

Windermere

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It is only through your continuing business, referrals and goodwill that I have been able to build my successful team.

We truly appreciate your continued support!



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THANK YOU FOR ALLOWING ME TO SERVE YOU!



May your holiday season be filled with light and love!



INSANELY FUN PARTY IDEAS TO HELP YOU RING IN THE NEW YEAR



This year, skip the photo booth or photo frame and set up a photo wall. This holographic balloon backdrop is awesome!

Mix Your Metals. For a New Year's Eve dinner party, decorate your table with mixed metallics and moody purples and blacks.

Set Up A Champagne Bar. Set up a champagne bar and your guests will love you forever.

Boho Glam. Go bohemian, with a touch of glam. Think feathers, cozy floor seating, and pops of gold.

Take Fancy Foods Bite-Sized.

No one wants to knife-and-fork it on NYE, but that doesn't mean you have to stick to dips and crudité platters. These steak frites bites will be the hit of your bash. (Recipe on page 2)

Have A Sangria Bar. Set up a tropical-inspired sangria bar. Everyone will be dreaming of the beach.

Make Jumbo Confetti Poppers. Poppers are classic, but they're totally next-level when they're life size. Confetti for days.

Play Games. Invite your friends and family over for a cozy night in, complete with festive winter decor and plenty of board games and card games to cycle through.

Make Photo Props. These easy photo props are stupid easy to make, but provide hours of fun for all your guests.



Blow Up Giant Balloons.

Is it really even a party without balloons? Add streamers and you're set.

Dress Up Your Bar Cart. Make your bar cart look extra festive. Add banners, confetti, and metallic accents.

Spike Your Sweets. Make mimosa floats for a sweet start to the new year.

Source: https://bit.ly/2Yzpx6U



The Little Bumps on the "F" and "J" Keys



Unless you were forced to take a typing or keyboarding class in school, you may stare at the bumps on the "F" and "J" keys in bewilderment. The lines are there to help you find the "home position" without looking at the keyboard.



The Hole in Pot and Pan Handles

Stop putting your

spoon on the counter to get everything dirty. Instead, stick the spoon into the little hole on the pot handle!

The Tab on Soda Cans

Other than donating them, tabs have other purposes. They're designed to swing around so you can keep your straw in place.





The Number on the Bottom of Plastic Containers

The numbers are there to indicate what type of plastic the object is made out of. The safest plastics to use are two, four, and five. One and seven can have toxic materials and can only be used once. Three and six should be avoided at all costs.

The Indentation at the Bottom of Champagne Bottles



It is to compensate for the pressure the bottle goes through during the corking process. The sides and bottoms are weak, so the indentation helps evenly distribute the pressure.

Source: https://bit.ly/2LLpgJ5



RECIPE: STEAK FRITE BITES

Looking for a great appetizer for your holiday party...try these Steak Frite Bites!

INGREDIENTS

1 lb. flank steak, pounded 1/4-inch thick

2 tbsp. extra-virgin olive oil

1 tbsp. freshly chopped rosemary

1 tbsp. Dijon mustard

2 tbsp. Worcestershire sauce

Kosher salt

Freshly ground black pepper

1/2 (1-lb) bag frozen French fries

Steak sauce, for serving

DIRECTIONS

Preheat oven according to French fry package directions.

Slice steak against the grain, on the diagonal, into thin 2-inch-long strips. In a large bowl, whisk together olive oil, rosemary, Dijon, and Worcestershire, then add steak and toss to coat. Let marinate in the fridge, at least 15 minutes and up to 2 hours. When ready to grill, generously season with salt and pepper.



Meanwhile, bake frozen fries according to package directions. Let cool slightly.

Heat a grill to medium-high or heat a grill pan over medium-high heat. Grease grates or pan with vegetable oil. Place four to five baked French fries on top of a piece of steak and roll up; secure with a toothpick. Repeat until all steak and fries are used up.

Grill until charred, about 2 minutes per side for medium-rare.

Drizzle with steak sauce before serving.

Source: https://bit.ly/2LGylCY



WOODINVILLE WINERY UNVEILS NEW FACILITY

Prominent Woodinville Winery DeLille Cellars recently unveiled its huge, fancy new home taking over the old Redhook Brewery.

The Hollywood Station facility has three floors, an outdoor patio, and 30,000 sf of space.

This is the first time the company has had its production and retail facilities all under one roof since 1998. It also hopes that the winery itself will be a destination for both longtime fans and those not yet familiar with DeLille, as it plans to host comparative wine



tastings, cheese pairings, and live music.

Be the first to call me with the

Source: https://bit.ly/2P94PYz



TERRIFIC TRIVIA

What year did Times Square New Year's Eve ball first drop?

A. 1904

B. 1909

C. 1907

D. 1910



Answer to Last Issue's Trivia: B. 1927. Macy's Christmas became Macy's Thanksgiving Day Parade in 1927





RECIPE: Festive Double Chocolate Peppermint Fudge Truffles

Fudge:

4 Tbsp butter

1 can sweetened condensed milk

3 cups milk chocolate chips dark or semisweet can be substituted if preferred

7 oz jar of marshmallow fluff

1 1/2 cups Andes peppermint crunch baking chips

Truffles:

18-20 oz white chocolate melting chips 10-12 peppermint candy canes

Recommended tools:

Double boiler

Cookie scoop #60 or #70

Directions:

Fit a 9x9 baking dish with parchment paper and grease the paper all over the bottom and sides with some butter (or non-stick baking spray), so fudge doesn't stick.

Place chocolate chips and marshmallow fluff in a large mixing bowl. Set aside.

In a bottom-heavy sauce pot, over medium heat, start melting butter and add sweetened condensed milk. Bring to simmer over medium heat, stirring constantly so that condensed milk doesn't burn.

Pour hot condensed milk mixture into the bowl and whisk until all smooth. (You will want to start whisking slowly, so the hot mixture doesn't splatter on you, and then increase your whisking speed to get the mixture nice and smooth. If using a metal mixing bowl, you may want to hold it with an oven mitt while whisking. If whisking starts to get a little tough, switch to a rubber spatula.)

Quickly fold in peppermint crunch baking chips, pour your fudge mixture into the prepared baking dish and spread it evenly. Let it stand on the counter until it cools to room temperature. Then, place the pan in the refrigerator to chill and firm up for a couple of hours. (If you want to chill it overnight, you will need to cover it in saran wrap so it doesn't start to dry.)

Once cooled, take the fudge with parchment paper out of the pan. Using a cookie scoop, scoop out chocolate fudge and shape them into even fudge balls. Place them on a large cutting board covered with parchment paper. (You may have to use two boards.) Place them into a freezer for 15-20 minutes.

Unwrap candy canes and place then into a ziplock bag. Crush candy canes with a flat side of the meat tenderizer. Place crushed candy canes in a bowl on your work station.



Melt the chocolate melts according to the package instructions. (I definitely recommend using a double boiler.)

Using a fork, dip each fudge ball into chocolate, covering it completely. Gently shake off excess chocolate by moving the fork up or down and gently tapping the fork on the side of the double boiler.

Quickly sprinkle it generously with crushed candy canes and lay it back on the parchment paper (you'll need a toothpick or something small to help you slide the truffle off the fork). Repeat with all the fudge balls.

Store in the refrigerator, covered or in a container with a lid.

Source: https://bit.ly/2shNVOI



POST HOLIDAY RECYCLING TIPS

Give gently used toys a new home: Take children's gently used toys and donate them to a charity after the holidays. It's a great way to teach your children the importance of giving. For each

gift they receive, let them select an old toy to donate.

Recycle your holiday lights at the following locations:

Christmas-light-source.com HolidayLEDs.com McClendon Hardware stores (several locations) Point Defiance Zoo & Girl Scouts of Western Washington (several locations, pdza.or/event/ zoolights/)

Unwanted gift cards:

Exchange, sell or donate to charity: cardcash.com cardkangaroo.com cardpool.com giftcardbin.com giftcardgranny.com

raise.com retailmenot.com

Christmas tree recycling:

Most cities have curbside tree recycling or a Boy Scout troop in the area that will take trees for a small donation. Most yard waste collection providers require the tree to be cut in pieces before it's placed in a yard waste bin. Contact your county for more information.

King County: Curbside recycling available

https://bit.ly/36q9J9g

Snohomish County: https://bit.ly/2E3fgGQ

Pierce County: Curbside recycling if subscribed to yard waste collection. https://bit.ly/36m9ZpP

Source: CW Title December Newsletter



BUYERS ARE LOOKING NOW. ARE YOU READY TO LIST YOUR HOME?

Inventory on the market today is low, especially among existing homes in the entry and middle-level tiers of the market. It is hovering well below the 6-month supply typically found in a more normal market, as shown in the graph below:

2019 Home Inventory



With inventory being one of the biggest housing market challenges today, finding a starter home right now isn't easy. According to the Q3 Housing Trends Report from the National Association of Homebuilders (NAHB), 68% of those searching for a home think their search will get harder or stay about the same over the next 12 months.

The same study reveals,

"In Qtr3'19, buyers actively engaged in the process of buying a home are more likely to have spent at least 3 months searching (58%) than a year earlier (55%)."

This is certainly no surprise, given the current inventory status. So, what's the good news? The NAHB continues to say,

"If still unable to find a home in the next few months, the next step for most long-time searchers is to continue looking for the 'right' home in the same preferred location (52%). The next step for 35% is to expand their search area and for 16% is to accept a smaller/older home. Only 15% will give up looking."

What does this mean for homeowners?

If you're thinking of selling your home, buyer demand is high – and those looking in your neighborhood aren't planning on giving up anytime soon. The majority of potential buyers who are still searching for their dream home are eager, willing, and ready to buy, so maybe it's time to list your house and make your move.

Bottom Line

With buyer demand as high as it is today, and inventory in the entry and middle-tier markets remaining low, it's never been a better time to move up. Reach out to me and we can determine if now is indeed a good time for you to sell.

Source: https://bit.ly/35bQwrJ



SEATTLE RENTERS GET CREATIVE TO OVERCOME HIGH COST OF LIVING

With the high cost of living in Seattle, some young people have gotten creative with their living situation in order to cope.

In Seattle, the median home price in October was \$715,000, according to the Northwest Multiple Listing Service.

Kelin Briant, who moved to Seattle two years ago, rents a five-bedroom house in Green Lake with four other roommates. The house costs \$3,500 per month to rent, so they each pay \$700 per month, plus utilities, which Briant said was "a great deal."

Briant said his friends are in similar housing – some even share a room to save on costs.

"That happens a couple times throughout the

house, so you could have seven people in a five-bedroom house or four people in a three-bedroom house," Briant said.

They aren't alone. In the Seattle area, the number of people sharing one-bedroom apartments among multiple residents grew from 530,000 people in 2008 to 717,000 people in 2017. That's roughly a 35.3% increase, outpacing regional growth by nearly 20 percentage points, according to U.S. Census Bureau data.

Young people looking to get outside Seattle may also find financial relief.

In Everett, which is about 30 miles north of Seattle, the average home sale price is \$412,000, according to Zillow. Tacoma



homes, which are about 30 miles south of Seattle, sold for an average price of \$299,500 in September. In Bremerton, which is the largest city in Kitsap County, the average home sale price is \$315,700.

If you, or someone you know are feeling packed in like sardines or just tired of renting and looking to buy, contact me and let's chat about the options available.

Source: https://bit.ly/38k1VI2

What's Happening in the Market

LOCATION	<u>Year-to-date 2019</u> Closed Sales thru November			<u>Year-to-date 2018</u> Closed Sales thru November			PRICE CHANGE %
	Number of Homes	Median Sales Price	Average Market Time	Number of Homes	Median Sales Price	Average Market Time	
East of Lake Sammamish	1,886	\$882,500	43 days	1,949	\$890,000	21 days	Down 0.8%
West Bellevue	333	\$2,398,000	41 days	297	\$2,520,000	36 days	Down 4.8%
East Bellevue	660	\$915,000	24 days	594	\$939,500	12 days	Down 2.6%
South Bellevue/ Newcastle/Issaquah	860	\$950,000	35 days	850	\$972,525	21 days	Down 2.3%
Kirkland/Rose Hill	592	\$1,350,000	31 days	574	\$1,277,500	18 days	Up 5.7%
Redmond	573	\$880,000	30 days	554	\$900,000	21 days	Down 2.2%
Mercer Island	279	\$1,671,000	44 days	269	\$1,650,000	26 days	Up 1.3%
Woodinville/Juanita/ Bothell/Duvall	1,696	\$775,000	37 days	1,760	\$785,000	21 days	Down 1.3%
Renton	796	\$579,950	35 days	739	\$565,000	23 days	Up 2.6%
Kent	1,114	\$451,500	33 days	1,156	\$450,000	25 days	Up 0.3
Ballard	1,966	\$770,000	23 days	1,706	\$810,000	11 days	Down 4.9%
S. Seattle	245	\$480,000	39 days	309	\$480,000	28 days	EVEN
Leschi/Mt Baker/ Seward Park/Rainier	560	\$645,000	30 days	578	\$660,000	18 days	Down 2.2%
Beacon Hill/Georgetown	383	\$605,000	31 days	381	\$638,000	16 days	Down 5.2%
Central Seattle	789	\$940,000	30 days	768	\$955,000	19 days	Down 1.6%
West Seattle	1,535	\$649,950	29 days	1,378	\$675,000	18 days	Down 3.7%
N. Seattle	1,029	\$790,000	24 days	983	\$833,000	14 days	Down 5.2%
Queen Anne	645	\$1,015,000	29 days	587	\$1,075,000	19 days	Down 5.6%
N. Bothell/Maltby	1,639	\$682,088	37 days	1,570	\$716,155	24 days	Down 4.8%
Lynnwood/ Mt. Lake Terrace	1,872	\$557,500	30 days	1,924	\$551,000	18 days	Up 1.2%
Mill Creek/Everett	2,399	\$490,000	28 days	2,564	\$479,975	20 days	Up 2.1%
Monroe/ Snohomish	1,250	\$480,500	40 days	1,040	\$463,225	27 days	Up 3.7%

*All data compiled from information supplied by Northwest Multiple Listing Association on 12/01/2019. Accuracy of information herein is not guaranteed.

This information was only taken of single-family homes, and does not include condominiums or vacant land.





YOU MIGHT NOT WANT TO PAY OFF YOUR MORTGAGE EARLY...



Good debt vs. bad debt

When managed well, debt can be quite useful, such as when it helps you buy a home, or a car, or go to college. But, if you borrow a lot of money, charged things you can't afford on your credit card, or you took out a home equity loan you'll have trouble repaying, that's not good.

Interest rates have a lot to do with whether debt is good or bad, too. We've been in a low-interest rate environment for many years now, and if you've taken out a mortgage that you can repay on schedule, you won't be forking over as much in interest as you might have in a worse environment.

Credit card debt, though, or any debt with steep interest rates, is a different beast. Many credit cards these days are charging rates in the high teens, and often well above 20%. If you owe, say, \$20,000, and are paying 25% interest on it, that's \$5,000 in interest alone each year until you pay it off.

Why you might not want to pay off your mortgage early

So, why not just pay off all debt early, and be rid of it all? Well, because you might be able to achieve other things with your money. Go ahead and pay off any high-interest-rate debt pronto, but with low-interest-rate debt such as your mortgage, consider just sticking to the repayment schedule and putting any extra cash toward other financial goals rather

than paying off your debt early. You might allocate that money to a college savings account, for example, or let it accumulate until you can buy a needed car with it.

An especially fine idea is to invest that money for your retirement. Check out the long-term average growth rates for various investments below -- they were calculated by Wharton Business School professor Jeremy Siegel, who used data from 1802 to 2012.

Asset Class	Annualized Nominal Return				
Stocks	8.1%				
Bonds	5.1%				
Bills	4.2%				
Gold	2.1%				
U.S. dollar	1.4%				

Think about the interest rate you're paying on your mortgage -- let's say it's 5%, though much lower rates can be found today.

Let's say that you have an extra \$500 per month that you're thinking about using either to make extra payments against principal on your mortgage or to invest in stocks for retirement. That's \$6,000 per year. If you make extra mortgage payments with it, you'll essentially be earning a guaranteed 5% return -- because you'll no longer be having

to pay 5% interest on the debt you pay off.

Alternatively, if you invest in the stock market, perhaps via a simple, low-fee broad-market index fund (such as one that tracks the S&P 500), you might expect to average an annual gain of 8%. That's not guaranteed, but even if you end up averaging a 6% gain over many years, you'll still come out ahead, and you'll end up eventually retiring your mortgage while also having retirement savings. An annual \$6,000 investment that grows at, say, 7% for 25 years will grow to more than \$400,000!

On the other hand...maybe do pay off your mortgage early

When should you think about paying off your mortgage early? Well, if retirement is around the corner, you might reasonably want to enter it without mortgage debt and payments hanging over your head. Many people try to retire without a mortgage.

You might also pay off your home loan early if you're not a great money manager and are likely to not have much to show for that extra \$500 per month. If so, then paying off your home early is a worthwhile option.

Everyone's situation is different, so do your own math and decide whether it makes sense to pay off your home loan early.

Source: https://bit.ly/2YBBmcT



SEATTLE AREA WILL BE 'RELATIVELY INSULATED' FROM RECESSION, HOUSING EXPERT PREDICTS

A global recession is inevitable, but barring a catastrophic event it won't be anywhere near as bad as the one that started in 2008, Puget Sound-area housing market analyst Todd Britsch said.

"We're going to get sucked into a global recession. There's no ifs, ands or buts about it," said Britsch, adding that the Seattle region will be "relatively insulated" due to the thriving tech sector. Other sectors, like shipping and manufacturing, will fair less well.

He doesn't think the recession will be particularly deep.

My problem is when I say the word "recession," everybody immediately goes to 2008. "Most people really have no clue how close we were to going upside down in this country," Britsch said.

He says the next recession will be more like what happened in the



lasted eight months.

Source: https://bit.ly/2t3W2yN



THE SECRET BENEFITS OF RETELLING FAMILY STORIES

Telling family stories about crazy Uncle Joe or other eccentric relatives is a favorite pastime when families gather for the holidays. But will squirming children or Instagram-obsessed teens bother to listen?

Actually, kids absorb more information from family stories than most adults think. And that knowledge bestows surprising psychological benefits, research shows.

The best holiday stories are funny or entertaining and often convey life lessons, says Robyn Fivush, a psychology professor at Emory University.

Hannah Rose Blakeley, 26 years old, says listening to stories about her late uncle led her to appreciate her family's resourcefulness in the face of adversity. A Vietnam veteran who once worked as a roughneck in rattlesnake-infested oil fields, her uncle donned thick leather work boots, wrapped them in burlap, tromped through the grass and captured any rattlers that thrust their fangs into his protective gear. Then he sold them to laboratories, where their venom was harvested for medicine.

More than 90% of teenagers and young adults can retell family stories when asked, even if they seemed uninterested when the stories were told, according to a 2018 study of 66 families with teenage children and 194 college students led by Natalie Merrill, a postdoctoral researcher at Emory. And the youngsters valued the stories for their lessons and insights.

Family stories told face-to-face have advantages over social media. Rather than the story fragments and fixed images displayed on most apps, children's interpretations of family stories can evolve and take on new meaning as they mature.

Matt Roveto, 24, remembers wanting as a child to escape when stories were told at his family's holiday gatherings. Relatives would describe how his great-grandmother rescued Jewish children from Nazi territory in World War II. Or how his grandfather as a teenager at military school threw his bags out a second-floor window, jumped out and ran away on the day his parents planned to drive him to college. His grandfather supported himself for a year as a bellhop in Chicago before returning, enrolling in college and starting a career as an apparel wholesaler.

While Mr. Roveto didn't think much about the stories as a child, he took them to heart later as a college student aspiring to a career as a filmmaker. When a professor suggested he spend a summer break in Los Angeles working in the film industry, "the thought at 19 years old seemed crazy," he says. But he knew his grandparents had taken wild risks that turned out all right. So he drove cross-country with a friend, found work in his field and returned with valuable experience and a few stories of his own to tell. Mr. Roveto has since graduated and is working in New York as a cinematographer.

Intergenerational stories anchor youngsters as part of a larger group, helping them develop a sense of identity. In a 2008 study, researchers at Emory quizzed 40 youngsters ages 10 to 14 on 20 family-history questions, such as how their parents met or where their grandparents grew up. Those who answered more questions correctly showed, on separate assessments, less anxiety and fewer behavior problems.

Parents who include in their stories descriptions of feelings they experienced at the time, such as distress, anger or sadness, and tell how they coped with those emotions



by venting, reframing or calming them, help children learn to regulate their own emotions, Dr. Fivush says.

Family stories also can serve as antidotes for the pressure many teens feel to get good grades, get into an elite college and land immediately on an established career path.

Cynthia Blakeley, Hannah Rose Blakeley's mother and a liberal-studies instructor at Emory, enjoys telling stories about her late mother, Shirley. A seamstress and waitress who suffered from anxiety, her mother overcame personal obstacles to attend college in her 50s and embarked on a new career as a social worker from age 60 to 78. "Those were the happiest 18 years of her life," Dr. Blakeley says.

It's the season when adults might want to think about stories they would like younger family members to know, Dr. Fivush says. "Telling a story might seem weird on a Monday at 3 p.m., but over a holiday dinner, it can be easier to say, 'You know, I've been thinking about a story ...' " she says. A good place to start is to ask yourself, "If I had to leave the children with one or two stories, what are the ones I would want them to know?"

Source: https://on.wsj.com/2PKBrqX



NEED A PROFESSIONAL SERVICE?



If you are in need of a professional to do work around your home, I have compiled an extensive list of professionals that encompasses a wide range of services. If you are in need of any contacts for services ranging from Arborists to Zoologists, I can connect you with a respected expert to meet your needs. *Call Me to Locate Your Professional!*



UPCOMING EVENTS AROUND TOWN

Winter Solstice Night Market & Beer Fest

Dec 20 | 4-10pm Dec 21 | 12-9pm

Magnuson Hangar 30, Seattle



Family-friendly Winter Solstice Night Market has street food, art vendors, and live music. You can buy tokens to sample beers from 30 breweries. Market: facebook.com/events/2392567117649610/ Beer Fest: facebook.com/events/515612502622213/



White Christmas

Times Vary SIFF Film Center, Seattle A ticket to the classic movie White Christmas

(featuring Bing Crosby, Danny Kaye, and Rosemary Clooney) includes free jingle bells and a pre-film music-video sing along with Christmas songs. Tickets: \$13-\$14

siff.net/year-round-cinema/white-christmas-sing-along

Model Train Festival

Dec 20-Jan 1

WA State History Museum, Tacoma

Watch model trains run

through detailed scenes of the Pacific Northwest, and see railroad-history exhibits. See Santa some days. Closed December 24 & 25 washingtonhistory.org/visit/wshm/eventsprograms/



NYD **Hangover Cure Brunch**

Jan 1 | 10am-1pm Living Room Bar, Bellevue

Rowdy nights call for a re-cap during brunch. All you can eat pancakes, eggs, bacon, and more at this morning after buffet. One complimentary mimosa with purchase with additional drink specials all day. Tickets: \$45 Adults / half price for kids (no mimosa)

https://bit.ly/2LyU4Nh

Puyallup Home and Garden Show

Jan 3 & 4 | 10am-7pm Jan 5 | 10am-5pm WA State Fairgrounds



The Puyallup Home & Garden Show is designed for homeowners in all stages of remodeling, landscaping and decorating their homes. See hundreds of exhibits & product demonstrations.

Tickets: Free-\$8.00

(First 100 Attendees Get in FREE each DAY!) puyalluphomeshow.net



Family Fun Night

Jan 11 | 5pm Crossroads Mall, Bellevue

Enjoy games, food and drink specials, plus take

in live concerts, family entertainment and more. Psst! Get \$1.50 off admission to WiggleWorks Kids. too.

Tickets: Free https://bit.ly/2OL7U0V



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