



Walmart stocks up on this before a storm

Storm's coming. We must run to the grocery store and stock up like it is the end of the world. Water. Bread. Pop-Tarts.

Pop-Tarts? Oh, yeah. Pop-Tarts are big during storms, particularly strawberry Pop-Tarts.

Walmart discovered early on that when a storm threatens, the sale of Pop-Tarts increases seven times the normal sales rate.

According to the Reader's Digest, Walmart studied shopping data after Hurricane Charley in 2003 to see if they could predict what shoppers would need in hurricanes.

At that time, Walmart marketers were shocked to find that strawberry Pop-Tarts were in demand. Then, ahead of Hurricane Frances in 2004, they filled shelves with the pastry. It sold out.

Exactly why Pop-Tarts are so popular in a storm probably relates to the fact that it's shelf-stable and requires no refrigeration. The pastries are individually wrapped, so remaining treats don't get stale.



Get the power of knowledge

In an era when it's become increasingly easy to DIY everything from our home renovations to our taxes and even business tasks, does it make sense to do the same when it's time to sell a home?

While a lot of things can be accomplished via YouTube videos, selling a home is one area where professional help is imperative.

How does a real estate agent help in selling a home? Here's a sampling of ways:

- *They know real estate law. Agents must be licensed and then keep up with their education to retain that license. That education includes courses on real estate law, which covers everything from discriminatory practices to disclosures and more. These aren't always obvious to the layperson, and a misstep -- even if you had the best of intentions -- can land you in a lot of trouble. Best to let a professional guide you.

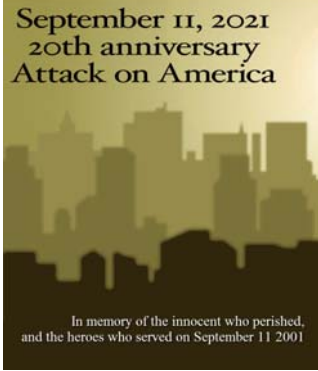
- * They understand contracts. Similar to the trickier areas of real estate law, licensed agents understand which contracts you need as well as each section of the those stacks of paperwork.

- * They are bound by ethics. Real estate licensing goes beyond the letter of the law to include strict ethics codes.

- * Experience in negotiations. A trained and experienced agent will be able to help you get the best price for your home.

- * Market expertise. An agent will know the ins and outs of the real estate market, down to individual neighborhoods and streets. The market can be dramatically different from one area to the next, regardless of what's happening nationally or even regionally, and agents keep on top of it.





Ask the expert

We are going to sell. Should we pay cash or finance at least part of the new house?

Your decision depends on your financial and life circumstances.

If you are retired and the kids are gone, you might be one of the millions of people who want to downsize.

When you bought your last house, the house and location probably made a ton of sense for raising kids. But, now a different home makes sense.

With your mortgage paid off and retirement at hand, you now have a pleasant problem you may not have considered 30 years ago: Should you pay cash or finance?

Part of the answer depends on what you think about home ownership. Owning a home outright is satisfying and seems very secure. No more mortgage payments.

A study by Redfin found that one-third of U.S. home purchases were paid with cash. That is the largest share of cash buyers since 2014. According to HousingWire, some of these moves are because remote work has allowed people to live in less expensive areas. If you sell your house in

Multipurpose Furniture

The kitchen table serves as both a work station and Lego table. But that's not really multipurpose furniture.

Multipurpose or multifunctional furniture are pieces that can be used in multiple ways.

Whether you live in a small apartment or simply want to maximize your space to get more use out of it, multipurpose furniture could be the way to go.

What does it look like? Consider wall beds and fold-down desks, for starters. A rotating wall bed can pivot out from behind a bookshelf, allowing the items on the shelf to remain in place.

A drop-down table attached to a wall in the kitchen can provide shelf space when down and an eating area when extended out. The sections

of a modular sofa can be placed about the room.

In the living room, multifunctional furniture can be a simple sleeper sofa or something more exotic, like a sofa that transforms into a bunk bed.

It might look like a coffee table that can transform into a dining table. Consider a home cinema unit that doubles as wall art when not in use. Or a console table that can become a desk.

It also includes clever storage ideas, like a storage bed -- not storage shoved underneath the bed, but actual space under the mattress, like a big padded trunk. Or a mirror with hidden storage. Of course, storage benches and footstools are still popular as well.



Seattle, you can buy twice the house at half the price in Boise, for example, and walk away with cash to invest.

On the other hand, if you are retired, you might want to invest some of the cash. After all, mortgages are at 3 percent while the markets continue to dish out good returns. Plus, you can use the cash for anything you want, including travel or just life.

If the cash from your house represents all of your savings, paying cash for another house might not make sense since real estate prices don't rise as quickly as stocks. You'll want the home proceeds to be easy to access to help finance retirement. So at these low interest rates, taking a mortgage could make sense, especially if you finance just part of the purchase.



"On the plus side, by the time you read all the side effects, you'll be done with the medication."

Grandparents Day Sept. 12

Grandparents by the numbers

- * The average age of a first-time grandparent is 50. Some can be as young as 38.
- * Grandparents are more likely to work than people in their same age group who don't have grandchildren.
- * On average, grandparents spend about 7.5 hours every week with grandchildren. If they live within 20 miles, they spend 12.6 hours per week.
- * About a third of grandparents provide financial support for their grandchildren. The closer they live to their grandchildren, the more they provide.
- * Grandfathers provide more financial support than grandmothers.
- * About 70 percent of grandparents plan to purchase something to help their grandchildren. Among the top purchases: car seats, cribs, chairs and clothing.
- * Grandparents are happy. About 3/4 of grandparents say they feel fulfilled in life.

Stats: AARP, 2020



Your September landscaping to-do list

Summer comes to a close this month, and that means that it's time to get back to work in the garden. With a little time and planning each fall, you can enjoy better landscaping year after year.

- * Remove faded and droopy summer annuals and replace them with hardier flowers. Pansies can take a beating through a light frost and will provide a splash of color through the fall. Mums are also a great choice.
- * Plant any new evergreens during September and keep them well-watered until the ground freezes.
- * Plant any new deciduous trees and shrubs. Use root-stimulating fertilizer to encourage root growth.
- * Divide any overgrown spring blooming perennials and water them thoroughly after re-planting. After a hard frost, cut the perennials to the ground.
- * Plant spring-blooming bulbs. Make sure to consider color and height, placing smaller bulbs toward the front of your garden where you'll be able to see them in the spring.
- * If you have a vegetable garden, pull out the plants as soon as they finish producing and begin to wither.
- * If you have bare patches on your lawn, the cooler weather is a great time for re-seeding or patching with sod because of decreased weed competition.
- * Potted plants that go outdoors during the warmer months should come back inside. Use this time to remove damaged stems and leaves with yellowing, holes, or spots.
- * Plant the rosebush of your dreams. Fall is a good time to plant roses, just not hybrid tea-style roses, which will not establish sufficient roots before winter.



The problem of ocean debris

Group saves seals from horrible entanglements

The ocean seems so big and that little fishing line seems so small, but a lost recreational fishing line can create horrible entanglements for animals.

No one knows that better than Naude Dreyer, founder of Ocean Conservation Namibia. Dreyer knows it isn't only recreational fishing line. It's everything. Nets and lines from commercial fishing. A cap blown into the ocean. Discarded rubber gaskets. Hard plastic bling from containers.

All these things cause horrible entanglements to marine life, such as seals, and can prevent them from swimming, walking or eating.

In Namibia, off the east coast of southern Africa, all seal entanglements are caused by human negligence, Naude says. In 2019, Naude and his group freed more than 150 seals from entanglements around the beaches of Pelican Point. In 2020, that number rose to 600 seals rescued. Hundreds more have been rescued this year.

The entanglements are troubling. Recently a small seal was found completely wrapped in a large trawler net, covering his whole body, head to toe. Other seals have extreme cuts from small strands of fishing line that dig deep into the flesh.

In one case, a baby seal was tied to a dead baby seal in an entanglement of fishing line. Seals are strangled by plastic bags or trapped in discarded hats. They have been found with huge hooks through their tongues. Even discarded t-shirts can trap and strangle marine life.

Naude and his crew make rescues using custom-made nets shaped like a cone. They throw the net over the seal's head and the seal wiggles nose first into smallest part of the net. The seal can breathe through the net, but the small tip holds the head tightly, limiting the possibility of bites (but not entirely). The nets have zippers that open to expose the body, where lines are cutting deep into the seal's flesh. Using special tools, the crew can hook thin lines out of the flesh, then cut the lines with scissors.

After each rescue, they record the type of entanglement and take the cut lines off the beach.

The seals, already in pain and distress, are often angry and scared, and rescuers must struggle to save them. But sometimes, a little pup freed from a line will stay a moment and accept a pet -- a little 'thank you' that the crew loves.

See their amazing rescue videos on YouTube or Facebook.

September 2021



Gabe Sanders

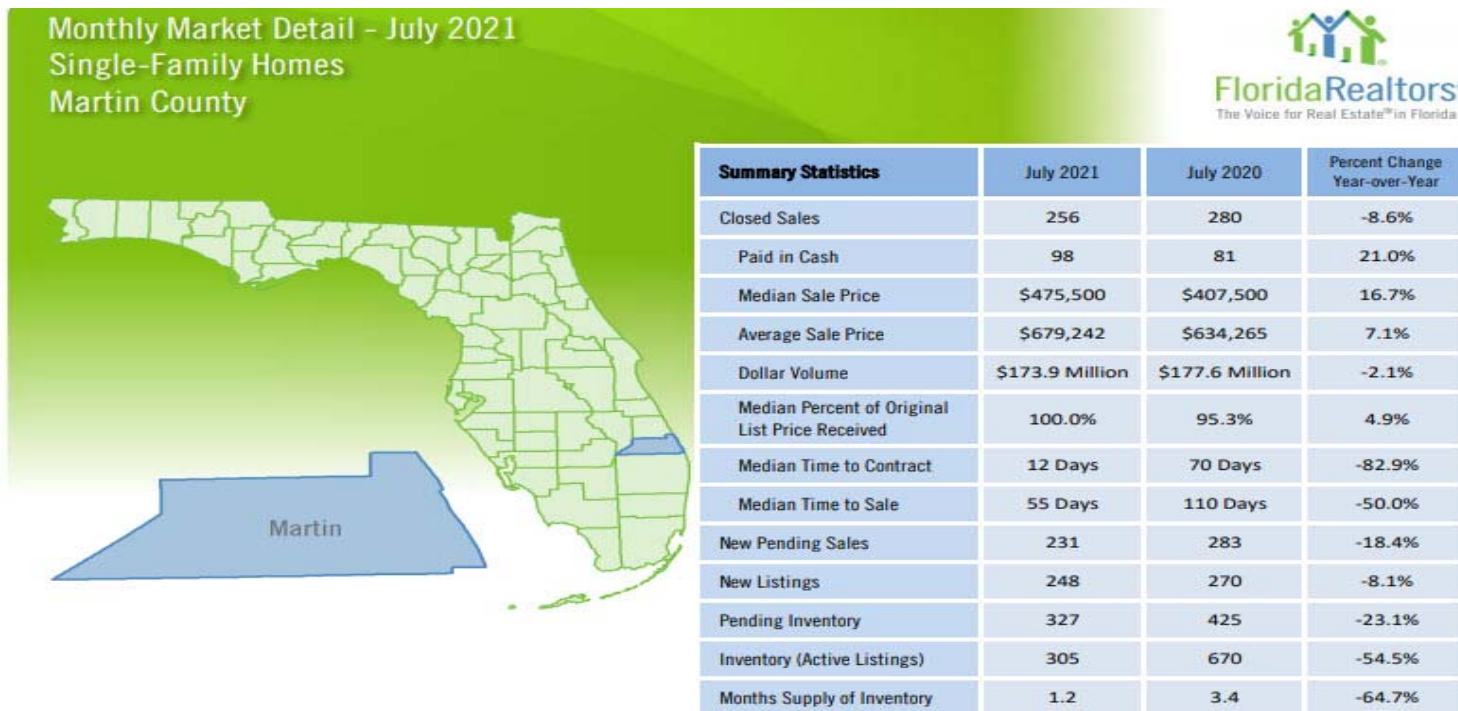
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Sun	Mon	Tue	Wed	Thu	Fri	Sat
				2 Michigan State Fair	3 S Dakota State Fair	4 Cleveland Air show
5	6 LABOR DAY	7	8	9	10 Nat'l Day of Prayer	11 Patriot Day
12	13	14 RV Show, Pennsylvania	15	16 Oklahoma State Fair	17 POW MIA Day	18
19	20 Harvest Moon	21	22 AUTUMN	23 Pumpkin Festival, OH	24 Texas State Fair	25 State Fair Virginia
26	27	28	29 Michaelmas	30		

July 2021 Martin County Single Family Homes Market Stats

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