

IMPACT MARYLAND MONTHLY

with Stacy Allgood-Smith

"HOW TO THRIVE IN EVERY KIND OF MARKET"

DECEMBER 2020



Home and Hearth

As I sit here on a Sunday afternoon, building and stoking our first fire in the fireplace this year, I can't help but reflect on the last week, the last month, and even the whole year. I'm thinking and chuckling about last weekend when we put up our Christmas decorations, which I'll tell you about in a moment. But first, let me tell you about something I've learned about fireplaces and the hearth.

I grew up in a house with a wood fireplace. We didn't use it too often, so eventually, Dad built a wooden cover for the hole of the fireplace, so the heat from the house wouldn't just go out the fireplace and out through the chimney. The few occasions we had a fire in the fireplace was nice, but like I said, not too often.

When Rick and I had the house in New Market, it had a wood fireplace. Our home inspection report said that the chimney wasn't exactly sound and probably needed repair, and we never bothered fixing it, so we never used it and just stuck pillar candles in it for decoration.

It also ended up being an entrance for various critters who wanted to visit: a raccoon, 2 squirrels, and a bird or two, but that's another story for another day.

This house has a wood fireplace. Once again, our home inspector reported that the chimney may need some work, and advised a chimney inspector check it out. We did, and the chimney inspector reported that it wasn't safe. Of course, not only was the chimney for the fireplace, but also the furnace. So the report said that we wouldn't be able to use the furnace safely until the chimney was repaired.

Continued on the Inside...

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.'

HEADLINES

- Home and Hearth Pgs. 1 - 3
- December Birthdays. Pg. 4
- Don't Forget to Have Fun Pg. 4
- IMPACT Club Pg 5
- Stories from the Street - What the Heck is Going On?— Pg 6
- Social Media Stories Pg. 7
- What Recent Members said about their experience with our Company. Pg. 8

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.



Our cozy Christmas decorated hearth

This was one of those “walk away” moments for us.

I was grateful to have a great real estate agent who held our hands, gave us good advice, and calmed us down when we were close to freaking out about losing the home we had fallen in love with.

We took the chance and asked for the chimney to be repaired,

and if the sellers didn’t agree to it, we would have to walk away. They agreed to it, and we were excited to have a functional fireplace and safely be able to heat the house!

One problem: I really didn’t have a clue how to build a good fireplace fire.

I checked YouTube and stuff, but never really “got it.”

One of our good friends was a widowed mom who raised her son in Boy Scouts, and participated in their activities, too. Guess who showed me how to build a good fire?

I learned that in order for the logs to burn, they need to be hot, so you need to get embers going good and hot, and they need oxygen. Lots of oxygen Getting it to that place requires almost constant attention. Once the fire is going, though, it’s just a matter of keeping it stoked with good, seasoned wood.

And here’s my fireplace reflections on what’s been going on.

Each year, usually New Years Day, or maybe the day after, when we take down and put away our

Christmas decorations, we have started the tradition of writing a “time capsule” on a piece of paper. We’ll put the date that we are taking down the decorations, and things that have happened in the last year. Then we write down our goals for the coming year.

You can imagine the laughter that came from us when we found our “time capsule” paper from January 1, 2020.

We had such high hopes for 2020!!!

Of all the goals we had written down, we accomplished ONE!

I guess under the circumstances, accomplishing one is pretty good, but it’s really good because it involved paying off a debt that had been an albatross on us each month. Just one of those stupid little bills that needed to go away. And now, it’s gone!

Needless to say, my goals for next year will be basically about the same as this year’s goals were supposed to be, and one of them is building my real estate business.

So now we come to the end of this year, and I know everyone is glad to be done with 2020. And now we can begin (or continue) thinking about our goals for 2021.



Thanksgiving Dinner!

I’m excited to share that this past week has brought some great things to the Impact Family that can affect our accomplishments and growth for the coming year!

First off, we have a new office space! Impact Maryland Real Estate is excited to open our doors in a new, centrally located Frederick location. Ellie Hottel of Blue Ridge Interiors is turning this blank slate office space, into a high functioning office...disguised as an inviting respite for our busy agents, their clients and the crazy real estate market.

Speaking of busy agents, we have three new members of our team!

Last month, I got to tell you about Barry Weller and Janelle Wilson joining Impact, and this month, I get to tell you about our newest partners: Josie Medwick, Carmella Smith, and Stacy Delisle.

Yes, another Stacy!!!

But that's ok, we shouldn't get confused as to which one we're talking about, because around the Impact Family, I'm known as SAS. I like to think it's because I can be sassy sometimes, but then realize, no.

It's my initials. LOL!

Now, I'm still getting to know our new partners, but I'll share with you a little about them from what I've learned about them so far, either my own observation or from Eric who has known them longer.



Getting the new bathroom vanity to the new Impact office!

Carmella will always do right and will always fight for what is right with her clients and her friends. She is caring, loyal, and fierce, and when Carmella has your back (client, friend, co-worker) Carmella REALLY has your back.

Stacy is genuine in her love for other people and her want/need to help others. Her intentions are pure and she is ready and able to fight for her clients. That is an amazing trait that makes her an awesome and successful agent.



Oh, just 2 Stacy's checking out a random shower in the basement

Josie can keep you engaged with a story and is SUPER quick on her feet and can problem solve. She will always do the right thing. **(PLUS Josie's husband is high up in the Secret Service... Josie has some GREAT stories about this that I can't wait to hear more about.)**

Remember how you have to build a fire and then keep it stoked?

That's a lot like what's happening at Impact Maryland Real Estate. We are using the base of hot

embers of our original team of Eric, SueMart, Katie, Brittany(Hashie), and myself to heat the fire. We are fanning the flame with the "oxygen" of our new partners. And we're keeping it stoked by our amazing client friends who trust us to help with their real estate needs.

And let me tell you, it's a great time to sell!



The new Impact Maryland Real Estate Frederick Branch!

There aren't many homes on the market and there are a lot of buyers wanting to take advantage of historically low mortgage rates!

If one of your goals for next year is making some changes in your housing situation, let me know how me and our team of on fire partners can help you!

Until Next Year!

Stacy(SAS)

Don't Forget to Have Fun!!!!

December Quiz Question

Q: Which animal symbolizes good luck in Europe?

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.

November Question & Answer

Q: Which animal symbolizes good luck in Europe?

A: Ladybug

Other possible answers: pigs, crickets, rabbits, frogs

Congratulations: Jim Wright!

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

Happy Birthday

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

Morgan Covert	Dec 1st	Chase Insley	Dec 12th	John Hanna	Dec 18th
Shannon Gorman	Dec 1st	Lizzie French	Dec 12th	Claire Murphy	Dec 19th
Mary Ellen Farrell	Dec 2nd	Cassy Roderick	Dec 13th	MaryKate Keefe	Dec 19th
Cole Hamilton	Dec 2nd	Peyton Reaver	Dec 13th	Taylor Tuel	Dec 19th
Johnny Brosnan	Dec 3rd	Megan Clark	Dec 14th	Teresa Brewer	Dec 21st
Sue Kemp	Dec 3rd	Bryan Beachley	Dec 14th	Keith Tapley	Dec 21st
Wyatt Allgood	Dec 4th	Laura Haraway	Dec 14th	Angie Keeney	Dec 22nd
Abby Cooper	Dec 4th	Jack Wharton	Dec 15th	Becky Maerten	Dec 22nd
Tammy Artman	Dec 4th	Veronica Lawrence	Dec 15th	Makaiya Skaggs	Dec 22nd
Steven Barnas	Dec 5th	Katrina Hallein	Dec 16th	Christy Steele	Dec 23rd
Sean Tusing	Dec 6th	Austin Clime	Dec 16th	Jill Johnson	Dec 24th
Pam Seiter	Dec 6th	Stephanie Davis	Dec 16th	Ellie Whitting	Dec 25th
Kelley DuBois	Dec 7th	Stephanie Gentile	Dec 16th	April Miller	Dec 26th
Lisa DeShazo	Dec 7th	John Clauser	Dec 16th	Grace Maerten	Dec 26th
Rachel Maerten	Dec 7th	Michelle Baird	Dec 17th	Paul Scott	Dec 27th
Sue Crum	Dec 9th	Debbie Birnby	Dec 17th	Robyn Hulvey	Dec 28th
Kacey Austin	Dec 11th	Ellie Baker	Dec 17th	Erin Gamble	Dec 29th
Mollie Davis	Dec 12th	Rylie Reaver	Dec 17th	Emma Phelps	Dec 29th
				Cindy Delbrook	Dec 30th

Be Sure to Wish these Friends a HAPPY BIRTHDAY if you see them.

IMPACT CLUB™

Still Doing ImpactClub®?

WOWSA.

Was it just me or was November a CRAZY month?

The election (enough said). COVID numbers on the rise and businesses and government shutting down again.

The weather. If you are local, then you know that a couple of the weekends were more like September weekends. Beautiful weather. High 60s, low 70s. I loved it!

Let me tell you that running an ImpactClub® in a pandemic with these strict guidelines is ZERO FUN!

ZERO!

Part of the great appeal to ImpactClub®, on top of making a \$100 donation each quarter, and combining your donation with 300 others and having a \$30,000 IMPACT locally each quarter, which is FREAKING INCREDIBLE!



The great appeal is getting together at Idiom with 250-300 people who all share a similar mindset for a few hours. You get to drink. You get to tell stories. You get to meet new people that you have a common bond with (doing good). You get to see old friends. I'm telling you it is such an EMOTIONAL night! The live event.



People plan their year around attending ImpactClub® Live Events.

Since May we have had to have Virtual and 'Virtual/Live' combo events. We have tried our best with technology (Zoom and Facebook) to keep everything as normal as possible. Making sure that members can

view/listen to the speakers. The events have been relatively smooth even with the challenge of COVID.

In November, since our last event in August, we had 12 members leave ImpactClub® (ONLY 12 out of over 300+) and gained 6 members.

That is FREAKING AH-MAZING!!!

In a Global Pandemic to only lose a few members!!!

That is WHY I LOVE IMPACTCLUB® so much! Why I LOVE our members. Why I LOVE our charities. Why I LOVE our purpose and cause! Why we – our ImpactClub® backend team – work tirelessly to make these events as SMOOTH as possible.

Because of YOUR commitment to ImpactClub® we will continue to do our best to make our events as smooth, as fun, as impactful as possible.

In November we committed \$30,100 to The Phoenix Foundation!!!!

For this year we had committed donations of over \$122,000!!!! FREAKING INCREDIBLE!!!!

If you know someone that wants to join in making an Impact, send 'em to www.impactclubfrederick.com

Cheers

'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.

What the HECK is Going On???

“Where is this market going?” and “What are you seeing?” These are 2 questions that we get on an almost daily basis.

Yesterday I had a 20-minute conversation with a local appraiser who I called to pick their brain about an issue I was having. I always say that I'm not an expert in a LOT of areas, but I know people that are, that I can call to get THEIR EXPERT advice.

I joke often that my phone is worth A MILLION Dollars.

Not in a literal sense, but in the sense that within my phone is a rolodex of contacts that can solve ANY problem or answer ANY question that I or my clients may have in a real estate transaction. And, in the rare instance, that I don't have that EXPERT at my fingertips I'm only one degree away from someone that does.

So, the appraiser and I were talking and the questions were asked... “What are you seeing?” and “Where do you see this Market going?” AND the doozy, “How many offers are you seeing on properties?”

I know why these questions were asked, because an appraiser sees the final pieces of a contract and assigns a value to each asset. They aren't involved in the process to get to that point, so this appraiser wanted a 'boots on the ground' perspective from someone that is waist deep in this everyday.

My answers... First, “On a decent property we are seeing between 4 and 17/18 offers.” And then I went onto explain...

“This real estate market is really turning a real estate market is turning the transaction into 2 parts. The 2nd part is usually the harder part, but NOW the first part is MUCH harder. You have to be much more inventive. And you have to work you're a\$\$ off on part 1. The 2nd part of the transaction is after you get the contract. The inspections.

Legal
Condo/Coop Association OR HOA
Condo/Coop Association
Home Owner Association
And Or Not
Senior Community
Age Requirement
In City Limits
Other
Property Condition
Excellent
Very Good
Good
Average
Below Average
And Or Not
Waterfront
Central Air Heating
Clear 380 matches Map Results
Additional Fields Add/Remove
Selling Agent Last Name
Selling Agent First Name
List Agent Last Name

The appraisal. The financing. --- That part used to be the tough part. But NOW, just getting the contract, the 1st part of the transaction, is the hardest part. You almost have to look at it as 2 totally different jobs. You GOTTA get the offer accepted! And then getting from contract to settle is NOW the easy part!”

And the appraiser was like --- “ahhhhhhhh, that makes sense.”

Then to the ‘market questions.’

“First of all, I do NOT see this market slowing down anytime soon. Now, this could flip in a few weeks if there is some economic or social disaster. But it is economics 101. Supply and Demand. There is WAYYYYY more demand than there is supply. As of this writing, there are 380 active homes for sale in Frederick County. And there are 1012 homes under contract. 380 SALES. And, truth be told, about 180 of these are new construction!!! So, there are REALLY only about 200 homes ready for buyers to move in! ---

Two notes here... An even market is about 1300-1500 active homes for sale. AND we are sitting at 200 tells me that the supply is UBER low. Then the ratio of 380 homes for sale vs 1012 under contract. This number is also WAY skewed. This number is right about 1:1 in a ‘normal market’. And now it is nearly 1:3.

So, to answer your question, until these numbers start trending the other way... I do NOT see a slowdown. And once these numbers start coming back to norm, I will let you know.

That being said, if you EVER wanted to sell... NOW IS THE TIME!!!”

That is Impact's spiel on the ‘State of the Market and the 10,000 foot view on ‘WHY.’

Hollar if you have any questions.

Social Media Stories

I share quite a bit on Social Media platforms, especially on Facebook. I know some of you may not be on Social Media, so here are a few of my **Social Media Stories** that got some interest, likes, and comments.

 **Stacy Allgood Smith**
Nov 21 · 🌐

So I've been working a little part time at a plastic surgery office. The following is the conversation from yesterday...both of us with face coverings on.
Doc: (looking at me) Your nose is crooked
Me: Well, I bet I know a plastic surgeon who could fix it.
Doc: I don't work on cats.
Me: 🐱🐱🐱🐱



👍👍👍 Rick L. Smith and 106 others 4 Comments

 **Stacy Allgood Smith**
Nov 23 · 🌐

Finished building the 2 sawhorses.
Mistakes were made.
And then corrected.
And now have a makeshift work bench!
Commence projects!



👍👍 Rick L. Smith and 44 others 4 Comments

 **Stacy Allgood Smith**
2d · 🌐

Wondering where this wooden portal leads...
Will there be wooden dragons? Or wooden spaceships?
I haven't gotten brave enough to find out. It is 2020 afterall.
😂😂😂😂



👍👍 Rick L. Smith and 30 others 10 Comments

 **Stacy Allgood Smith**
Nov 26 · 🌐

My version of a shark cootchie board. 🐠



👍👍 Michelle Lynn and 47 others 14 Comments

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Or Call/Text to 240-446-2210

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

- The Impact Team continues to deliver outstanding customer service. They keep their clients best interest at the forefront of everything they do. In addition, the staging and photography team in place does amazing work. Highly recommend. – Dylan D.

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