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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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**VARSITY HOME
GAME SCHEDULE**

Sept. 7	vs. Central Valley	1pm
Sept. 20	vs. Garfield,	7pm
Sept. 27	vs. Camas	7pm
Oct. 4	vs. Lake Washington	7pm
Oct. 18	vs. Liberty	7pm
Nov. 1	vs. Mercer Island	7pm



FAVORITE FALL OUTSIDE ACTIVITIES



High School Football

Living in Seattle, for most of us, means a love of Seahawk football. Attending games is more than a way to pass a day, it's an experience. And, like most major experiences, it costs a pretty penny. So why not enjoy a some Friday Night Lights and watch a more affordable game of gridiron? So many of our local High School teams are contenders on a statewide level that attending a high school game not only means you're out enjoying the fall evening weather, it also means you're

seeing some legitimate talent. Plus there are affordable concessions, marching bands, and all kinds of school spirit!

Take a Hike
Head over to Bridle Trails State Park in Kirkland for a nice family hike.

The park itself isn't huge, which makes it perfect for exploring on a weekday evening after school. Walk through the dense trees seeking out unique shadows cast through the branches and onto the dirt pathways. The enchantment of this urban park is turned up to eleven when a horse comes striding by you. Bridle Trails was designed as a horse walking park, which means that the unexpected rider can pass you by. A quiet oasis right in the



middle of the densely populated Eastside! You could also check out Juanita Bay Nature Preserve, where you can spot bald eagles fairly regularly and St Edwards Park with miles of trails.

Surf's Up!

Have you ever tried to go stand-up-paddle boarding on Lake Washington? Early fall is a great time for this activity. The crowds are gone, the water is still warm, and the sunsets are something else entirely. Perfect Wave is a go-to spot. Located right at Houghton Beach in Kirkland, there is nothing more refreshing than an evening paddle, followed by happy hour at The Beach House, which is well worth a visit. Just remember, hours start to narrow as summer closes, so check ahead before showing up.

Source: <http://bit.ly/2IMNGrm>



DID YOU KNOW...

Washington was admitted to the union as the 42nd state in 1889.

Washington is the 13th most populous state in the country.

About 60% of Washington residents live in Seattle.



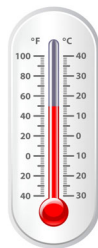
Washington is the only state named after a president.

Washington has over 1,000 dams.

Washington was a Union territory during the American Civil War, but did not physically take part in the war.



Mt Rainier, which is the tallest mountain in Washington State is 14,411 feet tall and is considered the most dangerous volcano in the Cascade Range.



Washington state's lowest recorded temperature was -48 degrees at Winthrop and Mazama.

The highest recorded temperature was 118 degrees at Ice Harbor Dam.

52% of Washington is covered by forests.



Source: <http://bit.ly/21ICjB1>



RECIPE: PEAR, DATE & WALNUT SALAD WITH BLUE CHEESE

INGREDIENTS

Vinaigrette

¼ cup extra-virgin olive oil

1 ½ tablespoons white wine vinegar

1 teaspoon honey or maple syrup

1 teaspoon Dijon mustard

Pinch of salt

Several twists of freshly ground black pepper

Salad

⅓ cup chopped raw walnuts

5 to 6 ounces red leaf lettuce, torn into small pieces (about 5 to 6 cups), or spring mix

7 Medjool dates, pitted and sliced thin

2 Bosc* or Bartlett pears, unpeeled and sliced into ¼-inch thick pieces (or try your favorite apples instead)

⅓ cup crumbled blue cheese (or gorgonzola)

INSTRUCTIONS

To make the dressing:

In a small bowl, combine all of the dressing ingredients and whisk to combine.

Taste, and adjust if necessary—I added some more mustard and another pinch of salt.

To make the salad: First, toast the walnuts in a medium skillet over medium heat until fragrant, stirring often, about 4 to 5 minutes. Set aside.

In a medium serving bowl, combine the greens, dates, pears and toasted walnuts. When you're ready to serve, drizzle in some dressing (you won't need all of it) and toss until the greens are lightly coated, adding more if necessary. Serve in individual bowls with blue cheese sprinkled on top.



Source: <http://bit.ly/2m2UwsV>



APPS TO DOCUMENT YOUR STUFF



It's a good idea to have photos of your home and its contents for insurance purposes. With the latest smartphones, you can now easily capture, edit and store high-quality photos. Here's a list of apps to help you document your stuff.

Sortly. Create a complete library for all your physical belongings. You're able to sort them by physical location, categories, SKU numbers and more. It's quick and easy to export your record list into a CSV file, PDF or Dropbox.

Momento Database. With plenty of template options, this mobile database allows you to organize items however you see fit. In addition, there is also a synchronization with other apps.

Encircle. Upload photos, notes and the value of your items. It's a great tool for moving and estate planning. You can also submit insurance claims through the app in the event of something going missing.

Evernote. Available on IOS and Android, it's also available in a desktop version. You can organize photos, videos, texts and links into a format that works for you.

Source: CW Title Sept 2019 Newsletter



TERRIFIC TRIVIA

Be the first to call me with the correct answer for a prize!

How many ferries navigate the Puget Sound and associated waterways in Washington's marine highway?

- A. 28
- B. 20
- C. 25
- D. 31



Answer to Last Issue's Trivia: D. 36% of Seattlelites have a Bachelors degree and 27% have a Master's degree According to the Puget Sound Business Journal



RECIPE: PUMPKIN COOKIES WITH BROWNED BUTTER FROSTING

INGREDIENTS

Cookies

2/3 cup granulated sugar
2/3 cup packed brown sugar
3/4 cup butter or margarine, softened
1 teaspoon vanilla
1/2 cup (from 15-oz can) pumpkin (not pumpkin pie mix)
2 eggs

2 1/4 cups all-purpose flour

1 teaspoon baking soda

1 teaspoon ground cinnamon

1/2 teaspoon salt

Browned Butter Frosting

3 cups powdered sugar

1 teaspoon vanilla

3 to 4 tablespoons milk

1/3 cup butter (do not use margarine or spread; it will burn)

DIRECTIONS (Cookies)

Cookies: Heat oven to 375°F. In large bowl, beat granulated sugar, brown sugar, 3/4 cup butter and 1 teaspoon vanilla with electric mixer on medium speed, scraping bowl occasionally, until well blended. Beat in pumpkin and eggs until well mixed. On low speed, beat in flour, baking soda, cinnamon and salt.

On ungreased cookie sheets, drop dough by heaping tablespoonfuls. Bake 10 to 12 minutes or until almost no indentation remains when touched in center. Immediately remove from cookie sheets to cooling rack. Cool completely, about 45 minutes.

Frosting: In medium bowl, place powdered sugar, 1 teaspoon vanilla and 3 tablespoons milk. In 1-quart saucepan, heat 1/3 cup butter over medium heat, stirring constantly, just until light brown.

Pour browned butter over powdered sugar mixture. Beat on low speed about 1 minute or until smooth. Gradually add just enough of the remaining 1 tablespoon milk to make frosting creamy and spreadable. Generously frost cooled cookies.



Source: <http://bit.ly/2IELbHR>



AMAZING PANDORA PLAYLISTS FOR YOUR NEXT COCKTAIL PARTY

Hipster Cocktail Party

True, this station does have kind of a ridiculous name, but the music they play makes up for it. Bill Withers, Nina Simone, Van Morrison and Ray LaMontagne are some regulars you'll find on this station. It's a good option for mellow but slightly peppier music.

Class of '93 Hip-Hop

Try this station if you're looking to turn it up a bit and really get the party started. Ice Cube, KRS-One, A Tribe Called Quest and other early hip-hop superstars will definitely up the ante at your gathering.

Blues BBQ

No matter what the weather is like outside, you can always keep the summer BBQ vibe alive and well in your life with this awesome station. B.B. King, Eric Clapton and Stevie Ray Vaughan are the superstars that will keep your guests' toes tappin'.



Beats for Studying

Geared toward people who are cramming for midterms, but it's also the perfect cocktail party music. The vibe is sort of mellow as many of the songs are instrumental, so it's the perfect station to keep the party vibe going but still allow you to chat with your guests. XX, The Dallas String Quartet and The Piano Guys are some of the featured musicians.



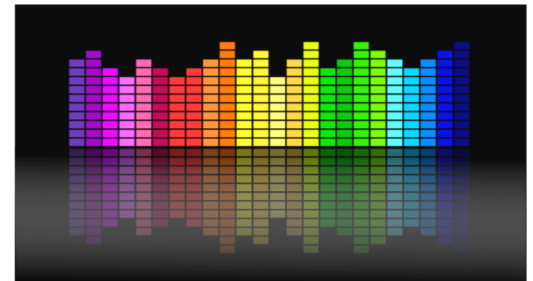
Brunch Cafe

Are you planning a Sunday fun day with just the girls? Why not invite Ingrid Michaelson, Norah Jones and

Etta James to join the party? This station is full of melodic tunes to accompany those mimosas.

Yacht Rock

An awesome option for more of a throwback, fun party vibe. They play Hall & Oates, the Doobie Brothers and Toto to name a few.



Cool Jazz

This station features some of the jazz greats like Miles Davis, John Coltrane and Dave Brubeck. This is the perfect go-to station if you're inviting your parents over or just want to keep things light and casual.

Radio for Kids

Enjoy music from various Disney movies and Broadway shows, so everyone can sing along with Idina Menzel and Josh Gad.

Solo Piano

This station is great because it specifically focuses on piano pieces. It gives you the feeling of sitting in the lobby of a gorgeous hotel, but it still keeps the vibe lively and elegant for your get together. This is also a great choice for any end-of-the-party music

Source: <http://bit.ly/2IKsaUg>



FHA SUPPORTS MORE CONDO MORTGAGES

The federal agency released new guidelines recently for the types of mortgages it will insure at condominiums. Just 6.5% of the 150,000 condominium developments in the United States were previously eligible for FHA-backed mortgages. But the FHA will start backing mortgages for individual units and will have greater flexibility to react to changes in market conditions.

Brian Montgomery, the FHA commissioner

and acting deputy secretary of the Housing and Urban Development Dept, said the changes would make it easier for first-time buyers, retirees and minorities to become homeowners. Unlike conventional mortgages that require 20% down, the FHA backs loans that require 3.5% down payments.

As regulations tightened after the housing crash, the number of FHA mortgages for condos fell from 72,900 in 2010 to 16,200 last

year. The rule change is expected to increase the number of FHA mortgages for condos by 20,000 to 60,000 units.

Source: <http://bit.ly/2k8e1Qg>



AS CONDO PRICES FALL AND INVENTORY RISES, KING COUNTY SHOPPERS ENJOY SUMMER OF PLENTY

King County condo shoppers who tentatively reentered the market in the spring have more reason to celebrate: A trend of falling prices and rising inventory solidified as spring turned into summer, according to monthly real-estate data released recently.

Median condo prices across the county are down 3.4% year over year, to \$400,000 in July. Condos are staying on the market for almost a month. And active listings are up by 39% over last year. That means buyers can afford to cool their heels before making an offer, said Windermere condo broker Jeff Reynolds.

A June 2018 report from the University of Washington found that nearly 40% of Seattle owners who rent out their condos have sold or planned to sell their units in response to city regulations, including limits on move-in fees and criminal background checks. Another city ordinance unpopular with landlords, mandating that leases go to the first qualified tenant, was struck down by a judge last year.

In Seattle's downtown core, it's a slightly different story. Here, the condo market has been picking up. Downtown condo resales are up 18% over last year, and presales for new developments are also gaining speed.

Three years ago, the market was so overheated that buyers waited in line to buy units. We're not back in those days, by a long shot. But the new sales figures indicate that at least downtown, some buyers are striking before the iron is hot.

Meanwhile, new luxury condo developments in Seattle are working hard to entice buyers with a slew of bonuses and financing options.

The Gridiron in Pioneer Square reduced prices and is offering a \$25,000 buyer bonus. Downtown, Spire is offering buyers a decorator allowance in the tens of thousands of dollars, and down payment assistance. Other developments are willing to consider employees' restricted stock options as equivalent to income for the purposes of qualifying for presales — an inducement primarily aimed at new Amazon employees whose stock options haven't vested.

Units in the new developments aren't a whole lot less expensive than a single-family home, even in pricey King County. One-bedrooms at The Emerald, another downtown condo development, are pitched at \$559,000; two-bedrooms are selling for close to \$1.5 million.

First Light in Belltown, priced at around \$1,500 per square foot, has sold two-thirds of its units before breaking ground. In February, First Light offered BMW leases and trips to London as inducements to buyers as part of a Chinese New Year special, a sales agent confirmed.

Source: <http://bit.ly/2llsKlq>

July condo sales in King County

	July 2019	July 2018		July 2019	July 2018
Closed sales*			Percentage change		
Seattle	239	245	-2.5%	Seattle	\$450,500
Eastside	218	243	-10.3%	Eastside	\$462,000
North King County**	22	24	-8.3%	North King County**	\$305,500
Southwest King County***	78	75	4.0%	Southwest King County***	\$237,500
Southeast King County****	87	96	-9.4%	Southeast King County****	\$265,000
					\$514,000
					\$455,000
					\$324,600
					\$200,000
					\$270,500

* Not including Vashon Island
 ** Shoreline, Lake Forest Park, Kenmore
 *** Burien, Tukwila, Des Moines, Normandy Park, SeaTac, Federal Way, Kent (west)
 **** Renton, Kent (east), Auburn, Maple Valley, Black Diamond, Enumclaw

What's Happening in the Market



LOCATION	Year-to-date 2019 Closed Sales thru August			Year-to-date 2018 Closed Sales thru August			PRICE CHANGE %
	Number of Homes	Median Sales Price	Average Market Time	Number of Homes	Median Sales Price	Average Market Time	
East of Lake Sammamish	1,396	\$884,050	43 days	1,452	\$900,000	18 days	Down 1.8%
West Bellevue	239	\$2,400,000	38 days	235	\$2,498,000	33 days	Down 3.9%
East Bellevue	503	\$915,000	22 days	446	\$959,075	10 days	Down 4.6%
South Bellevue/ Newcastle/Issaquah	654	\$952,500	36 days	649	\$989,000	19 days	Down 3.7%
Kirkland/Rose Hill	442	\$1,356,500	30 days	424	\$1,299,000	16 days	Up 4.4%
Redmond	433	\$880,000	31 days	404	\$905,500	19 days	Down 2.8%
Mercer Island	209	\$1,700,000	47 days	218	\$1,642,500	26 days	Up 3.5%
Woodinville/Juanita/ Bothell/Duvall	1,274	\$779,995	39 days	1,307	\$790,000	19 days	Down 1.3%
Renton	565	\$595,000	35 days	557	\$575,000	21 days	Up 3.5%
Kent	800	\$450,000	34 days	870	\$450,000	24 days	Even
Ballard	1,424	\$779,250	23 days	1,277	\$820,000	10 days	Down 5.0%
S. Seattle	174	\$482,500	37 days	244	\$491,750	27 days	Down 1.9%
Leschi/Mt Baker/ Seward Park/Rainier	414	\$640,000	29 days	448	\$675,500	19 days	Down 5.3%
Beacon Hill/Georgetown	292	\$615,000	32 days	291	\$659,000	16 days	Down 6.7%
Magnolia/Madrona	556	\$930,000	30 days	587	\$985,000	18 days	Down 5.6%
West Seattle	1,152	\$650,000	29 days	1,023	\$681,000	16 days	Down 4.6%
N. Seattle	714	\$801,000	23 days	718	\$848,000	12 days	Down 5.5%
Queen Anne	473	\$1,050,000	30 days	436	\$1,099,975	18 days	Down 4.5%
N. Bothell/Maltby	1,156	\$685,298	38 days	1,143	\$725,000	20 days	Down 5.5%
Lynnwood/ Mt. Lake Terrace	1,414	\$555,000	30 days	1,432	\$567,725	14 days	Down 2.2%
Mill Creek/Everett	1,783	\$489,000	28 days	1,899	\$487,000	18 days	Up 0.4%
Monroe/ Snohomish	876	\$475,000	40 days	767	\$460,000	26 days	Up 3.3%

*All data compiled from information supplied by Northwest Multiple Listing Association on 09/01/2019. Accuracy of information herein is not guaranteed. This information was only taken of single-family homes, and does not include condominiums or vacant land.



“My wife asked why I speak so softly in the house. I said I as afraid Mark Zuckerberg was listening. She laughed...I laughed...Alexa laughed...Siri laughed .”

– unknown source



5 HOUSING MARKET PREDICTIONS FROM SEATTLE'S TOP ECONOMISTS

Expect a return to balance for the Seattle-area housing market.

KING 5 interviewed five local economists, some who specialize in real estate and others in academia. They weighed in on the possibility of another housing bubble and on the likelihood of a buyer's market in the near future.

Here's five key takeaways from the conversation.

1. Are we in another bubble?

The economists agree the answer is no.

In 2008, irresponsible lending led to the housing collapse and the eventual recession. "Anyone with a heartbeat could get a mortgage," Windermere Chief Economist Matthew Gardner said. He says

standards to buy a home are higher now. "We will experience a slow down to let incomes catch up," Gardner said.

2. King County's housing market is cooling

"Tacoma is an interesting place to watch right now. It's where Seattle's heat went," said Zillow Director of Economic Research Skylar Olsen.

3. Expect a return to a balanced housing market

"It's unlikely we will switch to a buyer's market any time soon," said Taylor Marr, senior economist at Redfin. "The truth is in Seattle we are constrained by land, and zoning regulations make it difficult for builders to meet the housing needs of all the people moving here."



Photo by Sujin Jetkasettakorn

4. Tech salaries impact the housing market

"If you're looking for a home and you don't have a two income tech salary, you're hurting," said Seattle University Associate Professor of Economics Brian Kelly.

5. Mortgage rates will hold steady.

Rates are currently in the upper three's and 4's and are expected to stay below 5 percent through the rest of the year and into early next year.

Source: <https://kng5.tv/2kc6PTf>



NEAT AND NATURAL FALL CENTERPIECE

The wooden tray base makes this natural setup—complete with white pumpkins, acorns, dried eucalyptus, and silk hydrangea flowers—super clean and fully transportable.

For more centerpiece ideas check out our source at <http://bit.ly/2kHw4gn>



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!**

FALL ORGANIZATION Checklist

The change of the seasons means it's time to start preparing your home for Fall/Winter.

Use this checklist to prep for cooler temperatures.

YARD

- Remove hoses from outdoor spigots
- Clean & store fire pit
- Cut down dead trees or hanging limbs
- Clean up yard

PORCH & DECK

- Empty & stow planters
- Sweep the porch & deck
- Give any outdoor rugs a wash & store
- Clean the grill, cover & store
- Clean & store patio furniture & pillows

HOUSE - INTERIOR

- Check weatherstripping & replace if necessary
- Wash windows & screens
- Service the furnace
- Replace furnace filter
- Sweep the chimney
- Check smoke & carbon monoxide detectors
- Reset thermostats for cooler weather

GARAGE

- Declutter tools & equipment
- Sweep the floor
- Get rid of lingering trash & clutter
- Store warm weather tools

HOUSE - EXTERIOR

- Clear debris from downspout
- Replace bulbs if needed in outdoor lighting
- Clean out gutters
- Check vents
- Prepare firewood (if needed)
- Inspect roof & exterior

CAR

- Update car emergency kits
- Check tires & fluid levels



10 TIPS THAT'LL HELP YOUR HOUSE FETCH TOP DOLLAR

Maybe you've bought and sold a home before, or maybe this is the first time. Regardless, now you need to get top dollar for it. Yes, you can tidy up, bake some cookies so the house smells nice, and place fresh flowers (research says roses, lavender, and fuchsia most sway buyers) around the house. But these are the typical techniques most sellers deploy.

Really want to get the best price possible—or even spark a bidding war?

Here are some tips that are seldom mentioned in listing houses that just might put your property over the edge.

MAKE SURE YOUR MAILBOX LOOKS AMAZING

First impressions matter, which is why you should check out your curb appeal. Is the driveway cracked? Is the mailbox old and leaning? The best sales rest on keeping these details in mind.



MAKE THE RIGHT USE OF YOUR ROOMS

If you use the dining room for a kid's playroom, or if the loft is empty because you don't have a use for it, restage your rooms so they reflect their original purpose. Buyers want to see the space used in a traditional way—with a dining table in the dining room, a desk and chair in the office—to envision themselves living there.

REGLAZE THE BATHROOM

"Reglaze an old bathroom that has an outdated color of tile—like pink or green," says Michael Pinter, a house flipper in Long Island, NY, with LMPK Properties. "We reglaze the bathroom white for a few hundred dollars, and a dated bathroom will look 30 years younger."

Bathrooms and kitchens sell houses, and any small improvement that makes those rooms more modern makes a huge difference.

GET BUYERS TO FALL IN LOVE

Russell Volk, a real estate agent with Re/Max Elite serving Bucks County, PA, worked with a home-selling couple who decided to hand-write a one-page letter about their life in the house.

"Their story of how they raised their family and what kind of experiences they had in the home was very personal and emotional," says Volk. The letter was framed on the kitchen counter for potential buyers to read. One buyer who liked the home absolutely loved the sellers' story—and paid full asking price.

"If sellers can connect with buyers on an emotional level, chances of buyers paying top dollar for the house drastically increase," says Volk.

LIST UNDER VALUE

"Data shows that if you list a home 10% under market value, you will attract 75% of the buyer pool, versus only 30% if you were to list 10% over market value," says Melissa Colabella, at Sotheby's International Realty. "Yet sellers fear that not leaving room to negotiate leaves money on the table, which is not true."

Buyers are often motivated to bid by seeing other bids on a property, a dynamic that typically pushes bids above market value.

PROVIDE INSIDER INFORMATION

Make sure to include tidbits in the listing that buyers will appreciate and that they can only get from you: the mention of a popular neighborhood coffee shop, the best Mexican restaurant nearby, or the free library box around the corner. No one knows these details better than you, the homeowner.

DESCRIBE THE NEIGHBORHOOD CULTURE

Think of everything interesting you can about your neighborhood—its proximity to a community pool, street basketball games in the cul-de-sac, the number of dog walkers who gather to chat—and mention them in your listing.



DON'T FORGET TO LIST THE HOUSE EXTRAS

The motion-sensitive outdoor lighting, an automatic garage door timer that closes the door before dark, a phone-activated security system, or camera door bell... These bells and whistles may seem banal to you, but they can make sellers feel that everything's been taken care of for them—and inspire a top-dollar offer.

CREATE A VIDEO TOUR

Most people get great photos and fantastic descriptions. But filming a video tour of the property is inexpensive, can be done by an amateur, and is a novelty that will draw in buyers, says Bryan Stoddard, owner of Homewares Insider.

"If the video is well made, it will showcase exactly the same things that an open house would," he says.

GET A HOME PRE-INSPECTION



Yes, the buyers will want their own home inspection, but getting a pre-inspection so that prospective buyers have a general idea of

the property's condition before making an offer is a win/win, says Antonio Picillo III, a broker at Exceptional Home Team in Fort Wayne, IN.

Home buyers will be impressed you took the time and effort to get your home pre-inspected to make sure everything is tip-top. It shows a level of integrity and commitment that can be hard to find.



UPCOMING EVENTS AROUND TOWN

Gypsy jazz festival

Sept 18-22

DjangoFest

NorthWest is the top showcase of gypsy jazz music in North America, with performances, workshops, and informal "djam" sessions at Whidbey Island Center for the Arts in Langley.

Tickets start at \$12

djangofest.com



Free Craft Stuff

Sept 28

9am-4pm

Get surplus samples from architects and interior designers to use in your craft projects at ZeroLandfill Seattle, including fabric bolts and samples, carpet, tile, glass, metal, wood, and three-ring binders at Miller Community Center on Capitol Hill. Free iida-northernpacific.org



Seattle Home Show

Oct 12-13

Times Vary

Seattle Home Show has exhibits about building, remodeling, decorating, and landscaping homes, at CenturyLink Field Event Center.

Repeats in February. Tickets: \$3-\$13

seattlehomeshow.com



Ghost Stories

Sept 20-Oct 31
Pike Place Market

Your suggestions become spooky & funny improvised comedy at Campfire: Improvised Ghost Stories by Unexpected Productions at Pike Place Market. Tickets: \$12-\$15 unexpectedproductions.org



Issaquah Salmon Days

Oct 5-6

Issaquah

The giant

Issaquah Salmon Days Festival celebrates the annual return of salmon to the Issaquah State Salmon Hatchery with arts and crafts, kids' carnival rides, a food court, entertainment, and a parade (Saturday 10 a.m.). Free. issaquahchamber.com/salmondays



Holiday Gift Show

Oct 17-20

Tacoma Dome
Tacoma Holiday Food & Gift Festival

Festival is a big event with 550 booths of handmade items and specialty foods plus Santa Claus

at the Tacoma Dome. Tickets: Free-\$16.50 holidaygiftshows.com



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