



FRONT PORCH NEWS

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Are you caught in the middle as rates rise?

If the sudden shift in mortgage rates has affected your plans, give me a call for help figuring out what to do next. I'm always here for you, or anyone you refer to me. Thanks!

873-302-2067

June 'Dad-Joke' Quiz

What's brown and sticky?

Study proves that time-restricted eating doesn't work...or does it?

A recent study out of China demonstrates that people who eat only within a narrow window of time show no difference in weight loss from those who don't. Yet, many people claim to have lost weight due to this kind of intermittent fasting. What gives? Weight loss experts suggest that it may simply be a case of eating fewer calories by not eating during those extended hours.



Interior Design...It's a "Real Job"

During a classroom activity about jobs, a young girl said she wanted to be an interior designer. The teacher praised the girl, but then kindly suggested she should also think about a "real career." When the girl's father heard about the teacher's comment, he presented her with the following from Wikipedia:

Interior design is a field within environmental psychology, which concerns the environmental conditions of the interior. It is a study of the relationship between an environment and how it affects the behavior of inhabitants, with the aim of maximizing positive effects.

Further defending his daughter, the dad pointed out that interior design careers can be found in corporate design, architectural firms, and real estate sales. Commercial interior designers can make more than \$100K/year. Home stagers and private decorators can make \$80,000+. City planners and architectural firms pay between \$60,000 and \$90,000.

Interior design isn't just about decorating. It's about creating the right flow, mood, and function. Interior design studies have shown that crowded environments—like low-income high-rise projects—can contribute to violence, while harmonious environments can make people more peaceful. That makes interior designers part scientist, part artist, and part social engineer. I'd say it's a "real career."

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5 fun random facts that will blow your mind!

1. Dinosaurs existed for so long that there were dinosaur fossils from previous eras while others from future eras were alive.
2. You can fit the entire population of the human race inside the Grand Canyon. Not just the 7 billion alive now - the entire lot. From the very start.
3. If every person on earth fought one-to-one until there was only one winner, that person would only have to win 33 times. (Divide the population by two, then keep dividing by two.)
4. Shock paddles won't start a stopped heart. They are used to put an irregular or weak heart beat back into a normal rhythm. Chest compressions are used to start a stopped heart.
5. 16°C and 28°C reversed are equal to their Fahrenheit value. So - 16 is 61f and 28 is 82f. (Okay, so that won't blow your mind, but it's cool.)



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▪ Last month's Q&A: *If 7 adults can eat seven cupcakes in 7 minutes, how long would it take 30 adults to eat 30 cupcakes?* 7 minutes.

Congrats to last month's winner! **Jennifer Salazar**

"Should I pay off my mortgage before the next recession?"

Recessions are typically accompanied by real estate downturns as the economy slows. A recession can cause mild or severe real estate reactions (as in 2007). As of today, economists believe the next recession will be mild. Of course, that could change, but for now, they feel that current market forces do not indicate a huge real estate crisis.

Still, given that we can see a mild recession coming, it pays to do a few things. Trim high-interest rate debt, such as credit cards and other loans, so you can weather a potential job or income loss. Reducing debt will reduce your stress and free up cash for other uses. If you rely on investments for income, discuss protective measures with your financial planner. But what about the mortgage?

Clearly the more equity you have in your home, the better. But if you have a low-rate loan on your home, using up cash to pay it off might not be the best use of your use of your money. Still, it's situational. For instance, if you're nearing retirement, you may feel more secure in a paid-off home. *To help you plan, you can call me to discuss your property value and selling vs staying.*

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