



July 2026
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Issue #193

fun day MONDAY

MARYLAND MIND BENDER

TEST YOUR KNOWLEDGE!

On July 4, 1776, the Continental Congress officially adopted the Declaration of Independence.

How many people actually signed the Declaration on July 4, 1776?

- A. All 56 delegates ★
- B. 34 delegates ★
- C. 2 delegates ★
- D. None of them ★

THINK YOU KNOW THE ANSWER?

COMMENT YOUR GUESS BELOW!

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And enter the correct answer for this months contest!
Good Luck & Have Fun!

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America's 250th Birthday... So Why Are Today's Homebuyers Afraid to Choose?

As America celebrates its 250th birthday this July, I've been thinking about something interesting.

For 250 years, freedom has meant having the ability to choose our own future - especially where we live.

Yet today's homebuyers have more choices than ever before... and somehow feel less confident about making one.

Why?

Today's buyers are overwhelmed by information.

AI gives one answer. Financial experts, social media, news headlines, friends, family, and countless real estate websites all offer different opinions. Instead of creating confidence, they often create confusion.

Psychologists call this **analysis paralysis** - when too many choices make it difficult to make any decision at all.

I call it **The Buyer Confidence Gap**.

The good news is that confidence doesn't come from predicting the future or perfectly timing the market. It comes from preparation,

That's why I created one of the most comprehensive buyer guides I've written.

Inside, you'll discover:

- Why buyers feel different in 2026
- The psychology behind analysis paralysis
- How AI can help—and where it can mislead
- Why national housing headlines often don't reflect Maryland's market
- The real cost of waiting for the "perfect" time
- Practical strategies smart buyers are using to move forward with confidence

Whether you're buying your first home, moving up, downsizing, or simply staying informed, this guide will help you make smarter, more confident decisions.

Read the full article today at: www.MDREProsBlog.com

The right information won't predict the future - but it can help you make the right decision for your future.

Get Free money-saving home tips at my web site: www.facebook.com/MDREPros

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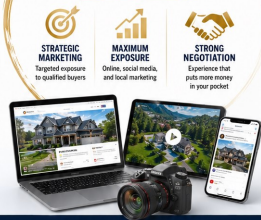
It takes more than taking some pictures with your phone and posting on the MLS.

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- FREE Custom Website**
Beautiful, mobile-friendly website for your home
- FREE Drone Video**
Stunning aerial video that captures your property from every angle
- FREE Drone Pictures**
High-resolution aerial photos that make your home stand out
- FREE Custom Video Virtual Tour**
Immersive walk-through experience for more buyer engagement
- FREE Custom Home Value**
Accurate, professional home valuation
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Local Living: The Best Hidden Day Trips Within Two Hours of Central Maryland

Sometimes the best adventures aren't found hundreds of miles away - they're just a short drive from home.

Whether you're looking for a relaxing weekend escape, a family outing, or a chance to explore somewhere new, Central Maryland is surrounded by unforgettable destinations that are perfect for a day trip.

History lovers can stroll the charming streets of **Berlin, Maryland**, explore the shops of **Shepherdstown, West Virginia**, or spend the afternoon discovering the historic beauty of **Harpers Ferry**.

Nature enthusiasts have no shortage of options. Hike to the breathtaking waterfalls at **Cunningham Falls State Park**, explore the scenic overlooks of **Blackwater Falls**, or enjoy the peaceful trails and wildlife at **Patapsco Valley State Park**.

Looking for something unique? Try rail biking through the mountains with **Tracks & Yaks**, wander through the antique stores in **Adamstown**, often called Maryland's Antique Capital, or take a scenic drive through the rolling countryside of **Catoctin Mountain Park** and nearby covered bridges.

Food lovers can spend Saturday mornings browsing local farmers markets, sampling fresh produce, homemade baked goods, and handcrafted items while supporting local businesses.

Families will find plenty to enjoy as well from historic train rides and wildlife centers to lakes, picnic areas, and charming downtowns filled with ice cream shops, boutiques, and local restaurants.

One of the best parts about living in Central Maryland is that incredible experiences are never far away.

You may be surprised to learn that your next favorite destination is less than two hours from home.

Selling Sounds Stressful and Overwhelming!

If you're worried about selling, you're not alone. Many homeowners fear:

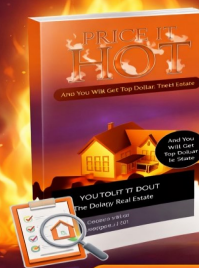
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JULY 2026
NEW BLOG POST

THE GREAT HOUSING MIGRATION 2.0

WHAT'S DRIVING REAL ESTATE IN MARYLAND & THE DMV

- WEEK 1**
WHY PEOPLE ARE MOVING AGAIN
The new reasons behind today's migration.
- WEEK 2**
IS THE COMMUTE MAKING A COMEBACK?
How hybrid work is changing where we choose to live.
- WEEK 3**
HOW AI IS CHANGING THE WAY WE CHOOSE NEIGHBORHOODS
The future buyer is already here.
- WEEK 4**
WHAT HOME BUYERS REALLY WANT IN 2026
Lifestyle, flexibility, and what matters most.

**PEOPLE AREN'T JUST BUYING HOMES...
They're Buying Life.**

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Why Are So Many People Moving Again? The Answer May Surprise You.

For the past few months, it seemed like everyone was waiting.

Waiting for lower mortgage rates.

Waiting for more homes to hit the market.

Waiting for the "right" time to make a move.

But something has changed.

Across Maryland and the DMV, people are moving again - not because the market is perfect, but because life doesn't wait.

Families are growing, careers are changing, retirement is calling, and buyers are redefining what "home" really means.

Read The Full Report At
www.MDREProsBlog.com

Fun Things To Do In And Around The DMV This Summer!

July 11–12, 2026 Location: Annapolis, MD
Event: Annapolis Arts & Crafts Festival
URL: <https://www.visitannapolis.org>

July 18–26, 2026 Location: Washington, DC
Event: Mubadala DC Open (Professional Tennis)
URL: <https://www.mubadalacitidcopen.com>

July 22–23, 2026 Location: Chincoteague, VA
Event: Chincoteague Pony Swim & Auction
URL: <https://www.chincoteaguechamber.com/pony-penning>

July 31 – August 2, 2026 Location: Washington, DC
Event: Otakon Anime Convention
URL: <https://www.otakon.com>

August 7–15, 2026 Location: Gaithersburg, MD
Event: Montgomery County Agricultural Fair
URL: <https://www.mcagfair.com>

August 8–15, 2026 Location: West Friendship, MD
Event: Howard County Fair
URL: <https://www.howardcountyfairmd.com>

August 14–16, 2026 Location: Washington, DC
Event: DC JazzFest
URL: <https://www.dcjazzfest.org>

August 22, 2026 Location: Washington, DC
Event: National Book Festival
URL: <https://www.loc.gov/bookfest>

August 27–30, 2026 Location: Timonium, MD
Event: Maryland State Fair (Opening Weekend)
URL: <https://www.marylandstatefair.com>

August 29–30, 2026 Location: Crownsville, MD
Event: Maryland Renaissance Festival (Opening Weekend)
URL: <https://rennfest.com>

Through August 30, 2026 (Select Evenings)
Location: Vienna, VA
Event: Summer Concert Series at Wolf Trap
URL: <https://www.wolftrap.org>

Through August 31, 2026 (Friday Evenings)
Location: Washington, DC
Event: Sunset Cinema at The Wharf
URL: <https://www.wharfdc.com/events>

Through August 31, 2026
Location: Annapolis, MD
Event: Dinner Under the Stars
URL: <https://www.dinnerunderthestars.org>

Through August 31, 2026
Location: Frederick, MD
Event: Alive @ Five Summer Concert Series
URL: <https://downtownfrederick.org/events>

LAUGHTER **CORNER**

July is proof that the sun works overtime... and hopefully, so does the air conditioner.

My summer body is still under construction. Maybe by next July!

It's so hot in July... even the ice cream is asking for shade!

The only thing hotter than July is trying to sit on a black leather car seat!

July is when flip-flops officially become business casual.

My favorite July workout? Walking from the air conditioning to the pool.

In July, the weather forecast is simple: Hot... with a chance of even hotter.

July is nature's way of reminding us why cold drinks were invented.

July: When your weather app says, "Good luck."

THANK YOU for reading our newsletter. We wanted to produce a newsletter that has great content and is fun and valuable to you. We hope that you enjoy it and find it informative.

If you have any constructive comments or feedback it is always welcome.

AND... If you or someone you know is thinking of buying, selling, investing or financing real estate, please keep the Maryland Real Estate Professionals team in mind! We'd love to hear from you... Sincerely Your Friends From:

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Your Mid-Year Financial Checkup: A Smart Move for Every Household

By the time July arrives, most of us have settled into the routines of the year. The excitement of New Year's resolutions has faded, vacations are on the calendar, and the holidays still seem a long way off. That's exactly why this is one of the best times to give your finances a quick mid-year checkup.

Start by reviewing your monthly budget. Have your expenses changed since January?

Are there subscriptions you no longer use or recurring expenses that can be reduced? Small adjustments today can have a meaningful impact over the rest of the year.

Next, take a look at your savings goals. Financial experts generally recommend maintaining an emergency fund that can cover several months of living expenses. If you've been putting money aside, great! If not, even setting aside a small amount each month can help build a stronger financial foundation.

July is also a good time to check your credit. Many people don't realize how much their credit score can affect future borrowing costs. Reviewing your credit report allows you to catch errors, monitor your progress, and identify opportunities to improve your score before you need financing.

If buying a home is part of your future—even if it's a year or two away—don't wait until you're ready to start looking before speaking with a lender. One of the biggest advantages of planning ahead is having time to prepare. You may discover simple steps that could improve your purchasing power, reduce your monthly payment, or help you qualify for better loan options.

Even if you're already a homeowner, changing interest rates, growing home equity, or shifting financial goals may create opportunities worth exploring. A quick conversation can help you understand what's available without any obligation.

The goal isn't to make major financial changes overnight. It's simply to stay informed and make small, smart decisions that move you closer to your long-term goals.

Knowledge has always been one of the most valuable financial tools you can have.

If you have questions about home financing, improving your buying power, refinancing, or simply want to understand your options, contact **Dan Flavin**. An honest conversation today can help you make more confident financial decisions tomorrow, whether you're planning your next move this year or years from now.



Need Help Getting Pre-Approved? Contact:
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AI Isn't Replacing People... It's Replacing Repetitive Tasks

Artificial Intelligence is one of today's most talked-about technologies, but it's also one of the most misunderstood.

AI isn't replacing people—it's replacing repetitive tasks. Think of it as a powerful assistant that can organize information, summarize documents, analyze data, answer common questions, and automate routine work in seconds. That frees people to focus on creativity, problem-solving, and building relationships.

In healthcare, AI supports doctors by analyzing information, but physicians still make diagnoses and care for patients. In education, AI personalizes learning, while teachers continue to inspire and guide students. In real estate, AI can compare neighborhoods and organize listings, but it can't replace local expertise, negotiation skills, or trusted advice.

Small businesses are also using AI to improve customer service and streamline daily operations.

The future isn't humans versus AI—it's humans working alongside AI. Technology makes us more efficient, but empathy, experience, judgment, and trust remain qualities only people can provide.

Why Walking Is Still the Best Exercise (And It's Free!)

Getting healthier doesn't require an expensive gym membership or fancy equipment. One of the best forms of exercise is also one of the simplest—walking.

Summer is the perfect time to get outside, whether it's an early morning stroll, an evening walk, or a weekend hike. Just 30 minutes of brisk walking most days can improve heart health, lower blood pressure, support weight management, strengthen muscles and bones, and boost energy.

Walking also benefits your mental health by reducing stress, improving mood, and promoting better sleep. It's an easy way to unwind while spending time with family, friends, or even your dog.

The Frederick area offers plenty of beautiful places to explore, including Baker Park, the C&O Canal Towpath, Cunningham Falls State Park, Carroll Creek Linear Park, Pinecliff Park, and the Monocacy National Battlefield, along with miles of scenic trails throughout Central Maryland.

This summer, take advantage of the longer days and discover how a simple daily walk can make a lasting difference in your health.

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The Most Beautiful Small Towns in Maryland

Maryland may be known for its vibrant cities and Chesapeake Bay, but some of its greatest treasures are found in its charming small towns. Whether you're looking for a relaxing day trip, unique shopping, scenic beauty, or fascinating history, these destinations offer the perfect summer getaway.

New Market, known as the "Antiques Capital of Maryland," invites visitors to stroll its historic Main Street filled with charming shops, local restaurants, and beautifully preserved 18th- and 19th-century architecture.

On Maryland's Eastern Shore, **Berlin** has earned national recognition as one of America's coolest small towns. Its colorful downtown features art galleries, boutiques, cafés, and easy access to both Assateague Island and Ocean City.

If waterfront charm is what you're after, **St. Michaels** delivers with its picturesque harbor, maritime history, seafood restaurants, and relaxing atmosphere along the Chesapeake Bay.

History lovers won't want to miss **Ellicott City**, where historic stone buildings, unique shops, and excellent dining line one of Maryland's most recognizable Main Streets.

Looking for mountain scenery? **Thurmont**, the "Gateway to the Mountains," provides easy access to Cunningham Falls State Park, Catocin Mountain Park, and beautiful hiking trails.

At the northern end of the Chesapeake Bay, **Havre de Grace** combines waterfront parks, museums, and a lively promenade that's perfect for a summer evening stroll.

Further west, **Boonsboro** offers small-town hospitality, Civil War history, and nearby access to the Appalachian Trail and South Mountain State Park.

Sykesville, often recognized as one of Maryland's favorite Main Streets, blends local boutiques, restaurants, seasonal events, and family-friendly charm.

Along the Chesapeake & Delaware Canal, **Chesapeake City** offers scenic waterfront views, antique stores, and outdoor dining where visitors can watch massive ships pass through the canal.

Finally, don't overlook **Cumberland**, nestled in the mountains of Western Maryland. Rich in railroad history, outdoor adventure, and Victorian architecture, Cumberland serves as the western gateway to the Great Allegheny Passage.

Whether you're planning a weekend getaway or simply looking for a memorable day trip, these small towns showcase the beauty, history, and hospitality that make Maryland such a wonderful place to explore. This summer, consider taking the scenic route—you never know what hidden gem you'll discover just around the next bend.