

# THE CARDINAL

# flyer

BROUGHT TO YOU BY—

Adrienne Green  
REALTOR

## HOW A BLIND MAN TAUGHT HIMSELF TO SEE

Daniel Kish is the real-life Batman. Not because he fights crime by night with his vigilante sidekick, but because of his extremely skilled use of echolocation, a process of determining where items are located in a physical space using sound waves and echoes. It's how bats are able to navigate in the pitch black, and how Kish, blind since he was just over a year old, moves through the world.

Now in his early fifties, Kish has been clicking his tongue since he was two. He never received any formal training on how to use the self-made sounds to create echoes that would help him understand his surroundings; it was a natural instinct that Kish was able to hone an incredible skill, thanks to an innate desire to explore and the absence of any special exemptions due to his blindness. "There was no one to explain it, there was no one to help me enhance it, and we all just kind of took it for granted," Kish told Men's Journal.

Using echolocation, Kish can ride his bike through traffic. He goes hiking by himself.

He travels, camps, swims, and dances. He can see without his eyesight.

Kish has attracted worldwide attention for his use of echolocation and the level of independence it has afforded him. His mission now is to share his gift with blind people around the world. His nonprofit, Visioneers, is focused on equipping the blind with the skills, including echolocation, that they need to become self-confident and self-reliant.



## ARE YOU A FIRST-TIME BUYER? GET MY FREE GUIDE

Buying your first home is a big step, and one that is likely to impact your financial future for years to come.

Make it easier by requesting my free guide, "How First-Timers Can Make a Wise Buy."

Just call me at (571) 207-0890 or email me at [adrienne@adriennegreen.com](mailto:adrienne@adriennegreen.com) and I'll send it right out to you.

## FINANCIAL MISTAKES TO AVOID WHEN BUYING A HOME

A home purchase is likely one of the largest financial investments you'll make in your lifetime. It's important to get this one right. For the best financial outcomes, avoid the following mistakes.

**Taking on too much:** You think you've found your dream home, but it's outside your housing budget. So, you try to stretch that budget and simply take out a bigger mortgage. This decision can be disastrous. Taking on more debt than you can afford will leave you struggling to pay utilities and zap any other financial goals. A good rule of thumb is to limit the cost of your house payment (including taxes, insurance and any HOA fees) to 25 percent of your take-home pay.

**Skipping the preapproval:** Getting preapproved will help you with not taking on too much, as it will provide guidelines for what you can realistically afford. It will also give you a financial advantage when negotiating for a home. Sellers prefer to work with buyers that they know can afford their home, so get preapproved before you shop, so you can submit your pre-approval with any offers.

**Skimping on the down payment:** The more money you pay up front, the less interest you'll pay over time. If you save at least 20 percent for a down payment, you can also avoid PMI, which is a fee to cover insurance that protects lenders when a buyer has little equity in the home. And don't forget to include closing costs and moving expenses as you save up for your purchase.

**Going it alone:** An experienced agent helps you determine a reasonable price for any home you are considering. We can also negotiate the best price for the home. Plus, the seller pays the agent's commission, so you get all the expertise at no cost to you. When you're ready to start your home search, just give me a call!



**LOCAL BUSINESS FEATURE:**  
Justine Smith  
Owner, Photographer  
Fluttering Shutter Photography

**Justine is a local photographer who's passionate about capturing sweet family moments so that parents can cherish them forever.**

**When Did You Create Fluttering Shutter Photography?**

*I created my business in 2014. It began as a hobby, but my love for photography grew into more and more of a passion that I couldn't ignore! After 3 years of doing photography as a side business, I left my job working for the Commonwealth of Virginia and began to pursue photography full-time.*

**What is Your Background?**

*I started photography with Kodak disposable cameras as a kid. As I got older, my Dad let me use his fancy Nikon DSLR and I began to really love the art of photography. I have always loved talking to people and getting to know them, so I went to college for psychology and graduated from George Mason University with a Bachelor's in Psychology and a Bachelor's in Communication. I worked in the juvenile justice field for over 10 years before giving in to my passion and following my dream of capturing moments that people want to remember.*

**What is Your Goal or Philosophy with Fluttering Shutter Photography?**

*My goal is to help people have printed artwork for their homes. With the age of social media and the drive to have digital copies of everything, I want to help people to have physical products that they can see on their walls everyday and pass on to their children for future generations. Seeing portraits of yourself and your loved ones is a gentle reminder of how much you are loved and I want to help people have that in their homes.*

**Can You Share a Customer Success Story?**

*I think all of my clients are success stories. They invested in portraits of their loved ones and have gorgeous, custom artwork for their homes and I think that that is always beautiful.*

**Can You Share a "Hidden Gem" in NOVA: A place or event that you enjoy that's under the radar?**

*One of my favorite locations to photograph clients is Morven Park in Leesburg. I often describe it as a hidden gem because although it's over 1,000 acres in Leesburg, many people have never been! The history of the property is amazing and the staff does a wonderful job of keeping the park immaculate. There are so many events that happen there and even if there are no events occurring, you can hike, tour the mansion or walk around the property. It truly is a hidden gem of Loudoun County.*

**View Justine's portfolio at [flutteringshutterphotography.com](http://flutteringshutterphotography.com), and or reach Justine directly at 703-501-1469 or [hello@flutteringshutterphotography.com](mailto:hello@flutteringshutterphotography.com)**

**WORTH READING**

**How to Build an Exercise Plan**

*By Harvard Health Publishing  
HealthGuide*

A healthy diet includes a variety of good foods, and a healthy exercise plan includes different kinds of activity. Here's some advice to help you meet the recommended national requirements for weekly aerobic, strength, and flexibility exercises. There are also tips about when to buy exercise shoes, what to wear when working out, and when some exercises are more harmful than helpful. More: <https://tinyurl.com/worth1119a>

**10 Ways to Set Healthy Boundaries at Work**

*By Caroline Castrillon  
Forbes*

Creating and maintaining a healthy work-life balance is the all-consuming, ever-elusive goal of most workers today. This list addresses the different stages of making boundaries, determining what boundaries need to be set, creating and implementing boundaries, and maintaining boundaries while responding to challenges to them. A key takeaway: while boundaries are personal, they involve many people. Others can help you determine what limits you need, and your team is equally important in helping you maintain them. More: <https://tinyurl.com/worth1119b>

**The Ultimate Guide to 3D Printing**

*By Franklin Houser  
All3dp.com*

Here's a comprehensive guide about 3D printing. These 101 questions and answers address a wide range of topics including the history of the technology, its uses throughout various sectors, pricing and expenses, and ethical concerns (like the idea that 3D printing can be used to make guns, or that it could be used to replicate human organs). More: <https://tinyurl.com/worth1119c>



Each month I'll give you a new question. Just email me at [adrienne@adriennegreen.com](mailto:adrienne@adriennegreen.com) or call (571) 207-0890 for the answer.

*What is the best-selling candy worldwide?*

# NORTHERN VIRGINIA REAL ESTATE MARKET STATISTICS

## Sold Summary

	Sep 2019	Sep 2018	% Change
Sold Dollar Volume	\$1,544,393,399	\$1,284,122,434	20.27%
Avg Sold Price	\$543,800	\$520,731	4.43%
Median Sold Price	\$468,000	\$452,000	3.54%
Units Sold	2,845	2,466	15.37%
Avg Days on Market	33	57	-42.11%
Avg List Price for Solds	\$549,605	\$526,622	4.36%
Avg SP to OLP Ratio	98.5%	97.8%	0.76%
Ratio of Avg SP to Avg OLP	98.1%	97.5%	0.57%
Attached Avg Sold Price	\$402,282	\$402,303	-0.01%
Detached Avg Sold Price	\$695,649	\$658,931	5.57%
Attached Units Sold	1,473	1,328	10.92%
Detached Units Sold	1,372	1,138	20.56%

### Notes:

- SP = Sold Price
- OLP = Original List Price
- LP = List Price (at time of sale)
- Garage/Parking Spaces are not included in Detached/Attached section totals.

## Inventory

	Sep 2019	Sep 2018	% Change
Active Listings	5,034	7,343	-31.44%
New Listings	3,934	4,158	-5.39%
New Under Contracts	2,098	983	113.43%
New Pendings	3,226	2,807	14.93%
All Pendings	3,925	3,548	10.63%

## Financing (Sold)

Assumption	0
Cash	305
Conventional	1,817
FHA	283
Other	117
Owner	2
VA	321

## Days on Market (Sold)

0	61
1 to 10	1,193
11 to 20	417
21 to 30	289
31 to 60	415
61 to 90	209
91 to 120	104
121 to 180	95
181 to 360	54
361 to 720	7
721+	1

## IS IT TIME FOR A DIGITAL DETOX? TRAVELERS ARE GOING OFF-SCREEN

Today, almost 60 percent of the world's population is online, up from around 40 percent just five years ago, according to InternetWorldStats.com. In developed countries such as the US and Canada, the figure rises to almost 95 percent. But some people are choosing to disconnect from technology and social media and go digital-free while on vacation.

A study conducted by researchers at the University of East Anglia, the University of Greenwich, and Auckland University of Technology investigated the effects of digital-free tourism on travelers' holiday experiences. Participants in the study agreed to forego access to cell phones, tablets, laptops, the internet, social media, and navigation tools while on vacation.

The study, which was published in the Journal of Travel Research, shows that there were initial symptoms of anxiety, frustration, and withdrawal among many of the travelers, but these gradually evolved into feelings of acceptance, enjoyment, and liberation. What's more, the travelers reported that they engaged more with their travel companions, with other travelers, and with locals during their off-screen travels.

Various factors affected how travelers perceived the digital-free travel experience. The researchers noted that the loss of ability to navigate with Google Maps caused anxiety and frustration more in urban destinations than in rural areas. Also, participants traveling with a companion or in a group tended to be more confident about disconnecting than were solo travelers. If you want to have deeper connections while you're traveling and exploring new places and cultures, consider doing your own digital detox the next time you set off on an adventure.

## ASK THE AGENT: *THIS* MONTH'S QUESTION

*What expenses should I expect when selling a home?*

Each sale is unique, but there are certain expenses most homeowners can expect to encounter as they sell their property. The first is transfer tax. This percentage of the sales price goes to your local or regional municipality. Additionally, you will pay property taxes for the portion of the year that you owned the property.

You may also be required to pay capital gains tax. This will depend on your household income and the amount of profit you make from the sale. Often, much (or all) of this tax is avoidable with the right financial procedures. Feel free to contact me for advice if you think you might be facing capital gains taxes. If negotiated during the sale, the seller may also pay for a home warranty, an appraisal, or other closing costs for the buyer.

And don't forget moving expenses. These vary greatly, depending on the size and distance of your move. Lastly, the seller is typically responsible for real estate agent commissions.

Please contact me to review any of these costs in more detail. I'm here to help.



Each month I'll give you a new question. Just email me at [adrienne@adriennegreen.com](mailto:adrienne@adriennegreen.com) or call (571) 207-0890 for the answer.

*What game originated in India, with pieces called infantry, cavalry, elephants, and chariotry?*



# Solve it!

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

**Sudoku instructions:** Complete the 9 × 9 grid so that each row, each column and each of the nine 3 × 3 boxes contains the digits 1 through 9. Contact me for the solution!

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## FALL VEGETABLE MEDLEY

Maybe it's time to bid farewell to that tired green bean casserole and put some pizzazz in the veggies at your Thanksgiving table.

This tasty, colorful vegetable medley can be made with any combination of fresh fall veggies. Cranberries add a tangy sweetness and nuts add extra crunch.

Serves 4

- 1/2 lb. Brussels sprouts, trimmed and halved
- 1/2 lb. cauliflower florets
- 2 large carrots, cut into 1/2" pieces
- 2 tablespoons extra virgin olive oil
- 1 tablespoon balsamic vinegar
- 1 teaspoon rosemary
- 1 teaspoon thyme

Salt and pepper to taste  
1/2 cup walnut or pecan pieces  
1/2 cup dried cranberries

Preheat oven to 400°F. Coat the vegetables with oil, balsamic vinegar, rosemary, and thyme. Season to taste with salt and pepper. Then place the veggies on a large baking sheet and bake until tender, about 20 to 25 minutes. Agitate the veggies (shake the pan) halfway through baking.

Add the nuts and cranberries just before serving.

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Thanks for reading! If you're thinking of buying or selling real estate, please get in touch.