

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!

INSIDE OUR PREMIER ISSUE

TIMING IS EVERYTHING... P. 1-2

FUN TIME P. 3

JULY BIRTHDAYS P. 3

STORIES FROM THE STREET P. 4

HEALTHY ME, HEALTHY YOU P. 5-6

SOCIAL SUMMARY P. 7

Timing is everything.....

It truly is everything. Think back over the last few days or even years.

Cooking dinner. Getting to work on time, or on that virtual meeting on time. Taking your kids to baseball practice. Watering your garden.

Meeting your spouse or having children.

It all requires perfect timing.

Quick story about how John and I met. I was young and had made some really dumb financial mistakes. I was in a crap ton of debt. Not proud of it, but life goes on. I already worked a full-time job, but that was not going to cut it. I was forced to get a second full-time job just to pay off the obscene amount of credit card debt I had.

So I found a job bartending. Made a ton of money, and over 2 years was able to pay off every single penny I owed on my cards. WOOOHOOO Right?!

But that's not the best part. While I was working at the bar, John also started bartending there as well. I look back and was so mad at myself for getting into so much debt. I was literally killing myself from working so much. 9:00 am - 2:00 am, nonstop. Day in and day out. But I was determined.

The timing was perfect.

Looking back I realized it was the only way I would have met John. If I didn't have that debt I would not have needed that 2nd full-time job. It happened to be the right place, at the right time, in the right situation. It was the perfect timing.

Think about your garden.

Try waiting a while to water your flowers or veggies. Actually no, don't do that! But just imagine you did. If you wait too long everything will die. If you water too often everything will die. It has to be the perfect time for everything to thrive.

Do you think a garden would survive if you planted it in the winter?? Of course not! Why? Well, the time is just not right.

But what about larger life situations? Starting a new job. Switching careers altogether. Investing in stocks. Moving to a new state. Getting married.

How do you know if the timing is right?

All too often we make rash decisions. We live in an instant gratification world. We want what we want, and we want it now.

We make decisions based on our feelings and emotions rather than doing research and having facts to base our decisions on. And you know what? Sometimes we get lucky and it actually works out.

But let's be honest. It doesn't always work out. Most of the time making decisions based on our feelings doesn't end well for us.

Imagine going to buy a car or truck, or better yet you have always wanted a camper. You love going camping. You always have fun going with your friends or family and your dream is to own a camper yourself. So you go out and buy one without doing any research.

Then you get your first bill in the mail. Holy crap! I can't afford this! Then you realize that if you had just spent a little time researching you would have known the timing for this was just not right.

Buying and selling a home is all about timing as well.

Perfect example of this..... clients of mine that I helped buy 2 years ago had mentioned that in a few years they will want to sell, but they just weren't ready right now. As we know, this market has been super crazy. They happened to read one of my newsletters about it and asked me what I thought.

I told them NOW WAS THE TIME! They put their trust in me and we got the ball rolling.

Their house ended up selling in days, with multiple offers, almost \$50,000 OVER asking price, and almost \$100,000 MORE than what they had paid 2 years prior!!! WHAT?!

The timing was perfect.

If they would have waited another year or 2 as they almost wanted I do not believe things would have ended up the way they did. Trust the timing.

A stylized, handwritten signature in black ink that reads "Josie". The signature is fluid and cursive, with a long, sweeping underline that extends to the right.

Fun Time!

July Trivia Question

Q: The month of July was renamed for who?

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!!

July Sudoku

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



HAPPY BIRTHDAY!!



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

Joey Medwick 7/17

John Pizzo 7/24

7/24

7/25

Lydia Staveley

Ethan Nicholls

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.

ImpactClub Update – \$472,000 now donated!!!

Just a couple of weeks ago ImpactClub® was BACK the way it was intended... A LIVE EVENT!

Now that COVID restrictions are loosening with more and more people getting vaccinated and the restrictions on in-person events, restaurants, get-togethers starting to lift, we, at ImpactClub® are getting back to normal also!

I can't tell you how tough it was to run ImpactClub® virtually when the foundation of what we have built and are building at ImpactClub® is to bring a sense of community and belonging together every quarter. To talk to friends. To gather. To sit and listen to 3 local non-profits share their story, to hear the inflection in their voice, to listen to them PASSIONATELY speak about whom they help and the impact they are having.

ImpactClub® was built to be LIVE...

However, with COVID, we had to pivot. Like EVERYTHING else in the world, there were massive changes. What was once a HUGE community event with 200-250 people in attendance each Quarter became relegated to Zoom events. After the first 'all virtual' event in May 2020, I knew that ImpactClub® would die if we couldn't at least get some part of it 'LIVE.'

So, with Idiom's blessing and within local and state guidelines, we ran a skeleton crew of just essential personal to run the event and presenters in-person. ImpactClub® members still had to watch online, but at least you could see the presenters on 'the stage' with the mic, with the ImpactClub® backdrop and it was good enough for what we were dealing with in the world.

We did that for a year from Event #14 to Event #17 we were Virtual... And ImpactClub® still donated over \$121,000 during a pandemic.

Then on May 18th with restrictions being lifted we were BACKKKKKKK LIVE!!!

We went into the pandemic with 306 members and we came OUT of the pandemic with 316 members.

How freaking amazing is that????

ImpactClub® Frederick actually grew during the biggest pandemic in 100 years! That goes to show you the type of people that make up ImpactClub®... dedicated and loyal members of the community that no matter what life throws at them they preserve and fight back for the greater good.

ImpactClub® Frederick members know that although they had a struggle during the pandemic, the charities and the individuals that those charities help had an even more difficult time to make due the last year.

We might not solve every problem locally, but ImpactClub® members – like you – play their part and combined with other amazing individuals can have a MASSIVE IMPACT by combining forces.

We can't wait to break \$500,000 donated since 2017 on our next, our 19th, LIVE event in August.

Will you join us???



Healthy Me, Healthy You

Healthy living, gardening, recipes and more. What has worked for me and what has not.

Garden tip(s) of the month

Tip #1 Prune your tomato plants (mostly indeterminate varieties)

Well, it's July! Hopefully, your gardens are super green and growing really well. One of the best tips I received from Farmer Amy is to prune the tomato plants. Like a lot. It felt soooo wrong to cut off perfectly healthy branches. It was so hard for me to do. But now that I understand why, it makes so much sense.

My rule of thumb is if the branch doesn't have flowers then it's a goner. Now, don't go running out to your garden and cut off every single branch that doesn't have flowers. I start from the bottom of the plant. Anything close to the dirt has to go. Then work your way up through the plant and prune throughout. I like to leave some to help shade the fruit while it's growing.

Know what variety of tomato you are growing. There are 2 different types. Determinate and Indeterminate.

Determinate varieties grow to a certain size and then stop. They produce all of their fruit at once and then stop.

Indeterminate varieties continue to grow throughout the season and will continue to produce fruit until the end of the season.

Pruning your tomato plants will help the plant send its energy to the producing fruit rather than to the foliage.

Pruning will help with better airflow in between the leaves and help prevent disease.

Pruning will also help you see any critters better and catch them before they destroy your plant.

Tip #2 Look out for vine borer eggs

All varieties of squash are really susceptible to 2 main bugs: Squash beetles and vine bores. Squash beetles will be pretty easy to spot. They actually look like stink bugs. They will lay their eggs on the bottom side of the leaves in a cluster and will be reddish/brownish in color. If you see them just squash them.

Vine borer eggs are not so easy to spot and will absolutely be the death of your plant if not taken care of.

The vine borer moth will land on your squash and lay just one egg towards the base of the plant or on the outside of the flower. It is super small and almost just looks like a speck of dirt. If you find something like this you have to scrape it off and squash it! Try not to let it drop in the dirt. It will end up burying itself and be ready for next year's crops.

If you don't get to the egg in time. You will start to notice the leaves and main stem start to turn yellow and wilt. Then you will notice the stem is completely chewed up and "sawdust" looking stuff on the dirt. By this time the vine borer made its way into the stem and is eating it from the inside out. It's ultimately what caused me to rip out all my squash last year.



Recipe of the month: Homemade Mac N Cheese

Backyard BBQ weather is here! And nothing is better than homemade macaroni and cheese to bring to a barbeque. Here is my go-to recipe that everyone loves.

- 2 1/2 cups Macaroni (I'll usually get the elbow or shells)
- 1/4 cup butter
- 1/4 cup all-purpose flour
- 4 cups milk
- 1/2-1 teaspoon salt (I'm a salt lover)
- 4 cups sharp cheddar cheese, shredded

1. Cook your macaroni as usual but take it out of the water when it's al dente. It'll cook more in the oven and you don't want it to be mushy.
2. While the macaroni is boiling melt the butter in a large saucepan and combine with the flour. This will make a thick paste.
3. Slowly add in the milk a little at a time. It may clump up at first but just keep stirring well.
4. After all the milk is in, add the salt and cheese. Keep stirring until the roux is smooth.
5. Don't forget about your macaroni!
6. Add macaroni into sauce and stir around. It will look like a TON of sauce but trust me it will be amazing.
7. Put everything in an oven-safe pan and top with more cheese. Then bake for about 45 min at 350 degrees.

Keepin' it local.

I would like to add something new to this section this month. If you know me, then you know that I LOVE supporting hard-working local men and women in their businesses.

This local business was brought to my attention and I had to share with you all.

A local mom of 4 children was tired of all the clothing she was finding in the stores for her kids. She wanted clothing that was not only classic but also provided chic styles for the kids and herself. Not finding what she wanted she knew she had to create a line of clothing herself.

Ever Loved Apparel offers some really cute clothes for kids and moms. Simple designs that will never go out of style.

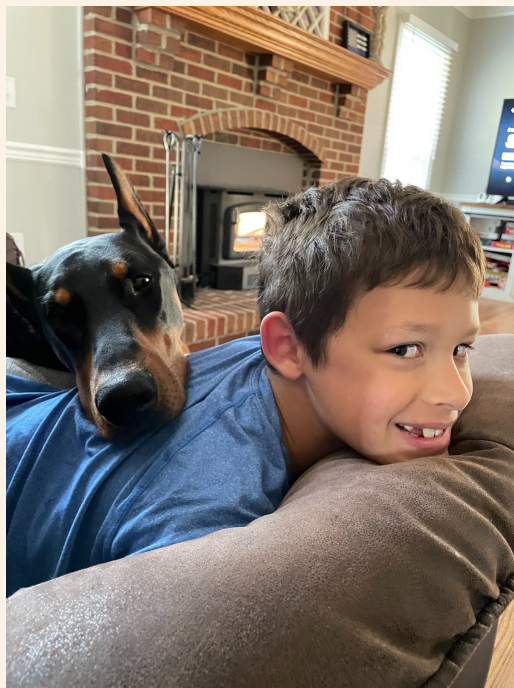
Check them out at:
<https://www.everlovedapparel.com/>

Ever Loved is proud to announce that a portion of all proceeds will be donated to the National Down Syndrome Society.



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...

Perhaps a more uncommon testimonial, one from a vendor (photographer) perspective, but having worked with Josie as her real estate photographer, I can confidently share these words without hesitation.

Josie is a dream to work with. She is attentive, detail-oriented, committed, communicative, and FOCUSED. Her focus? The client, always. Her motivation to assist, secure and follow-through are evident from every aspect. And while I might not have had a buying or selling experience with Josie, I can attest that her professionalism and dedication to client satisfaction are her highest priority.

~Annie Main, A. Marie Imagery

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