

6 Ways to Turn Your Backyard into a Summer Oasis

At last! Summertime is around the corner, and you can make the most of it by enhancing your outdoor living spaces. With a little thought and planning, you can create your own personal backyard oasis. Here are some ideas.

1. If you don't have a deck or patio, build one. Not only does this addition give you a great place for gatherings and grilling, in *Remodeling Magazine's* Cost vs. Value report, the statistics show that such an improvement yields a return on your investment of more than 75 percent.
2. Creating attractive privacy screens can easily be accomplished by incorporating fences, trellises and shrubbery around your outdoor deck or patio.
3. Pests can ruin a great time outdoors, so use preventive measures such as citronella candles and employ a pest control company that can spray your yard for unwanted crawling and flying insects.
4. Create a living space with comfortable outdoor furniture for lounging and dining. Be sure to include area rugs for color and for defining spaces.
5. Well-placed lighting will extend your outdoor experience well into the evening and create a great mood. Tiki torches, string lights and landscape lighting all contribute to the ambiance.
6. Keep it fun and include a fire pit, hot tub or game set for the kids.

Creating the perfect summer oasis will add value to your home and attract more buyers. When you start planning your project, contact us if you would like our professional input. We are here to assist you in the decision-making.

Pioneering Neuroscientist Still Exploring the Brain 70 Years Later

"I'm still nosy, you know. Curious." These are the wise words of Dr. Brenda Milner, one of Canada's leading lights in the field of neuropsychology. For over 70 years, she's continuously broken ground at Montreal's McGill University; the origins of the modern cognitive neuroscience of memory can be traced directly back to her work there. At the age of 102, she's showing no signs of slowing down.

Inquisitive from a young age, she began her higher education studies with a master's degree in experimental psychology at Cambridge, which had a direct impact on the British war efforts at the time. After relocating to Canada with her husband, Peter, she settled in McGill's Department of Psychology in 1950.

Just two years later, she earned a PhD investigating the intellectual effects of temporal lobe damage in humans. This paved the way for her neuropsychology work at the Montreal Neurological Institute shortly after.

Described by Nobel Prize winner Eric Kandel as creating the field of cognitive neuroscience, her fusion of neurology and psychology led to many important landmark discoveries, including hemispheric function in language and the role of frontal lobes in problem-solving.

Milner ascribes her success partly to her natural state as "a noticer." In an interview with *Genetic Engineering and Biotechnology News*, she said, "The thing that has driven me my whole life is curiosity. I am incredibly curious about the little things I see around me." Perhaps it is this innate sense of wonder and love of learning that is the key to a long and active life.

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."

Reach out to 404-229-7600 and I'll send it right out to you.



Ways to Honor Military, Veterans and First Responders

On the last Monday in May, the American public remembers men and women who bravely gave their lives while serving in the military. Memorial days like this are common across the world, and many people visit cemeteries and ceremonies to remember those they've lost as well as those they never knew. In the spirit of such patriotism and remembrance, here are a few ways you can honor your country's serving military members, veterans and the fighters on everyday front lines, first responders.

Say thank you. It may seem obvious, but how rarely do you think these often-unsung heroes hear words of appreciation? Politely share your thanks when the opportunity arises. It's a simple way to express your gratitude and acknowledge their sacrifices.

Listen. When directly engaging with military personnel or first responders, listen to their experiences and learn what their jobs entail. It's a meaningful way to engage and gain a better understanding of what you're grateful for.

Send a care package. Veterans are often some of the most vulnerable members of society, so get in touch with a local veteran's charity and arrange to send a thoughtful care package filled with small gifts or snacks. Add in a handwritten note they can treasure for years to come.

Organize a hometown fundraiser. Recognize your public safety heroes with a virtual event, such as an online concert, game night or virtual marathon. For more virtual fundraising ideas and how to pull them off, visit <https://tinyurl.com/ideas0521>. Link up with a local first responders charity and donate the proceeds to help at a grassroots level.

Vote. One of the best ways to honor service members is to stay informed on the issues that affect them and use your democratic vote to support those issues.

What Is a Promissory Note?

In real estate, a promissory note is used to purchase real property. If there is a loan being obtained as part of the purchase, then a promissory note will be created. It is a legal, financial and debt instrument as a note payable. If properly constructed, the written note enforces a borrower's promise to pay back a lender. The payor agrees to pay a certain amount of money to a payee in the future on a specified date. The note must spell out the name of the payor and the payee, and it must be signed by the payor. It does not have to be notarized.

To be enforceable, a promissory note must contain an unconditional promise to pay a sum of money under specified terms and conditions of repayment. The note must also include an absolute date for payment.

A concise promissory note will also include an interest rate and describe the collateral being used to secure the note.

Thank you for your referrals!

I succeed when people like you refer me to your friends, neighbors and loved ones. It's the best kind of feedback I can receive.

So thanks for continuing to pass this newsletter on to people you care about.

Baked Pineapple Chicken

Serves 4

4 boneless skinless chicken breasts
3/4 teaspoon Italian seasoning
1/2 teaspoon sweet paprika
1/4 teaspoon garlic powder
kosher salt
freshly ground black pepper
2 tablespoons extra-virgin olive oil
1 1/2 cups shredded mozzarella
2 tablespoons freshly grated Parmesan
4 thin pineapple rounds
1/4 cup diced red onion
2 teaspoons freshly chopped cilantro

Preheat oven to 375°F.

Combine Italian seasoning and garlic powder in a small bowl. Season chicken with salt and pepper. Heat oil in large ovenproof skillet over medium-high heat. Cook chicken 5 minutes on top side until golden. Remove from heat. Sprinkle seasoning mixture all over.

Sprinkle tops of chicken with one cup mozzarella and most of Parmesan. Place pineapple round on top of each piece of chicken. Sprinkle with remaining cheese. Bake about 10 minutes until cheese is melted and chicken is cooked through. Garnish with onion and cilantro and serve.



Know Your Must-Haves and Nice-to-Haves to Avoid Overspending

Shopping for a home is an exciting adventure! With all the excitement, clear decision-making can become murky and lead to unexpected costs. Coming back to the ABCs, your wants and needs will lead you to the right home at the right price that will give you the best life with functional room for growth. The key: you don't have to have "everything" to "have it all." Here's an exercise to keep you aligned with your goals prior to the journey ahead.

Create your list. Take time to get clear with yourself about this big decision. Make a list of everything you could possibly want in your home. Big or small. Long or short. If coupled, your counterpart is included in this exercise.

Order of importance. Next, force yourself to rate each of these facets on your list in numerical order. Ideally, limit these to your top 10.

Divvy it up. There are two types of items on your current list: those that are "heavyweights" and those that are aesthetic. Keep reading for more.

Heavyweights. Anything that includes number of bedrooms, windows, "open floor plan," "dedicated space for ..." and the like are the staples that can't change without a major investment. These are the items that take priority in your search for a home to avoid costly renovations.

Aesthetic. Subway tile, shiplap, paint colors, lighting ... these things can be easily upgraded or changed to suit your style (or even DIYed). Remove these items entirely from your list(s).

Prisoner's dilemma. This might sound harsh, but it's the last and final step in getting very clear with your wants and needs moving forward. What can you absolutely not live without? And on the same note, what aspects of your new home will help you thrive best? We know it's hard, but do another forced reranking of these "must-haves."

Trust your list. Excellent job! You've done the prep work. Now, remember to trust yourselves. Share this list with us so we can better assist you in finding your perfect match. As long as you've honestly invested yourself in this exercise, you'll know exactly when you've met "the one."



Quick Quiz

For an answer, email me at br@brettroderman.com or call 404-229-7600.

The Voyager 1 space probe is the most distant human-made object from the Earth. How far away is it?

Worth Reading



40 Best Unique Mother's Day Gift Ideas (on Every Budget)

By Sarah Graves

Money Crashers

Stumped for a gift for your life-giver this Mother's Day? This helpful article shares a wealth of sparkling long-distance/in-home gift ideas no matter your budget. Gifts under \$20 include organizing time in nature, a good supply of books and a day off. Gifts in the \$20 to \$50 bracket include an at-home spa day, a brunch or a hobby gift basket. Discover more here:

<https://tinyurl.com/worth052021b>



14 Crazy Facts about Earth You Never Learned in School

By Krista Carothers

Reader's Digest

Boredom begone! This article points out that Earth is almost 4.54 billion years old and offers up some fascinating facts you may not know about our home planet. It covers giant rogue waves almost 100 feet tall, unseen underwater mountain ranges, the ancient Wuda forest and the Yellowstone supervolcano.

Prepare to be enthralled:

<https://tinyurl.com/worth052021c>

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Brought to you free by Brett Roderman



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

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!



We can't make this stuff up!

Alaska resident Shannon Stevens answered the call of nature at the wrong time during a snowmobile jaunt in the wilderness. Making use of a rural outhouse, she sat down and was surprised by a bear but luckily got off with minor injuries.

A Florida boy's attempt to hide in a trash can almost ended in tears when it was picked up by a local garbage truck. Eagle-eyed driver Waldo Fidele spotted and saved the boy, thankfully turning off the choppers in time.

A wild sheep roaming in the wilds of Victoria, Australia, had grown over 78 lbs of matted fleece. Baarak, as he was affectionately named by locals, was caught and finally shorn of his heavy woolly burden.

A rock collector discovered a Brazilian geode rock that looks strikingly similar to Sesame Street's Cookie Monster. It's estimated to be worth over \$10,000. Agate stone specialist Mike Bowers went viral after posting his find on social media.

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Wondering What's Happening in Your Neighborhood?

How has the price of your home changed in today's market? How much are other homes in your neighborhood selling for?

These are all critical questions that shouldn't be overlooked when thinking about buying or selling your home.

Whether you're curious about prices in your area, whether it's an excellent time to sell, or just need an expert to answer your questions, I can give you the tools and offer guidance through the entire buying or selling process.

Let me know how I can help by simply giving my office a call at 404-229-7600 to set up a time to connect.

Contact me today:

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