

Protector. Innovator. Philanthropist.

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IMPACT MARYLAND MONTHLY

with Eric Verdi

"HOW TO THRIVE IN EVERY KIND OF MARKET"

JANUARY 2025



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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How's It Going?

#BetterToday

As we embark on 2025 another year around the sun. Another year of highs and lows. Another year of firsts. Another year of routine. Another year of ...

Did you begin your year with a resolution to lose weight? Travel more? Love harder? Learn a new skill? Start a new business?

If so, I would LOVE to hear about it!!!

But I would also like to know WHO is holding you accountable? Who did you tell your 'resolution' to that will hold you accountable?

And I would LOVE to know the steps and process you have implemented to get there!!!

Because a Goal without a Plan WILL fail!

Very few people are disciplined enough to set a goal and keep their eyes on the goal the entire time to achieve that. "I want to lose 30 lbs." Well great Sally, but how do you get there? Or would a better goal for Sally be to 'eat 2000 calories a day?'

What is more achievable?

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.

I would much rather work with a person who has micro goals. Who puts in the work today. And then tomorrow put in the work TODAY. And then TODAY. And then TODAY. Day after Day becomes Week after Week... and then Month after Month. And then you turn around and you have invested 10,000 in your goal and you're crushing it.

It takes discipline to wake up every day and eat what you need to eat. Or do what you need to do to start a business.

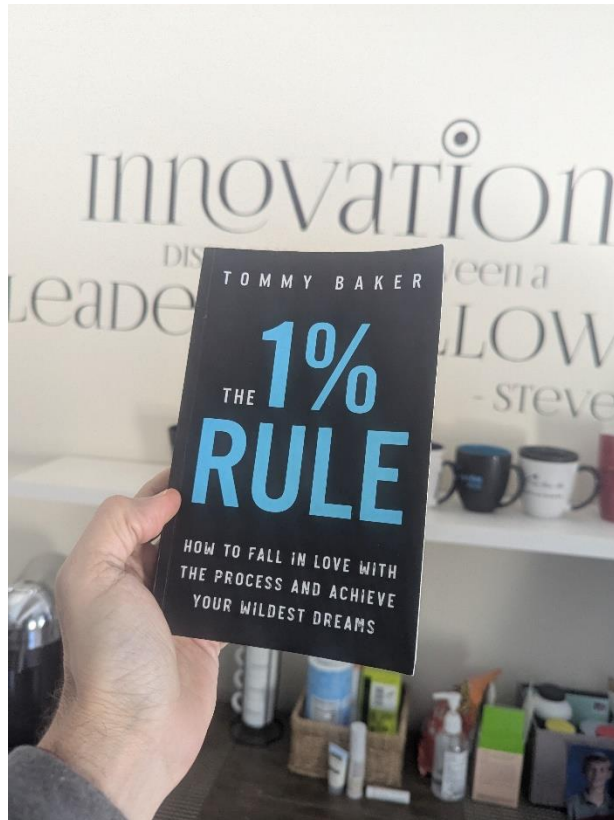
You have heard the stories of people climbing Mt Everest, one of the most daunting, but rewarding endeavors. Achieving a monumental goal like scaling the highest peak in the world isn't done in a single, swift ascent.

No climber attempts to conquer Everest in one go; it requires careful, calculated progress and multiple stages of acclimatization at various basecamps.

These basecamps are not just stops but essential milestones—places where climbers reassess their resources, gather their strength, and prepare for the next leg of the journey.

In the same vein, reaching your personal and professional peaks this year should be approached with a strategy akin to climbing Everest.

Each small goal or 'basecamp' you set—whether it's reducing your daily calorie intake, taking short, frequent trips, loving with a little more intention every day, or making daily progress on your business plan—serves as a critical checkpoint.



These checkpoints provide opportunities to evaluate your progress, recalibrate your efforts, and gear up for the next challenge.

By breaking down a larger goal into manageable, actionable steps, you not only make the task less overwhelming but also create a series of achievable wins that keep your motivation high.

Have you heard of Quitter Day???

I hadn't until recently and it is a phenomenon that makes total sense:

Quitters Day, often marked in early January, is a vivid reminder of the pitfalls of setting grand resolutions without a corresponding plan for action.

This day, identified through data analysis by the social network Strava, is when a significant number of people tend to abandon their New Year's resolutions—typically just a few weeks into the new year.

The trend reveals a fundamental mistake: many focus **solely on the end goal** without crafting, planning, and enacting a step-by-step roadmap to get there.

The downfall of those who succumb to Quitters Day is not in setting goals, but in neglecting the process necessary to achieve them.

Goals like losing weight, learning a new skill, or starting a business are commendable, but they require more than just wishful thinking. Without setting smaller, manageable objectives and regularly assessing progress, it's all too easy to feel overwhelmed and give up.

Successful resolution keepers understand that the journey towards a goal is made up of daily actions and decisions, each contributing to the ultimate aim. Instead of being blinded by the 'end game,' they embrace each step of the process, ensuring their motivation and efforts are sustained over time.

Also referred to as the 1% rule – one of my favorite books by Tommy Baker - revolves around the concept of improving by just 1% every day.

Baker's rule is based on the idea that small, consistent improvements eventually lead to significant growth and success over time.

By focusing on making tiny, incremental changes each day, the process becomes more manageable, and the daunting nature of big goals becomes less overwhelming.

This concept directly relates to the challenge of climbing Everest. Just as climbers do not attempt to scale the mountain in one bold move, following the 1% Rule means not trying to achieve a massive goal all at once.

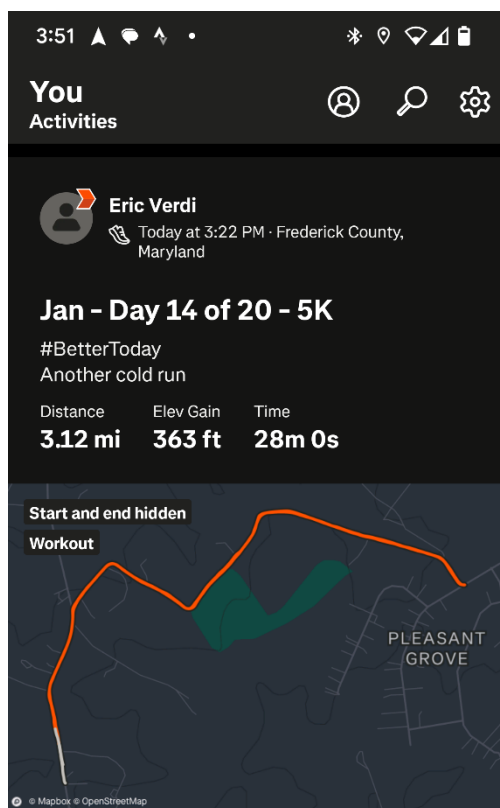
Instead, like setting up successive basecamps on Everest, it involves making small, strategic

advances.

Each day on the mountain, climbers aim to improve their acclimatization, their physical condition, or their positioning—a series of 1% improvements. These small daily victories are crucial in managing the mountain's immense challenges and ultimately reaching the summit.

Similarly, by applying the 1% Rule, individuals can make continual progress in any endeavor, ensuring that each step taken is a building block towards the ultimate goal.

Thus this is why when I started running last January I didn't have a GOAL!!!



I, personally, knew that if I set a goal and didn't achieve that goal that I would be disappointed in myself. So, no ½ marathon goal. No 5K goal. Nothing. My overarching reason for running was to get in 'better shape' and to get my heart stronger.

With this, I knew that there would be days that I didn't want to run OR wouldn't be physically about to run.

I set up a January 2024 goal and then broke it down even further.

Run/Jog 1 mile for 20 days in January!!!

I set out a plan for a month. I could have 11 'grace' days and still achieve my steps to get to the next basecamp.

After January, I upped it to 2 miles for 20 days in February – AND I DID it! Then 3 Miles in March – BOOM!!!

After 3 months I had enough of a foundation that I modified the goals each month and at the end of 2024 I had run over 750 miles!!!

Thus, I made small incremental – Monthly and Daily – and knew if I could achieve those small feats that massive improvements could happen. And MASSIVE they were – over 750 miles run in a year!

I do the same thing in real estate.

I do small daily activities that end up having a MASSIVE Impact in my business! Birthday cards, texts, newsletters, New Year's Cards.

I NEVER go into a year with a sales NUMBER in mind, I know that if I do the right thing EVERYDAY that I will be #BetterToday than I was yesterday... AND my clients – YOU – will refer your friends and family to me.

I'm so grateful and thankful for what I do on a DAILY basis. Helping my friends get maximum profits out of their home OR helping them finding their dream home!!!

I cherish my days with you and with small daily improvement I'm #BetterToday as an agent than I was yesterday... THANK YOU for YOUR Trust!!!

Don't Forget to Have Fun!!!!

January Quiz Question

Q: William the Conqueror came from where???

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.

December Question & Answer

Q: What was the year of the most recent World Series win for the Baltimore Orioles?

A: 1983

Congratulations: Sandra Ott

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

Happy Birthday

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

Clancy Murphy	Jan 1 st	Kim Arthur	Jan 13 th	Natalia Menocal	Jan 20 th
John Knowlton	Jan 2 nd	Mark Haraway	Jan 13 th	Jeff Purgason	Jan 20 th
Marianne Elliott	Jan 3 rd	Max Lopacienski	Jan 13 th	Brian Whatsitt	Jan 21 st
Jeff Willem	Jan 3 rd	Alexa Vandepoll	Jan 13 th	Penelope Bybel	Jan 22 nd
Becky Cromwell	Jan 4 th	Frank Zielinski	Jan 13 th	Sam Oord	Jan 23 rd
Christine Michele	Jan 4 th	Jim Riffle	Jan 14 th	Heather Throckmorton	Jan 23 rd
Patrick O'Brien	Jan 6 th	Joseph Durnal	Jan 15 th	Joel Carney	Jan 23 rd
Dani Burkhead	Jan 7 th	Melanie Fletcher	Jan 15 th	Gina Keefer	Jan 24 th
Kyra Sprtel	Jan 7 th	Ryan Hines	Jan 16 th	Janiah Orchard	Jan 24 th
Matt Fogelson	Jan 8 th	Monica MacCracken	Jan 16 th	Conor Underwood	Jan 24 th
Maddox Yohler	Jan 8 th	Susan Martin	Jan 16 th	Gavin Via	Jan 24 th
Cindy Shelton	Jan 9 th	Bella Migdal	Jan 16 th	Elke Wharton	Jan 25 th
Justin Anderson	Jan 10 th	Katie Nicholson	Jan 16 th	Elchin Bagirov	Jan 26 th
Shane Ebersole	Jan 10 th	Elizabeth Wells	Jan 16 th	Chris Drescher	Jan 26 th
Paul Ford	Jan 10 th	Kennetha Orsini	Jan 17 th	Emily Keefer	Jan 27 th
Amy Temporado	Jan 10 th	Doug Cooper	Jan 18 th	Justin Tusing	Jan 27 th
Greg Stier	Jan 10 th	Jennifer Long	Jan 18 th	Barb McCormick	Jan 29 th
Matt Fox	Jan 11 th	Vicky Nichodmus	Jan 18 th	Amelia Burrier	Jan 29 th
Yuro Maura	Jan 11 th	Joel Nunemaker	Jan 18 th	Mike Orsini	Jan 30 th
Jackson Palmisano	Jan 11 th	Michael Riling	Jan 18 th	Mandy Rawlett	Jan 30 th
Kylee Callahan	Jan 12 th	Dillon Stone	Jan 19 th	Jason Brinkley	Jan 31 st
Rossana Rivera	Jan 12 th	Brooks Campbell	Jan 20 th	Lizzie Goodwin	Jan 31 st
David Rinonos	Jan 12 th	Jane McClellan	Jan 20 th		

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.

'Navigating Home-Buying and Financing in Today's Market'

In the ever-changing world of real estate, understanding the nuances of interest rates—whether you're buying a new home or considering refinancing—is crucial. As a real estate professional and a homeowner who has navigated these waters personally, I've seen firsthand how shifts in the economy can present both challenges and opportunities for homeowners.

The Cost of Renting vs.

Owning One of the most significant advantages of buying a home compared to renting is the ability to build equity. While renters contribute to a landlord's equity each month, homeowners are investing in their own future. Each mortgage payment is a step closer to owning a valuable asset outright.

Currently, while we are experiencing fluctuating interest rates, the opportunity to buy a home should not be overlooked. If you can afford to buy now, my advice is to go ahead. Securing a home in today's market means you're not just investing in property, but you're also planting roots in a community with potential long-term gains.

Locking in your mortgage rate now allows you to stabilize some of the biggest costs associated with homeownership.

Where else can you gain 100% control of an asset with only a 3.5% to 20% down payment? When you purchase a home, you not only gain a place to live but also the

opportunity to benefit from 100% of the appreciation as property values increase over time.

This leverage is one of the most powerful tools in building wealth through real estate.

My journey with refinancing began shortly after Susan and I built out home in 2006, when interest rates were soaring above 7%. Over the next few years, I took advantage of declining rates, refinancing multiple times and eventually locking in a rate just under 3% for 15 years by 2012.



This strategic move not only reduced my monthly payments significantly but also adjusted the overall interest I would pay over the life of the loan.

The rule of thumb I follow, and advise to others, is simple: if refinancing can lower your interest rate by at least 0.5%, it's worth considering.

The .5% Guideline ensures that the savings gained from a lower interest rate justify the costs involved in refinancing.

For those on the fence about buying or refinancing, the key is to stay informed and prepared. Market conditions can change, but having a strategy to capitalize on lower rates when they come can make a substantial difference in your financial well-being.

Whether you're stepping into the housing market for the first time or looking to optimize your current mortgage, the right time to act is when it aligns with your personal financial situation and goals.

If the current rates are prohibitive, remember, the market is cyclic, and opportunities to buy or refinance at a lower rate may arise in the future.

IMPACTCLUB Frederick – Q&A

Impacting Local Charities: A Question and Answer about ImpactClub as we head to Event #33

Nestled in the vibrant community of Frederick, Maryland, ImpactClub Frederick is turning the tide on traditional philanthropy. Since its inception in 2017, this powerful initiative has funneled over \$1,000,000 into local charities, driven by a dedicated membership now numbering 413. As we approach Event #33, let's explore what makes this club so impactful and what's on the horizon.

Q1: What was the inspiration behind starting ImpactClub Frederick? *Answer:* The vision for ImpactClub Frederick stemmed from a simple yet powerful idea: to create substantial local change through collective philanthropy. Our aim was to build a community where individuals could come together to support impactful local initiatives with both minimal time commitment and maximal effect.

Q2: How has ImpactClub Frederick managed to sustain and grow its membership? *Answer:* Our growth is a testament to the strength and passion of our community. With each quarterly event, we see our members more energized and committed. Our model—\$100 per quarter, one hour of your time—makes it easy for busy individuals to make a real difference without the overwhelming burden often associated with traditional charity work.

Q3: Can you highlight a success story from one of the charities ImpactClub Frederick has supported? *Answer:* Certainly! One vivid example is a local food bank that received our collective donation for school age children. It was ironic that each child's cost for food for a year was \$100 and since our donation is \$100 each quarter – for that year ImpactClub Frederick members fed over 300 students for the entire YEAR.

Q4: With Event #33 on the horizon, what should attendees expect? *Answer:* Event #33 promises to be thrilling! It's set for **Tuesday, February 18th at Attaboy Barrel House** in Frederick. We're anticipating an even

greater impact, with over \$40,000 expected to be raised from our 413 members. Attendees can also enjoy delicious offerings from our featured food truck, 'Grilled Cheese Please,' making it a night of good food and great philanthropy.

Q5: What are the challenges and opportunities looking ahead for ImpactClub Frederick? *Answer:* As we continue to grow, one challenge is ensuring each event captures the essence of what we stand for. But, this also presents an opportunity to innovate how we connect and contribute. We're exploring new ways to engage our members and amplify our impact, including integrating more digital solutions to keep our community connected.



ImpactClub Frederick remains a beacon of proactive philanthropy. As we move forward, our focus isn't just on empowering local charities, but also on increasing our visibility and engagement within the community. This year, our members are on a mission to have a more visible presence at key community events such as Alive at Five, In The Streets, July 4th Celebrations, and The High Wheel Race. By participating more actively in these local festivities, we aim to extend our impact beyond the four times we meet annually.

We are actively exploring new ways to engage our members and amplify our impact, including integrating more digital solutions to keep our community connected and visible. Join us at our next event to see how together, we can transform the landscape of local giving and become a more integral part of our community's fabric.

For more details, hit me up... Or to become a member, click the QR Code.

We look forward to seeing you at Attaboy Barrel House on February 18th and at various community events throughout the year. Together, let's make every impact count!

Social Media Stories

Eric Verdi is with Susan Verdi and 2 others.
January 15 at 6:35 PM · 🌐

Sometimes Life Gives you a Sign... On Cousin Justin's 50th Bday... aka - Uncle Justin to our Boys - Ant got an award for running!!!

If you knew Justin, he was an AVID Runner. Quick witted. Huge Heart. Loved by many and left a lasting legacy to all that he met.

Well today, Anthony - who Justin would have been SOOOO proud of - was named Freshman Runner of the week at UMass Lowell..... See more



Susan Verdi is with Eric Verdi.
13h · 🌐

Quick trip to Boston to see Anthony doing his thing in indoor track. An awesome start to the season with 2 races in the books and 2 PRs! Grateful for this family time!



Eric Verdi
January 1 at 8:56 AM · 🌐

Plans this Summer???

Hey Friends. Before Susan Verdi and I open up the Astoria408 and Oasis by the Ocean for the 2025 'summer season' we wanted to give our friends an opportunity first opening up rentals to the public on Airbnb.

Both of our places are on 45th St. The Astoria is a 3BR/3BA that is in an elevator unit and located on the 4th floor. Our place is just steps away from the pool on the rooftop. Is a couple hundred yards from the ocean and is right next to the world famous Belly Busters Ocean City MD. It will comfortably sleep 2 families or 8 people. Has a HUGE wrap around deck that has ocean and bay views. <https://www.airbnb.com/rooms/3468461?guests=1&adults=1...>

The Oasis by the Ocean is an Ocean FRONT efficiency that has been decorated and designed by our good friend Angelique C. Hoffman and is the PERFECT get away for 2 people. You can open the front door and hear the waves crashing. The ocean is literally steps away. And our building even has a 'front yard - made of sand' that has chaises, swing, kids area and everything you need for an Ocean City get away. Check out the "Oasis by the Ocean" (Link in First Comment.)

If you want to know availability and pricing, reach out to Susan or I and we'll let you know.

Airbnb Photos Courtesy of Annie Walters of A.Marie Imagery
Design of Oasis by the Ocean by Angelique C. Hoffman

Cheers.



Album 2024 Holidays 🌿

Susan Verdi added 12 new photos — with Linda Sacchetti and Eric Verdi.
December 24, 2024 at 10:05 PM · 🌐

Merry Christmas to all and to all a good night!



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

- This is my second home buying experience with Impact. Both experiences have been extraordinarily positive. They provided me with very useful information that helped me greatly in my decision making. I appreciated their prompt response to all my inquiries and we wrapped up both the sale and purchase of my homes in record time. Within a month! I'm greatly satisfied with my new home. Thanks to Impact! – W.H.