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IMPACT MARYLAND MONTHLY

with *Eric Verdi*

"HOW TO THRIVE IN EVERY KIND OF MARKET"

MAY 2020



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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Life Resetting... You doing ok?

And here we are...

Another Month gone by with the 'Stay-at-Home' order. As I write this Monologue to you today we are 55 days into the Quarantine.

I don't know about you, but life seems to be 'resetting.'

Everything is slowing down. Life is slowing down. We are having family dinners more than we ever have had because we aren't running around like crazy from school, to sports, to work, to appointments. The boyz, it sucks because they aren't able to play with their friends and have sleep overs like normal.

I know I'm not the only parent to say this, but THANK GOD, they have their electronics and their devices.

They are able to talk and play with friends virtually.

Honestly, they are playing too much but how can you be too hard on them when they have 2-3 hours of school and then have the rest of the day to do chores, to exercise, to play with friends. Imagine when we were growing up having to stay at home for 2 months without any playdates and sports to keep us busy?

We would have gone stir crazy.

I know that I, personally, would have been bouncing off the walls begging my parents to go have a sleepover with Justin and Zack.

I remember when I was 8 or 9 years old we had planned a sleepover at my cousin's home. Planned on playing. Planned on hanging out. Being an only child I SOOOO looked forward to hanging out with friends and cousins.

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.

Well, that morning it started to sleet with snow and ice throughout the day.

I begged my mom all day to go to Justin and Zack's.

Finally, around 4pm when it wasn't letting up, my mom pulled the cord on the sleepover.

I was devastated. I loved hanging with my cousins and missed an opportunity to hang with them. This was ONE DAY. I could not imagine going 55+ days without talking to, hanging with friends. So, to get on the boys for talking, facetime... gaming and facetime the same time with friends like they are next to you.

There is that aspect of the 'Stay-at-home' order which kids, "nowadays" (don't I sound old) have it easy. They can just get on a gaming device and see and talk to their friends. Or, like Anthony, spend LITERALLY hours on Facetime talking to friends.

Next, the "Projects!"

I don't know about you, but we've had 'projects' that have been on the back-burner for LITERALLY YEARS! And, now, spending all this time in our home we have found ways to get these projects done. We still have a LOT more to do, but it is nice to get them done.

Here's how it works in our house. Susan, she is the organized one. She will set a specific room, a closet, a project to get done. Then we will take everyone out of that room. We will organize (the boyz and I have this ability to just throw STUFF in piles, in no organized fashion). Susan will have us put the piles into a: 1- trash pile. 2- a giveaway pile. And a 3- keep pile. I must say that we AREN'T hoarders, but man do we have a lot of STUFF.

We have NO ISSUE donating or trashing items that we don't use.

That is usually the first half of the day. The removing and sorting of items.

Then we take a break and put the room, closet, space back together.

So far during the order we have done... both boys rooms. Both closets. The laundry room and closet.

The Pantry. Both closets by the front door. The basement 'playroom' that was turned into an office. The basement closets. We painted the white board in basement/office. I then painted one in the office. We planted a garden. Mulched outside. Painted Family Room and Kitchen.

When this lifts, we want to remodel the kitchen area... (although we might not have the funds for that project this year.) More on that in a moment.

What have you done???

I'd be interested to know what side projects have you been able to get done while spending ALL this time at home.

Then we have the daily briefings. We tune in to 3-4 a week. Not so much for the breaking news, but it is ENTERTAINING! The President – regardless if you support or not. The rambling. The we have Dr. Birks and her scarfs. All the Meme's that come along with that. And Dr. Fauci, gotta love him and his clear and concise answers and then his face when Trump speaks is HILARIOUS.

The briefings sometimes start off Happy Hour 😊

The financial implications of this is going to be felt for YEARS to come. People ask me all the time what I think will happen with our economy? What are the implications? What can we expect? Will this lead to a recession/depression?

My answer has pretty much been consistent throughout.

First of all, you can't have this many people NOT working and not expect the economy to take a hit. A, potentially, major hit.

I've always set a date of June 1st in my mind.

If we aren't up and running with some normalcy by June 1st, then I think we are going to have MAJOR ramifications. MAJOR. Homes lost. Companies shut down. Poverty. Loss of income and life.

I believe if we can open up SOON. And open up smart, then we could have a dip in the economy, but I think we will bounce back quick!

The difference in this Shutdown vs the Economic Crisis of 2007-2010 is that there was an underlying economic issue in 2004-2006, the banks and mortgage companies lending money to people that SHOULD NOT have had loans. The bubble burst. And whether you like it or not, the housing market and ALL that surrounds that market, all the tentacles and industries that it affects is the BACKBONE of the American Economy.

With that said, there were economic factors that caused 2007-2010.

There are NOT economic factors this time. The economy was artificially shut down. It was VERY STRONG going into this. And if we open back up soon, I think in 5 years this will just be a blip in a STRONG economy.

If it lasts too long, then we WILL have a recession.

"Eric. How has this affected your business?"

Great question 😊

Real Estate has been deemed an 'essential service'... I think there are situations on what we do is essential, but I hardly think that every situation is essential. For that reason I have taken this time to slowdown on active real estate.



Different times, for sure... Family pix from Thanksgiving. Sure do miss everyone!

As you may or may not know, the real estate cycle from the time you get a contract to the time you buy the home is a process that can last 30-60 days. So, many clients, we were under contract before this shut down.

Those clients, we have gotten to the finish line with inspections, appraisals, repairs, loans, settlements and have been smart about social distancing during the process. That was ESSENTIAL. Families had changed jobs.

Movers lined up. Leases ended.

However, NEW business is where I have paused.

We WILL NOT list an occupied home where people are living during this! I think it is malpractice and, frankly, could be dangerous to the sellers and the buyers too. So, for that reason, we have 8-9 clients that are on 'pause' right now.

We have a couple buyers that need to buy. But we are smart. Only show vacant homes. Just open the door and let them in themselves, then they come out and we do a walkthrough. Always with a mask and gloves.

Many agents are trying to get new business now... NOT US. Unless absolutely necessary we have hit the pause button.

However, when this lifts, we will be there when you need us to sell. Need us to bring in our designers. Need us to get you the most money. Or you might want to move up to a bigger house. Or maybe, you'll want to downsize realizing your home is too big.

Whatever your situation, we will be here after all this craziness to help your family!

Hope you enjoyed a "Verdi's Eye View" of this Corona/Covid-19 Pandemic.

Cheers,

Eric Verdi

Don't Forget to Have Fun!!!

May Quiz Question

Q: What kind of weapon is a falchion?

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.

April Question & Answer

Q What famous writer celebrated his birthday on the 23rd of April?

A: William Shakespeare

Congratulations: Kendan Bauer!

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4		8		2
	2	3		8
9			2	1
			7	

Happy Birthday

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

Jenny Brenzel	May 2nd	Anna Elisa Scott	May 11th	Jenn Cavanaugh	May 21st
Kenny Insley	May 2nd	Catherine Gilbert	May 11th	Camryn Rawlett	May 22nd
Jacob Martin	May 3rd	Dan Wilson	May 12th	Heather Fogelson	May 22nd
Vicky Neely	May 3rd	Claire Purgason	May 13th	Ray LeBlanc	May 22nd
Karen Kapust	May 4th	Kenny Barnas	May 13th	Colin Haraway	May 23rd
Leila Martinez	May 4th	Mike Haggerty	May 14th	Derek McCauley	May 23rd
Lena Picha	May 5th	Linda Holifield	May 15th	Lauren Fox	May 23rd
Ryder Cavanaugh	May 5th	Jim Steele	May 17th	Bobby MacCracken	May 24th
Kim Nunez	May 6th	Tyson Tsikerdanos	May 18th	Megan Sutherland	May 24th
Grant Huffstetler	May 7th	Max Van Vlerah	May 19th	Andres Menocal	May 25th
William Huffstetler	May 7th	Kate Felton	May 20th	Brent Allgood	May 26th
William Pattison	May 8th	Brad Ranneberger	May 20th	Jennifer Bobbitt	May 27th
Leon Kaas	May 8th	Jamie Stanley	May 20th	David Morris	May 27th
Steve Duncan	May 9th	Michelle Bairrington	May 21st	Michelle Schaffer	May 28th
Josilyn Insley	May 10th	Garrett Goodwin	May 21st	Sherri Beachley	May 29th
Abe Lopacienski	May 11th	Raymond Wilson	May 21st	Jeremy Bitler	May 31st

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 MOST Delicious Recipe

From Eric... Learned from Family Recipe

I'm gonna tell you a secret today.

I'm going to share a recipe with you and explain the specific steps of the Famous Baked Layered Antipasta dish. Then I'm going to give you the analogy of how this recipe is direct related to the real estate process, specifically our documented Approach that is outlined in our book, *The Psychological Approach to Sell Real Estate*.

If you've never had this dish, these baked layered antipasta, then you are missing out on something delicious. EVERY TIME... EVERY SINGLE TIME that I make this recipe and someone tries it for the first time they RAVE about how good it is and ask for the recipe.

Today, I'm giving you that recipe.

First, it is cooked in a glass 12x9 casserole dish. You will spray the dish with Pam or something similar. You will need 1/4lb of each of these meats and cheeses. It is BEST to get directly from the deli. 3 Meats: Cooked Ham, Hard Salami, Pepperoni (the big ones). 3 Cheeses: American, Provolone, Swiss. You will then need 2 rolls of Pillsbury Crescent Rolls (ideally seamless, but they don't always have them). 2 Eggs. Roasted Red Peppers. A little Olive Oil.

Now comes the important part. It is important in the way you construct the dish.



If you don't follow the sequence of the recipe it won't taste how it's supposed to taste. It might taste good, but it won't be phenomenal.

Turn Oven to 350. Lightly Spray Dish. Unroll Rolls and layer on the bottom of the dish. Then you start at the bottom with layering the salami – make sure you cover the entire pan to the edge of the rolls. Then you layer Provolone. Followed by Cooked Ham. Next Swiss. Next is Pepperoni. Then American Cheese.

This is very important!

It won't taste to perfection if layering is off. It is UBER important to end on top with Cheese because of the melting factor.

Then, here are the next steps.

You carefully spread out the Roasted Red Peppers on top of the American Cheese. Do NOT go all the way out to the edges. You will cover about 60-70% of the cheese with Roasted Red Peppers.

Then you crack an egg and a half (leaving the 2nd yoke til later).

You whisk the Egg and a half and then you spread over the Cheese and Roasted Red Peppers.

After that you need to carefully unroll the 2nd crescent rolls and cover the Antipasta. Do NOT let the dough rip as you spread. You MUST be careful in these steps.

After the rolls/dough, then you have one final step before baking.

You take that last half of an egg, the yolk, put in a bowl and add about a tablespoon of Extra Virgin Olive Oil to the Eggs. You whisk the egg/oil.

Then you use a little brush and spread the egg/oil mixture on the top of the rolls. This helps with the baking so that it doesn't burn and also helps bake the Antipasta equally.

After this it is ready to bake!

You could actually do the above steps and then put in the fridge for a few hours if you are preparing the dish for later in the day.

Now onto the Baking.

With the oven pre-heated to 350, you are ready to bake. You HAVE to do the next steps in THIS order.

Cover the dish with Aluminum Foil. Make sure it is tight so the foil is not touching the dough.

Bake for 30 minutes COVERED. Then after 30 minutes bake for another 30 minutes (60 minutes total) UNCOVERED!

That is IT!!! And you are ready to cut and serve. From personal experience, if you can let the dish sit 30-40 minutes before cutting into $\frac{3}{4}$ inch by $\frac{3}{4}$ inch squares. You can cut immediately, but it cuts a little easier if you wait a bit.

That is IT, that's the recipe!

Do yourself a favor during this Quarantine. Make this dish and send me a picture and what you thought of it.

Now, let's relate to Real Estate Sales Process. You noticed the very specific steps to the recipe, the SAME is true with buying/selling homes.

I recently had a friend text me and said they needed to talk about buying a home. Their family had grown and they were ready to move from their first home, a townhouse, to a larger single family home that had some privacy. They had been browsing online and had identified a few homes that they thought fit their needs.

It was during this time that I had to put the brakes on them.

They were adding the Roasted Red Peppers first before even putting down the dough.

I had to quickly explain that they could start putting the ingredients together, but they couldn't start baking yet!

The ingredients... and each family might add or subtract a few ingredients for their own taste... but the ingredients include. Getting Approved for a Mortgage on a New Home. Cleaning. Staging. Interior Stylist Consult. Packing. DeCluttering. Fresh Paint. Photos. Property Story/Flyer. New Carpet. Fresh Flowers. Plumber. Home Inspection. Loan Approval.

Now comes the fun part where you need a knowledgeable Chef to put all those ingredients together.

You can't do property photos without first doing the stylist consult. But should that come before or after painting and cleaning? Loan Application, where should that go in the process. Well that's like putting the meat NOT the cheese on top. It might taste ok, but it ain't right!

The Baked Layered is INCREDIBLE if you follow the directions. It is DECENT if you have all right ingredients but don't layer in the correct order. And it can ABSOLUTELY be INEDIBLE if you don't have the right ingredients or cook at incorrect temp or time.

Buying and/or Selling a home with someone that doesn't know the EXACT recipe, that doesn't have a Documented Approach, it can a HORRIBLE/INEDIBLE experience. Us, at Impact, we know the recipe. We know the steps to have INCREDIBLE results.

There is a recipe and steps for Baked Layered Antipasta that MUST be followed to be delicious. And there is a recipe for success in real estate... We know those steps! If you need any help, just hollar and we're here to help!

IMPACTCLUB™

ImpactClub Adapts...(Passion)

Yes, there is going to be an ImpactClub® Frederick Event.

We have gained too much momentum to have the Covid-19 'Shelter In Place' order shut down the Impact you and 308 other people have made over the last 3 plus years.

ImpactClub® Frederick has donated over \$341,000, since inception in February 2017. Through 14 events, first at The BlueSide Tavern and most recent at Idiom Brewery we have gathered. We have hugged. We have laughed. We have had good times. We have had good food and drinks.

Most IMPORTANT we have heard 42 different speakers stand up in front of you and pour their heart out. Speak of their passions. Speak of those they help. Some have been in recovery themselves. Some heartwarming and tear-jerking stories. Some speakers, like Wayne Dorsey, made us laugh.



Whatever the emotions each and every speaker representing their charity has a PASSION for whomever they are helping.

Each of our 300 PLUS ImpactClub® Frederick members have a PASSION for helping others and ImpactClub® helps fill that passion.

We are well aware that some ImpactClub® Frederick members, this is just a SMALL portion for what they do and who they help and their donations are many and their volunteer hours are endless. And



there are others that just come together once a Quarter and use ImpactClub® as their main charitable contribution. Either one is GREAT, we are just happy that you found ImpactClub® and continue to support our mission to help charities here in Frederick by turning your \$100/quarter donation into OVER \$120,000 ANNUAL contribution!

Just like those speakers each event, we too have a PASSION!

Our passion is bringing like-minded, caring, generous individuals together to have a GREAT evening and to have an Incredible Impact. To make our members feel a part of something bigger than themselves and their \$100!

With that, we are NOT gonna let COVID-19, STOP IMPACTCLUB® FREDERICK...

True we can't meet in person. Which absolutely STINKS! But we can still meet and we will use technology to host our 14th Event on Tues May 19th.

We are doing a Zoom meeting at 6:30pm on Tues 19th. For technology and voting reasons this is a Members Only event.

If you are a current member you should have received an email and an evite for the EVENT. If not, please reach out to me ASAP and we will figure this out before the 19th.

IF you are just now reading this for the first time and want to know more about ImpactClub® Frederick and how your \$100 could have a \$30,000 Impact, you can check out past events and JOIN us at www.impactclub.com/clubs/frederick-md/, we would LOVE to see you on the 19th of May!

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

- Thank you Impact for all you did to get us in our forever home. We were a challenge that you rose to! I'm so glad we got to know the wonderfulness of you! – Barb Z

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