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Remembering
Beverly & Focusing
on Realtor[®] Safety **P. 12**

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TABLE OF CONTENTS

SEPTEMBER

3 PRESIDENT'S VIEW: PROTECTION
■ TG GLAZER

4 MESSAGE FROM THE CEO: SERVE ON A
COMMITTEE!
■ JARROD C. GRASSO

5 NEW JERSEY REALTORS® EVENTS & DEADLINES

6 LEGISLATIVE UPDATE: PLEASE DON'T FORGET
TO REGISTER TO VOTE
■ DOUGLAS M. TOMSON

8 THE D.A.N.G.E.R. WE FACE
■ BRIDGET MCCREA

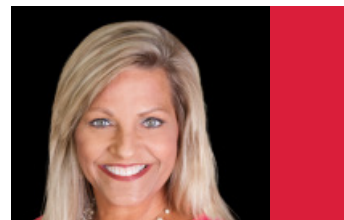
12 REMEMBERING BEVERLY
■ MICHELLE HOFMANN

16 FIRING TOXIC CLIENTS
■ HEIDI LYNN RUSSELL

20 INTRODUCING THE NEW RPR/ZIPFORM®
INTEGRATION

22 SAFETY IN ALL SEASONS

23 BOARD/ASSOCIATION NEWS





Protection

Ann Nelson, Mike Emert, Ashley Oakland, Troy VanderStelt, Beverly Carter.

Do you know these people? If you don't, you should. They are the names of Realtors® who were murdered while showing homes. Each one should serve as a reminder of the dangers we face every day. How often have you gone out to meet someone that you never met before at a vacant property? We've all done it because we think if we don't, we might lose a new client. I'm guilty of this, too.

In every other industry, safety is always a primary concern. I've been in several industrial or manufacturing facilities, and right up front there is a sign proclaiming how long they have gone without an incident or injury: Right up front, so it's always top of mind. Why do we—in the real estate industry—put our own security behind the prospect of a deal?

This must change. The first thing is to make the conscious decision that our safety comes first. I always say that my reputation is worth more than any commission. Well, my safety is worth even more than my reputation.

I believe that if we all commit to doing business in a manner that protects us, we all win. This means that we all have

to adopt systems of vetting unknown prospects, having them meet at the office first, making certain that a colleague, friend, or family member knows where we are going and when to expect us back. Take a Realtor® safety course offered by your local board for more tips and ideas on how to stay vigilant and protect yourself.

And although we might be competitors, maybe we should take a cue from our MLS memberships, where we cooperate. Arkansas has instituted Realtor® Safe Harbor, a program where any Realtor® can meet a new prospect at any participating brokerage, even a competitor's office. NJ Realtors® will soon be providing Realtor® Safe Harbor as a Member Perk, and agencies can sign up at njrealtor.com to be listed as a safe haven throughout the state. We need to work together for the security of all.

Protection and safety isn't a solo operation. It's something that takes a coordinated effort. And if there's something that the Realtor® family is great at, it's coming together for a purpose!

In the immortal words of Sergeant Phil Esterhaus, "Hey, let's be careful out there!" (Look it up...) ■

Tg Glazer
PRESIDENT





Serve on a Committee!

The Realtor® association, on every level, is member-based and member-driven. One of the best ways to become involved is by volunteering to serve on one of our numerous committees, which oversee and help plan our strategies for many facets of the association.

We know your business is real estate, but we also know that many of you have experience and expertise in a variety of areas and we rely on this to help the association grow. These are the committees we need volunteers for:

Bylaws

NJ Realtors® Circle of Excellence® Sales Award®

Communications and Public Relations

Continuing Education

Convention

Equal Opportunity/Cultural Diversity

Insurance

Legal Affairs

Legislative

Member Perks Program

Political Affairs

Professional Standards

Risk Management/License Law

Strategic Planning

Technology (pending for 2017)

Young Professionals Network

When you volunteer to serve on a committee, you're committing to attend several in-person meetings throughout the year and to keep up with email and phone correspondence from your staff liaison and chairperson. For that small commitment, you'll receive a look at the inner workings of the state association and be an active part of making decisions for the tens of thousands of Realtors® throughout New Jersey.

Maybe you've been a dedicated committee member for the past several years, or maybe you've never considered before. Either way, I encourage you to make the choice to get involved, give back to the Realtor® family, and see the many ways it can give back to you.

Submit your application to serve on a 2017 committee to njrealtor.com/committee-selection by October 28, 2016. Don't forget, committee service earns one NJ Realtors® Circle of Excellence industry unit for the year you serve! ■

Jarrod C. Grasso
CHIEF EXECUTIVE OFFICER





EVENTS & DEADLINES

SEPTEMBER 1, 2016 – NOVEMBER 30, 2016

SEPT. 5

NJ REALTORS® OFFICE CLOSED — LABOR DAY

SEPT. 13 11:00 a.m.

NJ REALTORS® EXECUTIVE COMMITTEE MEETING
Edison, N.J.

SEPT. 13 1:00 p.m.

NJ REALTORS® BOARD OF DIRECTORS MEETING
Edison, N.J.

SEPT. 14

GET SMART ABOUT SMART HOMES & YOUR SAFETY WEBINAR

realtor.org/topics/realtor-safety/safety-webinars

SEPT. 16

NJ REALTORS® GOOD NEIGHBOR AWARD APPLICATION DUE

njrealtor.com/membership/awards

SEPT. 26

"LET'S TALK RISK" NETWORKING BREAKFAST AND CE COURSES

Trenton, N.J.
realtorsace.com

OCT. 3

NJ REALTORS® CIRCLE OF EXCELLENCE® RPAC INVESTMENT DEADLINE

njrealtor.com/account

OCT. 28

NJ REALTORS® COMMITTEE SELECTION FORM DEADLINE

njrealtor.com/committee-selection

NOV. 8

ELECTION DAY

realtorsvote.org

NOV. 24-25

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Please Don't Forget to Register to Vote

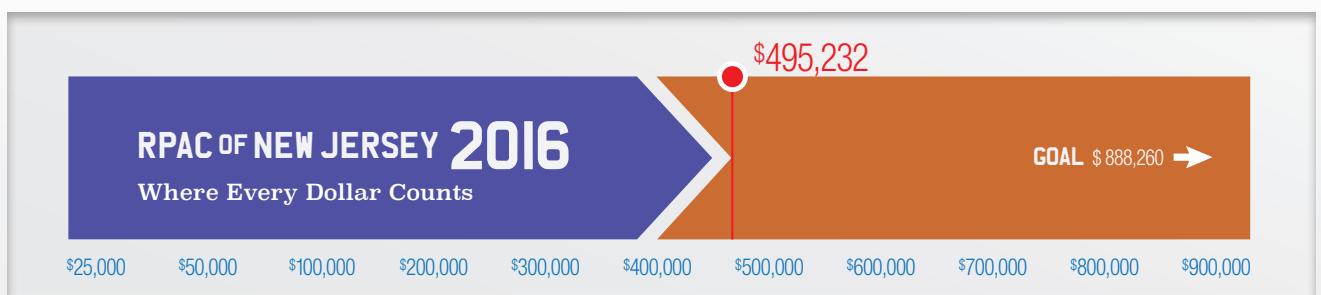
By Douglas M. Tomson

Exercising your right to vote in an election is perhaps one of the most important civic duties we have as citizens. Normally, during a presidential election year with congressional members on the ballot, we can expect a huge voter turnout. However, since this year's national politics have been anything but traditional, turnout could be anyone's guess. Because of that, I want to emphasize the impact Realtors® can have around the state, since New Jersey also has numerous offices at the local and county level up for election as well.

New Jersey Realtors® and the National Association of Realtors® recognize that with over 1 million members nationwide, we are a considerable voting block. In New Jersey, we have over 46,000 members, and of that group, 84.49 percent are registered to vote! In 2008, when we started pushing voter registration for our members, we only had 74 percent of the membership registered.

While 84 percent is an impressive number, the question becomes, how do we get that remaining 16 percent to become part of the political process? How can we convince the remaining one out of every six Realtors® to take part in this election? The answer is easy—bring the process to them.

NJ Realtors® and NAR have been advocating for increased Realtor® participation in politics to help protect your business interests. Simply visit realtorsvote.org and type in your name to see if you are registered. If you are, you will see information about your voting district and when the next elections are taking place. If we are unable to confirm your registered voter status, don't worry! You can register to vote on the spot, request an absentee ballot, and/or view upcoming election dates. I encourage you to utilize this resource so your voice can be heard.



Another important aspect of Realtor® membership is your involvement in the community. Since Realtors® are so involved, we have the opportunity to help the public become more cognizant of issues that are going to affect the way they buy, sell, or live in their homes. Over the last few years, NJ Realtors® has taken strides to increase our grassroots campaigns to support or defeat issues of concern to Realtors® and private property owners. Many of our members have seen local campaigns from their local board or association. If you know of any local issues affecting your town, please reach out to your local board/association so we can start the process of making it easier to buy and sell homes in your area.

The Realtor® association continues to work on your behalf to maintain our high level of political influence at the federal state, and local levels. I encourage all members to be as involved in the political process as possible. ■

October 18, 2016 – Voter registration deadline for general election

November 1, 2016 – Deadline for mail-in ballot applications by mail for general election

November 7, 2016 – Deadline for in-person mail-in ballot applications for general election

November 8, 2016 – General election day

realtorsvote.org

Douglas M. Tomson is the Director of Government Affairs. He can be reached at 732-494-4720 or dtomson@njrealtor.com.



NEW JERSEY LEGISLATIVE BILLS

A2159 – Lampitt (D-6), Moriarty (D-4)/S2262 – Diegnan (D-18)

Prohibits use of anti-concurrent causation clauses in homeowners insurance policies

New Jersey Realtors® Position: Support

We support this bill prohibiting insurance policy clauses to deny an entire claim for covered damages that occur concurrently with a non-covered loss or damage.

Bill History:

1/27/2016 – Introduced in Assembly and referred to Assembly Financial Institutions and Insurance Committee

5/23/2016 – Introduced in Senate and referred to Senate Commerce Committee

A2952 – Andrzejczak (D-1), Land (D-1)/S1631 – Van Drew (D-1)

Requires creditors to maintain vacant and abandoned non-residential properties under foreclosure

New Jersey Realtors® Position: Support

We support this bill requiring creditors to maintain vacant properties under foreclosures as they can be both difficult to sell and can have a negative impact on surrounding properties.

Bill History:

2/16/2016 – Introduced in Assembly and referred to Assembly Housing and Community Development Committee

2/16/2016 – Introduced in Senate and referred to Senate Community and Urban Affairs Committee

S1467 – Ruiz (D-29)

Requires registration of certain vacant and abandoned properties with municipalities and provides enforcement tools related to maintenance of these properties

New Jersey Realtors® Position: Monitor

We are monitoring this bill to ensure there are no adverse impacts to property owners who may be at risk of foreclosure due to potential costs that can be associated with the requirements of this bill.

Bill History:

2/16/2016 – Introduced in Senate and referred to Senate Community and Urban Affairs Committee



SUPPORT



MONITOR



OPPOSE

THE D.A.N.G.E.R. WE FACE

By Bridget McCrea

A look at the key issues addressed in The D.A.N.G.E.R. Report and how they are impacting today's real estate agents and brokers.

No one likes to hear excessive negativity about their business model or industry as a whole, but in some cases there is real value in identifying and assessing the potential impact of negative game-changers. This is exactly what the National Association of Realtors® and long-time real estate expert Stefan Swanepoel had in mind when they created The D.A.N.G.E.R. Report.

For the exercise, they uncovered, researched, and indexed the potential threats that could impact the residential real estate industry.

"We are an industry that values our entrepreneurialism. Being a Realtor® is not a 9-to-5 job. It's not even a 'job.' It's a calling," writes NAR's leadership. "The challenges we face every day are a mix of age-old questions of survival and trailblazing into the unknown. We need to account for both."

Swanepoel, the report's analyst/author and CEO of Swanepoel-T3 Group, points out that none of dangers in the report are "predictions, trends, or allegations." "Don't read too much emotion or negativity into any statement," he cautions. "See each danger for what it is—a potential threat that could impact you or some part of our industry."

The D.A.N.G.E.R. Report, which is available at dangerreport.com, breaks down key issues impacting agents, brokers, the national, state, and local associations, as well as the Multiple Listing Services. The report looks specifically at the hurdles that agents and brokers are — or could be — facing.

"The report does not predict end of times but serves as a wake up call to remind brokers and agents that it is always better to act than to talk," Swanepoel says.

Wanted: More Meaningful Education

Situated front and center on the pages of The D.A.N.G.E.R. Report is an issue that the real estate industry has been dealing with for a number of years: It's saddled with a large number of part-time, untrained, unethical, and/or incompetent agents. Most professions (doctors, lawyers, accountants, and engineers) require thousands of hours of study, beginning with a bachelor's degree, but becoming a licensed real estate agent requires an average of only 70 hours (with the lowest state requirement being 13 hours).

Other agent-centric issues covered in the report include the variety of powerful forces that are exerting significant downward pressure on real estate commissions; the cannibalizing of brokerage companies by real estate teams (which can siphon off profits and leave the broker exposed to all of the risk); and a possible IRS ruling that would reclassify the legal status of real estate agents from independent contractors to employees.

According to the report, "A scenario in which agents are considered employees would initiate a complete reorganization of the existing revenue model. Most brokerage companies would be unwilling to hire agents that will not generate enough business to cover their costs."

New Jersey-Centric Views

Matthew De Fede, broker/owner at Realty Executives Elite Homes in Nutley, says he's concerned about the many different models being used by today's online brokerages. Redfin, for example, is based in California but is offering customers in New Jersey a percentage of the commission from a sale in exchange for handling some or all of the work. "I find that pretty strange and am not sure how they're pulling that off," says De Fede. "We're supposed to have a fiduciary responsibility to our clients and represent them properly, but I don't think these type of brokerages that are popping up are doing either one of those things."

In Maplewood, Mark Slade, a Realtor® with Keller Williams Mid-Town Direct and lead manager of Team Mark Slade Homes, says The D.A.N.G.E.R. Report brings up a valid point when it says too many marginal agents are currently operating in the industry. "When you have a strong market, it attracts a lot of new agents. Right now I'm dealing with a lot who really don't know what they're doing," says Slade. "I wouldn't call this a 'danger zone,' but it's definitely a touch point to be aware of."

In terms of downward pressure on real estate commissions, Slade says right now there's "definitely pressure to try to be more aggressive with your commissions." However, he says it's ultimately up to the individual agent to decide the level of value that he or she brings to the table during the sale. Like De Fede, Slade says an even bigger concern is the number of

online brokerages that are attracting sellers with their low-cost, low-frills models. "The increasing selection of sites that homeowners can use to list their homes," he says, "is definitely the biggest, pressing threat for agents right now."

The Future of Real Estate

Michael Oppler served as vice chair of the Strategic Thinking Advisory Committee, which oversaw the report's creation. Now chair of that same committee, Oppler, a vice president with Sotheby's International Realty, says, "The D.A.N.G.E.R. Report represents an objective perspective, meant to be a catalyst of conversation for the industry, focused on the 'threats' portion of the familiar mental model known as a SWOT analysis. The report is in no way completely comprehensive in regards to what could influence the industry or as the Former Secretary of Defense

Donald Rumsfeld once spoke of, 'But there are also unknown unknowns,' that's when things become really interesting."

According to Swanepoel, it takes a commitment to do something better than your competitors can. "Be the best listing agent, use technology exceptionally well, have the most unique brand awareness in the neighborhood, convert more online leads than anyone, and soon," says Swanepoel. "Agents aren't going away; the rules are simply changing." ■

Bridget McCrea is a Florida-based freelance writer who covers business and real estate topics for several magazines and newsletters. She can be reached at bridgetmccrea@gmail.com.



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FALL INTO SAFETY

SEPTEMBER IS REALTOR[®] SAFETY MONTH

Here are three personal safety tips to remember this fall:

REPLACE YOUR SMOKE DETECTOR BATTERY

Keep safe this season by replacing the battery in your smoke detector. This is also a good time to invest in a carbon monoxide detector as your furnace will be used more often in cold weather, which may increase the risk of a carbon monoxide leak.

SECURE YOUR HOME BY KEEPING A LIGHT ON

This will deter potential criminals from attacking your house or vandalizing property. You don't have to run up the electric bill; even leaving a small light on may be enough to discourage intruders.

PROTECT YOURSELF WHILE IN YOUR VEHICLE

Protect yourself from dangers like carjacking by always being aware of your surroundings. Keep your doors locked and windows rolled up, and call the police if you feel threatened. Keep an emergency pack in your trunk with non-perishable food, water and a blanket. And don't forget a phone charger!



Stay safe on the job, year-round
with tips and tools from NAR at
www.REALTOR.org/Safety



**NATIONAL
ASSOCIATION *of*
REALTORS[®]**

Remembering **BEVERLY**

By Michelle Hofmann



Arron Lewis and his wife Crystal Lowery were locals pretending to be out-of-state buyers — looking to pay cash for a vacant, bank-owned home in Scott, Arkansas — when they contacted North Little Rock Crye-Leike agent Beverly Carter in September 2014.

The couple used a “TextMe” app to make their local calls and texts appear to come from out of state. And in the weeks before Lewis kidnapped and murdered Carter, 50, the couple researched the value of the high-profile top producer’s home.

Carter’s son, Carl Carter Jr., said Lewis’ plan was simple: kidnap a rich broker who worked alone and have the family place a \$100,000 ransom on bank cards that could be retrieved with the agent’s pin. But Carter Jr., 35, says his mother, who had sold real estate in the area for 12 years and advertised heavily in local newspapers, was nervous about the Sept. 25 showing.

“She made up a fake company policy ... and told Lewis she could not meet him alone,” Carter Jr. says. “Lewis reportedly said, ‘Oh, no fear. That’s no problem at all. My wife will be joining us.’ He even put his wife on the phone.”

Carter let down her guard. "The second a woman gets involved, there is this level of trust. In profiling people who commit these crimes, you don't see a lot of women doing these horrible things like kidnaping people with the intention of getting a ransom from the family," Carter Jr. said.

Disarmed but still cautious, Carter followed industry safety practices: she told her office and family where she was going; she made detailed notes about the listing and client; she locked her purse in her car; she got to the property ahead of Lewis; and she even had a prearranged distress code in place with her office.

Despite their agreement, Lewis came alone. Carter showed him the house, taking pictures that Lewis reportedly said could be texted to his wife during the showing.

"Seeing the pictures is haunting," Carter Jr. says, "because it's the last thing she was doing before she was abducted. But you could tell she was going through the motions and just wanted to get out of there."

When they got to the second floor, Carter Jr. says, court records showed that Lewis turned to Carter and said, "You are about to have a very bad day."

Armed with a Taser and duct-tape, Lewis tied Carter's hands behind her back, put her in the trunk of his car and drove her to his home. Without her bank cards, the plan fell apart. Despite extensive efforts to bring her home safe and sound, Carter's body was found on Sept. 30 in a shallow grave at an Argos Concrete Company site in Cabot. Lewis had reportedly worked for the company in a different location.

In January, Lewis was sentenced to two life sentences for capital murder and kidnapping without the chance of parole for the suffocation death of Carter. His estranged wife, Lowery, was sentenced to 30 years in prison after pleading guilty to first-degree murder and kidnapping charges in July 2015.

Carter's murder made national headlines and raised awareness about real estate safety. In May 2015, the National Association of Realtors® asked the Carter family to come to Washington, D.C. Carter Jr., who lives in Sherwood, Arkansas, asked if he could say a few words about his mother. His comments went viral, and today, he shares her story and promotes real estate safety a few times a month.

From robberies and muggings to rapes and murders, any number of safety issues can devastate the real estate community. Still, while a 2015 safety report by the NAR found that 96 percent of the 2,804 respondents said they had not been a victim of a crime while working, survivors, brokers, agents and victim advocates say the industry can do more to make sure agents are working safe. And getting educated, being aware and having a plan are important tools for any real estate safety and survival kit.

Emilee Jackson, a sales associate with RE/MAX Real Estate LTD. in Wall, recognized that feeling when she arrived at an early morning Tinton Falls showing that was supposed to be vacant and found people on the property in 2012.



Jackson, who has been selling real estate for 11 years, kept one hand on her pepper spray, the other on her phone, and waited for the client in her car. When the client showed up, she said they had to leave and called the police.

"I didn't feel comfortable and wasn't taking any chances ... You have to be aware. I think people are way too trusting; they don't think that something bad can happen to them," Jackson says.

Lisa Ann Payne is on the same page as Jackson. Payne, ABR, GRI, SRES, vice president and sales manager for Berkshire Hathaway HomeServices Fox & Roach, Realtors® in Turnersville, has been selling real estate for 18 years. She says newer agents are often eager to sell something. Someone calls in the office, and says, 'I want to see this house. Meet me there.' And the agent will run out and do it, even if it's a perfect stranger. But there are not too many industries where you meet a stranger at a property."

Payne, who conducts safety training sessions for her firm and local boards, says BHHS made the decision to incorporate NAR's safety guidelines in 2015.

"Our company took the initiative to have all the managers trained and to put these new safety guidelines into our daily business practices. All of the company managers have been certified to teach the NAR Safety course to our sales associates," Payne says.

BHHS are not the only ones looking to put safety first. Austin Peck, a sales associate with Keller Williams Valley Realty, has been selling real estate since 2010, teaching boxing for seven years, and offering free, hour-long self-defense workshops monthly at KW's Woodcliff Lake office for about six months.

"I'm not trying to sell people on the idea that in one hour you are going to be some kind of Bruce Lee Kung Fu master. The course is about information. We shouldn't have to go through life fearing that somebody is going to attack us. But anyone can be caught off guard. Ultimately, the greatest defense and offense against pending danger is your mind. Your instincts are the

number one thing to take into account when it comes to safety. How you feel or how someone makes you feel is important," he says.

When it comes to safety, agents and brokers say it's important to remember that predators are looking for prey. So think smart, Payne notes.

So why do agents become targets? "A lot of times it's perception," Payne says. "Many real estate agents show an image of success. They drive nice cars. They dress well. People think that everybody's wealthy in real estate."

San Antonio, Texas, Phyllis Browning Company agent Janice Tisdale, ABR, CRS, GRI, applied this technique after being targeted by Emilio Maldonado during a showing in 2010. Tisdale, who was referred to Maldonado by a business associate, met her assailant prior to the attack in a restaurant while her husband waited in the car. But she still never felt comfortable with the reported billionaire.

"I Googled him and found nothing. I thought if this guy is worth \$1.8 billion, I should be able to find out something about him," Tisdale says, who has been selling real estate for 15 years.

On her way to meet Maldonado at Terra Mont, a guarded residential subdivision, on Dec. 23, 2010, Tisdale removed her large diamond ring, diamond earrings, and Rolex.

"For some reason, don't ask me why, while I was driving down Babcock Road, I took off all my jewelry and hid it in the car," she recalls.

Shortly before the end of the showing, Tisdale found herself on the floor of vacant property bleeding profusely after being struck in the head by a 16-inch wooden tire thumper (a tool used by long-haul truckers to check tire pressure) with a 3-inch metal tip that Maldonado had stashed in his boot.

"After he hit me . . . he said, 'I need \$4,000.' I told him I didn't have \$4,000 on me. In fact, I had \$4 in cash on me," she says.

The two sat on that front porch for about 45 minutes. "I just kept talking and talking and telling him that if he would get a piece of paper from his car, I would write a note that said I was not attacked but slipped and fell, and he could go on his way," she recalls.

When Maldonado, who is in his 70s, left to get the paper and reached inside his vehicle, Tisdale ran toward a passing car that had circled back after driving by earlier. "The car slammed on its brakes and five teenagers bounded out of this tiny little Honda Civic," she says.

The teens helped Tisdale find a police officer, and Maldonado, a long-haul truck driver who was reportedly in need of money to pay off some debts, was arrested shortly after Tisdale escaped, convicted in 2012 and is currently serving 60 years in prison for aggravated robbery.

The most important thing, she says, is to listen to your instincts. "If the hair on the back of your neck is standing up, you need to get the hell out of Dodge. If the house is vacant, you can come back later and look. That day, I stood in that kitchen, and I went and opened the front door, and I was not feeling comfortable at all. I even called someone from my office and told him where I was. And I should have left. I would've had plenty of time. I could've left when he was in the bedroom. I could have walked out through that front door, and he would never have known I was gone," she says.

On the third Wednesday of every month, Tisdale speaks at the San Antonio Board of Realtors® new member orientation. Retelling her story has been painful at times.

Like Tisdale, Carter Jr. says sharing his mother's story has helped him heal on some levels. But, he adds, there are days when it feels like a lonely mission.

"I constantly question if I am doing this the right way. I'm not a safety expert. I feel like I spend about 75 percent of my talks bragging about the amazing woman my mother was. She was a gem," he says. "But one of the things I want to stress to keep this from happening to other people is to trust your gut."

Tisdale agrees and says the industry can always do more to promote on-the-job safety.

"We hear these stories, and then we get complacent. You go out every day, and you just don't think about it. Whereas with someone like me, because this happened, I think about it," Tisdale says. "Every time I show a house, I think about it." ■

Michelle Hofmann is a Los Angeles-based freelance reporter who loves all things real estate. Connect on Twitter @realestaterwtr, LinkedIn, or michellehofmann@earthlink.net.



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FIRING Toxic Clients

By Heidi Lynn Russell

The tipping point was the cat that pooped in the dining room.

Actually, come to think of it, Ellen Klein recalls it was less about the cat and more about the way the client had demanded that she clean up after it.

The listing had been languishing on the market for nine months. Klein, a Century 21 agent with Christel Realty in Rockaway, had repeatedly told the seller that she was asking too much. Klein had finally convinced her to lower the price, and some nibbles came in. During one open house, a couple indicated interest.

"Their Realtor® said to me, 'It's a nice house, and the buyers are thinking about it, but the cat has pooped in the dining room,'" Klein says.

Groaning, Klein texted the client. The seller was lounging on a North Carolina beach.

"I said, 'Can someone come over and clean the poop?' She said, 'You do it, and you'd better damn well follow up with these people.'"

And yes, Klein took care of the cat's mess – but that was the end of the relationship.

"Never did she thank me for it," she says. "If a seller becomes rude, disrespectful, and treats you as if you owe them servitude, then it's time for you to take another look to see if the business is worth it. For my pride and sanity, there is no amount of money worth being stepped on by people."

There is no question that the more relationships you build, there are increased chances of experiencing a toxic relationship. While there are some situations that require immediate action like Klein's, there are others that are murkier and less clear-cut.

Here are some reasons to let a client go, plus tips on how to do it with finesse.

Problem: The client repeatedly sabotages the deal.

Rhona Kauffman had a buyer client who bid \$50,000 under the list price and kept losing the sale on three different properties. “My instincts told me that he was not serious,” says Kauffman, an Associate Broker at RE/MAX Properties Plus in Tenafly.

“He was a know-it-all. He basically admitted to me that even though I was being hired as the professional in real estate, he refused to let me take over. And I knew it, but I felt that maybe when he lost a few, he would realize he could not buy a house this way. Some people just don’t wake up,” she says.

What to do: Before you cut ties, educate the client about the facts of the area. For example, if they’re eyeballing one community and find a house they like, Kauffman gives buyers lists of comparable houses and their selling prices within the past three to six months. Go over with your client in detail: what was in the market, how long the house stayed on the market, what it sold for versus the list price, and whether there was a strong correlation between the time on the market and the final selling price.

“Those priced approximately to where they should be are selling within the first 30 days,” she says. “I also aggressively speak with the sellers and educate them the same way. I remind them that the bank always has to come in and appraise the property, too. The buyer knows the bank will protect the buyer and appraise it where it is supposed to be and that they will not be paying more than what it is appraised for.”

If a client still won’t budge on their asking price or their buying offers, cut ties. In her case, Kauffman called the client, expressed she could no longer service him properly and that another agent might better meet his needs.

“I even gave him other names of real estate companies to call,” she says. “He sounded a little surprised but there were no repercussions.”

Problem: The client’s demands are siphoning resources from other clients.

Time is money, especially for a real estate agent. But many are unwilling to cut clients loose whose demands are so burdensome that they take attention away from others who will actually close a sale.

“We have to be very careful with everything we do. We’re self-employed. We’re not being paid by the hour. We’re only being paid when we sell a property and have a closing and a check is deposited in the bank.”

What to do: Analyze how much the client’s work is taking away from what you could be doing for someone else. Suppose you’re showing a toxic client multiple properties over several weeks and in that same time span, you have closed deals for four other buyers. You could see easily that the client with the demands isn’t accepting your expertise – or that they are just not taking the entire process seriously.

‘We have to be careful with everything we do. We’re self-employed. We’re not being paid by the hour.’

Be honest with yourself: Are you holding onto this client only out of fear?

Let the client go and realize you can replace the business, says Noah Fleming, President of Fleming Consulting & Co., a firm that offers private consulting for business acceleration issues. Fleming also is author

of *Evergreen: Cultivate the Enduring Customer Loyalty That Keeps Your Business Thriving*.

“My psychology is just like the evergreen tree – you have to cut limbs for the tree to grow. I am never afraid of walking away from business that isn’t right for me. The key is that there is no shortage of business or new opportunities or potential clients out there,” he says.

And be realistic about how the client is adversely affecting you, Fleming says.

“If you have a toxic client, they are already sapping your energy, time, focus, ability to create new opportunities. If you feel a client is toxic, don’t wait! Be proactive, make the move and move on,” he says.

Problem: The client complains about your service on the Internet.

Sometimes your toxic client isn't spewing venom in person. It's even worse.

It's on the Internet.

"First thing I learned was that everything will be posted—good and bad things—on the Internet," Kauffman says.

A bad situation can escalate from zero to 60 in the blink of an eye, and if a client's negative post goes viral, that has ripple effects. People will vent their emotions much more easily behind a computer screen. Someone who normally wouldn't be a problem client can turn into a monster on social media, given the right circumstances.

"You have to remember you're dealing with a market where someone is spending the most amount of money they'll ever spend in their life. With that, we deal with a lot of emotion. The nicest person will break down under money stress when it comes to these deals," Kauffman says.

What to do: Document, document, document. Note every interaction with all clients, good or bad. Fleming says. This helps you to head off at the pass a bad online review (or worse). If you are taken by surprise by one, you're prepared to respond to online reviews and social media posts with hard evidence about what was done right.

You can also use this documentation to try to salvage a client relationship, by explaining that you've done everything by the book. This could open a dialogue for people to apologize and move ahead with the business relationship.

Or, worst-case scenario, you part ways, but you do so with the confidence that the client knows you have the paper trail to defend against a lawsuit.

Problem: The client demeans you or your staff members or makes disrespectful demands.

You may have a situation like Klein's in which someone treated you like a servant, not a professional. Or, you may have a situation where a client is bullying your staff.

"Anytime somebody is rude, sexist or abuses one of your employees, you have a duty to your employees to step up and say something like, 'Look, you said something to my receptionist today that was inappropriate. If it happens again, we will no longer be able to do business with you,'" Fleming says.

Consider what it would mean to lose an employee with whom you have worked for 10 years. "You've invested time in training and money for this person. With clients, just remember the customer is not always right," Fleming says.

What to do: If the client has been particularly abusive to you personally, you need to pump your confidence level and shed the toxicity, Fleming says. So call your top 10 clients and ask for referrals.

"Tell them you realize they've gotten great value from your dealings and ask if there is anyone they could recommend you could work with. Look for ways to generate more business. Do something proactive to put you in a positive state of mind," he says.

Also, you should be continually generating positivity with clients so that they are happy to hear from you. For example, every week write at least three handwritten letters to people to thank them for their business—without requesting anything or expecting anything in return. Or call three new customers who just moved into their homes to check in on them and ask if the move went well.

"It generates positive feelings. I call it my 'Pick Three Process.' Another set of 'three' would be to check in on three people that you sold a house to a year ago. Or create three new testimonials for your website. If you're doing it because you've just let go of a client, you'll feel good with these proactive steps for creating new opportunities. These things build momentum," Fleming says. ■

Heidi Lynn Russell covers small business issues for trade magazines, and lives in Lexington, KY.



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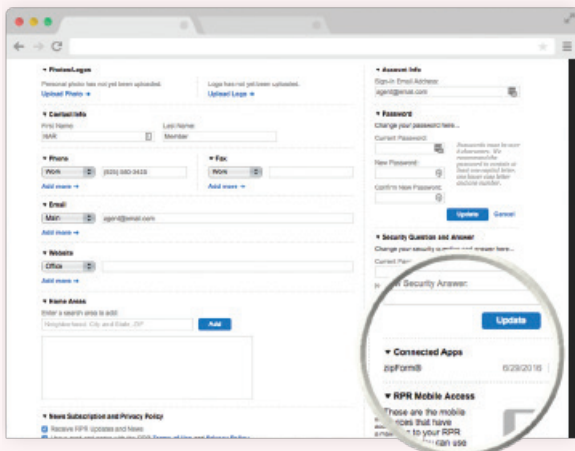
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INTRODUCING THE NEW RPR®/ZIPFORM® INTEGRATION

Realtor® Property Resource's newest integration offers yet another time saving benefit for Realtors® rattled by the need to jump from one platform to another when creating sales forms. Now, Realtors® who use zipForm® can go directly to RPR®'s *Property Details* page from zipForm®—and vice versa with just one simple click. The integration also allows Realtors® to create new zipForm® transactions using public records information from RPR®.

Setting up the Integration

From RPR®'s *Property Details* page, most Realtors® using zipForm® will automatically see the new zipForm® *Transactions* button. If not, connect by way of your RPR® *User Profile*. Choose *Link Accounts* and a series of simple prompts will help begin the process. Once complete, the zipForm® *Transactions* button will display on the *Property Details* page in RPR®.

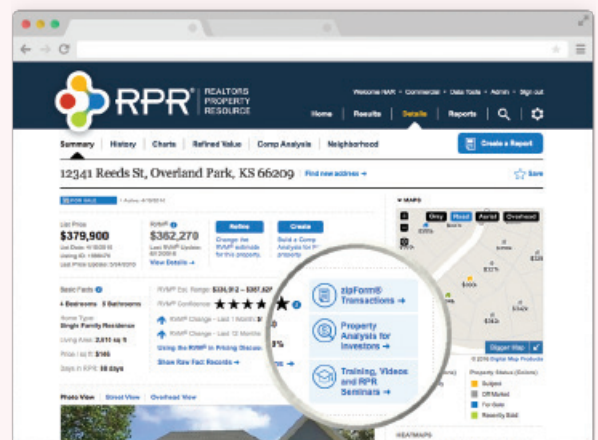


Users will then have the option to:

- Go to specific transactions for that property address in zipForm®
- Start a new transaction for the street address pulled up in RPR®
- Go to the RPR® homepage

Creating and Retrieving Transactions from RPR®

Access the zipForm® integration by visiting the RPR® *Property Details* page for the subject property. Then choose zipForm® *Transactions*.



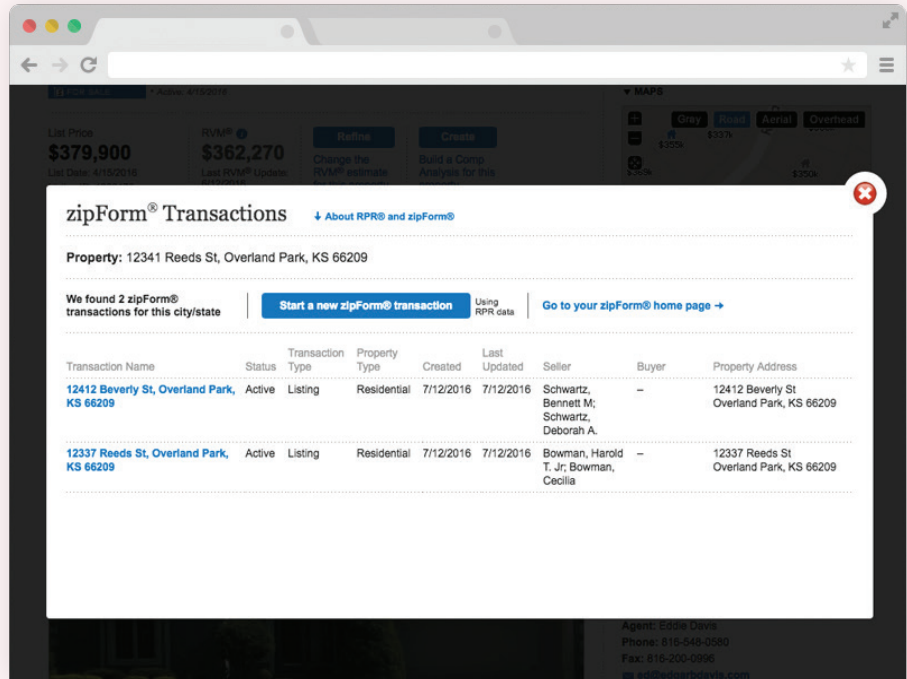
A window will open showing all transactions that match the city and state of the property in RPR®. For example, accessing zipForm® from a property in Des Moines, Iowa, will reveal the user's previously created zipForm® transactions from Des Moines.

Launch a transaction by clicking the property's hyperlink, or choose *Start a new zipForm® transaction*.

When starting a new zipForm® transaction, a confirmation will appear to let you know that the new transaction has been created successfully in zipForm®. Select *Go to zipForm®* which opens a new browser tab.

Now from within zipForm®, perform the steps to add and remove forms. Click on the *Property* tab to

verify the imported public records information. Many form fields will be auto populated, such as address (used as Transaction Name), property full address, FIPS, tax account number, county, legal brief description, APN, legal subdivision name, year built, current owner name and full address; legal lot number, unit, city township, municipality, and block; and recorders book number and page number from assessments. *Note: Listing data is not passed to zipForm®.*



Complete the zipForm® transaction and then navigate back to the RPR® *Property Details* page as shown in the graphic to the left.

SAFETY IN ALL SEASONS

September is Realtor® Safety Month, but it's not the only time of the year you should evaluate your actions. When it comes to staying safe, you're not expected to figure it all out yourself. Take advantage of the resources made available to you through your membership. The National Association of Realtors® has compiled documents, guides, and tips to help you in every way possible.

Resources available at realtor.org/safety:

- Office Safety Forms
- Agent Identification Form
- Agent Itinerary
- Office Safety Action Plan
- Prospect Identification Form
- Marketing Materials for Associations
- Digital Marketing Materials
- Real Estate, Safety & You Video
- 2015 Member Safety Report
- Get Smart About Smart Homes & Safety Webinar, Sept. 14



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DON'T:

- Show properties in the dark.
- Put the hustle before your safety.
- Go anywhere without letting someone know exactly where you are.
- Think you can handle an attacker without first taking a self-defense course.
- Drive with your client to showings. If at all possible, take your own car.
- Leave personal information out for anyone to see.
- Get lost — understand the directions before heading out to an unfamiliar area.
- Share your personal information with clients — keep it friendly, but professional.
- Text and drive.
- Ignore your instincts.



BOARD / ASSOCIATION NEWS

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