

# NEW JERSEY REALTOR®

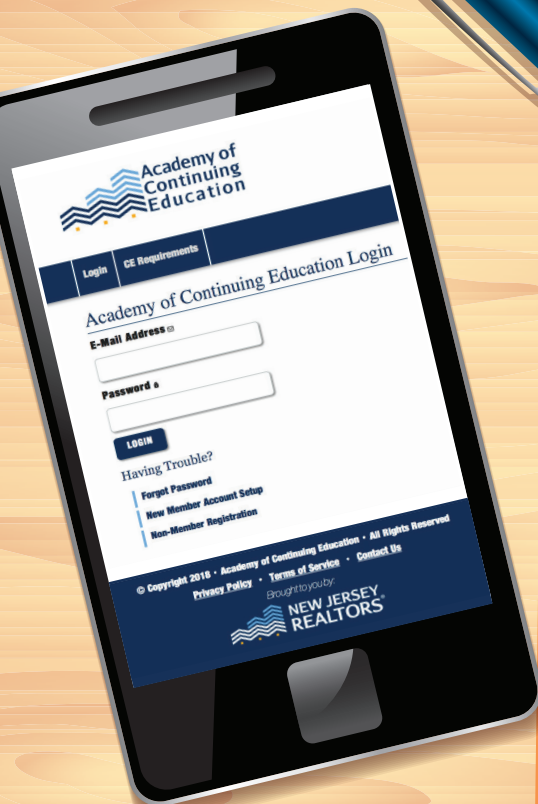
SEPTEMBER/OCTOBER 2018: VOLUME 4 ISSUE 5



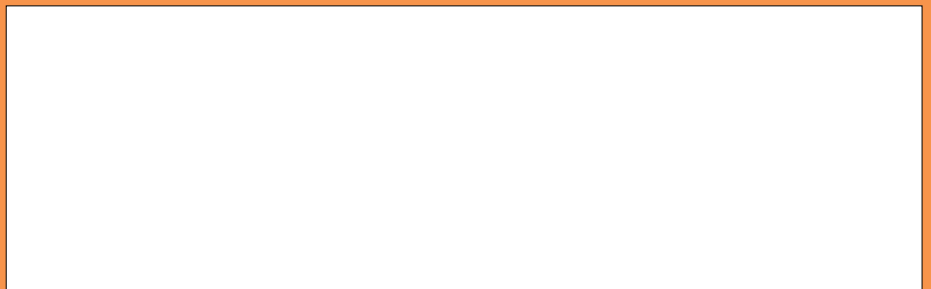
## REALTORS'® REPORT CARD

Summer Sales in NJ.....	A
p. 11	
Best Practices for a Challenging Listing....	B+
p. 12	
Realtor® Designations.....	A+
p. 20	
Continuing Education.....	A-
p. 23	
7 Books to a Better You.....	B
p. 24	

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# September/October 2018

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Sudoku puzzle solution:

9	3	1	4	7	6	5	2	8
6	2	8	3	1	5	9	4	7
4	7	5	9	2	8	1	6	3
7	1	3	5	6	2	8	9	4
2	5	6	8	9	4	7	3	1
8	4	9	1	3	7	6	5	2
3	6	2	7	8	9	4	1	5
1	8	4	6	5	3	2	7	9
5	9	7	2	4	1	3	8	6



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## PRESIDENT'S VIEW

# Gearing up for Fall

BY CHRISTIAN J. SCHLUETER



Summer's end is here and while students return to school, Realtors® need to gear up for the fall season. In this issue of *New Jersey Realtor*®, you'll learn more about Realtor® education – the courses you can take, the designations you can earn, and the tools you can use to live safely every day.

Every September we raise awareness about safety issues in our industry in recognition of Realtor® Safety Month. Many outside our business do not realize the unique situations Realtors® find themselves in – from meeting with strangers on a daily basis to visiting vacant properties. Because this is such an important and life-changing topic, the NJ Real Estate Commission recently added Realtor® Safety to the list of core credit topics for continuing education in New Jersey this year.

(There will be a safety class at Realtor®-Palooza on Sept. 21. Get your tickets now – we anticipate selling out! Go to [njrealtor.com/realtorpalooza](http://njrealtor.com/realtorpalooza) for more.)

The opioid epidemic is another Realtor® safety concern. Did you know that in 2016 the National Institute on Drug Abuse found the number of overdoses in New Jersey was higher than the national average? Realtors® work with countless property owners and we must do our part by thoroughly educating ourselves and sellers about this topic before taking a listing. Remind sellers to hide valuables and remove all prescription drugs from medicine closets and other easily accessible areas.

When conducting an open house, preview the home before you open it to the public and make sure the areas where prescriptions are often kept are clear. If you are showing a home to buyers, do your best to keep the buyers within eyesight while showing the home.

It is also that time of year when the committee selection process opens on the local and state level. I am writing this column because in 2003 I was encouraged to join a committee. In doing so, I learned so much more about our industry and improved my business, but just as importantly, also made lasting friendships and business relationships that I otherwise would not have. This is why I strongly encourage you to get involved with the Realtor® family and apply. You can find more on [njrealtor.com/committee-selection](http://njrealtor.com/committee-selection).

This has been a busy year for New Jersey Realtors®. A huge thank you to members who participated in the Calls for Action, our local boards and associations, and our state staff. Your actions stopped a proposed sales tax on seasonal rentals and an increase in the realty transfer fee. As the new year approaches, we have more challenges ahead and your voice is important for your industry and your clients.

I hope you had a wonderful summer and I look forward to seeing the goals we accomplish in the coming months. ■





## Every Voice Matters

New Jersey Realtors®, the state's largest trade association, is made up of thousands of different voices, and each one matters. Representing those 53,000 members comes with great responsibility.

Of course, we probably won't see eye-to-eye on every topic, but that's to be expected when working on issues that impact the entire state. At the root of all our decisions lies our core philosophy: protect private property rights, homeownership, and your businesses.

Recently, New Jersey Realtors® banded together to defeat two real estate proposals included in the 2019 state budget negotiations which could have hurt many markets throughout the Garden State. The first was a sales tax on seasonal rental properties and the latter was an increase to the realty transfer fee. Within 24 hours, nearly 10,000 messages—from a combination of New Jersey Realtors® and members of the public—were sent to elected officials.

When the budget was passed four days later, both proposals were eliminated.

The immediacy in which our members acted proves we can impact change when we work together. Many members understood how detrimental a sales tax on seasonal rental homes would have been for New Jersey. It would have hit our homeowners, who depend on summer rentals for income; our shore and vacation towns, which depend on revenue from tourists; and our state as a whole, which makes over \$100 billion a year from outsiders visiting New Jersey.

The increase to the realty transfer fee, however, would have impacted a more specific group. If passed, the proposal would have increased the realty transfer fee by one percent on homes sold for \$1 million or more. This would have greatly affected counties with

high property values, such as Bergen, Cape May, Monmouth and Hudson. Although not every Realtor® works with properties in this bracket, you all understood the downturn that increase could have caused in the market.

At New Jersey Realtors®, it is our duty to represent every single member to the best of our ability and always with your best interests at heart. As a member, your voice matters. When you share your opinions, we don't just hear you but we consider you in our decision making.

This is certainly not the last time our association will have to make a pressing call in an important situation. This year, we also supported S-430, a bill signed into law early June that makes important changes to the current real estate license law.

Your support means everything. Our goal is to make decisions that benefit as many members as possible. We couldn't do this without you. To stay informed about issues New Jersey Realtors® is monitoring, visit [njhometax.com](http://njhometax.com). ■



September 26, 2018

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## SEPTEMBER

- 3** **NJ Realtors® Office Closed**  
Labor Day observed
- 5** **Quarter Century Club Applications Due**  
[njrealtor.com](http://njrealtor.com)
- 12** **Board of Directors Meeting**  
Trenton, N.J.
- 21** **Good Neighbor Award Applications Due**  
[njrealtor.com/goodneighbor](http://njrealtor.com/goodneighbor)
- 21** **Realtor®-Palooza**  
Trenton, N.J.  
[njrealtor.com/realtorpalooza](http://njrealtor.com/realtorpalooza)
- 26** **Realtors® Care Day**  
[rcd.njrealtor.com](http://rcd.njrealtor.com)

## OCTOBER

- 18** **Asian Real Estate Association of America Convention**  
Las Vegas, NV.  
[areaa.org](http://areaa.org)
- 29** **Committee Applications Due**  
[njrealtor.com/committee-selection](http://njrealtor.com/committee-selection)
- 31** **Realtors® Conference & Expo**  
Boston, Mass.  
[conference.realtor.com](http://conference.realtor.com)

## NOVEMBER

- 4** **Daylight Saving Time Ends**
- 6** **Election Day**
- 11** **Veterans' Day**
- 22-23** **NJ Realtors® Office Closed**  
Thanksgiving Day observed

## DECEMBER

- 3-6** **Triple Play Realtors® Convention**  
Atlantic City, N.J.  
[realtorstripleplay.com](http://realtorstripleplay.com)
- 25** **NJ Realtors® Office Closed**  
Christmas Day observed
- 31** **Code of Ethics Training Requirement Deadline**  
[njrealtorsace.com](http://njrealtorsace.com)

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# Fighting For You

BY **DOUGLAS M. TOMSON**

Mid-June is a hectic time of year in Trenton. By constitutional law, New Jersey's legislature has until July 1 to pass the state budget for the following year or the governor could order a government shutdown. During these pivotal weeks, elected officials rush from one meeting to the next, trying to reach agreements until a budget is passed.

Sometimes, last minute proposals are introduced. This year's budget negotiations were no exception. On June 27, four days before the budget deadline, news broke that the state legislature was considering two real estate proposals. The first was a sales tax on seasonal rental properties and the other was an increase to the realty transfer fee on homes worth \$1 million or more. Time was ticking and New Jersey Realtors® had to act quickly or New Jersey's housing market could have suffered greatly.

Our government affairs staff took two immediate actions: first, we notified you, the member, through a Call for Action email and social media. We urged you to spread the word to family, friends, and clients. Within the first 24 hours, New Jersey Realtors®, with the help of members of the public, sent nearly 10,000 messages to elected officials.

We also got on the phones and spoke to our strong network of elected officials. Thanks to RPAC, we have a large pool of politicians supportive of real estate issues. By Fri., June 29, we sent two press releases to all major news sources in the state and four Calls for Action emails.

If the seasonal sales tax would have passed, the Jersey Shore and other areas that depend on summer tourism would have suffered greatly. According to a 2015 Oxford Economics study, the average New Jersey tourist spends \$1,000 a week on food, transportation,

shopping and entertainment. This bill had the potential to hurt homeowners who rent out their homes and also businesses that profit most during this time of year.

The realty transfer fee proposal included a one percent increase on properties sold over \$1 million. For counties with some of the state's highest home values, adding more financial burdens for new homeowners could have resulted in an outmigration.

New Jersey Realtors® understood this proposal would impact many New Jersey homeowners. In the Garden State, there are about 60,000 homes worth over \$1 million, which means one in every 43 homes fall into this price bracket. If passed, this increase would have added a minimum of \$10,000 to the expenses of selling a property.

Because New Jersey Realtors® acted quickly by sending letters to legislators and encouraging property owners to do the same, both bills were officially dropped on Sat., June 30. In total, 17,914 letters were sent to elected officials in opposition to the seasonal rental tax and realty transfer fee hike.

The fact that we were able to defeat these bills signifies two important points. First, Call for Action emails are invaluable tools to communicate with elected officials. In this day and age, we are often bombarded with emails and it is easy to overlook messages in our inbox. This is why it is critical to read the subject line, open the email, and take Calls for Action emails seriously; they are much more than a page on our browser, they are a direct line to individuals who make important legislative decisions that impact our industry and state.

Second, our success in defeating these proposals highlights the importance of RPAC and why an



investment, no matter how small, can go a long way. New Jersey Realtors® was able to call on numerous politicians and urge them to reconsider these proposals. This line of communication can be crucial in critical situations.

For those of you who participated in our Call for Action and continue to support RPAC, I thank you. This was

a team effort and your proactivity helped us defeat two proposals that would have hurt New Jersey's real estate industry.

If you would like to learn about RPAC and how to get involved, go to [njrealtor.com/rpac](http://njrealtor.com/rpac). ■

## RPAC OF NEW JERSEY

**\$920,000** *[\$580,453.40]  
raised as of August 9*

## NEW JERSEY LEGISLATIVE BILLS

### A2650 – Freiman (D16), Downey (D11)/ S2368 – Van Drew (D1)

*Recognizes residential property tax advance payments for gross income tax homestead property tax deduction.*

#### New Jersey Realtors® Position: **STRONG SUPPORT**

We strongly support this bill as it requires the state to recognize advance property tax payments made in 2017 for 2018 before the federal property tax deduction was capped at \$10,000.

#### Bill History:

2/1/2018 – Introduced in Assembly and referred to Assembly Housing and Community Development Committee  
2/12/2018 – Reported out of committee with amendments and referred to Assembly Appropriations Committee  
3/22/2018 – Reported out of committee, second reading in Assembly  
3/26/2018 – Passed by the Assembly  
4/5/2018 – Introduced in Senate and referred to Senate Budget and Appropriations Committee

### A3725 – Pinkin (D18)

*Creates New Jersey Coastal Commission; reallocates certain funds from DEP to commission; and appropriates \$20 million.*

#### New Jersey Realtors® Position: **OPPOSE**

We oppose this bill as it creates a duplicate layer of government approvals required to do any work on homes and other properties in coastal areas and makes the process of obtaining CAFRA permits more difficult.

#### Bill History:

3/26/2018 – Introduced in Assembly and referred to Assembly Environment and Solid Waste Committee

### S2294 – Madden (D4)

*Requires DEP to establish certification program for septic inspectors.*

#### New Jersey Realtors® Position: **SUPPORT**

We support this bill as it ensures homeowners getting septic system inspections in advance of a home sale can be certain the inspectors meet specific criteria established by the state.

#### Bill History:

3/13/2018 – Introduced in Senate and referred to Environment and Energy Committee



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# Your Home, Smarter

The mundane annoyances of everyday—losing your keys, forgetting to turn off a light, missing an item at the grocery store—are far more preventable thanks to the convenience of technology. Whether you are helping a client reinvent a home or looking for a little help yourself, these products give you the extra boost you need to handle daily tasks efficiently.



## The Smart Kitchen

Kitchen appliances are getting more high-tech by the day. Take Samsung's Family Hub refrigerator, for example. This smart fridge's touchscreen allows you to prep meals, research recipes, schedule plans, entertain with music and videos, and even create shopping lists. Three interior cameras, keep an eye on your fridge and alert you when food expires. The Family Hub also makes food shopping easier—multiple people can sync their food lists to your phone so you'll never forget to pick something up again.

If the Family Hub's starting price of \$3,683 is out of your budget, there are more affordable gadgets for you. At just \$79, the Hiku looks like a magnet and monitors

your refrigerator for groceries you will need. You can also receive notifications when you are running low on items and review price comparisons. The Hiku can also integrate shopping lists to make juggling food orders from the entire family easy to manage.



## Light Control

Philips' smart products allow you to control the lights in every room of your home with just a couple clicks on your smart phone. The Hue, for instance, combines energy-efficient LED lights with its Philips Hue app. From any location in or outside your home, you can set the brightness, color, create timers, control the ambiance, and have peace of mind when you're away.

## The New Doorbell



Doorbells can do much more than just notify you someone is at your door...they also function as security systems. The Ring Video Doorbell 2 allows you to screen and record visitors and check on deliveries. Additionally, you can view your property from any smartphone or computer.

## The Magic Key

Keys are one of those necessities that often get misplaced. With the Tile, fear no more. This small Bluetooth tracker attaches to your keys and will ring when prompted if you are within a 100-foot radius from your phone. With the Tile app, you can look up the last place and time you had your keys and can even connect with the Tile lost-and-found community to help with your searches. The Tile works with other items, too! ■



# MARKET REPORT FOR JUNE



## SINGLE FAMILY HOMES

### Median Sales Price

2018: \$340,000

2017: \$325,000

4.6%

### Days on Market

2018: 57

2017: 64

10.9%

## TOWNHOMES AND CONDOS



### Median Sales Price

June 2018: \$260,000

June 2017: \$259,000

.4%

### Days on Market

2018: 55

2017: 65

15.4%



## ADULT COMMUNITIES

### Median Sales Price

June 2018: \$210,000

June 2017: \$190,000

10.5%

### Days on Market

2018: 65

2017: 73

11%

## THE STATE ROUND-UP



### Median Sales Price

2018: \$388,687

2017: \$300,000

4.1%



### Days on Market

2018: 58

2017: 65

10.8%



### New Listings

2018: 17,797

2017: 17,387

2.4%

## THE MARKET

New Jersey's housing market ended strong in June 2018. A low inventory and high demand spurred competition among buyers, partially due to a rising economy and a quarter point increase to the federal funds rate in June.

Generally speaking, homes across the state spent fewer days on the market, with an average of 58 days. The median sales price also increased by 4.1 percent to \$312,150, when compared to June 2017.

Areas in the Hudson River, up into Morris and Passaic Counties and down the shore saw the highest price increases in June.

Find more information at [njrealtor.com/data](http://njrealtor.com/data).





# Best Practices for a Challenging Listing

BY MICHELLE HOFMANN

Facing a tough deal? You're not alone. Real estate agents offer best practices to survive and sidestep that complex close.



The March 2017 listing sounded complex but manageable: list the Vineland home for a Syracuse, New York-based executor whose sister had died; give away and donate the clothes, china and furniture that once filled a local retail store formerly run by the original owner; and sell the property.

But as Robin Carter, a sales associate with Berkshire Hathaway HomeServices Fox & Roach Realtors® in Cherry Hill, found out, giving isn't always easy.

"I posted information about the donations on Facebook and worked with Habitat for Humanity and local churches and anyone who needed professional clothes to clear the space for showings," Carter says.


The process took three months, but Carter kept at it. "The client was out of state, so I was always at the property," she recalls. When the executor died with a buyer showing interest, transferring the title to another Syracuse family member took time; the buyer moved on. Then, the new executor suffered a stroke and had to be moved to a care facility.

"I couldn't believe it," Carter recalls. "By the end of the transaction, I was dealing with the husband of the stroke survivor and an attorney."

Undaunted, Carter pressed on, and in April 2018 the Cumberland County 1,800-square foot raised ranch finally sold to a local buyer for \$150,000.

Carter, who has been selling real estate for 12 years, says open communication was key to negotiating the complex listing.





“Each transaction presents a unique and different opportunity,” Carter says. “But in every transaction, it’s important to have skillful communication and keep lines open beyond showings and traditional transaction milestones. Skillful communication builds and maintains trust,” she adds.

From stigmas to stumbling blocks, tough deals come in many forms. But brokers and real estate agents say staying true to the end goal – the close — and not buying into the drama can move a deal from a chaotic listing to a calm closing.

## **TRANSPARENCY MATTERS**

Dave Gorham, GRI, co-owner for Realty Solutions LLC and the broker of record for Renters Warehouse in Audubon, who has been selling and renting real estate since 2001, says complete transparency and the ability to step up are crucial to success with any transaction, especially the tough ones.

Gorham, a certified coach and trainer for Canada-based Frame of Mind Coaching, says successful agents open up and discuss their challenges with colleagues and clients.

Moreover, he adds, no matter the issue, solutions are usually simple, so don’t overthink.

“When a listing has a psychological defect like being the scene of a suicide or a murder or the home is close to power lines or a train – and a train is a big one because you are not moving the train — I coach agents to know where you came from, what you are dealing with now and where you’re going with the transaction.”

Gorham also recommends being realistic with clients.

“If everyone knows the house has a specific issue or problem, discuss an appropriate exit strategy. Condition and pricing get a house sold or rented. So, if a property is not selling or renting, an agent or a

manager needs to look at price and condition and they relate to each other,” he adds.

## **DON’T MOW THE LAWN**

If you find yourself offering to mow the lawn, talk to your broker. While it is important to step up to a challenge, Gorham says many practitioners try to be an advocate far beyond their duties or attempt to shield clients from bad news. Some become overly apologetic. “I train my agents not to do this. Your job is to sell or rent a property,” he adds.

Still, recognize perception pitfalls. “In labeling something a challenge, you’re grabbing on to the perceived psychological defect,” he says. “But don’t buy into those labels. See the listing for what it is... business.”

Gorham, who spent a year training to work for Frame of Mind Coaching and is now one of the firm’s leading mentors, suggests practitioners keep a transaction journal. “With what I know from my coaching experience and the power of journaling, I would put that in play for agents whether struggling or not. Name your fears about the listing, client, agents, and discuss how you overcame each obstacle as events unfold,” he suggests.


## **FOCUS ON THE END GAME**

Jim Flanagan, GRI, ePRO®, broker of record for Coldwell Banker Flanagan Realty in Toms River, oversees three offices and about 50 agents and has handled many tricky listings.

One client was no longer capable of climbing the stairs in his home and wanted to move out and build a new residence. The challenge, Flanagan says, was that the seller wanted to stay in the original home until the new home was built.

“We had to find a buyer who was willing to close on the home and let the previous seller live in the house until the new house was built,” Flanagan recalls.





Flanagan found a young buyer who knew the market was appreciating. “He was a really smart individual who looked at the home as a long-term investment that was worth the wait. We were fortunate in that we were representing both the buyer and the seller and were able to keep the lines of communication open. And by the time the new buyer moved into the house, which took about a year, the property was worth almost \$200,000 more than he paid for the house. Market knowledge and communication held that deal together.”

## **GIVE YOURSELF PERMISSION TO SKIP THE DRAMA**

When it comes to challenging listings, Flanagan says always get ahead of it.

“Don’t let little problems become bigger. Attack the challenge right away. Someone has to be in control. There’s got to be an adult in the room. Sellers can be intimidating, especially wealthy clients. Don’t be intimidated. Be in control, professional. Clients want and need your knowledge and guidance. Stay focused on the end goal and don’t get caught in minutiae and distractions,” Flanagan notes.

When meeting with new clients, pay attention and follow your instincts. The best time to walk away from a listing is in the beginning, when you get that feeling that things are not going to go right. “Trust that feeling. Trust your gut. That is a hard thing to do because we are conditioned and trained to get the listing,” he says.

Listing or no listing, Flanagan says, don’t take things personally. “Deals fall apart, right? Clients often want to hold someone accountable. But ultimately, always bring the client back to the end goal and their reason

for moving. Anyone can deliver good news,” he adds, “but it takes a true professional to deliver bad news. And when you are delivering bad news, you have to let people vent. Don’t blame anybody. When they are done venting, get back to the main purpose, helping the client buy or sell a home.”

## **BE PREPARED**

Joseph Ianiro, SRES®, MPR, a broker association with Real Living Gateway Realtors® in Hasbrouck Heights and a member of the National Association of Gay and Lesbian Real Estate Professionals, has been selling real estate for 10 years. His biggest challenge at present is the Garden State’s dual markets.

“It’s difficult to find a house that is affordable for first-time homeowners. On the other end of the spectrum, there are people that have great means and can afford a \$2 million to \$4 million home but are precise about what they want.”

To address this, Ianiro, who closes about 12 transactions a year, walks homes before showing the property to the client.

“Don’t just be a door opener, be a client resource. Do lots of homework before you open the door for a client. This gives you an opportunity to professionally guide them, too. You can say, ‘This place doesn’t have a kidney shaped pool that you were looking for. However, you are also looking for two walk-in closets and a four-car garage, and when I was walking the home yesterday, I noticed that this home has both of those features,’” he adds. “In this way, you can mention the negatives and emphasize the positives.” ■



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# Lambertville

BY PAMELA BABCOCK



Photo courtesy of EQRoy / Shutterstock.com

During the week, Lambertville is a sleepy little village. But visit on the weekend and it becomes a bustling hub of antique shops and galleries, filled with day-trippers drawn to the town's shopping, bed-and-breakfasts, restaurants, and cafés.

An hour-and-a-half from Manhattan, this hip town is known for its small-town friendliness and is a popular place to call home — just ask its 4,000 residents. Lambertville has been named one of the most picturesque small towns in New Jersey by *USA Today* and one of America's 15 prettiest by *Forbes*.

Nestled on the bank of the Delaware River in Hunterdon County, the town prides itself on its natural beauty and

proximity to picturesque New Hope, just over the bridge in Bucks County, Pa. Both are a haven for artists and craftsmen and are popular destinations for tourists from New York, Philadelphia, and elsewhere in the region who don't seem to mind weekend traffic bottlenecks and crowded sidewalks.

## A Little History

Lambertville, a former mill town, was founded in 1705 and covers just over one-square mile. Its streets are lined with Victorian and Federal-style townhouses often featured in home and hidden garden tours. During the Revolutionary War, George Washington and his army camped there before the Battle of Monmouth in 1778. Today, a restored 19<sup>th</sup>-century train depot houses the





popular Lambertville Station Restaurant and Inn. Visitors who want to learn more about the town can stop at the 1816 James Wilson Marshall House Museum, home to the Lambertville Historical Society.

### Antiques and Unique Shops

Dubbed the “Antiques Capital of New Jersey,” Lambertville has more than 20 antique galleries. The four-story People’s Store Antiques and Design Center, which opened in 1832, features more than 40 dealers. The town also boasts art galleries and other shops including Funk & Junk, which sells salvaged, recycled, and repurposed items for the home.

### Eat, Sleep and More

Highly-rated restaurants, hotels, and B&B’s make Lambertville a year-round destination. Brian’s, a casual, European-inspired BYOB, has an open kitchen so patrons can watch the chef prepare meals. The Lambertville Trading Company, a coffee and gourmet shop, is popular for people-watching. More Than Q BBQ Co., a Texas-style restaurant, serves everything from smoked meats to collard greens and grits. For

dessert, Owowcow’s offbeat homemade ice cream flavors include blood orange raspberry and rosemary cardamom.

### Outdoors and Culture

Lambertville offers plenty of recreational opportunities. The Delaware and Raritan Canal State Park and its towpath are a big hit with runners and bicyclists, while canoeists and kayakers are drawn to the Delaware River, which has its own Swan Creek Rowing Club. Community events include the annual Lambertville Shad Fest, a festival dedicated to the largest fish in the herring family. For something unique, the non-profit ACME Screening Room runs a weekly independent and documentary film series.

### Thinking of Buying?

Recent listings range from a 2-bedroom, 1,296-square-foot 1880 home being sold “as is” for \$175,000, to the restored Martin Coryell House, a 6-bedroom, 6-bath, 5,397-square-foot Mansion Row home priced at \$1,345,000. But don’t worry: You don’t need to live in a mansion to enjoy Lambertville’s charm. ■



Photos courtesy of EQRoy / Shutterstock.com







# September is Realtor® Safety Month

BY **RACHEL SLEPIAN**

"Trust, but verify." The age-old Russian proverb sums up the approach agent Elisa Dewees applies to her job. Dewees loves interacting with clients, but that doesn't stop her from doing a little background research before meeting them. "It's always best to obtain a copy of a prospective client's driver's license in advance," said Dewees, a Realtor® at Keller Williams Realty in Cherry Hill, N.J. Dewees, like many of her colleagues, chooses to err on the side of caution and make decisions based on multiple reliable sources when it comes to protecting herself on the job.

Although Dewees says she has never specifically felt threatened, she realizes the potential for danger exists. According to a 2017 report from the National Association of Realtors®, 25 percent of men and 44 percent of women said they had experienced a situation that made them fear for their personal safety or the safety of their personal information. About half – 52 percent of men and 57 percent of women – said they carry weapons, with pepper spray being the most common followed by guns and stun guns (depending on their respective state's regulations).

In turn, she leans on tips she's received from other Realtors® and safety training seminars: keeping her cell phone handy at all times, checking her cell phone's strength and signal prior to a showing, and always carrying an extra, fully charged cell phone battery. After all, Realtors® need to be prepared for a variety of situations.

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"Trust, but verify."

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## **In the Car**

- Keep your gas tank at least half full at all times.
- Change your car's oil regularly and don't neglect routine maintenance.
- Stock your car with jumper cables and supplies needed to change a tire.
- When waiting for a client, remain aware of your surroundings.
- When getting in your car, lock the doors first, then buckle your seat belt.

## When Showing Homes or at Open Houses

- Park in a lit area if possible, where you can see your car clearly from the door.
- Let someone know where you will be at all times and for how long.
- Always keep your cell phone close but don't be distracted by it.
- Try not to work alone, if possible.
- Know where the exits are.
- Always walk behind prospective buyers when showing a house.
- Turn on lights and open curtains while you are walking through a house with clients.
- Hang bells on outside doors when you are holding an open house, so you are aware when people enter and exit the property.
- Do not bring valuables or wear expensive jewelry to showings.

The number one piece of advice is to trust your gut! If something doesn't feel right about a client or situation, don't hesitate to leave immediately.

"Make sure not to let your guard down," says Amy Moore, Realtor® and Transaction Coordinator for the Jon Cohen Team at Keller Williams Realty Cherry Hill. Moore also suggests carrying a flashlight and reminds fellow Realtors® to be careful about their decision to carry a weapon since "they can be used against you." Moore recommends taking self-defense courses that include hands-on training for breaking holds and classes geared toward teaching practical ways to keep yourself safe.

Fortunately, technology can also be used as a protective tool. In addition to putting appointments on a calendar, including names and contact information, you can also make it public to your brokerage, or use an app to alert friends and family you are heading out. Apps such as Agents Armor are designed specifically for agents to alert brokers, emergency contacts and authorities if you do not respond to safety alert checks. Other products such as Mace Alert 911 allow you to be connected to a 911 emergency dispatcher with just the touch of a button.

It's difficult to market real estate without utilizing social media, but Realtors® who are concerned about their personal information can take certain steps to keep their personal identity separate from their public one.

- Use a separate email address for home and work.
- Have all work mail sent to your brokerage or a P.O. Box.
- Have separate Facebook, Twitter, Instagram and other social media accounts for personal and work use.
- Don't wear expensive jewelry in your marketing photos.
- Don't pose in front of your car or personal residence in marketing materials.

After ensuring all your safety nets are set up and running smoothly, take some time to put practices in place to protect your clients. For example, make sure to alert your clients about possible money-wiring scams before working on down payments or closing costs. Providing clear instructions on how to transfer money from point A to point B will make for happy customers. Most importantly, remember to "trust, but verify" and always go with your gut! ■

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# Realtor<sup>®</sup> Designations

Realtor<sup>®</sup> designations enhance not just a real estate professional's career, but also acknowledges experience and expertise. Developed by the National Association of Realtors<sup>®</sup> — along with its affiliated institutes, societies and councils — any designations obtained this year can also be counted for one 2018 NJ Realtors<sup>®</sup> Circle of Excellence<sup>®</sup> credit.

## **Accredited Buyer's Representative<sup>®</sup> (ABR<sup>®</sup>)**

- Learn how to conduct a buyer counseling session; sign buyer clients to a written buyer representation agreement; provide exceptional service; negotiate buyer clients' offers; and bring the transaction to a successful close.
- \$295 for 12-hour course, available at participating local boards or online. Eligible for CE Credits.
- Contact REBAC at [rebac@realtors.org](mailto:rebac@realtors.org) or 800-648-6224.

## **Accredited Land Consultant (ALC)**

- ALCs are the most experienced and highest performing land sales experts in their area. Candidates go through a rigorous education focused on closing deals and speaking confidently with clients.
- \$350 initial cost plus a total of 104 required course hours.
- Contact Realtors<sup>®</sup> Land Institute at [rli@realtors.org](mailto:rli@realtors.org) or 800-441-5263.

## **Certified Commercial Investment Member (CCIM)**

- Recognized leaders in commercial investment real estate specialized in helping their clients minimize risk, enhance credibility, make informed decisions, and close more deals, CCIMs average 42 percent more transactions annually than a typical brokerage specialist.
- \$650 gets you an institute membership, which will save you \$1,465 in member savings over the course of the program. Membership type determines how many educational requirements you'll need to fill.
- Contact the CCIM Institute at [CCIM.com](http://CCIM.com) or 800-621-7027.

## **Certified International Property Specialist (CIPS)**

- The CIPS designation is for Realtors<sup>®</sup> from both the U.S. and abroad who want to develop their international real estate business. Designees also receive marketing and technology tools and access to various networking opportunities.
- \$149 per online course; classroom course cost at participating local boards varies. CE available.
- Contact [CIPS@realtors.org](mailto:CIPS@realtors.org) or 800-874-6500, ext. 8369.

## **Certified Property Manager<sup>®</sup> (CPM<sup>®</sup>)**

- Designees are recognized as real estate management experts who show integrity to employers, owners, and investors. Seventy percent of those who have this designation hold the highest management positions in their offices.
- Course cost depends on membership level. Scholarship opportunities available.
- Contact IREM<sup>®</sup> at 800-837-0706, ext. 4650.

## **Certified Real Estate Brokerage Manager (CRB)**

- This is for experienced owners, brokers, managers, and supervisors looking to raise professional standards, strengthen individual and office performance, and sharpen expertise in brokerage management, CRB designees are better positioned to streamline operations, integrate new technology, and apply new trends and business strategies.
- One-time \$150 designation fee.
- Visit [REBINstitute.com](http://REBINstitute.com) or contact the Real Estate Business Institute at [info@REBINstitute.com](mailto:info@REBINstitute.com) or 800-621-8738.

## **Certified Residential Specialist (CRS)**

- The highest credential awarded to residential sales agents, managers, and brokers, CRS combines the Residential Real Estate Council's education with your transaction experience.
- Cost varies by program.
- Contact RREC at [crs.com/about-us/contact-us](http://crs.com/about-us/contact-us) or 800-462-8841.

## **Counselor of Real Estate<sup>®</sup> (CRE<sup>®</sup>)**

- An international group of recognized professionals who provide seasoned, expert, objective advice on real property and land-related matters, earning this distinction identifies you as a member of one of the most prestigious real estate professional organizations. Membership by invitation only.
- A one-time initiation fee costs \$2,500.
- Contact CRE<sup>®</sup> at [info@cre.org](mailto:info@cre.org) or 312-329-8427.





### **General Accredited Appraiser (GAA)**

- The GAA is for State General Appraisers and shows you have completed appraisal education above and beyond what is required for qualification as a general appraiser.
- Course cost is based on number of hours per program. Education packages are available to cut down costs.
- Contact GAA program staff at [appraisal@realtors.org](mailto:appraisal@realtors.org) or 800-874-6500.

### **NAR's Green Designation**

- NAR's Green designation is tailored for Realtors® looking to gain advanced training in green building, energy efficiency, and sustainability in real estate.
- Courses are offered at participating local boards and online individually for \$149, and at a discount when you bundle courses with discounts available through the Realtor Benefits® Program.
- Contact the Green Resource Council at [greendesignation@realtors.org](mailto:greendesignation@realtors.org) or 800-498-9422.

### **Graduate, Realtor® Institute (GRI)**

- The GRI designation is for those who want to expertise in legal and regulatory issues, technology, professional standards, and the sales process for buyers and sellers.
- Cost varies by state – contact your state association for more information.
- See page 23 for more information.

### **Performance Management Network (PMN)**

- The PMN is managed by the Women's Council of Realtors® and is taught by recognized experts who lead through adversity and focus on empowering. Courses include Leadership Excellence, Networking and Referrals, and the Business of Your Business.
- Cost of each course varies between \$150-\$175.
- Contact the WCR at 800-245-8512.

### **Realtor® Association Certified Executive (RCE)**

- The only professional designation specifically for Realtor® association executives, RCE exemplifies goal-oriented association executives with drive, experience, and commitment to professional growth.
- The certification fee is \$195 and you must pay a re-certification fee of \$125 every four years. Scholarships available.
- Contact Renee Holland at [rholland@realtors.org](mailto:rholland@realtors.org) or 312-329-8545.

### **Residential Accredited Appraiser (RAA)**

- Awarded to appraisers who specialize in residential real estate, this designation means that a State General Appraiser has completed additional education beyond what is required as a general appraiser. Appraisers may have both GAA and RAA designations.
- Contact RAA program staff at [appraisal@realtors.org](mailto:appraisal@realtors.org) or 312-329-8268 for cost and details.

### **Seller Representative Specialist (SRS)**

- Designed to elevate professional standards and enhance personal performance, SRS is awarded to real estate practitioners who meet specific educational and practical experience criteria.
- The 12-hour course is offered at participating local boards and online, currently discounted from \$295 to \$221.25. CE available.
- Visit [REBI.com](http://REBI.com) or contact SRS at [info@rebinstitute.com](mailto:info@rebinstitute.com) or 800-621-8738.

### **Society of Industrial and Office Realtors® (SIOR)**

- Only the most knowledgeable, successful, and experienced commercial real estate brokerage specialists earn this designation as it requires meeting standards of experience, production, education and ethics.
- The SIOR designation is granted in six specialist categories: industrial, office, industrial and office, sales management, executive management, and advisory services.
- One-time initiation fee is \$725; course costs vary.
- Contact SIOR at 202-449-8200.

### **Seniors Real Estate Specialist® (SRES®)**

- The SRES® program educates Realtors® who will profitably and ethically serve the real estate needs of clients age 50 and up.
- The online version of the course is \$295; cost of the classroom version at participating local board varies by provider. CE available.
- Contact SRES® Council at [sres@realtors.org](mailto:sres@realtors.org) or 800-500-4564.

*\*All costs described here do not include additional course fees, application fees or annual dues, which vary by designation and certification.*

# Working from Home

BY ALEXANDRA HOEY



Over the past several years the way we work has changed drastically and one of the biggest trends we've seen is *where* we're working. Co-sharing spaces, for instance, have grown rapidly in the U.S., with 11,100 spaces currently and a projected 30,000 to be hosting 5.1 million members by 2022, according to the 2017 Small Business Labs forecast study. Part of the reason? More people working remotely.

Realtors® are often on-the-go, spending time out of the office, rather than bound to a desk. Michael Brophy of Prominent Properties Sotheby's International Realty says the job demands it. "I will pop into the office from time to time to pick up forms, but most of the time I am either at my home, in the car, or [at] a local coffee shop," says Brophy, whose business usually occurs after 5 p.m. when his clients are out of work. Most Realtors® work 40 hours per week, according to the 2018 National Association of Realtors® Member Profile. If this time is spent mostly consulting with clients and showing homes, paying for a co-working space may be unnecessary, but repurposing a part of your home into a home office can be a game-changer in terms of organizing time.

## You don't need a separate room for an office.

While it's an advantage to have a designated room for work, it's not mandatory. Make a list of the items you will need for your home office— a desk, chair, computer, files— and think of what room in your home could be suited for these needs. Ideally, a private space close to a window will work best, with natural sunlight helping you boost your focus and productivity.

**Get creative with storage.** Find a desk that uses filing cabinets as its base. Floating shelves are a clean way to store papers and office equipment. Make sure the furniture you select is both functional and comfortable. *[Tip: the top of your computer screen should be eye level and your keyboard should be positioned so that your forearms are parallel to the floor. This helps with eye fatigue, muscle stress, and concentration.]*

**Don't forget about the chair.** The chair you choose is one of the most important elements of your home office. Find a seat that is comfortable enough you won't mind spending hours in it. The chair should have a full back with adjustable positions. If your hips are not at a 90-degree angle, then the chair is either too tall or too short for you.

**Hide what you don't want to see.** Outlets and cords are an often unsightly necessity. Hide cords by using cable managers and power strips. If your printer doesn't get daily use, store it in a closet where you have access but it's out of sight.

**Personalize your setup.** Make your home office a place you want to spend time. Add personalized pieces— like photos and plants, a decorative mug or a unique waste basket— that flow with other rooms in your home. Consider what colors motivate you. Some people prefer energetic colors that brighten their mood, while others thrive on calmer colors to get into work mode. Incorporate accent pieces into your space. Your home office should be your place to be productive, stay organized, and enjoy what you do. ■



# Educate & Succeed

A solid ethical foundation is an essential part of any good business practice. That's why the National Association of Realtors® asks its members to follow its Code of Ethics and Standards of Practice. The Code was first adopted in 1913 and consists of 17 Articles along with supporting Standards of Practice.



Between January 1, 2017 and December 31, 2018 all Realtors® must complete 2.5 hours of training covering the NAR Code of Ethics and its enforcement. Members are encouraged to take advantage of NJ Realtors®' free online Realtor® Code of

Ethics training course at [njrealtorsace.com](http://njrealtorsace.com). This course fulfills the training requirement mandated by NAR for its members and offers important takeaways you can apply to your day-to-day business dealings to ensure you're always ethical in your business practices.

## **New Jersey Continuing Education (CE) Deadline – April 30, 2019/June 30, 2019**

To be eligible for renewal or reinstatement of a real estate license, every individual licensed as a broker, broker-salesperson or salesperson must complete 12 hours of continuing education by April 30, 2019. If completed between May 1 and June 30, 2019, a \$200 late fee to the New Jersey Real Estate Commission applies. At least six of the 12 credits must be obtained in courses within the core topic area. Of the six credits from the core area, at least two credit hours must be obtained within the ethics topic area. The remainder of the credits can be obtained by taking courses in the core, ethics or elective topic areas. Be sure to see the free and low cost (\$10.50 per course) online courses available to complete your CE requirement at [njrealtorsace.com](http://njrealtorsace.com).

## **New Jersey Realtors® Academy of Continuing Education (ACE)**

The real estate field requires you to continue learning throughout your career to keep pace with the ever-evolving industry. All the knowledge you gain through continuing education can advance you in many aspects of your career.

Brush up on legal issues with the free core courses *Avoiding the Unauthorized Practice of Law* and *Complying with the Fair Housing Act*; or \$10.50 options: *Agency Law*, *Property Law & Case Studies* and *Real Estate Contracts*.

Continuing your real estate education is about more than just earning CE credits to maintain your license. You want to set yourself apart as well-rounded, knowledgeable and professional. Taking CE courses gives you a chance to learn new skills outside of your regular areas of expertise. Courses such as *Demystifying Real Estate Short Sales, Foreclosures, Investment Analysis for Commercial Properties* and *US Settlement Procedures & Antitrust Law* will help you expand your skill set, making you a well-rounded agent who can assist clients with almost any need.

Visit [njrealtorsace.com](http://njrealtorsace.com) for details on courses, and check out the calendar at [njrealtor.com/events](http://njrealtor.com/events) for in-person courses offered through your local board/association. A full slate of educational offerings will also be offered at the Triple Play Realtors® Convention in Atlantic City in December.

## **Graduate, Realtor® Institute (GRI) Designation Program**

As the industry continues to evolve and change, today's real estate professionals need more than just motivation and initiative to succeed. They need a solid foundation as well as in-depth training in legal and regulatory issues, technology, professional standards, and the sales process. The Graduate Realtor® Institute (GRI) designation—awarded by NAR—provides all of these and more.

From expanding your business to helping prepare for challenging transactions, the benefits associated with earning the GRI designation are numerous. Not only does the designee get to stand out from the competition, taking the time to earn the GRI goes a long way toward showing how committed you are to yourself, your clients, and the industry.

NJ Realtors® is your exclusive resource in the state for earning your GRI. We are currently working on a refreshed and updated online option to more accurately cover the topics that are most prevalent in the industry today. We're also restructuring to ensure most of the courses are approved for continuing education credits, so members get a little extra bang for their buck.

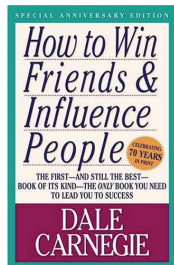
Details coming soon at [njrealtor.com/education/graduate-realtor-institute](http://njrealtor.com/education/graduate-realtor-institute). ■





# 7 Books to a Better You

BY COLLEEN KING OLIVER



## How to Win Friends and Influence People

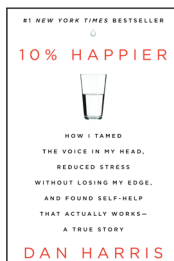
Dale Carnegie | [dalecarnegie.com](http://dalecarnegie.com)

There's a reason an entire training technique for business professionals is named after him. Dale Carnegie's tried-and-true training methods are meant to create and sustain top-notch salespeople and managers. It's one of the best selling self-help books of all time, laying down a pathway for readers to remove themselves from any mental blockings, make and sustain friendships, and persuade and influence people

quickly and easily. Whether you're managing an entire office or starting your first year as a salesperson, the power of human interaction and the ability to connect is key to building and sustaining your business relationships.

*Amazon: \$9.60, paperback*

*Barnes and Noble: \$17.21, hardcover*



## 10% Happier

Dan Harris | [10percenthappier.com](http://10percenthappier.com)

Chances are you've heard this story, maybe you even saw it played out on the news — Dan Harris' televised panic attack and subsequent adventure into finding the balance of his own inner voice. *10% Happier* touts the benefits of meditation from a scientific perspective and Harris is brave and honest in detailing his prior

bad acts. And there's a bonus! If you like the book, check out his podcast, also titled 10% Happier.

*Amazon: \$8.69, hardcover*

*Barnes and Noble: \$13.38, paperback*



## Braving the Wilderness

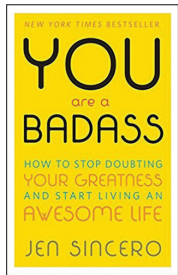
Brené Brown | [brenebrown.com](http://brenebrown.com)

A sense of belonging is paramount to good relationships, in and out of work. Brown challenges the often held-close ideas of what true belonging signifies and pushes the boundaries of what standing alone can mean. "True belonging doesn't require us to change who we are. It requires us to be who we are," Brown writes. The book is a mix of technical research, adept storytelling and honest

conversation that begs to erase the culture of disconnection we've created for ourselves. Brown is a research professor at the University of Houston, giving her words a scientific approach without lacking warmth.

*Amazon: \$16.97, hardcover*

*Barnes and Noble: \$19.32, hardcover*



## You are a Badass

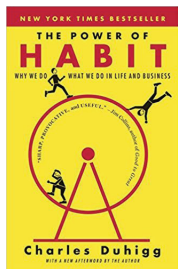
Jen Sincero | [jensincero.com](http://jensincero.com)

Putting the humor in self-help, Sincero offers advice, tidbits, and coaching to help readers focus and identify the things in life that are important. So often we find ourselves bogged down by an endless to-do list and over-scheduled days, but Sincero offers a way to find self-awareness and perspective through it all. It's

like having a good friend sit you down and tell you just how it is—a little harsh, yes, but deeply honest and what you might need to hear.

*Amazon: \$9.59, paperback*

*Barnes and Noble: \$10.39, paperback*



## The Power of Habit

Charles Duhigg | [charlesduhigg.com](http://charlesduhigg.com)

What are the benefits of a good routine? More time? More energy? More money? Less worry? This book will help you analyze your own behaviors and habits to identify the root causes and rewards. It also dives into how companies use the power of these predictable habits to influence what consumers buy. It's a

thoughtful look into personal behaviors, but also lends a broader view of consumerism and the marketplace in general. As a salesperson, it's invaluable knowledge.

*Amazon: \$13.60, paperback*

*Barnes & Noble: \$17.96, hardcover*



## How to Talk to Anyone: 92 Little Tricks for Big Success

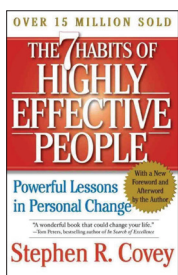
Leil Lowndes | [Lowndes.com](http://Lowndes.com)

There's nothing worse than getting through the necessary – but virtually meaningless – small talk and then not having anything else left to say. Never let it happen again. You'll find almost every situation and scenario laid out for you. Sure, it won't all apply to you, but chances are you can use some of the quick tips. And in this industry,

you're so frequently thrown into new situations with new people you need to adapt quickly and expertly to a myriad of situations.

*Amazon: \$10.99, paperback*

*Barnes & Noble: \$11.34, paperback*



## 7 Habits of Highly Effective People

Stephen R. Covey | [franklincovey.com](http://franklincovey.com)

With more than 25 million copies sold, it's safe to say this book is mainstream. It's part business-minded and part self-help but rather simple and never condescending. Spoiler alert—here are the seven habits: 1. Be proactive; 2. Begin with the end in mind; 3. Put first things first; 4. Think win-win; 5. Seek first to understand then to be

understood; 6. Synergize; and 7. Sharpen the saw. You'll have to read the book to learn how to put them to use, though.

*Amazon: \$19.09, hardcover*

*Barnes & Noble: \$17, paperback*

## 2019 Committee Selection

*Want to get involved?*  
Consider serving on a 2019 committee  
and help shape the future of the state association.

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There are two ways to achieve the award. The **Dollar & Unit Method** calculates both quantity of transactions, as well as the dollar value of those transactions. The **Strictly Unit Method** only counts the quantity of transactions.



**DOLLAR & UNIT:** \$2.5 MILLION & 15 UNIT MINIMUM

**STRICTLY UNIT:** 30 UNITS



**DOLLAR & UNIT:** \$6.5 MILLION & 20 UNIT MINIMUM

**STRICTLY UNIT:** 70 UNITS



**DOLLAR & UNIT:** \$12 MILLION & 25 UNIT MINIMUM

**STRICTLY UNIT:** 90 UNITS



**DOLLAR & UNIT:** \$20 MILLION & 30 UNIT MINIMUM

**STRICTLY UNIT:** 125 UNITS

## DOLLAR & UNIT

- Every closed transaction is worth 1 COE unit and the full dollar value the transaction closed for.
- Disclosed dual agents can count a transaction twice, as you earn for each side of a transaction.
- Rentals of one year or more are worth 1 COE unit and the gross value of the rental agreement.
- Rentals of less than one year are worth the gross value of the rental agreement and 1 COE unit for every 20 transactions.

## STRICTLY UNIT

- Every closed transaction is worth 1 COE unit.
- Disclosed dual agents can count a transaction twice, as you earn for each side of the transaction.
- Rentals of one year or more are worth 1 COE unit for every 5 transactions.
- Rentals of less than 1 year are worth 1 COE unit for every 20 transactions.

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## PCBOR Walks for Valerie Fund

On June 9, Passaic County Board of Realtors® participated in the Valerie Fund Walk & JAG Physical Therapy 5K Run, where all proceeds go to children battling cancer and blood disorders. Over the past year, PCBOR has raised over \$12,000 for the Valerie Fund through various fundraising efforts, including the Annual Charity Golf Outing on June 6, which raised \$10,000 alone. The check will be presented to the Valerie Fund at PCBOR's Fall General Membership Meeting at the Brownstone on Sept. 27.



Pictured from left to right: Debra Flower, Richard Scillieri, Joan Finelli, Melissa Florance-Lynch, Carol Van-Savage, Michelle Perrone-Epstein, Judith Mizzone, Shawn Anen, Paula Cano Bustamante, Jairo Rodriguez.

## NCJAR Supports Veterans

North Central Jersey Association of Realtors® raised \$4,400 to support "Backpacks for Life" at their annual NJ Realtors® Circle of Excellence Award Gala. Backpacks For Life serves the homeless and low-income veteran community by providing veterans with mental health services, job resources, and support to help service men and women get back on their feet.



Pictured left to right: David Weisbrod, NCJAR President-Elect; Jeffrey Jones, NCJAR Treasurer; Dennis DeCarlo, NCJAR President; Alexa D'Alessandro, Backpacks for Life Co-Founder & Vice President; Brett D'Alessandro, Backpacks for Life Founder & President; Tg Glazer, NCJAR Trustee; Wendy Worthy, NCJAR Past President; Frank Anthony, NCJAR NAR Director.

## EBCBOR Raises \$20,000 for Charities

Local Realtors® and industry professionals attended the Eastern Bergen County Board of Realtors® Care Foundation's annual golf and tennis outing held at the Montammy Golf Club in Alpine in June. More than \$20,000 was raised for local non-profit organizations that provide essential services to those in need.

Since the debut of the Realtors® Care Foundation in 2015, the organization has awarded over \$150,000 worth in grant money to 15 local non-profit organizations that provide food, housing, education, and shelter to families and children.



Pictured left to right: Jeff Jones, Randy Ketive, Dave Schlueter, Chris Schlueter, Tg Glazer

## WCBOR Works with Habitat for Humanity

Warren County Board of Realtors® volunteered at the 2018 Habitat for Humanity Build on July 31, in Phillipsburg, N.J. Volunteers assisted in various types of work on the property. "It was a great event and all were happy to help," said Executive Officer Jeannie Luongo.



Pictured left to right: Jeannie Luongo, WCBOR Executive Officer; Karin White, Burgdorff ERA; Daniel White; Agnieszka Marszalek, Keller Williams; Linda Simpson, Re/Max Town & Valley; Hayley Simpson, Re/Max Town & Valley; Ken Aulicino, Family First Funding; Marguerita Greer, Re/Max Town & Valley; Sharon Peck, Burgdorff/ERA; David Turner, Pillar to Post; David Goldenberg, United Northern Bankers LTD.

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	3	1			6			
6			3	1		9		
4					8		6	
					2			4
		6		9		7		
8			1					
	6		7					5
		4		5	3			9
			2			3	8	

Puzzle provided by [sudokuoftheday.com](http://sudokuoftheday.com)  
Get the answers to the puzzle on page 1

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