



Skip the vegan diets for cats and dogs

Humans are going vegan, but their pet cats and dogs can't do the same.

According to the BBC, the number of people following a plant-based lifestyle in the U.S. grew about 600 percent between 2014 and 2017.

According to the ASPCA, a vegan diet is not appropriate for cats at all, no exceptions.

As obligate carnivores, cats require meat to survive, and can develop severe health problems, including potentially fatal heart problems and blindness, without vital nutrients found in meat. They also require the high caloric density that meat provides, and are not well-adapted to digesting plant matter.



While dogs are naturally omnivorous and have adapted to digest plant matter, they still thrive on a protein-rich diet that includes meat. Veterinarians caution that a vegan diet for dogs is a difficult undertaking that's more likely to cause harm than meet a dog's nutritional needs.

Your best bet if your dog has food sensitivities is to consult with your veterinarian or a licensed nutritionist.

Big bargains lurk in ghostly properties

If you think Lizzie Borden with her axe is scary, imagine you are the real estate agent trying to sell her house. Haunted houses can be a tough sell, but some buyers can make a killing on a home with a creepy past.

While you do have to disclose a leaky roof, you may not have to disclose a ghost when selling. The law firm Kious, Rodgers, Barger, Holder & King, PLLC writes that in Minnesota and Massachusetts, it is unnecessary to disclose if the house is haunted by the supernatural; in New Jersey, a seller must disclose it only if asked; and in New York, a seller is not obligated to share the information with a buyer unless they have already shared the opinion with the public at large.

Nonetheless, if confronted with a nice home with a icky history, would you buy?

What if a great town home was on the California market at a stunningly low price with a highly motivated seller? This is the town home of Nicole Brown Simpson, whose gruesome murder was tried in the infamous O.J. Simpson trial. Would you buy? Someone did and the house sold for \$200,000 off the asking price.



It's not just violence and spirits that can stigmatize a home. In some states, it must be disclosed if a house for sale once had a methamphetamine lab, mainly because former customers could drop by. Even homeowners in debt can cause some stigma when they sell, because the new owners could be targeted by debt collectors.

Homeowners around one stigmatized property actually changed the name of the street. In 1997, 39 members of the Heaven's Gate cult killed themselves awaiting an alien spacecraft. You won't find their address any more and you won't find the \$1.6 million home. The lender finally sold it for less than \$700,000 and it was bulldozed.

According to real estate consultant Bell Anderson & Saunders, a buyer of a stigmatized home can expect from 10 to 25 percent off market prices.

Some buyers make a name on homes with a creepy past. The legend of Lizzie Borden lives on in her home at 92 Second St., Fall River, Mass., now a bed and breakfast. And you'll feel very cozy when you read the motto: Where everyone is treated like family. Oh, wait...



Ask the Expert

We really want to buy a house, but we are struggling to come up with a down payment. Any ideas?

If you have a regular work history, a reasonable credit score and modest debt, chances are good that you can qualify for a mortgage. The key is often the down payment, thought to be the single most important roadblock to home ownership.

According to Moody's Analytics, renter households save about 2.4 percent of their income each year. It would take a renter about 14 years to save up \$15,000.

Luckily, not everyone will need to save so much. There are some loans that require no down payment and others that offer very low down payments.

The USDA loan program offers a zero down loan and it is even possible to roll closing costs into the loan. You have to buy an eligible property, which is a home in a rural or suburban area. The definition of a rural area is fairly broad. If you know where you want to buy a house, you can search "USDA loan eligibility." You do have to meet modest income and debt requirements.

This cure for boredom also perks up the brain

You've got 900 channels and nothing to watch. Those cat videos are getting a little old.

What do you do with those precious leisure hours? You could visit ancient China, discover secrets of the Czars, delve into a secret romance. All of that is at the tip of your fingers in a book, and what you get in return is more than a good story.

According to the Pew Research Center, about a quarter of Americans didn't read a single book in 2018. Not a print copy, e-book or audiobook.

Scientists say that they missed out -- according to Healthline, reading is a great way to give your brain a workout. It stimulates a complex series of circuits and signals in your brain, and the more you engage with a text, the busier your brain gets. Fiction lovers are often better at understanding others, which can help build and maintain strong relationships and lead to better emotional health. Reading is also a great way to preserve brain health as you age -- according to the National Institute on Aging, it's one of several activities that can help preserve cognitive function. And

FHA loans require very modest down payments of about 3 percent, depending on your credit score. In many parts of the country, you can purchase a 3-bedroom home for \$100,000, making the down payment just \$3,000.

You can gather funds for this down payment by using your own savings, or with gifts from family and friends (so long as they don't have a financial stake in the property).

There are even quirky ways to add to your down payment. In August, the Federal Mortgage Association (called Fannie Mae) said that buyers could convert credit card reward points into cash to use for a down payment.

it's a great stress reliever, too. Thirty minutes of reading has been found to lower blood pressure, heart rate and negative feelings, according to Healthline.

One easy way to fit in a few extra pages is to read in the morning instead of at night. Instead of hitting the snooze button, grab your book, dive in for a few extra minutes and then roll out of bed to start the day. If you want to add in some extra

time at night, that's fine, but morning reading means you won't fall asleep before you even crack your book.

Smartphones and e-readers also make it easier to read whenever, wherever. You can slip your e-reader into your pocket or download an e-reader app on

your phone. That way, you can take in a couple of pages while in line at the coffee shop or during your lunch break.

And lastly, if you don't like a particular book, stop reading it and pick up something else. If you read what you enjoy, you might find that it isn't very hard to get those pages in after all.



"This job does require some travel, but nothing more than crossing the road."

Monsters under the bed?

What to do about bedtime fear

Just about every parent knows the sound: The gentle patter of feet against the floor as your child gets up -- for the fifteenth time that night -- to tell you that they're scared.

According to Verywell Family, imaginary fears, like monsters under the bed or in the closet, tend to strike kids around preschool age, when their imaginations develop, but they can't always separate fantasy from reality.

There are some simple things that you can do to help your child -- and you -- get a better night's sleep.

* Don't confirm the fear. According to Cincinnati Children's Hospital, parents shouldn't get out homemade monster spray. Scaring away monsters makes the monsters real to your child.



* Offer a security object, like a blanket or stuffed animal.

* Validate feelings. Say, "I know you feel scared" and talk about their specific fears.

* Encourage them to describe their fears, such as through dramatic play with dolls and puppets or with artwork.

* Install a nightlight and offer to keep the door cracked open, as long as it doesn't disturb their sleep.

* Monitor what your kids watch and read -- scary shows, movies, books and videos might be the root of the issue.

* Reassure. Say you're there to keep everyone safe. Encourage them to think of their bed as a safe, special place.

How a town disappeared under the sand

In the 1800s, it was possible to start a town, but not to save it from nature and bad decisions.

The town of Singapore, Mich. was a town started by a fellow from New York who wanted to build a port town to rival Chicago and Milwaukee, and it was ended by the great fires that raged through the Midwest 150 years ago in October 1871.

But, flames didn't kill the town. Bad decisions did.

The little town stood on the Lake Michigan shoreline at the Kalamazoo River. It became a prosperous place by 1850, servicing the city of Chicago and the surrounding area with lumber transported over the lake.

In 1871, when fires consumed vast tracts of the Midwest, the town of Singapore was unaffected. But after the fire, demand for lumber soared as cities and towns rebuilt. So they cut down the trees around Singapore to sell. All of them.

Then the winds from Lake Michigan blew sand over Singapore. With no trees to halt erosion or to break the wind, the town quickly descended into ruin. By 1875, sand covered the town and the residents had to evacuate.

Today, people play and enjoy the Michigan dunes, many unaware that under their feet lie the houses, hotels, and stores of a town that sold its trees.



Spooky good: Banana mummies and cookie spiders

Here are some Halloween-appropriate, kid-friendly treats that require just a few easy ingredients and give kids the chance to make a fun, tasty mess.

Kids can easily make these treats, although adults have to supervise melting chocolate and trimming banana skewers.

Banana mummies

1 bunch bananas or as many as desired (firm bananas work best)

White chocolate wafers for melting (candy coating is also fine)

Chocolate icing or chocolate wafers for melting

Candy eyes

Bamboo skewers

Peel bananas and slice in half. Carefully slide skewer into banana halves lengthwise, then set on a tray and place in freezer for at least an hour to harden -- note that long skewers may need to be trimmed. When bananas are frozen, melt white chocolate wafers or candy coating according to package directions, then carefully dip bananas in coating until covered. Place coated bananas in the refrigerator until coating is set, then decorate with melted semi-sweet chocolate or chocolate icing to create bandages and to glue on candy eyes. Freeze until set.

Cookie spiders

1 package sandwich cookies (we used Halloween Oreos, but Double Stuf Oreos will also work well)

White chocolate wafers or icing -- any color or flavor is fine, but we used leftover melted white chocolate from the Banana Mummies

Mini pretzel rods

Candy eyes

Carefully twist cookies apart. Count out eight pretzel rods for each cookie -- these are the legs. Dip just the tip of each pretzel rod in the melted white chocolate or icing, then press into the frosting side of the sandwich cookie. Be careful not to press too hard, or the cookie itself might break. Replace the top of the sandwich cookie before the white chocolate or frosting sets. Use the white chocolate or frosting to glue on the candy eyes. Spiders are ready to eat almost immediately.

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Sun	Mon	Tue	Wed	Thu	Fri	Sat
					1 Kentucky Apple Festival	2 Chowderfest, NJ
3 Fire Prevention Week	4	5	6	7	8 Scenic Drive Fest, Iowa	9
10	11 Columbus Day	12	13	14	15 Boss's Day	16
17	18 Alaska Day	19	20	21	22	23
24	25	26	27	28	29	30
31 Halloween						


August 2021 Florida Single Family Homes Market Detail


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Monthly Market Detail - August 2021

Single-Family Homes

Florida





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Summary Statistics	August 2021	August 2020	Percent Change Year-over-Year
Closed Sales	29,550	29,495	0.2%
Paid in Cash	9,025	6,084	48.3%
Median Sale Price	\$354,000	\$300,000	18.0%
Average Sale Price	\$495,937	\$414,446	19.7%
Dollar Volume	\$14.7 Billion	\$12.2 Billion	19.9%
Median Percent of Original List Price Received	100.0%	97.8%	2.2%
Median Time to Contract	9 Days	29 Days	-69.0%
Median Time to Sale	51 Days	73 Days	-30.1%

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