

Talk About Frederick

www.talkaboutfrederick.com

February 2015

“Happy Valentine’s Day”



Thurmont, MD, Photo by Kai Hagen, 2014©

Home Prices in 2014 by City, Frederick County

This month I report the overall average home prices and number of sales, city by city, for Frederick County in 2014. See the second page for details. ~ Darcy

Chocolate – Did you know?

Cacao beans were used by the Aztecs to make a hot, frothy beverage with stimulant and restorative properties. This drink was reserved for warriors, nobility, and priests. Chocolate makes you happy. ☺ Eating chocolate triggers the release of endorphins. Chocolate has more than 300 different constituent compounds. It contains caffeine, but the caffeine is present only in modest quantities. Chocolate contains tryptophan. Tryptophan is the rate-limiting step in the production of the mood-modulating neurotransmitter serotonin. Enhanced serotonin function typically diminishes anxiety. [Source: http://www.chocolate.org/](http://www.chocolate.org/)



Too Much Snow Shoveling?

Does your back or neck hurt after shoveling? Slipped on the ice? A massage will help. Research findings indicate that massage enhances relaxation, decreases both pain and our perception of pain, reduces anxiety and elevates mood and promotes a sense of well-being. It has been shown to improve worker productivity, as well as improving sleep and easing stress and depression. Massage warms up the achy musculature, which allows for better circulation, and you feel the benefits from it.



Susan Sanders, LMT, has been practicing as a massage therapist in Frederick for 14 years, utilizing a variety of techniques including Swedish, Deep Tissue, Myofascial Release / Massage; Neuromuscular Therapy, Orthobionomy, and CranioSacral Therapy.

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Seared Scallops and Fettuccine

Who doesn't love seafood pasta? Try this one.

Ingredients

- 1 bunch of kale, stems removed
- 1 lb. fettuccine or linguini
- 1 lb. sea scallops
- 2 tbsp. olive oil
- 2 tbsp. unsalted butter
- 1 yellow onion, chopped
- 4 cloves of garlic, chopped
- Zest of half a lemon
- Red pepper flakes
- Kosher salt
- Ground black pepper
- Grated Parmesan cheese



Directions

Slice the kale leaves thinly and set aside. Put up a pot of salted water and bring to a boil. Cool the pasta until tender. Dry the sea scallops with paper towels. Season with salt and pepper. In a large skillet, heat the olive oil and butter on high heat. Once it begins to smoke, add the scallops and cook for approximately 3 minutes, until it has browned on one side. Using tongs, flip the scallops and cook for an additional 1 to 2 minutes, depending on size, then set aside. In the same skillet, cook the onions for 1 to 2 minutes. Add the kale and garlic cloves, season with salt and ground black pepper and cook for another 4 minutes. Now add in the pasta and kale mixture. Mix in the parsley, lemon zest and season with salt, pepper, and red pepper flakes. Serve with the scallops on top, with grated parmesan cheese to taste.

[Recipe and photo from: A Thought For Food.net](#)

Getting Ready to Buy A Home in 2015?

Here is some direction for those of you whose new years' plans include buying a home in 2015. Talk to me early on even before you start looking at homes. Why? As your agent I will help you:



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Each office Independently Owned and Operated.



- Find a reputable, licensed, local lender to work with.
- Set up a daily email that bring properties on the market that meet your criteria to your inbox to view.
- Help you narrow down the neighborhoods you might like to visit and provide other information and advice on searching for homes.
- Explain the remarkable advantages of buyer agency. Buyer agents work for the buyer's best interests and in almost all cases are paid by the selling agency at the time of settlement.
- Help you decide what to do to get your current home ready for sale if you need to sell before buying.
- Show you houses when you are ready.

Or check the lenders my website:

<http://www.darcyrichards.com/businessassociates.html>

The lender is an integral part of your home buying team. He or she will check your credit score to be sure you qualify, tell you the price range you can qualify for, and let you know which loan programs may be right for you. Your lenders will also advise you on how to stay credit-worthy.

Don't ruin your chances to buy a home in 2015 by buying big items (car, vacation, boat), taking out a new loan, paying off old loans, or closing or opening credit cards. Your lender can advise you on which things may help or reduce your credit score depending on your particular financial circumstances. Checking with your lender **early** gives you time to work on any inaccuracies that you may find in your credit history and correct them before purchasing your new home.

Feel free to call me anytime to get the names of local licensed lenders – both bankers mortgage companies.

FREDERICK COUNTY AVERAGE HOME PRICES FOR 2014 BY CITY

Location	Homes Sold			Ave Close Price		
	2014	2013	% Change	2014	2013	Change
Frederick County, MD	3,245	3,139	3%	\$294,017	\$296,401	-1%
Adamstown 21710	41	43	-5%	\$439,178	\$415,153	6%
Braddock Heights 21714*	2	1	100%	\$425,000	\$430,000	-1%
Brunswick 21716	111	94	18%	\$176,987	\$214,658	-18%
Buckeystown 21717*	4	1	300%	\$321,100	\$310,000	4%
Burkittsville 21718*	3	3	0%	\$119,667	\$201,708	-41%
Clarksburg 20871*	4	11	-64%	\$298,750	\$515,659	-42%
Dickerson 20842*	2	3	-33%	\$417,500	\$1,031,667	-60%
Emmitsburg 21727	44	50	-12%	\$217,548	\$197,882	10%
Frederick, 21701, 02, 03, 04	1,866	1,834	2%	\$276,228	\$274,314	1%
Ijamsville 21754	61	77	-21%	\$449,648	\$462,631	-3%
Jefferson 21755	56	52	8%	\$320,053	\$403,449	-21%
Keymar 21757	13	12	8%	\$264,154	\$292,046	-10%
Knoxville 21758	46	36	28%	\$281,116	\$391,598	-28%
Libertytown 21762*	6	4	50%	\$205,227	\$163,725	25%
Middletown 21769	116	125	-7%	\$363,725	\$370,516	-2%
Monrovia 21770	53	44	20%	\$375,564	\$364,520	3%
Mount Airy 21771	168	142	18%	\$384,227	\$362,763	6%
Myersville 21773	54	54	0%	\$337,002	\$289,453	16%
New Market 21774	252	205	23%	\$363,675	\$332,225	9%
New Windsor 21776*	5	6	-17%	\$469,800	\$405,150	16%
Point Of Rocks 21777	27	24	13%	\$348,411	\$364,571	-4%
Rocky Ridge 21778	9	10	-10%	\$181,028	\$378,690	-52%
Sabillasville 21780	11	12	-8%	\$167,755	\$202,075	-17%
Smithsburg 21783	10	5	100%	\$252,239	\$256,980	-2%
Thurmont 21788	129	132	-2%	\$229,988	\$290,477	-21%
Union Bridge 21791	18	16	13%	\$247,728	\$290,759	-15%
Walkersville 21793	110	116	-5%	\$260,964	\$230,141	13%
Woodsboro 21798	19	22	-14%	\$276,342	\$335,259	-18%

*Not statistically significant with so few transactions making up these averages.