



# FRONT PORCH NEWS

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HAPPY  
*Fathers Day*  


*"A father is someone you look up to no matter how tall you grow."*

## June Quiz Question

*Two men stand in an empty room.  
Tom stands behind Joe, and Joe stands behind Tom.  
How is that possible?*

## Why Men Wear Neckties

This Father's Day (June 16), thousands of neckties will be given by loving children to loved fathers.

But have you ever wondered how this trend evolved? Interestingly, it used to have a utilitarian purpose. Today, however, a necktie is purely decorative. Here's a quick history.

Most sartorialists (people interested in tailoring) agree that the modern necktie evolved in the 17th century. During the 30-year war in France, King Louis XIII hired Croatian soldiers who wore a piece of red cloth around their neck to tie the top of their jackets together.

It was utilitarian, but also a striking accessory. King Louis liked it so much that he made it part of the formal uniform for Royal gatherings. To honor Croatian soldiers, he gave this piece of cloth the name "La Cravate," a word derived from Croatia.



A woman ran a garden store that had been in her family for three generations. The garden store's business was always great even in tough times when the economy was struggling and other businesses like hers were failing. Yet the owner and staff were always happy and cheerful.

Anyone who came in would notice that all the staff wearing a badge that read, **Business Is Great!** People would say "Wonderful!" or "What's so great about business?" Sometimes people would talk about their own business or life, even sharing problems they were having.

No matter what people said, the staff would respond by talking about the pleasure of meeting them, the variety of interesting people who came into the store, and the rewards of helping customers. Customers would always leave feeling wonderful.

What people didn't know was that every week, the staff was coached in making positive responses, active listening, and expressing gratitude. The result was not only that customers came again and again, even in tough times; employees of the store also said that working there changed their lives, making them more positive and attractive in their personal lives.

I take a similar view in my business. When you entrust me with your real estate transaction, you can count on me to expertly handle the intricate details of your deal, but you can also count on positive thinking, responsive communication, attentive listening, and gratitude. Life's just better that way. Call if you or anyone you know needs me. I'm always ready to help.

**Free Report: Should you price your home at, below, or above the market?**

Scan the code to read now or email me for a copy.



## Working remotely from that beach town could get you fired!

Working remotely from someplace other than your home and not telling your boss about it can be cause for firing. What? Why should your boss care if you're on a beach in Miami or a home office in Vancouver, as long as your work gets done?

The problem is that your employer has you registered in one location, which is subject to one set of employment laws. If you move, you might be covered by different laws that can affect taxation, overtime pay, liability, and employment insurance.

The good news is that your boss is unlikely to chase you if you want to get some work done while on vacation. It's only a concern if you move a lot or permanently.



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## TESTIMONIAL

### Thanks, Mary! You saved us!

"We wanted to let you know how much we appreciated your knowledge and even temperament during our transaction. We know none of it was your fault, and you handled the other party with perfection. Best of all, you insulated us from the worst of it. We couldn't have found a better Realtor." ~ Greg and Sam Tenneson

## Win a FREE Gift Card

It's easy to play! Email me your answer to the question on [page 1](#).

- Last month's Q&A: *What's the missing number in this sequence? 1 1 2 3 5 ? 9. The number 4.*

Congratulations to last month's winner! **Jeffrey Auden—Woo Hoo!**

## How Much Money Do You Really Need to Buy a House?

If you haven't been in the housing market lately, you might wonder how much cash you'll really need. The amount will vary by the price of home you plan to buy and the location. Different locations have different taxes, insurance rates, and other local fees. Your down payment is based on a percentage of the price of the home. Plus, there are loan fees, inspection fees, and more. Here's a general example:

- Home Price: \$500,000
  - Down Payment 20%: \$100,000
  - 1% Loan Origination fee: \$4,000  
(The loan amount is \$400,000)
  - 5% closing costs (includes a lot of those other "little" fees): \$25,000
  - Inspection fees: \$700
- Total cash needed in this simplistic example: \$129,700.

You can probably get a mortgage with a lower down payment, such as 5%, which in which case, you'd only need about \$56,400 total to close. These costs don't include the paying more interest up front to get a lower rate or paying your Realtor's fees. Yes, there's a lot to wade through. The best thing you can do is to call me for an initial consultation. I'll help you get a handle on the new financial realities of house hunting in 2024.

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