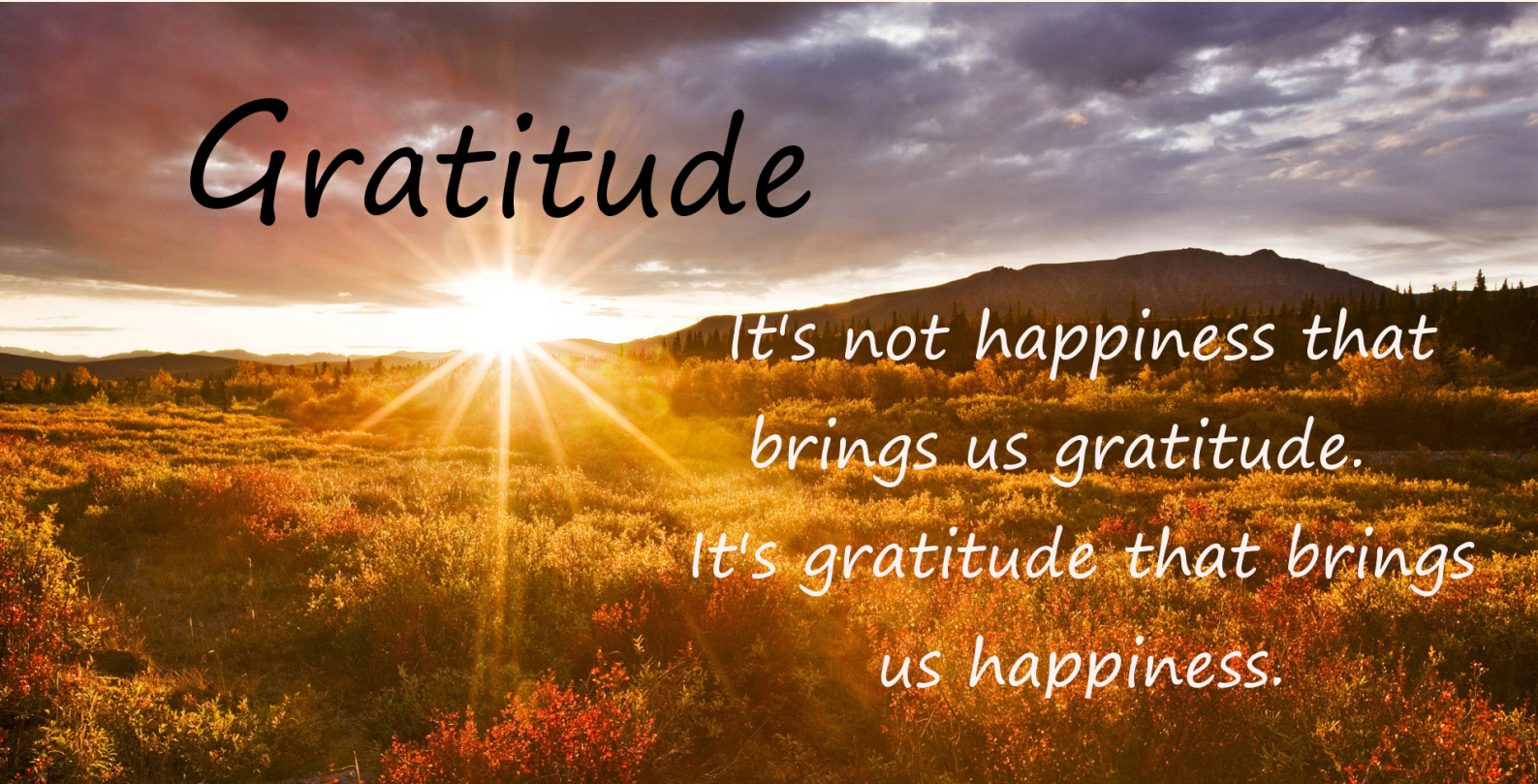


# MEDWICK'S MONTHLY

MOM LIFE. SECRET SERVICE WIFE. REAL ESTATE ADVICE

## Gratitude



*It's not happiness that  
brings us gratitude.  
It's gratitude that brings  
us happiness.*

### WELCOME!

*I am so happy to have you here! I hope through my monthly newsletter we share many laughs, cries, and inspiring stories. An authentic look into my unedited world. Enjoy!*

### INSIDE OUR PREMIER ISSUE

MOUNTAIN OR MOLEHILL P. 1-2  
FUN TIME P. 3  
NOVEMBER BIRTHDAYS P. 3  
STORIES FROM THE STREET P. 4-5  
FREDERICK EVENTS P. 6  
SOCIAL SUMMARY P. 7

### Mountain or Molehill

Gratitude can change your perspective

If you haven't ever heard the phrase "Don't make a mountain out of a molehill" you may be living under a rock. Chances are this is not a new phrase to you. I know my friends with kids have probably said this phrase a time or ten.

Last week I was texting with a friend and was in pure frustration. My kids had been arguing over something. I can't even remember what it was, but I'm sure it was the smallest dumbest thing ever. Yet, to them something so small turned into something much larger. It usually goes something like this:

"MOM!! Julia stepped foot in my room!"

"MOM!! Joey called me a dummy!"

"MOM!! Julia is sitting in my chair and now I am NEVER touching it again!"

"MOM!! Joey stuck his tongue out at me! He's the worst brother ever!"

Any of this sound familiar to you? I'm sure it does. But if you don't have kids chances are you have experienced this in other parts of your life. Work life or relationships whether it be with friends or spouses. Or maybe you yourself have unintentionally turned a small movable pebble into a large boulder that can't be moved. I am guilty as charged for sure. Looking back on those events I can see just how small the issue was and how my mind was moving so much faster than I could reason with.

Have you ever planned a move before? Most likely you have. I would love to say that buying and selling a house never has any hiccups, but the reality is there probably will be some sort of stumbling block to conquer. Take for instance my current listing. This market is changing faster than real estate professionals anticipated. The rise in interest rates has put a stumbling block in front of potential buyers. What does that mean for my sellers? Well, it means taking a deep breath and following the strategic plan that I have mapped out for them. What could have happened? They could have freaked out, they could have not followed the strategic plan I laid out for them, and they could still be sitting on the market like our competition. Instead, they followed my plan to a "T" which lead to finding a buyer immediately after making subtle changes.

Stressful times usually cause knee-jerk reactions to small situations. Then when you look back you realize how much larger of a deal you make the small situation out to be.

Ever watch Seinfeld? It's one of the greatest sitcoms out there. Each character has been known for making a mountain out of a molehill at some point in time. Take Elaine and her reasoning for the many boyfriend break-ups for example. One of the most memorable breakups was with Jake Jarmel. She broke up with him for his lack of exclamation points at the end of a sentence that was about her friend giving birth! She turns this ever-so-small molehill into the biggest mountain, to the point that she

had to break up with him. WHAT? Sounds a bit extreme don't you think?? SOOOO funny to watch but in reality stuff like this happens all the time.

So what? How do we keep perspective and not make mountains out of molehills?

Gratitude and keeping life in perspective

First, a sense of gratitude can immediately put a positive spin on your outlook on a specific situation or just life in general. It will bring you happiness and joy. Our mood is shaped by what we put most of our focus on. If we dwell on negative things than negative things will be our focus and our outlook on life. If we shift our focus to what we are grateful for our minds will gravitate towards joy and happiness.

Second, focus on situations you CAN control verse what you CANNOT control. Why get frustrated by an unexpected traffic jam when it is something you cannot control or change. Take a deep breath and be grateful you are not the cause of the jam up. You can't control every circumstance you come across in your life. But you can control your response.

Lastly, put the situation in perspective. Nothing good comes out of overreacting to things that don't need big emotions. So ask yourself some questions when a situation comes up: What is good about this? Is there anything I can find funny about this situation? How is this making me stronger or smarter? How can this help me and others?

So this Thanksgiving, and in the hustle and bustle to come... can we put things in perspective? Can we name the things... even if it is just one... for which we are thankful?

To write them down. In a journal. On a pumpkin... and literally count our blessings, so when the mountains and molehills inevitably come again we can look back and allow those good things to anchor us?

And as we give thanks, let's offer one another, and ourselves, an extra measure of grace. Because life can be hard... but it is oh, so incredibly good.

*Josie*

# Fun Time!

## November Trivia/Riddle Question

Q: Name one of the North American wild turkey sub-species.

Everyone who texts or emails the correct answer by the last day of this month will be entered into a drawing for a \$10 gift certificate to Amazon.

Good luck!!

## November Sudoku

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



HAPPY BIRTHDAY!!



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

Diana Nugent 11/4  
Pat Sanders 11/7  
Sarah Dorris 11/13  
Owen Nicholls 11/15

Ezra Choi 11/16  
Cristy Morgan 11/23  
Anna Tomlinson 11/23  
Nic Castrejon Jr 11/28



# STORIES FROM THE STREET...

*A monthly column of real life examples, told in 'story' format to give you knowledge of what actually happens behind the scenes of a Real Estate transaction.*

## **Adaptation and Survival**

(Like the Tide of an Ocean)

Hurricane Ian recently devastated Florida, the Carolinas, and locally in Ocean City wreaked havoc in a matter of days, even hours with everything in its path! With technological advancements in weather tracking, people in the path of Ian were able to prepare, board up their homes, and evacuate to mitigate loss but NOT avoid loss!

### **People could see it coming but were unable to stop it.**

You've seen the pictures. You've watched the video on the news. Horrific flooding. Buildings devastated. Cities and towns that will take YEARS to recover.

The same thing happened in the housing market in 2008-2010. Everyone knew that the boom of 2004 to 2006 couldn't last forever. Economists knew that eventually the housing market – propped up on mortgages that shouldn't have been given out – would cause the housing market to 'correct.' Few saw the 'BUST.' It wasn't until the big banks on Wall Street were found to be doing shady practices that the Hurricane hit the housing market – like Ian – taking out anyone in its path. Locally, in a 2-year period, home prices dropped 15% in 2008 and another 15% in 2009. Homeowners lost over 30% of their equity overnight.

This meant that anyone who recently purchased a home and put down less than 30% were 'upside down'.

### **It took about 8 years for home values to get back to 'pre-crash' prices.**

The housing market (ie: home prices) has been steadily increasing over the past few years and over the past 2 years values have increased dramatically because the supply of homes has not been able to keep up with the demand. When the economy went in the tank in 2008-2012 builders stopped building altogether or slowed down from pre-crash production. However, the population continued to increase, and simple supply and demand was out of whack. It finally caught up in the last couple of years and prices increased.

Add the low supply to historically low interest rates the last 2 years where rates were consistently in the high 2% and 3% range. Basically giving away money and thus making affordability in purchasing homes. As an example when rates are in the 2-3% range 'Joe and Sarah' (my fictitious example) can afford a monthly payment of \$3000 which would equate to a \$600,000 home. But when rates increase to 6% +/-, that same \$3000 monthly payment will only allow Joe and Sarah to afford a \$450,000 purchase price.

### **What we typically see in real estate is very much like the rising and lowering of the tide of the ocean; slow and consistent intervals.**

We've all been at the beach on the ocean and watched the tide come in. The kids running from the water that is slowly making its way up the sand. The couples sitting there watching the water slowly approach. Finally, it gets a little too close and people pick up their belongings and move back 10-15 feet so they don't get wet. Then another hour goes by with the rising tide and the water creeps closer and they have to move back again.

### **No one is in ways harm because they see it coming.**

Then the opposite holds true as the tide is descending back out to the sea. The water's edge slowly creeps back out to the ocean and kiddos move closer to the water for the best sandcastles and best places to dig for sand crabs. No harm no foul as this is the normal cycle that we are used to seeing day after day, week after week...

### **This is very much like interest rates – how they NORMALLY happen.**

Rates might creep up or down but it is done at a slow pace over months or even years. Rates might be in the 5% range for a year and then break through to 4%.... then they will hover in the 4% range for another 6 months and pop back up over 5%, to get back down under 5% 6 months later.

This is normal and consumers become used to the ebb and flow of rates and for all intents and purposes it doesn't dramatically increase or decrease Joe and Sarah's purchasing power. They might only be able to afford \$575,000 now as opposed to \$600,000 6 months ago but this is the normal ebb and flow of housing interest rates.

We are all used to this cycle and consumer confidence doesn't wane when rates increase .5%. Because it really doesn't affect their buying power.

BUT when recently, like Ian washing ashore and leaving devastation in it's path. High winds rising water. That tide no longer coming up at a slow pace but rising 60 feet in 30 minutes that is what has happened with mortgage interest rates. The tide isn't shifting, the hurricane hit recently.

When the year started rates hovered right around 3%. We ALL knew that rates were going to increase this year, but we thought it would be a slow play to 4-4.5%. This normal. This is the tide washing ashore and making some people move their beach chairs and adjusting their target house prices.

However, that's not what happened. Since about April to September rates have increased from the 4% range to 7%. And from 3% in early 2022 to 7% NOW.

**This isn't a rising tide, this is the equivalent of Ian hitting land.**

Purchasers aren't just moving their beach chairs back a few feet they are running from the beach, packing their cars, and evacuating to higher land 😊

Houses are still selling, but the feeding frenzy of the last few years has definitely slowed down and sellers aren't dictating all the terms of the offers as they have done in the past.

Buyers are becoming more cautious because it is costing them MORE to purchase and finance a house is costing more in rate and interest over the course of the loan.

**Don't worry, we have strategies...**

This is not our first time going through the highs and lows of a shifting market from a sellers' market to an 'even' market to a buyers' market. We just have to shift our mindset on strategies to be successful. There are ALWAYS opportunities and at Impact we can help you capitalize on those opportunities whether you are selling OR buying.

# November Frederick County Events

Some things to do in the area. For more information on these events please visit [www.visitfrederick.org/events/](http://www.visitfrederick.org/events/)

Date	What	Time	Address
11/3-11/6	Holiday Bash at Chartreuse(Free admission)	10:00 am-4:00 pm	4005 Buckeystown Pike, Frederick, MD
11-4 and 11/11	Ghost Tours of Historic Frederick(\$15 per person)	7:15 pm-8:45 pm	BREWER'S ALLEY RESTAURANT AND BREWERY124 North Market Street, Frederick, MD
11/5	First Saturday	10:00 am-9:00 pm	Downtown Frederick
11/10	Live Series: USAF Concert Band and Singing Sergeants(Standard \$0.00 FREE; tickets required.)	7:00 pm	Weinberg Center for the Arts20 West Patrick St., Frederick, MD 21701
11/12	Laughter on the 23rd Floor at New Spire Arts(\$25 per person)	2:00 pm	New Spire Arts15 West Patrick St., Frederick
11/13	Yoga in the Vines with Kristen Coffey	11:00 am-12:00 pm	LOEW VINEYARDS14001 Liberty Rd, Mt. Airy, MD
11/18-11/27 Recurring weekly on Friday, Saturday, Sunday	Maryland Christmas Show(\$10 per adult   \$4 per child)	Fri & Sat 10 am-5 pm Sun 10 am-4 pm	FREDERICK FAIRGROUNDS797 E. Patrick St., Frederick, MD
11/18 Through June 16, 2023 Recurring monthly on the 3rd Friday	MET Comedy Night: Oh Crit! '22-'23(\$15 per person)	8:30 pm-9:30 pm	MARYLAND ENSEMBLE THEATRE31 W. Patrick St., Frederick, MD
11/19	Launch Day   Sailing Through the Winter Solstice(Free admission)	9:00 AM to 12:00 PM	Carroll Creek Linear ParkFrederick, MD
11/25	FAC After Hours: See What Sticks-Open Stage(Free Admission)	7:00 pm-10:00 pm	FAC Art Center5 East 2nd Street, Frederick, MD 21701
11/25	Lightwire Theater - A Very Electric Christmas(Tier 1 \$20.00)	2:00 pm	Weinberg Center for the Arts20 West Patrick St., Frederick, MD 21701
11/26	Countdown to Christmas(Ticket prices vary by day)	Times Vary	WAY OFF BROADWAY DINNER THEATRE5 Willowdale Dr., Frederick, MD 21702



# Social Media Stories

*A round-up of fan favorites from the past few weeks!*





# MEDWICK'S MONTHLY

MOM LIFE. SECRET SERVICE WIFE. REAL ESTATE ADVICE

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



**For Inquires AND Referrals contact:**

JosieMedwick@gmail.com

Or Call/Text 240-394-5804 (work cell)  
or 570-994-2324 (personal cell)

## I want to hear from YOU!

Have questions? Comments? Garden tips? I would love to hear from you. I truly value your opinion! Send me an email. Text me. Message me on Facebook.

This newsletter is intended for entertainment purposes only. Copyright 2021 Newsletter Name. This information is solely advisory, and should not be substituted for medical, legal, financial or tax advice. Any and all decisions and actions must be done through the advice and counsel of a qualified physician, attorney, financial advisor and/or CPA. We cannot be held responsible for actions you may take without proper medical, financial, legal or tax advice.