



FRONT PORCH NEWS

Tim Lord | 317-319-9012 | www.LordRealEstateGroup.com

REAL ESTATE UPDATE

We don't yet know how politics will affect our pocketbooks in 2025. But when it comes to the real estate market, it's clear that we've hit a **new normal** for rates and prices.

We're starting to see movement by homeowners who've held onto their low-rate mortgages. Many agents believe this spring will be more active than in recent years as people accept the status quo.

Contact me to prepare for the **spring real estate market**.

317-319-9012



The art of decorating when your styles differ

Decorating or redecorating as a couple can be fun but challenging — especially when your tastes don't match. But even when your styles are far apart, it's still possible to turn decorating into an opportunity to strengthen your bond rather than test it. Here is some advice:

- 1. Agree to Compromise.** Agree that you'll take from both sides, not just one. Discuss the notion that living together means compromising, allowing the other person to put things into the space that you wouldn't if it were up to you. Even that octopus saltshaker or antique salt cellar.
- 2. Highlight Your Must-Haves.** Identify 1 or 2 non-negotiable elements you each love. Maybe one of you dreams of a sleek black leather chair, while the other can't live without the old recliner from her dad. Discuss how you'll incorporate each, without hating on the other's contribution.
- 3. Mix, Don't Match.** Instead of picking one style, embrace the beauty of blending. Use accent pieces to tie elements together. Where you have exactly opposite desires, consider **negotiation**. Maybe his octopus saltshaker goes on the table if her comfy recliner goes in the living room.
- 4. Experiment.** Try different placements until you're both happy with the eclectic mix. Remember that compromise may mean neither of you feels the space is perfect according to your personal aesthetic, but it's perfect for being a happy couple. **Happy Valentine's Day!**



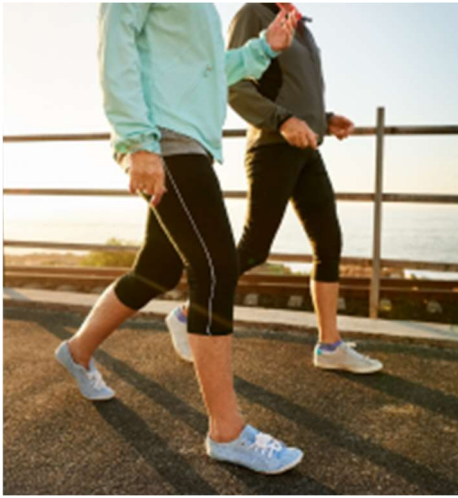
Time travel with this amazing interactive map

TimeMap.org lets you take a trip around the world and across time. If you're a fan of history, or GeoGuessr, or just curious, then this is for you, a crowd-sourced project that connects Wikipedia with a map of history, starting in -4,000 BCE. This is recorded history, not pre-history, so you won't find lithic bands of humans. It works great on phone or computer, requires no downloads, and is free.

The 9 most common home buyer questions of 2025 (answered)

Read now or text me for a copy!





How long does it take to walk 10,000 steps?

Most people have heard that walking 10,000 steps per day is beneficial for health, but where did that number come from? The original recommendation was not based on any studies but was part of a Japanese advertising campaign from 1965 designed to sell pedometers.

Since then, several studies have aimed to prove whether 10,000 steps (approximately 4 to 5 miles) is the ideal goal for health and fitness. Overall results have been mixed, demonstrating no one-size-fits-all recommendation, and each person's needs are unique.

Certainly, walking some large number of steps, such as 6,000 to 10,000, has been proven beneficial overall. But instead of blindly striving for 10,000 steps, consider your own pace, age, health, and available time.

Find a maximum number of steps that works for you. Strive for 5,000 and then see if you can do 6,000. Then more if you can and have time. **Consider that walking 10,000 steps takes an average of 1 hour and 40 minutes.**

February Quiz Question

Why is this sentence commonly used to demonstrate font styles and to teach keyboard skills? *"The quick brown fox jumps over the lazy dog."*



Weird and Wonderful Medieval Dog Names

We have *Rover*, *Mutt*, and *Tucker*, as well as *Belle*, *Jada*, *Daisy*, and *Koa*. They had such wonders as *Foxe*, *Salmon*, and *Felowe*, as well as *Achilles*, *Amyable*, *Chistabell*, and *Flowre*. Proving that Medieval dog owners also had a sense of humor, they also named their best friends things like *Goodynowze*, *Lusty*, and *Makehitgood*.

Ideas for your TV wall

Have you seen those slatted TV walls? They're traditionally called fluted walls. A "fluted wall" is a wall that features a decorative design with a series of vertical, concave grooves, creating a textured appearance.

Nowadays, you can make your TV wall's fluted appearance as simple or complex as you want using wooden slats. Plenty of DIYers have taken this timeless aesthetic to new heights with clever designs.

Fluted walls are not the only way to create a decorative TV wall. Here are some other creative suggestions. If you visit Pinterest, you can find even more.



Thank you, friends!

I'm grateful to all of you who you have been part of my business world. A special shout-out this month to...

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:** *What's blue and smells like red paint? Blue paint! (Told you it would make you groan.)*

Congratulations to last month's winner!



5 mostly archaic household chores that were common in the 1800s

- **Ironing using live coals.** Most irons before electricity contained a chamber for live coals to heat a flat metal plate. That's also how bed warmers worked.
- **Churning butter by hand.** Before you could run down to the local grocer, you had to make your own butter. All you needed was a cow or access to milk, plus a butter churn, which is basically a paddle inside a chamber that you can use to agitate the milk for a long time until it thickens into both butter and buttermilk.
- **Darning socks.** Darning refers to a running stitch in which the thread is woven in rows along the grain of the fabric, reversing direction at the end of each row, a technique for filling in holes in knitted fabric, like socks.
- **Making soap using lye and fats.** The lye was caustic and very effective for cleaning, although it could also cause chemical burns.
- **Whitewashing walls** with a mixture of lime, salt, and water. The white coating sealed the outside of walls against mold, pests, and the elements, while also leaving them a gleaming white that reflected sunlight. Whitewash was cheap and easily made in some locations, unlike pigmented paint.



A word about mortgages

The word mortgage comes from Old French *morgage*, meaning "death pledge," from mort (dead) and gage (pledge), because the deal dies when the debt is paid, or payment fails. In 1664, Sir Edward Coke wrote: *"And it seemeth, that the cause why it is called mortgage is, for that it is doubtful whether the feoffor will pay at the day limited such sum or not: and if he doth not pay, then the land which is put in pledge upon condition for the payment of the money, is taken from him forever, and so dead to him upon condition. And if he doth pay the money, then the pledge is dead as to the tenant."*



From drab to fab! How to re-energize your living room without spending a penny

My neighbor's mother used to move their furniture around in the living room every year or so. Sometimes the couch would be on one wall, then another, and once diagonal across the corner. A chair from another room would swap places with one in the living room, a bookshelf would migrate to another spot, and the art or TV



would find a new wall position. I thought this was weird, but as I got older, I realized how smart she was. Change is good for the soul. It relieves boredom and helps get us get out of our ruts. By rotating her furniture, my neighbor's mom brought new energy into the home without spending a cent.

FRONT PORCH NEWS

Tim Lord
Lord Real Estate Group
P.O. Box 68693
Indianapolis, IN 46268
License # RB14028457

Order online or with app—Fox Ordering or Grubhub—Order online or with app—Fox Ordering or Grubhub



Los Rancheros
7125 Georgetown Road
317-298-7670
www.losrancherosindy.com
Authentic Mexican Cuisine

Hours:
Mon - Thurs - 11 AM—10 PM
Friday - 11 AM—10:00 PM
Saturday - 11 AM—10:00 PM
Sunday - 11 AM—9:00 PM



\$5.00 OFF
Any \$30 Or More
Purchase
Excluding Sales Tax
Offer valid through December 31st 2025
Georgetown Road Location Only
Please present coupon when ordering.
Offers cannot be combined or used with
daily specials.

Sponsored by Lord Real Estate Group

Order online or with app—Fox Ordering or Grubhub—Order online or with app—Fox Ordering or Grubhub

Scary reasons to buy Title Insurance at closing

When you buy a house; you expect to buy it with clear title, with nobody coming after you later to say you owe them money for the house, or that your fence is built halfway onto their property, or that the person who sold it wasn't qualified to sell it. But these kinds of things do happen, all the time!

Imagine owning a house for a few years when someone claims they are an heir to the person who sold you the house, and they never gave permission to sell. Or imagine the seller did a lot of remodeling before selling (which is why you bought it), but he didn't pay his contractor, and the contractor placed a lien against the house and now is coming after you for the unpaid debt. Or imagine that you go to sell your house sometime in the future and discover that the deed incorrectly lists the house across the street (which means in some twisted way that you own that house, not yours). Or imagine someone claiming that they're the owners of your house because the seller sold it twice (fraud).

Title insurance makes it possible to recover financial loss in these situations. Chances are that nothing like this will happen to you, but it pays to play it safe and get the title insurance. After all, insurance is something we buy and hope we never need. *I'll remind you of these details at closing, when you'll have a lot of decisions to make!*

Tim Lord
317-319-9012
tim@lordrealestategroup.com

