

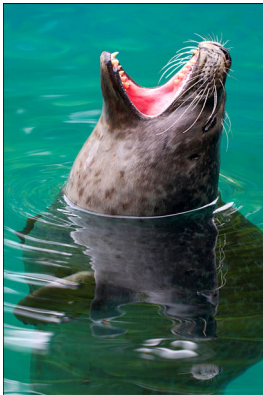


A gray seal's excellent vacation

Shoe Pond in Beverly, Massachusetts, became a local attraction after a gray seal made his home there.

The cagey seal, dubbed Shoebert, seems to have left the sea in September, traveling to the pond by river and drain pipes.

Firefighters and wildlife experts used boats and nets to try to capture Shoebert, but the effort was futile.



Luckily, Shoebert left the pond the next morning, walked across the parking lot to the police station and turned himself in. The entire mid-night police shift and a few firefighters managed to get Shoebert corralled and transported to an aquarium, where he was to get a health check before his release back into the sea, according to the Associated Press.

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 grandmother'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 that include 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. Display potted evergreens in place of potted flowers.

- * Some sellers even place photos or a scrapbook of the home pictured during the summer.





Ask the Expert

With the stock market down, we are worried about financing our retirement. Can a reverse mortgage help with that?

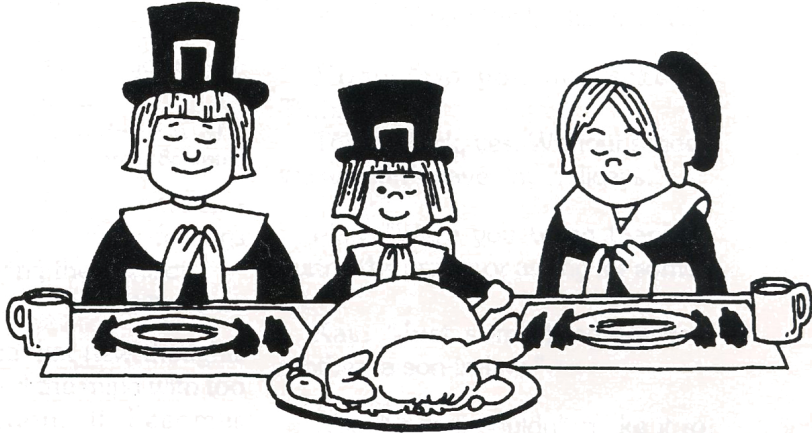
Yes. If you want to stay in your home and you need cash to pay ordinary living expenses, a Home Equity Conversion Mortgage (HECM) could be a good option.

The average retired person has a lot of money invested in their home. In fact, home equity represents about 66 percent of the average retired American's wealth. It is a potential source of funds.

First, you can get an HECM at a good rate and tap nearly 60 percent of your home equity. You can do that as a lump sum, monthly payments, or as a line of credit that only has interest on withdrawals.

You must pay the property taxes, insurance, and maintain the house, and if you do, you can stay in the house as long as you like. That means even if the housing market goes down, or interest rates go up, you can stay in the house on the terms of the loan. The only time the loan is due is when you die or move. However, the lender can and probably will foreclose on the house if you fail to pay taxes, in-

At Thanksgiving dinner: Who will say grace?



Being chosen to say grace at a big family dinner is always an honor. Often, however, no one is chosen, though the prayer is expected and anticipated by all. A Thanksgiving meal prayer makes the occasion special and makes your friends and family feel blessed.

When the question is asked, "Who will say grace?", you can volunteer, even though you may not be the most "religious" person in the family (the one who is will be pleased to have you step forward).

The best prayers are those that come from the heart rather than from a prayer book. A prayer could begin with something as simple as, "For all our family and friends, we thank you, Lord." Or "We pray your blessings on our family and friends, and on those who could not be here today. We thank you for our many blessings and for this opportunity to be together. Bless this food and those who prepared it. Amen."

A few tips: Keep it short so the food doesn't get cold. Keep it simple. Avoid any further philosophizing and don't use it as an opportunity to ask God to correct anyone's faults. Be humble.

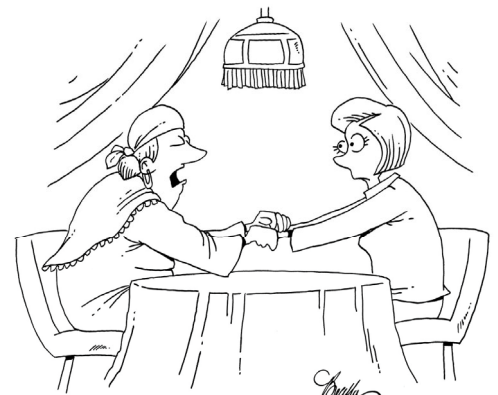
If it is a buffet-style dinner, offer the prayer while everyone is ready to go through the line. If it is a sit-down dinner, asking everyone to hold hands is a nice touch.

surance, and maintenance. The county tax assessor could put a lien on the house if you don't pay taxes.

In addition, the withdrawals on the credit line are tax free. You won't have to sell investments to pay for expenses.

There is an upfront cost to getting a reverse mortgage of about \$1,500 per \$100,000. So it isn't inexpensive, but it does let you turn your house into cash to cover expenses.

You might want to weigh the prospects of selling your home and downsizing against taking a reverse mortgage.



"It appears to be a group message from the other side. Do you want to Reply All?"

Veteran's Day, November 11

Vietnam, Korea memorials mark 'the loss and the crucible'

Both the Vietnam and the Korean War memorials were completed in the same era from the 1980s and 1990s, but they take a completely different view of the wars.

The late Charles Krauthammer (1950-2018) was a political and cultural commentator who enjoyed a unique position in contemporary society: Both sides of the political spectrum respected him.

On the occasion of the dedication of the Korean War Memorial in 1995, Krauthammer wrote:

"The Vietnam Memorial envelops you in war's aftermath, its legacy of loss; the Korean Memorial thrusts you into war's actuality, its crucible of fear and courage. The one memorializes death, numberlessly multiplied; the other: struggle, faithfully rendered."

He notes the Vietnam memorial's main focus is its wall filled with the names of the dead, complemented by Frederick Hart's stunning sculptures of soldiers. The Korean memorial focuses on the figures of the soldiers and, as a complement, an etched wall honoring those who supported the soldiers.



Korea memorial



Vietnam memorial

The inscriptions are different, too.

The Korean War inscriptions honors "our sons and daughters who answered the call to defend a country they never knew and a people they never met."

Krauthammer writes that the same could be said about the Vietnam War. But instead, the Vietnam memorial states no purpose. "Our nation honors the courage, sacrifice and devotion to duty and country of its Vietnam veterans," the inscription reads.

Nonetheless, both memorials are exceptionally moving, suggesting the nation's struggle against oppression.

"There are battles worth fighting, they should be chosen with great care and fought with great purpose, but there are purposes worth fighting for," Krauthammer writes.

Preapproved or prequalified?

Sellers love preapproved buyers and, experts say, preapproval puts buyers in their best bargaining position. But sometimes buyers confuse preapproval and prequalified.

Prequalification is the simple first step to buying a home. It gives you and your agent some parameters to work with.

You can go to any lender to get prequalified. The lender simply plugs numbers you provide into a formula that will give you an idea of how much house you can afford. The lender makes no promises to lend you this amount of money and the lender doesn't verify anything you tell him.

Preapproval, on the other hand, tells the buyer that the lender has examined your credit report and income and has told you the maximum you can borrow, along with an interest rate you would qualify for. Preapproval is not a promise from a lender to actually issue the loan.

Many lenders will offer a home buyer a commitment for a loan. This often depends on a review of the property.

Cashless tips on tap

Quick, tip the bellman! He's right here, but you don't have cash -- because you never carry cash.

Wyndham hotels wants to solve that increasingly common and embarrassing situation. It has become the first major chain to introduce digital tipping nationwide. Guests scan a QR code on a small plastic frame by the nightstand, usually with a photo of the employee. Some staff hand out cards with their QR codes. Tips go directly to the employee.

Housekeeping tips have dipped dramatically in recent years. One housekeeper told The Wall Street Journal that she gets just \$20 a month in tips versus \$100 in the past.



You can help the bees, and other creatures in winter

Keeping the hive running is a year-round business for bees -- even during the winter, when no nectar-producing flowers are in bloom.

For the most part, bees won't leave the nest when the temperature plunges and rely on their stockpiles to stay alive, but you may see a few flying around on warmer winter days. As autumn wanes into winter, you can turn your yard into a protective haven for bees, butterflies, and other important pollinators to help them see another spring.



The University of New Hampshire Agriculture Extension advises conscientious gardeners not to discard or compost piles of raked leaves and instead use them as mulch or just leave them in a pile. The leaves provide excellent cover for insects over the winter, including moth and butterfly cocoons. Spread the leaves about two inches high on all your garden beds and overlay with branches to keep the leaves in place.

Gardeners can also leave dead annuals and perennials in place instead of pulling them. The dead stalks trap additional leaves, which enhances the mulch.

If you see areas of bare soil, leave them alone -- the soil may be shielding underground bumblebee nests. Dead logs are also commonly used as winter shelters for some bee species.



November 2022



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 All Souls Day	3	4 Will Rogers Day (OK)	5 Bison Day
6 Polar Bear Week	7	8 Beaver Moon Vote!	9	10	11 Veteran's Day	12
13	14 Education Week	15 Recycling Day	16	17	18	19
20 Family Week	21	22	23	24 	25 Black Friday	26
27 Advent begins	28 Cyber Monday	29 Giving Tuesday	30		 Pilgrims Arrival at Plymouth Rock November 21, 1620	

September 2022 St. Lucie County Single Family Homes Market Report

Click on the Image for the full report

Monthly Market Detail - September 2022
Single-Family Homes
St. Lucie County



Summary Statistics	September 2022	September 2021	Percent Change Year-over-Year
Closed Sales	500	615	-18.7%
Paid in Cash	143	168	-14.9%
Median Sale Price	\$392,590	\$330,000	19.0%
Average Sale Price	\$414,736	\$357,579	16.0%
Dollar Volume	\$207.4 Million	\$219.9 Million	-5.7%
Median Percent of Original List Price Received	97.7%	100.0%	-2.3%
Median Time to Contract	22 Days	9 Days	144.4%
Median Time to Sale	65 Days	51 Days	27.5%
New Pending Sales	499	737	-32.3%
New Listings	669	748	-10.6%
Pending Inventory	834	1,357	-38.5%
Inventory (Active Listings)	1,681	727	131.2%
Months Supply of Inventory	2.8	1.2	133.3%

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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