



FRONT PORCH NEWS

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Need a good contractor?

One of the best parts of my job is getting to know great local professionals.

If you need a plumber, electrician, painter, roofer, handyman, landscaper, or other trusted service provider, just ask. I'm happy to share recommendations from people my clients have had good experiences with.

Tim, (317) 319-9012

For Fun: Lost Luggage

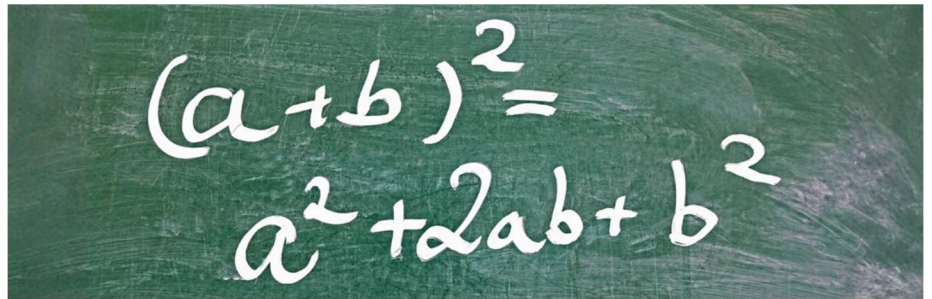
After his return from summer vacation, Joe couldn't find his luggage in the airport baggage area. He went to the lost luggage office and told the attendant that his bags hadn't shown up on the luggage carousel.

She told him not to worry, he was in good hands...they were all experts at finding lost luggage. *"Let me ask you a few questions,"* she said.

"Yes, please!" said Joe, feeling encouraged.

"OK," she said. "First, has your plane arrived yet?"

Joe decided right then that he might as well write his luggage off forever.



Turns Out...You've Been Using Algebra All Along

Ask most adults if they use algebra, and they'll probably say, "Never." But if you've ever bought or sold a home, balanced a budget, or measured something, you have—you just didn't call it algebra.

The concept was born 1,200 years ago, when Persian mathematician Al-Khwarizmi developed a method for solving practical problems involving inheritance, dividing land, measuring property, and settling business disputes. His method became known as Al-Jabr, an Arabic word meaning **"restoration."** At its simplest, algebra finds a missing number by restoring balance to an equation, like balancing a teeter-totter.

Imagine you're selling your home. You might think: *"I want to walk away with \$80,000. My mortgage payoff is \$300,000. So I need to sell my house for \$380,000."* **You just used algebra.**

A mathematician writes the same thought like this:

$$\text{Sale Price (x)} - \$300,000 = \$80,000$$

By balancing the equation (using a few math rules), the missing number reveals itself. In this case, **x = \$380,000.**

In complex situations where the numbers can't be done as easily in your head, writing an equation makes the solution easier to find. Of course, most of us will use a calculator or AI to find those answers these days.

The point is that you do use algebra, at least to some extent, whenever you use the logic of finding a missing number.

What to not upgrade before selling

Not every upgrade is worth doing before selling. This guide walks you through where to put your best month and effort, depending on the condition of your home.



Who has to pay a deceased person's credit card debt?

It's a question many families face but few think about ahead of time.

In most cases, the debt doesn't automatically become the responsibility of a spouse or children. Instead, it becomes part of the deceased person's estate. During probate, available assets may be used to pay valid debts before any remaining property is distributed to heirs.

If there isn't enough money in the estate, the credit card company may have to write off the unpaid balance. Family members generally aren't required to pay the debt out of their own pockets simply because they are related to the deceased.

There are important exceptions, however. If someone was a joint account holder, co-borrower, or guarantor (not just an authorized user), they may still be responsible for the debt. Estate laws vary, so it's always wise to speak with an attorney or estate professional before paying a creditor.



August Quiz Question

Two fathers and two sons are sitting on a bench, yet there are only three people sitting. How?

LEDs - A Dramatic Home Upgrade for Under \$400

If you want to make a kitchen, bathroom, or built-in shelving look more expensive, consider adding LED strip lighting. Installed under, over, or behind cabinets, strip lights can dramatically change the feel of a room. Under-cabinet lighting brightens countertops. Above-cabinet lighting creates a soft glow that makes a room feel larger. Shelf lighting adds depth and can turn ordinary shelving into a focal point. DIY cost is probably under \$400. Professional installation can run up to \$1,000. Adding a new outlet, if needed, can raise the cost by another \$200 or so.



The best home improvement is the one you'll use everyday

If someone handed you \$1,000 to improve your home, what would you do?

Instead of thinking, "*\$1,000 isn't going to do much,*" ask, "*What's one small thing I wish my home had almost every day?*"

Maybe it's better lighting over the kitchen sink. A ceiling fan in the bedroom. Shade for the patio. A reading chair in a sunny corner. Better closet shelving. A larger television. An outlet where you always need one. A deep whole-house cleaning.

The best home improvements aren't always the most expensive—they're the ones that quietly improve your daily life.

Make a list of those little annoyances you've learned to live with. Then estimate what each would cost to fix and how often you'd enjoy the improvement.

You might discover that a \$300 project you'll appreciate every day brings more satisfaction than a \$10,000 renovation.



Thank you, friends!

Thank you 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: What is unique about this sentence: *"The quick brown fox jumps over the lazy dog."* It contains all the letters of the alphabet.

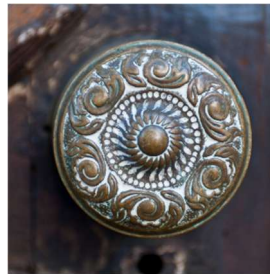
Congratulations to last month's winner!



Obsolete Home Features

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

ASHPIT	GAS LAMPS	MILK CRATE
COAL DOOR	INTERCOM	OUTHOUSE
DUMB WAITER	KEYHOLE	PHONE NICHE
FUSE BOX	LANDLINE	TRANSOM



That brass doorknob myth...is a little fact

Hospitals have become interested in an unusual property of copper. Unlike most common metals, copper naturally kills many bacteria, fungi, and some viruses.

Scientists call this the oligodynamic effect—the ability of certain metals to destroy microbes through simple contact. As a result, some hospitals have begun incorporating copper alloys into frequently touched surfaces.

Interestingly, many century-old homes featured brass doorknobs, leading to the myth that they were installed to fight germs. While brass does contain copper and has antimicrobial properties, builders weren't choosing those doorknobs for health reasons. They chose brass because it was durable, corrosion-resistant, and attractive. Without handwashing, brass doorknobs probably did little to stop the spread of illness.

A home video for insurance

If your house were destroyed in a disaster or things lost in a burglary, could you remember everything you own? Your insurance company will want proof of what you lost.

The easiest way to get it is to take an inventory. Spend an hour walking through your home with your phone, recording each room, closet, cabinet, and the garage. Film your clothes, jewelry, artwork, pots and pans, and everything else you'll want to replace. Narrate what you're seeing as you go, don't simply film.

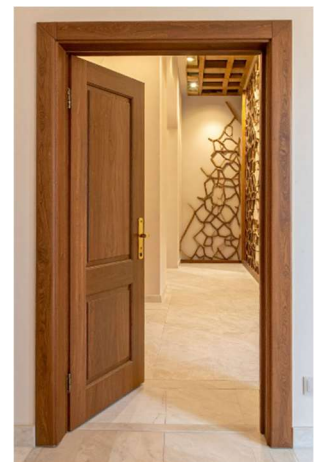
Then save the video to cloud storage. Hopefully you'll never need it.

The doorway effect

You know that moment when you walk into another room...and forgot why you went there? Psychologists call it the Doorway Effect.

The idea is that your brain treats a doorway as the end of one "mental chapter" and the beginning of another. As you enter a new room, your brain updates its focus, making it temporarily harder to remember what you were thinking about a few seconds earlier.

If you forget why you entered a room, walk back to where you first had the thought. That provides the mental cues needed to jog your memory.



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Could You Afford Your Home on Your Own?

Rod and Erna had carefully prepared for retirement. Their investments were on track, the house was nearly paid off, and everything looked great on paper. Then their financial advisor asked:

"Could either of you comfortably afford this home if only one of you were living here?"

The question wasn't just about the mortgage. It was about everything else after the mortgage was paid off—property taxes, insurance, utilities, maintenance, repairs, yard work, cleaning, and everyday living expenses.

During retirement, one spouse often becomes responsible for the home alone. Planning for that possibility isn't pessimistic—it's practical.

Sit down together and estimate the true cost of keeping your home, including paying for more services as you age. To help protect a surviving spouse, consider creating a one-person budget, paying off debt, increasing savings, renting a room for extra income, or planning for a future downsize if needed.

The goal isn't to expect the worst. It's to make sure that, whatever life brings, your home remains a place of comfort—not financial stress.

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