



FRONT PORCH NEWS

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Happy Holidays

December sparkles with lights, music, and celebrations. And of course, Ugly Sweater Day on December 20, a special day when we adults get to play and be silly. Whether or not you don a jingly knit, I hope you have a happy, fun, joyous, and loving holiday season!

~Tim

Tips for Decorating Outdoor Trees



Hanging lights in outdoor trees sounds festive. Until you're on the ladder. But if you're determined, arborists have tips.

Zip ties work, but remember to cut every last one off later, or you risk damaging the tree as it grows. Velcro plant ties are safer—they naturally loosen over time. Save effort by artfully draping lights instead of tightly wrapping every branch and use removable clips rather than nails to hold strands in place. For hard-to-reach spots, duct-tape a hook to the end of a broom or long pole.



How Sears 'Invented' Amazon...Then Lost It

If you're over 30, you might remember the Sears "Wish Book." For many, the holidays didn't truly begin until that thick, glossy catalog hit the mailbox. Kids sprawled on the floor circling Easy-Bake Ovens, chemistry sets, and Barbie Dreamhouses, while Mom dog-eared pages for new robes or kitchen gadgets. Browsing it was a ritual for generations, from 1933 until 2011, when the catalog was finally retired.

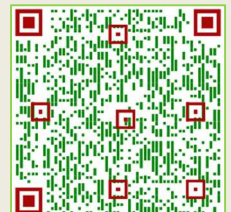
In this way, Sears essentially created the online shopping world long before the internet even existed. Their massive mail-order operation (complete with product descriptions, shipping logistics, and home delivery) was the prototype for modern e-commerce. **So, why isn't Sears.com our go-to shopping choice instead of that big river company?**

By the time the internet arrived, Sears was deeply invested in malls, real estate, and large stores. Sears leadership dismissed internet shopping as "overhyped." Instead of leaning into the catalog legacy that had made them a household name, they pulled back in one of the biggest miscalculations in modern retail history. Amazon stepped into the gap.

Now, instead of flipping pages, we scroll through sections of products that interest us, from toys to clothes to appliances. It's not as cozy as the catalog, but it still carries the same sense of fun when we click the heart or save an item. The joy is in the dream, after all. I hope your wishes come true this holiday season!

What buyers wish they'd known about getting a mortgage before buying!

Getting a mortgage is a mysterious process. Even if you've gotten one before, it pays (thousands) to know what you're doing. Read now or send to a friend.



Rattan: A truly sustainable and cool-looking furniture building material

Most of us in the Northern Hemisphere know of rattan as the wicker rocker on grandma's porch. But rattan is making a big comeback, and today's designers are taking it far beyond traditional wicker chairs.

This fast-growing vine is surprisingly strong and far more flexible than bamboo, allowing it to be bent, knotted, and curved into sculptural, modern shapes.



Designers in Indonesia—home to 80% of the world's rattan—are leading the movement. Italian designer Pietro Franceschini creates pieces inspired by coiled licorice, layering curved rattan rods to form continuous, flowing surfaces. Others, designers are exploring rattan's 600 species and uncovering long-overlooked techniques used by local artisans.

Because rattan grows quickly between trees, it supports forest preservation, offering a renewable alternative to plastics and metals. With new technology beginning to automate production, designers see a future where rattan becomes modular, versatile, and far more widely used. Many believe we've only begun to tap its possibilities. Google "rattan furniture images" to see the plethora of styles available.

December Quiz Question

In what year did Christmas Day and New Year's Day fall in the same year?



At this time of peace, a look at the origin of the peace sign

The peace symbol was created in 1958 by British artist Gerald Holtom for an anti-nuclear march from London to Aldermaston. Holtom wanted to signal peace by using semaphore arm signals, like those used by sailors. He chose "N" and "D" (Nuclear Disarmament), stylized the signals and enclosed them in a circle. The design spread instantly. Today, Holtom's original drawing rests in the Peace Museum in Bradford, England, a testament to hope expressed through art.

How a chocolate bar led to the invention of the microwave oven



Is a new microwave oven in your Christmas future? Thank a chocolate bar. Percy Spencer, a self-taught engineer at the Raytheon Corporation, was working in a lab in 1945 testing a new device called a magnetron. While standing near the equipment, he noticed the candy bar in his pocket had melted, thus leading to the invention of the microwave oven. Spencer was not affected by the non-ionizing radiation of the device.

Christmas Funnies!

- What do you call a snowman with a six-pack? An abdominal snowman!
- Why was the math book sad at Christmas? It had problems.
- What do you get when you cross a snowman and a dog? Frostbite!
- Why did Santa go to music school? To learn to wrap!
- Can you name Santa's reindeer? No, they already have names.
- What does Frosty's baby picture look like? A snowflake!

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:** Which fact is false? #1 November was named for the nine moons of Jupiter. In fact, it has 95 moons.

Congratulations to last month's winner!



Happy Holidays Word Search

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

CAROLERS	ORNAMENT	SNOWFLAKE
FESTIVE	PRESENTS	STOCKING
HOLLY	REINDEER	TINSEL
MISTLETOE	SLEIGH	WRAPPING



Why don't cowboys ride zebras?

Zebras look like stripey horses, so why don't we ride them? Humans have tried, but zebras are far harder to tame. Dutch settlers in South Africa tried and found that most simply broke free—quickly and often.

Not real

Because they evolved alongside lions and hyenas (unlike horses), they became hyper-alert, aggressive, and armed with a kick strong enough to break a predator's jaw.

With their strong fear of humans and refusal to be calmed when stressed, zebras resist domestication. They're also small. It's just not been worth the effort when we have horses.



You know those funny Hallmark cards called Shoebox?

Here's why they're called that. Hallmark's founder Joyce Clyde Hall started the business with a shoebox full of postcards he sold door-to-door in 1910.

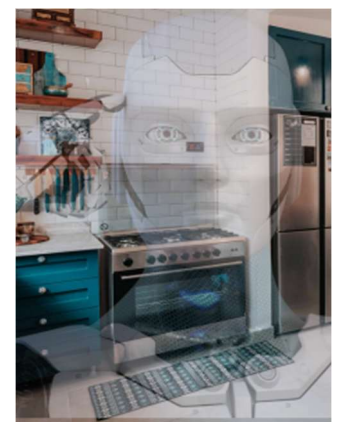
Decades later, Hallmark created its popular Shoebox imprint—its witty, irreverent card line—as a tribute to that original shoebox that kicked off the company.

An AI home will become the norm

AI is quickly becoming part of everyday life, including at home. Instead of being merely 'smart,' devices now respond in natural language, learn your routines, and manage comfort and energy automatically.

But this shift brings real risks. LLM systems collect data about schedules, habits—even voices—putting you at future risk. There's also the risk of tech changing: a home wired around a discontinued platform ages fast. Remember surround sound systems from the 90's? And scariest of all, anything connected can be hacked.

Still, those issues are being addressed, and AI-driven homes may soon feel as normal as Wi-Fi. People will just come to expect it.



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Should we have 50-year mortgages?

The idea of a **50-year mortgage** is back in the spotlight after recent comments by Donald Trump suggesting ultra-long mortgage terms could make homeownership more affordable. While the proposal has sparked interest, it also raises important questions for buyers.

The main advantage of a 50-year mortgage is lower monthly payments. Stretching repayment over five decades can make an expensive home feel more attainable, especially in markets where prices outpace incomes. Longer terms may also offer stability for younger buyers expecting future income growth.

But the **downsides are significant**. First, the total interest paid over 50 years is enormous—much higher than with 25- or 30-year options. Buyers may gain short-term relief but sacrifice long-term financial health. Second, equity builds very slowly. If you wanted to sell in the near term (say 10 years), you might not have any equity built up, especially if prices drop. Resale can also become tricky if the market shifts.

Canada once permitted amortizations up to 40 years under insured mortgages. Policy-makers rolled back those rules because they determined that ultra-long terms increase risk by reducing equity build-up and encouraging higher overall household debt. There are narrow situations when a long-term mortgage might work, but discuss carefully first.

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