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CEO's Message



Ginny Shipe, CAE, C-RETS, RENE

Don't Get Comfortable With the Status Quo

I enjoy reading quotes from famous people — and the not-so-famous. In these fast-paced and challenging times, when each of us receives thousands of communications each day, sound bites are a good thing. They help focus on an idea in a succinct manner.

We always need to be listening, researching, assessing, synthesizing and connecting ideas and thoughts. Real estate managers, brokers and owners need to be catalysts in moving their industry and profession ahead. Success continues to be a delicate balance between leading and following.

Whatever place on the continuum you choose to be, it will surely disenfranchise some customers or sales associates. There are people, like Babbit, from the famous novel by Sinclair Lewis, who flock around the status quo and defend it heartily. And there are others who thrive by living on the edge. They enjoy taking chances and are energized by change. And, of course, there are people who are most comfortable with the middle-of-the-road approach.

I've thought about all of the conversations and communications I had last year and so far this year with association executives, corporate leaders, entrepreneurs, small-business owners and consultants. I thought I'd share some of the insights from these conversations that rang true for me and that the real estate community would do well to consider in 2020 and beyond.

Leadership Ideas

- Executives should meet with people under 25 years old regularly.
- Eat, sleep, breathe — ooze — integrity.
- "I don't know" is the most important phrase for a leader.
- A leader is a dealer in hope.
- Beware of the tyranny of making small changes to small things. Rather, make big changes to big things.

Management Ideas

- Don't think you can change people and gain converts. Hire for attitude, train for skill.
- Fire the merchants of doom and gloom. One person can pollute the environment.
- Only the constant pursuit of innovation can ensure long-term success.
- You don't merge to cut costs, although you may cut costs along the way — you can't shrink your way to greatness.

Strategy Ideas

- Your calendar doesn't lie. It shows what matters to you.
- Recommit to nifty acts.
- Some people look for things that went wrong and try to fix them. It is better to look for things that went right and build off them.
- Incrementalism is innovation's worst enemy.

Set aside some time to read the features and columns in this issue of REB magazine. You will find ideas and resources covering a myriad of business building and leadership topics. As you prepare for the Spring real estate season and perhaps do your own "Spring Cleaning", remember the wisdom of Will Rogers: "Even if you're on the right track, you'll get run over if you just sit there."

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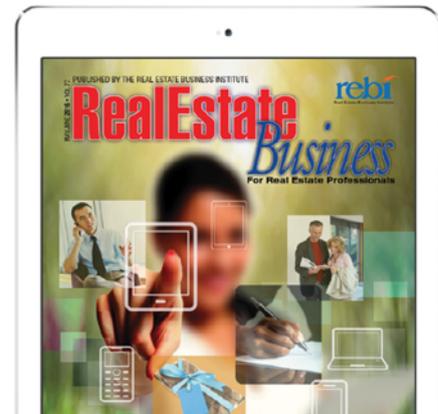
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11 HABITS of HIGHLY



SUCCESSFUL

AGENTS





**Sure, some top agents have a gift for sales.
But many others have trained themselves
to be powerhouses by adopting habits that
get them to, and keep them at, the top.**

by G. M. Filisko

11 HABITS of HIGHLY SUCCESSFUL AGENTS



Maybe you're an agent who's been stuck at a decent, but not satisfying, income level for the past few years. Or maybe you're a broker or team leader looking to recruit that next top agent.

In both cases, the question is: What habits do the best producers typically have that help propel their success? As it so happens, there are behaviors that top agents typically adopt, according to those who've studied the matter and industry leaders who've observed the best agents.

"We did a survey about five years ago of active agents doing a half-million dollars or more in gross commission income," explains Darren Kittleson, CRB, SRS, RENE, the operating principal/broker at Keller Williams Madison in Wisconsin and an REBI instructor.

"We looked at the habits they felt led to that success."

Want to hear the 10 uncovered in the survey Kittleson spearheaded? Check out the December 2019 [REBI webinar](#) where he discusses his 10 and offers suggestions for implementing them in your business.

In the meantime, read on to hear highlights from Kittleson's survey, plus the habits of successful agents as observed by Nobu Hata, the former director of industry outreach at the National Association of REALTORS®, and coach and speaker Leigh Brown, CEO of One Community Real Estate in Concord, N.C.





1

They get a jump on the day.

“The No. 1 trait we heard consistently from the group we surveyed is that they start their day early,” states Kittleson. “On average, it was between 4:45 and 5 a.m. on weekdays that the group got out of bed and started their day.

“So many agents don’t live like that,” he adds. “They say things like, ‘I’m a night person.’ No, you’ve just conditioned yourself that way. Early-morning risers get more done, and they get done the things you need concentration and no interruptions on. It typically involves some sort of mindfulness and focus toward the day, such as affirmations.”

2

They take business seriously.

“Another habit I think is interesting is that the agents who were surveyed treat their practice like a business,” reports Kittleson. “They strategize. They have a business plan, a profit and loss sheet, and a balance sheet.

“Also, the thing that drives them is net profit, not their sales volume,” he notes. “It’s not gross income because you could spend every dime that comes into your business, and that’s unfortunately what some agents do.

“For six years, I coached agents doing \$1 million or more in gross revenue,” recalls Kittleson. “I’d ask for their P&L and balance sheet, and most didn’t have that. They were running a business without any financials.

“They were often so proud of earning something like \$2 million in gross revenue, but when we got things sorted out financially, they personally netted only \$100,000 of that amount,” he explains. “One was a team

leader with 13 agents and 5 staff people. The pressure on that agent was huge and, for that return, didn't make sense. They thought they were doing great because they netted that amount. But lifestyle rises to GCI, and that's a big mistake."

DARREN KITTLESON
CRB, SRS, RENE
OPERATING PRINCIPAL/
BROKER

REBI Instructor
Keller Williams
Madison, WI



Brown has also observed this in top professionals. "The first thing top producers do is treat real estate like it's a real job," she states. "A lot of people get into real estate because the licensure process isn't hard. Then they're completely turned loose, and unless they have self-discipline, they end up at home in their yoga pants. When they get a real lead, then it's hard to make that transition back into business.

"A lot of top producers still go to brick-and-mortar offices, even if it's just to check in," she adds. "That sounds so basic, but it's the reality of the very strange space we're in."

4 They're forward-thinkers.

"The biggest thing in every successful agent, broker, or team leader I've seen is that they're constantly executing on the next business cycle," contends Hata. "They're thinking one business cycle ahead.

NOBU HATA
FORMER DIRECTOR OF
INDUSTRY OUTREACH

National Association of
REALTORS®



"Every relationship, contact, and client they helped yesterday is about generating business for tomorrow," he explains. "It's not about immediate gratification; it's not churn and burn. These agents have made a conscious choice to say: 'I want to show value over a long period of time so that I'm reaping the rewards.' They're not focusing on, 'I need you to buy a place now' or 'I need you do to something now.'"

3 They consistently work leads.

"It's inevitable in any sales practice that there has to be some form of lead generation, lead nurture, or lead follow up," reports Kittleson. "These agents who participated in the survey dedicated time daily to that piece of growing their business.

"Most agents don't want to hear this because doing it is a challenge," he states. "But this is the one business-related habit I knew would be on the list, because it's important."

5 They exercise self-discipline.

"Top producers have a strong amount of discipline over themselves," notes Brown. "For some, that means previewing properties on a regular basis; for others, it's doing continuing education beyond their state's requirements. For still others, it means picking up the phone to prospect. In the busiest times, the first thing to go is usually prospecting. With top producers, you'll find they've scheduled time to call or visit with past clients every single day, and they don't neglect that responsibility."



They recognize and compensate for weaknesses.

“With today’s top producers, it’s a constant awareness of what they’re not good at and bringing in people who can fill that function,” states Hata. “Many top agents I’m seeing are hiring marketing people. One of the biggest problems real estate has is that most agents think they’re great marketers. But top agents are realizing that they really stink at it, and the only way to break through the sameness in real estate is to hire someone who is really good at it.”



They’re contemplative.

“The group we surveyed spent time on mindfulness, affirmations, meditation—that type of thing,” reports Kittleson. “I think a lot of agents downplay that. But to me, it’s the secret sauce.

“Real estate is one of the few businesses I know where we can go from the heights of glory to the depths of depression in 10 minutes because of one phone call,” he notes. “It’s what you do at that moment that separates top-performing agents from the rest. The rest will let that be a cloud over the day. I’ve even seen that type of thing cloud some agents for days.

“No,” he asserts. “You do what you can for your client, and then you go back to what you were doing. The faster you can do that, the better you’ll be for all your clients.”



8 They look as professional as they are.

“I get in arguments with agents over what you should and shouldn’t wear,” explains Brown. “I say you should dress commensurate with what you’re paid. When you dress professionally and look your best, you tend to have more confidence, and consumers are drawn to those who have confidence.”

“That might look different if you’re marketing resort properties in Hawaii or working in a farm market in Nebraska,” she says. “I suggest agents dress plus-one with who your consumer is. If you’re a millennial and your clients dress in blue jeans, that’s fine, but have a blazer over your top.”

LEIGH BROWN
CEO

One Community
Real Estate
Concord, N.C.



“Many of our clients now have video cameras in their houses and in their doorbells,” adds Brown. “If you’re dressed exactly like your client, how are sellers to know that’s a real estate agent letting someone into their home? In the era before video doorbells, we still had sellers who’d go to the neighbors across the street and look out the window to see who was going in to see their home.”

“Once, one of my clients called me in a panic, saying, ‘I think that agent showing my house is having sex in my house. She’s wearing a tight T-shirt and tight blue jeans with holes in them, and they were in the house for 30 minutes,’” Brown recalls.

Brown promptly called the showing agent and conveyed the seller’s concern. It turns out, the agent was showing the home to a friend, and they were going to a concert afterward. “I told that agent, ‘I just wanted to let you know that my client didn’t see anything that looked like a real estate professional and client relationship.’ It’s not about what we want; it’s about what the consumer expects.”

9 They grow themselves.

“The other thing we saw in our survey is that the agents invested a good amount of time and money in their own personal development annually,” notes Kittleson. “They were working on designations or certifications or going to Tony Robbins four-day events.”

“I heard an NPR interview a couple of years ago from someone affiliated with the Association of College and Research Libraries, and that person talked about how many people no longer read once they’re done with their education,” he states. “I saw another study finding that 33 percent of high school grads never do that, and 42 percent of college grads never do that.”

“But this group of agents figured out that, by reading, they’re helping themselves become a better version of themselves, which helps them do more business,” asserts Kittleson. “We also asked these agents how much they spend annually on it, and it was 10 percent of their annual income and on average at least \$10,000 annually. That included payment for attending seminars, courses, and any coaching they had.”

“That may seem like a lot,” he admits. “But Jim Rohn, a great motivational speaker, once said that you can lose everything financially, but you can never lose the lessons and information you’ve gained in your life.”

10 They feel gratitude.

“Such a powerful one is being grateful,” says Kittleson. “That was prevalent in the group we surveyed as well. Part of their day was dedicated to gratitude and the energy that would generate. It can include charitable work. That’s a piece of it, but it’s more toward gratitude in the moment.

“I have a daily planner, and at the top of each day, it says, ‘I’m grateful for...’ and you have to write something in there,” he explains. “That sets a tone for the day, and it does make a difference.”

11 They work well with others.

“Top agents also realize, no matter the size of their market, that it’s a small real estate community,” says Kittleson. “A small percentage of agents do a majority of the business. The top agents build great relationships with their co-brokers and others because they realize that’s essential to their business success.”

Kittleson says this is an important issue because he’s been seeing lately a lessening in the collegiality in the real estate community. “I’m noticing that’s disappeared,” he says. “That cordialness seems to be diminishing in some places. I’m experiencing it in my own market, so that’s why I’m thinking about it.

“I once saw a cartoon of a sheepdog and a wolf,” Kittleson recalls. “They were having coffee together, but once they punched the time clock, they were at each other. When they were done working, they were friendly again. That’s what we need to be. We need to realize that the other negotiator is doing the same thing we are and that we can’t let our feelings carry over to the transaction.”

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





Why I **VOLUNTEER** with **REBI** and why **YOU** should, too.





If you're yearning to
do more good deeds,
working to strengthen
your profession benefits
everyone in it.



by G. M. Filisko



Why I **VOLUNTEER** with **REBI** and why **YOU** should, too.



Jody O'Brien believes there are many souls throughout the country – perhaps you're one? – who'd like to give back by volunteering at REBI, if only they were shown a way to get there.

The president of The RE/Education Co., Jody has a career packed with volunteerism. So, it's little surprise she readily said yes when Adorna Carroll, president of Dynamic Directions Inc., tapped her on the shoulder and said, "Don't you think you want to volunteer for REBI?"

"I was hired by my first broker-owner, who said, 'Welcome aboard, and what committee do you want to join at the local board?'" recalls O'Brien. "That broker-owner had a long history of volunteering with the board and encouraged everyone to do the same from the get-go. I try to pay that back as well.

"I'm not saying 100 percent of REBI members would say, 'Yes, I'd love to volunteer,'" admits O'Brien. "But I believe there are more who want to help than don't. That leads you to believe they just don't know how to get involved."

Your fellow REBI members are here to help. Read on as they explain how they began volunteering with REBI, what they get out of it, and how you can join the ranks of dedicated volunteers nationwide.

ADORNA O. CARROLL

ABR®, CIPS, CRBSM, C-RETS, C2EX, DSA,
e-PRO®, GRISM, PSA, RENE, SFR®, SRS
PRESIDENT

Dynamic Directions Inc.
Newington, Conn.



I got involved around 2011. I wanted to take some business management courses, and at that time, they were sparingly offered. I was serving on NAR's Professional Development Committee and thought it would be a good idea to check out the CRB Council, so I'd have a viewpoint on whether professional development for NAR and CRB interfaced at all.

A lot of what first attracted me was the management. Ginny Shipe is an amazing CEO. I always look at the staff professionals because that says a lot about the culture of the group. I was looking for a no-drama zone where I could get work done and collaborate with other people; I didn't want to get into an environment that was political in any way, or drama-ridden.

What I found was a staff that was very passionate about providing valuable services and programs for their members. And they were positioned to do some real strategy and horizon-line thinking so they could infuse diversified income streams that would give them the latitude to create other products and revamp their flagship designation. This wasn't a group that was afraid to take bold, calculated risks.

That volunteering has stretched me. It built more professional contacts for me, for sure, but I was also able to sit at the table with people who are far more intelligent than I am. That makes me sharper and helps me anticipate changes in the market. Knowledge is power, and that's money.

For those who say they don't have time, I say that's because you really don't know the value proposition that's offered. When you know that, you just realign your priorities. This was a place I had to be to go to the next level, so it became more of a priority.

If you're interested, start by checking out the [website](#). The number of programs, tools, and products there and the depth and breadth of the curriculum is important to understand.

When people come through our door, they realize we're very serious about business, but we also have a lot of fun. It's a room full of professionals who are very excited to be with and learn from one another.



GONZALO MEJIA

ABR®, AHWD, CIPS, CRBSM, C-RETS,
CRS, C2EX, GRISM, PSA, RENE, SRS
TEAM LEADER, DREAM HOME

Watson Realty Corp.
Jacksonville, Fla.

First, I got my CRB designation. That was a couple of years ago, when I took the position as managing broker, which I don't have anymore. I thought it would be helpful as a broker to have the CRB.

Simultaneously, I did my C-RETS [Certified Real Estate Team Specialist] certification. I saw them as similar. Then I heard great reviews about the SRS [Seller Representative Specialist] designation. Someone had the SRS before I did and was very impressed with the information he received.

Later I was invited to join the group of SRS instructors and, in particular, to offer the materials in Spanish. I've been an NAR Global Ambassador for the last two years. I've been traveling to South America and meeting with agents there. Last year, I taught the SRS designation courses in Spanish for the first time in Panama. We're taking them to Ecuador as well.

Because I was very involved in international work, it made sense for me to volunteer for REBI's Global Committee. It's brand new, just established for 2020, and our first meeting will be at the Midyear Meetings. We're working to educate members about expanding their business globally and how they can make global connections.

My volunteering with REBI doesn't take that much time per month—not even an hour, though that can heat up when I'm attending a meeting. I think others should volunteer at REBI, too, because it makes our industry better. Together, we can improve the image of our industry. If we're all better, it makes it easier for all of us. I don't see us as competitors. We're co-workers.

If you're interested in getting involved, come to one of the committee meetings to see what it's about and so you can find your passion. Maybe your passion is education. Maybe it's communications. Sit in on a meeting about what you really love in this business to see if you feel the call. Don't try to do too much in the beginning. Just get involved and see how you want to take it from there.

I believe that when I get involved, something good will come back my way—maybe now, maybe later. But to receive, you have to be able to give first.

PAUL RICH
ABR®, E-PRO®, SFR®, SRS
BROKER/MANAGER

Rooftop Realty
Henderson, Nev.



I put my name in the hat for a committee position in Fall 2018. I joined the Membership Engagement Committee for 2019, and I'm also on the Strategic Thinking Committee for 2020.

I got involved because I thought it would prompt me to do a few things. It would prompt me to attend the legislative meetings in Washington, D.C., and the NAR annual conference, which I'd been to previously, though not consistently. I also thought it would prompt me to do more than just get the designation. There are four things I think being involved has provided me:

- Getting a bigger perspective, now from the brokerage level and the local, state, and national level. It's an opportunity to really broaden your horizons and perspective on issues.
- With anything, you get what you put into it. I'm involved in my local board because I get more out of it when I'm actively involved. It's the same with REBI. It's about not just receiving but also giving back.
- It's amazing that you can very quickly help shape and give a voice to the organization, even on a national level.
- The opportunity to network and build relationships with others on a national level is just good for your business. It's not that you should expect immediate results in new leads; it's about having that broader perspective that you know others and can entrust clients to them if your clients are moving to a different state.

With the meetings in Washington, D.C., and New Orleans this year, there are some costs involved. But I'm big on including in my business plan education and attending conferences. I have a bar graph of all my expenses for the year. In the scheme of things, these costs are a blip, especially considering what you're able to bring back.



SCOTT LAURI

ABR®, CRB, E-PRO®, GREEN, GRI
BROKER/OWNER

ERA Central Realty Group
Monroe Township, N.J.

I began to get involved in REBI mainly to give back to the REALTOR® community. REBI does a lot for our industry, and I wanted to be a part of that. I was involved once before about five years ago, and I'm now finding more time to be engaged.

I'm in my second year of being on a committee. I'm on the education and professional development committees. On the Education Committee, we review the courses and talk about such things as whether they should be live, virtual, or in person considering the movement in the industry away from having live instructors. We're also putting in place policies for how courses are offered.

By being involved, I find out what might be coming that's new. Also, I'm more educated on what the courses are. I can now say to my local board that I know better the process of having a course, and when I talk to my agents, I talk more intelligently about what each course offers.

Start with something you're passionate about. I love education, and I never learn enough. That's why I wanted to be on that committee. If you don't know where you fit, talk to Ginny, and she can articulate what the committees do and don't do and the value you can get out of each.



JAMES L. HELSEL JR.

CCIM, CPM®, CRB, CRE®, FRICS, SIOR
PRESIDENT/BROKER OF RECORD

Helsel Inc., REALTORS®
Camp Hill, Penn.

I got involved right as things changed from the CRB Council to REBI. Bette McTamney, a past president, is a good friend, and I'm a past treasurer of NAR. She said, "We'd love to have you at REBI; would you be interested?" I said, "Absolutely, I think they have a great program and a great service."

I've always been involved in two things in REALTOR® organizations—legislative and finance issues. So, I said I'd love to get involved in the Finance Committee and anywhere else Bette thought I'd be good. She suggested strategic planning. That's how I got started, and I'm now the 2020 president of REBI.

One of the beauties of REBI is that there's very little politics. Its leaders look for people who have the ability to do things that help REBI and other people. That's always been inviting to me. Then you couple that with the people there. They're good people, good teachers, good brokers, and nice people who've become friends.

Look at the list of committees you can get involved-in and pick something that interests you. Don't be put in a slot you don't want to be in; I want your head and heart to become involved to the point that you're happy when you're involved. Pick a place where you feel you can really make a difference—that's where you start.

JODY O'BRIEN
ABR®, CRB, GRI, RENE, SRS
PRESIDENT

The RE/Education Co.
Boston



I started volunteering about five years ago on the Education Committee. There are very important and significant advantages I get out of volunteering. One advantage is knowledge and information. I think of that old business adage: You shouldn't be the smartest person in the room. When you volunteer with REBI, you're surrounded by people who have amazing ideas, and gaining that knowledge helps my business.

And there's the networking, going immediately from being an outsider looking in to being an insider. You have people you can call friends and whom you can call on for help. I've been in other organizations, and that opportunity in REBI is stronger than in others.

If you're interested in volunteering, start on the committee level. Because REBI's in-person committee meetings are held at the midyear and annual meetings, that gives you the opportunity to go to events you may not have been able to go to before. That's a lot of information and education you're exposed to. You're also exposed to this network because you're immediately meeting people.

Formally, there are documents that come out each year for committee volunteering that members fill out. But those notices often get lost in the confusion of everything else. A lot of times, people know one of us—a committee member, a chair, a member of the board, and they often know people on staff. Reach out to one of us and ask what opportunities are available. 🍷

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



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BUYER TEMPLATE

- Allowances and restrictions
- Closing and post-closing
- Compensation and fees
- Confidentiality
- Contingencies
- Inspection process
- Legal duties
- Maintenance requests
- Market analysis
- Offer and negotiation process
- Representation
- Selection process
- Showing, scheduling, and open houses
- Written authorizations/agreements

SELLER TEMPLATE

- Allowances and restrictions
- Buyer inquiries
- Closing and post-closing
- Compensation, fees, and pricing
- Contingencies
- Cooperating agents
- Inspection process
- Legal duties
- Marketing plan
- Offer and negotiation process
- Pre-authorizations
- Professional services
- Representation
- Showings, scheduling, and open houses

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The Pros, Cons, and Costs of Adding a Chatbot to Your Website

“Hello, we’re your fellow professionals. We’re here to answer your questions about chatbots.”

The chatbot market is projected to grow from \$2.6 billion in 2019 to \$9.4 billion by 2024, according to ResearchAndMarkets.com. It’s being driven by advances in technology, along with consumers’ growing insistence that they receive immediate assistance no matter when they seek it.

Wait, what exactly is a chatbot? Surely, you’ve seen them. They’re artificial intelligence-driven tech that can be added to a website, for instance, offering to assist consumers through an online chat.

Here, real estate and other professionals explain the pros and cons and best practices of adding a chatbot to your website.

Since it’s free, no harm, no foul

We’ve currently implemented chatbot service on our website and find that it’s a nice option for visitors to communicate with us. Even though we rank well on Google’s organic search, we don’t find that many website visitors use the chat feature. We look at it from the perspective of giving consumers another option for those who prefer not to call in or fill out our submission forms.

Because we’re not using the service to its fullest capability, we still fall under the free plan.

We’re using a service called Drift, which offers fully automated and customizable options, but the expense of those isn’t worth it for us.

For businesses that drive lots of traffic to their website, I believe the chatbot function is a great option that can help convert customers. We haven’t found that to be the case in the real estate investment business so far but will continue to use the service because it doesn’t cost us anything to do so.—*Jonathan Faccone, founder/managing member, Halo Homebuyers and Halo Redevelopment, Bridgewater, N.J.*

Tried it, didn’t love it

We tried a chatbot in the early stages of our website but didn’t find it helpful. Very few people used it, and when they did, they’d often leave before we could respond—and we’re very quick. People expect an almost-instant response, so even a minute delay was enough to lose some people.

Using an AI responder could help with that, but you’d have to get a good one. It’s often easy to tell when you’re talking to a machine, and real estate is an industry where clients want personal service.

Maybe in a few years, they’ll be at a point where they can productively be deployed,

but unless you're drowning in leads and messages—and that's usually not the case for agents—I'd recommend simply making your cell available instead.—*James McGrath, broker, Yoreevo, New York City*

Assume your users are stupid (no offense!)

Over the past two years, I've worked on several marketing funnels for fast-growing tech companies that involved the creation and optimization of chatbots. Chatbots can be incredibly useful for real estate agents and business-to-business companies because of the quicker lead response time and improved customer experience. You can interact 24/7 with your leads when they're still warm.

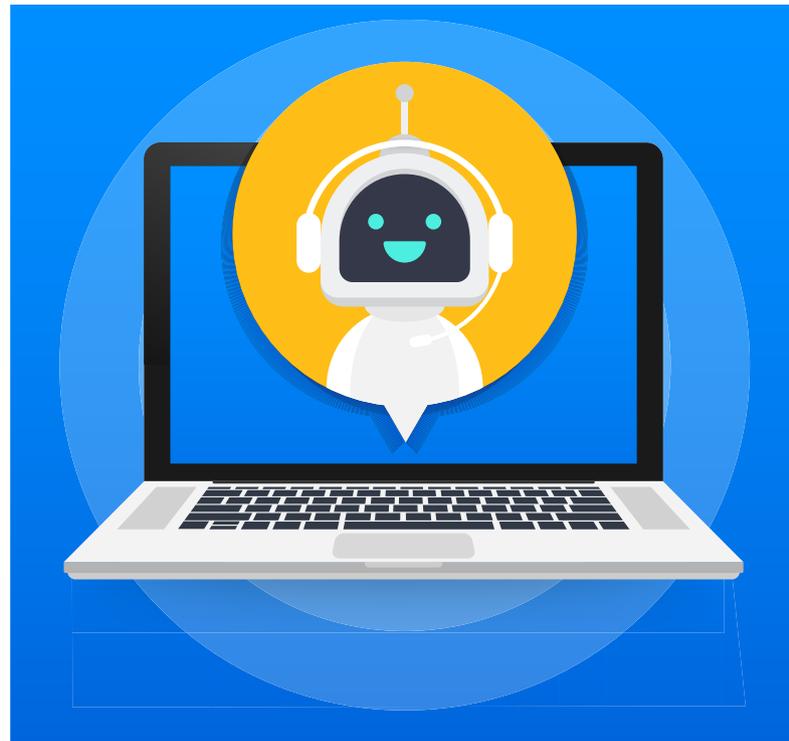
Using chatbots is fundamentally different from other marketing channels because, unlike an ad or content marketing, it involves a two-sided communication between you and your users. This means you'll have to be extra clear on what your conversational interface—whether it's a live chat on your website, a Facebook Messenger or Telegram Bot, or an Alexa Skill—is and isn't capable of.

The critical thing to do is to assume your users are stupid, not because they are, obviously, but because many of them will use your conversational interfaces while doing something else. They'll be cooking, waiting for someone, or watching a movie. Also, not many users are savvy with dealing with a chatbot yet. Be extra bright with the next step for them to take and how to use your platform.

Ultimately, chatbots mimic a natural conversation between two individuals. It's a long-term strategy where aggressive marketing tactics are short-lived.

I swear these tips weren't written by an AI—that wouldn't be very productive!

—*Angelo Sorbello, founder, Astrogrowth, Germany*



Research: Some chatbots can backfire

While chatbot use is growing and a chatbot can be effective in helping drive sales, my research shows that when a potential customer realizes it's just a robot on the line, or if that information is disclosed, that can actually drive sales conversions down by nearly 80 percent.

As part of our study, more than 6,200 potential customers were randomized to receive highly structured outbound sales calls from either a chatbot or human worker. The results were both positive and negative, at least as far as the chatbot was concerned.

Results suggest that undisclosed chatbots are as effective as proficient workers and four times more effective than inexperienced workers in

Technology

getting customers to make a purchase. However, if the chatbot reveals that it's a machine before the machine-customer conversation, purchase rates plummet by 79.7 percent.

Potential customers have also shown that they have no problem being brash and rude once they know they're speaking to a robot. Professional etiquette basically goes out the window.—*Xueming Luo, professor of marketing, strategy, and management information systems, Fox School of Business, Temple University, Philadelphia*

A 24/7 answering service

I installed a chatbot on my law firm website, and it has been a gamechanger. We know that texting is the No. 1 form of communication in the world, and with more and more people first finding my site on a mobile device, it seemed to make sense to give chat a try.

My service offers chat/text, which is actually the same thing. I've talked to a few people who said they reached out via chat because they didn't want to wait on the reply from a traditional contact form.

We currently pay only for chats that are actual leads inside our practice areas and when contact information is obtained. Those chats are \$20 per lead.

The plus of a chatbot is that it serves as a 24/7 answering service for my firm. We now receive cases we wouldn't have otherwise. The negative is that some visitors become frustrated because they're looking for more detailed information

the chatbot doesn't offer. They become irritated and leave the chat.—*Matt Boulton, founder, Boulton Law Group, Brownsburg, Ind.*

Give it a whirl

I have many real estate clients. If they want a chatbot, I hope they have an effective email opt-in first since that's more important. I see chatbots as really faddish right now. That said, if you're talking about a residential agent with a WordPress site who can add a simple chatbot plugin that's either free or low cost, sure! Install it. Why not? At least test it out.—*Ryan Hankins, Copywritingbyryan.com, Jacksonville, Fla.*

Good ones are great; bad ones are awful

We are using chatbots and have learned one very important lesson: A chatbot is worth doing only if it can be done well. A poor chatbot experience is worse than no chatbot at all.

The closest corollaries to chatbots are customer service phone trees. When they work, they're terrific. When they don't work, they create user frustration and long-term damage to the brand. So invest in your chatbots and the user experience. Otherwise, stick to email.—*Dan Green, founder/CEO and mortgage loan officer, Homebuyer.ai, Austin, Tex.*

Language is complex, and bots aren't yet.

In my opinion, chatbots have failed to live up to their promise. The thought of human interference-free tech that can work day and night, at a minimal charge, sounds very appealing. But that's where the appeal starts and ends.

There are a few major problems with chatbots. Language is a very complex mechanism of communication that has evolved over thousands of years. So it's quite difficult to program a chatbot with hidden meanings and intents. Similarly, accuracy had also been a major problem with chatbots. Since language is fluid and has many shades, aiming for accuracy can consume substantial bot capacity.

Finally, bots aren't one and done things. They require follow up and maintenance. Especially as the number of users starts to grow, they require more upgrades and management. It's better to think less in terms of a single bot approach and more in terms of a multi-bot model that allows you to expand your chatbot horizon.—*Alan Hartstein, editor, Techunderworld, New Delhi, India.*

Great, but don't deceive

Chatbots have been incredibly useful for us. We've set up our chatbot in a variety of different ways, but in all instances, it has increased the amount of leads we get by at least 73 percent.

During the night, when our sales team is offline and can't respond, we've set the bot to respond to frequently asked questions and reach out to people to get their contact information so we can call them the moment we're open again.

We've also set the bot in a way so that when a visitor on the website has been browsing certain properties in popular areas, it'll reach out with suggestions related to their search queries. This is still in an active test phase, but the results look very promising.

What really doesn't work is trying to deceive visitors. Even if it's done without that being your intent, if visitors don't think it's a bot and find out it is, they'll immediately feel less connected and, in most cases, cease interaction. Keep the bot friendly, with the appropriate tone of voice, but make it clear it's a robot.

The chatbot we use is part of our CRM software, Zoho One. It's easy to set up and works really well to capture sales and marketing data with every lead. We pay \$35 per month per user, and we have 10 users active on the chat, totaling about \$350 per month.—*Robin Barendsen, head of digital marketing, WehaveAnyspace Real Estate, Schiphol-Rijk, Netherlands*

They're conversation starters

One of the biggest benefits I've found with chatbots is in conversational marketing. Basically, chatbots are a great way to begin a conversation with potential or current clients to better engage them.

This can be done on the front end; for example, when people enter your website, they're greeted by a chatbot that encourages them to ask questions. This can also be done as a customer feedback and service tool. In this case, chatbots can be embedded in web control panels to help customers with any issues they may face.

Both of these approaches engage current and potential customers and allow you to collect valuable information on the types of queries they have.—*Nikola Baldikov, digital marketing manager, Brosix, Wilmington, Del.*

Listing Strategies

Beyond the Basics: Upgrade Your Listing Photos

Bad and sad listing photos can lead to a languishing listing. Great ones can make the sale. Here's how to make yours better.

Travis Carroll, an agent with the Liendo Team at Oxford Property Group in New York City, gets truly frustrated when he sees vertical listing photos. “There’s almost never a time to take a property photo vertically!” he insists.

Perhaps you know that tip. Or maybe you’ve heard many other basic suggestions for taking photos: Turn on lights, clear the room of clutter, open blinds, and put the toilet seat lid down. (This appears to be a pet peeve of many agents.)

But there’s so much more to know to improve your listing photos, and that can include hiring a photographer who can create what you can’t. Here’s a snapshot of the path to better listing photos.

Before you snap, run through this list

As the former marketing director at a 350-agent residential firm, it was my responsibility to approve all listing images for the website, digital and social campaigns, as well as print ads. It quickly became overwhelming choosing which properties received bigger photos and which were excluded altogether.

Since this really is a beauty pageant of the best listing photos at any given time, I came up with categories agents should consider when taking listing photos:

- **Progression of space**—It’s always a more interesting shot to feature multiple rooms within one photo. This provides the viewer with a better sense of the flow of the space.
- **Vignette**—If the property doesn’t photograph well, don’t be afraid to tease the viewer and show a close-up shot of the beautiful molding or fireplace, whatever it is you find appealing about the space. Listing photos are meant to entice the viewer to call the agent. They’re not meant to show every single detail about the listing; then there’s no reason for buyers to inquire further.
- **Color**—Make sure you have a pop of color to draw attention, whether it’s a beautiful floral decoration on the table or accent pillows on the couch.
- **Seasonality**—All scenes outside the window should show the season the listing is going active. The worst thing

Listing Strategies

you can do is feature a landscaped green terrace in the middle of winter. That makes viewers think the listing has been on the market since the previous summer. If the listing has, in fact, been active for multiple seasons, take new shots.

- **Horizontal format**—Most digital and print ads need a horizontal photo to fit their format. Always shoot horizontally unless you have a stunning townhouse façade or staircase shot.
- **Virtual staging**—Virtually staged photos are always better than featuring an empty space. Yet virtually staged photos don't always print well. If you or your seller can afford to physically stage the listing, that's the way to go.

—Brian Shahwan, director of digital strategy, CORE, New York City

Inexpensive touch-up service

We generally use a reasonably priced professional photographer typically taking HD photos. If the photos aren't great, we send them to BoxBrownie, an NAR REach company. At \$1.60 per photo, they'll adjust colors, and for a very small amount, they'll make other adjustments.

I've used BoxBrownie to pressure-wash a drive when it wasn't done prior to the photos, remove a tree, take out shadows, and add clouds. If you need a towel taken out of a bathroom, they can do that, too. For \$32 per room, you can have rooms virtually staged. It's a great service. They can make professional photos look their best at a very modest cost.

—Bruce Ailion, ABR®, CRB, CRS®, e-PRO®, broker/lawyer, RE/MAX Town and Country, Atlanta



Listing Strategies

Tech that can help you and a pro

A great listing photographer should be up to date with all the latest methods of photo editing:

- Virtual staging means using computer software to put photo-realistic furniture into the image of an empty room; it's one-tenth the cost of staging a home with real furniture. Plus, you get the best of both worlds: Buyers can see what the home looks like fully and beautifully furnished, and they can imagine their own furniture in the spaces when they see the home in person.
- Virtual painting is along the same lines. Have garish paint colors in your listing? A great listing photographer can “paint” rooms or even the entire house in neutral colors, allowing buyers to see what the house would look like with a fresh paint job.
- Virtual twilight allows you to show buyers what a home looks like at night. You can also add blue skies on bad-weather days.
- Virtual decluttering gives precious time back to your sellers if it isn't convenient for them to start moving stuff into boxes or storage. You can take the listing immediately and virtually remove anything from the room, giving you a remarkably clean image of what the room looks like empty.

If you're on a budget or the listing isn't valuable enough to merit professional photos, lots of apps will give pros a run for their money and improve photos you take on your smartphone:

- Photoshop Express is a freebie version of the professional-level photo editing software from Adobe. Cropping, color adjustment, and more on the fly will make your photos snap.
- Snapseed lets you retouch photos and adjust perspective and tilt. You can even brush out things. Perhaps your seller forgot a sock on the bed?
- Pixelmator comes with a “magic eraser” tool you'll need to see to believe. If you've got photos that need a lot of work, this is for you, though it comes with a \$4.99 price tag and works on the iPhone only.

CurbAppeal is an app that claims to specialize in real estate photography. It not only has straightening, cropping, and other basic features, but it bumps up low lighting as well. You can also export to MLS, Zillow, printable brochures, and even video. It's available only for the iPhone and iPad.—*Jonathan Alpart, agent, Fathom Realty, Dallas*

Create your own proprietary research

The digital age of house hunting allowed you to test your photos. You can use tools like Google Analytics to see how long people stay on pages of particular listed houses and how often they move from a particular page to making an inquiry.

Then you can use this information to split-test different photos to see which ones lead to engagement and calls. Over time, you'll notice trends that resonate with your market, and this data becomes an advantage that only you own.—*Oli Watson, agent, Dwell Estate and Letting Agents, Leeds, England*

Telling a story in three, two, one...

I've managed PR for real estate agents, and I have what I call the three-two-one rule. Photos should be taken in groups of three (so, for example, three photos of the kitchen) and should follow this formula:

- Three is the widest, most encompassing photo. It's the biggest number and should include the largest amount of visual information. For a kitchen, it's the entire kitchen.
- Two is close up and features a section or vignette. For our kitchen example, it could be the eat-in area.
- One is the singular focus on something specific. For our kitchen, it's the closeup of the ornate lighting or tile.

Going in three-two-one order helps people focus. They're literally looking at something from the largest amount of visual information to smallest detail, which is easier to process quickly when scrolling. You may want more photos of the kitchen, but if you stack them in three-two-one order, you can get a variety of shots but still lead the viewer through a visual story that will keep their attention.

—Julia Joy, founder, Z Group PR, Boise, Idaho

Controlling costs when you go pro

Keeping costs reasonable depends on how many listings you have. Paying per photo shoot is the most expensive route, especially if you have a lot of listings. However, many packages include unnecessary extras. For example, we don't normally need drone shots or full video. I've found we get the best results

by booking a simple two-hour shoot with a finish in the "golden hour," meaning during sunrise or sunset.

If you have a lot of listings, hiring a full-time photographer is the least expensive way to go. However, if you don't have enough work for your photographer, that can end up costing you. If you're part of a larger brokerage, perhaps you can pool resources with other agents to spread out the costs.

When it comes to finding affordable photo services, shopping around helps. Services like Snappr charge much lower rates than full studios. While not as affordable as a full-time photographer, you can get a great shoot with retouched photos for less than \$250.

Another way to reduce costs is to DIY. For what it would cost to hire a photographer for a few shoots, you can buy a good DSLR camera and a wide-angle lens. With the right lighting, almost anyone can take great pictures. As with a pro shoot, try to get some shots in the golden hour. Once you've got your pictures, Microsoft has a decent picture editor, or you can buy a pay-as-you-go license from Adobe Creative Suite to touch up your work.—Philip Georgiades, chief real estate agent, FedHome Loan Centers, San Diego

But are you a real estate photographer?

When interviewing photographers, the first thing I do is ask for their portfolio of previous projects. It's important they have experience shooting real estate listing photos as opposed to being general photographers who specialize in headshots, baby photos, and wedding photos.

Listing Strategies

We use a company that screens photographers called Showcase Photographers. You typically don't have to splurge for packages that include more than 30 photos. Our ideal listing has about 20 photos. Additionally, in most cases, you don't have to splurge for drone photography or 3D virtual tours, although they're both nice to have.
—Tyler Forte, CEO, Felix Homes, Nashville

Where, oh, where are photographers?

You can find photographers on social media through Instagram. There you have an opportunity to see the work of multiple photographers, and you can contact them directly. You can also find them on other social media platforms, such as Meetup, which allows you to meet with various photographers during a group session. It's also a good idea to search photography schools in your area because there are students who are searching for opportunities to showcase their talent.

Costs are all relative to the photographer. I suggest outlining your project and informing photographers of your budget. There's someone who'll be willing to work with you, but you have to be very explicit regarding the details and scope of the project.—Jay W. Hobbs III, *The Hobbs Homes Real Estate Group, Smart Realty, Silver Spring, Md.*

Find the photog, sign a contract

Research your photographer. Ask for references and to see their real estate photos. Ask agents you trust for anyone they'd suggest.

Have a shot list for each property. This ensures you'll have the photos you want. Extra photos can be taken, of course, but make sure you have what you need. Also have a contract that spells out exactly what you've agreed to and the cost. Be sure travel time, equipment, and supplies are included to prevent the bill from growing larger than initially quoted.

Be sure to take photos yourself. Phones are getting better every day, and that includes their cameras. I've seen some pretty incredible photos taken on cell phones, and I often take photos of listings myself because sometimes time is of the essence.—Shannon McNulty, *agent, Stilhavn Real Estate Services, Maple Ridge, B.C.*

From the photographer's perspective

I'm a real estate photographer, and here's how you can get better work from a photographer. Choose one who specializes in real estate. It requires a unique skill set and camera gear. Also find a local photographer to save on travel fees.

Be sure to understand licensing. Real estate photographers use a specific license agreement that usually states, "The photographer owns the media, and the agent may use the media only to market this property until it is sold. Any further use requires an additional license." Pay your photographer if you're going to continue to use their photos on social media or in other marketing materials. That helps them keep their real estate pricing low.
—Tammy Loverdos, *real estate photographer, Showcase Photo Tours, Alexandria, Va.*

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The Power of Your Words

Category: Professional development

Materials Needed: Handouts included with meeting materials, flip chart, and a large rubber band and an index card or sheet of scrap paper for each participant.

Estimated Time: 15-20 minutes

PowerPoint Available: Yes – [click here](#)

PDF Instructions: [click here](#)

Meeting Objective: To help your agents understand the power of the words they speak every day.

INTRODUCTION TO TODAY'S MEETING

Read to the group: Have you ever been guilty of saying something and then said to yourself, “Why did I say that?” Worse, have you ever spoken words that were negative but had no idea you just spoke something negative over yourself or someone else?

Unfortunately, all of us can allow negative words to roll off our lips that mold and shape our future and the future of our friends and others.

Your words are powerful! It was Solomon (the richest man to ever walk this world) who reminded us, “Death and life are in the power of the tongue: and they that love it shall eat the fruit thereof.”

STEP 1

Divide the room in half into two equal teams.

- Have one side write as many words as possible when they think of the word success.
- Have the other side do the same exercise; however, their word is failure.

After teams have had a few minutes to write down their words, call on volunteers to provide the team's responses.

Team leader note: If possible, use a flip chart, labeling one page success to record the responses from the success team and the other page failure to record that team's chosen words.

Ask each team: What were your feelings as you thought or even heard the words listed for the two topics? Allow time for debriefing.



STEP 2

Sticks and stones may break your bones, but words can change your brain.

Read or discuss the following article by Therese J. Borchard: [“Words Can Change Your Brain”](#), which I’ve excerpted here:

According to Andrew Newberg, M.D. and Mark Robert Waldman, **words can literally change your brain.**

In their book, *Words Can Change Your Brain*, they write: “a single word has the power to influence the expression of genes that regulate physical and emotional stress.”

Positive words, such as “peace” and “love,” can alter the expression of genes, strengthening areas in our frontal lobes and promoting the brain’s cognitive functioning. They propel the motivational centers of the brain into action, according to the authors, and build resiliency.

Conversely, hostile language can disrupt specific genes that play a key part in the production of neurochemicals that protect us from stress. Humans are hardwired to worry — part of our primal brains protecting us from threats to our survival — so our thoughts naturally go here first.

However, a single negative word can increase the activity in our amygdala

(the fear center of the brain). This releases dozens of stress-producing hormones and neurotransmitters, which in turn interrupts our brains' functioning. (This is especially with regard to logic, reason, and language.) "Angry words send alarm messages through the brain, and they partially shut down the logic-and-reasoning centers located in the frontal lobes," write Newberg and Waldman.

According to the authors, using the right words can transform our reality:

By holding a positive and optimistic [word] in your mind, you stimulate frontal lobe activity. This area includes specific language centers that connect directly to the motor cortex responsible for moving you into action.

And as our research has shown, the longer you concentrate on positive words, the more you begin to affect other areas of the brain. Functions in the parietal lobe start to change, which changes your perception of yourself and the people you interact with.

A positive view of yourself will bias you toward seeing the good in others, whereas a negative self-image will include you toward suspicion and doubt. Over time the structure of your thalamus will also change in response to your conscious words, thoughts, and feelings, and we believe that the thalamic changes affect the way in which you perceive reality.

STEP 3

Ask your group for their thoughts and feedback on the article; among the questions you might ask:

- Do you make a conscious effort to think about the words you use daily? Why or why not?
- Do you practice quoting or saying positive affirmations each day? Why or why not?
- Do your words in a text or email have as much weight as verbally spoken words? Why or why not?
- Do you know people who tend to have a negative outlook on life and tend to speak negative words? How does this make you feel? Could you be guilty of using a negative phrase or words and not realize the power of your words?

STEP 4

Ask: How can we change our words?

Have your team members use a fresh index card to write down on one side of the card in the present tense (in other words, have them write the statement as though they're experiencing their situation right now, not in the future) the answer to this question: In positive words, how is the current situation going for me as a sales professional?

For example, “I’m ahead of my goals for listing and sales this year, and my referrals for new business continue to grow daily.” “I’m happy and love my sales career, and the joy of my success radiates from my face to those around me.”

Have the group continue on the back of the index card by writing down, using positive words, how their current year as an individual to those around them is playing out in their lives.

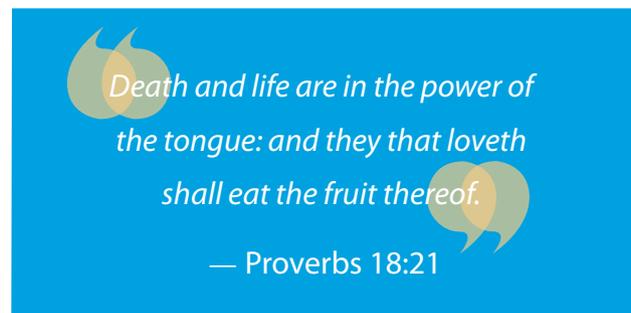
For example, “I always listen to my friends and family and take a genuine interest in their lives.” “I have an abundance of peace and prosperity in my home, and my relationships with my family and friends provide me joy and happiness.”

Distribute to each agent a rubber band. Ask them to commit to wearing the rubber band for the rest of the day or, preferably, a few days. Each time they find themselves using negative words, they should take the rubber band and do a slight stretch and pop on their wrist. This will help remind them of the importance of their words.

CLOSING

Ask for volunteers to share feedback from today’s meeting and their suggestions to help all of us use positive words in our daily lives.

Encourage your team to carry their index card around with them and reread the positive words they’ve constructed about their lives as sales associates but also as individuals to help build brighter relationships and attitudes with others they meet and interact with in the coming days.



Bonus! Here is a link to a video of this presentation by John D. Mayfield: [click here](#)

John Mayfield, ABR®, CIPS, CRBsm, C-RETS, e-Pro, GRIsm, RENE, SRS, received his real estate license in 1978 and has been a practicing broker since 1981. He earned his Master's degree from REALTOR® University in 2015, has been recognized as REALTOR® of the Year from his local board, and received the 2014 Richard A. Mendenhall Leadership award from Missouri REALTORS®. John has spoken to thousands of real estate professionals in over 22 countries and served as the 2010 President of the CRB Council. He also owns and operates the Global Real Estate School. For more information, visit www.globalrealestateschool.com



The Power of Your Words

Meeting Number: PROF020120

Category: Professional Development

Materials Needed: Handouts Included with Meeting, Flip Chart, Large Rubber Bands for Each Participant and two index cards or sheets of scrap paper.

Estimated Time: 15 – 20 Minutes

Power Point Available: Yes

Meeting Objective: To help your team members understand the power of their words, they speak every day.

Introduction of Today's Meeting: Read the following - Have you ever been guilty of saying something and then said to yourself, "why did I say that?" Worse, have you ever spoken words from your mouth that were negative, but had no idea you just spoke something negative over yourself or someone else? Unfortunately, all of us can allow negative words to roll off our lips, which mold and shape your future and the future of your friends and others.

Your words are powerful! It was Solomon (the richest man to ever walk this world) who reminded us that "death and life are in the power of the tongue: and they that loveth shower eat the fruit thereof."

Step #1

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- Have the other side of the room do the same exercise, however, their word is "failure."

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After teams have had a few minutes to write down their words, call on volunteers to provide you their responses

Team Leader Note – If possible, use a flip chart, label one-page Success to record the responses from the Success Team, and the other page, Failure, to record their words chosen.

Ask Each Team – What were your feelings as you thought or even heard the words listed for the two topics? (Allow for debriefing)

Step #2

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Positive words, such as “peace” and “love,” can alter the expression of genes, strengthening areas in our frontal lobes and promoting the brain’s cognitive functioning. They propel the motivational centers of the brain into action, according to the authors, and build resiliency.

Conversely, hostile language can disrupt specific genes that play a key part in the production of neurochemicals that protect us from stress. Humans are hardwired to worry — part of our primal brains protecting us from threats to our survival — so our thoughts naturally go here first.

However, a single negative word can increase the activity in our amygdala (the fear center of the brain). This releases dozens of stress-producing hormones and neurotransmitters, which in turn interrupts our brains’ functioning. (This is especially with regard to logic, reason, and language.) “Angry words send alarm messages through the brain, and they partially shut down the logic-and-reasoning centers located in the frontal lobes,” write Newberg and Waldman.



According to the authors, using the right words can transform our reality:

By holding a positive and optimistic [word] in your mind, you stimulate frontal lobe activity. This area includes specific language centers that connect directly to the motor cortex responsible for moving you into action.

And as our research has shown, the longer you concentrate on positive words, the more you begin to affect other areas of the brain. Functions in the parietal lobe start to change, which changes your perception of yourself and the people you interact with.

A positive view of yourself will bias you toward seeing the good in others, whereas a negative self-image will include you toward suspicion and doubt. Over time the structure of your thalamus will also change in response to your conscious words, thoughts, and feelings, and we believe that the thalamic changes affect the way in which you perceive reality.

Step #3

Group Debrief: Ask your group for their thoughts and feedback on the article.

Do you make a conscious effort to think about the words you use daily?

Do you practice quoting or saying positive affirmations each day?

Why or why not?

Do your words in a text or email have as much weight as verbally spoken words? Why or why not?

Do you know people who tend to have a negative outlook on life and tend to speak negative words? How does this make you feel? Could you be guilty of using a negative phrase or words and not realize the power from your words?



Step #4

How Can We Change Our Words? Have your team members use a fresh index card and write down on one side of the card in “present tense,” (in other words, write the statement as though you are experiencing your desire right now, NOT in the future) how the current situation is going for you as a sales professional in positive words? For example, I am ahead of my goals for listing and selling real estate this year, and my referrals for new business continue to grow daily. I am happy and love my sales career and, the joy of my success radiates from my face to those around me.

Next, have the group continue on the backside of the index card and write down how your current year as an individual to those around you is playing out in your lives with positive words. For example, I always listen to my friends and family and take a genuine interest in their lives. I have an abundance of peace and prosperity in my home and, my relationships with my family and friends provide me joy and happiness.

Closing

Ask for volunteers to share any feedback they might have from today’s meeting and suggestions to help all of us use positive words in our daily lives.

Encourage your team to carry their index card around with them and re-read their positive words they have constructed about their lives as a sales associate, but also as an individual to help build brighter relationships and attitudes with others they meet and interact with in the coming days.

Finally, distribute a rubber band to each participant. Have members commit to wearing the rubber band for the rest of the day (or preferably a few days). Each time you find yourself using negative words, take the rubber band and do a slight stretch and pop on your wrist. This will help remind you of the importance of your words.

Closing Quote:

“If you think you can, you can. If you think you can’t, you’re right.”
Mary Kay



Handouts for Meeting

5

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Handout 1-A

Provide one list to each team member.

<p>What I Will Apply in My Life After Today's Meeting</p> <ol style="list-style-type: none">1.2.3.4.5.	<p>What I Will Apply in My Life After Today's Meeting</p> <ol style="list-style-type: none">1.2.3.4.5.
<p>What I Will Apply in My Life After Today's Meeting</p> <ol style="list-style-type: none">1.2.3.4.5.	<p>What I Will Apply in My Life After Today's Meeting</p> <ol style="list-style-type: none">1.2.3.4.5.



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