

MAGNOLIA MONTHLY

REAL LIFE. REAL ESTATE. ALL THINGS LOVELY.

Do all the good you can, by all the means you can, in all the ways you can, in all the places you can, at all the times you can, to all the people you can, as long as ever you can.

John Wesley

“quartzfancy”

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!

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"WHAT IF"

THE IMPORTANCE OF DOING GOOD

GUEST WRITER: ELIANA DELISLE

“DO ALL THE GOOD YOU CAN, BY ALL THE MEANS YOU CAN. IN ALL THE WAYS YOU CAN, IN ALL THE PLACES YOU CAN. IN ALL THE PLACES YOU CAN, AT ALL THE TIMES YOU CAN. TO ALL THE PEOPLE YOU CAN, AS LONG AS YOU EVER CAN.” ~JOHN WESLEY (1703-1791)

JOHN WEASLY SAID THIS QUOTE TO ENCOURAGE THE WORLD TO GET BETTER AND BETTER. AND YET, AS LIFE GOES ON, THE WORLD GETS WORSE AND WORSE.

IT USED TO BE A BEAUTIFUL HAVEN, THRIVING OF GOODNESS. WE ARE CALLED TO KEEP IT THAT WAY. AND YET, WE DO JUST THE OPPOSITE.

Some of us use our art for the better, but most of us use our art for selfish reasons. We are all fighting for ourselves. But I can't help but wonder, what if we were fighting for each other? I'm here to answer all the "What If's."

What if we all stood up for each other instead of bringing each other down?

We want to be kind to our bullies. Bullying doesn't come from nothing. It always comes from something. It's not our job to find out what, it's just our job to do good whenever we have the chance.

What if everyone had enough to eat?

Before we answer that, we have to answer something else. Why doesn't everyone have enough to eat? It's because of the ruthlessness of the world. People who lost their jobs due to angry bosses, people who lost their homes due to the uncontrollable, people who lost their money because they were so deep in addiction.

All of this can be solved. But if we trace back to why the bosses were angry, or why the uncontrollable exists, or how they got to know addiction, it's all because someone started a chain of anger.

Someone gets irrationally angry because of something sad, such as the loss of a loved one, and takes it out on another person. That person then becomes angry and takes it out on someone else. So on, so forth. But how can we stop this chain of anger, and turn it into a chain of kindness and good?

What if we reversed the anger chain together?

In order to reverse the anger chain, we need to reach out to someone we know who is angry or hurting, and make them feel good about themselves. Make them feel loved and wanted, and encourage them to do the same for the one who hurt them.

Then that person becomes encouraged to do the same for the one who hurt them, and the chain of anger begins to slowly fade away.

What if we recreated a new chain?

The first thing we need to do is decide what new chain of emotions we want to create. An inspiring chain, a kindness one, or simply one that beautifies the world?

It all starts with you.

You are kind to someone and put them in a good mood, then that person is in a good mood and kind to another person. So on, so forth. It could be making a pass-along kindness card, or it could be shoveling your neighbors driveway for free. It could even be as simple as saying hi to a new person. Either way, we want to do as much good as we can, to every person we can. We can make the world a better place.

Ellie



Impactclub® Frederick Update...

Just a couple of weeks ago ImpactClub® was BACK the way it was intended... A LIVE EVENT!

Now that COVID restrictions are loosening with more and the restrictions on in person events, restaurants, get togethers starting to lift, we, at ImpactClub® are getting back to normal, too! I am so grateful for that!

It has been tough to run ImpactClub® virtually when the foundation of what we have built and are building at ImpactClub® is to bring a 'sense of community' and belonging together every quarter.

To talk to friends. To gather. To sit and listen to three local non-profits share their stories... hear the inflection in their voices... listen to them PASSIONATELY speak about the impact they are having.

ImpactClub® was built to be LIVE...

However, with COVID, we had to pivot. Like EVERYTHING else in the world there were massive changes.

What was once a HUGE community event with 200-250 people in attendance each Quarter became relegated to Zoom events. After the first 'all virtual' event in May 2020, we knew that ImpactClub® would die if we couldn't atleast get some part of it 'LIVE.'

So, with Idiom's blessing and within local and state guidelines, we ran a skeleton crew of just essential personal to run the event and presenters in-person.

ImpactClub® members still had to watch online, but at least folks could see the presenters on the stage with the mic, with the ImpactClub® backdrop and it was 'good enough' for what we were dealing with in the world.

We did that for a year from Event #14 to Event #17 we were virtual... And ImpactClub® still donated over \$121,000 during a pandemic.

Then on May 18th with restrictions being lifted we were BACKKKKKKKK LIVE!!! We went into the pandemic with 306 members and we came OUT of the pandemic with 316 members.

How INCREDIBLE is that????

ImpactClub® Frederick actually grew during the biggest pandemic in 100 years! That goes to show you the type of people that make up ImpactClub®... dedicated and loyal members of the community that no matter what life throws at them they preserve and fight back for the greater good.

ImpactClub® Frederick members know that although they had a struggle during the pandemic, those charities and the individuals that those charities help had and *even more* difficult time to make due the last year.

We might not solve every problem locally; but ImpactClub® members play their part... and combined with other amazing individuals, they can have a MASSIVE IMPACT by combining forces.

We can't wait to break \$500,000 donated since 2017 on our next, our 19th, LIVE event in August. The question is this: **Will YOU join us?**

Register at www.ImpactClubFrederick.com



Family Fun Zone!

June

Trivia Question

Q: What is the highest grossing film of all time?

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!!

May Question and answer:

Q: Which mammal doesn't have vocal cords?

A: Giraffe

Congratulations Jubilee Shullenbarger !!

June Word Search

Summer Word Search

S F L I P F L O P S I S L E P
 S U N S C R E E N A N U O S I
 A U N G U E S T H D O N V W C
 B N E G J O C E A N F S S I N
 A P O O L J U R Y S U H O M I
 R U G U S A T A E U N I H S C
 B M G C R E S A M A S N I U S
 E E N U F O N S U M M E R I P
 C M A A S T O H E T H I N T R
 U V A C A T I O N S R H L A I
 E R O B I L K R X J O I O U N
 I I N S E F I T S F U N P T K
 C A R E L A X S U L Y L O L L
 E J U N E A C F A M I L Y S E
 I C E P O P A H O T S R E L R



HAPPY BIRTHDAY!!



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

Phoenix Herzfeld	June 1	Kenyon Baldwin	June 17
Joey Hoffman	June 2	Eileen Whalen	June 18
Kim Carrell	June 2	Philip Huffstetler	June 19
Derek Paulus	June 3	Lily Cunningham	June 19
Amy Dilcher	June 4	Haddon Downs	June 22
Carson Celis	June 5	Miroslaw Miedziak	June 23
Nicholas Coe	June 6	Anexander Knoepfle	June 26
Chase Coe	June 6	Will Armacost	June 27
Chris Celis	June 7	Cory Downey	June 28
Jeremy Blickenstaff	June 9	Brooke DeSantis	June 29
Kobe Duncan	June 11	Justice Shifraw	June 30
Monica Doyle	June 13	Reagan McDonald	June 30
Sue Smith	June 14	Fawwaz Siddiqui	June 30
Dave Hanington	June 14	Erin Zmuda	June 30
William Knoepfle	June 17		

STORY FROM THE STREET...

“Cheap Food is not Good... Good Food is not Cheap” was on Scotty’s Bus food truck in Frederick that was a Frederick staple until Scotty retired about 10 years ago.

This saying always made me think who Scotty’s competition was and what was the clientele that he was going after by this statement.

Scotty’s food was always made fresh that morning, his burgers, sauce, chili, beef, pork was cooked starting at 4am everyday. The sweet tea was freshly brewed each morning, and his hotdogs, although not ‘made’ that day were cooked on site. And his Sauce, the ‘Scotty Sauce’ was something special... not too sweet, just sweet enough and the perfect topping for meat.

It was that care in preparation that would have 15, 20, 40 people standing in line for up to an hour to get lunch.

If you wanted ‘fast food’ that was cheap you could always go a couple blocks away to McDonalds. There is a time and place for the McDonalds of the world and there is a clientele for their food, but there is an even more loyal clientele for homemade goodness of Scotty’s. Scotty’s business was 100% built on word of mouth and it was like you had to know a current customer to even be allowed ‘on the Bus.’

That’s what makes these places special is it is like family when you know the owner and then you know a lot of the mutual clientele.

There are so many moving parts that go into a real estate transaction that like an old grandfather clock with a 1,000 moving parts each one plays its role in making the clock function.

Each part of a real estate transaction, each party must do their job and do it correctly or everything call fall to pieces.

With a transaction there are many steps and stars that must align to make sure the borrower ‘closes’ on the house and everything is smooth.

Today we’re going to focus on the lender and their role in the purchasing process.

The lender is probably the SINGLE biggest factor in getting to settlement on time and ensuing the process is smooth.

Having a lender involved that knows what they are doing and is accessible is PARAMOUNT when purchasing a home OR selling a home and knowing that the buyer’s lender is competent.

Let me tell you 2 quick stories about why we ALWAYS tell you to work with someone local.

We tell our clients that we want to be able to reach out to the lender and wring their neck if something goes haywire and we need them available 24/7 as this market waits for no one.

A recent buyer of ours had been looking for some time and had not quite found the right house to move her and her 2 kids into. But then a house in the neighborhood that she grew up in came on the market and she HAD to have it.

We got with the lender to come up with scenarios and situations for down payments and closing costs and monthly payments on the purchase. We worked TOGETHER to make sure she was comfortable with a couple different scenarios with down payment and if the property appraised for less than the sales price.

Submitting an offer the agent told us that we were going up against 7 other offers. We included our lender partner, Mike, on the offer presentation process and he IMMEDIATELY called the listing agent to explain the type of loan, and that he had completed all his due diligence. The next day I got a call from the listing agent that said although there were 2 other HIGHER offers the sellers accepted our client’s offer mainly because the lender ‘knew what he was doing.’

So that’s step #1.

However, unfortunately, we hit a speed bump. The appraisal came in a little lower than the sales price.

We had included a buyer ‘kicker’ so our client had to make up that difference at settlement.

I called the lender before talking to our client and Mike and I had already worked out a scenario that kept our client well within her financial comfort level to purchase.

Having a lender that know HOW TO SOLVE problems is imperative.

And not only did we: a) get the offer accepted BECAUSE of the lender. B) we worked through a low appraisal, but we SETTLED early!!!

Without this LOCAL and TRUSTED lender our client NEVER would have gotten the our client the home.

Then let me tell you the 'McDonald's' end of the spectrum.

We had a client that found a program online that helped with down payment assistance and offered a much lower rate than the current market rates. All of this is well and good and TOTALLY within the buyers' rights to do what they feel is best for them and their family.

However, a few years back we mentioned that we were on the selling side of a transaction with this specific program and that we had to extend settlement 4 TIMES because the lender wasn't ready.

There are multiple layers to this program that has a lot of different people across the country, in different offices, in different agencies. Basically, we are dealing with a faceless man/woman that can just hide behind a computer screen.

To make a long story short we were supposed to settle on a recent Friday. The final disclosure needs to be viewed and reviewed by the buyer by Tuesday ahead of settlement, or the property won't go to closing on time.

Now let me tell you that this transaction has been nothing but red tape and jumping through hoop after hoop.

Our client, the buyer has been ULTRA responsive in getting any request, any documentation to the lender in a timely fashion.

We, us at Impact, and the buyer had stayed on the lender and their team incessantly throughout

the process making sure they were aware that settlement was June 4th and we COULDN'T miss that date.

On the Tuesday before settlement the lender hit us with a list of conditions still needed to 'close the loan.'

No warning. No problem solving skills on how to get to settlement. No explanation. Just a 'hey we were never settling on June 4th' in an email to everyone.

This client. This FAMILY of 5 that had their entire life packed and ready to move. These beautiful people who we have known and worked with for years, they were NOT a priority to this lender!!! They were just a file number. We questioned the lender and they said 'these things happen all the time.'

When you are sitting in an office behind a keyboard in another state, and the clients are here in Frederick, it is EASY to just see them as a NUMBER.

When you can touch and hug and talk to and look someone in the eye - like WE do, and like our local lenders do - these 'borrowers' are no longer a NUMBER they are a FAMILY.

For four straight days we have tried EVERY avenue to help get our clients loan approved and get them to settlement but each time we are either given an excuse or just IGNORED.

Now, this poor family will either LOSE the house that they so desire OR they will pray that the seller extends settlement yet inconveniencing more people along the way.

All because this lender isn't local... And is just offering this 'great program' but not able to deliver on what was promised in the beginning.

You can either go with the homemade but delicious and reliable 'Scotty's' aka - LOCAL lender... or you can go with the cheaper, unreliable, will just treat you like a number 'McDonald's' - special program/special deal lender.

There is a time and a place for both, but unfortunately, this current market is NOT one of them.

Choose wisely. Choose local.

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3295 Prices Distillery Rd.
Ijamsville, MD 21754
240-815-0890



For Inquires AND Referrals contact:

stacy.delisle@gmail.com

Or Call/Text to 301-646-9625

Testimonials from *Magnolia Monthly* Members...

"We have known Stacy for a few years and when it came time for the property we were renting to be sold, she was a champion at making the process easy for us as tenants. It was a seamless process for both landlord and tenant. At the same time, she helped us through the process of buying and building a brand new townhouse. She was able to answer the million questions we had, help with figuring out inspections and always showed up to everything with an amazing attitude, a calm demeanor, and a true heart of gold for her clients and their families. Moving is never easy, but Stacy was amazing at helping us find and build not just a house, but a home for our family!" ★★★★★ ~ The Paulus Family

"Stacy took all the stress and worry off our backs. She is a knowledgeable realtor who keeps your best interests at heart. She is straight forward and very reliable. Very responsive and pays attention to every detail in the process. We will definitely work with her on the purchase of our next home." ★★★★★ ~ The Persaud Family

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