

# IMPACT MARYLAND MONTHLY

*with Eric Verdi*

"HOW TO THRIVE IN EVERY KIND OF MARKET"

NOVEMBER 2023



At Impact Maryland Real Estate we live by the philosophy that "Stories are the Currency of our Society." That's why we say, 'We Don't Sell Homes; We Sell Dreams.'

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## Who or Do? – Just DO THE WORK!

When I was growing up we had a TV antenna on top of our house and some archaic machine in our living room that we would have to adjust every time we changed a channel so that the picture would come in clear.

Our scope of TV viewing was getting channels 4, 5, 7, 9, 20, and 54. That's it – 6 stations!

When I was in middle and high school, I would go over to friends' houses, and they got this new thing called cable and would get what seemed like a MILLION stations.

### **Man oh Man how far we have come.**

We now have 7 different apps/platforms on our phones that we can watch anything at anytime.

Just a few years ago when I started in real estate how we wrote contracts was entirely different. Print paperwork and bring on all appointments with you and fill in by hand.

Then we went to faxes. Then to emails.

Now we have platforms and signing software that we can literally do business anywhere/anytime.

Everything in our world is moving at a rapid pace to the point that anything you want or need to do is basically at our fingertips!

*Continued on the Inside...*

If you have friends, neighbors or family members who, like you, are a savvy homeowner who is concerned about how to maximize the value of your investment, and you think they would appreciate IMPACT MARYLAND MONTHLY, I'd be happy to make that happen...and, have it come as a gift from you. Here's how it works: Simply shoot us an email ([subscribe@ClientProfitSecrets.com](mailto:subscribe@ClientProfitSecrets.com)) with your name and the name and address of the person whom would enjoy this newsletter. I'll include a note explaining that it is totally free because you arranged for a free subscription.

In the kaleidoscope of the modern age, each turn brings a new pattern of innovation and disruption. From the blockchain revolution, transforming trust into code, to artificial intelligence that not only mimics the human mind but augments it, we stand on the precipice of a future that is as exciting as it is uncertain.

Blockchain, once the realm of cryptocurrency enthusiasts, is now the backbone of a new digital trust economy. It's redefining everything from finance to intellectual property rights, with smart contracts automating transactions that once required extensive human oversight. Companies like Ethereum have shown us a glimpse of a future where decentralized finance can exist without traditional banking systems.

### **Artificial intelligence is another titan of change.**

Algorithms designed by companies like OpenAI have started performing tasks that range from writing articles to diagnosing diseases, often with an efficiency that outstrips human capability. As AI grows more sophisticated, it promises to unlock new potential in every sector it touches.

In the world of consumer convenience, we've become digital nomads, migrating from one application to another. Payment apps like PayPal and Venmo have eliminated the need for cash in many situations, streamlining commerce into a series of taps and swipes on our smartphones. And when hunger strikes, services like Grubhub ensure that a feast is but a button-push away, bringing the restaurant experience to the comfort of our homes.

### **Entertainment, too, has been upended.**

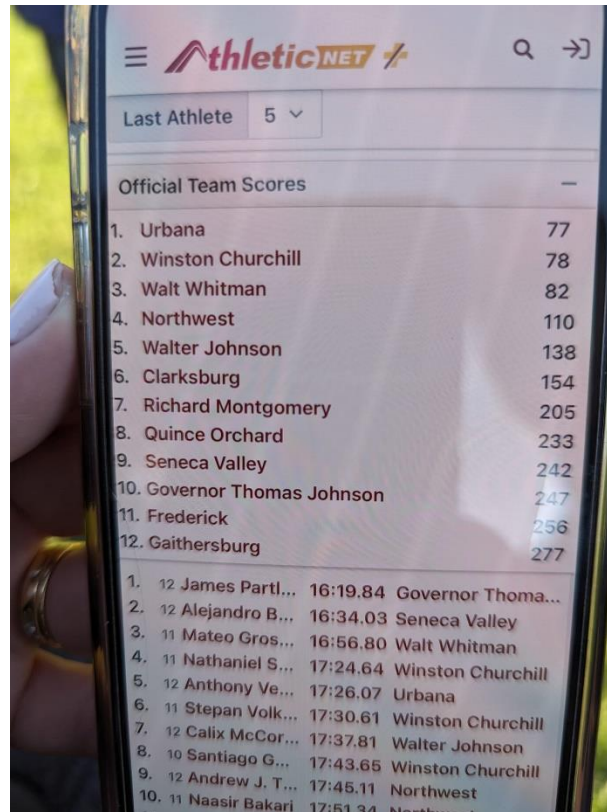
The concept of 'regular TV' is an artifact of a bygone era for many, replaced by the on-demand paradises of

Netflix, Amazon Prime, and Disney+. These streaming giants have not only changed how we view content but also what content is produced, leading to a renaissance in both quality and diversity of shows and movies.

However, this whirlwind of progress carries with it a stark reminder: adapt or be relegated to the annals of the obsolete. Companies that once seemed invincible, like Blockbuster and Kodak, have fallen by the wayside, outmaneuvered by those who embraced change.

### **In the real estate industry, a sector steeped in tradition and personal touch, the winds of change are blowing with equal vigor.**

The recent ruling on the National Association of Realtors (NAR) has opened the doors for online platforms to redefine the home-buying journey. With transaction coordinators outsourced and platforms such as Open Door and Redfin disrupting the business, the landscape is undoubtedly evolving.



Official Team Scores			
1.	Urbana		77
2.	Winston Churchill		78
3.	Walt Whitman		82
4.	Northwest		110
5.	Walter Johnson		138
6.	Clarksburg		154
7.	Richard Montgomery		205
8.	Quince Orchard		233
9.	Seneca Valley		242
10.	Governor Thomas Johnson		247
11.	Frederick		256
12.	Gaithersburg		277

1.	12 James Partl...	16:19.84	Governor Thoma...
2.	12 Alejandro B...	16:34.03	Seneca Valley
3.	11 Mateo Gros...	16:56.80	Walt Whitman
4.	11 Nathaniel S...	17:24.64	Winston Churchill
5.	12 Anthony Ve...	17:26.07	Urbana
6.	11 Stepan Volk...	17:30.61	Winston Churchill
7.	12 Calix McCor...	17:37.81	Walter Johnson
8.	10 Santiago G...	17:43.65	Winston Churchill
9.	12 Andrew J. T...	17:45.11	Northwest
10.	11 Naasir Bakari	17:51.34	Northwest

These online platforms provide a plethora of tools and services that make transactions smoother and more transparent. They offer vast arrays of data at our fingertips, allowing for informed decision-making like never before. The convenience and efficiency they bring cannot be overstated.

### **Yet, despite this technological tide, the heart of real estate remains steadfast.**

No matter how advanced our tools become, the purchase of a home is an innately human affair, laden with emotion and dreams. It's a canvas where hopes are projected, and futures are envisioned. The core elements that drive a person to fall in love with a property—the location, the size, the condition—these are not variables easily quantified by algorithms or apps.

Thus, the real estate industry is learning to walk the tightrope between innovation and tradition. On one

side, it leverages technology to enhance the buying and selling process. On the other, it retains the personal touch, the human connection that turns a piece of property into a home.

The ever-changing world challenges us to be lifelong learners, to be nimble and open-minded. But as we journey through this era of relentless transformation, it's also a reminder to hold onto those timeless human elements—emotion, connection, experience—that technology enhances but will never replace. The secret to thriving amidst change may just lie in balancing the wonders of innovation with the warmth of the human heart.

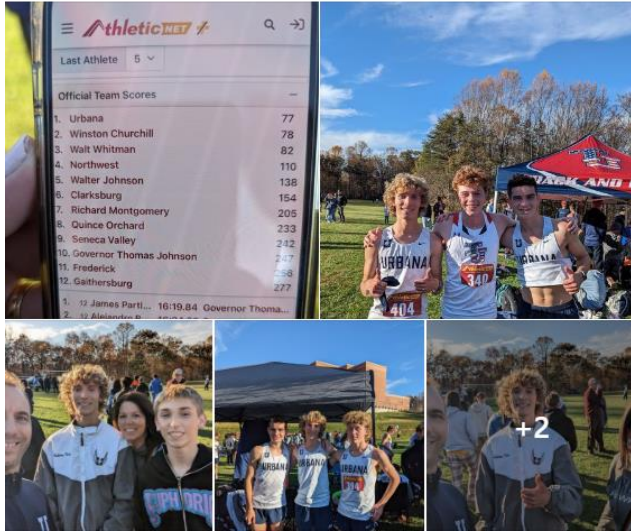
This is why – At Impact – we are always striving to innovate but knowing that at the HEART of our business is our relationships and the responsibility that our clients bestow upon us to GUIDE them and to be a driving force in advising them.

My business, our business is built on ‘Doing what is RIGHT – ALWAYS’ – and everything else will take care of itself.

**This gets me back to the basics...Hardwork and Perseverance!**

Two things in life that no matter the amount of technological advances that are made and how everything is at the push of a button that unless you have Hardwork and Perseverance in your DNA that you won't be successful.

Eric Verdi is with Susan Verdi and 2 others.  
4d · 🌐  
Congrats to Urbana High School Cross Country!!!!  
They WON Regionals...  
They ALLLL passed boys at the end and WON by 1 point!!!!  
Anthony finished 5th individually, but was more happy that the TEAM won.



No matter how much AI can do for you, you still need to put in the work! This can come in all sorts of fashions you can put the people in to do the work for you. You can put the systems in place to do the work for you.

**But at some point you need to PUT IN THE WORK!**

And things won't always work out for you, like you planned. And at that point to need to be able to have perseverance.

That is why I am so proud of Anthony and his Cross Country team because starting at the beginning of the summer they PUT IN THE WORK!!!

Everyday Anthony was running on a training program that Coach Mango put in for him. When we were in Paris, France this summer he ran to her program. When we got home and it was 100 degrees outside he put in the WORK!

His team followed suit and trained when others weren't!!!

And it paid off in regionals last week.

They WON!!!!

They won by 1 point!!! And in Cross Country this means if they didn't finish exactly in their spot that they finished, they would NOT have one.

And talk about perseverance. 3 of the kids fell on this crazy hilly woody course. One kid spiked himself. But it was the determination not to let one another down that pushed them to victory.

And this week they get to go to States...

**All the technology in the world doesn't beat Hardwork and Perseverance**



## *Don't Forget to Have Fun!!!!*

### November Quiz Question

**Q:** In What Country did the first Starbucks open, outside of the US?

Everyone who texts, emails or calls in the correct answer by the last day of this month will be entered into a drawing for a \$25 gift certificate to Amazon.

### October Question & Answer

**Q:** How many MORE games did the Baltimore Orioles win in 2023 vs 2022?

**A:** 17

Congratulations: Liz Wright

		6			4	9		3
					6		7	
		5	2		7	8	4	
			4					
9		7				3		2
					2			
	6	3	8		9	7		
	7		3					
1		2	7			4		

## *Happy Birthday*

Here are November Birthdays from our friends of **Impact Maryland Monthly**. If you have a birthday in November and don't see your name on this list, please email or call us so that we will include your birthday.

James Knowlton	Nov 1 <sup>st</sup>	Clyde Berger	Nov 13 <sup>th</sup>	Mattie Darby	Nov 21 <sup>st</sup>
Mark Williams	Nov 2 <sup>nd</sup>	Steve Cohen	Nov 13 <sup>th</sup>	Brandon Fandal	Nov 21 <sup>st</sup>
Stephanie Murphy	Nov 3 <sup>rd</sup>	Jennifer Cofone	Nov 14 <sup>th</sup>	Emberleigh Keeney	Nov 21 <sup>st</sup>
Carlos Sayles	Nov 3 <sup>rd</sup>	Ben Fegley	Nov 14 <sup>th</sup>	Stephanie Tuggle	Nov 21 <sup>st</sup>
Annie Walters	Nov 3 <sup>rd</sup>	Tricia Lopacienski	Nov 14 <sup>th</sup>	Beryl Long	Nov 22 <sup>nd</sup>
Sydney Sutherland	Nov 4 <sup>th</sup>	Joan Orchard	Nov 14 <sup>th</sup>	Isabella Tan	Nov 22 <sup>nd</sup>
Logan Vanwagenen	Nov 5 <sup>th</sup>	Brynn DiSanto	Nov 15 <sup>th</sup>	Michelle Pierce	Nov 24 <sup>th</sup>
Debbie Gambill	Nov 6 <sup>th</sup>	Jessi Hollis	Nov 15 <sup>th</sup>	Debbie Vandepoll	Nov 24 <sup>th</sup>
Rick Grubb	Nov 6 <sup>th</sup>	Jos Long	Nov 15 <sup>th</sup>	William Drescher	Nov 25 <sup>th</sup>
Stefania Stone	Nov 7 <sup>th</sup>	Geep Sipe	Nov 15 <sup>th</sup>	Beth Eccard	Nov 25 <sup>th</sup>
Cara Buckenmeyer	Nov 8 <sup>th</sup>	Reagan Call	Nov 16 <sup>th</sup>	Bill Keefer	Nov 25 <sup>th</sup>
Dana Dudley	Nov 8 <sup>th</sup>	Trevor DeLauder	Nov 16 <sup>th</sup>	Tres Kelly	Nov 25 <sup>th</sup>
Grant Kelly	Nov 8 <sup>th</sup>	Binh Ha	Nov 17 <sup>th</sup>	Leslie Reen	Nov 25 <sup>th</sup>
Amber McCauley	Nov 9 <sup>th</sup>	John Throckmorton	Nov 17 <sup>th</sup>	Marsha Areneson	Nov 26 <sup>th</sup>
MJ Rawlett	Nov 10 <sup>th</sup>	Jeremy Eccard	Nov 18 <sup>th</sup>	Cindy Herring	Nov 26 <sup>th</sup>
Aleena Steele	Nov 10 <sup>th</sup>	Eric Rhodes	Nov 18 <sup>th</sup>	Josh Grubb	Nov 27 <sup>th</sup>
Bill Dietz	Nov 11 <sup>th</sup>	Rob Shoemaker	Nov 18 <sup>th</sup>	Crystal Pledger	Nov 27 <sup>th</sup>
Russ Huffman	Nov 11 <sup>th</sup>	Margie Underwood	Nov 18 <sup>th</sup>	Bre Bybel	Nov 28 <sup>th</sup>
Daniel Barnas	Nov 12 <sup>th</sup>	John Pelicano	Nov 19 <sup>th</sup>	Payton Hanna	Nov 29 <sup>th</sup>
Adam Drosdak	Nov 12 <sup>th</sup>	Nolan Pierce	Nov 19 <sup>th</sup>	Brian Lorrato	Nov 29 <sup>th</sup>
Pat Harne	Nov 12 <sup>th</sup>	Lee Anne Little	Nov 20 <sup>th</sup>	Dario Cavazos	Nov 30 <sup>th</sup>
Barrett Shoemaker	Nov 12 <sup>th</sup>	Carmen Monzon	Nov 20 <sup>th</sup>	Steve Compton	Nov 30 <sup>th</sup>
Clyde Berger	Nov 13 <sup>th</sup>			Julie Martinez	Nov 30 <sup>th</sup>

**Be Sure to Wish these Friends a HAPPY BIRTHDAY if you see them.**

# 'Stories From The Street'

**Stories from the Street** is a series monthly articles using real life examples, told in 'story' format to give you knowledge of what actually happens behind the scenes of a Real Estate Transaction.

## 'The ONLY 3 Factors ---- when selling'

When it comes to selling a home, there are numerous considerations that influence a potential buyer's decision. However, it all boils down to three core factors: *Price, Condition, and Location*. Understanding these elements is crucial for sellers, as they hold the power to make or break a sale.

### *Buying a home vs Selling a Home...*

The difference between selling and buying is like cooking a new recipe at home (buying) vs going to your favorite restaurant (selling).

Hear me out here on this analogy.

When buying a home you are picky, there are 1000 factors that you consider. The type of home (ranch, colonial, split). Do I want a finished basement? Garage... and then attached or detached, 2 car or one? Big open kitchen or galley kitchen? New appliances? Flooring... Hardwood? LVP? Carpet? Maybe you are allergic to animals and can't get a house with carpet? Lot size? In an HOA or not? Large Master suite and closet space? Fenced yard?

I could go on here forever.

We've had buyers that have LITERALLY had checklists of 60 items that they would like to have in a house.

This is like making a new recipe from scratch. You have to make sure you get the Sesame Oil, because the 4 other oils that you have won't work. You need the 7 spices (and ultimately there will be one that you ONLY use for this recipe.) And the vegetable that is supposed to go in the recipe you need to go to 3 different stores to find.

You know exactly what I'm talking about. You've done this before 😊

Buying there are 8 million little details that you can inundate yourself with and frankly if you didn't have the one obscure spice is it really going to matter? Probably not.

This could be like having a basement with carpet vs LVP...

There are options and choices, TONS of them when buying.

### **Now Selling is TOTALLY Different.**

There are really only 3 factors that can influence the sale of a home. Like going to your favorite restaurant and deciding over one of your few favorite dishes. It doesn't matter the 74 ingredients that go into making your dish, you just care about the finished product and how it tastes and makes you feel when eating it.

And selling a home there are ONLY 3 Factors...

### **AND of those 3 Factors ONLY 2 you can ACTUALLY do ANYTHING about!!!**

*The first factor is LOCATION - The Immutable Factor*

The age-old adage "Location, Location, Location" stands as true today as it ever was. The location of a property is the one factor that's set in stone. Whether it's proximity to amenities, school districts, or the view it offers, location can be a deal-maker or breaker.

Unfortunately, unlike the other 2 factors, you can't change a property's location. However, understanding its value in the eyes of potential buyers is crucial. For instance, while one buyer might prioritize being close to schools, another might value a quiet, secluded area.

You aren't moving your home to increase the value. Location pretty much determines the other 2 factors BUT you aren't changing your home.

### *The 2<sup>nd</sup> Factor is Condition - Maximizing Appeal*

The condition of a home significantly influences a buyer's perception and interest. A well-maintained home not only fetches a higher price but also attracts a broader market segment. Just a few items that we typically can improve to add VALUE to your home.

- **Flooring:** Replacing old or worn-out flooring with contemporary options like hardwood or tiles can dramatically elevate the aesthetics of a home. A new floor can make a room appear brighter, larger, and more inviting.
- **Painting:** Often referred to as "money in a can," a fresh coat of paint can work wonders. Neutral shades generally appeal to a wider audience, giving potential buyers the canvas to visualize their furnishings and decorations.
- **Light Fixtures and Finishes:** Modern fixtures can instantly update a space, bringing it in line with current design trends. Chrome or matte finishes, for instance, can give a fresh, contemporary feel.
- **Essential Upgrades:** If the home's HVAC system or roof is outdated or in poor condition, an upgrade is not just a value-add but a necessity. These significant improvements not only increase the home's value but also its



appeal to buyers who prefer move-in-ready homes.

### **The Final, BUT MOST Important Factor!**

#### *Price: The Ultimate Barometer*

Pricing a home correctly is paramount. Too high, and it may scare potential buyers away; too low, and the seller may not maximize their return on investment. Finding the right price is a delicate balance, especially in a fluctuating market.

If there's a reduced pool of buyers, strategic pricing becomes even more essential. The key is to determine a price point that aligns with current market demand, ensuring the property is neither overpriced nor undersold. This requires thorough market research,

understanding comparable sales in the area, and gauging buyer sentiment.

At Impact, our expert analysis and market-driven data points provide sellers with the optimal pricing strategy to secure the best terms and maximum returns.

Ultimately, PRICE is the condition that we can quickly PIVOT if

the market dictates improper pricing.

We tell our clients all the time that...

### ***The MARKET will DETERMINE your SALES PRICE!***

Selling a home is both an art and a science. At Impact, we pride ourselves on mastering both aspects. With our tailored strategies for improving condition and pricing, we ensure that sellers have the best chance to find the right buyer, at the right price, in the quickest possible time frame. Leveraging the triumvirate of Price, Condition, and Location, we aim to make every sale a success story.

# IMPACTCLUB - UPDATE

## Fundamental Changes...

Earlier this year I put together an ImpactGrowthTeam™ for our Frederick Chapter. Think of this as a Board of Directors, but since we aren't an official company, I decided to name it a GrowthTeam for the purpose of growing and sustaining ImpactClub® Frederick into the future.

Putting together the events. Promoting ImpactClub® and the events. Getting more non-profits signed up. Community Outreach. And, most importantly, grow the membership of ImpactClub® Frederick.

### **Putting a GrowthTeam together has also challenged me to think BIGGER!**

I ask them their input and what they would like to see ImpactClub evolve into and how we can serve a GREATER purpose and have a larger Impact within our community.

They broke down into 4 Teams within the overall GrowthTeam™ - much like committees – and came to me with a bunch of suggestions and talking points for our meetings.

There have been 2 HUGE FUNDAMENTAL changes that we discussed for a few months before figuring out the best way to implement to do disrupt the Pillars of Impact. We made these changes for the last Event (in August) with OVERWHELMING positive feedback.

### ***First Adaptation... Pre-Announcing the Presenters/Charities***

This was something that I was reluctant to do. ImpactClub® didn't announce the 3 charities before the actual event and members didn't know who was presenting until they arrived at the event.

Charities were not allowed to promote that they were presenting to ImpactClub® on social media. They were allowed to tell their friends and family and

others in their organization, but they couldn't outwardly promote their participation.

We changed this so that about 10 days out from the event we will unveil the 3 presenting charities and then they can 'promote away.'

We changed this for 3 reasons: 1- it allows ImpactClub® to further promote the presenters and their charities and shine more light on them. 2- it allows the charities to promote that they are presenting. 3- This will help drive membership leading up to each event as supporters of these charities will want to become members.

We just announced our 3 presenters for Event #28 and this has been a very good change so far.

### ***Second Adaptation... Splitting the Winnings***

This one was harder for me to implement but it was overwhelming from our #GrowthTeam™ that they were hearing that potential new members and potential charities were not participating in ImpactClub® because of the 'winner take all' format.

We decided to split the winnings and the feedback has been OVERWHELMINGLY positive. It was still important to me that the winning charity still receive a majority of the money. We do this because we want 'story' to be important. We want 'voting' to be important. But we are now splitting where the winning charity gets 90% of the donation. The non-winning charities split the other 10% (5% each) and EVERYONE walks away with something. When there is \$40,000 at stake even \$2,000 for the non-winning charities makes an Impact!

Change is tough. And it doesn't mean how you DID it was incorrect. But sometimes you need change to adapt for future growth.

These 2 fundamental changes will help us sustain ImpactClub® into the future.



# IMPACT MARYLAND MONTHLY

*with Eric Verdi*

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## **Testimonials from recent 'IMPACT Maryland Monthly' Members**

We LOVE our clients and work tirelessly to get Superior Results when you hire us. We realize that your home is your most important investment we treat the entire experience knowing that it is YOUR family and YOUR life that we are involved. We don't take this responsibility lightly. The following review is of one of our Partners and is taken off our Facebook Page. If we have worked with you, we'd love your feedback. [www.facebook.com/impactmarylandrealestate](http://www.facebook.com/impactmarylandrealestate)

-Proactive, patient, reliable, available, hard-working, connected and wise. All qualities we experienced while working with Eric Verdi and his team. We are so grateful that we found the perfect property, and had a seamless settlement. We highly recommend Eric and his team! – Tonya H.S.

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