



June 2019

Serving All of Central MD

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For Dad to See


Michael was a boy who loved to play football. For many years, he was smaller than the other kids his age, so he spent a lot of time on the bench, but his dad still cheered as if he was the star of the team. A few people thought it was strange that he kept signing up, but the coach saw his diligence and dedication, and always found a slot for him on the roster.

The years went by and Michael went off to college. One day, he received the tragic news that his father had passed away in his sleep. Michael went to practice that afternoon and told the coach, then asked: "Would it be all right if I miss practice today?" The coach gently put his arm around his shoulder and said, "Take the rest of the week off, son, and don't even plan to come to the game on Saturday."

That Saturday, the coach and the players were already behind in the first quarter when they saw Michael coming towards them. The coach took one look at him and made the decision to put him in the game.

As soon as Michael took the field, their score started to creep up, and by halftime, the game was tied. However, the real cheer came when he intercepted a pass and ran the ball for the winning touchdown. His entire team congratulated him on the win.

After the game, the coach went up to Michael, who was seated alone in the corner of the locker room and asked him, "Where did that come from?" Michael looked at the coach, with tears in his eyes, and said, "Well, you knew my dad passed away, but did you know that he was blind?" The young man swallowed hard and forced a smile, "Dad always came to all my games, but today was the first time he could see me play and I wanted to show him I could do it!"



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Creatives on Creativity

Being creative all the time is hard. Writers for the *Money* magazine website talked to a variety of people in creative positions to find out what keeps the spark going. Here are some of their answers:

• Physical Activity.

Kuba Koziej, CEO and co-founder of Zety: "Physical activity lubricates the rusty hinges in my brain and makes my thinking more fluid. So, I often take my dog for a quick run or play around the agility park. A 10-minute break shoots some oxygen and dopamine into my system and gets my mind refreshed and creative."

• Music.

Andres Lares, managing partner of Shapiro Negotiations Institute: "To stay creative I put on house music fairly loudly on a set of headphones. Not only does the music help focus me, others come by and only interrupt me when it's critical."

• Dream Boards.

Adamaris Mendoza, psychotherapist and relationship coach: "It might sound crazy to some, but I have a daily manifesting practice that uses a vision board. Every morning I look at my board full of images of my dreams for the year. I even carry a picture of my vision board in my phone just in case I need a quick pick-me-up during the day or I'm traveling. It connects me with why I have a business."

• Collaboration.

Andrea Castro, visual artist: "To keep myself focused and inspired, I reach out to other workers in my field by phone or Skype. A one-hour talk with an artist friend, sharing our tactics, frustrations, and wins, simply fuels me to no end. It makes me want to go directly to the easel."

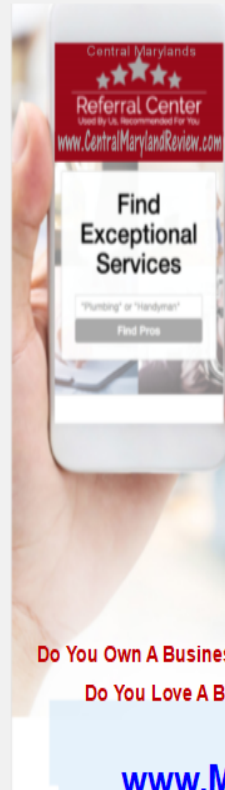
• Breaks.

Kat Cohen, CEO of IvyWise: "This may sound counterintuitive, but I get many of my most creative ideas while working on mundane tasks, like running errands or doing administrative upkeep. My mind is always 'on' I can tune these big-picture ambitions out and focus in on something simple gives me the mental space I need to come up with innovative ideas."

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A Man of Few Words



Once, there was a wealthy prince who was madly in love with a young noblewoman, but he had been cursed as a young boy: upon turning 18, he could not speak more than one word per year.

The prince decided he would endure two years without speech so that he could have the pleasure of calling his beloved, "My darling."

As two years drew to a close, the prince decided to remain quiet for three more years so he could declare his love as well. When the three extra years were almost finished, he realized what he wanted more than anything was to marry his fair lady, so he remained trapped in silence year after year, waiting to ask for her hand in marriage.

After nine long years, the day had finally arrived when he could speak his heart's desire. He led his pretty lady by the hand to a private garden filled with many beautiful roses. He dropped to one knee, looked up to her and said, "My darling, I love you. Will you marry me?" The lady looked at him with love in her eyes and replied, "Pardon?"

An advertisement for iQJEM.com. It features a dark, moody background with a human skull in the foreground, partially covered by a spider web. In the background, a computer screen displays the text "waiting for reply...". The text "Tired Of Waiting For Your Website To Produce Leads? We can Fix That!" is written in yellow and white. At the bottom, the website "www.iQJEM.com" and the phrase "Smart Marketing Solutions" are displayed in white.

Tired Of Waiting For Your Website To Produce Leads?
We can Fix That!
waiting for reply...
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"Smart Marketing Solutions"



FINANCIAL FOCUS Do You Have a Business Succession Strategy?

If you own a business, you've always got plenty to think about: sales, marketing, employees, competition, industry trends, consumer preferences – the list goes on and on. It's easy to get so caught up in your work that you might not take time to think about retirement. But if and when that day arrives, you'll want to be prepared – which means you need a business succession plan. And you will have to put considerable thought and effort in selecting such a plan, because you've got several choices. You could keep the business in your family. You could offer it to an employee or an outsider. You could design a plan that will take effect while you're alive or after you've passed away. Your decision should be based on several factors, including your family situation, the nature of your business, and your overall financial position (including the composition of your investment portfolio), but, at the outset of your search, you may want to know about some popular succession strategies, including:

- Giving the business away – You can leave your business to your children, but if you transfer it during your lifetime, you may be able to obtain some valuable benefits. For example, by relinquishing control gradually, you can be reassured that your children will be able to manage the business on their own. This strategy may also offer tax benefits. You can give your business away outright, but you may want to consider using a trust or family limited partnership, both of which may allow you to control the business for as long as you want, while still receiving a regular income stream.
- Selling the business outright – You can always sell your business outright whenever you like – right now, when you retire or some time in between. Of course, any sale brings tax considerations.
- Using a buy-sell arrangement to transfer the business – Instead of simply selling the business in a traditional transaction, you could employ a buy-sell agreement. With this arrangement, you can generally determine when, to whom, and at what price you can sell it.
- Buying a private annuity – When you buy a private annuity, you can transfer the business to family members, or someone else, who will then make payments to you for the rest of your life, or, possibly, for your lifetime and that of a second person's. In addition to potentially providing you with a lifetime income stream, this type of sale can remove assets from your estate without triggering gift or estate taxes.

These and other techniques can be complex, so before deciding on what is best for your situation, you'll want to consult with your tax, legal and financial advisors. By taking your time and getting the professional help you need, you can make a successful succession choice.

This article was written by Edward Jones for use by financial advisor Mat Tiaht, Hampstead, Maryland, 410-239-0859. mat.tiaht@edwardjones.com

LAUGHTER CORNER

Q. What did Rosemary say when Sage proposed to her?

A. It's about Thyme!

Q. What is smarter than a talking dog?

A. A spelling bee.

I was so bored I spent an hour crushing cans.

It was soda pressing.

I've asked more than 100 women what type of soap they prefer in the shower. The most common answer is, "How the heck did you get in here?"

You can tell an ant's gender by putting it in water.

If it sinks, girl ant.

If it floats,...

It's a buoyant.

Alcohol is like a push-up bra for your personality.

I considered being a stay-at-home mom until I realized the kids would be there.

Q. How does NASA organize a party?

A. They just planet.

THANK YOU for reading my personal newsletter. I wanted to produce a newsletter that has great content and is fun and valuable to you. Your constructive feedback is always welcome.

AND... whether you're thinking of buying, selling or financing real estate, or just want to stop by and say "Hi," I'd love to hear from you...

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2 Things You Need To Know To Properly Price Your Home!

In today's housing market, home prices are increasing at a slower pace (3.7%) than they have over the last eight years (6-7%).

However, they are still above historical norms. Low supply of listed homes and high demand from buyers has pushed prices to rise rapidly.

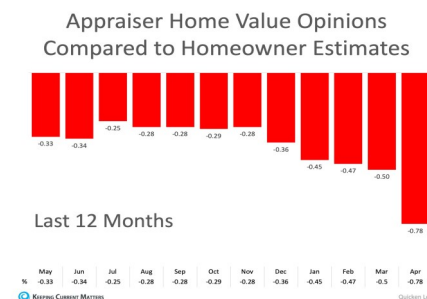


In the mind of the homeowner, annual home price appreciation over 6% has become the new normal. This becomes a challenge when a homeowner looks to refinance or sell their home, as the expectation of what the homeowner believes the home should be worth does not always line up with the bank's appraisal.

Every month, the Home Price Perception Index (HPPI) measures the disparity between what a homeowner seeking to refinance their home believes their house is worth and what an appraiser's evaluation of that same home is.

Over the last five months, the gap between the homeowner's opinion and the bank's appraisal has widened to -0.78%. This is important for homeowners to note, as even a 0.78% difference in appraisal can mean thousands of dollars that a buyer or seller would have to come up with at closing (depending on the price of the home).

The chart below illustrates the changes in home price estimates over the last 12 months.



While the appraisal gap widens, another trend is also becoming more common.

According to realtor.com, "the share of homes which had their prices cut increased by 2% compared to last year". Thirty-seven out of the 50 largest US housing markets saw an increase in overall price reductions.

In today's market, you need an expert agent who can help price your house right from the start. Homeowners who make the mistake of overpricing their homes will eventually have to drop the price. This leaves buyers wondering if the price drop was caused by something wrong with the house. In reality, nothing is wrong- the price was just too high!

Bottom Line - If you are planning on selling your house in today's market, meet with a local real estate professional who can help you set your listing price properly from the start!

Provided by: Dan Flavin, Sr. Mortgage Banker, Advisors Mortgage, NMLS 112267, 3545 Ellicott Mills Drive, Suite B, Ellicott City, MD 21043 Dan@1atmc.com 410-935-3528 <https://dflavin.advisorsmortgage.com/prequalify>

PSST—Did You Know?



Happy Father's Day

The first Father's Day was celebrated on June 19, 1910, in the state of Washington. However, it was not until 1972 that the day honoring fathers became a nationwide holiday in the United States.

In Canada, the idea of a special day to honor fathers and celebrate fatherhood was introduced by a woman named Sonora Smart Dodd. She was inspired by American Mother's Day celebrations and planned a day to honor fathers early in the 20th century.



Good News for Women

Good news for women: Your brains age more slowly than males' brains. According to an article on the NPR website, researchers have found that the metabolism of women's brains remains healthier and more youthful than that of their male counterparts, making women better equipped to be creative during the later years of their lives.

The findings come from a study of 205 brain scans of people ages 20–82. At first scientists studied brain metabolisms to determine a person's age. Then they observed a significant difference between the age of some people's brains and their chronological ages, leading to the discovery that older women's brains, on average, were about four years younger in terms of metabolism than men's brains.

The reason is unknown, but the scientists say a higher brain metabolism may give women an advantage in learning and creativity as they age.

Do You Want To Work With Other Businesses That Give Outstanding Customer Service?

Request a free copy of my service directory. All the businesses listed in it have a proven track record for providing the kind of outstanding customer service you deserve.

Dream On

Do you dream of starting your own business? It's not easy, but you can succeed if you follow this advice from the Entrepreneur magazine website:

- **Keep your vision in sight.** Most great businesses start with an ambitious vision. Decide what you want to create in clear, concrete terms, and keep your focus on your vision as you move forward.
- **Be prepared to persevere.** Establishing your business will take time and effort. Know that going in, and you'll be ready to persist in the face of obstacles.
- **Plan, but adapt.** A good plan is essential, but don't lock yourself into it so tightly that you can't make changes along the way. Be flexible in how you achieve your goals and you'll move forward more smoothly.
- **Know and use your talents.** Take inventory of your skills so you can put them to good use. For whatever you don't do well, delegate it or hire someone to do it for you.
- **Don't reinvent the wheel.** Find out what others are doing in your industry and copy their tactics and strategies. Don't waste time developing something new when the real-world solution is right out there.
- **Keep laughing.** Times will sometimes be tough, but the ability to laugh at your mistakes and your luck (both good and bad) will keep you sane as you progress toward success.

Powering the Future

Recycling to reduce waste and protect the environment isn't a new idea. However, a new process may be able to recycle up to 25% of our plastic waste into fuel, according to the Science Alert website. Chemists at Purdue University have been able to liquefy the polymers that make up about a quarter of plastic waste and turn it into diesel-like products that can be used as a basis for fuel.

The process, called hydrothermal liquefaction, involves heating water under heavy pressure to work as a solvent and catalyst for transforming the molecular makeup of polymers. With the addition of some hydrogen atoms, this converts the plastic into a fluid called naphtha.

Previous results were disappointing, but the Purdue team of chemical engineers recently converted more than 90% of the polypropylene used in an experiment into fuel-grade naphtha. Further analysis suggests that the process could be a more efficient and environmentally friendly way of dealing with plastic waste than burning it or recycling it.

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The Longest Day

The summer solstice marks the official start of summer. It brings the longest day and shortest night of the year for the 88% of Earth's people who live in the Northern Hemisphere.

Astronomers can calculate an exact moment for the solstice, when Earth reaches the point in its orbit where the North Pole is angled closest to the sun. That moment will be at 15:54 UTC on June 21. Six months from now the sun will reach its southern extreme and northerners will experience their shortest days of the year, at the winter solstice.

The angle of the sun around the time of the solstice changes so gradually in relation to the equator that the everyday observer almost can't tell it is changing. Without instruments, the sun appears to be in the same place for about 10 days. This is the origin of the word solstice, which means "solar standstill."

This slow shift means that June 21 is only about 1 second longer than June 20 at mid-northern latitudes. It will be about a week before there's more than a minute change to the calculated amount of daylight. Even that's an approximation – Earth's atmosphere bends light over the horizon by different amounts depending on weather, which can introduce changes of more than a minute to sunrise and sunset times.

fun day MONDAY™

Q. What is the least productive time of the day?

- A. 6:30 AM
- B. 12 Noon
- C. 2:55 PM
- D. 5:30 PM



Go to

www.mdrepros.weebly.com/funday-monday.html

Or write Mark@MDREPros.com

And enter the correct answer for this months contest!

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Spring being a tough act to follow, God created June— Al Bernstein

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Teachers and Tools

Digital devices like smartphones, tablets, and computers are everywhere, even in the classroom. How do teachers feel about them? Gallup asked, and here's the breakdown of their responses in three specific areas:

	Most Helpful	Neutral	Mostly
Effect On Education	42%	30%	28%
Effect On Physical Health	4%	42%	55%
Effect On Mental Health	4%	27%	69%

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