



TWO + TWO word game

The four words in each group can be combined with another word -- the same for each group of four -- to form a phrase or compound word. Two combinations have the words in front, and two have the words in back. For example: club, cook, mark, worm = BOOK (book club, cookbook, book-mark, bookworm), Can you find the words?

1. Hanger, lab, tree, waist
2. Hair, medicine, point, room
3. Brush, chief, spit, storm
4. Horn, horse, snow, string
5. Garage, saw, wagon, watch
6. Master, meal, season, window
7. Card, class, family, monkey
8. Door, grand, money, package
9. Plan, shell, show, word
10. Basket, pocket, quick, stick

ANSWERS
1. COAT; 2. BALL; 3. FIRE; 4.
SHOE; 5. BAND; 6. TICKET; 7.
BUSINESS; 8. PRIZE; 9. GAME;
10. BREAD

What if the perfect home is pending?

It happens a lot -- you see a great home, but there is a big 'Pending' sign on it, or maybe the home is labeled 'Contingent.' Are you out of luck?

Probably. But there is some hope, especially on a contingent property.

A pending transaction means that the home sale is far along. The home is under contract, the offer has been accepted, all contingencies have been met, and the parties are ready.

Your real estate agent could still find out if the seller would still accept offers, but likely the seller and buyer are ready to make the deal.

Contingent sales have more possibilities. There are all sorts of contingencies.

The main one is financing. If for some reason the buyer can't get financing, the deal can be off. This can happen if the buyer has been pre-approved for a loan but something happens. Maybe the buyer suddenly loses a job or the lender finds unreported debt during underwriting. In this case, the deal might well fall through and the home will be up for sale again.

A home sale is also contingent on an appraisal. The lender can't make a loan above fair market value. So if the appraisal comes in low, the deal could fall through. To keep the deal, the buyer would have to make up the difference between the loan (say \$125,000) and the appraisal (say, \$100,000). The buyer would have to come up with \$25,000 to close the gap.

Buyers usually want a sale contingent on inspection. If the inspection reveals problems, the buyer can quit the deal or renegotiate the price.

Some buyers need to sell their own home before buying the new one. This home sale contingency is often rejected by sellers in a tight market.

A kick-out clause benefits the home sellers because, during the contingency period, the sellers can continue to show the house and accept offers. If the sellers receive a better offer, they can ask the original buyer to remove contingencies or lose the home sale.





Ask the Expert

I own my house outright, but I am 75. Can I re-finance?

Age isn't a barrier to getting a mortgage, thanks to The Equal Credit Opportunity Act that makes it unlawful to discriminate against an applicant because of age.

Seniors often have good reasons to want to re-finance. They may want to refinance to lower monthly payments, especially if on a fixed income. They might want to downsize to a smaller home or buy a vacation home. Sometimes their existing homes are in need of repair. Or they have a lot of equity in a home and want to draw on the equity for living expenses.

As every homeowner knows, the mortgage payment is not the end of expenses when owning a home. Sometimes, if cash is limited, the best way to make serious repairs can be using equity

There are several mortgage options for seniors, including conventional loans that require a 20 percent down payment or private mortgage insurance.

Cash-out refinancing can give a homeowner cash from the home's equity that can be used for repairs.

A home equity loan, with a fixed rate and fixed pay-

Fleet Managers Turn To Electric Cars

Hertz recently inked a deal to buy 65,000 electric vehicles from startup Polestar over five years. The city of Houston, meanwhile, purchased a hundred electrics to replace aging gas autos, and Amazon wants to put 100,000 battery-powered delivery trucks on the road.

Wondering why these cars are so popular with fleets? Let's take a spin.

Up front, adopting electrical vehicles may boost a company's sustainability, which, in turn, could help with branding. However, the benefits of EVs for fleets run far deeper than marketing.

Wakefield Research polled 300 fleet managers and found that 44 percent believed that electric vehicles will reduce fuel costs. While charging an electric vehicle isn't free, it's currently cheaper to fill a battery than a gas tank.

EVs are potentially easier to maintain. With combustion engines, you have to worry about not just gasoline, but also oil and spark plugs, both non-issues with electric cars. Pretty much all

combustion vehicles need transmission fluid, while many (but not all) electric vehicles skip transmissions altogether, making fluid unnecessary.

Moving parts are also prone to breaking down, and repairs can be costly. If a transmission goes

out, you'll have to shell out thousands to replace it. Cracked cylinder heads and rusted exhaust systems, among other things, also cost hefty sums to repair. Ultimately, Wakefield Research reports that 85 percent of current EV owners reported that traditional vehicles are more expensive to maintain.

With fewer moving engine/transmission

parts, electric cars can relieve potential headaches. Still, this doesn't mean that EVs provide a free ride. Upfront costs for electric vehicles are typically higher. And while batteries often last hundreds of thousands of miles, they do lose capacity over time and are expensive to replace. Charging times can also stretch on for hours.

Still, all told, electric cars offer a compelling option for fleet managers.



ments, can be a good option if you have at least 20 percent equity.

Homeowners over age 62 who own their home outright (or almost) may qualify for a Home Equity Conversion Mortgage through FHA approved lenders. This is a reverse mortgage insured by the federal government.

With all these options, good credit, sufficient income and low debt make a big difference in qualifying for a mortgage.

For people with a lot of savings, but not a lot of regular income, lenders can compute qualifying income based on assets instead of continuing income.



Vacation time! What the ocean does for your head

You may love to go to the beach, but it isn't so much what you do there as what it does to you.

The beach boosts mood. That may sound a little obvious because many people like going to the beach, but it's more than the mood you bring to the beach. It's actually the beach and ocean and how they appeal to your sense of sight, sound, and smell.

The sound of the ocean actually changes brain waves and puts people into a mild meditative state, ac-



According to the American Association for the Advancement of Science.

The sight of the bright blue ocean transmits feelings of calm, peace and creativity.

And the smell of the ocean breeze enhances that tranquil state, perhaps because of the negative ions in the air, according to the Journal of Alternative Complementary medicine.

Even the sensation of feet digging into warm sand relaxes people.

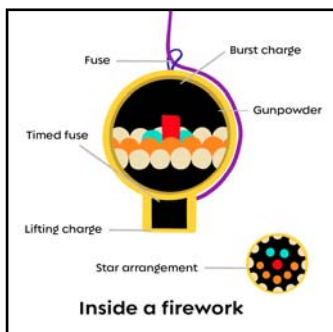
Of course, there is the placebo effect: We've been told the beach is relaxing and peaceful and we expect it to be.

Wind speed and fuses cause many firework injuries

It was a windy Independence Day in 2015 when Jason Pierre-Paul, the star defensive end for the New York Giants, attempted to light one last rocket for the entertainment of friends and family.

He tried once to light the fuse, but the wind blew it out. Then again, and again, after seven tries the fuse lit. And it blew. He can't recall whether the firework was still in his right hand, but when the explosion cleared, his hand was profoundly disfigured, nearly blown off.

Among all the dangers of lighting fireworks, two are notable. First, a fuse that burns faster than expected and, second, wind.



Each firework has a fuse that ideally burns slowly enough for the person to get away. This fuse is linked to the lifting charge, made of choppy gun powder, also called black powder. You light it, you get away. The experience of Jason Pierre-Paul tells why you never light it a second time.

In many instances, the fuse actually could be burning. A smoldering fuse might be not immediately obvious, especially in windy conditions. But if you approach the charge a second time, you are risking grave injury or death. That's why you should never try to light a firework twice. Instead, wet it thoroughly with a hose or bucket of water.

Many fireworks accidents occur because a fuse burns faster than expected.

Windy conditions are not safe for fireworks. Wind speed and direction can severely affect not just the fuse lighting, but where the shell and debris end up. A 2004 study found that a three-inch shell could end up 197 feet downwind if launched in 20 mph winds, according to the Washington Post.

Professional pyrotechnicians take wind speed into consideration, as well as fuse burn time. But amateurs rarely have the knowledge to do this.

Leave the fireworks to the pros. It just isn't worth losing a hand, your sight or your life.



Should fireworks be quieter?

All fireworks involve noise, but not all fireworks have explosions.

In recent years, the push for 'silent fireworks' has focused on the impact of fireworks on both people and animals.

The effects on people are shown in an exponential increase in the number of complaints to police during June and July. Explosions of 150 to 170 decibels can not only cause hearing damage, but can trigger anxiety and panic attacks, not to mention sleep deprivation.

The effect of loud explosions in fireworks can be devastating. Birds have a startle response that forces them up to the sky in numbers that can be seen on weather radar. According to Sam Sander, a clinical professor of zoo and wildlife medicine at the University of Illinois Urbana-Champaign, in one documented example, birds flew so far out to sea that they couldn't get back to land.

In one case, fireworks in an Arkansas town killed 5,000 red-winged blackbirds, possibly because the sounds disoriented them and caused them to fly into houses a trees, according to The Hill.

Domestic animals show dramatic fear responses of shaking, running, cowering. That isn't limited to dogs and cats. Pet guinea pigs and rabbits also have fear responses.

Fireworks don't need explosions to be beautiful, experts say. In fact, the fireworks with the biggest booms aren't necessarily the most beautiful.

June 2022



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| Sun | Mon | Tue | Wed | Thu | Fri | Sat |
|---|--|---|-----|-------------------------|--------------------------|-------------------------|
| | <i>Happy Father's Day June 19!</i> | | 1 | 2 | 3 | 4 |
| 5 | 6 | 7 | 8 | 9 | 10 AA founded 1935 | 11 Belmont Stakes |
| 12 | 13 | 14 Flag Day  | 15 | 16 US Open begins | 17 | 18 |
| 19 | 20 | 21  Summer | 22 | 23 | 24 | 25 |
|  Juneteenth | | | | | | |
| 26 | 27 | 28 | 29 | 30 Leap Second! | | |

April 2022 Martin County Single Family Homes Market Report

Click on the Image for the full report

Monthly Market Detail - April 2022
Single-Family Homes
Martin County





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| Summary Statistics | April 2022 | April 2021 | Percent Change Year-over-Year |
|--|-----------------|-----------------|-------------------------------|
| Closed Sales | 194 | 286 | -32.2% |
| Paid in Cash | 115 | 124 | -7.3% |
| Median Sale Price | \$619,900 | \$490,000 | 26.5% |
| Average Sale Price | \$959,867 | \$1,035,304 | -7.3% |
| Dollar Volume | \$186.2 Million | \$296.1 Million | -37.1% |
| Median Percent of Original List Price Received | 100.0% | 98.9% | 1.1% |
| Median Time to Contract | 8 Days | 12 Days | -33.3% |
| Median Time to Sale | 47 Days | 56 Days | -16.1% |
| New Pending Sales | 203 | 298 | -31.9% |
| New Listings | 257 | 315 | -18.4% |

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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