



# FRONT PORCH NEWS

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## Why aren't house prices falling more?

If you've followed the news, you know the housing market is in a strange state. Interest rates are up, which should cause more houses to stack up on the market because buyers aren't buying as much. That also should force prices to drop.

But none of that is happening. Buyers are still buying, and owners aren't selling, so there's property scarcity, which keeps prices high.

If you are a homeowner, you must know that this will end at some point. If you want to get top dollar for your home, *call me to discuss the pros & cons of selling now.*

**317-731-2150**



## Lead-Free Pencils

You might be surprised to learn that pencils have never contained lead. The core is, in fact, 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, though it wasn't. However, the name stuck.

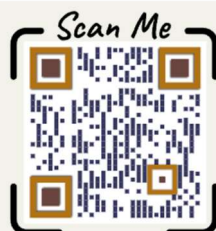
Graphite in its pure form is brittle. So, people started embedding it in hollowed-out pieces of wood. Thus the No.2 yellow pencil was born.



## Cool Road Trip Accessories You Might Not Think to Bring

Summertime means road trips for many of us. So much to pack! Aside from your usual snacks, pillows, toiletries, clothes, power cords, jumper cables, meds, music, and wet wipes, here are 6 more things to have in the car when you go to see the world from your windshield.

1. **An activity book.** Both kids and adults can enjoy puzzles, games, and coloring down-time with a physical activity book, especially on long trips without internet. See [BarefootBrains.com](http://BarefootBrains.com) for a selection.
2. **A physical road atlas,** because just when you need it in the middle of nowhere, your GPS mapping function will go offline.
3. **A charging brick/portable power supply.** When you go sightseeing or hiking away from the car, you'll want to make sure you don't run low on power. Carry a spare brick and cable to charge on the go.
4. **Tiny tubes of super-glue.** Amazingly useful, from closing cuts in an emergency to removing cactus spines to putting the handle back on your child's sippy cup to emergency repairs to your shoes. A little super-glue to the rescue. (Also a roll of duct tape.)
5. **Ziploc (or other brand) plastic bags** for leftovers, scattered pens and pencils, interesting rocks the kids find, etc.
6. **A power inverter.** This handy device plugs into your power source (lighter socket) and converts the car's power to the kind that your regular plug-in cords can use. Handy if you use devices that don't have a USB port. Around \$15.



## Find Your Own Hot Real Estate Deal

When you're struggling to afford a house, finding a hot real estate deal might be your only option. Use your phone to read these 8 tips now, or text me for a copy.

## Story Time: The Gossip Filter

One day a new employee was trying to get into the good graces of a more senior employee. He leaned over and said, "I heard something interesting about our boss."

"Hold on a minute," the senior employee said. "Before telling me anything, I'd like to run it through a three-part filter first."

He continued. "Before you tell me about our boss, are you absolutely sure that what you are about to tell me is true?"

"Well, no," the new employee said, slightly taken aback. "I just heard about it, but I assume it's true."

"All right," said the senior. "So, you don't really know if it's true or not. Now let's try the second filter. Is what you are about to tell me something good?"

"No, I guess it's kinda bad," said the newbie.

"So," the senior continued, "you want to tell me something bad about our boss, but you're not certain it's true."

He continued. "Well, there's one filter left. Is what you want to tell me about going to be useful to me or to him?"

The new employee looked a little embarrassed. "Not really," he said.

"Well," concluded the senior, "if what you want to tell me may not be true, isn't good, and might not even be useful, why tell it to me at all? Let's talk about something else."



## July Quiz Question

*What is the commonly used French real estate term that literally means "bottom of the pouch?"*



## The Strange Story of the Bagel

According to the Einstein Bros. Bagel chain, the first bagel was created in 1863 by a Jewish baker in Vienna, Austria. As a way to thank the king of Poland for protecting Austria from Turkish invaders, the baker created a hard roll in the shape of a riding stirrup to honor the king's prowess as a horseman. "Stirrup" is "bugel" in German.

Bagels became popular in Poland, where they were often given as gifts to new mothers for use as baby teething rings.

Bagels made their way to Russia, where they were called "bub-liko," and in the 1880s, when waves of Eastern European immigrants came to America, bagels did too. Here are a few more bagel facts:

For the uninitiated, "just a schmear" is what you tell your bagel guy when he's about to slap a half pound of cream cheese on your bagel. "Just a schmear" means no, I'd like less than a quarter inch slab of cream cheese.

Bagels originally (and many still today) are made with lye. Yes, the lye that burns and was once used to make soap. Lye is sodium hydroxide, which is very alkali, corrosive and toxic on its own.

Why is it sometimes added to bagels? When a bagel or pretzel dipped in lye solution then goes into the oven, the lye reacts with the carbon dioxide given off by steam from the dough and forms a benign carbonate, which makes the bagel safe to eat. The lye browns the dough, giving a distinctive color and flavor, especially noticeable in pretzels. Many bagel makers substitute baking soda for lye, but purists say it's not the same. It would be fun to compare the two side by side.

## Thank you!

I'm grateful to all of you that you have been part of business. Special thanks this month to...

Please refer your friends for real estate help. I will take care to ensure they have an exceptional experience.

## Quiz Contest

### Win a FREE Coffee Card

Email me the answer to the question on **page 2**. Put the word **QUIZ** in the subject. [tim@lordrealestategroup.com](mailto:tim@lordrealestategroup.com)

- **Last month's Q&A:** *What well-known residence is considered to have the highest value in the world?*  
*Buckingham Palace in London.*

Congrats to last month's winner!



## 4 Things that can make your house look & feel cheap (according to stagers)

Whether you're selling or not, you want to live in a home that looks and feels good. According to staging experts, there are a few things in a house that almost always make it look and feel cheap, which can affect your mood and the mood of your guests when they visit.

1. **Refrigerator magnets.** Believe it or not, those wonderful photos of family and friends can get to be too much. Try removing all but a few, then organize the remainder. You'll feel an instant sense of peace.
2. **Dirty walls.** Walls get dirty over time, even if you are quick to clean smudges. If it's been a while since you painted, consider doing it now. If you've painted recently, then wipe with a clean, damp cloth or "magic eraser."
3. **Clutter.** If stuff is laying around everywhere, or you have excess furniture, it can raise your stress level subconsciously. Try clearing things and see how you feel afterwards.
4. **Visibly torn or broken anything.** From peeling paint to tattered, anything that's not in good repair ends up cheapening the appearance of your home. Make a list of items that need repair, starting with the most visible. Then work through it at your own pace and budget. Things don't have to be new, just in good repair.



## Waist Size Matters More than Weight

According to medical experts, how much you weigh is less important than where you carry your weight. If excess weight is predominantly around your middle, it could significantly raise your risk for heart disease, diabetes, dementia, and some cancers. As a rule of thumb, your waist should be no larger than half your height.



## Just for Fun: Walked into a Bar Jokes

Whether you drink or not, you'll appreciate these groaners:

- An amnesiac walks into a bar, approaches a beautiful woman, and says, "So, do I come here often?"
- A fish walks into a bar. The bartender says, "What do you want?" The fish gasps, "Water."
- A priest, rabbi, and minister walk into a bar. The bartender looks at them and says, "Is this some kind of a joke?"
- A termite walks into a bar and says, "Is the bar tender here?"
- The past, present, and future walk into a bar. It was tense.
- The barman says, "We don't serve time travelers in here." A time traveler walks into a bar.
- 2 ghosts walk into a bar and ask, "Do you serve spirits here?"

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## Selling your house isn't always the right move

Recently I helped a young homeowner with a problem. She had owned a condo for four years, but when her boyfriend moved out, she struggled to make the payments on her own. She was considering selling and contacted me for advice.

We ended up talking about her goals and dreams. She wanted to keep the condo if she could. Together we called a lender who worked out a plan with her, allowing her to keep the condo by using a home equity loan to pay off student loans and other debt, giving her more cash to pay her mortgage. Now she can continue building equity and growing her wealth.

If you have questions about real estate decisions for yourself or a friend, don't be shy about calling me to discuss the situation. Selling might be an answer, or it might not. Sometimes you need to sell. But other times, you can use your home equity to balance your debt, or even purchase an investment property...either here or in another city. I can offer advice to help you plan.

Contact me to set up a friendly chat.

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