

IMPACT MARYLAND MONTHLY

With Stacy Allgood-Smith

"Keeping it Real in Real Estate"

APRIL 2021



Life Long Learning

A few weeks ago, I was chatting with one of the ladies on the worship team at church. She was telling me about how her daughter was learning guitar from an online game app.

The premise is that the app shows her what to do, she does it, and then moves to the next level. Or as they say in gaming worlds...LEVEL UP!

I'm not a gamer, but I've heard that's what they say.

Anyway, it got me thinking that there are probably other apps out there to help learn other skills I might be interested in.

Just for kicks, I checked if there was a language game, because I have been thinking about wanting to learn Spanish. After all, both our cats have Spanish names that we have given them. I guess I may as well learn a bit of it.

I found DuoLingo. It has little lessons, quizzes, and stories to help learn the language. Not only does it have Spanish, but so many other languages: German, Japanese, Swahili, Greek, and Russian, just to name a few.

They recommend "playing" at least 10 minutes a day, or 20 XP, and set a goal - which is pretty easy - it's 2 quizzes or 2 stories, or a combo of both.

They will give you a phrase in whatever language, and then you put it in English. Or vice versa. Sometimes, they have you type it out or speak it.

Continued on the Inside...

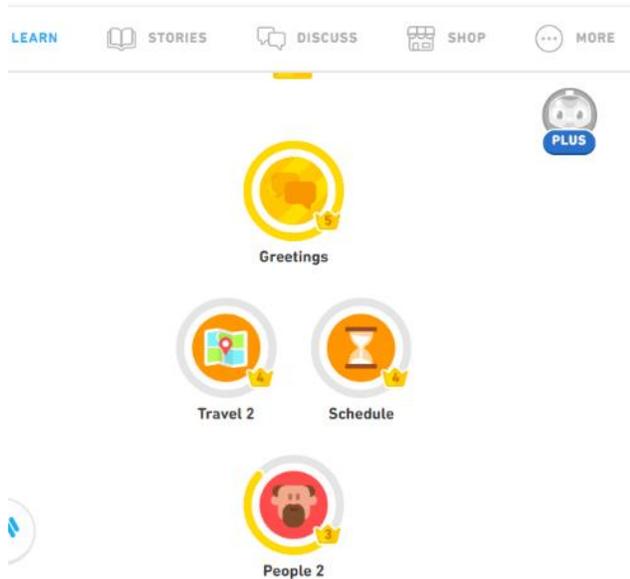
At Impact Maryland Real Estate we live by the philosophy that "Stories are the Currency of our Society." That's why we say, 'We Don't Sell Homes; We Sell Dreams.'

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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.

Currently, I'm in the Sapphire League with 97XP and 151 lingots.



A lingot [ling-guht] is the Duolingo virtual currency. The more you learn on Duolingo, the more lingots you'll receive and be able to use in the store!



Fun Fact: You can get a set of 12 Plastic Vampire Teeth from Amazon for \$5.75

I thought “the store” would be like the one where you play arcade skeet ball, earn tickets, and take it to the counter where you can “buy” little trinkets like plastic necklaces or plastic vampire teeth.

I mean...who doesn't like some plastic vampire teeth!?!?

No, lingots can be used to “purchase” more learning

tools, like learning idioms and proverbs of the particular language you're learning.

I just “purchased” some idioms for 30 lingots, and learned “to each their own” or “Cada loco con su tema” along with some other wise words...like....

“El amor es ciego, pero los vecinos no es.”

Love is blind but the neighbors ain't.

You know, during that Sunday morning conversation, I had NO INTENTION of learning Spanish, starting that day.

But I checked it out – JUST FOR KICKS! And look at all I have learned so far! I could travel, get a taxi, get tickets, ask for a table, order some food and drinks, describe my family, go clothes shopping, and ask a kid about their school.

And I never even had to leave my house!

Last year, during some of the shut-downs, I had started learning a bit of ASL – American Sign Language – taught by a friend from school and with a small group – all on ZOOM!

We learned similar words and phrases – you know, enough to get by – or maybe enough to

Complete the translation



Pay attention to the accents.
 Sí, gracias, yo quiero un sandwich.
 REPORT DISCUSS

get punched if the nuance is off a little bit. Hahaha!!

I don't get as much chance to practice, but I do remember a few phrases and words.

I guess when I was in school – all those years ago – learning seemed to be a chore. There were tests and grades, and stuff that didn't necessarily make it “fun” to learn.

After I graduated college and started working, I realized that when I WANT to learn something, either that interests me or will put me further along in my career, the information soaks in more quickly.

Since college, whenever I've taken a formal class, like at the community college or massage school, where I would actually earn a grade, I don't think I have gotten anything less than an A. Anytime before I graduated, though...meh. I was an OK student, but never had a 4.0 GPA.

Now, I find myself wanting to learn more about all sorts of things, and the grades don't count! I mean, there's a whole streaming service dedicated to learning new things. Hello, Discovery+.

My partner/broker, Eric, has a library of books that he has poured over throughout the years. He calls that his Amazon University degree...since he ordered the books through Amazon.

Today I realized that I don't want to learn EVERYTHING, though.

While I was at my accountant's office doing seated massages for the staff, I realized that I'm glad they are taking care of my accounting. I



Lee Anne and me helping the staff at BMC relax a little during their day.

mean, I know some basic stuff, but the little details (and probably the really important ones) are more in their realm.

God bless them, for they "speak" accounting.

I don't.

Nor do I care to learn. Even if it can be made into a fun game.

I will definitely let the professionals handle that.

That's like when someone goes to buy or sell a house. They may know some basics of how to go through the process, but they don't know the little important details.

They don't quite speak Real Estate.

For someone like me, who is in my 4th year of speaking Real Estate, I'm more familiar with the vocabulary. For example, the phrase "kick-out" in Real Estate means nothing about dancing like the Rocketts in New York City.

It's more of an informal industry term that means



Our good friends' dogs, Cleo and Bella. I think they were waiting for food to fall. Cleo is short for Cleopatra, but she also goes by Porkchop and Meatball. 🐾 They're such good sweeties.

that if a buyer finds something in the Home Inspection report that it makes them not want to go through with the purchase of the home, they can "kick-out" of the contract without loss of their Earnest Money Deposit.

Whether you're on the buyer's side or the seller's side, this is a pretty important term if you're negotiating through a contract.

There are so many nuances to a real estate transaction that it takes someone who can speak the language and translate to the buyer and the seller so that everybody comes out happy. Or at least know that they were heard and understood throughout the process.

If you need someone who can speak Real Estate, along with my team of even more fluent speakers, you'll want to work with someone like me, who can speak for your best interest!

Until Next Month,

Stacy

Don't Forget to Have Fun!!!!

April Quiz Question

Q: What colour is a Welsh poppy?

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.

March Question & Answer

Q: What is the nickname of Viking King Harald Gormsson who was known for uniting Denmark and Norway in 958AD?

A: Bluetooth

Congratulations: Winner!

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| | | 1 | | | 4 | | | 2 |
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Happy Birthday

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

| | |
|------------------|----------|
| Keri Fackenthall | Apr 1st |
| Garrett Hamilton | Apr 1st |
| Joshua Kaufman | Apr 3rd |
| Kim Lamont | Apr 4th |
| Russ Austin | Apr 4th |
| Jennie Ballenger | Apr 5th |
| Cheryl Skipper | Apr 8th |
| Stefanie Ulrey | Apr 8th |
| Diego Monzon | Apr 9th |
| Bonnie Hines | Apr 10th |
| Monica Wack | Apr 12th |
| Sean Quill | Apr 14th |

| | |
|--------------------|----------|
| Dror Zaks | Apr 15th |
| Christina Balsor | Apr 17th |
| Darryl Brenzel | Apr 20th |
| Christopher Martin | Apr 21st |
| Susan Hubbs | Apr 22nd |
| Nick Via | Apr 23rd |
| Lindsay Bitto | Apr 24th |
| Eric Verdi | Apr 24th |
| Scott Galasco | Apr 26th |
| Mark Temporado | Apr 27th |
| Sean Johnson | Apr 28th |
| Cheyenne Fandel | Apr 29th |

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.

Infogineering Applied to Real Estate

Real Estate is a FUNNY business. Not 'HaHa' Funny. Just more of an 'aha' funny in how it works and the intricacies that go into a real estate transaction and the 1000 different moving parts.

As Entrepreneurs we see things different, there is never a box that gets checked and then you go to the next box and check that off too until you are complete. There is no 'right' way to do real estate and to help clients. There is the 'North-Star' that you follow that is doing right and being a fiduciary for the client but getting the end result is never the same twice.

The fun part as Impact grows is that we all have varying levels of success and we all go about our transactions different, all the meanwhile striving for the same goal with our client.

The learning how others 'do' real estate has been the most interesting aspect of the growth at Impact.

How Barry does business differs from Stacy who differs from Carmella, to Hashie, to EV, to all of us.

And we talk and strategize on a daily basis.

We look at each other for pricing of homes, for negotiating offers, to working through issues.

One of the things that we are big on at Impact is the pricing strategy and what is BEST for that client and THEIR home. I'll tell you that there are no two strategies that we give 2 different clients that are the exact same.

In this market pricing is crucial and what is even more crucial is the appraisal.

Let me explain appraisals. Everyone thinks that appraisals are a scientific method for putting a valuation on a property, but this is not entirely true.

There is data used to put a value on a property but there is a lot that is subjective. What 'comps' are used is a HUGE factor. Literally within a mile or two radius you could find 25 comps to use but you only need 5 – 6 to use and then if an appraiser picks out 5/6 on the lower end of the values vs 5/6 on the higher.

This variance could literally be \$50k - \$60k.

We recently had 6 properties listed that went from \$32,000 over list price to \$77,000 over list price with multiple offers. We were worried about the appraisal on all of them and the ones that we were super worried about ended up appraising, and 2 other that we thought would be fine ended up appraising low.

This got us thinking about how we value homes from the beginning and it is part data, part comps, part current market conditions and our knowledge of the market and the process of what buyers will be looking to buy.

This decision is what's referred to as Infogineering... What is infoineering???

Below from infogineering.net

The Differences Between Data, Information and Knowledge

We frequently hear the words Data, Information and Knowledge used as if they are the same thing.

You hear people talking about the Internet as a "vast network of human knowledge" or that they'll "e-mail through the data."

By defining what we mean by data, information and knowledge – and how they interact with one another – it should be much easier.

Has Anyone Seen My CDs?

In the UK, the Government Tax office recently lost some CDs containing 25 million people's records, when they were posted unsecurely. The fear was that there was enough information contained on them to allow criminals to set up bank accounts, get loans, and do their Christmas shopping... all under someone else's name.

In the fallout, the main argument in the press was about security, and inevitably there were many that were using it to attack Government ministers. Anyone who's ever worked in a beaurocracy will know that this kind of thing goes on more often that we would like to think, as people cut corners. No procedure or official process is water-tight. It's just this time, they didn't get away with it.

The media used the terms “data” and “information” interchangeably.

For example, one of the frequent mistakes was that they lost “data.” However, you can’t physically lose data. You can’t physically pick up data, move it about, etc.

Confused?

Let me explain, but – before we go any further - I should point out that I’m using the Infogineering definitions of the three words (data, information, knowledge) here. They’ve been so muddled up over the past few years that the various definitions don’t match up. So, let me explain how Infogineering views them all.

Knowledge

Firstly, let’s look at Knowledge. Knowledge is what we know. Think of this as the map of the World we build inside our brains. Like a physical map, it helps us know where things are – but it contains more than that. It also contains our beliefs and expectations. “If I do this, I will probably get that.” Crucially, the brain links all these things together into a giant network of ideas, memories, predictions, beliefs, etc.

It is from this “map” that we base our decisions, not the real world itself. Our brains constantly update this map from the signals coming through our eyes, ears, nose, mouth and skin.

You can’t currently store knowledge in anything other than a brain, because a brain connects it all together. Everything is inter-connected in the brain. Computers are not artificial brains. They don’t understand what they are processing, and can’t make independent decisions based upon what you tell them.

There are two sources that the brain uses to build this knowledge - information and data.

Data

Data is/are the facts of the World. For example, take yourself. You may be 5ft tall, have brown hair and blue eyes. All of this is “data”. You have brown hair whether this is written down somewhere or not.

In many ways, data can be thought of as a description of the World. We can perceive this data with our senses, and then the brain can process this.

Human beings have used data as long as we’ve existed to form knowledge of the world.

Until we started using information, all we could use was data directly. If you wanted to know how tall I was, you would have to come and look at me. Our knowledge was limited by our direct experiences.

Information

Information allows us to expand our knowledge beyond the range of our senses. We can capture data in information, then move it about so that other people can access it at different times.

Here is a simple analogy for you.

If I take a picture of you, the photograph is information. But what you look like is data.

I can move the photo of you around, send it to other people via e-mail etc. However, I’m not actually moving you around – or what you look like. I’m simply allowing other people who can’t directly see you from where they are to know what you look like. If I lose or destroy the photo, this doesn’t change how you look.

So, in the case of the lost tax records, the CDs were information. The information was lost, but the data wasn’t. Mrs Jones still lives at 14 Whitewater road, and she was still born on 15th August 1971.

The Infogineering Model (above) explains how these interact...

Infogineering Model

Why does it matter that people mix them up?

When people confuse data with information, they can make critical mistakes. Data is always correct (I can’t be 26 years old and 59 years old at the same time) but information can be wrong (there could be two files on me, one saying I was born in 1981, and one saying I was born in 1948).

Information captures data at a single point. The data changes over time. The mistake people make is thinking that the information they are looking at is always an accurate reflection of the data.

By understanding the differences between these, you can better understand how to make better decisions based on the accurate facts.

Does that make sense??? The Data could be correct but HOW the data is used could be wrong and/or changes over time.

What is true today was not true 6 months ago and might be totally different in 2 months.

That’s why Infogineering is so important and a key strategy that we use at Impact to help our clients.

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.

 **allgoodmusic68**
Allgood Therapeutic Massage



 Liked by giacol and 11 others
allgoodmusic68 Yes, I took a picture of a picture.
BUT....
It's a picture I took about 33 years ago during a

 **Stacy Allgood Smith** is with **Nita Allgood Lawson**.
22h · 🌐

I heard something about National Siblings Day, so here we are.

 **Stacy Allgood Smith** is with **Nita Allgood Lawson** at Damascus, Mt Airy.
Dec 9, 2019 · 🌐

2000, Brooks, Nita and me.



 Rick L. Smith and 47 others 2 Comments

 **Stacy Allgood Smith**
Mar 23 · 🌐

Yes, he is still a crazy little guy.
[#tailsofPico](#)



 Rick L. Smith and 40

 **Stacy Allgood Smith**
3d · 🌐

Disappointed in the deviled eggs made at one of the local grocery stores. They were so bland. Not at all like Grandma's or Mom's.
I mean, we still ate them.
But saved the cute little container they came in and I made REAL deviled eggs, pictured.
Grandma would be proud. 🙌



 Rick L. Smith and 52 others 17 Comments

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Or Call/Text to 240-446-2210

Allgood Homes



PUT DOWN ROOTS and GROW

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

- After a few "bad" experiences in the past, it was a relief to work with one who went the extra mile, worked tirelessly on our behalf, kept us informed along the entire process, and was extremely responsive to any and all inquiries. I would highly recommend this team to anyone looking to either buy or sell a home. (Barton L.)

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