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Specializing in eliminating homeowner hardship issues causing anxiety, stress, & fears that keep one awake at night so they can finally live the carefree life once again!



Larry Blizzard  
Real Estate Strategist &  
Entrepreneur

**To:**

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## Great News!

Arriving every month—because you are important to me!

### The Challenge

In 1977 there was a popular TV show called, EMERGENCY. This show was one of the first of its kind to show what the fire service was like, and it helped countless become interested in the fire service as firefighters and paramedics.

One evening while watching the show, I heard sirens down the street from my house and jumped in my car and rode down to see what was happening. One of the men directing traffic would not allow me to go further to see all the action.

I asked him how I could become a firefighter and he said to stop in the next day at the Winfield Volunteer Fire Department, Maryland and see the Chief. That I did, first thing the next morning and that was the first step

that started my journey.

In 1977, at the age of 17, I started my fire training then on to become an EMT (Emergency Medical Technician).

My stint as a firefighter lasted for 5 years and as it sometimes happens, a girlfriend, work and other interests pulled me away physically but not from my heart and mind.

In my office, my wife Maritza hung my old fire helmet, from those times in the late 1970's, with several newspaper clip-

pings of me in the photographs. While sitting at my desk, they are directly in front of me and each day I think about those great memories of those exciting times.



I always thought of how awesome it would be to get to ride on an engine once again heading to a fire with lights and sirens. In being able to be a part of the brotherhood, being respected as a solid firefighter and being a part of something of great importance but felt my time has passed on that one dream.



Lutherville Volunteer Fire Company is an all-volunteer fire company, and one of the busiest

....continued on the front



# Great News!

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## The Challenge

November 2022

....continued from the back

Fire companies in Baltimore County, Maryland. It runs roughly 2,000 calls a year alongside of Baltimore Counties paid career departments and is only 2 miles from my house.

My grandfather was the president of the Westminster Maryland fire company back in the 1920's -1930's and I thought, maybe I could be associated with a fire company again and not ride but could still to be a valuable part as he did.

On February 14<sup>th</sup>, 2022, I was voted in to be an associate member, a non-riding member of Lutherville. I only had the intention to get back involved to belong to the brotherhood again, however, I was told that several of the active members were my age and older. That maybe my old fire training could still be good in today's service and that I should check it out. I was intrigued and I did search for my old certifications.

We are lucky that the training today is exceptional for the fire and EMS services. These men and ladies are some of the best! So, when the Maryland Fire & Rescue Institute said that although my Basic Firefighter certification was an "Oldie But Goodie", I would need to recertify to today's standards, and rightly so. Heck it was only 44 years ago. Ha!

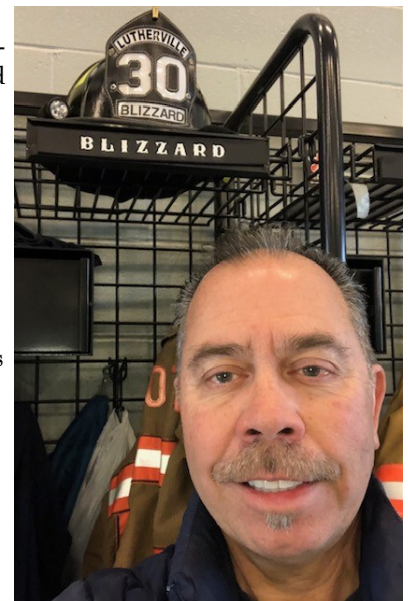
So, at the age of 62, my start began as a Probationary member. I bought the new class manual and accompanying study guides, was able to get some of the class materials. I spent many many hours of study, took 3 written exams, 2 practical exams and passed them all! I took all the Counties required classes, medical clearances, inhouse trainings and personal physical fitness training (thanks to Maritza for keeping me healthy) and was finally cleared as a firefighter on November 7th. Almost 9 months of determination and work!

Today, I am riding with young guys half my age who have great outlooks on life and the future. I am so fortunate to be surrounded with them and other experienced professionals many of which are active career and retired firefighters who still want serve on their own time, to stay involved and help others without pay! Their minds are active and sharp.

Everyone one of them has been so supportive and put me on the fast track to learn what I didn't know and refresh what I did. You've heard it said before that these are the true heroes, well I can honestly tell you, They, In Fact Truly Are!

So now after my 9-month personal challenge, I have determined that I will not let something of importance or a thought of what I may have wanted to do but never did get away from me at this stage of my life. I will make a run at it and make it happen to the best of my ability—God willing.

Maybe there could be a challenge awaiting you or a dream that was dismissed. It's never too late to give it merit and go!



### "QUOTES"

The most beautiful curve on a woman's body is her smile.❤️

Bob Marley

*If your actions inspire others to dream more, learn more, do more and become more, you are a leader."*

- John Quincy Adams



May your turkey be plump,  
May your potatoes & Gravy have never a lump,  
May your pies take the prize.  
And may your Thanksgiving Dinner stay off your thighs



A Laugh, A Smile, and be Positive

# Real Estate News From the Trenches!

A Street View From a Real Estate Renegade

## What is a Squatter?

A squatter is a person who unlawfully occupies land or property. They gain access to and reside on your premises without your permission and without paying rent. While it might seem unbelievable, in some instances, the legal doctrine of adverse possession allows a squatter to acquire title to property by occupying the property for a sufficient period of time—typically more than five years and often more than ten. Squatters have rights under the law, which means that you must act legally if you discover someone occupying your property without your consent.

Squatters may come to occupy your property through a number of different ways: **Someone may notice that a home has been vacant** for an extended period of time and move in, hoping that an inattentive or absentee proper-

ty owner will not become aware of their presence. **Or a roommate who isn't on the rental agreement refuses to leave** when the lease expires and the legal tenants move out. As a landlord, you have no idea who they are because their name isn't on the lease, but they have assumed possession of your property. **An innocent person can also fall victim** to a rental scam and be squatting without even knowing it. Sometimes, con artists advertise a vacant property for rent that they don't own. They meet the tenant, collect the first month's rent and deposit, then turn over the keys and disappear. The victim thinks they have a legitimate lease until the real property owner shows up at the front door wondering what the heck they're doing in the home. **Trespassing vs. Squatting?** Trespassing on property is generally a

criminal offense that can be handled by the local police or sheriff's department. A trespasser enters a property for a short period of time, perhaps looking for something to steal or to vandalize your home. Squatting is usually a civil matter that falls under a different area of law. You should still call the police if you find someone on your property and explain the situation, but the authorities may recommend that you institute a civil suit to remove an unauthorized occupant.

To help prevent squatting you can also: Make friends with the neighbors and ask them to alert you if they see anyone on the property; Ensure that doors and windows remain securely locked at all times; Post "No Trespassing" signs on the doors and yard gates and routinely check the property for any signs of entry or occupancy. ***Call me if you have an issue.***

## Book Of The Month

### "The Power of One More"

By Ed Mylett

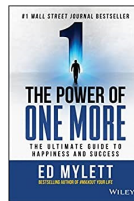
"You're one more intentional thought and action away from discovering your best life

In *The Power of One More*, renowned keynote speaker and performance expert Ed Mylett draws on 30 years of experience as an entrepreneur and coach to top ath-

letes, entertainers, and business executives to reveal powerful strategies to help you live an extraordinary "one more" life.

In *The Power of One More*, you'll learn why you're closer to your dreams and goals than you think.

Understand the psychology



and science of how to use *The Power of One More* in every part of your life to help you solve problems and achieve levels of success you never thought possible

Discover time-tested and unique solutions to challenges that will remove the mental roadblocks you've been battling for years.

**Perfect for anyone who wants more bliss, wealth, or better relationships, *The Power of One More* is an indispensable roadmap to realizing and exceeding your personal and professional goals by tapping into the superpowers and gifts you already have inside you.**

## For The Health Of It!

Let's All Have a Good Laugh!

**Laughter relaxes the whole body.** A good, hearty laugh relieves physical tension and stress, leaving your muscles relaxed for up to 45 minutes after.

**Laughter boosts the immune system.** Laughter decreases stress hormones and increases immune cells and infection-fighting antibodies, thus improving your resistance to disease.

**Laughter triggers the re-**



lease of endorphins, the body's natural feel-good chemicals. Endorphins promote an overall sense of well-being and can even temporarily relieve pain.

**Laughter protects the heart.** Laughter improves the function of blood vessels and increases blood flow, which can help protect you against a heart attack and other cardiovascular problems.

**Laughter burns calories.** Okay, so it's no replacement for going to the gym, but one study found that laughing for 10 to 15 minutes a day can burn approximately 40 calories—which could be enough to

lose three or four pounds over the course of a year.

**Laughter lightens anger's heavy load.** Nothing diffuses anger and conflict faster than a shared laugh. Looking at the funny side can put problems into perspective and enable you to move on from confrontations without holding onto bitterness or resentment.

**Laughter may even help you to live longer.** A study in Norway found that people with a strong sense of humor outlived those who don't laugh as much. The difference was particularly notable for those battling cancer.

More than just a respite from sadness and pain, laughter gives you the courage and strength to find new sources of meaning and hope. Even in the most difficult of times, a laugh—or even simply a smile—can go a long way toward making you feel better. And laughter really is contagious—just hearing laughter primes your brain and readies you to smile and join in the fun.



[HelpGuide.org](http://HelpGuide.org)

# Money Matters



**Vacant—Unoccupied Houses** can set us up for real financial hardship. Most insurance companies will not allow a house to sit vacant under the regular homeowners insurance policy. It requires a special unoccupied or renovation type policy. These policies are way more expensive and are usually termed out to 6 months. And rightly so as a vacant house is considerably more risk.

As you can imagine, a fire, water or gas leak can go undetected for a long period before ever being noticed. In my 30 years of dealing in house investing and renovation, some of our biggest projects were from undetected minor situations that ended up being a major catastrophe.

Today, as we are still very active in the

rental and renovations of homes business, we always have a vacant home or two in different stages of occupancy.

I have learned to always turn off the water at the main when possible. If in the winter, we must make sure the heat is working properly as a frozen pipe that splits can cause some of the most damage. And we are continually making sure the doors and windows are secure.

Vandals are another risk, especially now that times are a little tight. They love to strip out electric and water lines for the copper. Ouch! How do you think I know this?

SimpliSafe an inexpensive security system I am familiar with that not only

has a burglar alarm but freeze and water sensors. If you need more advise or need my eye to give more protection safe guards, give me a call— I would be more than glad to help.

**51 Emergency TV Series**  
Suggested for you · 1d · 🌐

An EMERGENCY! TV Series public service announcement

Do NOT plug space heaters into power strips or extension cords.  
Plug space heaters directly into the wall outlet.

Powers strips and extension cords are not designed to handle the high current flow required by a space heater and can overheat, causing a fire.

## Self-Improvement “Don’t Over Think” reddit.com

### Ways to “lighten-up” overthinking

- **The problem is rarely the problem.** 99% of the harm is caused in your head, by you and your thoughts. 1% of the harm is caused by the reality, what actually happens, and the outcome. Most of the time, the problem isn't the problem. The way you think about the problem is.
- **Avoid self-rejection.** Don't think you deserve that opportunity? Apply for it anyways. Don't think your article is good

Acceptance is peace.

enough? Publish it anyways. Don't think they'll reply to your email? Send it anyways. Never overthink yourself into self-rejection.

- **Silence and time.** The truth is, most problems aren't solved with more thinking. You'll find most of the answers you're looking for in silence, in time, and with a clear mind. If you can't solve a problem, stop trying to.
- **The power of now.** You're not going to overthink your way to a better future. You're not going to overthink your way to a better past. All you have is now. And what you can do with NOW can

make right of your past and make good of your future.

- **Fact-check your own thoughts.** Your thoughts will create scenarios in your mind that reflect your insecurities, fear, and worries. So it's important to always fact-check your own thoughts before accepting them.
- **Acceptance is peace.** No amount of anxiety will change your future, and no amount of anxiety will change your past. Peace is found in acceptance:  
Accept imperfection.  
Accept uncertainty.  
Accept uncontrollable.

- **Health starts in your mind.** You can go to the gym, eat healthy, do yoga, drink water, and take vitamins, but if you don't directly confront the negativity in your thoughts, you will never truly be "HEALTHY".

I read a quote by Richard Nisbett author of *Mindware*: “The more important and complicated the decision, the more important it is to do such a (cost-benefit) analysis. And the more important and complicated the decision is, the more sensible it is to throw the analysis away once it’s done.”



Some criminals are less savvy than others. A 38-year-old homeowner in West Virginia, was busted for drugs after she snitched on herself with a sign on her own front door—no, seriously! She was arrested for a joyriding charge only. While at the residence investigating the alleged joyriding, the deputies concluded that "drugs were most likely being sold from this residence." Of course, the discovery didn't really require Sherlock Holmes-level detective skills due to the bright pink sign taped to the door! After investigating, the cops found heroine and other narcotics. Looks like her joyride was straight to jail!

