



FRONT PORCH NEWS

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Happy
New Year
2025

Let's make it our best year ever!



Simple Secrets for Better Cooking

There's a reason chefs cook better: They know secrets that can transform your cooking, like these:

- For chewy cookies, melt butter first to release water. For crispy cookies, use butter at room-temp.
- Add a pinch of salt to bitter coffee before brewing to smooth flavors.
- Use a pinch of baking soda instead of sugar to reduce acidity in tomato sauce without sweetness.
- Over-mixing batter or dough forms more gluten, creating a dense, heavy finished product.
- Give ingredients room to cook in the pan. Overcrowding leads to steaming, not browning.
- Toasting spices in a dry pan unlocks deeper, richer flavors.
- Room temp eggs result in fluffier foods.



According to experts like James Clear of *Atomic Habits* and Stephen Covey of *The 7 Habits of Highly Effective People*, if you want to turn your New Year's Resolutions into reality, go back to the basics of planning. Here's a reminder of the 3-step planning process and what you'll need:

1. A goal and why it matters.
2. Objectives for reaching the goal.
3. Tactics for accomplishing each objective.

A **goal** is specific and measurable. You'll know exactly when you've reached it. A goal also serves a purpose in helping you achieve a glorious vision. *Losing 20 pounds by summer* is a goal. *Feeling attractive to your spouse and having more energy for your kids* is why it matters.

Next are **objectives**, which are short-term tangible and measurable targets that help you reach the goal. Finally, there are **tactics** for reaching each objective. That's where the magic happens.

If you want to lose 20 pounds by summer (goal), one objective could be *'Remove sugar from my diet'*. Tactics might be *'On Saturday, throw away all sweets in the house'* and *'Shop for sugar-free snacks I'll really enjoy.'* Another objective could be *'Eat 500 fewer calories per day.'* Tactics could be *'Estimate current calories,' 'plan a menu for the week,'* and *'tell co-workers not to invite me to lunch.'*

Applying the full planning process of drilling down from a broad goal to specific tactics makes achieving your resolutions far more likely.

Good luck with your resolutions! *If you are making real estate plans this year, call me for help with the details. 317-319-9012*

How to use a HELOC in 2025

With credit card rates as high as 24%, a HELOC at around 8.5% can make sense. Here are the pros and cons to getting a HELOC in 2025.





Drawing Room? Is that where we draw?

A century ago, drawing rooms were included in homes as adult-only spaces for receiving and entertaining guests. Older generations can remember their mothers chasing them out of the formal living room so it wouldn't be dirtied.

The term "**drawing room**" comes from the 16th-century term "withdrawing room" and was used to describe a room where people would retreat for privacy and relaxation after dinner.

It was the elegant and formal social hub of the house, designed to meet the expectations of a different era. Today, homeowners who have a formal living room often struggle to find a use for it. Some still enjoy having a separate formal space without a TV. Others have converted theirs to a yoga studio, a mini museum for personal collections, a large work-from-home office, a playroom for kids, and other even more unique uses!

Other special use spaces in homes include **sitting rooms**, **dens**, and **living rooms**. A sitting room is a separate, cozy space designated for quiet reading, knitting or chatting with a friend. It might also be called a **parlor**. Like drawing rooms, these usually only appear in larger homes with space to spare, and they usually are situated close to the front entrance of the home.

A **den** is room that serves a specific purpose, such as an office, a game room, or TV room. It might also be called a **study**. The main reason a room might be called a den instead of a bedroom is because it lacks a closet.

A **living or family room** is an informal space for the family to gather and talk or play. In Europe and Australia, and in some cases in Canada, the living room might be called a **lounge**. Living-kitchen combinations are often called **great rooms**. Many homes being built today do not include a formal or separate living room, with most people preferring the open floor plan of a great room.

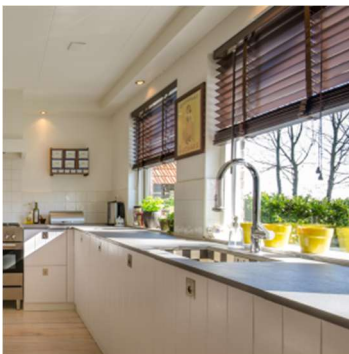
Whatever room configuration you're looking for (and whatever you call it) in your next house, let's go find it!

January Quiz Question

*What's blue and smells like red paint?
(This will make you groan.)*

A kitchen makeover can start with the window dressing

Designer Brandy Rinehart likes to say that window treatments are the jewelry that can elevate your space. That's true for kitchens, too. If you have windows in your kitchen, you may already have coverings on the windows, whether they're curtains, blinds, Roman shades, roller shades, shutters, or bottom-up shades. Even if you don't currently have coverings, you can imagine how different window coverings could change up the mood or style of your kitchen. From that starting point, you can then think about painting or adding other style elements to redecorate your kitchen without going through the expense of a remodel. Then, perhaps after you've paid the bills from recent holiday spending, you'll be able to splurge a little on kitchen décor!



Thank you, friends!

I'm grateful to all of you who you have been part of my business world.



Quiz Contest - Win a FREE Coffee Card

Email me the answer to the question on **page 2**. Put the word **QUIZ** in the subject line. tim@lordrealestategroup.com

- **Last month's Q&A:** *Four cars came to a four-way stop, each coming from a different direction. They all went forward at the same time, all passing easily through the intersection without crashing into one another. How is this possible? They all turned right.*

Congratulations to last month's winner!

Everyday experience can help you invest

Many people think investing is reserved for the wealthy. They believe it requires a financial advisor or complex strategies to succeed. In reality, good investment decisions can come from trusting your own expertise and understanding of the industries you're involved in. Even if you're not rich, you can use your knowledge to make smart investments.

A graphic designer friend demonstrated this when he decided how to invest a \$1,000 windfall. Active on the freelance platform Fiverr, he'd seen firsthand how the site was booming. Freelancers like him were generating significant revenue for the company, and the platform's popularity was growing.

Curious, he researched Fiverr's stock performance, analyzed the company's timeline, and checked recent news. When the stock price dipped below its usual range, he saw an opportunity. He bought shares, waited for the price to rise, and then sold them for a decent profit. Sure, there was risk—he could have lost money. But his industry knowledge and research gave him confidence in his decision.

The lesson? Even small investments can pay off when you trust your expertise and pair it with due diligence. In addition to work experience, consider your niche interests and hobbies.



Ready for the latest "color of the year?"

Pantone's 2025 Color of the Year is Mocha Mousse, described as "a mellow brown

infused with a sensorial and comforting warmth." This shade is an about-face from last year's bright and friendly Peach Fuzz.

The cynical side of me thinks the change from peach fuzz is so that we'll repaint our walls, buying plenty of mocha mousse in the process. But I admit to liking this color more than the peachy shades of last year.

The fastest way to *debloat* after a big meal

Have you ever eaten a huge meal and then afterwards felt bloated and uncomfortable? Don't you wish there were a quick way to get rid of that bloated feeling? There is! Short of purging, the thing that works best to reduce bloating is a brisk walk.

The calm, regular movement helps your abdominal muscles contract, increasing fluid and gas movement into the bowels, which allows the food to shift and process faster.

Too cold to go outside? Try dancing, climbing stairs, using a treadmill if you have one, shadow boxing, jogging in place, or even vacuuming (once the guests have left). All these activities mimic the gentle movements of a brisk walk.



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How much should the water bill be for my household size?

A recent article described a single homeowner who accidentally saw her neighbor's water bill. The woman was shocked to see that her bill was about the same. Since the neighbor had a family of four, the woman expected her bill would be a lot lower. It turned out that the neighbor had taken steps to reduce their water usage, and when the single woman did the same things, her bill dropped considerably.

As to the question of how much water should you be using, the answer differs by locality. The average bill seems to be around \$50 to \$75/month for a family of four. Local conditions might make water more or less expensive.

If you think you're paying more than you should, talk to your neighbors to learn what they're paying. Or see if the water authority can give you an average for your area and type of home. If your bill is too high, the likely culprits are hidden plumbing leaks, increased water usage due to more people living in the household, recent renovations, excessive outdoor watering, or a faulty toilet that continuously runs.

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