



FRONT PORCH NEWS

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New year, new home?

I hope your year is off to a great start! I know spring feels far away, but in the real estate world, it sneaks up fast. If a move is in your plans, I'd like to help you to get ahead of the chaos. Let's grab coffee (or hop on a quick call) to sketch out a rough timeline so you don't feel rushed when the market heats up.

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Liquid luxury: \$980 for a single cup of coffee!?

A café in Dubai serves the world's most expensive cup of coffee — about \$980 per cup, brewed from rare Panamanian Geisha beans, purchased at auction for roughly \$600,000. The brew is described as delicate and floral, with hints of jasmine, citrus, apricot and honey — more like tea than traditional coffee. The bean yields are extremely low and harvesting is labor-intensive.



At auction, the best lots are bid on like wine, driving prices to hundreds of thousands.

Kick off your New Year planning with this method

Every year we do this to kick off our annual planning. It's enormously helpful as a **first step** to mapping out the year's actions.



1. Picture each goal as if completed.

Imagine it's *December 2026* and you're looking back at a successful year. You're listing the things you accomplished, as if they happened perfectly. For instance: *"I spent two amazing weeks in September exploring Italy. I didn't stress about the cost, the logistics were seamless, and I felt refreshed."*

2. Trace the path backward. For each outcome, ask yourself: "What had to happen just before this?" Keep tracing the dependencies back to today.

- To return refreshed in **September** from Italy: *I booked all flights, trains, and accommodations by June. I also arranged for pet care and requested time off from work by then.*
- To book everything by **June**: *I had the total travel fund saved and the itinerary set by May.*
- To set plans by **May**: *I began sketching my itinerary in March & April, based on what I could realistically afford (January calculations).*
- To set an affordable itinerary by **April**: *I established an automatic vacation savings plan in January.*

3. Execute the Plan! A big goal is now a series of intermediate objectives. Next, break each objective into focused daily & weekly tasks.

Intersections: If you are also reverse planning a goal like buying a home or launching a side business, you will have conflicts. For instance, the money needed for the Italy trip might clash with your down payment savings. It is essential to repeat this process for all major 2026 goals and then map them out together on a master calendar to prioritize them.

Extra! How to decorate when you don't know how to decorate

Interested in refreshing your home? Can't afford a decorator, but lacking in decorating skill yourself? Good news! This guide will walk you through it.



The easiest Winter 'remodel' possible!

When winter turns gray and days grow short, flowers can do in an instant what other forms of remodeling can't do nearly as fast. Flowers can actively shift your mood, reduce stress and spark creativity by replacing lost sunlight with a sense of summer vitality.

Cut or living? Cut flowers like tulips, alstroemeria, and carnations are low-commitment ways to add freshness for a week or two. Change the water often, trim stems, and keep them away from heat vents to extend their life. For longer-lasting joy, living potted plants such as amaryllis, cyclamen, and African violets can bloom for weeks.

Ease of care matters. If you travel or tend to forget to water, try peace lilies, orchids, or Christmas cactus—resilient bloomers that tolerate low light. Match your plant to your home's light: sunny south windows for amaryllis and gerbera daisies; east- or north-facing windows for violets and ferns.

Choose blooms by mood: Flowers are not just for centerpieces. Place them in areas where you spend the most time, such as the bathroom, bedroom, desk, or even the kids' play area.

- For Energy: Bright yellow & oranges tulips and daffodils add vibrant, mood-lifting color.
- For Statement Pieces: Amaryllis offers large, bold blooms in crimson or coral.
- For Small Spaces: Cyclamen features pinks and purples ideal for windowsills.
- For Scent: White lilies, hyacinths, paperwhites, and freesia for distinct fragrances.
- For Longevity: Alstroemeria, carnations, and mums last the longest as cut flowers.
- Potted Plants: African violets thrive in soft light, while peace lilies are hardy air-purifiers.



January Quiz Question

An archeologist finds a coin inscribed with the date 50BC. She immediately knows it's fake. How did she know?



Remember the good times!

In a recent study, researchers found that people who regularly engage in "positive reminiscing" using vivid mental imagery report higher levels of happiness. These individuals fared better on happiness tests than those who focused solely on the present or mild reminiscing.

Study participants were encouraged to really soak into the memory of a past experience from their bucket list—an event they deliberately sought and enjoyed. Do this regularly and supposedly it will elevate your mood. It certainly won't hurt to try, right?

How roofs evolve into culture

Across cultures, roofs reflect the environmental challenges people face and the building techniques available to them, quietly revealing how function and culture intersect above our heads.

In snowy climates, steep and often gabled roofs look charming, but they also allow heavy snow to slide off. In Asian countries, elaborate overhanging eaves with curved ends reflect a lightness of spirit, while also deflecting heavy rainfall well away from structures. In France, where height limits and taxes were often based on the number of stories, a mansard roof made it possible to create full attic apartments while technically remaining within regulations.

By contrast, modern construction and fast architecture often mean boring, functional roofs are the norm in homes built in recent decades all over the world.



I'm Grateful!

Thank you 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:** *In what year did Christmas Day and New Year's Day fall in the same year? All of them!*

Congratulations to last month's winner!



Happy New Year! Word Search

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

BEGINNING	CONFETTI	PLANS
BUBBLY	FIREWORKS	RESOLUTIONS
CELEBRATE	GOALS	TIME
CHEERS	PARTY	TOASTS

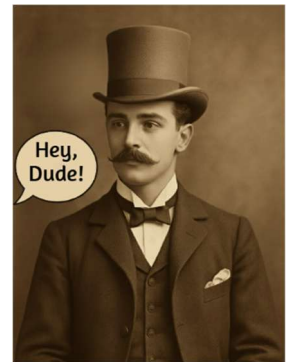
U-turn word play

Have you ever called someone "dude," meaning cool or friendly? You might be surprised to learn it once meant the opposite. In the late 1800s, it was a mild insult aimed at men seen as overly polished or pretentious.

This is the origin of the term "dude ranch," a ranch for fancy people to pretend to herd cattle.

"Dude" is not alone. **Awful** once meant *full of awe* and now means *terrible*. **Nice** meant *foolish* and now means *good*. **Silly** once meant *blessed* and now means *frivolous*. **Bully** was a term of *affection* and now refers to someone who's *mean*. **Manufacture** meant *made by hand* and now means *mass-produced* by machines. **Artificial** meant *skilled & artistic* and now implies *fake*.

Language isn't fixed; it drifts with culture, habits, and humor—constantly taking U-turns and reshaping meanings.



What is Feng Shui anyway?

Ever walk into a home that just feels so "right" you instantly want to stay awhile? A lot of that may have to do with feng shui. Feng shui is about arranging a space so energy flows smoothly—think good light, clear pathways, and intentional placement. Even if you ignore the philosophy, the results matter: rooms feel calmer, more inviting, and more balanced. In other words, better feng shui often means a better feeling space.



The controversial fork

At one time in Western history, forks were considered sinful. Here's the story:

Forks were originally two-pronged tools (a bident), originally used to spear and hold meat as it was being cut.

The fork used as a tool for eating was introduced to Europe by a Byzantine princess who brought a delicate version of a fork with her to Italy upon marriage.

Church leaders reportedly called it an insult to God. Their reasoning?

God had given humans natural forks—our fingers. Using a metal tool to spear food was seen as "excessive delicacy," vanity, and defiant of God. Gradually, practicality won out because forks kept hands clean, refined dining, and fit a growing culture of formal meals.

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How to Trim Your Existing Mortgage Payments

A mortgage isn't something you set and forget. Interest rates rise and fall, your equity grows, your home's value changes and more! An annual mortgage review helps you uncover financial opportunities, including:

- **Lowering your payment:** If rates have dropped or your credit score has improved, you may qualify for a better rate—reducing your monthly payment and long-term interest.
- **Paying off your loan sooner:** Options like biweekly payments or refinancing into a shorter term can help you build equity faster.
- **Consolidating debt:** A HELOC or cash-out refinance may allow you to roll high-interest debt into a single, lower-interest payment.
- **Removing PMI:** If you've reached 20% equity, you may be able to eliminate PMI or refinance.
- **Switching loan types:** Moving from an adjustable-rate mortgage to a fixed-rate loan can provide long-term payment stability.

You won't know which options apply without reviewing your mortgage against today's market. Give me a call and I'll connect you with a mortgage broker for a loan review.

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