#### **DECEMBER 2022**







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#### A CUSTOMER FOCUSED REAL ESTATE COMPANY

WHETHER YOU'RE BUYING, SELLING, OR INVESTING, OUR GOAL IS TO DELIVER YOU MAXIMUM VALUE AND SUPERIOR CUSTOMER EXPERIENCES THAT FOCUS ON YOUR UNIQUE NEEDS.

#### Winter wonderland!

Although we're still enjoying the sunshine and occasional day in the 60s and 70s, temperatures are dropping. Even so, there are a lot of fun activities going on downtown and most of the shops are offering great savings on unique gifts. Before the chaos of the holidays descends, come spend a cozy weekend at the beach!

Winter usually means a slower real estate market, but it's the perfect time to make a move! There are still properties for sale and we've seen increased flexibility on pricing. If you've been thinking of selling, I have motivated buyers who can help make you a happy snowbird.

If you're thinking of buying in the spring, it's not too soon to start familiarizing yourself with the market. Register at www.findcoastalproperties.com for updates or give me a call. We're here to make your holiday homebuying wishes come true!







## AMY FICHTER

BRANCH MANAGER • NMLS# 138984

HOW TO REACH ME

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#### Marry the house, but date the rate!

Despite the recent rate hikes, now may be the right time to finally commit to the house of your dreams.

It seems like the market is beginning to favor the buyers. We are seeing less competition and more negotiation on listing prices. Seller concessions are back in the form of seller-paid closing costs, rate buy downs, seller-paid mortgage insurance, repairs, improvements and/or seller-paid buy down loans.

Although rates have risen over the last six months, it's best to think of a traditional 30-year mortgage rate as "dating material" or someone that you may not be ready to show off to your mother. Think, instead, about buying now and when rates decrease, you can refinance into a 25 or 20-year fixed mortgage at a lower rate and maintain the same general payment. Your home can be "forever," but your rate does not have to be!

There are so many more reasons to marry the house TODAY! So let's talk!

he Cost of Waiting



## 6 Months Ago

Listing Price: \$450,000

Sale Price: \$500,000

10% Down Loan Amount: \$450,000

Rate: 4.5% or 4.689% APR

Payment: \$2,280

Listing Price: \$450,000

**Right Now** 

Sale Price: \$425,000

10% Down Loan Amount: \$382,500

Rate: 6.5% or 6.714% APR

Payment: \$2,417

#### IF YOU'RE THINKING ABOUT BUYING, NOW IS THE TIME! WAITING WILL ONLY COST YOU. GIVE ME A CALL TODAY!

PRMI is an Equal Housing Lender. Credit and collateral are subject to approval. Terms and conditions apply. Programs. rates. terms and conditions are subject to change and are subject to borrower(s) qualification. This is not a commitment to lend. District of Columbia-Department of Insurance, Securities and Banking Department MLB3094.Maryland Department of Labor, Licensing and Regulation Commissioner of Financial Regulation #5511.Virginia-Bureau of Financial Institutions: MC-2248 Broker MC-2248 NMLS # 3094.

Please reach out to Amy with any questions regarding the information provided.

## **DECEMBER CALENDAR OF EVENTS**

**December 1-3, 8-11** -- Clear Space Theatre presents "Elf: The Musical" - 20 Baltimore Avenue, Rehoboth Beach.

**December 1, 6-7** -- Longwood Gardens Christmas Tour (Jolly Trolley Charter Tour) --Get into the Holiday Spirit! Ticket price includes roundtrip transportation with Longwood garden admission to visit a winter wonderland! Departing from the Lewes Home Depot Front Parking Lot.

**December 1** -- 35th Annual Lewes Merchants' Hospitality Night -- Local merchants host evening shopping with complimentary refreshments and live music is performed in the street. Kids can visit Santa in his house at the corner of Bank and Second Streets.





**December 2** -- Winter Wonder Holiday Celebration! Featuring entertainment, dinner, live-and silent-auctions, and festive libations! 1800 Bay Ave, Lewes.

**December 2-3** -- Lewes Historical Society's Holiday Village & Market - Handpicked vendors and holiday readings by historic characters. Top off your visit with a cold ale at the Sussex Tavern. 110 Shipcarpenter Street.

**December 3** – 90th Annual Lewes Christmas Parade -- After the parade, come see the lighting of the Christmas tree in Zwaanendael Park followed by caroling in the park.

**December 31** – Dewey Beach New Year's Eve Ball Drop, New Orleans Street and Route One. Party favors, hot chocolate, and more.

WHILE EVERY EFFORT HAS BEEN MADE TO ENSURE THE ACCURACY AND COMPLETENESS OF ALL INFORMATION, NO GUARANTEE IS GIVEN NOR RESPONSIBILITY TAKEN FOR ERRORS, OMISSIONS OR INCORRECT INFORMATION

OFF SEASON IS THE BEST TIME TO COME EXPLORE THE BEACH! THERE'S SO MUCH TO SEE AND DO!!

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**December 3** – Rehoboth Beach Santa Bar Crawl -- Dress up as Santa Claus, Mrs. Claus, or one of his elves, and head to Rehoboth to spread some holiday cheer as you hop from location to location!

**December 3** -- Rehoboth Art League's 13th Annual Holiday Open House -- The Art League campus will be decorated for the season and the gallery will offer a great selection of fine art, fine crafts and unique holiday gift items

**December 3** – Rehoboth Volunteer Fire Company – Holiday Arts & Crafts Sale -- 219 Rehoboth Avenue.

**December 4** – Capital Ringers present "Christmas Reflections" at Conley's United Methodist Church, 33106 Jolyns Way, Lewes. December 5 - Rehoboth Beach Hometown Christmas Parade -- All parade participants and attendees are invited to the Rehoboth Beach Volunteer Fire Station Museum after the Parade for Santa's Christmas Party for refreshments, and where children can visit Santa Claus and receive a small gift.

**December 8** – A Longwood Christmas --Join the Rehoboth Art League and celebrate the holiday season with botanical beauty and stroll Longwood's conservatory and outdoor gardens. Onsite eateries are available to take dinner at your leisure.



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**December 9** – CAMP Rehoboth Handmade Market: Holiday 2022 in the Elkins-Archibald Atrium. Come stroll through our atrium, shop local, and support local artists.

**December 10** – The Women's Club of Milton Holiday House Tour presents a festive tour of some of Milton's most charming homes, beautifully decorated for the holidays!

**December 10** – Mistletoes & Mimosas at the Rehoboth Beach Convention Center. Eat, drink, and be merry while you shop. Over 70 local businesses and artists with their one-ofa-kind gifts on display!

**December 10** – Breakfast with Santa at Kiwi's Kove, Atlantic Sands Hotel, Rehoboth Beach. Full breakfast buffet, omelet station, kids hot cocoa bar, Christmas cookie station, ornament decorating. **December 10** – Southern Delaware Orchestra Holiday Concert at Camp Arrowhead, 35268 Homestead Way, Lewes. Come join us for a free concert celebrating the season with music from Handel's Messiah to Traditional Favorites. Reception to follow!

**December 15** – Duke Ellington's "The Nutcracker Suite" by Delmarva Big Band, Milton Theatre, 110 Union Street.

**December 18** – "Holiday Peace" at the Epworth United Methodist Church, 19285 Holland Glade Rd, Rehoboth Beach. The Rehoboth Concert Band will be celebrating the season with traditional musical selections



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### **FALL RECIPES & COCKTAILS**

# CAROLINE CREMEN'S ALMOND CRESCENTS

#### INGREDIENTS

2 CUPS ALL-PURPOSE FLOUR <sup>1</sup>/<sub>2</sub> CUP GRANULATED SUGAR 1 CUP (2 STICKS) BUTTER, ROOM TEMPERATURE <sup>1</sup>/<sub>2</sub> CUP TOASTED WHOLE ALMONDS (NO SKINS) <sup>1</sup>/<sub>2</sub> TSP VANILLA BOX OF POWDERED SUGAR (10-X)

#### INSTRUCTIONS

**STEP 1 --** GRIND ALMONDS IN A BLENDER OR FOOD PROCESSOR

**STEP 2** -- MIX FLOUR, SUGAR AND GROUND ALMONDS INTO A MOUND. CUT BUTTER INTO IT AND ADD VANILLA.

**STEP 3** -- KNEAD UNTIL THE DOUGH HOLDS TOGETHER AND IS SMOOTH. SHAPE DOUGH INTO SMALL CRESCENTS.

**STEP 4**-- BAKE AT 350 DEGREES FOR 15 MINUTES. ROLL INTO POWDERED SUGAR WHILE STILL WARM.





#### **PEPPERMINT MARTINIS**

#### INGREDIENTS

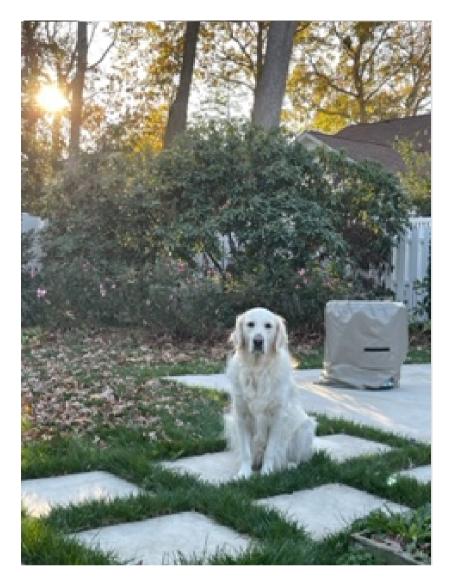
1/2 C. SEMISWEET CHOCOLATE CHIPS, MELTED
1/4 C. CRUSHED CANDY CANES
6 OZ. WHITE CHOCOLATE LIQUEUR
4 OZ. VODKA
2 OZ. PEPPERMINT SCHNAPPS
2 TBSP. HEAVY CREAM
ICE
3 SMALL CANDY CANES

#### INSTRUCTIONS

**STEP 1** -- POUR MELTED CHOCOLATE ONTO A SHALLOW PLATE, AND PLACE CRUSHED CANDY CANES ON ANOTHER SHALLOW PLATE. DIP RIMS OF MARTINI GLASSES FIRST IN CHOCOLATE, THEN IN CANDY CANES.

**STEP 2** - POUR REMAINING CHOCOLATE INTO THE BOTTOM OF GLASSES AND SWIRL TO COAT THE BOTTOM <sup>1</sup>/<sub>3</sub> OF GLASSES WITH CHOCOLATE. PLACE GLASSES IN FREEZER WHILE YOU PREPARE THE DRINK.

REHOBOTH, LEWES, BETHANY & DEWEY BEACHES ARE FULL OF WONDERFUL RESTAURANTS AND LOCAL EATERIES!



# HOPE TO SEE YOU SOON!!



Each Office Is Independently Owned and Operated

#### **Stephen Cremen**

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