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President's Message



Miguel Berger, CRBsm, e-PRO[®], GRIsm

Will You Fall Behind?

We are heading into the last quarter of 2018 and I am hearing more and more conversations begin or end with something like this: "Summer just got here!" or "Where does time go?" or even "It's crunch time now!" And true it is.

The flurry of activity managing our businesses, the people who work with us, personal responsibilities – all of these have a way of hijacking the time we thought we would devote to growing, improving or changing our business. Perhaps the recruitment goal has fallen short, or the new technology you were going to learn has fallen to the bottom of the list, or you just never took that course to further your own professional development.

Even as Fall returns with cooler temperatures, changing leaves and winter at its heels, it doesn't mean we have to throw in the towel for 2018 and just ride out the last couple of months.

Take advantage of the time remaining this year – adjust your plan, be realistic, focus, and start now! REBI is a valuable resource, and many of you may not be accessing the opportunities available – most at no cost – to help you navigate the changing landscape in our profession. Here are just a few ideas to consider adding to your list of "Must Dos" before the end of the year:

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As Winston Churchill so aptly said: "The pessimist sees difficulty in every opportunity. The optimist sees the opportunity in every difficulty."

Seize the opportunities with the time left in 2018. Let your clock be the only thing that will "Fall behind!"

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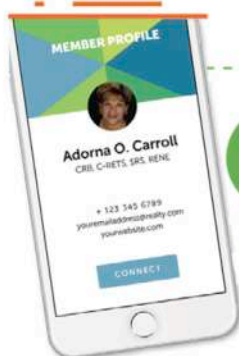
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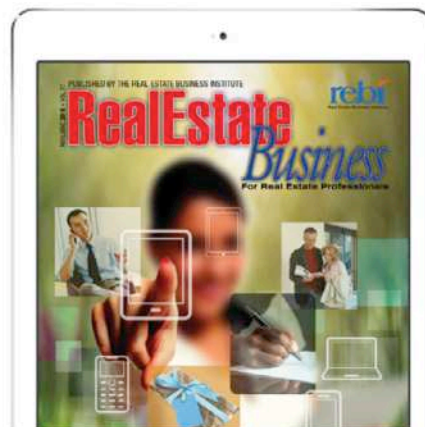
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SAFETY EXPERTS' MESSAGE:



**STRONGER — STRONGER
SAFETY — PROFITABILITY**



**With the
right focus, you can
make yourself safer on
the job and earn more money
from your efforts
with six best
practices.**

by G.M. Filisko

Safety Experts' Message:

Stronger Safety = Stronger Profitability

There's probably not an agent in the country who hasn't heard of the brutal murder of Beverly Carter, who just four years ago this month was kidnapped for ransom and then killed when the criminal plot went awry.

It's right about now that most of you reading this article will be saying to yourself, "This won't happen to me" or "This is just another article to scare me into buying safety products."

Carl Carter Jr. has heard both of those responses as he's traveled the country telling agents the story of his mother's murder. "I'd even take it a step further," says the agent at EXP Realty in Little Rock, Ark., and founder of the [Beverly Carter Foundation](#), nonprofit dedicated to improving safety for real estate professionals.

"What I hear even more than 'It'll never happen to me' is 'What a horrific story; it almost doesn't seem like it could happen to anybody,'" he says.

Unfortunately, Carter knows all too well that his mother's tragic story did happen. And since the convictions of the couple who killed his mother, Carter has also been preaching to all the agents he can reach how to be safe on the job, though it's a lesson even he sometimes forgets.

Recently, he was showing a couple a home, and his impression was that they were great people—and then he realized how vulnerable he had suddenly become. "Suddenly, I found myself in the attic with the husband and thought, 'What am I doing?'"

But the message of Carter and other safety experts isn't just that you can protect yourself with smart practices. It's that you can also have a more profitable and successful business when you implement safety protocols. Here's what they mean.

Safety is a part of profitability

Tracey Hawkins has operated Safety and Security Source in Kansas City, Mo., through which she trains agents to be safe on the job, for more than 20 years. She's a former agent, and she agrees with Carter that your safety is also related to your profitability.

But this isn't a conclusion Hawkins reached until about five years ago, when she got a jarring call from a local REALTOR®

association's safety director, who was blunt: Safety was important, the education director said, but agents won't show up for training that doesn't put money in their pocket.

So Hawkins created a safety designation, the



*Carl Carter Jr., Agent,
EXP Realty, Little Rock, Ark.*



Carl Carter Jr. and the Beverly Carter Foundation

[Consumer Safety and Security Specialist](#), that 500 agents have now earned. It consists of two three-hour continuing education courses and focuses on how to make more money being safe.

“It’s sharing information to help make the process safer for consumers as well,” adds Hawkins. “For instance, it covers how to help sellers keep their home and possessions safe, along with safety information agents

can share with FSBOs, who are letting complete strangers in their house. Agents are doing a community service by sharing this information, but FSBOs may also realize that selling their own home is more dangerous than they thought, and they’ll turn to the agent who isn’t selling them something but wanting to help them.” That’s also one way Carter is focusing on safety. For instance, he admits that demanding that buyers get prequalified can turn some buyers away—and therefore crush your profitability. But he believes you can present the safety protocol in a way that makes buyers realize they’re getting a benefit.

“It’s really easy for a safety trainer to say, ‘You just tell buyers it’s for their own good and if they don’t like it, they can hit the highway,’” contends Carter. “I say no. We have scripting for all kinds of conversations we have with consumers, but we don’t talk about the need for safety scripting. If we just say things a little differently, we can do better.

“Instead of saying, ‘I need a copy of your driver’s license because I fear for my personal safety,’ there a hundred different ways we can say that in a way that wouldn’t make the person on the other end feel like you’re treating them like the dreaded TSA [Transportation Security Administration],” argues Carter. “Even I’m still a work in progress on that front, but I’ve gotten better.

“When I’m contacted by a buyer about a specific property, I now say something along the lines of, ‘I’d love to help you, but we need to talk through what exactly you’re looking for because in the Little Rock market, homes are going from listing to closing an average of 63 days; if we can meet and quickly hit on some things, I can make sure we can pull the entire inventory that matches your needs,’” he explains.

Best practices today

In addition to convincing you that protecting yourself will also protect your profitability, Carter, Hawkins, and another safety expert, John Graden of Tarpon Springs, Fla., have other suggestions to make you safer. Here are six of their best practices:

1. Trust your instincts.

"I open every single safety class with this, whether it's on real estate or general safety: The number-one tool we possess is our gut instinct," asserts Hawkins. "It's almost never wrong. Every animal has it, and human beings are the only ones who ignore it either because they want to be nice or, like real estate agents, they want to make that sale."

Graden agrees. "You have to trust your instincts, and this goes to profiling," he says. "If you're showing a three-quarter-million-dollar home and a guy gets out of a clunker, you need your bail-out story ready: 'I'm sorry I can't show you the home. I just got a call that my son is very sick, and I have to go see him.' Practice this story so you'll feel comfortable saying it when you need it."

2. Men, get over yourselves.

"Male agents think this is a female-agent problem," says Hawkins. "But I always start my sessions by putting the names of several people on the board."

They're David Abbasi, who was killed; Sidney Cranston Jr., who was discovered a year and a half after going missing showing an open house; and Ryan Vega, who thankfully is alive after being stabbed at a showing. "They're all male agents, and despite the fact that most real agents are female, this isn't a female issue," contends Hawkins.

3. Rethink the "meet me at the office" rule.

"The old way to check out consumers was to have them come into the office before you showed property," explains Hawkins. "That's no longer relevant; there are companies that don't have

offices, and even agents who have an office don't go there often. I say you need to meet your client in a public place.

"That accomplishes a couple of things," she continues. "It increases the witness list. Criminals are cowards. They want little interference. If you meet in a public place, that's a start. Maybe you even contact another office in the part of town where you're going and ask if you can meet clients there. Your real estate partners would also be happy to open their office to you, such as a mortgage company or an insurer.



*John Graden, safety expert,
Tarpon Springs, Fla.*

"Then the most important thing is collecting that driver's license or ID," says Hawkins. "Many agents feel uncomfortable asking for it, but NAR has a free client information form that captures basic information you need, and there's a place for the ID. That makes it easy to say, 'I need your ID, and I'll go make a copy while you fill out the form.' If you're in the field, take a picture of the ID and say, 'I'm sending this back to my office right now as part of our procedures.'"

Graden suggests taking photos. "Say, 'My office is very strict about knowing where I am, so please step by the license plate of your car so I can take a picture of you,'" he suggests. "The average person won't care. The criminal is saying, 'This is really going bad.'"

4. Rely on a gun for self-protection only if you're properly trained to use it.

Don't take this advice the wrong way. None of our experts are pro- or anti-gun. They are, however, pro-training if you choose to carry a gun. "Here's a good analogy for guns," explains Graden.

“Most people will get their concealed weapons permit after taking a two-hour class, stash the gun away in their car or purse, and never touch it until it’s needed

“I argue that’s like getting a driver’s license and not driving until 10 years later in a storm,” he insists. “Using a gun in a high-stress situation takes lots and lots of training, and the major concern is the retention of the weapon. Whoever’s holding it is its new owner. If you own a gun and train with it, that’s fine. But most people don’t fall into that category.”

Hawkins also says you need to choose a gun only if it’s right for you. “That’s a personal preference not related to the real estate field,” she says. “I have people come to me and say, ‘I’d never carry a gun, but my husband says I have to.’ If you know you’re not comfortable with a gun and you wouldn’t actually use it, don’t bother carrying a gun.”

5. Develop an improvised weapons program.

Graden suggests you have something nearby to protect yourself that criminals won’t even give a second glance at. “It isn’t unusual to have bottle of 409 cleaner in your car or on a tabletop in the kitchen of the home you’re showing,” says Graden. “It’ll blind you—it says so right on the label. With cars, we suggest hornet spray.”

Graden’s rules on choosing an improvised weapon are: Is it easy to retain? Is it easy to conceal? Is it easy to deploy? “Cops work very hard to keep their guns from bad guys, but it’s not as hard with 409 cleaner,” he notes. “And even if 409 is in the open, it’s concealed because nobody considers it a weapon—but you do.”

Both Graden and Hawkins recommend caution on pepper spray. “People very often end up spraying themselves in the face,” says Graden. “Or often they have it in their car or in their purse.” The time it takes for you to find it is likely much longer than the time it takes a bad guy to step toward you and punch you in the face.”

“I open every single safety class with this, whether it’s on real estate or general safety: The number one tool we possess is our gut instinct. It’s almost never wrong. Every animal has it, and human beings are the only ones who ignore it either because they want to be nice or, like real estate agents, they want to make that sale.”

– Tracey Hawkins, Safety and Security Source
Kansas City, Mo.

6. Use tech that works for you.

Carter says he doesn’t like promoting products because he worries people will discount his advice because he’s selling something (he’s not). However, he suggests adding safety tools if they integrate with another aspect of your business—he doesn’t believe most agents will use tools that don’t fit that bill.

He personally uses two safety apps. One is [Forewarn](#), which allows you to input a phone number into the app, and it’ll bring up records related to the number that help you determine if potential clients are who they say they are. “If it comes back and says ‘no records found,’ that’s a red flag,” he says. “To get the app, you have to prove that you’re an agent and that it’s strictly for business use.”

Carter is also a distance runner, and he says the two times he feels most vulnerable are when he’s running alone and when he’s doing open houses. “I have a wearable device” he says. “It’s a button called [Wearsafe](#). When I hit the button, it will alert a contact list that I’m super uncomfortable and give them my GPS location.”

The most important takeaway may be to focus on prevention, not protecting yourself in the moment. “Doing the crime isn’t the issue for criminals; getting away with it is,” insists Graden. “You want to be planting seeds that tell criminals they aren’t going to get away with it.” 🐉

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

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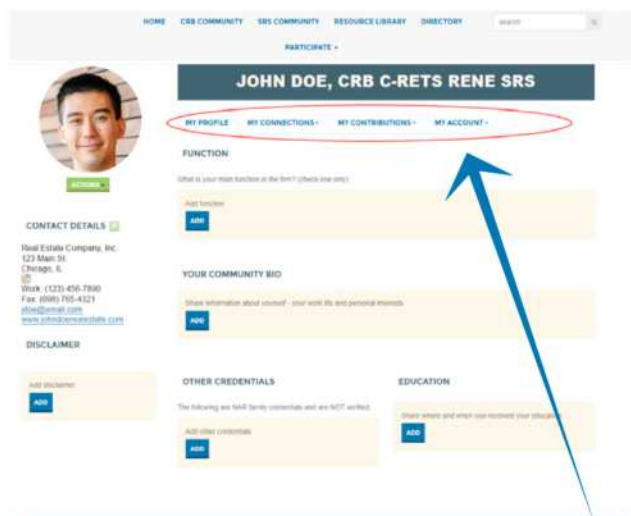
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Do You Do

OPEN
HOUSES?

A wooden door with a silver doorknob is set against a light-colored brick wall. The door has a traditional panel design with a large upper section and a smaller lower section. The text is centered on the upper panel of the door.

Are open houses so 1990s?

**Agents explain
their thinking
and offer six
new ideas to
make this tool
more effective.**

By G.M. Filisko

Many agents groan when they talk about “having” to hold an open house. They’re such a drag, according to lots and lots of agents.

But consumers? They’re believers. Google search data shows that open houses are a mainstay of the home-search process, and consumers’ reliance on them is actually growing. Open house searches on Google in 2004 were half as popular as in 2017, according to NAR Research.

Also, 60 percent of sellers surveyed while using Fivewalls, an online site that matches buyers and sellers to agents, say they want an open house and are looking to hire an agent who’ll conduct one, according to Sarah Johnson, a company rep.

Here, we get a new take on the age-old question of whether agents should do open houses or not. It’s 2018, not 1998. Are they still relevant? And if so, how can you maximize the benefits (spoiler alert: We’ve got six new ideas).



**Thanks, but
I'll pass**

Not a fan of open houses—that’s Kevin Polite, an agent at Solid Source Realty Inc. in Atlanta.

“I never hold open houses, and before listing a property, I’ll tell the sellers in my listing presentation why I don’t,” he says. “You’ll get 80 percent nosy neighbors, and the other 20 percent have just started looking and aren’t qualified so don’t know how much they can afford. For newer agents who are looking to get new clients, this may be an avenue, but it’s a longer process and your odds aren’t that great of getting a new client.”

Polite also reminds potential clients that they probably don’t want people roaming through

the house without an agent. “If you have an open house and three people show up at one time, you can’t really vet who comes in,” he says.

There’s also a perception among some agents, and Polite is one of them, that an open house is a sign of weakness. “If you’re in a hot market, the homes that have an open house are the ones having difficulty selling, which is a bad sign to other agents,” he says. “In hot areas in Atlanta, you’ll sell that home probably within a week and you’ll have multiple offers; some neighborhoods are 14-21 days for a sale.”



*Kevin Polite, agent,
Solid Source Realty Inc.,
Atlanta, Ga.*

He says if a client insisted, he'd do an open house. But that hasn't happened. "Surprisingly, I never get pushback," says Polite. "In the last two years, I've not had a listing that hasn't sold within 14 days. I'd consider an open house after then, but I haven't been there."



*Kelly Parks, broker/owner,
Paris Gibson Realty.
Great Falls, Mont.*

Kelly Parks, broker/owner at Paris Gibson Realty in Great Falls, Mont., also declines to do open houses, and her primary reason is safety. "I don't believe open houses are worth the safety risk they pose to homeowners or agents," she says. "I'm a firm believer that only qualified buyers be allowed to tour homes for sale."

"I've also had sellers say adamantly, 'We don't want open houses; we don't want the general public in our house,'" adds Parks. "I support that theory. You have a fiduciary responsibility to your seller to bring in qualified people, and open houses don't do that. I have a real problem with that."

Parks' clients have apparently agreed with her. "I've been a broker for 11 years, and when I explain my concerns about open houses, my clients agree," she says. "I've never had a client say, 'Oh, go ahead and let unqualified people off the street come in and see my house so you can get more clients.'"



Paula Renaldo sees a variety of benefits from open houses. "It shows the sellers you're

working to sell their property and not just letting the property sit in the MLS to be found," says the Plantation, Fla.,-based chief marketing officer for The Keyes Co., who's also a licensed agent.

"For our area, they're still really quite successful," says Renaldo. "A lot of agents are religious about holding them. They're still having success either finding someone who wasn't working with an agent whom they can work with as a buyer or finding someone who wants to make an offer on the home."

Another proponent is Robert Benenati, broker/owner at 365 Realty Inc. in Orlando, though he thinks open houses aren't wise for all listings. "With 20 years of experience in real estate, I still believe in rolling up your sleeves and getting to work—networking, meeting people, shaking hands, and having a cup of coffee, to name a few examples," he says. "Nowadays, new agents believe they have everything covered by simply using social media from the comfort of their sofa. They want to replace open houses with photos or videos on social media."

An out-of-the-way location is a bad fit for an open house, says Benenati, because you can't generate much traffic, as is poor showability, often from clutter. Homes with too many valuables to protect against theft are also a challenge, as are gated communities that require agents to register visitors. "I had clients whose home was close to \$1 million, and they wanted to do an open house," recalls Benenati. "I had to tell them, 'You understand that sometimes I can't get into your community?'"



*Paula Renaldo, agent/chief
marketing officer, The Keyes
Co., Plantation, Fla..*

How to make them better

Maybe you're lukewarm on open houses because they're just not that fruitful for you? Your colleagues have new ideas to make them more effective. Here are six.

1

Be strategic.

"Do something different," suggest Renaldo. "For example, when you put the listing on the market on Monday, you'll get calls for showings. Sometimes we have agents say, 'I'm so sorry. We're in our first week, and we're holding an open house Saturday and won't start showings until after the open house.'"

"That creates a bit of curiosity," she explains. "Others might think, 'Why are they doing this big open house reveal?' It helps drive traffic."

2

Consider marketing in new places and at new times.

"Recently in our area, the traffic to open houses hasn't been as robust as it once was because so much of the inventory is priced from \$500,000-\$800,000, and there are a lot of options for people," says Stacey Schalk, an agent at Berkshire Hathaway HomeServices Innovative Real Estate in Northglenn, Colo., who holds open houses for every one of her listings.

"We have to start marketing open houses earlier in the week and post them on Zillow, Facebook, the MLS, and Craigslist," she adds. "I used to avoid Craigslist just from a safety factor. It exposed you to people who may not have been serious about looking for houses. But now I feel like you have to reach out to all points, and I have to post earlier in the week. Tuesday is better than Thursday because, by then, people are making weekend plans."

At Robert Paul Properties in Cape Cod, Mass., agents have switched up their open house schedule. "We started a new open house campaign this summer called See it First," explains Emily Clark, the company's general manager. "We hosted open houses from 4-6 p.m. on Thursdays. We have three properties under agreement for clients who attended the Thursday opens, and we've seen more traffic coming through than the typical Saturday and Sunday opens."



*Stacey Schalk, agent,
Berkshire Hathaway
HomeServices Innovative
Real Estate, Northglenn, Colo.*

3

Buddy up for safety and to add value.

Schalk has made a conscious choice to boost safety now that she's marketing open houses on Craigslist. "I always try to have a lender host the open house with me," she says. "That's for safety reasons and to provide the consumers with a resource while they're in the home."

4

Be unique, and have some fun.

"We bring in an automatic bootie machine to help older buyers coming in to our open houses," says Sandy Sicsko, a broker-associate at Climb Real Estate in San Francisco. "Sometimes it's difficult for them to take their shoes off or

even bend down to put booties on, so we make it easier. All they have to do is step in and the machine puts the bootie on for them, and then the tour can officially begin.”

Kenneth Er, ePRO®, a sales associate at Compass Real Estate in Oakland, Calif., has another unique tactic. “I host two open houses, one for just the neighbors, and the other for the public,” he explains. “Often neighbors come to open houses and aren’t looking to buy, but they still enjoy talking with you and learning more about the house.

“That’s great, but it can take a lot of time away from speaking to potential buyers,” he explains. “Separate open houses ensure you’re taking care of both. It’s also great to converse with the neighbors because you get to know them and their thoughts on the area. There’s also usually wine, cheese, and sometimes a gelato cart, which can’t hurt!”

Do digital registration.

Have an iPad to register people as they come in so that you can build a more effect contact base; it also looks more professional than a paper and pen. “There are apps that will allow you to ask buyers whether they’re working with an agent and which one so you can get in touch,” says Renaldo. “They also capture names and email addresses, and you can pull the information into a file that allows you to send followup emails without uploading them into a different system.”

What about consumers who really don’t want to provide contact information? “I tell them, ‘I’d like you to sign in so if you’d like me to follow up with you, I can do so,’” says Renaldo. “I might also say, ‘You look at so many homes that it’s hard to remember what house had which kitchen; if you allow me to have your email, I can send you the homes in this price


range, and that’ll help you remember.’ If they still decline, it’s not a problem, but that’s rare.”

Listen. We repeat: Listen.

Open houses are a wonderful opportunity to make personal connections, which is so hard in today’s digital world. “The tried and true conversation—asking buyers how long they’ve been looking for a new home and listening to their responses—and being conversational are still the best ways to get them to become true prospects,” contends Schalk.

“My standard questions are, ‘How long have you been looking?’ or ‘Are you just browsing or looking to move?’” she explains. “That usually opens a conversation. They might say, ‘I just like to see how people decorate their houses.’ My response will be, ‘These people did a great job; could you do this in your house?’ And be sure to listen to their answers and continue the conversation.”

Jennifer Baldinger, a broker at Julia B Fee Sotheby’s International Realty in Scarsdale, N.Y., agrees. “I like to spend time just talking about something completely different than the house we’re in,” she says. “Even if it’s just for a minute or two, it builds some trust.

“The next thing I always do is immediate follow up with information specific to the client,” she says. “For example, if we discussed where the buyers went for lunch and talked about loving a certain kind of food, I’ll send them information on a new restaurant opening nearby or where the farmers’ markets are.” 

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

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Recruiting

How One Broker is Trying a New Recruiting Tactic.

Just like buyer and seller leads, you have to qualify leads from internet ads seeking agents and office staff recruits. Here's how one broker is tackling that task.

Perhaps you're having the same problem Bruce Ailion, ABR®, CRS®, CRBSM, e-PRO®, has been having?

The broker at RE/MAX Town and Country in Atlanta, who's also a lawyer, is successfully using online systems to advertise for recruits.

"I'm using [Indeed](#) and [ZipRecruiter](#) successfully—we consistently get responses," he explains. "Years ago when there was such a thing as a classified ad section of a newspaper, we used to keep an agent-recruiting ad running all the time. Now we keep the Indeed and ZipRecruiter ad running all the time.

"But I think I'm typical in that I know you have to recruit—it's a very profitable activity—but responding quickly, vetting, and checking people out isn't what we're good at doing in the real estate business," admits Ailion. "By definition, we're not all that organized, and we're not human resources people, either."

Ailion has recently come up with a solution, and he's hoping it'll turn into a long-term one that makes his life easier and truly benefits his company. Read on to hear his new plan.

Ads that work almost too well

When Ailion advertises for real estate agents, commercial leasing agents, and investment property agents on job-recruiting websites, he

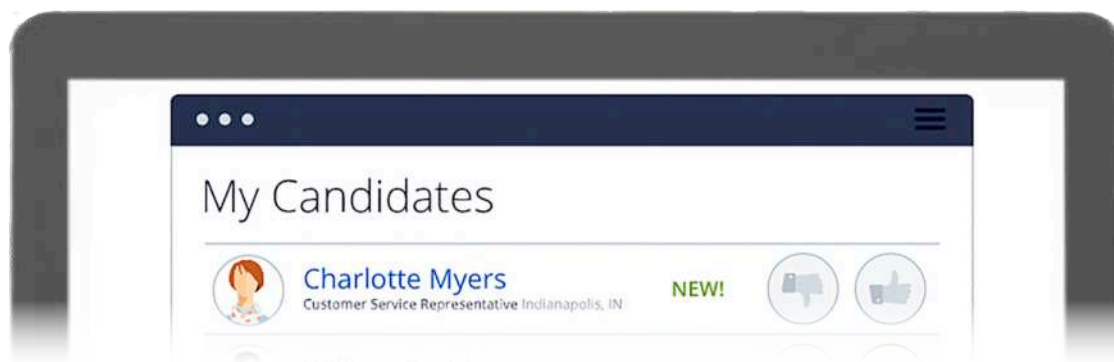
gets what he considers an excellent response—so excellent that he can't keep up with the required follow up.

"I turned over responding to those people to my son, but we're both too busy," he laments. "It's a little bit like Internet leads of homebuyers and sellers. Not all are hot leads now, but if you come across someone who has great potential, you want to be able to act on it quickly."

He considered hiring a virtual HR department, but that's not feasible. "I don't have \$40,000-\$50,000 to pay someone to do HR, and I don't need a full-time person, either," he states. "I really need a HR person for about five hours a week.

"I need someone to look at the resumes that come in, determine which have promise, and send the potential recruits some information that requires them to do a couple of tasks," he explains. "Maybe they're asked to take a disc profile. Or maybe they're asked to leave a voicemail message, to fax something, or to email a pdf of something in their own handwriting so you have some idea of whether they can follow those simple instructions and whether they have handwriting you can read and a voice people can understand."

Sounds simple, right? As you probably know, finding good help is often harder than it seems.



Could this be the answer?

While Ailion was trying to figure out the solution to this ongoing and frustrating challenge, he saw an ad in one of his neighborhood newsletters. “A man was advertising that he worked in recruiting and had an available position nearby,” recalls Ailion. “I thought, ‘Gee, this guy is real close to me,’ and something about his ad seemed different than I was used to seeing.

“He was going about finding a recruit in a different way,” he explains. “Because he was also local to me, he was somebody I could at least talk to and say, ‘Do you have an interest in doing what I need done? I need someone to look at the resumes, vet them, and basically set up an appointment for me. Then if this potential candidate is someone I need to meet, I’d like you to go onto my calendar and set an appointment for that meeting.’

“I’m not asking that this HR person guarantee the person or do a background check,” adds Ailion. “I just want to know whether this person has the qualifications to be interviewed.”

So Ailion contacted the recruiter to get more information. Turns out the recruiter has been doing HR for 35 years and currently has time available to help out Ailion. “Right now, this thing he advertised, he was doing for a friend,” notes Ailion. “He has two or three companies

that he exclusively recruits for, typically on a fee basis.

“I told him that what I’m really looking for is a virtual HR department,” he notes. “I also said that I’m open to some type of incentive compensation beyond an hourly rate. In the past, one of the incentives I’ve offered to agents who brought in a new recruit was 100 percent of the company split on the new agent’s first transaction, regardless of size. I thought that was a good deal. I paid out a few times, but it wasn’t something agents really jumped on.”

The two businessmen have now agreed to work together at a \$45 per-hour rate. “This firm will review the responses to my recruiting ads, vet the candidates, categorize them, get DISC profiles, and then set appointments for me with qualified leads,” notes Ailion. “They’ll also perhaps also hold me more accountable—I hope.

“I’m not doing this to save money but to stay on top of what seem to be qualified leads,” notes Ailion. “The idea is for them to deliver to me prequalified candidates, almost like we brokers give qualified leads to agents.”

Stay tuned. We’ll check back in with Ailion in six months or so to see if this not-very-expensive idea turns out to be worth its weight in gold.

Agents Are Dabbling in Cryptocurrency for Transactions; Should You?

Digital money is growing in acceptance, but it's still got a ways to go before transactions using it are common in real estate.

An increasing number of agents say they've done transactions in cryptocurrency, though their number is still low.

What is cryptocurrency? It's digital money, and it's supposed to be secure because it uses cryptography to scramble identifying information so that it's nearly impossible to track purchases and the transfer of money. That can also serve to cloak the identity of the person "spending" it. Bitcoin might be the most commonly known, but there are dozens of other types of cryptocurrency.

The National Association of REALTORS® hasn't issued guidance on its use, according to Finley P. Maxson, senior counsel at NAR's Legal Affairs in Chicago. "I've heard that in some states, cryptocurrency can't be used for real property transactions, but that wouldn't apply to the payment of commissions."

In other words, there's still a lot of uncharted territory when it comes to whether and how you can use cryptocurrency in real estate and practically how it works. Here, a few agents—some who've jumped in with both feet and others who've only sampled cryptocurrency transactions—offer some basics.

The foundation is being built

Nick Spanos claims to be leading the

way on the use of cryptocurrency in real estate. "Shortly after we launched the first physical bitcoin trading floor in 2013, it became an obvious move for my Manhattan brokerage, Bapple, to become the first to accept bitcoin in a real estate transaction and even to denominate properties and rents in cryptocurrency," says the founder and CEO of Bapple Realty and founder of Bitcoin Center NYC and Blockchain Technologies Corp. "Many buyers, renters, sellers, and landlords have followed suit, and we see persistent growth."

Spanos says that in July, Bapple implemented a smart contract on ethereum's blockchain to automate the splitting of real estate commissions. "When the renter paid the commission in ethereum to Bapple's wallet, both agents and the broker automatically received their share as set forth in the smart contract," he says.

Open, but skeptical

More cautious is Danny Hertzberg, an agent at The Jills at Coldwell Banker Residential Real Estate in Miami Beach. He says he believes in the future of blockchain technology, particularly related to the real estate industry, and that he owns cryptocurrencies.



“Having said that, for the majority of my clients, I do advise against attempting to buy or sell in crypto...at least for now,” he states, adding that the main cryptocurrency sellers and buyers ask him about is bitcoin, with ethereum a distant second. “I’ve been approached by several buyers and sellers regarding cryptocurrency. They see the headlines of bitcoin or other crypto-related sales and want to know if they should consider it. I typically explain the complexities of a crypto transaction as well as the risk related to the volatility of such currencies.

“I haven’t closed a transaction in cryptocurrency but have worked with buyers who hold large amounts of cryptocurrencies and initially intended to purchase in crypto,” says Hertzberg. “We’ve discussed their options

of exchanging to U.S. dollars and making a cash offer. In the end, they made cash offers and likely liquidated the needed amount through one of the exchanges. We’ve found that the majority of sellers don’t want to take on the risk, nor do they want to navigate the complicated process of actually closing in cryptocurrencies.”

In fact, Hertzberg says the majority of sellers won’t accept cryptocurrencies. “There are only a very small number of sellers who’ll actually sell their properties for cryptocurrencies, and the chances of matching up with the criteria of a buyer who wants to purchase in cryptocurrency are very slim at this moment,” he says.

That may be because they have someone like Hertzberg asking them questions to truly test

whether such transactions are good for them. “My first question to sellers is whether they currently own cryptocurrency and if they’re willing to incur the additional expenses of hiring a specialized attorney to draft the necessary documentation,” he explains. “I also explain that almost all the so-called ‘crypto transactions’ actually close in U.S. dollars and that the taxes, fees, commissions, and so on will all be due in U.S. dollars.

Two more agents who are open to the concept are Karen Sharpe and Drew Bell, a husband and wife team at Nourmand & Associates in Los Angeles. “We started to lightly invest in crypto right around the same time we met a client who wanted to purchase a home with his crypto investment. He was looking to diversify his portfolio and invest in something less volatile. Ethereum turned him into a crypto-millionaire, and he wanted to convert a portion of his digital assets into a real estate purchase.”

However, the volatility factor intervened. “The highs and lows of the crypto market can happen within the blink of an eye,” says Sharpe. “What if we had an accepted offer and the crypto market crashed or experienced a high within the escrow period? This can cause many issues to arise. So the thought was to either sell his crypto currency and pay for the house in cash, or find a lender that would use his crypto portfolio as collateral.

“There are several new lenders that have emerged enabling the new crop of crypto-millionaires to give their portfolios liquidity without having to sell, such as Money Token and EthLend,” adds Sharp. “As an agent who

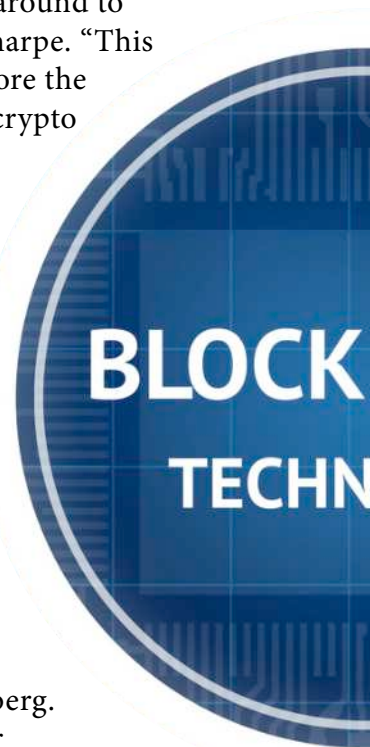
comes across the dilemma of how to make a crypto deal work, you have to be creative and think outside the box. Agents who are able to change and grow consistently with the times will prove to come out on top.”

What happened with the transaction? “Well, that brings me back around to the volatility factor,” says Sharpe. “This was all happening right before the 2018 crypto crash, aka the crypto carnage, which affected his net worth. He decided to take a break from his house search while he waits for the crypto market to fully recover.”

The future is unpredictable

“The tagline ‘crypto accepted’ is starting to pop up in real estate advertising and even on riders below for-sale signs,” notes Hertzberg. “Time will tell if it’s a clever marketing ploy or an actual emerging reality.”

According to Hertzberg, “The overwhelming majority of so-called ‘crypto deals’ are just negotiated with the cryptocurrency as the proof or source of funds and then converted to U.S. dollars for the closing. Sometimes, perhaps most times, it’s just a marketing strategy, but ultimately the buyer doesn’t purchase with any cryptocurrency. The benefit



to the sellers if a deal is negotiated and advertised in crypto is that they can attract a buyer holding a currency that's difficult to use and, as a result, may be encouraged to pursue the crypto-friendly property."

That's pretty much what happened in a recent transaction involving Jamie Klingman, ABR®, e-PRO®, MRP®, broker-owner of Boutique Realty Florida in Tampa Bay, Fla. "It worked out

because the seller, whom I represented, also happened to be familiar, and there was no financing involved," she says. "There was no mortgage to pay off, either. They used an attorney for the paperwork, so there was no title company or escrow involved. It's definitely going to become more common."

The transaction was in bitcoin, and Klingman was paid by the seller in U.S. dollars. "What makes the transaction different is that there's no need for bank verification since bitcoin is all public," says Klingman. "It also changes in value daily, so you have to set a 'date' for which the value is translated back to U.S. dollars."

What made Klingman comfortable with the transaction? First, she consulted with a lawyer, who advised that as long as the listing agreement reflected the terms of

the commission to include compensation for any value exchanged, it would be upheld.

Tips before you try

If you're considering such a transaction, seriously educate yourself in the crypto market, advises Emma Prok, an agent at Climb Real Estate in San Francisco.

"I know several agents who are trying to brand themselves as 'crypto agents,' but I believe they know very little about it.

"I know this may be a cool trend right now, but this can cause a big hindrance because if you have serious crypto buyers, you need to be able to have real conversations with them about cryptocurrency," insists Prok. "Otherwise, you may lose the client and hurt your career.

"Get your ducks in a row," Prok adds. "Gather all the necessary team players needed for a successful crypto transaction. Whether it's payment processors, title companies, lenders, and so on, be ready to go."

On a practical level, Klingman says it's important to have an agreement that ensures the valuation and commission will be done in U.S. dollars.

Hertzberg agrees. He says the contract must be very specific and customized because of the volatility of cryptocurrency. "I wouldn't agree to participate in a crypto-related transaction if the buyer or seller wasn't aware of the additional cost, risk, and challenges that must be navigated to complete a successful sale or if the sale didn't comply with all applicable laws and regulations," he says.





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

Overcoming Procrastination

Category: Professional Development

Materials Needed: Handouts included with meeting materials, flip chart

Estimated Time: 15-20 minutes

PowerPoint Available: Yes

Meeting Objective: To help agents learn the appropriate steps to overcoming procrastination in their daily lives.

INTRODUCTION TO TODAY'S MEETING

Quote: Merriam-Webster's online dictionary defines procrastination as: "to put off intentionally the doing of something that should be done"

STEP 1

Ask: Why do you think people procrastinate?

Allow for responses from your group. You might also list the answers on your flip chart.

Explain: Joseph Ferrari, an associate professor of psychology at DePaul University in Chicago, identified three basic types of procrastinators in a *Psychology Today* article by Hara Estroff Marano: "Procrastination: Ten Things To Know":

1. Arousal types, or thrill-seekers, who wait to the last minute for the euphoric rush
2. Avoiders, who may be avoiding because of fear of failure or even fear of success, but in either case are very concerned with what others think

of them; they'd rather have others think they lack effort than ability

3. Decisional procrastinators, or those who can't make a decision; not making a decision absolves procrastinators of responsibility for the outcome of events

STEP 2

Provide Handout 1-A, the procrastination quiz, and allow approximately 5 minutes for your group to complete:

Handout 1-A

1. You have a major presentation for some potential clients. Which best describes your actions?
 - a. You wait until the day of your appointment to prepare your materials.
 - b. You make certain your materials are ready to go the night before your presentation.
2. Your weekly/monthly ad is due for the homes guide. What's your normal procedure?
 - a. You rush around at the last minute preparing your ad copy and sometimes ask for an extension.
 - b. You write your ads in advance, and you have your ad copy ready prior to its due date.
3. You arrive back at the office approximately one hour before it's time to go home. You have several messages on your voicemail. You:



- a. Call back everyone on your list before the day is over.
 - b. Call only those people you like to visit with and chose to call the others the next business day.
4. Your bank statement arrives today in the mail. Which statement best describes you:
- a. I'll normally reconcile my bank statement within one to two days.
 - b. I'll wait and reconcile it when I'm in the mood or receive a notice from the bank that my account is overdrawn.
5. What best describes your income tax filing situation?
- a. I always file my tax return on time.
 - b. I normally need to file an extension for my tax return.

STEP 3

Review the handout provided in step 2, and discuss some of the answers your team members included on their forms. The answers are obvious for procrastinators, but this is a good time to

discuss issues and why we tend to put off items and not complete them in a timely manner.

Explain: According to a handout from the University of North Carolina's website, people procrastinate for several reasons:

1. Because we're afraid.

a. Fear of failure: If you feel your prospecting efforts won't turn out well, you'll avoid prospecting altogether.

b. Fear of success: Some people use the theory that if they begin working at full speed, they may become workaholics. The thought of working all the time and giving up valuable time for themselves will lead to procrastination.

2. We expect ourselves to be perfect. Many people will procrastinate on finishing items because they're perfectionists. Some agents never finish a listing presentation not because of procrastination, but more out of perfection. If it can't be perfect, then they won't use it.

3. Because we're too busy. Family, job, too many deals you're working on are all excuses for agents' procrastinating and putting off valuable projects.

4. Because it works: As noted from the UNC website paper, unfortunately procrastination helps reinforce itself. When we avoid doing something we dread (like prospecting) by doing something we enjoy (such as watching TV or hanging out with friends), we escape the dreaded task. Given such a choice, it's no wonder many of us choose to procrastinate.

Ask: So how do we overcome procrastination?

Provide Handout 2-A to your group:

1. Do a self evaluation: Why and what are you procrastinating about?

2. Take inventory and set goals: What items do you need to finish? Prioritize and rank your items in their order of importance.

3. Get organized: Make sure you get the necessary tools and items in place to tackle your goals. Letters, presentations, logos, photos, and more should all be easily accessible from your computer.

4. Change your myths: For example, you might tend to say, “I can’t prospect now; I have too many deals I’m working on.” Instead tell yourself, “I prospect on a daily basis because I want a constant flow of leads.”

5. Get the tougher/more important assignments finished first: Many times, we tend to pick the easiest and less meaningful items to complete on our to-do list, avoiding the important, more challenging items. Make it a habit to tackle the tasks that have the highest priority in the beginning of the day.

6. Use the minimum, target, and ridiculous approach: Set a minimum goal for your prospecting needs, a target goal, and a ridiculous number. For example, you might tell yourself that you’ll prospect for a minimum of 15 minutes every day. Your target goal is 30 minutes, and a ridiculous time frame is one hour. Now you can strive for your quota each day, but always shoot for your minimum number.

7. Be accountable for your actions: Ask someone to help you with your new goals and to help you become accountable for your goals and actions.

8. Don’t get discouraged: If you’re reaching your goals early on and then begin to slip back into your old procrastination habits, don’t get discouraged. Keep working on your new actions, keep a positive attitude, and stay focused.

CLOSING

Remind your team that we all tend to procrastinate at times in our lives, but learning to deal with procrastination and how to avoid it can help us accomplish our daily tasks, improve our self-image, and keep us from “putting off those things intentionally that should be done today.”

“Nothing is so fatiguing as the eternal hanging on of an uncompleted task.”

—William James

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

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Handout 2-A

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