



FRONT PORCH NEWS

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

Curious about a real estate matter?

From the price your neighbor's home sold for to the amount of home you qualify to buy, to the value of your own home, to creative buying strategies, I've got a wealth of information.

Feel free to pick my brain. Send me a text or just give me a call.

Tim, 317-319-9012



Here's a fun summer road trip idea

Skip the crowded beaches and go hunting for ghost towns. North America is littered with abandoned boomtowns, empty storefronts, weathered saloons, and places where time seems to have stopped somewhere around 1897.

A quick search of Wikipedia's ghost town directory will probably uncover one surprisingly close to home. And don't stop there. Old mining camps, abandoned rail depots, forgotten schools, and other relics often sit just off the beaten path. Think of it like a real-world treasure hunt. But look fast because they're disappearing!



When we think about freedom, we often think about speech, voting, or personal choice. But one of the most important freedoms in history is the right to own property.

For much of human history, property belonged only to the ruling classes and those they favored. Commoners lived and worked on land they did not own. Instead, they relied on longstanding "common rights" that allowed them to graze livestock, gather wood, or farm. These rights were protected by law, but they were not ownership.

Beginning in the 1500s, England's landowners gradually enclosed common lands into private parcels that could be bought, sold, rented, and inherited. The change was driven in part by the growing wool trade and became known as the Enclosure Acts. Over time, it helped establish the modern idea that land could be owned by individuals rather than controlled solely by the ruling class.

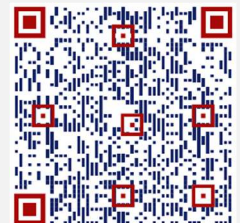
As the middle class grew, property ownership became more widespread. Ownership meant having the freedom to earn an income from your land, build wealth, and make decisions about your future.

Today, homeownership remains one of the most accessible ways for ordinary people to create security and independence. While the world has changed dramatically over the centuries, the connection between property ownership and personal freedom remains as strong as ever.

A home is more than a financial asset—it's a place where families put down roots, pursue their goals, and enjoy a space that is truly their own.

Is it time for a mid-year financial reality check?

It's not always easy to tell when you're getting in over your head financially. Here's a guide you can use as a checklist of your financial habits.



4 Things That Can Make a Home Feel Chaotic

According to home stagers, a few surprisingly simple things can make a home feel less inviting, even to ourselves living in it.

1. Refrigerator clutter. A few family photos are wonderful. A refrigerator covered in magnets, notes, and reminders can make a space feel visually chaotic.
2. Dirty walls. Over time, walls collect fingerprints, scuffs, and grime. A fresh coat of paint or a quick cleaning can make an entire room feel brighter.
3. Too much stuff. Excess furniture and clutter can make rooms feel smaller and raise stress levels without you realizing it.
4. Visible wear and tear. Peeling paint, torn screens, loose handles, and other small repairs can have a surprisingly large impact on how a home feels.

Most of these fixes are inexpensive and can make your home feel more comfortable.



July Quiz Question

*What is unique about this sentence:
"The quick brown fox jumps over the lazy dog."*

Why do pencils have lead in them (trick question)?

You might be surprised to learn that pencils have never contained lead. The core is made of graphite powder (a form of carbon, not lead) mixed with a binding agent.

Why do we persist in calling it "pencil lead?" In the 1500's, graphite was discovered in England. Metallurgists at first thought it was a form of lead. However, the name stuck.

Graphite in its pure form is brittle. So, people started embedding it in hollowed-out pieces of wood. Thus the No.2 yellow pencil was born.



The art of soundproofing walls between bedrooms

If your house has bedrooms that share a wall, then you know how sound travels between the rooms. No one wants their private lives shared, or to hear someone else's.

Short of reconstructing the walls, you can use one or more of these solutions, preferably on both sides of the wall (keeping in mind that density is your friend):

The most important first step is to seal all the electrical outlets and door gaps, as sound waves traveling through air gaps is a huge source of noise. You can buy actual 'acoustic putty' for this purpose.

Then use a decorative solution: Install stylish acoustic wood paneling; hang plush, floor-to-ceiling tapestries or curtains; add floor-to-ceiling bookcases and books (with a tapestry or vinyl backing); or apply sound-absorbing foam tiles.



Thank you, friends!

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:** *Mary was born on December 25th, yet her birthday is always in the summer. How is this possible? She was born in Australia.*

Congratulations to last month's winner!



Holiday Word Search

S B J A D V E N T U R E
 N Q O R L H L C A F V E
 I W U C A I H A F R R H
 A P R A N K X E J O C M
 T I N M D I M F L A O H
 N C E P S N S P E D O T
 U N Y I C G X B E T O H
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ADVENTURE	FREEDOM	LANDSCAPE
BEACH	HIKING	MOUNTAINS
CAMPING	HOTELS	PICNIC
EXPLORE	JOURNEY	ROADTRIP



Feeling Toasty?

Here's a fun fact for the kitchen. Humans didn't set out to invent toast. We set out to preserve bread.

Before modern preservatives, bread went stale quickly. A slightly stale loaf could be revived by

holding it near a fire, which drove off moisture and made it crunchy and flavorful. People discovered that browned bread not only tasted different but often better. The heat created hundreds of new flavor compounds through what's now called the Maillard reaction—the same process that makes grilled steak, roasted coffee, and baked cookies taste so good.

By the 1800s, toast had become so popular that special toasting forks were common household items. The electric toaster followed in the early 1900s, solving the age-old problem of burning one side while leaving the other pale.

Need to Lose Financial Weight? Try a Spending Fast

One of the more interesting budgeting ideas I've come across recently is the concept of a spending fast. The idea is that in the same way food fasting can help reset eating habits, a spending fast can help reset money habits. It's simple, but not easy.

The challenge is straightforward: Commit to spending absolutely no money for one day each month. No online shopping. No takeout. No impulse purchases. Then try stretching it to two or three days.



Why our lives run clockwise

For most of human history, people didn't know the exact time. They relied on church bells, sundials, or simply the position of the sun.

What if that were the case today? No iPhone in your pocket. No kitchen clock. Just watching the sun change positions and estimating when to show up at the party.

Here's a fun fact for you. The phrase "clockwise" comes from the direction the shadow moved across ancient sundials in the Northern Hemisphere. If sundials had been invented in Australia first, clocks might run the opposite direction today.

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Tim Lord
Lord Real Estate Group
PO Box 68693
Indianapolis, IN 46268
License RB14028457

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"How can we lower our existing mortgage payment?"

Most homeowners think refinancing is the only way to lower a mortgage payment. Often it is, but it's not the only option.

Some lenders offer a mortgage recast, which allows you to make a large principal payment and have your monthly payment recalculated based on the lower loan balance. Unlike a refinance, you typically keep your existing interest rate.

It's also worth reviewing property taxes and insurance costs. Since these are often part of your monthly payment, finding lower insurance rates or correcting an inaccurate tax assessment can sometimes reduce what you pay each month.

Refinancing may also make sense when rates are lower. Before moving forward, compare the cost of the new loan with your expected monthly savings to determine whether the refinance will pay for itself.

Wanting to lower your payment is smart. If you know someone who's looking for reliable real estate answers, please put them in touch with me.

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

