

Gabe's HOUSECALLS



Calorie Count of the Treat Bag: Avert Your Eyes

You probably have wondered. We all have when that kid comes home with a shopping bag full of candy.

Here is one mom's calculation of what her daughter hauled home after trick-or-treating.

According to Anna Fader of Mommy Poppins, her little daughter, cleverly dressed as a gumboil machine, brought home a bag of about 80 separate candies.

Just for kicks, her mom sorted it, and tallied it up, along with her daughter's estimate of what she had already eaten.

That candy added up to a total calorie count of 7,238.



Hot trend: Build to rent

An interesting real estate trend has cropped up in recent years: Demand for rentals has stayed strong and single-family homes are in demand.

Builders and investors are building single-family homes with the intent to rent instead of sell. In one of the bigger moves nationwide, Toll Brothers announced earlier this year that it had committed to invest \$60 million in a \$400 million venture that would build homes for rent in seven major U.S. cities.

According to CNBC, the built-to-rent (or B2R), the fastest-growing trend in real estate. Last year, about 43,000 single-family homes were built for rent, it said. The built-for-rent share of housing starts is also rising, to nearly double its recent historical average from 1992-2012.

In Pradera, a gated community of three- and four-bedroom homes in San Antonio, Texas, the rents are \$1,800 to \$2,300 a month and the community includes a pool, fitness center, community kitchen and party space, plus dog park and dog-washing station. Interestingly, the average annual household income in Pradera is more than \$100,000 -- meaning many of the tenants can afford to buy but have chosen not to.





Ask the Expert

How did the rate cut affect mortgages?

Technically, The Fed's decision in July to lower interest rates by a quarter-point doesn't directly affect mortgages. In reality, there are usually some things to keep in mind with any rate decrease or increase.

The Federal Funds rate is a measure of short-term borrowing, or the rate that banks use to lend money to each other. Mortgages are long-term notes.

If you have an adjustable-rate mortgage, you'll probably see your interest rate go down when there's a cut. To put that in perspective, a Bank-rate article said that a HELOC (home equity line of credit) of \$100,000 rises or falls about \$250 a year with every change of 0.25 percent in interest rate, up or down. That works out to about \$21 a month.

Additionally, variable-

How to Fix a Scratch On Your Stainless Steel Appliance

You can actually fix scratches on stainless steel appliances, but it must be done carefully.

Before you do anything, make absolutely sure your appliance is stainless steel and is not simulated or made of fingerprint-resistant clear coat. If you try taking out a scratch on these products, you will ruin the surface.

Next, take a very close look at the stainless steel surface to find the grain. You will be working with the grain and not against it.

According to Family Handyman, you'll need a very fine grit sandpaper, in the 400 to 600 grit range, a sanding block, and rubbing compound.

* Squeeze some sanding fluid onto the sandpaper and, starting somewhere inconspicuous, sand the scratched area until it disappears; move up to the next coarsest grit if needed. Then sand the rest of the panel until it blends in.

* Always sand with the grain and not against it.

* Apply a stainless steel cleaner or polish.



rate mortgages usually adjust annually, on their anniversary dates, and some don't adjust at all for the first two to seven years.

However, this could be a good time to refinance into a fixed-rate mortgage and lock in the historically low rates. The average rate on a 30-year mortgage fell to 3.75 percent, down from a high of almost 5 percent in 2018.

Do a little math to figure out your savings over time, as well as closing costs, to determine whether this is a good move for you.



"Check the expiration date. Make sure it hasn't gone bad."

Travel Bag In the event of an emergency

If the cabin in an airplane loses pressure, and if the oxygen masks do drop down, will it do you any good?

Yes, it could help for about 12 minutes. That is the amount of oxygen in the mask, according to Bobby Laurie, a flight attendant who is now host of the show *The Jet Set*.

Fortunately, if the plane actually is going to recover, the pilot should be able to get the plane down to a breathable altitude in that time.

If you are going to survive, you must get that mask on because otherwise you would lose consciousness within 45 seconds and die in minutes.

Traveling from a cold area to a hot area

It's 2 degrees in Saint Paul and you're heading to Jamaica. What to wear?



Bustle.com recommends layers, not coats. Coats have to be stashed in overhead bins when you get on the plane, adding just another bulky object to your travel.

For women, try layering a tank top, long sleeved shirt, tights under a dress or skirt, a heavy cardigan or a shawl, and flats.

For men, advice from Trip Advisor is to wear zipped cargo pants. Simply unzip to make shorts when you get to your destination.

Leave enough space in your carry-on to stash the winter parts of your ensemble when you arrive.

One advantage of layers is that you can take them off and stash them in your carry-on while waiting at immigration.

Avoid boots, which are heavy and hard to carry, in favor of light shoes. You can stash flip flops in the carry-on.

Some couples designate one person to have a coat. The coatless one is dropped off at the airport door, while the coated one parks. That means there is only one coat to carry.

If you park in long-term parking, a remote starter helps you move comfortably from the airport bus to the car when you return.



Leif Erikson: His discovery had potential

Christopher Columbus thought he hit gold and was wrong. Leif Erikson did hit gold (at least in the metaphorical sense) and didn't notice.

Leif Erikson's renewed popularity as an early explorer (and warrior) in North America might just rest on the fact that he landed in the New World and didn't care. He and his warriors hunted, fished, cut down trees, and warred with the locals. But, they weren't into plundering wilderness. They preferred cities.

By one account, Erikson (thought to be born about 970 AD, the son of Erik the Red) was bound for Greenland from Norway to convert the locals to Christianity, when he was blown off course. He probably landed in modern Newfoundland

more than 400 years before Christopher Columbus landed in the Caribbean.

By another account, Erikson was aiming for North America where he rescued two unnamed Europeans who were shipwrecked there.

So, Erikson may not have been the first European to see North America, nor the first to land, but he might have been the first explorer.

Later, the Norsemen sailed to the area for at least a decade, taking timber, grapevines, and fish, and having the usual wars with the locals. But, after his landfall in North America, Erikson returned permanently to the Viking settlement in Greenland, perhaps preferring a settlement to the wilderness.

Even baking can be fake on the internet

One YouTube baker set out to prove that there are a bunch of fake video recipes online.

Ann Reardon of How to Cook That, tested three recipes from one popular YouTube cooking site that has more than a 115 million views a month, showing that some of its videos are fake.

One recipe video purported to show how to make ice cream into frosting by melting it and adding some flour. But



when tested, Reardon only managed to make a liquid mess.

Reardon also tested a recipe that claimed to make gummy bears into a spoonable, gelatin-like dessert. But the result was a dessert which could not be eaten with a spoon. The gummy bears, when cooled, remained too hard to scoop out. It was almost as if the video maker had actually used gelatin, not gummy bears. And that, Reardon says, is exactly what happened.

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Sun	Mon	Tue	Wed	Thu	Fri	Sat
		1 Int'l. Coffee Day	2	3	4 Nat'l. Taco Day	5 World Teachers' Day
6	7	8	9 Leif Erikson Day	10	11	12 Nat'l. Farmers Day
13	14 Columbus Day	15 Nat'l Grouch Day	16 Boss's Day	17	18	19
20	21	22	23	24	25	26 Nat'l. Pumpkin Day
<p>Adopt-a-Shelter-Dog Month</p>						
27	28 Nat'l Chocolate Day	29	30	31		

Florida August 2019 Single Family Market Stats

Click on the Image for the full report



Summary Statistics	August 2019	August 2018	Percent Change Year-over-Year
Closed Sales	27,107	26,273	3.2%
Paid in Cash	6,250	6,590	-5.2%
Median Sale Price	\$265,000	\$254,290	4.2%
Average Sale Price	\$339,003	\$328,414	3.2%
Dollar Volume	\$9.2 Billion	\$8.6 Billion	6.5%
Median Percent of Original List Price Received	96.8%	96.6%	0.2%
Median Time to Contract	37 Days	36 Days	2.8%
Median Time to Sale	78 Days	78 Days	0.0%
New Pending Sales	26,591	26,239	1.3%
New Listings	29,683	32,045	-7.4%
Pending Inventory	37,588	35,957	4.5%
Inventory (Active Listings)	85,953	90,586	-5.1%
Months Supply of Inventory	3.6	4.0	-10.0%

View all Market Reports for [Martin County](#), [Saint Lucie County](#), and [Florida \(statewide\)](#)

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