

IMPACT MARYLAND MONTHLY

with Eric Verdi

"HOW TO THRIVE IN EVERY KIND OF MARKET"

NOVEMBER 2019



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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Commitment... What's it Mean to YOU?

Life is funny.

It is easy to commit to something that is easy. Baking cookies – count me in. Rooting for the New England Patriots – easy enuff they are in the Super Bowl every year. Being friends with the 'popular' kid in school – committed.

It is committing to something or a process that is tough that stretches you. Committing to growth is hard. Committing to a process is hard. Committing to something without instant gratification is not for the weak.

Life and Real Estate they are Similar.

When you commit to a client, when a client reaches out to you for help/advice/strategy there is a commitment to one another that transcends the client relationship. You take a vested interest in them, their lives, their family, their well-being. Something that we don't take lightly.

Recently, on Oct 4th, I committed to a group of people to work out daily and write daily. The writing comes easy as I've written nearly every day since 2016 in my 'Morning Musing', the working out that has slacked while I've prioritized other aspects of life.

Not that I can't do it, just wasn't committed to it.

Working out was not a priority. The last 5-6 years I got 'some' exercise by coaching pretty much year round, but it was just a sprint here with the kids. Maybe scrimmaging with them. Showing them moves and drills, but not committing myself to working out. The years went by and what was once an 'athletic Eric', became a 'tire on the midsection, lacking in fitness Eric.' Thank god for my great genes that I never became 'obese', but I could definitely sense my body slowing becoming un-fit.

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) 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.

Then I was challenged at the end of September to do a 28 day GRIT challenge.

Little did I know that this challenge would alter my mind as much as my body. Going from zero to INTENSE in a day was NUTS! The 3rd day of the challenge was literally a 5K. A 5K. I was afraid of pulling something, of straining, but I made a commitment and I literally said to myself, “pace yourself. Slow and steady, just commit to finishing.” And I did. And the next day was kettle bells. Then resistance bands. I tell you what.

Day 3 through 8, my body has NEVER been so sore. Years of inactivity will do that to you. Going from zero to 100mph is probably not the best thing to do, but that’s who I am, you know that.

I wanted to quit, but there were 64 in the group... Then we were broken into smaller groups of 7-8. We had a group leader, but more importantly we had one another. This was a game. This was a competition. I was on a TEAM and couldn’t let my team down.

It is EASY to let YOURSELF down. But when you let other’s down it shows your Character.

So, we struggled together. We bonded together. We lost one member, but the rest of us – FINISHED. I felt a massive transformation in that 28 days and committed to another challenge for November.

This time, I’m a team leader.

Same thing in real estate. It is easy to let myself down. But when people commit to you, like a team, I NEVER want to let my teammates down, EVER. Some situations are out of your control, but what you can control is your commitment to them.

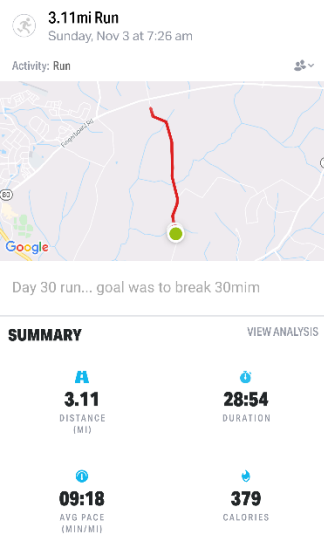
If you want in on one of these challenges, let me know!

Here is a sampling of two of the daily writings below...
(From my First GRIT Challenge in Oct)

1% Improvement = Transformation

About a 1/3rd of the way through the StoryAthlete ‘Grit’ 28-Day Challenge where each day we do a 20-40min workout designed by our certified Trainer CJ Thomas I have muscles that I didn’t even know existed screaming!!!

Each day we are given a directed workout. Today’s is 100 yard sprint carrying sandbags. Army Crawl – 8 forward and 8 back for 3 rounds. 24 Walking Lunges carrying the



Sandbag. Then a bear crawl where you have to pull the sandbag through and under your body as you move forward, for 10 times. Then you have to repeat this routine 4 times. And, to finish you have to do 100 timed Burpees.

This is the 2nd time doing this particular workout. I know tomorrow that I’ll be SORE!

I was listening to a Podcast the other day, not sure which one but it said that “Growth only comes through soreness.”

This could not be more true, well atleast the soreness part 😊

Then each day we are given a theme to write about. Total it is transformation in the 4 quadrants of life. Mind. Body. Business. Relationship.

There is a symbiotic relationship between the 4. It is amazing how when one gets moving in the right direction that everything else soon follows. Start eating better. You have more energy. You work out. You accomplish more during the day. And you relationships are better because you aren’t tired or irritable at the end of the day.

Start moving and working out. Doesn’t have to be this intense Challenge. But you start walking for 15 minutes a day. Then you eat a little healthier. Lose a little weight. Feel better about yourself. Are a little more friendly. Take a chance on a relationship you normally wouldn’t and everything is blissful.

For me. I can feel myself having more energy – outside of the extreme soreness. I feel that I can accomplish more during the work day. Starting the day with physical activity, then going to mental bursts of work I feel that much more can be accomplished. Thus, have more energy to play with my boyz, going out and throwing the football. And coaching the soccer team. Maybe those relationships are strengthened a little more.

Each day is about moving in one direction... Upward or downward?

Can’t go both ways. Did you make that improvement today? At the end of today have you improved or regressed??? Don’t have to make substantial improvements each day. Just a little. And do the same tomorrow. And the next day. And the next.

And in a month you will notice a difference. Not a lot, because transformation takes time. In 6 months. In 2

years. In 5 years of have minor improvements there will be a HUGE transformation.

Ever heard of compound interest? The 8th wonder of the world... Compound interest with your Mind, Body, Business, Relationships and you will transform!

The 8th Wonder of The World...(Second Article – Ties Into First one)

It has been said that Compound Interest is the 8th Wonder of the World.

One of the first books that I read that changed my mindset on investing and money was a funny little book. It was written in Parables, which come to find out, is an artform of Storywriters to hold the attention of the reader and to engrain 'story' into the readers mind.

The Richest Man in Babylon is one of the best books I have ever read. The mindset of the saavy investor and how money flows through society. How money multiples by those who live by the principles of investors who continue to invest on a consistent basis and that money, by compound interest, can be a fortune if you have discipline.

Then I read a 'counter-culture' book a few months after digesting Richest Man in Babylon, 'Bank on Yourself.'

This was a mindblowing book. And I read it at the right time when the stock market was going haywire. I won't go into the concepts here... If you want to know more, hit me up and I'll give you the overview. But the baseline is that there is a 'cash value' tied to a life insurance policy. And instead of stock investing, you invest in life insurance and you get 'dividends' that you can (and should) reinvest EVERY year. And your returns are – on average – between 3-5% annually. But the kicker is the cash value NEVER decreases.

Unlike stock market, if you have \$10,000 in cash value you won't lose 50%...

It's not sexy, but constantly moving forward.

Susan and I... and the boys... started using this method of investing as a supplement to traditional methods of 401k's and IRAs about 7 years ago.



And about 4.5 years of investing you REALLY start to see the 'compound interest' factor taking off! Another 7-10 years of putting a monthly investment to work for us builds up the principal, and then with the compound interest – the dividends – we will see very impressive returns.

When I started in my 20s putting \$100 a month you NEVER think that will go anywhere. But you put it away this month. Then the next. Then the next. And the next... and you don't look at it, because you have to have a long-term view. A 40-year view.

That is damn hard... It takes SOOOOOO long for it to look substantial, but this gradual increase with the 8th Wonder of the World can have a massive impact on your life and your finances.

Then you try and live your life and improve.

Health. Fitness... And we take the same view. I worked out today, I put an asset (workout) in the bank and I don't see any returns. So... much like most people who don't constantly invest, if you workout this week then take 2 months off, then do a workout for a few weeks, then take a few months off you will NEVER see the return of Compounding effect on your body and mindset.

Thus, that is why it is so hard to 'improve.'

But if you can take an 'investing' mindset... Take a 401k Mindset or Bank on Yourself Mindset that I'm not investing for today, but I'm investing for 10, 15, 40 years down the road. If you took this mindset to your health and working out, how much better would you be?

If you just invest 10, 15, 30 minutes a day in 'health' Do you have 15 minutes a day where you could walk? Run? Jog? Do a structured workout?

Heck yes you do... If you do, I promise, that at the end of 90 days... at the end of 360 days... at the end of 5 years you will see that compounding effect of constant - very small- improvement each day.

Did you know that by increasing/improving 1% each day, that at the end of a year there is 37 X improvement. Not 37%... 37 X (TIMES).

I ask you... why not give 10/15 minutes today in improving your health?

Cheers,

Eric Verdi

Don't Forget to Have Fun!!!!

November Quiz Question

Q: What element has the Atomic number thirteen on the Periodic Table?

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 What famous US landmark opened to the public on 9th of October 1888

A: The Washington Monument

Congratulations: Pickle!

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A 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 1st	Barrett Shoemaker	Nov 12th	Emberleigh Keeney	Nov 21st
Brian Edwards	Nov 1st	Daniel Barnas	Nov 12th	Mattie Darby	Nov 21st
Bella Risbeck	Nov 2nd	Steve Cohen	Nov 13th	Brandon Fandel	Nov 21st
Annie Walters	Nov 3rd	Trish Lopacienski	Nov 14th	Jacksyn Fandel	Nov 21st
Carlos Sayles	Nov 3rd	Caroline Maerten	Nov 15th	Berl Long	Nov 22nd
Harper Reaver	Nov 3rd	Brynn DiSanto	Nov 15th	Isabella Tan	Nov 22nd
Stephanie Murphy	Nov 3rd	Jos Long	Nov 15th	Beth Eccard	Nov 25th
Sydney Sutherland	Nov 4th	Ella Edwards	Nov 15th	Bill Keefer	Nov 25th
Haley Hornung	Nov 5th	Shelly Simmons	Nov 15th	Leslie Reen	Nov 25th
Jocelyn Hornung	Nov 5th	Margie Davis	Nov 16th	Tres Kelly	Nov 25th
Rick Grubb	Nov 6th	Trevor DeLauder	Nov 16th	Stephen Basile	Nov 26th
Grant Kelly	Nov 8th	Rachel Reitz	Nov 16th	Mark Lawson	Nov 27th
Amber McCauley	Nov 9th	John Throckmorton	Nov 17th	Josh Grubb	Nov 27th
Kristie Graves	Nov 10th	Rob Shoemaker	Nov 18th	Payton Hanna	Nov 29th
Aleena Steele	Nov 10th	Lee Anne Little	Nov 20th	Dario Cavazos	Nov 30th
MJ Rawlett	Nov 10th	Carmen Monzon	Nov 20th	Julie Martinez	Nov 30th
Laurie Luck	Nov 11th	Tiffany Moore	Nov 20th	Kerah Fouts	Nov 30th

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

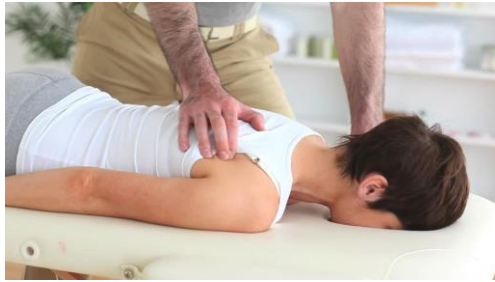
'Stories From The Street'

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.

Death Blow!

Imagine this...

You go to your chiropractor because you have lower back pain and when you get out of bed in



the morning you have trouble putting your shoes on.

Logically you think going to your Chiropractor is the first step in lessening the pain and getting back to your 'normal' life. You've been to the Chiropractor before and know that they have helped you and will likely need 5-6 sessions to make you feel good.

They always start with an analysis of your spine, of your lunbar, of your hips, and take in the total spine function before prescribing a course of action to alleviate your back pain.

You go to the table to get ready to start getting tested and the chiropractor notices a mole on your lower back.

SHE GASPS IN HORROR.

She, your chiropractor, breaks down in tears and tells you that you **ONLY** have 2 months to live and you have Stage 4 cancer because this mole is going to kill you.

You start freaking out. You are breathing heavy. Your heart is racing. Start thinking about your family, your kids, I'm gonna miss their milestones.

You ask yourself, "How did this happen?"

I feel fine, well beside my back. My diet hasn't changed. I don't get too much sun exposure. And **NOW I HAVE 2 MONTHS TO LIVE?**

Or would you rather have a Chiropractor that, upon seeing the mole says, "You know I have some concern of this mole, it looks irregular, but it is nothing to be alarmed by. I would suggest you go to your medical professional and have them check it out further. Now let's move on to getting this back of yours fixed and get you feeling better."

Which one would you choose?

I make this point to illustrate the obvious.

Recently I have come across a professional in our industry that

acts like the first Chiropractor. Buying a house, it has been said, is right up there with death and divorce as far as the level of stress. Tensions are High. People's emotions are frayed.

And to have a professional **OVERREACT** on issues that may or may not be present is **NOT COOL**. Frankly it doesn't matter if that professional ends up being right in their assessment the damage is already done in **THEIR DELIVERY** of what might or might not be an issue.

When buying or selling, ask around... Can the professional you hire find solutions to potential problems or do they over-react at ever mole they see giving the client a death sentence.

I know who I'd choose.



IMPACT CLUB™

Cause and Effect

In life there is black and white. Then there is gray. There are actions and reactions.

There is Cause and Effect.

When building something or when trying to grow personally you quickly learn that you have supporters, you have skeptics, and you have critics. Think about it. People will typically fit into one of those 3 categories when you try something new.

You would think that you want all supporters and for the ego it helps you to surround yourself with supporters. But then I would say that also you need to listen to your skeptics. They are skeptical for a reason and it will boil down to one of 2 reasons: 1) Their own history of beliefs. Their own experiences. Their own mindset. OR 2) They don't believe IN YOU. IN what you are doing. You haven't done enough to convince them YET!

If you have critics. Most likely they are already way on the other side of the fence and won't support you NO MATTER what. I would say let the critics go.

But the 'Skeptics', there is hope for them.

If you believe in your cause. If you are passionate. If you are pure in your reasoning then you could be able, over time, to show those skeptics under reason (2) above that you are who you say you are and you are doing what you say you do.

Or, if you are VERY good at controlling the narrative. At telling your Story. At connecting and inspiring your audience, then slowly you can change



(1) mindset and they will actually become your BIGGEST supporters.

I relate this to ImpactClub® Frederick and our journey.

We've had all 3. LOVE the supporters who when ImpactClub® was announced jumped on board. All 182 members.

I'm sure there were some skeptics in there, but mostly we've had a TON of support.

Now, 3 years later... Coming up on Event #12 on Nov 19th at The BlueSide in Frederick we are going to crack the 300 member (currently at 296) plateau that we've tried to reach for the last 18 months.

It's been a slow journey, but those Skeptics, they are coming aboard.

Where does my \$100 donation each Quarter go? Do I get a say in the vote? Is this sustainable or a flash in the pan? Who 'sponsors' the events? What charities are eligible to present? Will my \$100 make a difference? Is this a Networking Event?

All those questions, from proof of concept, from history of 3 years and \$300,000 PLUS... YES \$300,000 PLUS in 3 years. Cold. Hard. Donations - \$100 at a time has been INVESTED in 12 LOCAL charities.

I ask you... Are YOU In?

Still have questions? Still a skeptic? Come check out ImpactClub® on the 19th and see for YOURSELF!

Social Media Stories

I share quite a bit on Social Media platforms, especially on Facebook. I know some of you may not be on Social Media, so here are a few of my **Social Media Stories** that got some interest, likes, and comments.



IMPACT MARYLAND MONTHLY

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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

- Eric patiently walked me through the entire selling/ buying process & was readily available to answer all my questions. (Tim W.)

- Eric and the team at Impact Maryland Real Estate are incredible, I didn't think buying a home could be this easy and smooth. (Katie S.)

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