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Business

For Real Estate Professionals



PLUS

**8 TIPS FOR SMOOTHER TRANSACTIONS
WITH DIVORCING COUPLES**

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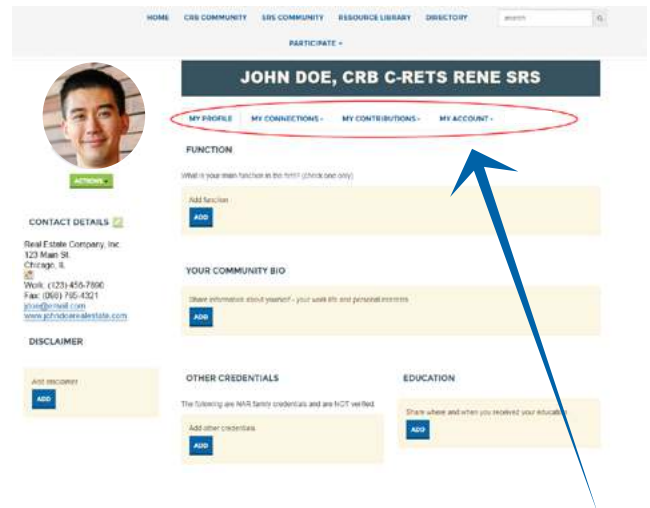
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2019 President Debora Weidman-Phillips,
ABR, CRB, GREEN, SFR

Chief Executive Officer Ginny Shipe, CAE

Editor-in-Chief info@rebinstitute.com

TEL 800.621.8738

FAX 312.329.8882

WEB www.REBINstitute.com

— PUBLICATION MANAGEMENT —

Real Estate Business Institute

430 N. Michigan Avenue, Chicago, IL 60611

TEL 800.621.8738

FAX 312.329.8882

WEB www.REBINstitute.com

Managing Editor Ginny Shipe
gshipe@rebinstitute.com

Creative Director TEC Graphic Arts Management
thom@tegraphicarts.com

Advertising Sales Ginny Shipe
gshipe@rebinstitute.com

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President's Message



Debora Weidman-Phillips, ABR[®], CRBSM, GREEN, SFR

Rejuvenating Business

Spring, sweet spring! After a seemingly unbearable long winter, we welcome the sunny warm days like a long lost friend. It is not just the season, but the sense of rejuvenation that accompanies it that is the most satisfying. Spring provides a time to tidy up; to sweep out the accumulated grime of winter and welcome the crisp, sweet air of spring.

It is with this sense of renewed vigor that we assess where we are at in meeting our organizational goals for the year. Our talented and committed volunteers met this week during the NAR Legislative Meetings & Trade Expo in the nation's Capital. At each committee meeting a consistent theme emerged: growth, expansion, member focus, and member value. Here are a few highlights:

- Membership stands at 23,800 candidates and designees as of April 30, 2019 – a 25% increase for the same period last year.
- We have delivered 642 classroom, online and virtual courses to 2,796 students through April 30, 2019 – a 23% increase for the same period last year.
- Our global community continues to grow with courses offered and/or scheduled in Canada, Dubai, Romania, Serbia, Colombia, and Panama.
- The SRS and RENE courses have been translated into Spanish.
- Our CRB and SRS designees have contributed \$1,042,751 to RPAC through April 30, 2019.
- We developed and launched nine (9) new CRB courses – classroom and online.
- We introduced new digital marketing and promotion assets for our members.
- We will be working on increasing member engagement in “The Source” – our online community for CRB and SRS designees.
- Some new tools and resources were identified that we will be developing to assist our members in navigating the changes and challenges of the industry.

Our volunteer talent pool is sizable and impressive. We are truly blessed to have the support and commitment of these real estate professionals who choose to share their time and talents with REBI.

As we move forward with our strategic priorities this year, we will keep you updated on significant milestones. We are excited about our direction and the new initiatives that we have already implemented and have planned. As a famous Nike ad put it – “There is no finish line.”

It is a privilege to serve as your 2019 President.

Sincerely,

Debora Weidman-Phillips

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IMAGINE
THE POSSIBILITIES

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CONFERENCE NOV 8-11 | EXPO NOV- 8-10

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SRS Virtual Community

An interactive networking resource providing opportunities to participate in discussions with your SRS designee colleagues

SRS Marketing Templates

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Showcases the benefits of using a seller representative and scripts to help you answer your seller's questions

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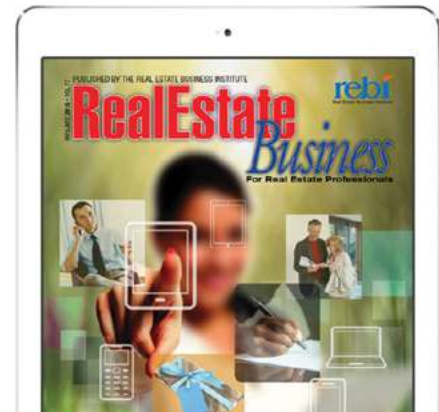
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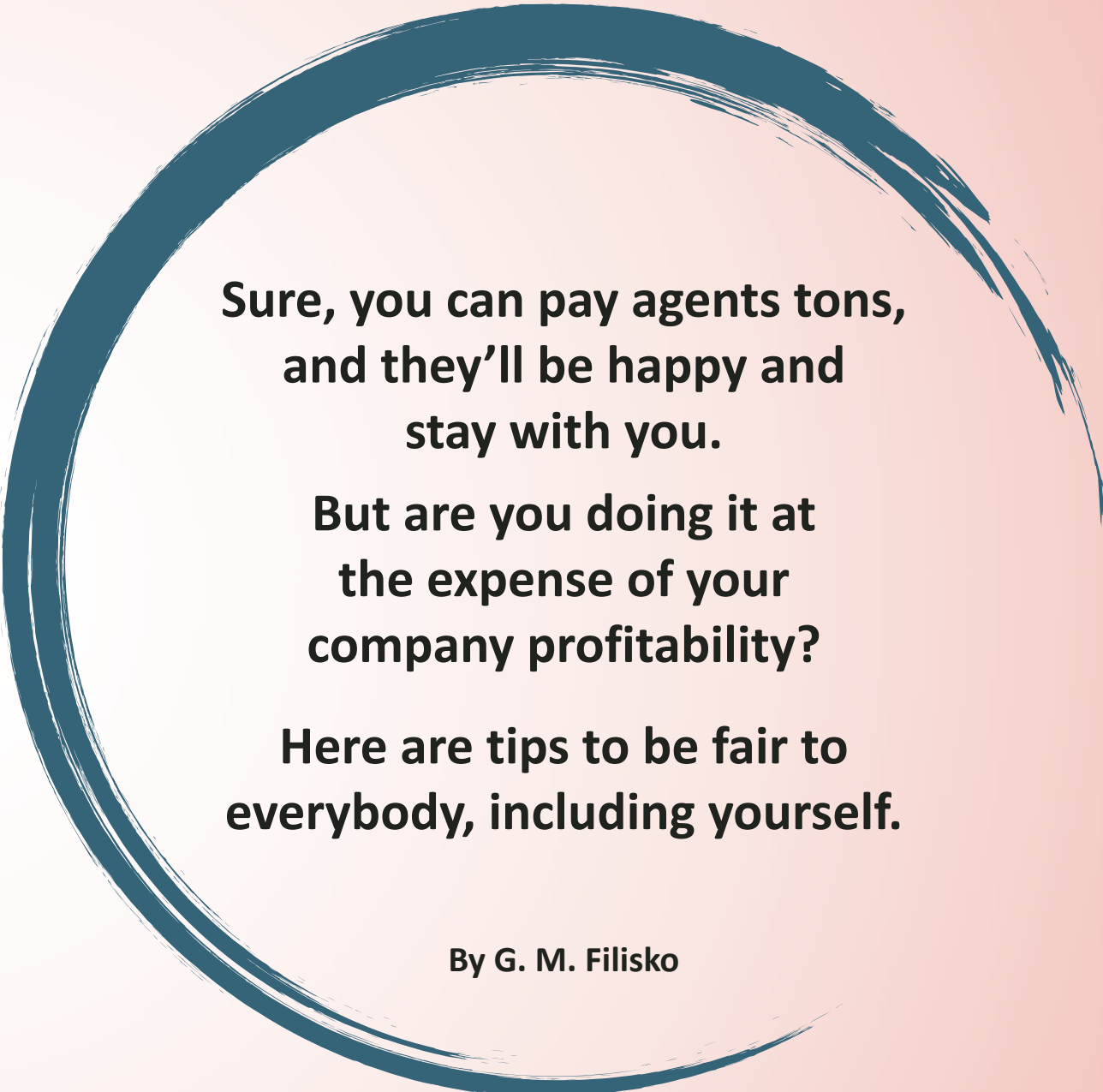
Dive into our online bi-monthly magazine featuring the latest in real estate news



CREATE
A COMPENSATION PLAN



THAT WORKS FOR ALL



**Sure, you can pay agents tons,
and they'll be happy and
stay with you.**

**But are you doing it at
the expense of your
company profitability?**

**Here are tips to be fair to
everybody, including yourself.**

By G. M. Filisko

CREATE A COMPENSATION PLAN THAT WORKS FOR ALL

Ginni Field describes compensation planning at all too many brokerages as the “ready, fire, aim syndrome.”

“I call it that because if you don’t attach compensation to your overall goals of profitability or at least making sure your bills are paid, you’re putting things in the wrong order,” says Field, ABR®, CIPS, CRBSM, GRISM, RENE, SRES®, SRS, a coach, consultant, and trainer in San Diego and a frequent CRB instructor.

“You need to know how much money agents are capable of bringing in the door before you set their compensation plan,” asserts Field. “I wish with all my heart that I heard or saw more people than I do processing that way.

“It’s sort of like people who say, ‘I’m going

to go into real estate and make a bazillion dollars,” adds Field. “They have no clue what it means to be an independent agent, no idea how to find business, and so on. Too often I see that brokers are similar in that they have no idea how to create a business plan to make their compensation system be logical and so that you hire the right people, through whom you pay your company’s bills and make money because you’ve helped them become successful.”

There’s a much better way, and it’s not as difficult as you might expect. Here’s how to get on the right track when it comes to paying your agents, your company, and yourself.



Ginni Field
ABR®, CIPS, CRBSM, GRISM,
RENE, SRES®, SRS

COACH, CONSULTANT
AND TRAINER
SAN DIEGO, CALIF.



CAN YOU, RIGHT NOW, STATE YOUR DESK COST?

Melanie J. McLane,
ABR®, CRS, CRBSM, E-PRO®, GRISM,
GREEN, RAA, RSPS, PSA, SRES®, SRS

BROKER OF RECORD
JACKSON REAL ESTATE
JERSEY SHORE, PA.



Field says your compensation system comes down to one factor—whether you’ve looked at your numbers before you created your plan.

“Do you know what you must have before you start making stuff up in compensation?” she asks. “The 100-percent houses and the traditional brokerage models are two very different ways of operating. At the 100-percent houses, their income is derived from office rents, copier costs, monthly fees, and all that kind of stuff. They have to have enough human beings paying the baseline costs. If I’m getting \$300 a month from each agent, how many of those agents do I need to pay my bills and make a profit?”

“In a more traditional model, I’ve been successful by hiring the right people, teaching them how to be successful, and as they grow, you make additional income,” says Field. “If I hire someone at a 60-40 split and can help them to get to 70-30 and then 80-20, that’s a way to make income. But you absolutely must hire the right people.”

The first step in determining a fair-to-all compensation plan is to know what it costs to operate your business, asserts Melanie J. McLane, ABR®, CRS, CRBSM, e-PRO®, GRISM, GREEN, RAA, RSPS, PSA, SRES®, SRS, and broker of record at Jackson Real Estate in Jersey Shore, Pa. McLane was the instructor for a Certified Real Estate Brokerage Manager designation elective virtual course offered in March: Show Me the Money: Compensation Planning.

You identify your desk cost by adding up every expense you have to pay to open your doors and run your business, including your fixed and variable costs. “Advertising may vary from year to year, but your rent is fixed, though it may go up,” explains McLane. “You want to know your costs, and then you divide that number by the number of people in your company—that’s what it’s costing you to operate per desk.”

Here’s an oversimplified example: Let’s say your expenses total \$100,000, and you have 4 agents. Your desk cost is then \$25,000.

Don’t forget to pay yourself, which is something too many brokers don’t do. Instead, they take what’s left over at the end of each month, and that’s a recipe for personal financial disaster. “You have to figure out in your desk costs what kind of compensation you should receive as broker,” says McLane. “You’re taking the risk and using your time to build the company, so what kind of compensation is fair for that? There’s an old expression: The broker becomes broker, broker, and broker, meaning brokers go broke when they put their own money into running the business and aren’t taking out what they should be earning.”

One more cost some brokers forget to include: A company rainy day fund. “You want to have some kind of reserve,” says McLane. “It’s there when something happens that you didn’t anticipate—you have a slump in the market or you suddenly need new equipment.

“The whole idea for having a reserve for replacements is an appraisal concept I’ve carried over to brokerage,” she adds. “When you’re appraising for residential property, you know you’ll have to replace the roof, so the idea with reserves is that you put the money aside. When those expenses come due, you have the money. The same thing with brokerage; you’ll have some unexpected expenses for which you need money set aside.

“Throughout this whole analysis, err on the side that won’t hurt you,” advises McLane. “Always estimate high because your costs could go up.”

NOW, MAKE SOME DECISIONS

Once you know what all your agents must earn to cover their fair share, you can determine how much to pay them.

“I’m a big fan of graduated payment plans,” says McLane. “Once I have those who are covering their desk costs, I can pay them a higher split. If yours is a traditional company, your top agents are going to look at 100-percent companies. You want to try to make it attractive for them to stay with you.”

Back in the day, many brokers had a floor in their compensation plan of 50-50. But McLane and Field believe that won’t fly today. “I think nowadays 50-50 is too low,” says McLane. “But you have to look at what you’re providing as a company to your agents, too. Some companies cover advertising, MLS fees, or errors and omissions insurance for agents. I cover MLS fees and E&O costs, but not everybody does, and that means I’m giving a lot to my agents.”

Though she doesn’t have research to back it up, McLane believes most brokerages are starting their graduated split structure at 60-40 today. “Some will be more or less generous,” she says. “Also, some people will have a different split for an in-house transaction. That’s a way for a broker to encourage in-house transactions. There might be a 70-30 split for those. I’ve also heard of agents getting a higher split when they sell the listing of their broker, who’s actively listing and selling.

“But in the CRB course, I do talk about how these types of offers always scare me,” adds McLane. “Article 1 of the REALTOR® Code of Ethics says you must put your client’s needs above your own. I don’t want agents to recommend that a seller accept an offer on their company’s or broker’s listing when one of the other offers on the table is better for that seller. You have to be judicious about that because it

You need to know how much money agents are capable of bringing in the door before you set their compensation plan.

—Ginni Field
ABR®, CIPS, CRBSM,
GRISM, RENE, SRES®, SRS
Coach, Consultant and Trainer
San Diego, Calif.

might create a strong temptation for someone who’s not going to be completely ethical.”

Does this all seem too rigid for your taste? Perhaps you’re in the camp of brokers who believe in taking a leap of faith with some agents. In other words, you’re not positive an agent will perform as hoped, but it’s worth a shot to pay a higher split than might be justified financially to get that agent in the door. Isn’t that part of being a broker—taking risks like that?

That’s a defensible tactic, says Field, with a caveat. “If you’re doing that, you have to hire slowly and fire quickly,” she counters. “You have to give agents a level of accountability from moment one. You say, ‘Please understand these are my expectations; if you do these things, we’re going to be great together, and if you don’t, I may ask you to leave or adjust your compensation.’”

Another pushback McLane hears from brokers is no harm, no foul in hiring to fill seats. “I had a discussion with a broker years ago about a nonproducing agent, and the broker said, ‘But he’s harmless, and he takes floor time,’” she recalls.

“He’s not harmless,” McLane retorts. “If he has spent all that time on the floor and hasn’t managed to convert one single phone call into a sale, he’s hurting your company. You spend money to get leads to come into your company. If he’s not converting a single one, that agent is costing you money.”

CAN YOU CHANGE A PLAN THAT'S NOT WORKING?

One more bone of contention is bonuses. Field isn't a fan of many types of bonuses. "I don't believe recruiting bonuses are a good idea, but it depends on how it's done," she explains. "Take the example of someone who recruits an agent and gets a bonus based on that agent's production. I hired agents who got angry when they found out that the agent who recruited them got a bonus. They thought about that agent: 'You don't really care about me; you only wanted a bonus.'"

You also can't offer bonuses to agents who use your company's in-house services. "That's a violation of the Real Estate Settlement Procedures Act," says Field.

What about signing bonuses, which seem to be a trend today. "We're seeing companies 'buying' top producers with bonuses of \$20,000 or \$30,000—I think it's a dumb practice," asserts Field. "I know of one company that says that if agents leave within two years, they have to pay the money back.

"That's never going to be my style of recruiting," she adds. "I'm all about profit, and how can you offer that and be profitable? And as the market shifts, how long is that practice sustainable? What happens when agents find out they got a \$10,000 bonus but somebody else got \$20,000?"

"No, no, no," concludes Field. "I'd rather hire people and help them make money. That's my thing."


Photo: iStock.com

This is all great, you're thinking, but you already have a compensation plan in place. You'd love to change it to transform your company's profitability, but agents will rebel.

Maybe not, if you handle it with finesse. "If I look at my compensation system and I've been out of my mind and given my profit away, I'm going to have a meeting," explains McLane. "I'll tell agents, 'Look, this is the way it is, and the only way to continue and be viable is if things change.' I wouldn't open my books, but I'd give agents a summary of what it costs to pay the rent, turn on the lights, provide them with access to the MLS, and so on."

That's exactly what Field did in 2006 when her company determined its splits were too generous to some agents and they asked the managers like Field to bring the splits into alignment by the end of the year. The key was coupling the education on what it cost to operate the company with an offer to coach agents to meet their split requirements so they didn't end up with a drop in compensation.

"I showed them what it took to pay the bills and said, 'I'm available to coach you; I want to see you achieve your goals. But if you don't put your head down and go to work, in six months, I'll have to reduce your commission; if it's still not in line six months later, we'll have to do that again,'" recalls Field. "Whenever I did this, it was always with me saying, 'How can I help you?'"

For McLane, there's no option but to put your company's profitability first. "The message is: 'This is the way it is, and we can't continue to operate at a loss. This is the way I'd like to change it,'" she states. "If all your agents get mad and leave, oh, well. Recruit new people. Your options are to change your business model or close your brokerage and go work for someone else." 

G.M. Filisko is a lawyer and freelance writer who specializes in real estate, legal, business, and personal finance topics.





8 TIPS FOR *Smoother* TRANSACTIONS WITH DIVORCING COUPLES

Nobody likes going through a divorce—especially when you’re not part of the couple breaking up. Here’s how to stay out of the messiest part of a divorcing couple’s home sale.



G.M. Filisko



8 TIPS for *Smoother* TRANSACTIONS WITH DIVORCING COUPLES

Divorce is incredibly painful for those going through it. But it doesn't have to be that way for you, as the agent selling their home.

You can avoid having divorce drama infiltrate transactions with these eight tips provided by agents who've had their share of sales of uncoupling couples' homes.

1 Make sure you know the motive for selling.

It's not news to you that sellers aren't always forthcoming with information you need to do your job well. The same is true of divorcing sellers. They may not tell you they're splitting unless you press them. So that "why are you selling?" question—which you always ask during a listing appointment—is a don't-skip.

Typically, Michael Simms, a broker associate with Century 21 American Homes in Syosset, N.Y., knows a couple is divorcing because the referral comes from a matrimonial attorney in his networking group.

But he still asks, "What's causing you to sell the property?" in all other situations because that answer can be revealing. "In one instance, when I asked that, the couple looked at each other, and a lot was being said even though nothing was said," recalls Simms.



Michael Simms
BROKER ASSOCIATE

CENTURY 21 AMERICAN HOMES
SYOSSET, N.Y.

"Finally, the wife said, 'My husband decided he'd rather date men.' She threw him under the bus, and she set the table at that point that this was going to be very adversarial—and it was."

Even when you ask, however, you could still be surprised. Michael Hausam, who heads the Hausam Group at Vista Pacific Realty in Irvine, Calif., has a listing right now of a divorcing couple. Not only did Hausam not know the couple were splitting—the husband was in the dark, too.

“I knew there was something going on, but it wasn’t until the wife filed for divorce in the middle of the transaction that it became clear what I was sensing,” he says. “The husband was also kind of surprised the divorce was filed then, too. It wasn’t really a disadvantage to me to find that out since the wife was living out of state taking care of her parents, so it was already a challenge to communicate with her.

“It’s a critical part of providing any service to know what’s going on with your clients and their motivations,” adds Hausam. “So if people are selling because they’re splitting, I’d want to know that up front.”

2 Ask whether the divorce affects the couple’s time frames.

“Everybody’s really interested in getting the best price, of course, but that’s not always the most important reason for selling,” says Chuck Vosburgh, an agent at NextHome Gulf to Bay in St. Petersburg, Fla. He and wife, Pat, specialize in sensitive sales involving such issues as divorce, death, and moving to assisted living facilities.

“Frequently with divorcing couples, there’s a time frame they need to meet, and you need to know that,” he explains.

3 If one party wants to keep the house, learn how to troubleshoot future problems.

Annie J. Allen holds the RCS-D, or Real Estate Collaboration Specialist for Divorce, designation. The agent with EXP Realty in Overland Park, Kan., uses that training to do research to head off disaster for unwitting clients.

She connects clients to mortgage lenders to run numbers, does preliminary title work, and

Michael Hausam
HEAD OF
HAUSAM GROUP
VISTA PACIFIC REALTY
IRVINE, CALIF.



recommends a predivorce home inspection. “This way, we can look at the big numbers that can come up if one party wants to keep the house,” she explains. “The mortgage broker can say, ‘If you get so much in settlement, you can afford to refinance on these terms.’”

The title and inspection work can discover unethical acts, too. “I know of a situation in which a husband had his own business, and he was seemingly being magnanimous by saying to his wife, ‘You can keep the house.’ What she didn’t know was that he hadn’t paid taxes on his business, and there was \$30,000-\$40,000 in Internal Revenue Service liens on the home.

“If title work had been done before the sale, those liens would have been discovered,” explains Allen. “Now the wife has to pay the liens or hire a lawyer to sue her ex-husband to try to recover the money.”

Allen also has a friend whose divorce was final six months ago, and lo and behold, a crack in the foundation has been discovered on the home the wife kept. “The crack was probably there at the time of the divorce, and she might not have decided to keep the house, or that cost could have been split between them if she’d have known about it,” says Allen.



Allen also pulls a CLUE report to determine whether all the home's systems and structures are fully insurable. "In one case I learned about, a spouse filed an insurance claim for roof damage but didn't repair the roof," explains Allen. "He pocketed the money without telling his wife. Sometime after she got the house in the divorce settlement, she filed an insurance claim for significant hail damage to the roof."

The claim was denied because of the other recent roof claim, something that could have been sussed out through a CLUE report. "These issues are fully discoverable during the divorce process, and nobody's checking them," says Allen. "It's a highly emotional time, and we don't know what we don't know."

Allen charges clients a \$250 upfront fee for this work. "Generally, it takes me about five hours to accomplish those tasks," she states. "I'm not making money, just covering my time. But it helps people hear more about ways to protect themselves and, hopefully, they'll refer me to others."

She's also using the designation to market her skills to divorce lawyers, and she's planning to expand that marketing to divorce counselors and therapists.

Make sure you never, ever share the relationship status with potential buyers.

4

"I make it clear to both sides that there's a gag order in effect," says Simms. "They're not to articulate the fact that they're getting divorced to a buyer. Buyers will inevitably think, 'If they're really pressed to get rid of this home, we can offer them less money.'"

Allen agrees the information can be used against sellers. "I've had situations where that information was shared with me as a buyer's agent, and I feel it was an advantage," Allen says. "I felt like if I could give them a quick closing, my client could pay less. So as a listing agent, I wouldn't disclose that information to buyers."

Don't take sides.

5

Vosburgh believes the most important thing you can do is to listen patiently but not comment on what either party says. "People naturally want to tell their story, and it's important to be empathic without offering your own opinion or forming any prejudices, even if you're just trying to help."

Hausam also stays out of the drama. "I tell clients I'm not taking sides, nor am I interested in any relationship details," he explains. "It's critical to make it clear that my job is to be the marketing and advertising representative for their home and not a confidante, counselor, or friend. Despite rancor or disagreements about anything and everything else, I have the same goal as both parties: To facilitate a quick sale at the best possible terms. Period."

Of course, the emotion of a breakup can spill into a transaction, but Hausam politely redirects the parties. "I'll say, 'Look, I know this is an extremely complicated and fairly emotional circumstance. But I want to assure you that my agenda is the business side of things, and I'd prefer to keep that focus so that as your employee, which I essentially am, I can keep all my attention and efforts on the job at hand.'"

That's worked, though Hausam is ready with another redirect if it ever doesn't. "I've been prepared to say, 'I hear what you're saying, but let's get back to the flooring' or the repainting or whatever," he adds.



“I saw a cartoon where a person said, ‘I’m heading to my free counseling session with my REALTOR.’ There are some agents who play that role; they’re also therapist and counselor. I don’t want to be that for a divorcing couple. I’m not trained or skilled at that, but I’m also getting paid only to market and sell the house.”

two clients who each have their own needs and require the same privacy that any other client would be given,” he explains. “We schedule separate meetings, and closings are scheduled so the two parties will never have to be in the same room.”

Consider asking to speak with the lawyers.

7

“We try to get permission to talk to the couple’s lawyers,” says Vosburgh. “They need to be involved, too, because this is usually the couple’s biggest marital asset. We haven’t had anybody not give that permission, and it’s been helpful because the lawyers often have ideas to help us with the sale. We’ve got two clients, and we have to do what’s in everybody’s interest, not the interest of just one party.”

Make sure both parties have the same information.

6

“I communicate in such a way to ensure that neither party thinks there are additional or private conversations occurring,” explains Hausam. “If I send emails, I copy both parties, even if the email is a response to an email that didn’t include the other party.”

“If there’s a phone conversation, I conference in the other spouse or summarize the call in an email right afterward, copying the involved party,” he adds. “I do that conferencing in a super matter-of-fact way, saying, ‘Hold on. I’m sure we’re going to go over something Annmarie will need to know, too, so to avoid miscommunication, let me grab her and stick her on the line.’ All of that sends a signal that I’m consistent and that everything said, emailed, or texted will be shared with the group.”

That said, Vosburgh says he and his wife work to keep couples physically apart to avoid in-person clashes. “We always approach it as if we’re dealing with

Be prepared to do work but not get a listing.

8

“The biggest sticking point for us has been that, usually, one of the people doesn’t want the property sold,” says Vosburgh. “We had one couple where the husband wanted to sell, but the wife was dragging out the listing process to find some legal way to get her husband to pay for her to keep the house.”

“We had the listing appointment and did all the preliminary work, but we couldn’t list the house until the lawyers both gave the green light,” he states. “The wife eventually prevailed, and the house was never listed. That’s the nature of the business, anyway. You get some, and you lose some. There’s plenty of business to go around.”

G.M. Filisko is a lawyer and freelance writer who specializes in real estate, legal, business, and personal finance topics.

Designations: You've Earned Them, Now Promote Them

It's perfectly acceptable to brag about yourself if you're subtle and professional about it. Here's how to show off your expertise.

You commit hard-earned money and precious time to earn your designations. Congratulations—and we mean that sincerely. We know you also demonstrated skill and dedication to complete those achievements.

The question now is whether you're putting them to work for you by marketing them and explaining to consumers the skills, expertise, and exclusivity they represent. Here, many of your REBI-member colleagues explain how they're standing out from their peers by showing and telling the designations they've earned.

Spreading the word worldwide

"I strongly believe in marketing our designations. I market them by:

- Having them in my signature line, like this: JM Padron, CCIM, CRBSM
- Writing blog posts about the designations and educating people so they know what the designations mean
- Talking about them in my business presentations and conferences

I work worldwide, and I've had the opportunity to get great deals because of my designations."

—JM Padron, CRBSM, CCIM, *The JM Padron Team and president/CEO, RE/MAX Premier Associates and RE/MAX Commercial Associates, Ft. Lauderdale, Fla.*

Don't just explain designations

"Two weeks after I got my real estate license, my broker encouraged me to enroll in the GRISM program. I quickly realized that knowledge is key in this business and continued on with the CRS, then the CRBSM, and many others over the 37 years I've been licensed.

I learned early in my career to describe the features of your services as benefits to the consumers. In my counseling session with them, I describe what the letters mean after my name and how that benefits buyers and sellers. They're also part of my e-presentation so consumers can visualize how my knowledge can help them.

I also provide consumers with the [REALTORS® Pledge of Performance and Service](#), which describes the benefits of working with a REALTOR® who has voluntarily joined the National Association of REALTORS® and abides by its Code of Ethics, which protects the public.

My designations and certifications are listed after my name in my email signature, and then I spell out what each means underneath."

—Diane Disbrow, CRBSM, RENE, SRS, GRISM, CRS, ABR®, SRES®, RSPS, SFR®, e-PRO®, PSA, co-broker/owner, *The Bayshore Agency, Coldwell Banker Riviera Realty, Tuckerton N.J.*

Tell everyone, and tell them often

“I market my REALTOR® status and my designations on my website, www.JeffStone.us, and many other marketing platforms. I use my designations, such as Seniors Real Estate Specialist, on my social media outlets: Facebook, Instagram, Pinterest, LinkedIn, and so on.

I promote my recognition as the 2014 recipient of the SRES® Outstanding Service Award in print media and in my email signature, business card, and on social media. I’m also mentioned in the March/April issue of *REALTOR® Magazine* as a Seniors Real Estate Specialist.

This being my niche, I let friends, family, colleagues, and members of the community and groups I belong to know that I specialize in helping homeowners age in place, downsize, and relocate to a place that’s just right for them.

I also promote my Resort and Second Property Specialist designation at events, such as being a vendor at the annual Ideal-Living conference. I’ll explain my relocation services in pamphlets, on social media, and in print. I’ve held seminars for baby boomers and seniors, been in fairs, and was a former radio show host for a show for baby boomers and seniors.

Recently, I promoted the REALTOR® video on my Facebook business page and timeline. Doing all of the above and more helps me to be what I call a ‘different kind of REALTOR®’”

—Jeffrey Stone, SRS, CIPS, RSPS, SRES®, agent, Coldwell Banker Residential Brokerage, Port Washington, N.Y.

Not quite accurate, but I’ll take it

“I do the same as Jeffrey Stone. However, I haven’t tried Pinterest yet. My business card

has the explanation of all the designations and certifications on the back.

It’s great to get educated and earn designations and certifications. They hone our skills.

Applying what we learn is the key. As a Seller Representative Specialist, I focus on the client. I tell them they’ll not only get a highly educated agent but one who follows the REALTOR® Code of Ethics. It always surprises me when a REALTOR® with whom I’m competing can’t tell a seller how many provisions there are in the code (a question I train the sellers to ask if they’re interviewing other REALTORS®).

I spell out specific articles of the code and tell sellers things like, ‘In this sellers’ market (which is hot in Texas now because of all the high-tech jobs) Article 1-3 is so important in pricing a house.’ I’m not going to try to buy their listing by giving them an inflated price at which the home won’t appraise. I point out the changes in Article 1-7 regarding getting something in writing that the offer was presented. These are things that set an SRS apart from anyone else.

The general public really has no idea what all these letters mean. One of the funniest stories was getting a call from a man in his early 40s who’d been working in the oil fields in the Middle East for 20 years. When I asked how he got my name, he said, ‘You’re an SRES®, right?’

I told him I was and asked if he knew what that meant. He replied, ‘You’re a Senior Real Estate Specialist, like a senior engineer.’ I didn’t have the heart to tell him senior mean for working with the more ‘mature’ community. So designations and certifications do work, though maybe not in the way everyone thinks.”

—Sherri Teepen, ABR®, AHWD, CRS, e-PRO®, GRISM, RENE, SFR®, SRES®, SRS, broker, The Ultimate Home Realty, Austin, Texas

Fighting for a listing, out come the designations

“I’m extremely committed to becoming as educated as I can about all kinds of buyers and sellers to be prepared to help them with any of their individual needs. As an education junkie, I love my designations. I currently hold 11 different certifications, with a 12th in the works.

I have, however, found that, at times, this doesn’t always resonate with the general public. But I enjoy rising to the challenge of helping people understand the significance of my qualifications and abilities. As with the rest of our business, the proof is in the pudding. I love getting to tell my clients who fall within a certain designation category about my commitment to furthering my knowledge for their specific benefit.

I find that creating simple collages through such platforms as [Canva.com](https://www.canva.com) and posting them into each of the certifications’ Facebook pages is very helpful. It creates a great visual that makes you immediately recognizable. Getting to see and connect with like-minded agents in different areas across social media is a valuable asset, but I find it makes the greatest impact when I talk about it in face-to-face conversations with my customers and clients.

I’ll use my hard-earned ‘alphabet soup’ of certifications to fight for a listing or to prove to my buyer clients that I’m unique, different, and the best possible choice out there to help them reach their homeownership goals.”
—*Beverly Whipple, ABR®, e-PRO®, GREEN, PSA, RENE, RSPS, SFR®, SRS, SRES®, agent, ERA Brokers Consolidated, Hurricane, Utah*

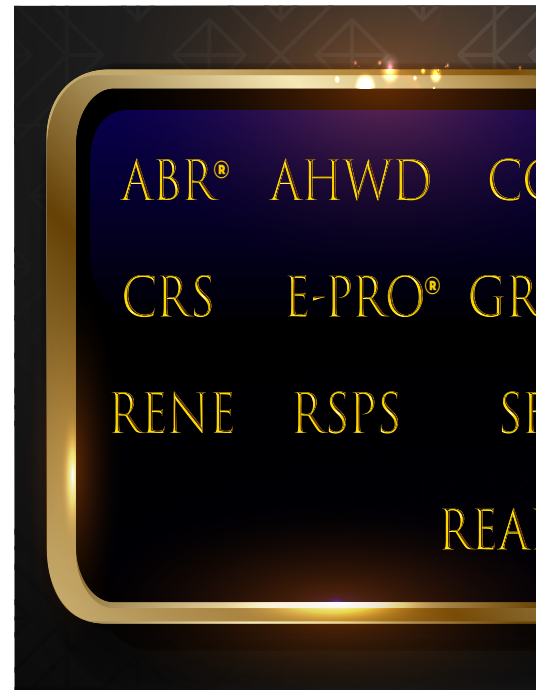
No average agent here

“I do promote my REALTOR® status as well as my designations and certifications. I’m proud of these. I’ve worked hard. I explain them by saying these extra designations are like getting your master’s degree and your Ph.D.

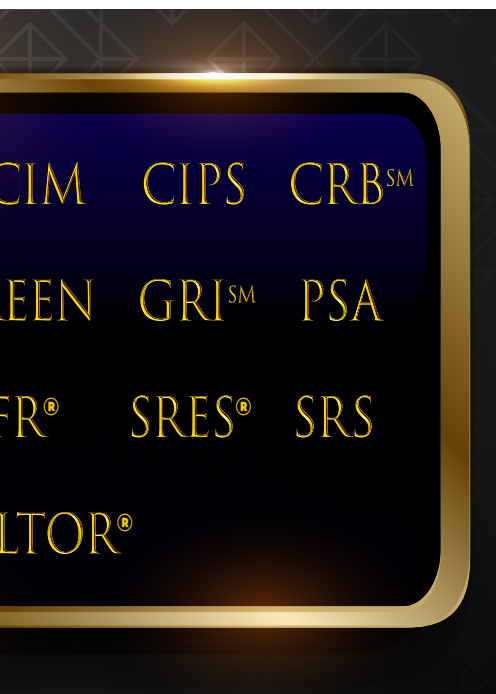
A lot of people can get their real estate license. It’s easy to do: You just go through courses and take a state exam. But these extra designations let folks know I’m not average.

In my signature line, I just use all the abbreviations: REALTOR®, ABR®, CRBSM, CRS, GRISM, e-PRO®, and RSPS. But in my listing and buyer presentations, I spell out what each thing means:

- ABR®—Accredited Buyers Representative; this is important to all my buyers because it means I can best represent their interest when buying a home
- CRBSM—Certified Residential Broker; I went through a lot of extra training while managing real estate offices to be able to run my business efficiently
- CRS—Certified Residential Specialist; these courses and this designation help



both my buyers and sellers. Marketing changes every day, and you have to keep on top of it. The CRS courses enable me to help consumers buy at the best price or sell at the best price.



- GRISM—Graduate, REALTOR[®] Institute; this was the groundbreaking course (over three years held at the University of Notre Dame) to build the foundation of my real estate career. This is also where I learned that there's a lot more to real

estate than just getting a license.

- e-PRO[®]—This is the certification given to those trained to be real estate internet savvy. Everything is done through the internet, and you have to be able to understand it all and do it all to best serve your clients.
- RSPS—Resort and Second Property Specialist; we have more than 101 lakes in our county, so we have a lot of second and vacation home buyers. This certification helps me work with folks who are buying these lake homes as their second homes.

My REALTOR[®] designation is a great opportunity

to let folks know that it means we're a level above an agent. We have to adhere to the Code of Ethics, which helps protect clients and consumers, the public, and other REALTORS[®].

I also continue to take the CRBSM and CRS webinars and various courses. They're so good and cutting edge."—*Sandi Cather, ABR[®], CRBSM, CRS, e-PRO[®], GRISM, RSPS, agent, Mike Thomas Associates, REALTORS[®], Angola, Ind.*

These help me make you successful

"I weave my REALTOR[®] designation discussion into conversations every day with both buyers and sellers. They don't know these differences until you explain why these designations matter to them in their level of service.

I explain why my acumen matters—it's part of their transaction success. I have this information in all my marketing materials and in my different 'signatures.' It all helps them choose us."—*Terry Miller CRBSM, agent, Coldwell Banker Bain Associates, Seattle*

When the moment is right, we discuss

"Right now, my designations are primarily in my letterhead and email signature, on all my web pages, and on my business card. I also actively discuss my designations with clients when the designations are relevant to their needs."—*Nicholas Clawson, SRS, Russell Real Estate Services, North Ridgeville, Ohio*

Email, letter, video—it's all there

"I use all my designations in my email signatures, have created a special letter indicating how my certifications and

designations benefit my clients, and have created a video promoting my Seller Representative Specialist designation.”

—Clark Niblock, CIPS, CRS, CRBSM, RENE, SRS, team leader, RESupermen, Niblock Co., REALTORS®, San Antonio

Designations: Like personal protection

“I think the education component of designation classes are very important to the industry. For some REALTORS®, I think designations inspire confidence. I’ve been a CRBSM and CRS since the late 1990s and have other designations, too. I follow the other designations I don’t hold, like a CCIM, and their impact and value.

I include the designations on my advertising, in my email signature, on lapel pins, and at trade shows. I also advertise to agents in the CRS directory, which has been very productive over the years.

Consumers don’t appear to be aware of designations and, in my case, don’t particularly care. It’s never been a decision factor that I’ve been told, ‘I’m going with you over X because you’re a CRS, CRBSM’ and so on.

But one way to think about designations is as professional protection. My car has airbags and crash prevention technology. Each time I get in my car, these things don’t save me and may never save me, but I feel better knowing I have that protection.

Where I find the designations a benefit and promote them is to other agents. Other agents are more likely to and more confident doing

business with a CRS agent. Recruits are more likely to do business with a CRBSM broker. Even though I have an MSRE and am an attorney, I don’t feel as respected in the commercial field by other commercial agents as I would if I had the CCIM designation.

Agents understand the value. Consumers need to have it explained. Usually, it’s the designee doing the explaining, and it comes across as tooting your own horn, similar to, ‘I’m the best and greatest.’

Our designations aren’t universally recognized, such as CPA, AIA, or MD. Others may have a different opinion, and I’d love for the consumer to know what designations are and ask for those by name. But my experience has been that this isn’t the case.” —Bruce Ailion, ABR®, CRS, CRBSM, e-PRO®, broker and lawyer, RE/MAX Town and Country, Atlanta

Spell them out for maximum value

“I promote my designations by spelling them out. For example, I’m an Accredited Buyer Representative. The general public has no idea what those letters mean, and they hold no weight abbreviated.

If you spell them out and explain what they mean, your customers will understand what you’ve done to achieve them and will most likely see the value. I do this on my business cards as well as online and in direct mail. I also wrote a blog post on why it’s important to work with an Accredited Buyer Representative. It’s up to us to educate the public and demonstrate our value.” —Christopher Pagli, ABR®, associate broker, William Raveis Legends Realty Group, Tarrytown, N.Y.

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- Website Images Sized 336 x 280 pixels (4 options)
- Leaderboard Gifs Sized 728 x 90 pixels (4 options)



CLICK HERE TO ACCESS

Interview Questions That Can Be Truly Revealing

When brokers and agents are interviewing each other, the questions can be insightful, or they can be oddball.

Lauren Hazelett says she interviewed more than a dozen principal brokers before joining More Realty in Beaverton, Ore.

“I find it’s not about the platform or CRM but more about how well you’ll get along with that person,” she explains. “I find if they didn’t get to the level of silly, comfortable-with-me to ask these kinds of questions, how are they going to handle it when they need to make light of a serious issue like a problem client?”

Here’s what Hazelett means by silly, comfortable-with-me questions. “I think homes and wine and beer are similar,” she says. “I ask them to relate their target market to a bottle of wine or beer. Are we Coors Light? Are we the Naked Winery? Or are we Owen Roe cabernet?”

Hazelett, who comes from a marketing standpoint, also asks why a company logo is the way it is, including things like: Why those colors? “I want a principal broker who knows the company well enough to know why the marketing team decided on that logo and cares enough for the details,” she says. “I’ll also be tying myself to that logo, and I want to know for my own reasons.

“I’ve also had conversations about stepping in dog poop at home showings and one too many glasses of wine at open houses,” admits Hazelett.

“I find it’s not what’s said but how well the dynamic flows.”

Here, both agents and brokers talk about the interview questions that reveal more than the standard where-do-you-want-to-be-in-five-years query.



Many questions, some good, some bad

Some agents choose their brokerage based on compensation, admits Imran Poladi, vice president of NextHome in Redondo Beach,

Calif. Others want training, tools, marketing—there’s no right or wrong way to choose, he says, since everybody has different needs.

Poladi says he’s interviewed hundreds of agents in his 17 years in real estate, including owning and operating a brokerage. The best questions he heard?

- **How do you currently support your agents in making sure they achieve their individual goals while still maintaining brokerage goals?** “I love this question because the agent is asking how you support your current agents, not just the one walking in the door,” says Poladi. “This requires brokers to explain their current roster and why their agents are performing—or underperforming.”
- **Every brokerage has operating expenses. Where do you reinvest back into the company to ensure growth for business and not just maintaining status quo?** “This agent is asking what the methodology is for how the broker spends revenue brought into the office,” he explains. “That’s a smart question for someone who wants to know how the broker intends to grow the company.”
- **What are your expectations from your agents? Do you have minimum standards?** “I really liked this question,” says Poladi. “Imagine if you were an agent surrounded by other colleagues who had inferior marketing, less-than-average training, and even unethical practices. Could you count on your broker to step up and make things right?”

Poladi has also heard some questions that, to put it politely, didn’t impress:

- **Do I have to [insert training, meeting, standard here]?** “I’m always wary of the ‘do I have to’ agent,” he states. “Anyone who says they don’t like coming to office meetings, doesn’t want an accountability one-on-one meeting with the broker, or doesn’t want to even attend a potential training? Those agents scare me. At least come to one of my versions of a meeting or training before you say it’s not worth your time.”
- **What’s your split/commission?** “I know we’re going to talk about this at some point in our interview, but the very first thing out of your mouth is this?” asks Poladi. “Let’s establish why our brokerage could be a good fit for you before deciding whether the compensation package fits. With a question about commission at the beginning, I’m already starting down a road of disinterest.”
- **Do I get an office?** “It’s 2019,” he exclaims. “With the right tools, a great agent could sell properties anywhere. Mobile devices and Wi-Fi have allowed us to work in any location that has cell reception or an internet connection.
- “Yes, an argument can be made that agents need a professional environment to which to bring their clients,” admits Poladi. “But as a broker/owner, I weigh out each circumstance individually to see if an office space is the right fit for that particular agent.”

Maturity and selfishness revealed

Michael McNamara, who leads the Mike McNamara Group at Coldwell Banker Premier

Recruiting

in Las Vegas, has two questions that also made a mark, one positively and the other negatively:

- **Who has given you advice in the past that you may not have liked but followed to find out if they were right?** “We asked this of a recruit, and she said she recognized that a lot of advising her father had done was good advice that she should have listened to,” explains McNamara. “This person was young, and I felt her answer showed a lot of maturity to admit that her parent was right. Many people go their entire life without that realization.”
- **What’s more important to you: Being in business for yourself or being part of a team? Do you want to be a part of a team, or are you doing it out of necessity?** “One recruit answered this by going into details of everything she wanted from a team and nothing regarding what she could do for a team,” recalls McNamara. “It was a very self-centered answer, which is the opposite of how a successful team functions.”

Let’s end with brutal honesty

Jlyne Hanback, an agent at Keller Williams Realty Plano in Texas, has not just a real estate license but also a college degree in real estate management. In fact, her first broker/team leader was one of her college professors;

the broker worked part-time teaching real estate brokerage while she also served as a company’s head broker.

“During our interview, she asked why I was pursuing a college degree when I already had my license,” recalls Hanback. “She said she felt that it was a ‘waste of time.’ To me, that seemed like a silly question considering that she was the one who taught my college-level real estate brokerage class!



“My reply was, ‘So that one day I can take your job,’” says Hanback, who ultimately signed on as an agent with that very company.



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John D. Mayfield
CRBsm, e-PRO[®], GRIsm

How Tough Is Your Situation?

Category: Motivation/Professional Development

Materials Needed: Handouts included with meeting materials, flip chart

Estimated Time: 15-20 minutes

Meeting Objective: To encourage your agents to understand that regardless of how bad things may seem, there's always a positive outcome, "if," you have the right mental attitude.

INTRODUCTION TO TODAY'S MEETING

Read the following information from Og Mandino's website, <https://ogmandino.com>:

Augustine "Og" Mandino (Dec. 12, 1923-Sept. 3, 1996) was a "sales guru" and the author of the best-selling book *The Greatest Salesman in the World*. He remains one of the most inspirational and best-selling authors today. His books have sold more than 50 million copies and have been translated into more than 25 different languages. He was the president of *Success Unlimited* magazine until 1976. He was inducted into the National Speakers Association's Hall Of Fame.

Mandino was once the editor of a high school paper and planned to attend the University of Missouri's journalism school. But in the summer of 1940, before Mandino was able to enter college, his mother died suddenly from a massive heart attack. This happened while Mandino's mother

was in the kitchen preparing his lunch.

After the incident, Mandino decided to work in a paper factory until 1942. Afterwards, Mandino joined the U.S. Army Air Corps, where he became a military officer and bombardier. He flew 30 bombing missions over Germany on board a B-24 Liberator during World War II.

It was also during this time that Mandino flew with fellow pilot and movie star Jimmy Stewart. Mandino kept a personalized 8x10 photograph of Stewart. This photograph hung on the wall of his home office where he wrote his books.

After his military duties, Mandino discovered that many companies weren't hiring many former bomber pilots. As a result, he became an insurance salesman. Traveling on the road and sitting in bars at night, Mandino became an alcoholic. He was unable to keep a job. As a result, Mandino's wife, together with their only child, left him.

One wintry November morning in Cleveland, Mandino almost tried to commit suicide. But as he sorted through several books in a library, volumes of self-help, success, and motivation books captured Mandino's attention. He selected some titles, went to a table, and began reading. Mandino followed his visit to the library with more visits to many other libraries around the United States. He read hundreds of books that dealt with success, a pastime that helped him alleviate his alcoholism.

It was in a library in Concord, N.H., where he found W. Clement Stone's classic, *Success Through a Positive Mental Attitude*, a book that changed Mandino for the better.

His works were inspired by the *Bible* and influenced by Napoleon Hill, W. Clement Stone, and Emmet Fox.

Mandino eventually became a successful writer.

Encourage your agents to visit Og Mandino's website.

STEP 1

Ask and discuss with your team:

- What positive books are you reading today?
- What are you listening to while you're alone in your car?
- What is your website home page set at?

Remind your agents that having a positive mental attitude is essential to move yourself toward motivation. Today, we plan to look at how you learn and ways you can increase your learning to remain positive in any type of situation.

STEP 2

Provide the following assessment on how learners learn, as shown on <http://agelesslearner.com/index.html>. Learning styles refer to the ways you prefer to approach new information. Each of us learns and processes information in our own special way, though we share some learning patterns, preferences, and approaches. Knowing your own style also can help you to realize that other people may approach the same situation in a different way from your own.

Take a few minutes to complete the following questionnaire to assess your preferred learning style. Begin by reading the words in the left-hand column. Of the three responses to the right, circle the one that best characterizes you, answering as honestly as possible with the description that applies to you right now. Count the number of circled items, and write your total at the bottom of each column. The answers you prefer will offer insight into how you learn.

1. When I try to concentrate...	I grow distracted by clutter or movement, and I notice things around me other people don't notice.	I get distracted by sounds, and I attempt to control the amount and type of noise around me.	I become distracted by commotion, and I tend to retreat inside myself.
2. When I visualize...	I see vivid, detailed pictures in my thoughts.	I think in voices and sounds.	I see images in my thoughts that involve movement.
3. When I talk with others...	I find it difficult to listen for very long.	I enjoy listening, or I get impatient to talk myself.	I gesture and communicate with my hands.

Sales Strategies

4. When I contact people...	I prefer face-to-face meetings.	I prefer speaking by telephone for serious conversations.	I prefer to interact while walking or participating in some activity.
5. When I see an acquaintance...	I forget names but remember faces, and I tend to replay where we met for the first time.	I know people's names and I can usually quote what we discussed.	I remember what we did together and I may almost "feel" our time together.
6. When I relax...	I watch TV, see a play, visit an exhibit, or go to a movie.	I listen to the radio, play music, read, or talk with a friend.	I play sports, make crafts, or build something with my hands.
7. When I read...	I like descriptive examples and I may pause to imagine the scene.	I enjoy the narrative most and I can almost "hear" the characters talk.	I prefer action-oriented stories, but I do not often read for pleasure.
8. When I spell...	I envision the word in my mind or imagine what the word looks like when written.	I sound out the word, sometimes aloud, and tend to recall rules about letter order.	I get a feel for the word by writing it out or pretending to type it.
9. When I do something new...	I seek out demonstrations, pictures, or diagrams.	I want verbal and written instructions, and to talk it over with someone else.	I jump right in to try it, keep trying, and try different approaches.
10. When I assemble an object...	I look at the picture first and then, maybe, read the directions.	I read the directions, or I talk aloud as I work.	I usually ignore the directions and figure it out as I go along.
11. When I interpret someone's mood...	I examine facial expressions.	I rely on listening to tone of voice.	I focus on body language.
12. When I teach other people...	I show them.	I tell them, write it out, or I ask them a series of questions.	I demonstrate how it is done and then ask them to try.
Total	Visual:	Auditory:	Tactile/Kinesthetic:

The column with the highest total represents your primary processing style. The column with the second-most choices is your secondary style.

Your primary learning style _____.

Your secondary learning style is _____.

STEP 3

Explain Now that you know which learning style you rely on, you can boost your learning potential when you're working to learn more. For instance, the following suggestions can help you get more from reading a book:

- If your primary learning style is **visual**, draw pictures in the margins, look at the graphics, and read the text that explains the graphics. Envision the topic or play a movie in your thoughts of how you'll act out the subject matter.
- If your primary learning style is **auditory**, listen to the words you read. Try to develop an internal conversation between you and the text. Don't be embarrassed to read aloud or talk through the information.
- If your primary learning style is **tactile/kinesthetic**, use a pencil or highlighter pen to mark passages that are meaningful to you. Take notes, transferring the information you learn to the margins of the book, into your journal, or onto a computer.

Doodle whatever comes to mind as you read. Hold the book in your hands instead of placing it on a table. Walk around as you read. Feel the words and ideas. Get busy—both mentally and physically.

You can find more information on each style, along with suggestions on how to maximize your learning potential, in *Learn More Now* (Hoboken, N.J.; John Wiley & Sons, 2004).

STEP 4

Debrief your group by asking the following

questions, writing the responses on your flip chart:

- If you're a visual learner, how can you use your learning process to stay motivated during a challenging time?
- For auditory learners, what would work best?
- What about tactile/kinesthetic learners? How can they stay motivated during difficult times?

CLOSING

Share the following: Here's a short poem by Sarah Williams I want to close with because I believe it sums up what this meeting is all about:

*Though my soul may set in darkness,
It will rise in perfect light,
I have loved the stars too fondly
To be fearful of the night.*

Remind your team that regardless of how dark the hour may seem, the sun will always come out tomorrow. What's the key to all of this? Have the right attitude, and remain positive.

Challenge your team that, like Og Mandino, they should read positive books, listen to motivational tapes, and find a friend who's doing the same.

"Better to light a candle than to curse the darkness."

—Chinese proverb

John Mayfield, CRBSM, e-PRO[®], GRISM, received his real estate license in 1978 and has been a practicing broker since 1981. He is a senior GRISM instructor for the Missouri Association of REALTORS[®] and the Arkansas Association of REALTORS[®] and is a master instructor for the CRB Council. John has been a featured speaker at the National Association of REALTORS[®] conventions, authored seven books, and created the "5-Minutes Series for Real Estate Agents." For more information, contact www.easysalesmeetings.com.

Handout 1-A - part 1

What Is Your Learning Style?

Begin by reading the words in the left-hand column. Of the three responses to the right, circle the one that best characterizes you, answering as honestly as possible with the description that applies to you right now. Count the number of circled items, and write your total at the bottom of each column. The answers you prefer will offer insight into how you learn.

1. When I try to concentrate...	I grow distracted by clutter or movement, and I notice things around me other people don't notice.	I get distracted by sounds, and I attempt to control the amount and type of noise around me.	I become distracted by commotion, and I tend to retreat inside myself.
2. When I visualize...	I see vivid, detailed pictures in my thoughts.	I think in voices and sounds.	I see images in my thoughts that involve movement.
3. When I talk with others...	I find it difficult to listen for very long.	I enjoy listening, or I get impatient to talk myself.	I gesture and communicate with my hands.
4. When I contact people...	I prefer face-to-face meetings.	I prefer speaking by telephone for serious conversations.	I prefer to interact while walking or participating in some activity.
5. When I see an acquaintance...	I forget names but remember faces, and I tend to replay where we met for the first time.	I know people's names and I can usually quote what we discussed.	I remember what we did together and I may almost "feel" our time together.
6. When I relax...	I watch TV, see a play, visit an exhibit, or go to a movie.	I listen to the radio, play music, read, or talk with a friend.	I play sports, make crafts, or build something with my hands.

Handout 1-A - part 2

7. When I read ...	I like descriptive examples and I may pause to imagine the scene.	I enjoy the narrative most and I can almost “hear” the characters talk.	I prefer action-oriented stories, but I do not often read for pleasure.
8. When I spell ...	I envision the word in my mind or imagine what the word looks like when written.	I sound out the word, sometimes aloud, and tend to recall rules about letter order.	I get a feel for the word by writing it out or pretending to type it.
9. When I do something new ...	I seek out demonstrations, pictures, or diagrams.	I want verbal and written instructions, and to talk it over with someone else.	I jump right in to try it, keep trying, and try different approaches.
10. When I assemble an object ...	I look at the picture first and then, maybe, read the directions.	I read the directions, or I talk aloud as I work.	I usually ignore the directions and figure it out as I go along.
11. When I interpret someone's mood ...	I examine facial expressions.	I rely on listening to tone of voice.	I focus on body language.
12. When I teach other people ...	I show them.	I tell them, write it out, or I ask them a series of questions.	I demonstrate how it is done and then ask them to try.
Total	Visual:	Auditory:	Tactile/Kinesthetic:

The column with the highest total represents your primary processing style. The column with the second-most choices is your secondary style.

Your primary learning style is _____.

Your secondary learning style is _____.

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