



HOUSECALLS

September 2022

Tree rooted in the ages still survives

More than a thousand years before the oldest sequoia was a seedling, *Alerce Milenario* was growing in the mist and humidity, deep in a ravine in the coastal mountains of Chile.

It kept its mossy whereabouts a secret for over 5,000 years, until it reached



200 feet into the sky supported by a 13-foot-diameter trunk. And then, 50 years ago, a park ranger spotted the cypress.

Its exact age can probably only be determined through taking a core sample and counting its seasoned rings under a microscope. Park rangers are unwilling to disturb the ancient tree. Most of the tree is already dead and its living part relies on a root system so fragile that human foot traffic could kill it.

Instead of ring cores, tree scientists have used statistical modelling, using cores from other nearby *alerces*. They think the tree is 5,484 years old.

If correct, the *alerce* would be older than the gnarled *Methuselah* tree of the White Mountains in California. That ancient bristlecone pine germinated 4,800 years ago, before the Egyptian pyramids were built.

Homes get smart with new technology

You've probably heard about this home design trend and maybe even used it, and it's about to be everywhere: Voice control technology.

According to National Public Media, about a third of Americans own a smart speaker that connects to digital voice assistants like Alexa or Siri, and 86 percent agree that the speakers provide a convenient living experience.

Voice technology is moving out of those little pods and into everyday appliances and fixtures, especially in kitchens. Right now only one in 10 homeowners have voice assistants to control devices in the kitchen, according to the Research Institute for Cooking and Kitchen Intelligence. This number is dominated by high income homeowners and, as you might expect, millennials.

About four in 10 users of digital voice assistants use them for kitchen activities and, in particular, recipes. That is changing.

What would the world look like with a voice activated kitchen? According to Appliances Connection, while you mix up the meatloaf, you can ask the stove to turn itself on and preheat. Then, remotely turn on the faucet as you move to the sink to wash your hands. In fact, voice controlled ranges and faucets are top selling products.

Smart refrigerators help homeowners decrease food waste by tracking what's in the fridge and when it expires. They are even be able to search for recipes based on what ingredients have to be used now. Associated phone apps help people create digital shopping lists while standing at their fridge, or look inside their fridge while at the grocery store.

Of course, future consumers might never go to the store. They will shop from their phones and order delivery. This kind of convenience may have special appeal to the disabled and to older people.

While just 30 percent of designers routinely incorporate technology into their kitchen project, technology that fully integrates into kitchen designs is in demand.





Ask the expert

We're thinking of buying a home, but what do the fed rate increases mean for mortgages?

Mortgage rates have been up and down following the rate increases by the Federal Reserve, beginning with the one in March this year.

Federal Reserve rate increases are aimed at controlling inflation, and while they have affected mortgage rates, the Fed actions and mortgage rates haven't shadowed each other. Mortgage rates had a soft response to the Fed's rate increase in June, for example.

Mortgage rates are still very affordable and increases have been modest. The 47-year historical average for mortgage rates is 8.1 percent. Today's rates are well below this.

The key idea to remember is that a fixed-rate mortgage can be a hedge against inflation.

That's important in today's economy, when inflation is cutting into budgets. A mortgage at today's rates remains the same for the term of the loan. That locks in predictable housing costs not affected by inflation. While renters may see rates

September is Cholesterol Education Month: Time to check up on LDLs and HDLs

Accountants aren't the only ones who go by the numbers. Increasingly, doctors gauge your health by your numbers as well. Better numbers mean better health and lower risk of heart attacks and strokes.

Above 200 you should take some steps to lower it. The number includes two kinds of cholesterol:

- * The bad: Low density lipoproteins, the LDLs: This is the stuff that clogs arteries. You need some, but too much is bad news. Shoot for an LDL reading of less than 100.

If your total cholesterol level is high, you have two choices: You can pay more attention to eating a low-fat diet and getting some exercise, or you can get your doctor's advice about cholesterol-lowering drugs.

Eating high amounts of soluble fiber from sources like oat bran and beans can also help lower cholesterol, according to the University of Kentucky College of Medicine. In the colon, fiber may interfere with the body's production of LDL.

- * The good: High density lipoproteins, the HDLs: The minimum good reading here is 35 mg/dl. If you have an HDL as high as 80, despite high total cholesterol levels, you may not have to worry about heart disease.

To increase good cholesterol in your blood, eat more fruits and vegetables. Aerobic exercise can raise levels of the protective HDL and may also help to lower LDL.

If the names HDL and LDL confuse you, remember that, in most areas, high is better than low!

You can make healthy choices that add up to better numbers every day. To do it, keep LDL cholesterol numbers in mind and choose smaller portions when it comes to high-fat foods like hamburgers, cheese and French fries.

The two faces of cholesterol:

An acceptable total cholesterol reading is 200 milligrams per deciliter (mg/dl) or lower, according to the American Heart Association.

rise in coming years, homeowners won't.

Even if rates return to the extra-low rates of 2020 and 2021, homeowners still are not locked in and they can refinance.

Meanwhile, the housing market generally is softening somewhat, with well-priced homes selling briskly and over-priced homes reducing their prices somewhat.

Mortgage rates today are still very reasonable. At the same time, there is still high demand in the housing market. Although inventories are below normal, if you find a home you like, it's still a fantastic time to buy.



"Eyes on your own paper. Don't let me catch you looking at your neighbor's phone."

Things to know before adopting a shelter pet

Maybe your house feels a little lonely after losing a beloved old cat, or perhaps your single dog could use a friend. Bringing a new pet home is exciting, but before you jump on a pet adoption site or head to your local animal shelter, make sure you know what to expect during your search for your new best friend.

* Shelters are not the same as rescues. Shelters can be privately or publicly owned, and the adoption process is usually relatively quick and inexpensive. Rescues are usually private organizations that provide temporary foster homes for animals in need, with a more expensive and involved adoption process.



* Many shelter animals arrive with no known history, so don't be surprised if staff can't tell you about previous behavioral or medical issues.

* Shelter animals are stressed-out and terrified, which makes it hard for them to be on their best behavior. Try to see past that -- if you can't, you might miss a great pet for you.

* Pet adoption websites often have tons of great pet profiles, but don't get your heart set on one specific animal. Your dream pet might have a new home by the time you contact the shelter, but there are always more animals who need loving homes.

* Don't be surprised if there's no honeymoon period when you bring your new pet home. Moving is stressful for animals, too, and it may take a little time for them to relax enough to bond with you. Let your new pet take the lead.

* Make sure you have the right supplies and have pet-proofed your home before you adopt.

* Be ready for some accidents -- it's normal as pets adjust to their new homes.

Labor Day: Life gets better

A worker in 1870: Started work at 13. Worked every day for 30 years. He died at age 43. He had about 9.6 hours a day for sleep, play and home.



The 1950s worker: Started work 17.6. Worked 50 years. He died a year before he could retire at age 68.5. He had 13 hours a day for sleep and home.

The 1973 worker: Started work at about 18.5 and was expected to work until 2018, at about 64. He or she enjoys 6.6 years of retirement. He would die at age 70.6. He had 15.6 hours a day free.

The 2022 worker: Started work at 20. He will work 42.5 years, with 17.5 hours a day for sleep and home. Men will retire at age 61.6. Women will retire at age 60.5. Men will be retired 15.9 more years and live to nearly 81. Women will live 19.3 years in retirement and die at about age 84.



Grocery self-service is an old idea, made new again

The checkout lines spill into the grocery store aisles and you suddenly regret swinging by to pick up dinner. But hey, wait! You can use the self-checkout line. Only, as you scan the goods, the checkout system starts arguing with you. Rescan this, place that here, so on and so forth. Who thought self-checkout was a good idea?

Self-service grocery stores, in general, are a relatively new concept. Go back to the turn of the 20th century and you'd tell the clerks what you needed, and they'd go retrieve it for you.

Then, in 1916, Clarence Saunders implemented a radical change, launching a self-service grocery store in Memphis called Piggly Wiggly, according to Smithsonian Magazine. Instead of clerks fetching goods, customers put in the work themselves. This model eventually became the modern standard.

Of course, self-service fetching was just the first step. In the 1980s, David Humble, the president of an electronics company, came up with a novel idea while stuck in a long grocery store line: Why not let customers do the scanning? In 1984, the first automated checkout machine (ACM), the CheckRobot, was introduced. This early machine was massive, like those clunky airport luggage scanners.

Then technology did what technology does: It advanced. In the 1990s, Howard Schneider introduced streamlined systems resembling modern ACMs. Now, most Walmart and Kroger stores offer ACMs. Walmart is even piloting Super Centers that offer only self-checkout. Meanwhile, Amazon and others have been testing stores that lack checkout lanes entirely. At an Amazon Go store, you can simply grab your goods and walk out the door. Of course, nothing comes for free, and the stores will automatically track, report, and charge you for what you select.

September 2022



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Sun	Mon	Tue	Wed	Thu	Fri	Sat
	Hispanic Heritage Month 			1	2	3
4	Labor day 	6	7	8	9 NATIONAL DAYS OF PRAYER	10 HARVEST MOON
11 GRAND-PARENTS' DAY	12	13	14	15	16  MEXICO Independence Day	17 CITIZENSHIP DAY
18 OKTOBER-FEST	19 Constitution Week	20	21	22  AUTUMN BEGINS	23	24
25	26 ROSH HASHANAH	27	28	29	30	

July 2022 St. Lucie County Townhouses and Condos Market Report

Click on the Image for the full report

Monthly Market Detail - July 2022
Townhouses and Condos
St. Lucie County





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Summary Statistics	July 2022	July 2021	Percent Change Year-over-Year
Closed Sales	85	129	-34.1%
Paid in Cash	44	80	-45.0%
Median Sale Price	\$264,950	\$220,000	20.4%
Average Sale Price	\$345,930	\$311,579	11.0%
Dollar Volume	\$29.4 Million	\$40.2 Million	-26.8%
Median Percent of Original List Price Received	97.6%	99.2%	-1.6%
Median Time to Contract	21 Days	10 Days	110.0%
Median Time to Sale	53 Days	55 Days	-3.6%
New Pending Sales	103	120	-14.2%
New Listings	136	128	6.3%

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

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