Opening Doors for EveryONE

ONEMONTHLY

Dara Khoyi

ONE REALTYONEGROUP ADVANTAGE

(813) 445-6295

RealtyONEGroupAdvantage.com

YouWinWithONE@yahoo.com

The Literal Origin of House-Warming Parties

The concept of a house warming used to be literal. When someone moved into a new house, guests brought firewood and lit fires in all the fireplaces.

This warmed the place physically, but the fires were also believed to ward off evil spirits. Uninhabited homes were thought to attract roaming ghosts, so a new home would have to be cleansed of that bad energy before anyone could move in and reclaim it as a home.

These days, a house warming party is metaphorical—warming up the atmosphere with good friends and good cheer.

Let me know how I can help you find a new home to warm!

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Just for Fun:
I'm a Reasonable Man

When his paycheck was short $500, Johnson went to the payroll department to complain.

"Interesting," commented the payroll clerk, looking through his books. "I don't recall you complaining two weeks ago when we overpaid you by $500."

"I'm a reasonable man," Johnson replied. "I'm willing to overlook one mistake, but not two!"

House Swapping Homework

Fancy a week in France? Dying for a holiday in Dublin? A house-swap might be the right choice for you, putting you into a home in your ideal location at a fraction of the cost of a hotel for the same time.

House swapping is a decades old vacationing practice, and there are many home-swapping websites to choose from, often utilizing reviews and other customer information to evaluate opportunities.

Experienced house-swappers Mona and Gary Spencer advise using that information fully. *"We've spent a month every summer in different parts of the world, and the experiences have been priceless. We usually know what to expect because we contact references and talk to people who've been in the house. We also prefer simultaneous exchanges, rather than one-sided exchanges. We figure if we're living in their house and they in ours, we'll take care of each other's homes."*

House swapping sites are not free. You'll need to pay a membership fee to have access to listings and to list your own home. Fees range between $9/month and $39/month, sometimes paid annually.

Here are three special tips from experienced swappers: 1. Get home exchange insurance. Some swapping sites provide this. **2.** Be clear about expectations—yours and theirs. Make sure you know if the kitchen is fully stocked, if there is a person to contact with problems, etc. **3.** If possible, get your swapper to show you their airline tickets to prove they're committed to showing up. "If they're very experienced exchangers," says Mona Spencer, "we don't bother with the proof. But if they're new, we explain why we want to see tickets."

To read more house swapping experiences, visit: http://www.latimes.com/local/la-trw-swappublic4-2008jan04-story.html

Let's Go Summer House Hunting

If you're interested in finding a home over the summer, call me.

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A Father's Day Thought: Is It OK for Dad to Quit?

Here's a question I saw recently on social media. *"Is it OK for Dad to quit his high paying job and lower our standard of living, just so he has more time to spend with us?"*

The answers were heart-warming. Almost every one of the 100+ answers were similar: be thankful for a dad to spend time with, rather than having extra money to spend. Many of those answers were spoken from experience, written by adult children who had lost their dads due to stress, often from maintaining a job.

Many of the stories talked about dads who didn't have a choice. Those dads had to stay in stressful jobs because the job paid enough, and there were no acceptable alternatives. But that was the job. And like many men, those dads buckled down and did the work, often without complaint, because "that's what you do when you have a family."

My opinion is that if a dad can maintain a reasonable lifestyle for his family—so that lack of money itself doesn't become a source of stress—then quit the high-paying job if it means a more stress-free life.

What about your dad? Does he or did he work a high-stress job? Could he have switched, or could he still? Can you still give him a hug and thank him?

"I have found the very best way to advise your children is to find out what they want to do and advise them to do it."
~ Harry S. Truman

June Quiz Question

How did the word 'cattle' come to refer to a herd of cows?

Potato Lover's Recipe: Melting Potatoes

Here's how to make the greatest side dish ever IMHO—melting potatoes. Imagine potato slices that are caramelized and crispy on the outside and creamy like mashed potatoes on the inside. The best of both worlds.

You'll need 2 pounds of potatoes; a half stick unsalted butter, melted; 1 cup chicken or vegetable broth; 4 garlic cloves, mashed; salt and freshly ground black pepper.

Preheat your oven to 500°F/260°C. Slice the potatoes into 1-inch thick rounds, place them in a large baking dish, toss them in the melted butter, and season with salt and pepper. Bake for 30 minutes, flipping once halfway through. Remove the baking dish from the oven, add the broth and the garlic, and then continue baking until most of the stock has been absorbed, about 15 minutes more. The results? Crispy-saucy deliciousness.

This recipe appears in multiple places online, but a blogger at Smitten Kitchen has traced the history a bit, and offers pictures of the steps: https://smittenkitchen.com/2018/03/melting-potatoes/

Thank You!

Welcome new clients and **Thank You** friends who've trusted me to work with you, your friends, family and coworkers. Special thanks this month to...

Kris Radermacher

757-450-0052

OVM Financial

I hope you feel comfortable introducing me to the people you care about, too!

Want to Win a $10 Coffee Card?

It's easy to win! Just send in the answer to the **quiz question** on **page 2**. Each month, all correct entries have a chance of winning a coffee card. Put the word **QUIZ** in the subject line and email it to: **YouWinWithONE@yahoo.com**

- **May's question:** *What occurs once in a minute, twice in a moment and never in a thousand years?*
- **Answer:** *The letter M.*

Congratulations to last month's winner! **Alex Swarofski**

Which Rewards Card Is Better: Airline Miles or Cash Back?

You might have friends who took an amazing trip or got a brand new mixer using just their credit card rewards. Rewards are free money (provided you aren't paying annual fees or interest), but which is best for you...miles or cash rewards? If you are shopping for a card, here are some points for comparison:

- The fees on many reward cards can offset the reward, so either find a card with no fee, or be sure your rewards offset the fee.
- Cash back reward credit cards have the advantage of flexibility. You can spend that cash on travel or use it for other purchases or expenses. The cash value tends to build at about the same rate as airline miles (1% to 2%).
- Miles cards can be great if your lifestyle involves travel (or maybe you're planning that trip to Spain). Sign-up bonuses can be significant, and even make these cards more financially valuable than cash cards. But be aware of blackout dates and other restrictions, so you're not surprised after applying.

If you carry a balance on your credit card from month to month, even the most generous rewards program will be reduced by the amount you are paying in interest. If you are in credit card debt, focus on paying off your debt first.

One Space vs. Two (And the Winner Is…)

If you learned typing prior to the computer era, you were likely told to add two spaces after a period before starting a new sentence.

But if you were raised on computers, you probably can't understand why anyone would want to add two spaces when one does the job perfectly well.

> No. We don't use typewriters anymore.
>
> No. We don't use two spaces after periods anymore.

The idea of using two spaces came about for readability during the typewriter era. The physical construction of the font on a typewriter made all letters and spaces the same. So adding a space after a period would improve readability.

However, computer fonts are proportional. The size and spacing of letters varies, so it's easier to see the gap after a period, making the extra space unnecessary. (Although, in law and engineering documents, two spaces are still required.)

Free Report

Should Your Agent Hold Open Houses?

Do open houses sell homes? It depends on where your house is, how long it's been listed, and other factors. Contact me for a copy of this free report detailing the pros and cons.

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YouWinWithONE@yahoo.com

Dara Khoyi
Realty ONE Group Advantage
24814 State Road 54
Lutz, FL 33559

Why is my home price related to number of days on market?

When a home seller wants to price their home, they typically get a comparative market analysis (CMA) from their agent. The CMA shows them the price nearby homes sold for, and how long it took—also known as number of "days on market" (DOM). Then their agent can give them an estimate of how long it will take for their home to sell at different price points when comparing features.

MLS#	Date Closed	Address	SqFt	BR	BA	BUILT	List Price	LP/SF	Sold Price	SP/SF	DOM	CDOM
1217945	10/12/2017	2519 Redmond St	1525	3	2	1959	$124,000	$81	$ 113,500	$74	35	125
1217945	12/7/2017	5231 Suarez Rd	2570	4	2	1958	$148,800	$57	$ 147,800	$58	111	111
1217945	9/27/2017	5223 Suarez Rd	1723	3	2	1955	$150,000	$87	$ 146,500	$85	38	38
1217945	9/28/2017	5347 Carmine Ave	2432	3	2	1958	$184,000	$75	$ 175,000	$72	15	15
1217945	12/8/2017	2544 Redmond St	2637	4	3	1957	$250,000	$94	$ 232,500	$88	96	96

Agents can also tell if other home sellers dropped their prices during their listing periods, which is an indication that the sellers started at prices that were too high. Statistically the longer a home stays on the market, the lower the eventual sales price tends to be. But the only way to know this for sure is to look at the data. *Let me know if you need a CMA analysis to set a price for your home.*

OVM FINANCIAL
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EQUAL HOUSING OPPORTUNITY

Dara Khoyi
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