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JULY/AUGUST 2017: VOLUME 3 ISSUE 3

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July/August 2017

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Happy & Healthy

BY **BOB OPPENHEIMER**

Staying healthy is a constant struggle — and I don't just mean diet and exercise. How often do we find ourselves pushed to the breaking point from ignoring our own needs? Mental, physical, emotional, financial, and spiritual health are all things that should take top priority in your life so you can make it in, and out, of work happy.

Been staring at the computer for hours? It's time to take a walk. Get up from your desk or wherever you're perched and push yourself to get your blood moving for five minutes. It might be all you need to restore a little focus.

When it comes to our health, it's easy to let the stresses and everyday business responsibilities take precedence over everything else. But it doesn't have to be that way. Summer is the perfect season to give yourself the time to focus on you. Maybe take a conference call outside while you walk around your local park or neighborhood. I know it's not always possible, but try and schedule yourself full days off, so you have the option to unwind and spend a day doing what you need to be the most productive when you're back on the clock. Whether just relaxing in your backyard, going for a run, or even cleaning the house — you deserve it.

Keeping your body and mind healthy is easier when there are fewer outside stressors affecting you. Tomorrow will



be here before you know it, so right now is the best time to prepare for the future, especially when it comes to your finances. Last month we hosted a three-part financial literacy series in concert with Monmouth University that aimed to give Realtors® a solid foundation in regards to saving, investing, and even preparing for taxes (for a recap of the series turn to page 20). Courses like the one we held aim to teach professionals tips and tricks for keeping finances healthy, which can eventually reduce money-related stress when those practices are implemented correctly.

When you are in a better, healthier place, you have the ability to take better care of your clients. Don't neglect your own health for the sake of your business. Consider it in an investment in future you. Future you will be so thankful you started today. ■

A Troubled Relationship: Student Loan Debt and Homeownership



Chances are you are familiar with the burden of student loan debt, whether on a first-hand basis or through friends or family.

Rarely anyone makes it out of college these days

without debt looming overhead, threatening forward progress as they enter the working world.

Perhaps no industry, besides education, is as affected by the exponential growth of student loan debt than housing. Seven in 10 seniors who graduated from college in 2015 had student loan debt, with an average of \$30,100 per borrower, according to The Institute for College Access and Success. That's almost 70 percent of graduates from public and nonprofit colleges.

Think about what this means for housing. An average \$30,000 in debt is a huge hurdle to overcome when trying to save for a downpayment on a home. Couple that with the ever-increasing cost of living and saving money, no matter what degree a graduate exits school with, continues to be more and more difficult.

More than 70 percent of student loan borrowers have claimed student loan debt as one reason they have delayed buying a home, according to the Student Loan Debt and Housing Report 2016 from the National Association of Realtors® Research Department.

In May, Fannie Mae released sweeping rule changes in an effort to combat this debt problem and continue to keep homebuying a viable choice in a fluid economic

environment. The three biggest changes are as follows:

- Reduced payment plans will now only count your actual monthly payments in your debt-to-income calculation.
- Lower costs of “cash out” refinancing, as long as you use the cash to eliminate the student loan debt. In theory, parents who have co-signed for their childrens' students loans could benefit from this program as well.
- Debts paid by other parties will no longer be calculated into debt-to-income calculation.

But there is still so much more to be done. We need to continue to push for regulations and changes that create a path for homeownership, especially for potential first-time buyers.

As always, we monitor the positive and negative activity happening in Washington, D.C. and are keeping an extra close eye on the capital as Congress currently has numerous proposals in front of them with regards to student loan debt. Any movement that affects the industry will be promptly reported. While student loan debt is a national issue, there are measures here in New Jersey that could alleviate some of the burden on our students and supporting families that we are also monitoring. ■

Jarrod C. Grasso

EVENTS AND DEADLINES

>> JULY

4 NJ Realtors® office closed in observance of Independence Day

>> AUGUST

8 RPR webinar
Perfect Pricing with Easy, Accurate CMAs

>> SEPTEMBER

4 NJ Realtors® office closed in observance of Independence Day

12 NJ Realtors® Board of Directors meeting
Pines Manor | Edison

19 RPR webinar
Three Ways to Build Listing Inventory

22 NJ Realtors® Good Neighbor Award deadline
njrealtor.com/awards

29 Deadline to invest \$100 in RPAC for 2017 COE unit
njrealtor.com/account

>> NOVEMBER

3 2017 Realtors® Conference & Expo
nar.realtor/convention

23, 24 NJ Realtors® office closed in observance of Thanksgiving

>> DECEMBER

4 Triple Play Realtor® Convention & Trade Expo
realtorstripleplay.com

8 RPAC 2017 end of year deadline
njrealtor.com/account

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The Stage is Set

BY DOUGLAS M. TOMSON

This year, New Jersey and Virginia will share a unique similarity by being the only two states with statewide elections. As we prepare for races, the rest of the country will be watching. This will also mark the first new votes for state legislators and governors since the contentious 2016 presidential race.

This November has the potential to set the stage for future races, not just in New Jersey, but for the rest of the country.

Since the 2016 presidential race, there have been five congressional races that have elicited a huge amount of outside money and scrutiny. In Georgia, where a recent June race was held, a majority of funds contributed to both candidates came from out of state and set records for being the most expensive race in congressional history.

So, what does this mean to New Jersey? Your vote will matter — and it will be highly sought after.

You can anticipate that this year you're going to be targeted to make a difference in the November election. In fact, depending on

where you live in New Jersey, you may have already been identified and targeted, as part of an independent expenditure run by the association's IE group, NJ CORE.

NJ CORE was active in supporting NJ Realtors® Past President Mary Davis in her race for town council in River Edge, and in supporting fellow Realtor® and Assemblywoman BettyLou DeCroce in her recent primary in Legislative District 26, as well as Senator Steve Oroho in Legislative District 24. All three of these politicians went on to win their respective races. Through laser-focused digital ads and mail pieces, NJ CORE is able to intentionally reach specific Realtors® and members of the public to mobilize the voter base to act.

In New Jersey, 85 percent of Realtors® are registered to vote, according to the National Association of Realtors®. While this is slightly above the national average of 83 percent, we know that New Jersey can do better.

Consider the state's primary elections that were held this past June, where, according to nj.com, just over 13 percent of New

Jersey registered voters came out to the polls. This is up from the primaries in 2015, where there was a 9 percent turnout, but it's imperative to act on democracy when we are given the opportunity. When Realtors® vote with a unified voice, we all win. At over 48,000 members strong, we know our votes make a difference here in NJ.

Keep an eye out for upcoming issues of *New Jersey REALTOR®* magazine, where we will feature interviews with Republican gubernatorial candidate Lt. Gov. Kim Guadagno and Democratic gubernatorial candidate Ambassador Phil Murphy. ■

**A537 – Schepisi (R39), Webber (R26)**

Establishes fast track hearings for challenges to shared service agreement and municipal consolidations.

NJ Realtors® Position: SUPPORT

We support this bill so potential cost savings associated with shared service agreements and municipal consolidations can be realized as quickly as possible as another way to reduce property taxes.

Bill History:

1/27/2016 – Introduced in Assembly and referred to Assembly State and Local Government Committee

A3763 – Rible (R30)

Authorizes affordable housing obligation reduction in exchange for lead hazard remediation fund deposit.

NJ Realtors® Position: SUPPORT

We strongly support this bill as a way to address the issue of lead paint contamination in New Jersey without adversely affecting property owners through increased costs or new time-of-sale requirements.

Bill History:

5/19/2016 – Introduced in Assembly and referred to Assembly Housing and Community Development Committee

A4505 – Holley (D20)

Provides foreclosure stay of proceedings for certain residential borrowers and exempts certain lenders that offer sustainable mortgage modification.

NJ Realtors® Position: MONITOR

We are monitoring this bill creating a six-month stay on foreclosures for those in “underwater” properties to give homeowners a chance to stay in their home when participating in a foreclosure mediation program.

Bill History:

1/19/2017 – Introduced in Assembly and referred to Assembly Financial Institutions and Insurance Committee

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Good Neighbor Great City



New Jersey Realtors® new headquarters was recently awarded a New Good Neighbor Award from the New Jersey Business and Industry Association.

Winners are chosen based on economic benefit and job creation, architectural merit, and community involvement. The award will be accepted on July 14.

The city of Trenton has long been a place New Jersey Realtors® craved a presence in. Throughout its 100 years of existence, the association has called numerous cities in the Garden State home, but it began in the capital city and, in the summer of 2016, returned there.

Adjacent to the Mercer County Improvement Authority on Hamilton Avenue was a long-vacant piece of

land and deteriorating parking lot. The association, after deciding to move its then-headquarters from Edison several years ago, eyed the space as a possibility. Through a promising partnership with the MCIA, the association purchased the land. The lot was actually a slew of different pieces that were combined into one parcel for purchase and required thorough cleanup and remediation. Construction was completed in July 2016, roughly a year after first breaking ground.

The building, located on the corner of Hamilton Avenue and South Broad Street, is located in a redevelopment zone. The association hopes the new construction of the headquarters will be a catalyst for the neighborhood. Other projects are currently in progress, including proposed Roebling Lofts and mixed-use space

just a few blocks away. The first floor of the NJ Realtors® headquarters is leasable space, kept that way in an effort to provide options for other businesses to move into the city. In addition, the third floor holds changeable conference spaces that outside organizations looking for venue space in Trenton can rent.

Beyond the building, the association has continually invested in the neighborhood through various clean up projects in Trenton and a relationship with the Boys and Girls Club. In addition to the 20 jobs that were relocated to the city in the move, the association has employed local businesses and tradesmen whenever possible, including signage, furniture, landscapers, maintenance, catering, and much more. ■

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Legislative Issues Watch

You see it written and hear us say it a lot: We support private property rights and homeownership. And we keep repeating it because it's the mantra for what we believe in. But those two categories encompass so many other issues throughout New Jersey that don't fit neatly into a sentence. Below are several of the big ticket issues we care deeply about in New Jersey government that we watch closely, advocate for, and alert you about.

Realty Transfer Fees

Over the last 12 years, the Realty Transfer Fee has been increased on several occasions, nearly doubling since its enactment in the 1960s. As a result, it has become more burdensome for people to buy and sell properties in New Jersey. Sellers pay more, often losing the equity they built over the years and increasing the financial burden of purchasing their next home. What's more is that over the years there have been proposals that would allow municipalities to charge their own realty transfer fee when a home in their jurisdiction is sold.

New Jersey Realtors® has long believed we must do what we can to make it more affordable for families and businesses to live and prosper here, and strongly believe the state should begin rolling back the fee to its pre-2003 levels, not start authorizing a municipal one.

Professional Services Tax

New Jersey Realtors® remains concerned about the possibility of extending the sales tax to commission payments earned by real estate licensees, which are already subject to state income taxes. This would add, on average, an estimated \$3,339 in taxes to a real estate agent's income.

Adopting a professional services tax on commissions equates to double taxation of income that would ultimately make it more expensive to buy and sell homes since the cost of this potential tax could be passed along to consumers.

Seasonal Rental Tax

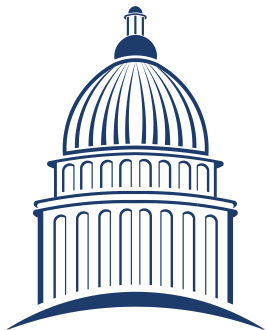
An additional source of potential revenue often considered during state budget proceedings is an extension of the state sales tax to seasonal rental properties. Extending this tax to those renting out their homes in the summer months along the Jersey Shore would be detrimental to New Jersey's economy and tourism industry. In a seasonal rental study New Jersey Realtors® conducted in 2014, an estimated \$100.2 million in economic activity, \$19.7 million in tax revenue, and 900 jobs would be lost if a seasonal rental tax was enacted.

Contrary to its intended effect, adopting a seasonal rental tax could lead to a loss of revenue, as well as jobs and visitors along our coastline.

Property Tax Deduction

With New Jersey homeowners paying an average of over \$8,000 a year in property taxes, New Jersey Realtors® believes we must do everything we can to make our state as affordable as possible to own a home, starting with preserving the property tax deduction. In the previous decade, this deduction was targeted to address revenue shortfalls in the budget and then reinstated. With the potential for changes to the federal tax code approaching rapidly, we must ensure this vital deduction remains in place.

As legislation related to these or any issues affecting the industry passes through the state house we may ask for your help via a Call for Action. These alerts will come through email and just take a few simple steps to reach your appropriate legislator with Realtor® messaging.



Realtors® Day in Trenton

More than 150 members attended NJ Realtors® annual Realtors® Day in Trenton on May 25. Held at the historic Masonic Temple, the event afforded Realtors® from around the state the opportunity to hear from gubernatorial candidates Ambassador Phil Murphy and Assemblyman Jack Ciattarelli ahead of the June 6 primary.

Following Realtors® Day in Trenton, all in attendance were invited to join the NJ Realtors® Leadership Team at the State House where the association received a Senate resolution to commemorate its centennial year.

“It is with great pride that on behalf of all of us who sponsored this legislation that I say we are honored to have New Jersey Realtors® here today and celebrating their 100 year celebration” said Senator Jeff Van Drew, one of the resolution’s sponsors. “I wish them another 100 years of success.” ■

In the first half of the twentieth century, Newark served as a hub for businesses and was renowned for its restaurants and bakeries, with Market and Broad Streets serving as the epicenter for the bustling city. But the end of World War II brought an economic decline that the once prosperous area seemed unable to shake. While there have been pockets of recovery in the last few decades — like the construction of the NJ Performing Arts Center in 1997 and the Prudential Center in 2007 — it seems that Newark is now on the brink of the resurgence it deserves.

Key residential contractors have shown great interest in contributing to the revitalization of Newark, and the development of new projects continue to be announced. Oliveri/Barber Development, which owns and operates more than 150 apartments within the city — all of which are currently occupied — wholeheartedly promotes the second coming of Newark.

"Real estate investment is a tremendous opportunity in Newark right now," says the development company's founder, Carmelo Oliveri. "Today's development projects will ensure the city has a bright, prosperous future. We're proud to be a small part of making that success possible."

Edison Properties, already a Newark-based firm, is looking to recapture the city's zenith with the start of a



project known as Ironside Newark. Ironside Newark is part of the grander Mulberry Commons, previously referred to as Triangle Park, which is a 22-acre redevelopment slated for the sector at the base of the Prudential Center. The Ironside Project involves the revamp of the Newark Warehouse Company Building into a mixed-use building that will host contemporary office space and an expansive rooftop that will grant views of New York City.

In November, construction began on the first property to offer luxury apartment living in Newark in over fifty years. One Theater Square, being built by Dranoff Properties Inc. of Philadelphia, will be a residential skyscraper comprised of 245 apartments and 12,000 square feet

of ground floor retail. Built across from NJPAC, the apartments will be in walking distance of the city's first Whole Foods, which opened in March of this year. As previous realtor.com reports have shown, homes near a Whole Foods appreciated 34 percent, a hopeful sign for the established residences and upcoming projects.

The revitalization of Newark is also evident in its real estate numbers. First quarter closed sales increased 56.2 percent, and days on market decreased from 118 days in 2016 to 92 at the close of Q1. And though the median sales price for a single family home remains under the state average of \$290,000, recent data shows a 188.3 percent increase from 2016 to now \$173,000. ■

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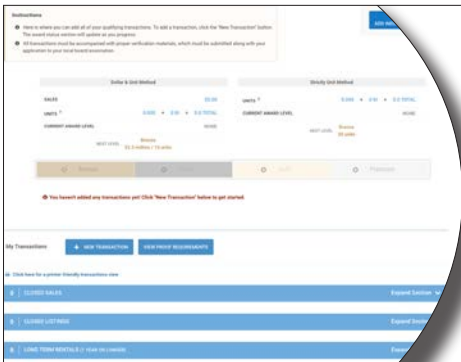
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Hitting Our Stride

By the 1970s and 80s, New Jersey Realtors® was at the top of its game. Strong relationships had been formed with state legislators, local boards continued to grow, and members regarded each other as friends rather than just industry acquaintances. On the business end, commercial construction soared in the 1980s. Notably, the Economic Recovery Act of 1981 and the Tax Reform Act of 1986 had strong effects on the commercial real estate market by improving conditions for commercial construction and creating stronger demand. Unfortunately, the boom fizzled out, and by the end of the 1980s many commercial markets were depressed with high vacancy rates and low rents.

Revisit this year's earlier issues of *New Jersey REALTOR®* for a closer look at previous decades, and head to 100.njrealtor.com to learn even more about the association's history and to purchase your commemorative book.

1973

Realtor® Week

The 46th Governor of New Jersey, William T. Cahill, declared Realtor® Week in New Jersey as a way of acknowledging the work Realtors® do not only for their clients, but for the industry and economy.

1980

Household Income

New Jersey's household income rises 23.3 percent to \$41,000, making it the second highest in the nation.



Participation Award

Association President Sidney H. Korse received an award for 100 percent member participation in Realtors® *Make America Better* campaign.

1974

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1980

Commercial Industry

Commercial construction saw a major boom and Atlantic City reached one of its times of peak popularity.

1988

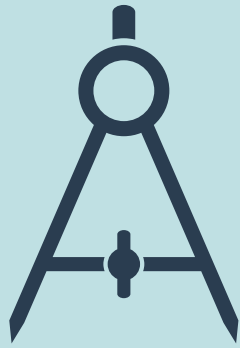
Testimony

Executive Vice President Robert Ferguson testified before the U.S. Senate's Superfund Environmental Oversight sub-committee.

1986

Relocation

The association purchased its Edison headquarters, which served as the home of New Jersey Realtors® for the next 30 years before relocating to Trenton.



NEW JERSEY'S MOST POPULAR

Architecture Styles

BY LINDSEY GETZ

New Jersey is unique in the fact that its architectural styles are quite varied. It's safe to say that we have a "little bit of everything," from the Victorian-lined streets of Cape May to the Medieval-inspired Tudors of Montclair.

Daniel West, a Realtor® with RE/MAX in Sewell says that while new construction is mostly built as colonial style homes these days, he still tends to show a lot of split-levels in many established neighborhoods. These often make sense for families that need a separate area for an in-law suite or for a teenage child.

While the choices are varied, let's take a look at four popular architectural styles found in New Jersey.

THE RANCH

The ranch style home, also known as a "rancher" or a "rambler," first gained popularity in the 1930s and was modeled after ranches of the West in which one level living was practical for those working on a farm. Ranch style homes had a big run

up until the 1980s or 1990s when new construction became primarily colonial style. But today, they're coming back around and we're seeing a lot of new construction ranches being built throughout New Jersey. One level living is appealing to the aging population as well as young families who love the open floor plan.

THE SPLIT-LEVEL

The split-level home first became popular in the 1950s and is believed to be inspired by the ranch style home, but with more options for diverse family needs. It's said that the debut of *The Brady Bunch* in 1969 gave the split-level some serious credibility as viewers could see just how well this house worked for a large blended family with a live-in housekeeper. While the split-level seems to have lost some of the gusto it had back in the 1950s, 60s, and 70s, it's still a very practical option for families today.

THE TUDOR

Tudor style homes are characterized by steeply pitched roofs (usually with side gables), dormer windows, and a

lot of embellishment. This style has its roots in Medieval times and is quite the romantic or storybook look. While most prevalent in North Jersey towns like Montclair and West Orange, many Tudor style homes can be found scattered throughout Central and South Jersey as well.

THE COLONIAL REVIVAL

While a true colonial home is one that was built during colonial times, colonial revival is a modernization of that style. A lot of the new construction throughout New Jersey would fall into the colonial revival category, which is essentially a mixture of American architectural styles.

These homes are marked by their symmetrical, rectangular design and feature a centrally located front entrance with columns on either side. Other characteristics include evenly spaced windows and a stairway directly behind the entrance that leads to the middle of the second floor. ■



Photo courtesy of Nancy Kowalik Real Estate Group; Tudor-style home



Photo courtesy of Nancy Kowalik Real Estate Group; colonial revival



Courtesy of Modern Recycled Spaces



BY MICHELLE HOFMANN

Recycled Spaces

A trio of Garden State commercial redevelopment projects.

As a teen in the 1970s, Danny Poplin spent summers visiting the Atlantic Products Corp.'s old textile mill in Hamilton to collect specialty orders manufactured for his family's York Luggage Co. Back then, Poplin recalls, the textile mill churned with the din of sewing machines and people making thousands of products headed to Bloomingdale's, J.C. Penney, Macy's, and Sears.

THE MILL ONE AT HAMILTON

Times changed. The factory fell silent. Abandoned. Poplin changed, too, becoming the founder and president of Hamilton-based Modern Recycled Spaces, a commercial developer.

Driven to preserve the classic lines and bones of old structures, the longtime real estate developer felt a gnawing unease letting an aging beauty or ugly duckling stand idle.

In 2006, Poplin partnered with Trenton's local nonprofit community development and environmental group Isles Inc. to buy the historic

factory and lay the groundwork for the Mill One, a 220,000-square-foot "sustainable urban village" with offices, warehouse space, and community-oriented services. Poplin says the \$20 million project, which has been underway for about three years, should be completed by 2020.

"Many of these old buildings have gorgeous wood and concrete and brick in the structure that's truly beautiful, and frankly, built better than you can build today. So we save all the existing structure and expose it, and I think that process creates a more dynamic, open, interesting space than one that would be closed up with a drop ceiling, for example," Poplin explains.

"I'm from Trenton. I've seen these buildings go from being used to being abandoned, and it really upsets me. I'm a lover of old buildings. I seek them out and try and find ones that are interesting. We call it 'adaptive reuse.' But I love ugly," he adds.

THE AVENEL ARTS VILLAGE

Poplin may appreciate ugly, but Mayor John McCormac has been working to get the blight out of Woodbridge Township since he took office in 2006. The former New Jersey State Treasurer has a long list of "Mayor McCormac's ugliest buildings" now replaced by new developments. The former General Dynamics plant topped his recent eyesore chart. As McCormac explains, the Avenel area had no prior downtown area and the plant was an unproductive, contaminated, wasteland.

"Prior mayors had tried to do something there but been unsuccessful. But in three years that will be completely reversed," he says.

When completed at the end of 2019, Atlantic Realty Development Corp.'s \$50 million Avenel Arts Village will feature 500 apartments, a 12,000-square-foot arts center with a restaurant, a 200-seat theater, and

25,000 feet of retail space located on the New Jersey transit line.

Since taking office, McCormac and his team have overseen seven PILOT [payments in lieu of taxes] projects that generate about \$30 million annually beyond tax revenues. The PILOT program allows developers to make an annual PILOT payment to the municipality instead of property taxes, which is typically much less than traditional taxes.

“When this project is complete, all of [this area] is going to see a jolt in economic development activity because you are bringing in 500 couples and families with income,” he says.

WORLD’S LARGEST VERTICAL FARM HEADS TO CAMDEN

AeroFarms’ CEO and co-founder David Rosenberg says a 10-year, \$11.14 million Grow New Jersey tax incentive grant from the New Jersey Economic Development Authority helped the firm settle on Camden as the site for Farm No. 10 — a 78,000-square-foot vertical farm that should start development later this year.

Grow NJ is the State’s primary incentive program for job creation and retention and capital

improvements under the Economic Opportunity Act. Since the program started in 2013, Grow NJ says more than 83 percent of approved tax credits have supported companies looking to locate or expand in a targeted location, including distressed municipalities.

Upon completion in 2020, the Camden farm will be the world’s largest vertical farm, featuring 36-foot-high ceilings and using 95 percent less water than a traditional farm. The farm will have the capacity to grow up to 2 million pounds of baby leafy greens annually and serve residents in Camden and neighboring communities under “Fresh Direct” and “Dream Greens” labels. Currently, the world’s largest vertical farm is the 70,000-square-foot AeroFarm No. 9 in Newark.

When building, Rosenberg — a former Silicon Valley venture capitalist who was active in the green building movement before coming to AeroFarms in 2011 — says they look



Courtesy of Modern Recycled Spaces

for insulated warehouses, the right amount of energy and the right HVAC systems.

“We look for proximity to different market outlets. We look for large spaces because there are economies of scale; big farms make more money than small farms,” he says.

But warehouses are not the only option. “Our seventh project was an abandoned nightclub. And our eighth project was in an abandoned paintball facility,” Rosenberg adds.

While Poplin says some developers are looked at negatively for ruining a beautiful field or changing traffic in an area, he believes there is a lot of good in New Jersey’s redevelopment projects.

“In many cases, we are simply bringing these buildings back to life, which is helping the neighborhood become stabilized, giving jobs to people and the neighborhood, making the community safer, and putting these buildings back to work without demolishing them. We are recycling. And that’s pretty amazing,” Poplin says. “This is not done all the time. A lot of people I talk to say, ‘you’re crazy.’ But these projects are labors of love.” ■



Avenel Arts Village



FIGURING OUT THE FINANCIAL FUTURE

Early in June, New Jersey Realtors®, in concert with Monmouth University, held a three-part financial literacy series in West Long Branch.

The courses aimed to assist Realtors® in understanding the importance of financial planning and how to best implement processes for their own needs.

Courses were offered for \$49 each or all three for \$125 and armed Realtors® with knowledge needed to plan for retirement, better prepare for tax season, and have an overall better understanding of how to set up a financial plan for themselves.

All of the courses were taught by Monmouth University Professor Doug Stives, CPA, MBA. Classes

were designed for Realtors® of all ages and experience levels and covered managing money, state and federal tax planning, capital gains tax, and investing in real estate and other asset classes.

NJ Realtors® President Bob Oppenheimer said the information that came out of the courses was phenomenal.

"We were gratified to see that the attendees found the course material taught by the professors at Monmouth University, to be extremely useful and beneficial to them," President Oppenheimer says. "We look forward to continuing this program in our attempt to guide our members to better prepare for their future."



Following the financial literacy series, the statewide Young Professionals Network hosted a networking mixer at The Wine Loft in Long Branch's Pier Village where participants were able to enjoy a light lunch and meet some of their colleagues from near and far. ■

Is it Time to Trash Your Tech?

Are you getting rid of old electronics but are unsure how to do so safely, effectively, and easily?

In an office environment it's common to have a backlog of out-of-order or out-of-date equipment that needs to be disposed of. Instead of having it take up time and previous office real estate, follow these steps to securely trash your tech.

WIPE IT

No matter the type of tech the first thing you want to do before it leaves your possession is wipe the device. This means removing or overwriting any personal information that would be a treasure trove to identity thieves.

DON'T ACTUALLY TRASH IT

The garbage can is no place for a computer. Recycling is the way to go since electronics are full of toxins — like arsenic, cadmium, and lead — that could potentially leak into our environment if they are just disposed of with the regular trash.

IS IT WORTH ANYTHING?

Old cell phones especially can often be sold for a good chunk of change. If it's in good working order, consider using eBay to sell the (wiped) device and if it's a little worse for wear, sites like Gazelle.com will buy it for cash. You can even sell in bulk and they'll send you a box to ship your qualified orders over a certain amount. Gazelle buys tablets, iPods, computers, and more in various conditions. EcoATM has physical kiosks at malls and other central locations that give you instant cash for your phone while combating electronic waste.

REUSE IT

OK, so you have the fanciest, newest iPhone — but what are you going to do with the old version sitting on your countertop?

TECH 2.0

Time magazine suggests these new uses for your old tech:

1. Smart-Home controller
2. Designated kid-safe device
3. Create a “home phone” that's not an actual landline
4. Use as permanent dash-mounted GPS
5. Design a home security camera system that works for you

TIME TO GO

If the electronic isn't worth anything and you're not using it for your business, it's time to get rid of it. Many communities, schools, churches, and local organizations often host free electronic recycling programs once or twice a year. But if you can't wait for that, businesses with fewer than 50 full-time employees may recycle for free at approved manufacturer collection sites. You can find out where they are by calling 1-800-DEPKNOW. For this program, all computers, monitors, laptops, portable computers and televisions are accepted for free recycling, but keyboards, mice, printers, microwaves, etc. are not included.





THANK YOU
FOR YOUR RPAC
SUPPORT IN 2017!

Investing in the Realtors® Political Action Committee is more important than ever. As one of the main methods of ensuring that Realtor® issues maintain relevancy, RPAC's nonpartisan efforts at all levels of government help achieve legislative outcomes that protect private property rights, as well as the livelihoods of Realtors® in New Jersey and across the United States.

The following is a list of RPAC of New Jersey investors as of May 31, 2017 who have invested more than \$250 to help ensure that the Realtor® voice is heard. For those who have not supported RPAC yet, there is still time to make a 2017 investment. Please visit njrealtor.com/account to invest today!

NAR RPAC Hall of Fame

Lifetime contribution of over \$50,000

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Charles S. Oppler

NAR RPAC Hall of Fame

Lifetime contribution of over \$25,000

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Mary Davis
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of Realtors®
Randy L. Ketive
Rose LaPira
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Middlesex County MLS
Middlesex County Association
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RPR Reports

School report cuts sales cycle in half.

BY LAURIE BROWN

Michelle Gordon, founder of The Gordon Group, JH Realty Partners, says Realtors® only need to ask one question when considering adoption of a new business tool: Does it show value?

“All the app needs to do is prove to us that it’s going to help us make money and make our life easier. From there, we should be able to put our minds to using it.”

Yet, she says, many of her contemporaries avoid using real estate apps simply because there are too many choices or they believe they lack the technical know how.

“We need to stop labeling ourselves. It’s too limiting,” says Gordon. “When we convince ourselves that, because of age or perceived learning limitations, that an app is too complicated without even trying it, then we’ve shortsighted ourselves and our careers.”

“I’m 55 and proud of it,” she laughs. “And I get a kick out of knowing that, at this stage in my life and career, I’m using all of the so-called ‘tech tools’ to my advantage.”

According to Gordon, Realtors Property Resource® offers an app that consistently proves its worth in the real estate realm.

“The Gordon Group specializes in working with relocation clients who have little time to waste when purchasing a new home so it’s important for me to have instant access to data and reports,” she says.

When we convince ourselves that, because of age or perceived learning limitations, that an app is too complicated without even trying it, then we’ve shortsighted ourselves and our careers.

This particular relocating client’s first priority was to identify a suitable school and then begin a home search in the district of their choice. And they needed Michelle and her team to steer them in the right direction. Yet, as all Realtors® know, sharing personal opinions about the quality of schools in an area can be construed as a violation of the Fair Housing Act.

To ensure compliance with her judicial responsibilities, Michelle sent the client an RPR School Report — an in-depth portrait

of student populations, testing outcomes, parental reviews, ratings, and contact information about a public or private school. Soon thereafter, the clients called to say they were so impressed by the depth and detail of the data

that they were able to choose a district without having to set up appointments, as anticipated.

“Thanks to that RPR beautiful report, the homebuying process for this client was shaved from five days to two days,” says Gordon. “Within minutes of choosing their school district, we jumped back into RPR, identified listings within that specific district, and emailed the client RPR Property Reports for each.

The next day, only 48 hours into the process, we wrote an offer.” ■



Realtors® Care Day

Realtor® volunteers from around the state came together to partake in the foundation's first statewide Realtors® Care Day.



The project, licensed from the Charlotte Association of Realtors®, has proved a thoughtful way for members to give back to the communities they work in through landscaping and outdoor cleanup.

On April 26, several boards, including Burlington Camden County Association of Realtors®, Cape May County Association of Realtors®, New Jersey Realtors®, Passaic County Board of Realtors®, and Warren County Board of Realtors®, participated on the same day to maximize exposure and input.

“In its first year as a statewide event, we were glad to be able to have as wide of a reach as we did,” said NJ Realtors® Housing Opportunity Foundation President Christina Clemans. The foundation runs and operates Realtors Care Day at the state level and lends support to local boards.

“Ahead of our one year anniversary of moving our headquarters to Trenton, we were so glad to be able to lend a hand to some residents of the city we so strongly believe in,” said NJ Realtors® CEO Jarrod Grasso.

Housing is an essential part of the way communities function and thrive, and the New Jersey Realtors® Housing Opportunity Foundation, Inc. is a 501(c)(3) organization with a mission to foster increasing opportunities in New Jersey for safe, affordable housing.



RPAC is a great value to our state and community. It protects our integrity of neighborhoods. Through RPAC we fund political candidates who care about local issues, safeguard our communities, and keep the real estate community thriving and affordable.

Arlene Bianco, Closter

Early on in my real estate career the RPAC message "If real estate is your profession, politics is your business" rang true. Investing in RPAC is insurance that we have a voice for our industry in protecting private property rights and homeownership. As an RPAC Trustee, Golden R, President's Circle and 2014 Hall of Fame member at the \$50,000 level, my support and investment in RPAC continues .

Christina Clemans, Cape May

I started investing in RPAC over 30 years ago when my broker explained how my investment helps all of us as homeowners. It's our professional insurance!

Rose LaPira, Englewood Cliffs

RPAC is invaluable! RPAC stands guard, saves time, and keeps us informed about the issues that affect our business, communities, and the programs that help us help our customers and clients obtain the American Dream!

Kathleen Morin, North Brunswick



There is strength in numbers. While many PAC's are negatively viewed, they perform as a valuable resource to educate lawmakers and assist them in evaluating the impact of legislation. For most people, their home is their biggest investment. By serving the professionals who serve homeowners and prospective buyers, we help protect individuals and their financial future.

Lynae McAllister, Bayonne

I started investing in RPAC when I realized that it was vital to keep my business running. Real estate is my profession and politics is my business. There is no bigger thrill than to have an elected official see the Realtor® view on

an issue and agree because of a true story in the district affecting his constituents. The lobbying efforts of NAR are the best in the trade; we need to keep that standard for congress to listen.

Randy Kative, Fort Lee

Just like it is important for families to have insurance for their house, cars, and health, similarly, RPAC is the insurance for our real estate industry.

It is important that as a Realtor community we protect the interests of our clients, as well as our industry. I invest in RPAC because being a Realtor® is my career.

Nick Manis, Dayton

Tell us why you invest using [#NJRealtors100](https://www.instagram.com/NJRealtors100)





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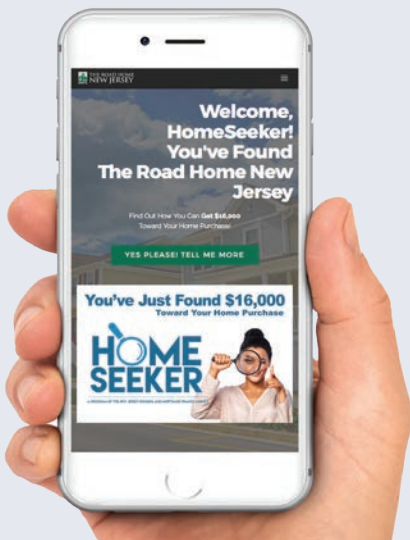
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