



FRONT PORCH NEWS

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Neighbors Helping Neighbors

Real estate is local, and so are referrals. If you know someone nearby who's thinking of making a move, I'd love the introduction. We'll see if we're a good fit to work together and go from there. Thanks!

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Why carved pumpkins came to be called jack-o-lanterns

The tradition of the jack-o'-lantern traces back the Irish legend of "Stingy Jack," a man who fooled the Devil and was cursed to wander the Earth.

According to legend, the devil gave Jack a burning coal to light his eternal wanderings. He put this coal inside a carved turnip to create a lantern.

In the way that folktales do, the story morphed into a tradition where the Irish used carved turnips and potatoes to ward off Jack's spirit.

When Irish immigrants came to North America, they found that pumpkins were easier to carve than turnips. The tradition was adapted, and the pumpkin became the preferred gourd for Halloween.



Could you go a week without a white lie?

I came across an article where the writer described how she gave up telling little white lies as a kind of spiritual cleansing.

No saying "I'm busy" when she wasn't, no "I love it" when she didn't. Just the truth. What surprised her was that people appreciated her honesty, and she felt more confident about herself.

Most of us use white lies to protect feelings or dodge awkward conversations. In the moment, they feel harmless. But, according to psychologists, telling a lot of little white lies undermines our self-confidence, **causing us to feel guilty and others to sense we're untrustworthy.**

The trick with white-lie honesty is knowing how to tell the truth kindly. Instead of "No, I don't like it," we can say, "I can see why you love it, but it's not my style." It's also tricky to know if a white lie really would be the better choice (and there are moments.)

Let them have their experience!

It helps if we can allow someone else to deal with the truth. Saying "I don't really enjoy yoga, but thanks for inviting me," might disappoint your friend, but you can then focus on what you do enjoy, adding "Can we go hiking instead?"

For fun, count the number of white lies you tell. You might be surprised. Can you go a week without telling one? It's an interesting exercise.

How the wealthy reduce their taxes

A short overview of what the rich do to keep their taxes low and increase their wealth. Some items anyone can do. Others require professional financial help. Read now or text me for a copy.





Got spotty income? There's a mortgage for that

Imagine a successful graphic designer who moved to the country and started her own business from home during COVID. **Now she's tired of her country home and wants to move back to the city.**

She'd like to sell her house and move but is worried about qualifying for a new mortgage. Her income is steady but shows up unevenly—some months big, some months small. Sure enough, when she applies for a standard mortgage, the bank turns her away because her tax returns don't fit the neat boxes of "traditional" income, even though she can clearly afford the payments.

That's where alternative mortgages come in.

Though rarely advertised, many lenders offer flexible options for people with non-traditional income: business owners, retirees, investors, gig workers. Instead of relying on W-2s, T4s, or long tax returns, they might use bank statements, 1099s, or rental income to qualify. Some simply look at assets, savings, or business history.

The takeaway: having uneven or unusual income doesn't lock you out of homeownership. Talk with a few mortgage specialists to uncover creative solutions that match your real financial picture. Not all mortgage companies will offer these programs, so shop around!

October Quiz Question

You're reading a 120-page book. You want to average 60 pages/hour overall. But you read the first 60 pages at 30 pages/hour. What pace must you read the last 60 pages to still average 60 pages/hour?

What makes laughter infectious?



Ever noticed how hard it is to NOT laugh when someone else is cracking up? It's a real thing.

From an evolutionary perspective, shared laughter makes us feel good about ourselves and others, strengthening group bonds, signaling safety, and encouraging cooperation.

Physiologically, laughter is contagious thanks to mirror neurons in the brain—cells that activate both when we act and when we observe others. When we hear laughter, these neurons simulate the experience, making us more likely to laugh too.

That's why laugh tracks in old sitcoms work so well: hearing others laugh tricks our brains into experiencing a stronger reaction to the humor.

Just for fun: The new taxi driver

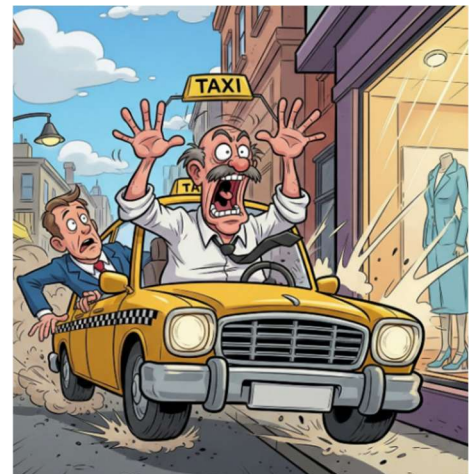
A taxi passenger tapped the driver on the shoulder to ask him a question.

The driver screamed, lost control of the car, nearly hit a bus, went up on the sidewalk, and stopped inches from a shop window.

For a second, everything was quiet in the cab. Then the driver said, "Look, friend, don't ever do that again. You scared the living daylight out of me!"

The passenger apologized. "I didn't realize a little tap would scare you so much."

The driver replied, "Sorry, it's not really your fault. Today is my first day as a cab driver — I've been driving a hearse for the last 25 years."



With heartfelt appreciation!



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:** Which word in the dictionary is always spelled incorrectly? *Incorrectly.*

Congratulations to last month's winner!



Fall's Here! Word Search

K P H A Y B A L E S E X F E
 L G D T G L E A V E S E D U
 G A A A U T U M N D C H G Y
 W R E X L W V Q Q S O S Y B
 P L T I I C T F N T R C F O
 N A O G P E I R N S N A D Z
 I N D T N E O D C S S R Z M
 L D H D W C L U E V T E S A
 M W R E A T H P A R A C C I
 Z O V D Y H G L P D L R E Z
 Z S Y B L Y T N J A K O A E
 P U M P K I N S F M O W V H

- | | | |
|-----------|-----------|-----------|
| ACORNS | CORNSTALK | MAIZE |
| APPLE PIE | GARLAND | PUMPKINS |
| AUTUMN | HAY BALES | SCARECROW |
| CIDER | LEAVES | WREATH |



Using AI to 'try on' new decor

Fake images used to require some skill with photoshop. Now using an AI engine like ChatGPT or NanoBanana.ai (from Google), anyone can make credible fakes. Just add two images and ask the AI to merge them. Like the head of Taylor Swift on top of Ryan Gosling's body, giving us a 'believable' muscly Swift.

But what's way more useful is the ability to drop a shirt you're thinking of buying onto an image of your body to see how it would really look or drop decor onto images of your living room and 'redecorate,' as in the above example.

Why Do We Get Goosebumps?

Goosebumps are a leftover from our evolutionary past. Tiny muscles at the base of each hair follicle contract, making the hairs stand up. For our furry ancestors, this made them look bigger to predators and provided insulation.

In humans, with our relatively sparse body hair, the reaction doesn't serve much purpose. But it remains linked to powerful emotions—fear, awe, or even music—because it's controlled by the sympathetic nervous system. That's why a stirring song or an eerie scene can literally make your hair stand on end.

Noise is quietly stealing your sleep

Most of us know about noise pollution, but not how it affects our lives. Even when we don't notice it, sound disrupts sleep, raises stress hormones, and chips away at long-term health.

Researchers have found that noises as subtle as the hum of an appliance, a neighbor's footsteps, or traffic can cause **micro-arousals**—tiny awakenings that pull the brain out of deep sleep without us realizing it. Over time, those interruptions leave us less rested and more prone to fatigue, anxiety, and heart strain.

That's why soundproofing a bedroom isn't a luxury—it's self-care that's worth spending on. Thick curtains, weather-proof windows, and rugs all help absorb sound. Bookshelves or wall panels soften echoes, while white-noise machines or quiet fans mask unpredictable sounds.



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Is a 0.5% rate drop worth refinancing?

After several years of buyers taking on higher rates, today's small rate declines have many wondering if trimming just 0.5% is worth it. Here are my thoughts:

How a Lower Rate Helps — Even half a percent can reduce your monthly payment and shave thousands off your total interest over the life of the loan. For example, on a \$400,000 mortgage, dropping from 6.5% to 6.0% could save about \$130–\$150 per month.

What's Your Break-Even Point? — Refinancing isn't free. Closing costs usually run 2%–5% of the loan. Divide those costs by your monthly mortgage savings to see how long it takes to "break even." If it costs \$6,000 to refinance and you save \$130 a month, that's a 46-month break-even point—almost four years.

When It's Worthwhile — If you plan to stay in the home past your break-even point, even a 0.5% reduction can pay off handsomely. If you'll sell or move sooner, you may never recoup the upfront costs.

Bottom Line — A lower rate sounds great, but the real test is how long it takes to earn back the fees. Run the numbers before you commit.

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