

MAGNOLIA MONTHLY

REAL LIFE. REAL ESTATE. ALL THINGS LOVELY.



WELCOME!

I am so glad you are here! Pull up a chair, grab some coffee, and stay a while. Whether it's 3 minutes or 30, my hope is that Magnolia Monthly and its contents bring you inspiration and joy!

INSIDE THIS ISSUE:

STAND IN THE RAIN P. 1-3
 APRIL BIRTHDAYS P. 4
 FAMILY FUN ZONE P. 4
 IMPACT STORY P. 5-7
 SOCIAL SUMMARY P. 7

"STAND IN THE RAIN"

THE PRACTICE OF PRESENCE...

Jacob had an early lacrosse game a few Saturdays ago, and it was pouring. Thankfully, not the sideways kind of rain where trying to remain dry is a futile endeavor; but pouring enough that my Hunter boots, a poncho, and a golf umbrella were all necessary.

Also thankfully, because they played on a turf field, he didn't get muddy.

I grew up playing soccer. From the time I was five years-old and the ball pretty much came up to my knees (or so it seemed), through my senior year of high school, soccer was a part of life. Rec soccer. Travel soccer. Club soccer. High school soccer. Many of those often overlapping. And with that much soccer, there were plenty of games in the rain.

I forget many details about those games... the ones with the rain, and the ones without. Truthfully, aside from winning the state title my freshman year of high school, I don't remember the outcome of a single game.

But I remember who stood in the rain.

In fact, I'll never forget it.

I couldn't have known then just how much my parents' presence at those wash out games would impact me in the future. Because more than being there so support and encourage me and to cheer on our team, they gave me something even more valuable.

They taught me to show up.

Not just when it's sunny. But when the rain is pouring. Showing up matters.

Every day we are gifted with the opportunity to make a difference in the lives around us. Family. Friends. Co-workers. Clients. Neighbors. Even strangers. Time is such a gift, one that can never really be replenished; and one of such incredible worth.

As parents, we show up for our kids. Their games. Their swim meets. Their recitals. Their art shows. Their performances. We show up in the smaller ways, too... like showing interest in something that is important to them (even if we may find it incredibly trivial).

We show up in those "sunshine moments," like birthday parties and NHS inductions. And we stand in the rain when it's not so sunny anymore... whether the actual rain or proverbial.

We do the same in our friendships, don't we? We attend the 40th birthday party. Celebrate a new job.. promotions...retirements... and all that's in between.

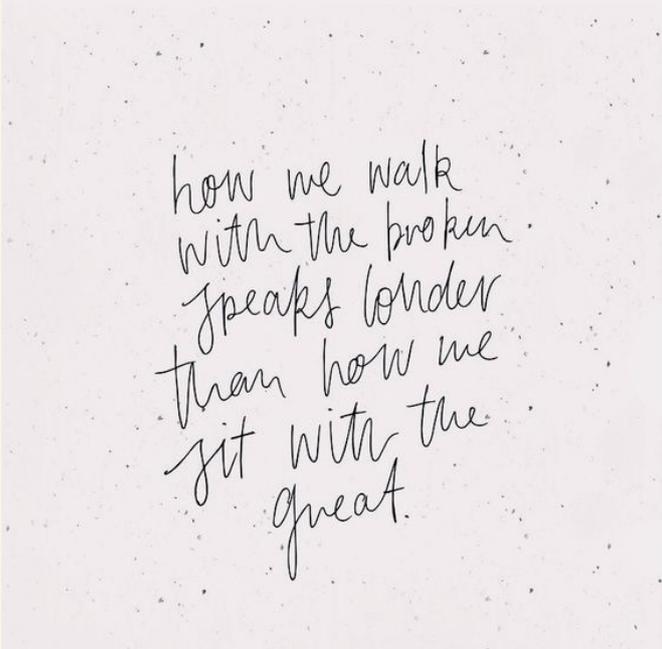
But it's not always sunny, and sometimes the rainy storms come. So we lend a listening ear. We offer our help and our hugs. We visit in the hospital or attend the funeral and we simply show up in the rain. And we stand there. Because it matters.

In my work as a realtor, it isn't any different. There are so many joys and sunshine moments... offer acceptance. Checking off another contingency that has been satisfied. Realizing the pride of homeownership for the very first time.

But the rainy moments can be there, too. In the current market, buyers are often competing against many other offers... and it may take several times of submitting offers before one is finally accepted. A painstaking process at times.

Other rainy moments can be a transaction that is falling apart. Or the bittersweet moment of selling a house that has been home to so many fond family memories for decades. The end of an era can be hard, too.

Most often, the process of buying and selling homes involves the sunshine and the rain; and it is a true joy to be able to enter into that with others.



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Bill Bennot has said, "How we walk with the broken speaks louder than how we sit with the great."

Isn't it true? It is an absolute joy to rejoice with others when life is awesome and the sun is shining and all is well. And this is a good thing! We need those sunshine-y moments and they are absolutely wonderful. The wins. The celebrations. The joys.

But when the storms and sorrow come, and that proverbial rain is pouring...

Will we have the courage to be there?

To really be there? To walk with those who are struggling or hurting or having a run-in with the hard knocks of life.

Will we stand in the rain?

I am so incredibly grateful for the way my parents' example instilled this in me. And while the rain of a lacrosse game may feel like a nuisance to some, I consider it a joy to be able to stand there. To now be in my parents' shoes with early games and lots of driving and rain boots, a poncho, and a golf umbrella. Watching Jacob leave it all on the field.

They lost, by the way. By a lot.

But not for a second do I regret standing in the rain.

Stacy



Team Maryland 2029/2030 team

Family Fun Zone!

April Sudoku

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

April

Trivia Question

Q: What country first used paper money?

Everyone who texts or emails in the correct answer by the last day of this month will be entered into a drawing for a \$25 gift certificate to Amazon. Good luck!!

March Question and answer:

Q: Which planet has the most gravity?

A: Jupiter

[Congratulations Christine Cole!!](#)



HAPPY BIRTHDAY!!



Here are the April Birthdays from our friends of Magnolia 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!

Samson Shifraw	April 2	Rob Gersch	April 18
Ashlyn Persaud	April 3	Gavin Zmuda	April 19
Brennan Zmuda	April 4	Alainie Garrett	April 20
Kate Saunders	April 4	Devin Marshall	April 22
Sherry Paul	April 4	Katie Farley	April 23
Kris Rood	April 7	Jaxson Hartford IV	April 24
Tara Grove	April 7	Aiden Carr	April 24
Daniel Veirs	April 8	Gerry Delescavage	April 24
Gary Guard	April 8	Ryan Bailey	April 24
Teri Elder	April 9	Adalin Persaud	April 25
Haley DeGirolamo	April 11	Poppy Medovoy	April 26
Isabella Valloric	April 11	Josh Hoffman	April 26
Tammy Kile	April 12	Reese Paul	April 28
Katelyn Doyle	April 13	Dave Belan	April 28
Jackson Franz	April 16	Carolyn Altuner	April 28
Nicole Valloric	April 16	Jeff Novotny	April 28
Melinda Delisle	April 17	Shannon Knapstein	April 30
Landon Mitchell	April 18	Brent Cunningham	April 30

IMPACT STORY...

A monthly column to compel, encourage, and inspire.

This month, I'm changing things up a little bit, and am instead bringing you a story "from the street!" With as crazy as the real estate market currently is, I wanted to take a some time to talk about IMPACT, our brokerage, and how we use not only information, but also one another, to work tirelessly on behalf of our clients!

Real Estate is a FUNNY business. Not 'haha' funny.... just more of an 'aha' kind of funny in how it works and the intricacies that go into a real estate transaction with all of its different moving parts.

One of the things I love about IMPACT and the folks I get to collaborate with there is that we see things differently. 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.

With the exception of uncompromised integrity and ethics, there is no 'right' way to do real estate and to help clients. There are many ways to "do" real estate well, but getting to the end result is never the same twice. It varies each time and with each transaction!

At IMPACT, we all have varying levels of success and we all go about our transactions differently... all the while striving for the same goal with our clients.

The learning of how others 'do' real estate is incredibly interesting, and I love learning from one another! How Barry does business differs from Carmella, to Brittany, to Eric, to all of us. And as we talk and strategize on a daily basis, I am always, *always* learning something new. That "life-long learner mentality instilled in me as an educator is absolutely thriving, and I love it!

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???

Engineering.net offers some great insight into this. *There are differences between data, information and knowledge. We frequently hear these words used as if they are the same thing.*

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 beurocracy 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 defintions 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

First, 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 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.

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Or Call/Text to 301-646-9625

Testimonials from *Magnolia Monthly* Members...

"Stacy handled the sale of our town home and the purchase of our dream home. She was incredibly thorough with every detail and walked us through every step of the buying and selling process. Stacy went above and beyond for us during some unusual circumstances. Her work ethics are unmeasurable and we are forever grateful to have worked with her." ★★★★★ ~ The Benson Family

"When my husband and I first met Stacy, we just knew she would be the right person to help us in our home search. We have a son who uses a wheelchair so our long search for the most accessible home in our price range in a specific area was no small task to say the very least. I had been looking regularly for years and shortly after working with Stacy we found our dream home. To say Stacy was patient, attentive and sweet is an understatement. She was always happy to answer questions and never pressured us if a home just wasn't for us. When we found our forever home, she dropped everything and made sure all our paper work was done immediately so that we could make this house our home. We have been in our home for a year now and we are so thrilled for that. I always recommend Stacy to friends who are searching for their homes and will do so always." ★★★★★ ~ The Carrera Family

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