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FALL SURVIVAL MECHANISMS

Nature never ceases to amaze me with the lessons which it can teach us.

Even the Italian mathematician, Fibonacci, in examining numeric systems, discovered that a particular sequence of numbers explained the growth of rabbit population, as well as the 'golden ratio' of 1.618 in a spiral - as well as this same sequence in pine cones, sunflowers, tree branches and, yes, the leaves on trees and plants.

So pervasive is the Fibonacci sequence that it reveals its pattern in the human body, whales and galaxies.

These subtle, inbuilt behavior patterns are so pervasive that even financial analysts recognize the sequence (key levels 23.6%, 38.2%, 50% and 61.8%) in trading patterns and use it to assist with 'buy' and 'sell' decisions.

In Alaska's Fall season, the Birch tree makes survival decisions to endure the coming winter.

The colorful spectacle is for us a visual pleasure, but the Birch tree is on a mission before the temperatures drop.

It first pulls all the water and nutrients from those leaves back into the trunk. The last rays of sunlight are channelled into making a sugary antifreeze to protect the body of the tree (Note: The Spruce has antifreeze in its leaves and that is why it does not discard them like the Birch). The green chlorophyll of the birch leaves disappears and the leaves fall off, their usefulness now outdated. This hibernation of the Birch tree until Spring has begun, and we can learn from it.

If you are not relocating, you should adopt pre-winter strategies now:-

- 1.) Clear the yard.
- 2.) Test drive the snow-blower.
- 3.) Clear extra vehicles from the roadside.
- 4.) Protect outside faucets from freeze-up.

- 5.) Have heating systems thoroughly serviced and inspected.
- 6.) Check your roof.
- 7.) Tidy up your garage.
- 8.) Make sure all carbon monoxide and smoke detectors are operative and code compliant.
- 9.) Insulate or close crawlspace vents.
- 10.) Fill in the blank yourself.

Buying and selling real estate in the winter is a different story. It presents opportunities and disadvantages.

Buyers will likely get less market choices, but better prices. You need a good Home Inspector because some issues are more visible (e.g. icicles indicating poor attic ventilation or insulation) and yet the roof surface is now invisible for shingle inspection. Multiple challenges exist for the home inspector in winter, but with some increased 'tells' now more obvious.

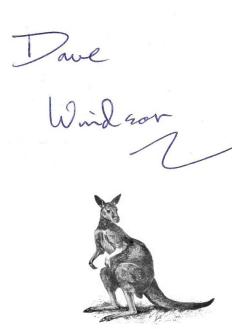
Sellers, on the other hand, face less inventory competition but slower buyer traffic and often must reduce their asking price.

Interest rates are falling as I write and, in my view, they may fall below 5% for a 30 year fixed rate loan by December. However, this is like telling the Birch tree what the exact weather forecast is likely to be.

Make your winter decisions now!

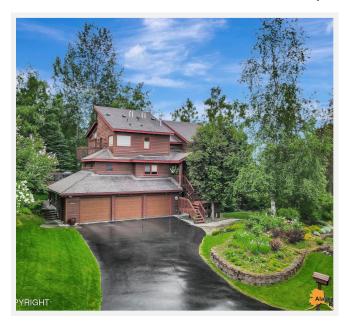
For myself, I have decided to fly South for the season around the end of November. The Canadian Geese will precede me but this is my personal strategy for Winter 2025/2026. In my absence, please contact my highly competent and caring partner, Michelle Webb, at webbrealtorak@gmail.com or call 907-242-5252.

Happy Hibernation!



Architecturally stunning, near Hospitals & Universities

\$1,030,000





This custom designed home, with extensive master landscaping including pond/waterfall occupies a 26,000 SF woodsy lot with views east and west. Suits large family with total 6 bedrooms, 4.5 baths and 3 car garage. Upgraded sequentially since new and freshly carpeted and painted in 2025. Mechanical systems all carefully maintained. Extensive decking and wired for hot tub. Beautiful quartz kitchen with atrium and separate walk in pantry. Spacious laundry and hobby room. Main level bedroom also makes a great office with 3/4 bath if needed adjacent for guest setup. Two living rooms plus formal dining upstairs and huge master suite. Architect: David Seymour. Drawings available. In lower level 4 bedrooms, 2.5 baths plus family room.