

# MEDWICK'S MONTHLY

MOM LIFE. SECRET SERVICE WIFE. REAL ESTATE ADVICE



## WELCOME!

*I am so happy to have you here! I hope through my monthly newsletter we share many laughs, cries, and inspiring stories. An authentic look into my unedited world. Enjoy!*

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## Let Me Be Your 'Amy' What gardening taught me about real estate....

I have literally always wanted a garden. When I grew up my longtime Jersey neighbor had the most amazing veggie garden. I was young.... 7, 8, 9, 10. But I remember it took up her entire backyard. Year after year there was just about any veggie you can think of. The reddest, juiciest tomatoes. Soooo many green beans. Wax beans. Cucumbers. Peppers. So fresh and so delicious! It was a hobby for her and she was so good at it. But with the size of it, there was no way she and her husband could eat everything that grew. So my family had an open invitation to come and take whatever and whenever we wanted. I loved picking all the veggies and knew one day I would have a garden of my own.

## Plant it and it will grow....

Tomato plants were the first veggie I tried to grow myself. I bought some soil, the plants, and a few pots. That's all I need, right?? I just plant the tomato plant in the pot with some soil and it grows, right? WRONG! Well, it started to grow. But it didn't take long before all the leaves turned yellow and brown no matter how much water I gave it. Yep, they died. No clue why. But I gave up. It wasn't until I moved to Monrovia that I wanted to take this gardening thing more seriously. I have the land for a garden. I (well really my husband) just needed to spend a little time building the beds.

## Just build it and they will grow....

This time around I became really good friends with one of my neighbors. If you live in my neighborhood I'm sure you all know, Farmer Amy. The one with the most amazing organic garden and farm-fresh eggs with the porch stand?? Yep! I started picking her brain. I (my husband) had built 3 large raised beds. We went out and bought bulk manure, I bought all the plants (tomatoes, peppers, cucumbers, zucchini, squash, watermelon, lettuce, swiss chard, eggplant, and all different herbs).

## I was officially a gardener!

I was so proud of myself. I had everything planted and it looked amazing! Everything looked so beautiful and green! Now I wait for everything to grow! Sort of like watching paint dry though.... But longer. Except for only after 3 days I noticed something. Almost everything was turning YELLOW! WHAT??? What the HECK is going on?? This cannot be happening again! You're supposed to be a beautiful green NOT yellow! Panic started setting in. All of this work and money was slipping right out from under me. I was literally sweating trying to figure out what to do.

## Time to call in the expert.

Farmer Amy came as quickly as she could. She immediately sent me to buy a soil test kit. Soil test kit?? Why are we performing science experiments? It's just gardening and should be easy! Boy was I wrong. I came home and tested the soil right away. I took a few samples and tested multiple spots. The results did not lie. My soil was all over the place and the levels of everything were so messed up! No wonder why everything was dying.

## But what now??

I was committed. I was in this for the long haul. So I asked Farmer Amy what she would do and she politely told me I didn't want to know. Oh but yes! Yes, I did want to know! So she told me to dig out every ounce of dirt around all the plants and put new, more nutritious soil back in. Holy crap. What did I get myself into!? But I was determined. I was not going to give up. On one of the hottest days of the summer, I dug out around every single plant and replaced it with amazing compost.

**If you plant it, and have an expert gardening friend to rely on, and ask lots and lots of questions it will grow!!**

Within 2 short days of replacing the soil, my yellow plants were turning green again. It was amazing. Just like that! I swear my eyes were playing tricks on me. But it was really happening! Every morning I went and inspected all the plants and watched in awe as my garden just took off!

## And then the bugs... So so so many bugs!

Part of the reason for wanting to grow my own food is to know they are chemical-free! The problem with that is my beautiful crops were now being attacked by bugs! I learned about sooo many different bugs (good and bad) just last year. Aphids (there are over 50 different kinds), cucumber beetles,

squash beetles (they are twins with stink bugs), vine bores, flea beetles, hornworms (these things are the devil!). Well, I picked, squashed, plucked, hunted, flicked, and tossed as many bugs as I could. I literally handpicked them from my precious veggies.

### All the rewards.

All of my hard work finally paid off. My garden was such a huge success last year. I couldn't have done it without Farmer Amy. I'm sure she was sick of me by the end of the season, but I am so grateful for her patience and knowledge. The most amazing and accomplishing feeling is harvesting fresh veggies every morning. Beautiful veggies of all different bright colors. It made my heart so full.

### So now it's my turn to pay it forward

I know many of you enjoy gardening as well. Whether it's a few pots on the deck or a larger garden I would LOVE to share what I have learned over the last year. My hope is to help you with your gardening journey and overcome some of the many challenges we can face throughout the season. This year I will be starting everything from seeds. Well, that's the plan anyway. I'll keep you posted on how that pans out! I mentioned in my first newsletter that I will be adding a section that will include gardening. Check it out below for tips and tricks!

### Not just gardening though....

I want to pay it forward when it comes to your real estate needs as well. Imagine trying to buy or sell a house by yourself when you have never done that before... Where do you start? What paperwork do you need? How will you market your home? What strategies will you use to

sell your home? Are you going to vet every single agent who wants to show your house?? It's a little overwhelming to think about, right?? And that is only just a small portion of things you have to handle by yourself.

### Let me be your Real Estate 'Amy'

Just as Farmer Amy guided me step by step in the garden. Answered every single question. She was the expert who had already tested the "market". She has tried and true methods that work. Was extremely patient, and knowledgeable. When she is faced with new challenges she doesn't panic. She remains calm and tests new theories until she gets the results she wants.

It's the same with real estate. I can be your 'Amy'. Quick example: I recently had a buyer that was getting quotes for interest rates at about 1 to 1.5% above current rates... They wanted to use an out-of-town lender. After extensive talks about using a local lender, they finally made the switch. Now they are going to save OVER \$400/mo and OVER \$150k over the life of the loan in interest. Isn't that crazy?? Be on the lookout for a future newsletter for this amazing Story From the Street. It's a good one.

*Josie*



## Fun Time!

### March Trivia Question

Q: When is the best time to plant garlic?

Everyone who texts or emails in the correct answer by the last day of this month will be entered into a drawing for a \$10 gift certificate to Amazon.  
Good luck!!

### March Sudoku

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



HAPPY BIRTHDAY!!



Here are the March Birthdays from our friends of Medwick's Monthly. If you have a birthday in March and don't see your name on this list, please email or call me so that we will include your birthday!

Lauren Przybyl      3/4  
Morgan Mathews      3/8  
Dan Miller      3/21

Kathy Reifschneider      3/27  
Meredith Leader      3/30

# STORIES FROM THE STREET...

A monthly column of real life examples, told in 'story' format to give you knowledge of what actually happens behind the scenes of a Real Estate transaction.

## What's Up with the "Market?"

We, at Impact Maryland Real Estate, get this question ALL THE TIME. Family gatherings. Running into Friends at Target. Whatever/Wherever we are viewed as experts with all the answers needed for real estate.

Truth be told we are experts.

We do real estate EVERYDAY! We talk to others in the industry not only locally, but all over the country. We talk to others in ancillary businesses like mortgage, inspectors, title companies, and other supporting industries. We have a very microscopic view of the market.

**It is clear to us that what is going on in the market is VERY SIMPLY – Economics 101 – Supply and Demand.**

There are MANY, MANY, MANY factors that go into the state of the market but looking specifically into why this is SUCH A SELLERS MARKET is simply a function of the demand of buyers to purchase homes now far outweighs the supply of homes for sale.

Just this past weekend we had a buyer looking at a \$900,000 house in Frederick County. Now, typically, when you get into that price range there are limited buyers, and the house might sit on the market for some time until the 'right' buyer comes along. But this house, after talking with the listing agent, ended up with 7 OFFERS!!!

**This is unlike anything we have seen before!**

Have you ever been at one of those lakes with all the fish swimming around and a little kid drops a morsel of food into the water and what seems like an endless amount of fish all fight for that piece of food?

**Yeah, that's what the market is now!!!**

But instead of fish, there are buyers... and instead of a morsel of food, there are houses.

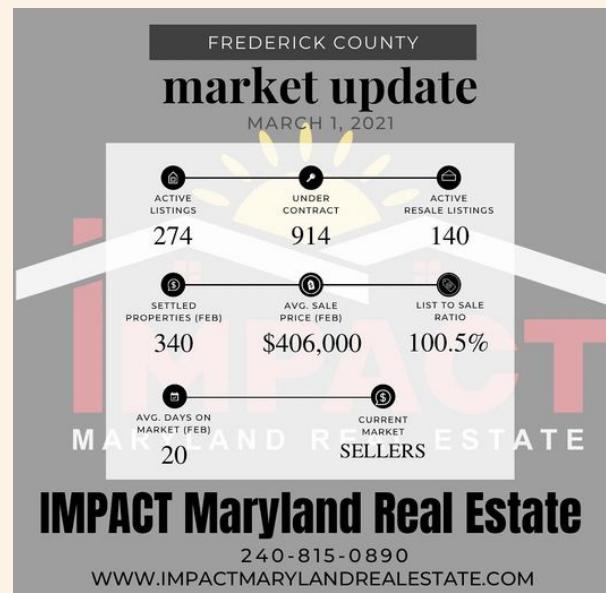
The supply is EXTREMELY low with 140 active 'resales' (excluding new construction) and there are currently 914 properties UNDER CONTRACT!

*What this tells us is that for every house that is listed there are about 7 buyers willing/looking to purchase and thus this is having an effect on the market that leads to increase prices and has escalated the overall market.*

Buyers have to be very creative in getting their offers accepted as we are routinely seeing 6, 7, 12 offers on properties. And you have to have someone that is an expert in structuring offers to get your offer accepted in today's market.

Conversely, if you are looking to sell, NOW is the time while the inventory is low and buyers are in a feeding frenzy.

If you want to know the multitude of factors that go into where this market is now, feel free to reach out to us.



# Healthy Me, Healthy You

*Healthy living, fitness tips, gardening, recipes and more. What has worked for me and what as not..*

For those who love to garden, or those who want to learn and start a garden this section is for you!

As I mentioned above, this year I'm trying to start all my veggies from seeds. And as you may have already guessed, it's not as simple as just plopping some seeds in soil and forgetting about them. Every seed is different and not every seed can be started the same way or even at the same time for that matter. Last month I started 2 different types of vegetables. Peppers and lettuce.

This month I will start tomatoes and eggplant. Next month I will start cucumbers, squash, zucchini, and green beans. It's not too late to start if you are wanting to try from seeds. Give it a try and let me know your progress!

Here's a list of items you will need:

- \*4 foot fluorescent light from Home Depot/Lowes
- \*Mini starting pots
- \*Seed starter soil
- \*Warming mat (I bought mine from Amazon)
- \*Seeds

**To start peppers:**

- \*Take a paper towel and wet it. Squeeze out to make sure it's not dripping.
- \*Take the pepper seeds and place a few on the paper towel
- \*Fold the paper towel in half and place it inside a ziplock bag. Label the bag with what variety of pepper is inside.
- \*Place bag on warming mat and let the magic happen!
- \*Anywhere from 3-14 days your seeds will sprout!
- \*When the root starts to show from the seed it's time to transfer to one of your tiny pots with potting soil.
- \*Push a hole about  $\frac{1}{2}$ " deep in the soil. Drop seedling in and lightly cover.
- \*Place pots under your lights with lights being only 1 inch from pots.
- \*Mist often with a spray bottle to keep the soil damp but not soaking.

**To start lettuce:**

- \*Take the seed starter soil and put it in a large bowl.
- \*Mix water with the soil to moisten but not drench
- \*Place the soil inside the tiny pots and sow a seed or 2 in each pot
- \*Immediately place your pots under the fluorescent lights with the lights only 1 inch from the top of the pots. Keep the lights on for 14 hours a day.
- \*Mist often with a spray bottle to keep the soil damp but not soaking.

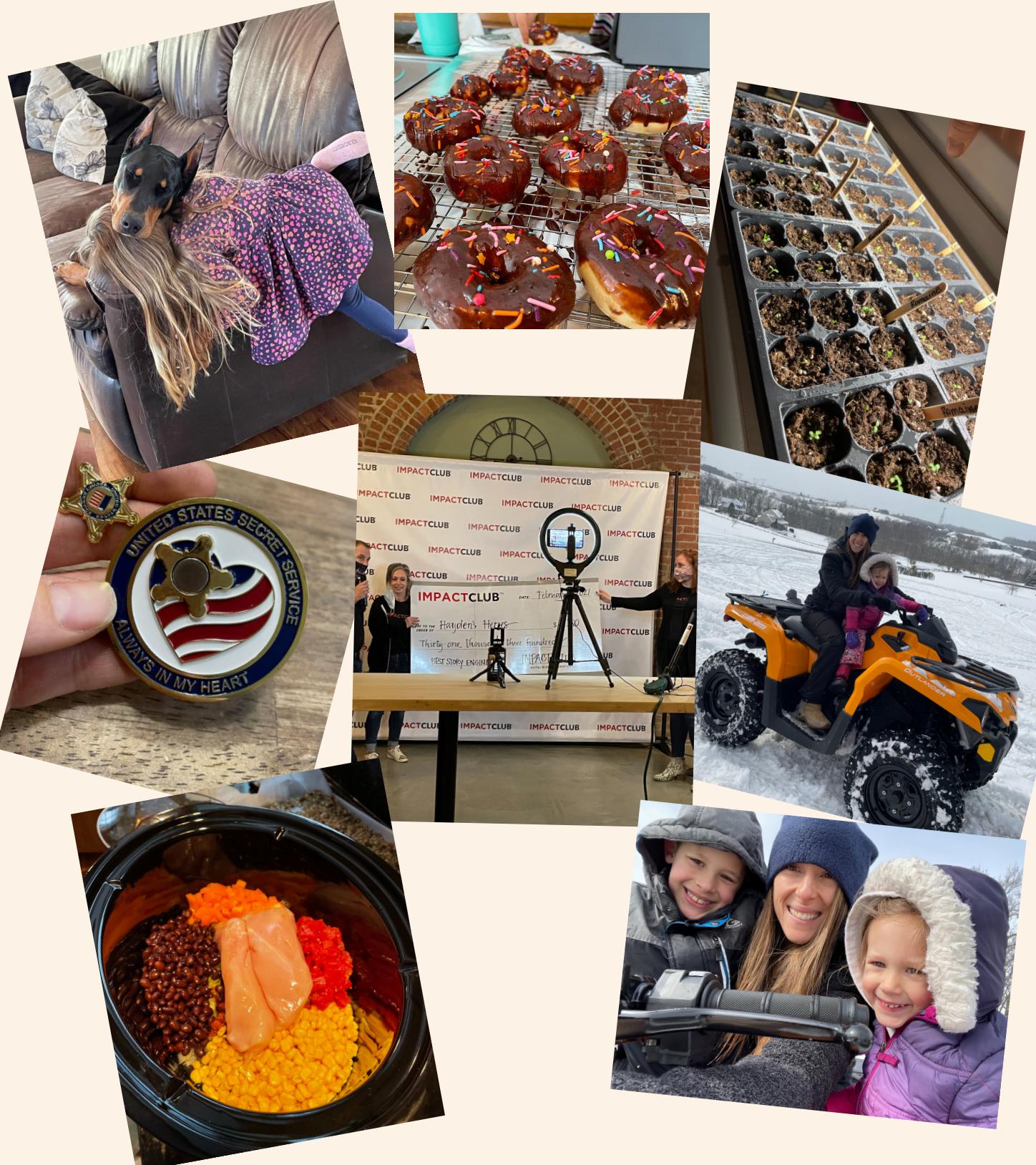
**To start tomatoes and eggplant:**

- \*Start seeds in seed starter soil in your tiny pots.
- \*Then place pots on the heating pad under the fluorescent light.
- \*Mist often with water



# Social Media Stories

A round-up of fan favorites from the past few weeks!



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## Testimonials from Medwick's Impactful Monthly Members...

"Josie Medwick is a fabulous realtor! She is so helpful, willing to listen, and so knowledgeable about all of the steps in buying a home: from finding a great home to fit your family, to advising about the age of the furnace during the inspection, to what to expect during closing. We really felt supported and taken care of! Trust Josie to help you find your next home!!" ~ C. Morgan

"Would give Josie a 6/5 if I could, was very professional and quick to respond. She was a pleasure to work with and made the entire home buying process a breeze. Would absolutely recommend her to my friends/family." ~ M. Drazin

"She is a star. Very professional and fun to work. Thank you for help me sell my home and move on with my life. You help me fix the house and get the best price on the market. Thank you."~ A. Lander

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