

NEIGHBORHOOD

EST: 1995

HELPING YOU BUY AND SELL HOMES

Paper

SPRING 2022

From the Editor

A BIT OF CONNECTION FROM OUR HOME TO YOURS

Even though my 93 year old mother passed away this last September, her presence is felt in the numerous pieces of papers in all sorts of odd sizes and pastel colors that lie strewn across my desk as I write this. Although her writing is of an era that valued, taught, and drilled beautiful cursive script making her notes very legible, I cannot understand what she is saying. I found this stack of handwritten notes spread across her treadmill reading tray, and another file folder filled with more. The sentences read like code: "with a weak hand (7points or less) bid longest suit except choose a 4-card major or a 5 card minor..." The subject matter is bridge, and I know she loved it. What impresses me is the degree to which she studied it: pages of notes, highlighted, underlined, and

capitalized. I am also convicted: she applied herself to learning, to being a student of something,

until the last of her days. Am I still learning, studying, expanding myself?

There comes a time, an age line, when life takes a big shift: aches and pains take on a rhythmic beat, sleep features unwelcomed interruptions, and energy travels more in the right hand lanes than the fast lane. Many people curl up into thinking about life as a bank account running dry rather than adjusting the speedometer and odometer but keeping on towards living passionately. My mom's back looked like a kindergartner's attempt at an "S", her left hip traveled a diagonal line 6" lower than her right hip, her fingers didn't work like she wanted them to, she struggled to feel her feet, and often she was ready for bed by 4:00 but pushed through 'till 7:00. Yet, she walked her treadmill every day, albeit slowly, while studying her bridge notes that took her hours to write out. She played the weekly news paper's bridge challenge, and pulled women together 3 times a week for bridge which they looked forward to because they needed someone else's impetus to get them up and going. A couple weeks before my mom passed, she pulled out another scratch piece of paper with all kinds of etchings on it, this time all numbers - her accounting of all her winnings and losses at bridge. She laughed and thought maybe she should show it to her friends because they wouldn't believe it otherwise - she was in the black by \$4,120 at one cent a point! That's a lot of bridge and a lot of winning. Her friends thought her a bridge wizard, shook their heads in amazement at her cunning strategies and consistently showed up even though she beat them regularly. My mom thought it nothing special and even believed they could do it too if they wanted. They just needed to be willing to be a student.

I am moved and inspired to pursue new knowledge too, to add to myself...whether it be around my passion for horses and dogs, or in learning how to be a great mom to adult children, or in Real Estate to better serve our clients. It may not come as easily as it once did, but if my 93 year old mom could do it, I certainly can find a way too.

Here's to being a perpetual student and living fully,

-Tammy

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ALL THINGS FAMILY

IDEAS FOR BUILDING THE FAMILY STORY INSIDE HOME

3 Small Spaces To Make The Most Of!

Here are 3 small spaces that bring a 'pop' to any home and add that extra emotional lure when selling a HOME.

#1 The Entryway

The entryway is your guest's first impression and often holds low position in the decorating que. Many homes don't have a formal entryway but it is easy to create this first "welcome" with a small quaint table by the front door. Everything on the table serves a purpose: a lamp to illuminate and create a warm entry at night; a decorative tray to catch the mail; add an artistic blue and white vase for visual interest, and a candle to

round it all out. Lastly, add an umbrella stand with a few umbrellas ready to grab for those rainy days and an artistic coat stand or mounted hat rack for guests to hang their coats.

#2 The Laundry Room

The laundry room is the work-horse room of the house! So many elements can get all jumbled together here that the area can feel uninviting for the tasks needing to be accomplished. Consider putting a wood shelf across your front-load washer and dryer for an instant folding area and holding place for family members to pick up their clean clothes. Empty neon-colored boxed laundry detergent into a glass jar with a cute scoop and add a wicker basket to catch solo flying socks and another cute container to hold dryer sheets. Don't forget the vertical space – add a wire rack that can support those clothes needing to air dry. And lastly, add a cute lamp to infuse soothing light while you work and a green plant to soften all the working parts.



#3 The Small Work Space

Shuffling through drawers for a pen, tape, scissors, stamps, or a piece of stationary can be frustrating. If you have a dedicated home office it's easier to corral these items, but if you don't, you can imitate the concept by creating a small work space in a corner of the family room or a guest bedroom. Find a simple desk with at least one long drawer and an elegant chair to create a soft look and put off the stodgy, allwork look. For pens, pencils, scissors, consider using a decorative vase or a striking glass or even repurpose some sterling silver items from grandma. Organize stationary and stamps in a shallow tray that slides into the drawer, with space left to stash the laptop. Place a cute teacup filled with paperclips next to a stylish lamp on one end of the desk, and two stackable black wooden trays for papers needing attention and papers to file.

"These 3 areas can create that extra emotional connection that brings a high-return-on investment to any HOME.

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For Inspiration

STORIES FOR INSPIRING LIFE INSIDE OUR HOMES

Jesse Owen's Unlikley Friendship:

Jesse Owens's performance and class at the 1936 Olympic Games are inspiring and well-known. A less-er-known fact about those Olympic Games, however, which may prompt even more inspiration, is the friend-ship it forged between Owens and German Olympian Luz Long. Though Long was competing as an official representative of Hitler himself, he showed no fear in befriending and aiding Owens.

At one point, Owens, though he had already raked in four gold medals, was struggling to qualify for the long jump event. It was then that Long, despite his Führer's open contempt for Owens, offered the American star some advice, which actually allowed Owens to successfully qualify. Owens later said of the meeting,

"It took a lot of courage for him to befriend me. You can melt down all the medals and cups I have, and they wouldn't be a plating on the 24-karat friendship I felt for Luz Long at that moment. Hitler must have gone crazy watching us embrace." The two remained friends until Long's death in 1943 when he even penned one of his final letters to Owens.

Scraps For Cash

When Johnny Jennings visited Georgia Baptist Children's Home, he felt it was his life's mission to help the children. He was 18 at the time and not ready to adopt a child, so he started helping financially. Jennings began collecting scrap paper and aluminum so he could cash in his collections for money. Today Jennings is 86 and has donated more than \$400,000 over the course of his lifetime.

A Ripple of Hope

When Aidan Thomas Anderson got involved with charity work at age 8, he thought he'd be inspiring his generation to give back. "But adults are coming into the picture," says the now 16-year-old, who speaks and performs music at corporate events for up to 10,000 people. "The need is so great for people to learn how to give." By year's end, he will have worked with 500 charities thanks to his Aidan Cares movement that

helps others find their passion for service. He's also spoken alongside Apple co-founder Steve Wozniak and University of Alabama football coach Nick Saban, has given his own TEDx Talk and released a single on iTunes. "We don't need to be a big deal," insists the teen. "Just a ripple."



Trail Angel Mary

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In 2001 Mary Parry was

homeless and living in a tent in Pennsylvania when she began befriending hikers along the roughly 2,190-mile Appalachian Trail. Today she's one of the trail's most well-known "trail angels," routinely opening her two-bedroom apartment a block from the trail to strangers with backpacks. In a typical year she shelters or shuttles up to 800 hikers who text her or knock on her door, giving them home-cooked meals, rides, the use of her car, and a place to shower and sleep.

To weary, grimy, hungry hikers Trail Angel Mary is a godsend. But she says God sent them first. "Helping them," Parry says, "is my way of thanking God for him bringing those people to me when I was having a rough time in my life."

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News In Real Estate

THE AVERAGE HOMEOWNER GAINED APPROXIMATELY \$51,500 THIS YEAR! \$51,500 THIS YEAR!

I often sit down with people and explain the difference between renting and owning a home which of course is beyond the obvious difference that in one scenario you own something and in the other you don't. There is so much more to it, and the loss in potential wealth gain reached near record levels in 2021.

In years past, rental rates have tended to be significantly lower than the cost of a home mortgage, hence, renting was more appealing and simply more affordable. However, in the last several years, this large gap between rental rates and mortgage payments has just about

disappeared. It can cost a couple as much to rent the home they are wanting to live in as paying a monthly mortgage.

Another way to say this is that while homeowners gained approximately \$51,500 in equity (in 2021), renters missed out on \$51,500. Without a doubt it is difficult for couples starting out to buy a home in our area, and there's a fine line between 'stretching' to make those monthly payments verses continuing as a renter because that is the most prudent course at the moment. But as I have stated earlier, that difference now, between a monthly rent payment and a mortgage payment is very narrow, and in some cases, equal.

I help people understand the double effect of asset growth in homeownership by showing them that a mortgage payment each month not only pays down their loan, creating equity, but there is an additional



boost from home price appreciation, which was at near-record levels last year. Let's look at that number again- \$51,500 in gained equity last year for the average homeowner. Compare that to the almost same amount of money going out the door in rent each month which does not come back in any form of an investment. The latest National Rent Report from Aparmentlist.com shows a staggering rental rate increase and not just in California:

"Since January of this year (2021), the national median rent has increased by a staggering 16.4 percent. To put that in context, rent growth from January to September averaged just 3.4 percent in the pre-pandemic years from 2017-2019."

Often what holds young people back is the down payment not the monthly payment. We are seeing a record number of 'assists' from outside sources to help young people make the launch into home ownership, and coupled with some advantageous well-structured loan product out there, it becomes a more hopeful and possible picture. I want to see young people capitalize on gaining wealth when they are already making close to, if not the same, monthly payment that that opportunity costs. From a myriad of financing options to beneficially structured home purchases, there are opportunities to take hold of.

If I can be of any assistance to you, your family or friends in real estate, let's start a conversation...I would consider it a privilege to do so.

-John

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CURIOUS INFORMATION

Bringing HOME slivers of remarkable information

Two Survival How To's

How to Escape a Sinking Car

The moment your car hits the water—or before, if you have the presence of mind—lower your window. (The electric motors should work, even in saltwater.)

If the car floats for a few seconds, slither out the window. If it sinks right away, water will rush in and fill the interior. Sounds bad, but it's actually good: It equalizes water pressure, allowing you to open the door.



How to Build a Fire

To burn a successful fire, you'll need three types fuel: tinder, kindling and firewood. Tinder includes small twigs, dry leaves, needles or forest duff. Kindling consists of small sticks, typically less than one inch around.

Firewood is any larger piece of wood and is what will keep your fire going long into the night. One of the simplist firewood constructions to start a fire is called the Log cabin. To construct, place two larger pieces

of firewood parallel to each other and with some room in between to form the base of your structure. Then, turn 90 degrees and place two slightly smaller pieces on top and perpendicular to form a square. Place plenty of tinder inside the square. Continue adding a few more layers of

firewood around the perimeter, getting a little bit smaller with each layer. Finish with a layer of kindling and tinder across the top. Remember to leave space between logs so the fire can get plenty of oxygen.

INFO BYTES

Costco Popularity

A 2018 poll found that over 70% of Icelanders had a Costco membership after a single Costco opened in the country just the year before.



Popsicle Invention

The popsicle was invented in 1905 by 11-year old Frank Epperson. He left a glass of soda water with a stirring stick outside overnight in freezing weather. Later in his life his kids called them "Pop's sicles" and the name stuck.



Auto-Weeder

Carbon Robotics has created an autonomous laserweeder - a 10,000 pound, self driving robot that can kill 100,000 weeds an hour using eight 150 watt lasers.



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.6.

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JOHN AND TAMMY FREDRICKSON

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FROM ANTIQUITY FOR TODAY

A BIT OF HISTORY FROM LIVES LIVED IN HOMES PAST

The Recently Discovered Endurance

All year, the ship had been trapped, ice pushing and pinching the hull, the wood howling in protest. Finally, on October 27, 1915, a new wave of pressure rippled across the ice, lifting the ship's stern and tearing off its rudder and its keel. Freezing water began to rush in. "She's going, boys," came the cry. "It's time to get off." From the moment Ernest Shackleton and his crew aboard the British expedition ship, HMS Endurance had become immobilized in Antarctica's ice 10 months earlier, they had been preparing for this moment. Shackleton gave the order to break camp and launch the boats, and all at once, they were finally free of the ice that had alternately bedeviled and supported them.

The ocean threw freezing spray in their faces and tossed frigid water over them, and it batted the boats from side to side and brought brave men to the fetal position as they battled the elements and seasickness. Through it all, Captain Worsley navigated through the spray and the squalls, until after six days at sea, Clarence and Elephant Islands appeared just 30 miles ahead. The men were exhausted. Worsley had by that stage not slept for 80 hours. And while some were crippled by seasickness, others were wracked with dysentery. Frank Wild, Shackleton's second-in-command, wrote that "at least half the party were insane." On April 15, they clambered ashore on Elephant Island. It was the first time they had been on dry land since leaving South Georgia 497 days previously. The likelihood of anybody coming across them was vanishingly small, and so after nine days of recuperation and preparation, Shackleton, Worsley and four others set out in one of the lifeboats, the James Caird, to seek help from a whaling station on South Georgia, more than 800 miles away. For 16 days, they battled monstrous swells and angry winds, bailing water out of the boat and beating ice off the sails. An old Norwegian

whaler recorded the scene when the three men stood before the station manager Thoralf Sørlle: "Manager say: 'Who the hell are you?' And the terrible bearded man in the center of the three say very quietly: 'My name is Shackleton.' Me - I turn away and weep."

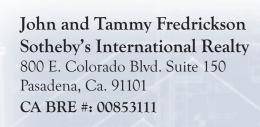
Incredibly, all 27 men under Shackleton's command would survive the grueling Antarctic expedition, but their ship remained sunk and lost to history-until 106 years later. On March 9, 2022, a team of scientists and adventurers announced they had finally located what remained of the Endurance at the bottom of Antarctica's Weddell Sea. The long-lost wooden ship was discovered where it had lodged in the seabed nearly 10,000 feet deep in clear and icy waters approximately four miles south of the position originally recorded when Endurance sank. "Harvard Business School Professor Nancy Koehn wrote in 2020 that, 'The most important asset in surviving more than 18 months on the ice was Shakelton's leadership, particularly, the collective determination he fostered in his men to beat the odds and get home safely." May this kind of leadership and collective determination to rise up and push through emanate from our HOMES.



.7.

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In The Kitchen

Creamy Garlic Cauliflower Mash

This is a fabulous substitute for mash potatoes, and before you think, "nothing can substitute for mash potatoes", give this a try.

Ingredients:

- 32 oz frozen cauliflower or 1 lg head of cauliflower
- 1/4 Cup chicken broth
- 1/4 Cup butter
- 1/4 Cup coconut Cream (just the thick part from a full fat can of coconut milk)
- 1 tsp. Garlic Powder
- 2 tsp. Limon-lime seasoning
- ½ tsp. sea salt

Directions:

Steam the cauliflower until the florets are easily pierced with a fork. Drain very well and return to the pot. Add in the butter, coconut cream, garlic powder, salt, pepper and limon-lime seasoning and blend using an emulsifier. Use the chicken broth to make the consistency you desire; we find that we use very little of the chicken broth as we like our mash to resemble thick mashed potatoes. This goes well under chicken, with fish, and as a compliment to a steak dinner. Bon appetite!

