

## Beaumont &amp; Gubin

“We Get You Movin’”!The Moving 2 The Lake Team \* 417-838-4261 \* [www.Moving2TheLake.com](http://www.Moving2TheLake.com)

## Bon fires are fun in the fall — but watch out!

Summer cleanup may be all but over, but autumn is here, and that's prime time for bon fires. You can enjoy them in your own back yard, picnic area or your powwow location.

But there could be a danger caused by what you're burning. There might be poison ivy leaves

and stems among the broken tree branches, garden cleanup stuff and those weeds you pulled from around the yard or growing on a tree. Just as dangerous are poison ivy's cousins, poison oak and sumac.

As they go up in smoke, make a point of not inhaling it.

Urushiol oil in poison ivy, poison oak and poison sumac, is trouble for those with breathing issues such as asthma or COPD, the smoke is especially dangerous.

It can cause a rash to break out in the lining of the lungs, which will bring extreme pain and respiratory problems that could at least require a visit to the ER.

## Ask The Expert

## Count your blessings; Snag that loan

*We are buying our first home and despite all we hear about low mortgage rates, we are getting quoted 4 percent. Isn't this a little high?*

If your credit score is high enough you still should be able to find a conventional mortgage about 3.9 percent, but this could change shortly and interest rates have been rising slightly.

Most first-time home buyers, and young people, don't really understand how low a 4 percent mortgage rate is.

Mortgage rates can shift dramatically over a relatively short time. Look at history.

In 1970 a 30-year fixed mortgage was about 7 percent.

That sounds high compared to today's mortgage rates but these mortgage holders were the winners in a decade of dramatic interest rate increases.

If, in 1970 you thought interest rates were high and you waited to buy a home, by 1979 you would have been in shock. The interest rate in that year was 14 percent and that was not the end of the rocket ride. By 1981, the same 30-year fixed rate mortgage would have cost 17.5 percent!

Just consider how these different interest rates affect

your mortgage payments on a 30-year fixed mortgage (\$100,000 house) if you financed \$93,000:

If the interest rate is 17 percent you pay, \$1,430.04

14 percent? You save a couple hundred a month:

\$1,206.10

4 percent? We are talking low: You pay \$548.16.

In fact, if you average interest rates over 40 years from 1970 to 2010, the rate is 9 percent, according to the New York Times. So when you read that interest rates are historically low, that is a fact.

Of course, in the 1970s, banks were offering very large interest on savings sometimes up to 10 percent. Compare that with the less than 1 percent you get on

savings today. In the 1970s, the \$7,000 in the bank would earn pretty good interest, but today, that money earns less than 1 percent but could make it possible to buy a home at an excellent rate.

If you look at the historical lesson, investing in a house at a low interest rate might work better for you than parking savings at a low rate and paying rent.

Of course, no one can see the future, but in any future scenario, mortgage interest will never be zero.



## Market Report

	Branson	Branson West/Reeds Spring	Hollister	Kimberling City	Shell Knob	Stone County	Taney County
Active Listings 2015 YTD	723	506	373	175	123	813	1098
Active Listings 2014 YTD	788	513	420	171	103	869	1182
% Change	-8.20%	-1.40%	-11.20%	2.30%	19.40%	-6.40%	-7.10%
New Listings September 2015	81	21	169	19	9	87	130
New Listings September 2014	109	24	177	21	12	91	172
% Change	-25.70%	-12.50%	-4.50%	-9.50%	-25.00%	-4.40%	-24.90%
Avg. List Price 2015 YTD	\$177,938	\$227,242	\$216,456	\$235,550	\$223,493	\$235,501	\$177,950
Avg. List Price 2014 YTD	\$186,078	\$226,746	\$211,962	\$224,708	\$229,280	\$230,972	\$179,767
% Change	-4.37%	0.22%	2.12%	4.83%	-2.52%	1.96%	-1.01%
Avg. List Price September 2015	\$193,566	\$241,595	\$221,481	\$261,375	\$254,118	\$250,312	\$194,519
Avg. List Price September 2014	\$196,952	\$238,845	\$233,956	\$242,754	\$227,384	\$246,226	\$198,594
% Change	-1.72%	1.15%	-5.33%	7.67%	11.76%	1.66%	-2.05%
Pending Listings 2015 YTD	587	153	137	121	59	550	898
Pending Listings 2014 YTD	484	141	132	125	78	531	795
% Change	21%	8.50%	3.80%	-3.20%	-24.40%	3.60%	13.00%
Pending Listings September 2015	59	19	16	23	4	69	97
Pending Listings September 2014	47	22	16	11	12	57	79
% Change	25.50%	-13.60%	0.00%	109.10%	-66.70%	21.10%	22.80%
Sold Listings 2015 YTD	519	135	124	108	50	486	804
Sold Listings 2014 YTD	446	116	126	117	64	473	749
% Change	16.40%	16.40%	-1.60%	-7.70%	-21.90%	2.70%	7.30%
Avg. Sold Price 2015 YTD	\$133,241	\$176,892	\$179,501	\$180,227	\$177,523	\$189,279	\$132,015
Avg. Sold Price 2014 YTD	\$132,146	\$163,924	\$150,886	\$186,777	\$185,179	\$175,006	\$125,959
% Change	0.83%	7.91%	18.96%	-3.51%	-4.13%	8.16%	4.81%
Sold Listings September 2015	76	19	15	12	10	59	110
Sold Listings September 2014	58	15	15	19	4	55	96
% Change	31.00%	26.70%	0.00%	-36.80%	150%	7.30%	14.60%
Avg. Sold Price September 2015	\$131,342	\$192,810	\$193,696	\$187,471	\$161,930	\$172,172	\$140,585
Avg. Sold Price September 2014	\$159,080	\$186,110	\$165,036	\$166,356	\$191,125	\$176,099	\$151,049
% Change	-17.44%	3.60%	17.37%	12.69%	-15.28%	-2.23%	-6.93%

## Safe at home: Halloween Thrill-Fest

Halloween is now one of the biggest consumer holidays in America. According to the National Retail Federation's 2014 Halloween Consumer Spending Survey, celebrants spent an average of \$77 each on their costumes, candy, party decorations and greeting cards.

But more parents have safety concerns about their children out in the dark, knocking on the doors of strangers or dashing across the street. Children are more likely to be killed in a pedestrian/car accident on Halloween than on any other night.

You can make a great Halloween scene safe at home with some easy tricks, from YouTube's CrazyRussianHacker.

### Glowing Jack-O-Lanterns

Get glow make up you can find at Halloween stores and smear it all over a jack-o-lantern. In the dark, it glows scary green.

### Balloon Ghosts

Glow sticks make an especially frightening balloon. Break the stick to make it glow, put it in a balloon, blow the balloon



up. Then draw a face and turn out the lights. Eerie!

### Gross-Out Pumpkin

Other tricks with a pumpkin to thrill the kids: Carve your pumpkin, making sure to cut out the top hat. Put a glass inside the pumpkin and fill the glass with ordinary dish soap. Add some dry ice to the soap.

Boom! The pumpkin man spews enough gross, but completely safe, soapy bubbles to delight any 8-year-old.

For treats, make the usual themed cupcakes. Put out the spicy queso surrounded by black and orange tortilla chips. Fill plastic pumpkins with candy corn, apples, mini-candy bars and gummy worms. And fill a cauldron with Dracula's blood punch (add berry vodka for adult version).

### Scare Me Once

Then, fire up great movies for the season: Monsters, Inc.; Casper; and The Adventures of Ichabod and Mr. Toad (G rated)

Halloween; Hocus Pocus; Scooby Doo; Raiders of the Lost Ark, Batman: Mask of the Phantasm and Beetlejuice (PG rated for the not-so-squeamish)

Young Frankenstein (for the squeamish) The Monster Squad (for the adventurous) Night of the Living Dead (zombie fanatics) The Haunting (for old movie fans).

## Area Happenings

**Oak Ridge Boys Theatre...**The Oak Ridge Boys Theatre has quite a line-up of artists for the months of October and November that you'll not want to miss. Some of the entertainers include: Wynona Judd, Neal McCoy, Don Williams, Ricky Skaggs, Kenny Rogers, Rich Little, Charlie Daniels Band and more. For reservations 417-335-2000.

**30<sup>th</sup> Annual Branson Collector Car Auction...**Car collectors will again be rolling into the Branson Convention Center for the bi-annual Branson Collector Car Auction on October 16 and 17. Pristine classics like the 1941 Cadillac, 1951 Crosley, 1931 Chevy Roadster, 1951 Buick and Corvettes from years 1965-1982 will take center stage for what has come to be recognized as one of the top ten collector car auctions in America. Beginning at noon on Friday, October 16<sup>th</sup> and 10:00 am on Saturday, October 17<sup>th</sup>. The event is open to the public at a price of \$10 or \$15 for a 2-day pass. The consignment list is available for preview at [www.BransonAuction.com](http://www.BransonAuction.com)

**Balloon Dayz...**Don't miss the 5<sup>th</sup> Annual Branson Balloon Festival featuring 20 hot air balloons from 7 different states, skydiv-

ing, powered parachutes, helicopter rides, entertainment, food and vendors. Friday, October 23 – Sunday, October 25. Passenger balloon flights begin at 7:00 am on Saturday. The event will be hosted at the M. Graham Clark Airport, 491 Blue Sky Lane, Hollister, MO 65672



**Halloween at Branson Landing...**Calling all ghosts, goblins, pirates and princesses. It's your turn to Trick or Treat up and down Branson Landing's Trick or Treat Street! Branson Landing merchants will be handing out treats on Saturday, October 31 from 5:00 PM - 7:00 PM. This safe Halloween alternative is exclusively for children in costume up to age 12.

**Welcome Home Veterans...**As always we take the first part of November to honor all our Veterans.

Homecoming week will kick off November 5 and continue through November 11. This week long event will be filled with special events to show our appreciation and recognize this special group of courageous men and women. For additional information, registration and complete list of events 417-337-8387.





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*It is only through your continuing business, referrals, and goodwill that we have been able to build our successful team. We truly appreciate your ongoing support.*

**<<<< Who Do You Know... New Listings >>>>**

**Here is the solution to your lake home needs!!**

Lake front, lake view, beautiful three bedroom condo right on Table Rock Lake. Your boat slip could be just around the corner at Indian Point Marina too. The condo is being sold completely furnished and features porcelain tile entry and kitchen, granite counters, abundance of cabinets, storage and state of the art water filtration system. End unit with view of the lovely pool on one side and gorgeous lake on the deck side. Has been very successful on vacation rental program. Seller is offering a One Year HSA Home Warranty AND will pay monthly dues in full for 2015! Come home to the lake...

\$210,000

