.

As back yards have evolved into furnished outdoor rooms, homeowners who spend thousands of dollars on everything from grill islands to day beds don't want to look at exposed posts and screw holes on neighbors' fences.

Today, more towns and neighborhood associations are responding with ordinances that require the smooth, finished side of every new fence to face the neighbor's yard. Fence manufacturers are responding with new kinds of fencing that look better on both sides and are

easier to maintain. They are expensive, but they make it easier to be a good neighbor.

Manufacturers of wood-plastic composites now make fencing. Composite fences are constructed from panels that are inserted into top and bottom rails. There are no unsightly support posts and they come in a range of colors.

Traditional wooden fences can be built to look the same on both sides, but cost up to 20 percent more. According to research firm Freedonia Group, vinyl fence purchases are growing three times faster than wood because they require little maintenance.

But you can't please everyone. One Florida community has banned them because of their "obvious plastic look." Fences made of wood composites, however, look just like real wood.



its for these items are coming from the business, the lender will do a cash flow analysis to determine if the business can afford to give these funds without affecting daily operations.

Here are the things an experienced loan officer will look at: If you claim self-employment income on your personal tax returns, the loan officer will look at what you filed under Schedule C. Net income (line 31) is the key item. But certain deductions can be added back into your net income.

If you are in a partnership or corporation, the net disbursements you pay yourself will be reported on Schedule E of your personal returns. One key is to show steady income with no decline in business gross revenue.



"Wow, that's a lot of channels for such a little TV."

Thanksgiving song is familiar, but few know writer

Often known by its first line, "Over the river and through the wood," these famous lyrics come from "The New-England Boy's Song about Thanksgiving Day," by Lydia Maria Child of Wayland, Mass.

Child had an interesting, but difficult life. At age 22, she wrote *Hobomok* (Kessinger Pub.), a novel about a Puritan girl who fell in love with a Native American boy after her fiancé is lost at sea. It was successful, as was her *Juvenile Miscellany*, the nation's first children's magazine, and *The Frugal Housewife* (Dover Publications), a hugely popular book.

In 1833, her abolitionist views ended her popularity. Her book, *An Appeal in Favor of That Class of Americans Called Africans* (Applewood Books), was one of the earliest book-length attacks upon slavery. Child claimed that northern businesses made fortunes from it.

The backlash from northerners was strong. Subscriptions were cancelled, book sales fell and publishers refused to accept Child's new books.

These are the words to her famous song:

*Over the river and through the wood,
To grandfather's house we go;
The horse knows the way,
To carry the sleigh,
Through the white and drifted snow.*



*Over the river and through
the wood,
With a clear blue winter sky,
The dogs do bark,
And children hark,
As we go jingling by.*

Presidential turkey pardons include one masked varmint

In 1926, a thoughtful voter from Mississippi sent President Calvin Coolidge a treat for the White House Thanksgiving main dish: A live raccoon.

Although the sender claimed the meat was 'toothsome,' Coolidge refused to eat it and instead named the varmint Rebecca. The First Lady let the little bandit play in the bathtub with a bar of soap and fed it corn muffins.

Of course, sending live animals for the White House Thanksgiving dinner had been something of a tradition since the days of the Ulysses S. Grant administration in 1869. People mostly sent turkeys.



It's not that no one ate raccoons. They absolutely did. Native Americans and enslaved African-Americans trapped and ate raccoons as a dietary staple. Entire farming regions from the Appalachians to the western frontier fed on abundant raccoon-critters that ate the crops and caused destruction.

In the South, the tradition of raccoon as an entree led to the breeding of coonhounds who could sniff out, find and chase their prey up a tree to be shot, a challenging pastime leading to a hearty dinner.

By the 1900s, raccoon preparation was in the pages of *The Joy of Cooking*.

Still, raccoon had the reputation of being 'slave food' or 'poor man's food' and quickly fell out of favor in urban areas.

Nonetheless, in rural areas to this day, raccoon shows up on the menu. In Delafield, Wisconsin and Gillet, Arkansas, raccoon dinners raise money for charity. They also test the local mettle for budding politicians. In 2014, GOP Rep. Rick Crawford told Roll Call, "They literally serve raccoon. And you're supposed to eat some. That's the tradition." Toothsome!

Native American tribes by the numbers

Native American tribes loom large in the imagination: Their fearless warriors, their tragic, romantic, and noble histories told and retold in movies and books.

How many can you name?

Certainly these: Cherokee, Shawnee, Cheyenne, Chippewa, Navajo, Pawnee, Apache, Sioux, Arapaho, Comanche, Choctaw.

But there are so many more officially recognized tribes: 574 to be specific and many of their names are memorialized as place names throughout the country. About 26 states are named for Native American tribes. Literally thousands of towns, counties, rivers, beaches and forests have Native American names.

There are more than 5 million recognized Native Americans in the U.S. today, according to the US Census.

According to Wikipedia, "The Navajo, with 286,000 full-



blood individuals, is the largest tribe if only full-blood individuals are counted; the Navajo are the tribe with the highest proportion of full-blood individuals, 86.3%. The

Cherokee have a different history; it is the largest tribe with 819,000 individuals, and it has 284,000 full-blood individuals."

The question of how many Native American peoples existed pre-European migration is hotly debated. Some put the number in both North and South America at 112 million.

Speaking of school at home...

Why is it that phonics isn't spelled the way it sounds?

November 2020



Gabe Sanders

REALTOR ®
E-Pro, SFR
Real Estate of Florida
2391 SE Ocean Blvd.
Stuart, FL 34996

www.GabeSanders.com

Sun	Mon	Tue	Wed	Thu	Fri	Sat
1 All Saints Day	2 Polar Bear Week	3 ELECTION DAY	4	5	6	7
8	9	10	11 VETERANS DAY	12	13	14 World Diabetes Day
15 America Recycles Day	16 Diwali: Festival of Lights	17	18	19 Great American Smokeout.	20	21
22 National Family Week	23	24	25	26 Thanksgiving	27 Native American Heritage Day	28
29 ADVENT	30					

Saint Lucie County September 2020 Townhouses and Condos Market Stats

Click on the Image for the full report

Monthly Market Detail - September 2020 Townhouses and Condos St. Lucie County



Summary Statistics	September 2020	September 2019	Percent Change Year-over-Year
Closed Sales	133	79	68.4%
Paid in Cash	59	36	63.9%
Median Sale Price	\$205,000	\$210,000	-2.4%
Average Sale Price	\$264,608	\$235,011	12.6%
Dollar Volume	\$35.2 Million	\$18.6 Million	89.6%
Median Percent of Original List Price Received	95.6%	95.2%	0.4%
Median Time to Contract	42 Days	63 Days	-33.3%
Median Time to Sale	86 Days	99 Days	-13.1%
New Pending Sales	174	71	145.1%
New Listings	167	137	21.9%

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.



Disclaimers: All real estate information deemed reliable but not guaranteed and should be independently verified. All properties are subject to prior sale, change, or withdrawal. Neither listing broker(s) nor this company shall be responsible for typographical errors, misinformation, misprints and shall be held totally harmless. If your property is currently listed with another real estate broker, this is not a solicitation of that listing.