



FRONT PORCH NEWS

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Endless Review Loops

Can you relate?

I once needed a handyman for a few simple tasks, and I must have spent two hours reading reviews before deciding I could do it myself.

Now I keep a vetted list of local contractors who actually show up on time and do great work. Text with what you're working on. I'm happy to share my top contacts.

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True or Not True?

Chew gum to remove 'earworms'

When someone puts a catchy song in your head that you'd like to get rid of, here's a little trick. Cognitive psychology research reveals that chewing gum physically interferes with the mechanisms your brain uses to mentally rehearse background melodies.

Whenever an annoying chorus gets stuck on repeat, pop a stick of gum in your mouth and chew vigorously for three minutes.

I assume you could chew anything to the same effect, but I haven't personally tried it yet. Let me know if you do.



The Petty Power of the Spite House

A 10-foot-wide home in Boston sold for \$1.25 million in 2021. A legend about the origin of this home goes like this:

In 1862, two brothers in Boston inherited a parcel of land from their late father. While one brother was away serving in the Civil War, the other built a sprawling home that claimed almost the entire property, leaving his sibling a tiny, seemingly useless strip of land.

When the soldier returned home, he didn't file a lawsuit. Instead, he built a house on the remaining ten-foot-wide strip out of pure, unadulterated petty revenge.

The resulting structure—now known as the Boston Skinny House—spans just over ten feet at its widest point and narrows to barely nine feet inside. It blocked his brother's sunlight, ruined his harbor view, and rendered the grand mansion significantly less comfortable.

But the legend might be nothing more than a myth. Historical maps and old photos show that it might have been carved off from an existing structure sometime between 1875 and 1888, perhaps the way a granny flat might be divided from a main house today. But we all love a good story, don't we?

If you can't tell Greige from Taupe...

...you're probably not an interior designer.

For you, here's a guide to *How to decorate, even if you don't know how*. Read now or send it to a friend.



Congratulations! You're pre-approved for a mortgage. But is it the right amount?

Getting pre-approved for a mortgage can feel reassuring. A lender has reviewed your income, debts, credit, and other financial details and decided the numbers work within its guidelines.

But before you reset your online price filters, you need to run your own calculation. Work backward from your total monthly financial needs, including funding savings, retirement, travel, childcare, repairs, or whatever else matters to you, like an annual vacation. Then add a house payment on top of all that. That payment is the true amount you should consider acceptable for your loan.

Here's a basic formula:

The TRUE Maximum Comfortable Payment Formula (monthly)

- + Net Take-Home Pay (Actual monthly income in the bank)
- Current Lifestyle Costs (Childcare, groceries, phone, car, insurance)
- Future Goals (Vacation, post-secondary education, retirement contributions)
- Fixed Maintenance Buffer (2% of home value annually/12)
- = Your TRUE Max Housing Payment

Once you've come up with a monthly value you can comfortably pay, use an online calculator to determine the actual house price that equates to. Use the interest rate given to you by your lender, as it is based on your underlying finances and credit score.

If you'd like to speak to a local lender, reply to me here. I'll send you a few mortgage brokers and specialists I trust to have an honest conversation with you.

September Quiz Question

A man was going the wrong way down a one-way street. He passed several police officers, but they didn't stop him. Why not?



Lighting that serves your sleep cycles

Harsh, blue-toned LED lighting in your evening spaces impairs nighttime rest.

Neuroscience studies confirm light near 5000K suppresses your body's melatonin production by over 50%, tricking your brain into thinking it is high noon. Soft lighting prepares your nervous system for sleep.

Swap out bedside lightbulbs for warm 2700K bulbs (pictured) and plug lamps into \$8 smart timers programmed to dim at sleep time.

Clean the oven everyday...are you nuts?

I get it...who wants to clean an oven that's clean enough? As long as you can still see through the glass, it hardly feels urgent.

But if you want to save your future self some pain, try cleaning the oven while the buildup is still light. Maybe not after every use, but after a particularly messy meal for sure.

Grease and food residue get baked onto the surfaces every time you use it, so the more residue you leave, the harder it will be to clean later.

5 minutes of light wiping with a wet sponge and dish soap is enough. Wait until the oven cools enough to touch.



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: What is unique about this sentence:

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

Congratulations to last month's winner!



Neighbor Archetypes

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

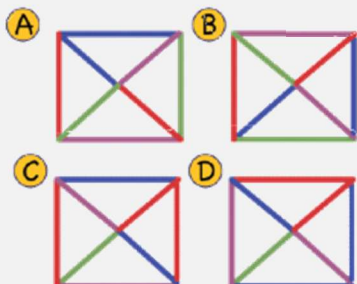
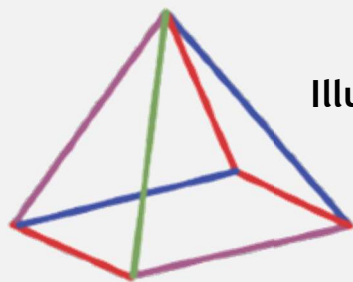
CAR GURU	HANDYMAN	TECHIE
COOKIE DUDE	PARTIER	HERMIT
GARDENER	REBEL FLAG	WATCHER
GOSSIPER	SOCIALITE	WAVER

Test Paint Colors Where They Will Be Living

It is easy to fall in love with a tiny paint chip under the bright lights of a hardware store, only to discover the color looks dingy in your hallway. Not only that, but colors look different on different walls in the same room. To test colors, skip the tiny swatches and test splotches. Instead, paint two coats onto large poster boards. Tape them to different walls and observe them morning, noon, and night in your actual lighting. Seeing how the color behaves throughout the day on different walls saves you from repainting an entire room later.



Optical Illusion Brain Teaser



Which of the bottom images is the view of this pyramid from the top down? Only one fits. The answer is hidden on page 4.

From smartbrainpuzzles.com

Why your credit score may not reflect your recent cc payment

Paying a chunk of your credit card balance doesn't mean your credit *report* will show the lower balance. Most credit card issuers report your balance to the credit bureaus around your statement closing date, not your payment due date. So, if your statement closes with a \$3,000 balance and you pay it in full three weeks later on the due date, your credit report may still show \$3,000 until the next update.

Why this matters: If you're going to be applying for a loan, consider substantially paying down your balance a *few days before* the *statement* closes (not the due date), keeping in mind that payments take 24–48 hours to clear. This can lower the balance reported to the credit bureaus in time to matter for your loan application.

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“Why did my supposedly "fixed" house payment rise?”

Most people assume a fixed-rate mortgage means their monthly payment stays identical for twenty or thirty years. But while your principal and interest never change, your property taxes, home insurance, and HOA dues shift over time. Almost always upward.

Typically, taxes and HOA dues creep up around 3% to 5% annually, while insurance premiums can jump 5% to 15% or more after an assessment. (Example: If you currently pay \$350/mo. for an HOA fee, that fee could rise to \$360/mo. next year.)

To stay on top of these changes, review your tax assessment notice annually, shop for a new home insurance policy every year or two, and read your HOA's annual draft budget to plan for fee changes before your lender sends an escrow shortage bill.

Unfortunately, that cost of living raise you just got at work really just goes to cost of living. By the way, the answer from page 3 is C.

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