



FRONT PORCH NEWS

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

Catch the Spring Selling Season!

If you want the highest offers (even bidding wars) for your home, you want it to shine in all the right ways to make a buyer's heart race with joy.

During our listing appointment, let's do an in-depth walk-through to find ways of spicing up your home to attract peak interest during this peak season. Call for an appointment!

317-319-9012

What's lucky about a four-leaf clover?



With St. Patrick's Day coming on Monday, March 17, four-leaf clovers are popping up everywhere.

But how did they get associated with luck, and for that matter, with St. Patrick's Day?

First off, you're lucky to find one. Only 1 in 10,000 white clovers (*Trifolium repens*) has the mystical fourth leaf, caused by a recessive gene. *Trifolium* means "three-leaf" in Latin.

Saint Patrick used the three-leaf clover (called a shamrock, from Irish *seamróg*) to explain the Holy Trinity.

The connection to St. Paddy comes from a mash-up of shamrocks, Irish magic lore (think leprechauns), and the luck of finding a four-leaf clover.



CLUTTERBUSTING LIKE A PRO

Ever notice how clutter sneaks up on us? We accumulate things so gradually that we hardly notice. Something new comes in, nothing old goes out, and before we know it, we're drowning in stuff we don't need.

Decluttering pros like Marie Kondo and Peter Walsh say the first step is simple: **start noticing**. Go room by room and take stock of what you don't truly like or need—but have been tolerating.

- **Kitchen:** Too many gadgets, expired spices, or chaos in the cupboards.
- **Living room:** Unused furniture, a dying plant, or that lampshade you keep meaning to replace.
- **Closet:** Clothes you last wore to an interview in 1999.

Next, grab a big box and start filling it with items to donate. For larger items, call a hauler or a charity that picks up.

Struggling to let go? Take a photo as a keepsake. Can't decide? Place it in a "decide later" box and store it out of sight. Chances are, you'll forget about it—and a year from now, you'll realize you never really needed it.

Once the excess is gone, refresh your space. Rearrange, update, clean, and even paint until it feels right. There's no magic trick to decluttering, just a lot of hard work and a push to get started.

If you're selling your home, this is a perfect first step. Call me for a listing appointment, and let's tackle some of this together!

A necessary disaster preparedness plan

Here's a succinct list of things to gather and plan for in case the unimaginable happens to your house.

Text if you'd like me to email you a copy.



Should you put your money into a mortgage or into retirement?



The short answer is that it's not a good idea to minimize retirement savings to buy a house. But it really depends on a lot of factors. Here's one example: Let's say you're a couple in your 50's with about \$195,000 in retirement savings and earning \$125,000/yr. You want to buy a house, leading to a new \$3,100/mo. mortgage. You'd pay for that by reducing your retirement contributions. Is it a good idea? Most financial planners would probably say no, for the following reason:

- Using the popular 4% rule for withdrawing from your retirement accounts, a \$195,000 nest egg gives you about \$7,800/yr., plus your government pension of around \$23,000/yr., you end up with \$30,800/yr. for retirement. Yikes! You should be putting more, not less, into your retirement.

But having a house gives you options, too. You can sell it if needed. You can age in place. You don't have to worry about a landlord. You have something to pass on to the kids. So, what should you do?

You have a few options. You can boost your income through a side hustle, new job, or raise. You can look for a more affordable home. You could buy a property with a rental unit—tenants don't have to be permanent.

The goal is to retire without the fear of losing your home. Paying too much for a mortgage instead of saving may leave you house-rich but retirement-cash poor, with your money tied up in property instead of savings. But as said at the outset, there are numerous factors involved.

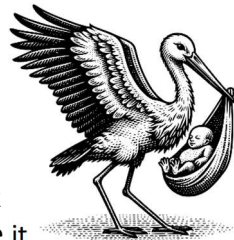
Talk to your financial advisor or call me to discuss house prices and possibilities in our local market. **Call anytime 317-319-9012**

March Quiz Question

Which word is the odd one out? (HINT: The answer isn't related to the definitions of the words.) LIVE - POTS - PART - BACK - FLOW

Why do storks deliver babies?

With spring on the horizon, the stork will soon be arriving to nests everywhere, including our human nests. But where did the myth of a stork delivering babies come from? Historians believe it likely took flight in medieval northern Germany and Norway when couples commonly married around the summer solstice. Nine months later, right around the time that migrating storks were returning from their winter roost in Africa, the couples would start having babies. Thus, the insinuation that storks were bringing the babies.



Save the red wine for drinking!

A goblet of red wine is like five ounces of red dye in a glass. When it spills on carpet, you need to act fast — like the night before an open house, when we were celebrating, and Mr. Seller spilled his glass of pinot. His wife started scrubbing frantically at the spot, at which point I jumped in with a bit of knowledge I'd learned from a carpet cleaner.

First, you don't ever want to scrub a wine stain; it only sets it in. Instead, we blotted the stain from the outside in. Then we poured salt on the 'wound' to soak up the liquid, vacuumed, and repeated. We also poured a little heated club soda over the spot, then blotted and salted again. By morning, the stain was nearly invisible — likely saving them a \$5,000 carpet allowance! Other stain-fighting tricks include oxy-based cleaners, hydrogen peroxide mixed with dish soap, or vinegar and dish soap.

"Mad as a March hare"

This English idiom came from the antics of the European hare during the March breeding season. The idea was popularized by Lewis Carroll in Alice's Adventures in Wonderland, in which the March Hare has a mad tea party the Mad Hatter. The Mad Hatter derived from madness experienced by hatters who inhaled mercury fumes during the felting process.



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: *Why is this sentence used to demonstrate font styles and to teach keyboard skills? "The quick brown fox jumps over the lazy dog."* It contains all the letters of the alphabet.

Congratulations to last month's winner!



How would it be to live in the coldest town on earth?



Imagine living in a place where 0°F/18C feels like a balmy summer day. That's how it is for the Siberian people who live in Oymyakon, where temperatures regularly fall to -58F/-50C and the coldest ever recorded temperature for an inhabited area reached -96.2/-71.2 in 1933. To live here, the 500-or-so residents use flame throwers to thaw machinery, keep cars running in heated garages, build double-walled homes, go without plumbing, and cover every molecule of exposed skin to avoid frostbite. Why live here? For most, it's their ancestral home and lifestyle. Many have no option to move anyway. Even a few outsiders have moved here for the unique challenge of living in a harsh environment. Interested? Call me to help get your current house sold.

Modern day truffle hunters are man's best friend

In nature, truffles are lumpy, unappetizing looking balls of fungus that grow underground around the roots of trees. The taste of a truffle is earthy and spicy, with pungent sharpness more like garlic than a typical mushroom. Scientists recently discovered two new species of truffles, *Tuber canirevelatum*, which means "dog-found truffle," and *Tuber cumberlandense*, named after the Cumberland Plateau, where it was uncovered by another dog.



Funnies for St. Patrick's Day!

The Farmer's Market. *I go to the market to get some vegetables for dinner. My wife is strict about getting only organic foods, so I say to the farmer, "These veggies are for my wife. Have they been sprayed with any poisonous chemicals?" To which the farmer replies, "No, you'll have to do that yourself."*

The Lemon Grove. *An Irish woman retires and moves to Florida for the sunshine. To keep active, she applies for a job picking lemons. The grove manager says. "Ma'am, you seem way too qualified for this job. Do you have any experience picking lemons?" "Matter of fact, yes," says the woman. "I've been divorced three times."*

Why bird flu is sending egg prices through the roof

Bird flu is spreading, causing egg availability to plummet and prices to rise. Egg-laying hens are more susceptible than other flocks, like broilers (chickens for meat). When an outbreak hits an egg-laying flock, the entire flock must be culled. The purpose of culling is to stop the virus from spreading to other livestock, which could lead to severe farm losses, affecting milk, beef, and other meat industries.

While the risk to humans is low, there is evidence that it can jump to humans and our pets, adding urgency to the need to stamp out the problem. So, while egg prices are a serious issue, it's probably better to bite the bullet now than deal with more pain later.



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

5 Ways I'm Still Here for You After Closing

After you finish buying or selling your house, closing doesn't mean I disappear! I'm here to answer your "now what?" questions, connect you with trusted pros, and keep you informed. Here are a few ways I can help:

- Post-Closing answers – Got questions about HOA fees, warranties, old mail, or closing docs? Text or call!
- Reliable Service Referrals – Need a plumber, new flooring, or tree removal? I've got trusted pros for you.
- Real Estate News – To keep you informed about how to make the most of your important asset.
- Free Value Updates – When you need a market analysis for a refinance, HELOC, tax valuation, etc., call me.
- A Community Resource – Restaurant reviews, events, and local happenings delivered to your inbox.

One Small Favor...

If you have enjoyed working with me in the past (and I hope you did!), the best compliment you can give is a referral. Know someone thinking about buying or selling? Send them my way — I promise to take great care of them, just like I did for you!

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

