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# outfront

A PUBLICATION OF KELLER WILLIAMS REALTY, INC.

JANUARY/FEBRUARY 2009, VOL. 6 NO. 1

## SHIFT REVOLUTION! IT'S GONNA BE ALRIGHT.

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### VOICES OF THE REVOLUTION:

I had to  
**do something fast,**  
so I started talking to lenders  
about how to get into  
**the bank-owned world.**

- Carol Royse

— pg. 5 —

It is an  
**absolute mission**  
for me to make sure that  
we exhaust every possible avenue  
**to save our clients**  
from foreclosure.

- Kristina Arias

— pg. 6 —

We're  
**helping people**  
to avoid the  
worst financial disaster  
**of their lives.**

- Fred Weaver and  
Kevin Kaufman

— pg. 4 —



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The boom years that we enjoyed during the first half of this decade are a distant memory. We have a new normal now – one that calls for tenacity, discipline and a focus on the 12 tactics that Gary Keller and his writing team of Dave Jenks and Jay Papasan set forth in *SHIFT: How Top Real Estate Agents Tackle Tough Times*.

I read *SHIFT* for the third time over the holidays. Every time I read it, I gain new insights and it seems to ring even more true. Every single one of the tactics – from getting the right mindset, to learning how to do more with less, to pricing ahead of the market, to mastering the “market of the moment,” is essential to our success. I believe that’s truer this year than ever before.

Our SHIFT Revolution theme for 2009 has so much relevance to us, because just as the Beatles assured the world when they recorded

“Revolution” and released it on their White Album in 1968, it really is “gonna be alright.” Back then, the turbulence stemmed from untold social upheaval. Now, we’re facing economic uncertainty fueled around the clock by the media.

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one of perspective and a focus on what we as individuals can and need to be doing to get it right. That’s what we’re about at Keller Williams Realty.

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Yours in charting our own course,

Mark Willis  
CEO, Keller Williams Realty

Letter from  
the CEO



Every single one of the tactics – from getting the right mindset, to learning how to do more with less, to pricing ahead of the market, to mastering the “market of the moment,” is essential to our success.



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Ben Arnold

Kevin Kaufman (left) and Fred Weaver both learned first-hand that banks don't want to own real estate.

# SHIFT FUELS SHORT SALE MARKET

By Lisa Wahlgren

**L**ike most of the real estate industry's current short sale specialists, **Fred Weaver** and **Kevin Kaufman**, both agents with the Tempe-Scottsdale and Sonoran Living market centers, didn't start their real estate careers with the intention of negotiating short mortgage payoffs with hundreds of banks.

But the faltering Phoenix real estate market led them in that direction to the point that helping homeowners to avoid foreclosure is now their primary focus and their passion.

While both of them began pursuing short sales early in the early summer of 2007, Kaufman explains, "We came together as a team on Feb. 1 of 2008, and we've built our business around short sales."

Their focused team approach has had a significant impact on the market. Between July of 2007 and January of 2008, they had a combined total of 15 short-sale listings. That figure shot upward this year, as their short sale listings taken between February and December of 2008 numbered more than 100. They have been closing eight to 10 a

month since February of last year.

"We have a good success rate," Weaver says, noting that 80 to 95 percent end up closing, but the time frame from contract to close in the short-sale arena tends to be at least six months.

"Teaching up to five classes on short sales for agents every month and maintaining a Website ([www.noequitynoproblem.org](http://www.noequitynoproblem.org)) designed to educate both homeowners and agents about the short-sale process," Kaufman adds, "we're known in the market as the go-to guys for short sales."

## IN THE TRENCHES

Having worked in lending, banking and collections environments, Weaver explains that they have been able to approach the short-sale negotiation process with a valuable perspective. "We realize that we have an understanding of the people we are working with at banks, and that we understand real estate better than they do. And since every transaction tends to involve a different person at a bank, it's important to re-establish credibility every time by coming from a position of authority and conveying

confidence.

"We know that banks do not want to own real estate; it's just a negotiation. They're trained to get every dollar they can out of the house," Weaver says.

"We also realize that you are going to hear 'no' five to six times before you hear 'yes.' You can't give up the first time you hear 'no.'"

As such, Weaver describes short sales as a "game of tug of war, combined with a game of musical chairs. Every bank has its own process and the degree to which that process, is followed within every bank varies depending upon who you are working with."

## TENACITY, TENACITY, TENACITY

Kaufman emphasizes that short sales are wholly separate from the traditional transactions that agents are trained about in real estate school. The challenge of constantly needing to keep channels of communication open is particularly acute when buyers agree to lock in for 60 days while awaiting an answer from the bank, and market values continue to fluctuate throughout the process.

"We're working hard to get the

message out in our market that short sales take a lot of time and are hard, but what isn't? It's a great way to build business and help people out of the worst financial situation of their lives. But if you take on a short-sale, be prepared to take it on all the way and own it," Weaver emphasizes. "Don't give up the first time you hear 'no,' or lose interest because you are not willing to fight hard enough for your client." kw

#### SHORT SALE SUCCESS STRATEGIES

- Realize it's a negotiation process with the bank. Expect to hear "no" five or six times before hearing "yes."
- Convey confidence by backing up your knowledge of real estate and current market conditions.
- Keep communication channels open – despite long processes and delayed decisions.

#### TO LEARN MORE ABOUT SHORT SALES ...

- Review "Master the Market of the Moment – Short Sales, Foreclosures, and REOs." Tactic #11 of *SHIFT: How Top Real Estate Agents Tackle Tough Times*. Available for purchase at ([www.millionairesystems.com](http://www.millionairesystems.com)).
- Order a copy of *An Agent's Guide to Short Sales, Foreclosures, and REOs* – part of the 12-part Breakthrough to Mastery series available from ([www.kellerwilliamsuniversity.com](http://www.kellerwilliamsuniversity.com)).
- Go to ([www.AgentMountain.com](http://www.AgentMountain.com)) and click on "Mountain Radio" for a list of recent interviews between Gary Keller and short sale/REO experts.
- Go to ([www.kwconnect.com](http://www.kwconnect.com)) and enter "short sales" into the search box to be directed to a list of recent programs on navigating short sales.



Carol Royse

# SURVIVAL STRATEGY sparks new SPECIALTY

## Shifting to REO

By Jennifer LeClaire

Nearly two years ago, when **Carol Royse**, associate with the East Valley (Ariz.) market center, realized that her listings weren't moving, that the MLS inventory in her market had doubled and that her marketing efforts weren't making much of a difference, she shifted strategies.

Today, about 68 percent of her business is foreclosed and distressed properties, and she closes about 20 REO sales a month.

Along with Florida, Nevada and California, Arizona is one of the "Big Four" leaders in foreclosures and bank-owned properties. Royse has adeptly seized this market by diligently working to establish relationships with banks. Emphasizing that banks are not eager to enter into new relationships with real estate agents, she recalls that it took nearly six months to break in.

"I had to learn the language. I had to be a detective, searching the Internet to find out if local banks had REO departments. I got in just in the nick of time, because most of the area banks aren't working with new agents now."

Royse's approach was simple but painstaking: She contacted banks and kept contacting as many of them as possible until she managed to make some inroads and prove herself. What she discovered was that every bank has a slightly different process.

In the current environment, banks get

hundreds of applications and inquiries from agents. "You have to make yourself stand out," Royse says. "Here's what I learned: Send an email. Don't call them. Be efficient, not too wordy. Understand the types of offers the bank is looking for and work hard to get those offers."

While the REO business is what's kept Royse in the real estate game, she emphasizes the importance of watching the bottom line. "If you don't keep an eye on expenses for repairs and maintenance that often come along with REO properties, you could end up in the red at the end of the transaction."

Instead of the 3 percent commission that she typically received on traditional transactions, she's now earning about \$2,000 per sale of an REO property.

"You have to make it on volume," Royse says. "The REO game is a high-energy, high-volume, low-margin business."

And that volume is gaining a new momentum lately as housing is becoming more affordable and investors are actively looking for bargains. When the market recovers, Royse still plans to keep her fingers in the REO pie, and at that point, she'll have bank relationships and an expertise to fuel a more diverse revenue stream. kw

# SHIFTING TO SHORT SALES

## Painstaking process to stave off financial disaster

Tactic #11 in *SHIFT: How Top Real Estate Agents Tackle Tough Times* described the market realities that erupted two years ago for **Todd Barton**, associate with the Las Vegas Summerlin market center, and **Kristina Arias**, associate with the Integrity First - Mesa/Gilbert (Ariz.) market center:

“While there are always a small percentage of homes that go into default or foreclosure, during a shift, distressed properties can flood the market and begin to impact the marketplace. That’s why we call this the “market of the moment.” These homes tend to hit the market abruptly and can grow so numerous as to dominate the overall market, driving down prices even further and thereby creating a second wave of defaults and foreclosures. This downward cycle of foreclosures and falling prices can eventually feed on itself, building momentum until bargain hunters and investors are attracted back into the market. -*SHIFT*, page 225

The shift has fueled three distinct, but thoroughly interrelated, niches: short sales, foreclosures and REOs.

As such agents are sharpening their focus on increasingly prevalent niches that include:

- homeowners who owe more on their mortgage than the current value of the property and are trying to avoid foreclosure by negotiating with the lender to accept a “short” payoff of the actual mortgage;
- bargain hunters and investors interested in deals on currently foreclosed properties; and
- banks that are looking to dispose of the real estate that is currently on their books.

**Gary Keller**, co-founder and chairman of Keller Williams Realty, recently emphasized that the opportunity is currently centered around short sales. “REOs are becoming somewhat of a closed door for agents to list – a select few are getting the majority of them. Short sales represent an equal opportunity for all agents and that’s the direction that the government would like

to see home sellers and their banks move in, if possible.” During recent interviews for his Agent Mountain Website, Keller spoke with select “market of the moment” aficionados to gather market-leading insights and strategies for gaining market share while becoming part of the solution. The following excerpts from his conversations with Todd Barton and Kristina Arias set forth the key steps to a short sale transaction. To hear the entire conversations or to tap into Keller’s three recent REO Roundtables, go to ([www.agentmountain.com](http://www.agentmountain.com)) and click on “Mountain Radio.”

**Gary:** How did you decide to focus on short sales?

**Todd:** There are about 23,000 properties on our MLS – quite a few are overpriced traditional listings, but the most recent statistics are that 82 percent of what’s selling are distressed properties. I’m kind of a realist and I really like to help people. It’s like you’ve said, taking listings that are overpriced doesn’t make a lot of sense. Getting into the short sales in this market is what makes sense for me.

**Kristina:** It’s heartbreaking to see a client lose their home to foreclosure. It’s an absolute mission for me to make sure that we exhaust every avenue before we let that happen.

**Gary:** So let’s walk through how you work a short sale from beginning to end.

**Kristina:** It begins with a kind of pre-qualification. We first need to ask the client questions such as: “Are you late on



Kristina Arias



Todd Barton

your payments? Is there a foreclosure date? Is there a second mortgage? We always ask about their financial situation, and why they think the bank should agree to accept less money for the sale of their home than what they are owed. Their response forms the basis of a “hardship letter” to the bank, which we ask the client to compose in their own handwriting. Banks don’t consider the fact that the market is down to be a legitimate hardship. A hardship is a medical condition, job loss, job transfer or

something of that nature.

The next step is to assemble a financial packet for the bank, which includes all the same kind of information that they needed when they applied for the mortgage, although, now they are trying to prove that they can’t afford their home anymore.

We also need to get a Letter of Authorization from the client to negotiate with the bank on their behalf.

**Todd:** Actually, I don’t sign a listing agreement anymore until I have all of this documentation. At this point, if somebody calls my office and wants me to list their home as a short sale, we have a very pointed conversation about what’s required on their end. In a lot of cases, I don’t even go to the house anymore, because in today’s market, tile floors, granite counters and even pools don’t make a difference. There’s so much inventory that buyers are solely looking at price per square foot. If it’s going to sell for “fair market value,” the bank is not going to agree to a price of \$15,000 less because the seller has linoleum floors.

**Gary:** Right.

**Kristina:** When we put a short-sale listing into the MLS, we price it at the bottom of the so-called market value based on our CMA, and then we do a 10 percent price reduction every two weeks. That way, we can show the bank a pricing history. We can say, “The market rejected this price, the market rejected that price, and then at this price, we finally got an offer.”

**Todd:** It’s critical that buyers know what they’re in for when they make an offer on a short sale, so whenever a buyer’s agent brings me an offer, my first question is, “Do your buyers understand this is a long, drawn-out process that could take 90 days to get a demand letter from the bank, and in some cases, even more, depending on the situation and the property?”

**Kristina:** Our board has actually developed a “short sale

addendum” that discloses to the buyer the dynamics of a short sale. The buyer signs the disclosure, and is not required to open an escrow account until we actually have an offer from the bank. So they’re not actually tied to the property.

Once we get the addendum signed, we send the buyer’s offer to the bank, along with the seller’s complete financial packet. Most banks will not consider a short sale until there is an actual purchase contract.

I indicate an 8 percent commission on the HUD statement, because I know the bank is going to come back and ask me to lower my commission on the grounds that if they are taking a hit, I should also have to take a hit. So I start out at 8 percent, and then, if necessary, negotiate that down to 6, or sometimes 5 or 4 percent.

Continued on following page

## A STEP-BY-STEP OVERVIEW OF A SHORT SALE

Recognizing that the short-sale process varies by bank and by market, the following steps represent the basic framework for helping clients to avoid foreclosure:

1. Pre-qualify the seller, being sure to determine: where they are with their payments, whether a foreclosure date has been set, the bank you’ll be working with, and whether there are any second liens.
2. Conduct a comparative market analysis of the property.
3. Get a letter of authorization from the client to negotiate with the bank on their behalf.
4. Obtain the bank’s specific guidelines for negotiating a short sale.
5. List the home.
6. Adhere to a predetermined schedule for dropping the price of the home by a specific percentage until an offer is received.
7. Present a contract to the client once an offer has been accepted.
8. Submit the offer to the bank, along with a complete short-sale package, documenting the seller’s financial status and the buyer’s qualifications.
9. Contact the bank within 48 to 72 hours of submitting the package to ensure that all necessary documents have been received. Clarify the procedure and time frame moving forward.
10. Obtain two BPOs (broker price opinions), which typically can take anywhere from one to 20 days. Generally banks are looking for a BPO that is within 15 percent of the offer.
11. Continue monitoring the process once the offer is sent to the negotiator, which tends to take 30 to 45 days, and then on to management for a decision, which tends to take seven to 14 days.
12. Allow another seven to 14 days for receipt of a demand letter from the bank.
13. Schedule the close, which typically takes another 30 days.

**Todd:** As far as how to submit the package, I've tried every way. Mailing the documents or sending them via a courier service requires that someone at the bank will have to scan them in, and they can get lost or misplaced. My experience has been that e-fax is the best way, because the documents arrive electronically directly onto a computer. It's also best to send the documents directly from a stand-alone fax, so that the phone number the documents are coming from can be tracked. When you call the bank 48 or 72 hours later to confirm that the package arrived, and you aren't able to state the phone number that the documents were sent from, you could be back to square one. Once customer service confirms receipt of the package, I'll say, "okay, what's the procedure from here?" That's a very important question, because banks have very different processes. And even if you have worked with the same bank three weeks ago, policies and procedures may have changed.

Typically, the first part of the process is that someone will take the file and make sure that all the required documentation is there. Once that's confirmed, they'll call and order appraisals and BPOs (broker price opinions), which can take anywhere from a couple of days to three weeks, and then it gets assigned to a negotiator. And generally, it takes the negotiator 30 days to review the file and submit it to management with their recommendations. From that point, it takes

another 10 to 15 days for management to come back with a decision. Then it takes another seven days to actually get a physical demand letter in hand. From that point there's another 30 days until the close, provided you've been able to hold onto your buyer throughout the process.

**Gary:** What are your biggest hurdles with short sales?

**Todd:** Keeping the buyer is the biggest one. The second biggest hurdle is just getting the bank to upload your documents. And the third hurdle that a lot of agents have, and I think I've pretty much fixed this one for myself, is getting all of the necessary documentation from the sellers.

**Gary:** Last question: Where is your market today?

**Kristina:** We're up a little on the buy side, because things are finally affordable again, but there are still a lot of buyers who are reluctant to commit because they think that prices are going to continue dropping. Fortunately, we have one newspaper in town that's making a deliberate choice to focus on the upside of the real estate industry to help people to understand that this is a great time to buy.

**Todd:** My gut feeling is that we are so close to the bottom that we're probably there. I think we're right at the point where if you are looking to move to Vegas or invest in property here, you need to be doing it right now. There are some great values out there. kw

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# Clout and connections



“

The Keller Williams model has a proven track record and we are duplicating it in the commercial market.

Anthony House  
Pal Beach, Fla.

”

# Entrenched player powers up KW Commercial in South Florida

By Jennifer LeClaire

**Anthony House** has decided it's time to come home – back to Keller Williams Realty after nearly a decade of diverse commercial experience that includes everything from auctions to traditional sales to foreclosures to appraisals.

House will serve as director of the Palm Beach Central market center's new commercial division, where he will bring his eclectic experience – and his long list of contacts – to bear for his real estate alma mater.

"I've appraised every type of commercial property, including land, nursing homes, high-rise buildings and shopping malls," says House, a 15-year commercial real estate industry veteran.

"I've also been a landlord, investor and developer," he continues. "I know the people in the local market, and I know the energy at Keller Williams. I wish I had never left."

Having formerly sold residential real estate as a Keller Williams agent, House's commercial expertise is turning heads toward KW Commercial.

"Anthony has expertise in valuation of all types of commercial property," says **John Michailidis**, team leader of the Palm Beach Central market center. "He's already got a listing – a 22-acre, \$10 million-plus plot of land, and he's in negotiations with a potential buyer."

## GOOD TO GO

As a Keller Williams veteran, House is savvy to the business model, the culture and the possibilities.

"Gary Keller doesn't jump out into the woods without knowing where he's going," House says. "The Keller Williams model has a proven track record and we are duplicating it in the commercial market. I am very excited to be back here."

Michailidis is perhaps even more excited to have him. House has a breadth of experience that will open doors for KW Commercial. "Anthony has a golden Rolodex," Michailidis says.

House has already sent out dozens of emails to people he knows and reports a positive response in local markets to KW Commercial's emergence. "We are going to have a name recognition in the market, not only with our own names but with Keller Williams and its philosophy," House says. "It takes time to recruit successful commercial real estate brokers, but I believe they will see the value in the Keller Williams model."

## "SOMETHING SPECIAL"

Michailidis is equally positive about Keller Williams Realty's potential in the commercial sector. With the support of Buddy Norman, the president of KW Commercial, he's building both relationships and momentum. "So far, everybody is willing to listen," Michailidis says. "Agents are getting excited and we're ready to make an impact."

Despite the daunting challenges inherent in the current market, House has no doubt that this is the perfect time to launch Keller Williams Realty's commercial division. "Right now we're getting organized and ready to go," House says. "Our secret will be to follow the model, and people will soon see that there is something special happening here." kw

*For more information on Keller Williams Realty's commercial division, go to ([www.kwcommercial.com](http://www.kwcommercial.com)).*



John Michailidis

Chris Matula



Anthony House

Chris Matula

# Enterprising Gen Yer | Ryan Corbin

## Rooted in real estate: Logical path proves to be farm and land deals

By Elizabeth Millard

When **Ryan Corbin** thought about his future career directions while in high school, real estate seemed to be the best, most promising path. And, in fact, he was already on that route.

His father, **Nick Corbin**, had been a real estate agent since Ryan was 2 years old, and by the time high school came around, the younger Corbin was able to pitch in and help his father on deals. "Basically, whatever I could do that didn't require a license, I did," he recalls.

After graduating from high school in 2004, he spent the summer studying for the real estate licensing exam, got his license the following September and joined the Owasso/Tulsa market center.

### OPEN SPACES

Primarily working out of the Claremore business center, he set to work at carving out a niche for himself, focusing on farm and land deals. Coming to Keller Williams Realty was exciting, he notes, because it allowed him to go "100 percent" toward the direction he wanted.

"I was impressed by the training that's offered, and the amount of help that's available," he says. "They give you the flexibility to grow your business, and to constantly be getting better and more educated."

Corbin notes that he's currently working on six separate farm and land deals that range from \$1 million

to \$500 million. To stay abreast in this arena, he is constantly pouring over county records concerning land transfers, new development proposals and claim deeds – a process made easier thanks to a statewide, online database of public documents.



### IN-HOUSE EXPERT

"Anything our agents need to know about land or acreage, we go to Ryan," says **Aaron Watson**, Corbin's team leader. "He's becoming a leader in the farm and ranch part of the business, and since our business center is in a rural area of Oklahoma, that's important."

According to Watson, Corbin is an agent to watch. Having started in real estate in the height of the boom, Corbin has not been daunted by the downturn as he tenaciously goes about the business of lead generation and tracking land deals. kw

“

They give you the flexibility to grow your business, and to constantly be getting better and more educated.

- Ryan Corbin  
Claremore, Okla.

”

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# Lifetime Achiever | Sally Washburn

## Anything but retiring: 90-year-old icon still inspires

"The thing that's really important to know about **Sally Washburn** is that she has cracked every glass ceiling," says **Kay Evans**, regional investor, Southeast Region. "She's a role model, an award winner and just simply an amazing person."

Washburn joined the Atlanta market center in 2002, but her experience in real estate stretches back to 1960. Most notably, she was the first woman president of the Atlanta Board of REALTORS®, which recently established the Sally Washburn Lifetime Achievement Award, and she's garnered numerous designations, including CRB, GRI, LTG and PMN.

She owned her own company for 15 years, then acted as managing broker at Northside Realty (now Coldwell Banker) for 25 years. During her last two years there, the president asked her to set up a mentor program for new agents, and she jumped at the chance.

"During my career, I've been very active in promoting education, and I think mentoring is vital," says Washburn. It's also what led her to Keller Williams Realty.

Two of her former trainees, **Bill Haas** and **Michael Martino**, asked her to join the Atlanta-Perimeter North market center and continue serving as a mentor.

So, at the age of 85, she made a career change.

"Bill and Michael were a big part of why I came to Keller Williams Realty, because we had

a longtime relationship, and they could see that coaching was valuable," she says. Although she's only formally mentoring two agents now – down from the 46 in previous years – she has no doubt that she's still making a valuable contribution.

A diagnosis of amyotrophic lateral sclerosis (ALS) two years ago has slowed her down somewhat, but it has not dulled her spark and passion for the profession.

"When you love something, you don't give it up," she says. "When I went into real estate, I found that I enjoyed it, and that kept growing. At this point, I thrive on real estate. I may not go out and beat the bushes like I used to, but I think people still respect my advice and guidance."

The basics of real estate don't change, she notes, and that's what she teaches: lead generation, listing management and relationship building.

"Agents love her, because she understands them," says Evans. "She's shared her knowledge, because she adheres to a higher level of professionalism. She sets an example in the real estate arena."

Helping Washburn in daily real estate tasks is her granddaughter, who just obtained her real estate license. But she's not thinking of passing the torch just yet.

"Retirement isn't a word in my vocabulary," she says. "I feel that I never stop learning, and if I can still be of assistance to other agents, and help as they progress in their careers, I'll be here." kw



“

She's shared her knowledge, because she adheres to a higher level of professionalism. She sets an example in the real estate arena.

- Kay Evans  
Atlanta, Ga.

”



# Drilling down on the speech patterns that produce positive outcomes

## Learn the language of sales

by Lisa Wahlgren

When practiced at its most proficient level, the language of sales is actually a highly exact science that understands how both the conscious and subconscious mind processes and responds to speech patterns.

That's what the Language of Sales Fast Track Coaching program is all about – knowing what to say, how to say it and why it works, in order to boost clients' listings taken and effectiveness. The six-month program consists of 12 group coaching calls that each focus on a distinct aspect of the communication process while building both confidence and effectiveness, explains **Dianna Kokoszka**, president of the MAPS Institute.

Among the many concepts that are taught during the program are verbal pacing and leading, which are considered to be among the most complicated of the 19 language patterns that are taught.

"A 'pace' is anything you can say that your client will agree with," Kokoszka explains. "It's a fact repeated back to a client that their conscious mind knows to be a truth. It's a variation on a 'tie-down' statement, which is a question concerning a matter with

which the client is nearly certain to agree.

"A 'lead,' on the other hand, is a point that you are seeking agreement on," Kokoszka says.

With the following definitions in mind, Kokoszka set forth the following communications technique, which works because it gets the client accustomed to saying "yes," Kokoszka explains.

- Pace, pace, pace, then lead
- Pace, pace, then lead, tie-down
- Pace then lead
- Close.

The following script demonstrates how it works:

### LISTING PRESENTATION

Mr. and Mrs. Seller, thank you for inviting me to your home. (pace)  
It is an important decision that you are about to make (pace)  
to **list your home with me.** (embedded command)  
You are moving to Chicago after the first of the year. (pace)  
And you need to get your home sold quickly. (lead)

You have your new job in place. (pace)  
And you are starting your new job in 60 days. (pace)

So it's important to **price your home right** (embedded command) so that it will sell quickly. (lead)  
Don't you agree? (tie-down)

Your employer wants you to start in 60 days. (pace)  
And to make sure that you can move together as a family, we need to get it sold in 30 days. (lead)

So let's price it right tonight. (lead and close)

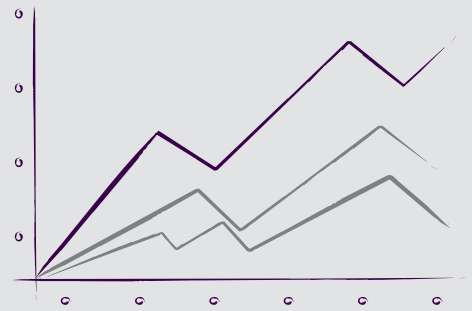
While the language of sales is a highly studied approach to directing the outcome of a conversation, Kokoszka emphasizes that it is not a technique to manipulate clients. "It is only valid if you are being authentic, if you have asked key questions and have found out as much as you can about your client's needs so that you can come from a place of contribution."

The next series of Language of Sales Fast Track Coaching calls begins on Jan. 29, 2009. To learn more or to sign up for the program, go to ([www.mapsinstitute.com](http://www.mapsinstitute.com)).





Dianna Kokoszka,  
president of MAPS  
Institute.



## THE MAPS FACTOR:

Market declines, production doubles

“

I signed up for coaching through MAPS at Family Reunion in 2007 and received my first call shortly after.

That was one of those life-changing moments. Since that call:

- ✓ I have learned more about myself and how I handle different situations.
- ✓ I have become more focused and have used my energy and ambition in a productive way.
- ✓ I have learned to take time for myself and have become more relaxed.
- ✓ I have more than doubled my business – from \$5.6 million in 2006 to \$9.4 million in 2007, and I’m tracking at \$11 million for 2008.

I love my coach and the focus, accountability and love she provides. She has witnessed my biggest success and has helped me through my biggest challenges. It is one of the best investments I ever made in myself and my business!

*Thank you MAPS and Coach Kathy Chroma,*

*Kasia Dupler,  
Associate,  
Tulsa Metro  
market center*



Kasia Dupler

”

# Leaner and Greener for 2009!

## President's Perspective



Dear Team,

Regardless of where we stand on the issue of New Year's resolutions, a new year is a fresh start – an opportunity to put the past in the past and decide what we want the future to look like.

Last year, of course, we had the benefit of untold market upheaval to help us to rethink everything that we do and how we do it. We also had the gift of *SHIFT: How Top Real Estate Agents Tackle Tough Times*, from Gary Keller and his writing team of Dave Jenks and Jay Papasan, which gave us a framework for taking a powerful hold on our businesses, despite the gloomy outlook and constant barrage of bad news from the media.

Here at our Support Center in Austin, every single one of us sharpened our focus on helping you to seize this market to your advantage, and like you, we also took a hard look at everything we do to make sure that we are approaching our goals in the best way possible. Among the changes for 2009 – as you can see – a transition to a standard-sized format for *OutFront*, in response to many of your suggestions. Along with a number of “green” initiatives here, we decided that it was time to become more environmentally aware about the production of our company's primary publication.

Moving forward, every issue of *OutFront* will be printed with recycled paper, utilizing sustainable energy sources such as wind power and industry-leading “carbon-neutral” technology – which means that our printing company plants trees to offset any greenhouse gases that are created during production. The use of our new “EarthAware” paper stock. The new format for *OutFront* will result in the following environmental benefits in 2009:

- 906 fewer trees consumed
- 1,548 million fewer BTUs of energy used – the equivalent of 18 homes for a year
- 526,392 pounds of greenhouse gas offset – the equivalent of about 48 cars off the road for a year
- 726,354 fewer gallons of water consumed

It is so easy to fall into the mindset that the environment that we live in or the real estate market that we work in are simply in dire straights and that there is nothing we can do about it. That's not what we're all about in this company. We're about setting our own course, doing the right thing and realizing that every setback gets us that much closer to success.

For those of you who have sworn off New Year's resolutions, I agree that simple resolutions don't tend to have much of an impact. What is powerful is planning, discipline and a decision to take advantage of all of the training and the resources that this company has to offer.

I hope to see you at Family Reunion in Orlando on Feb. 21-25, and in the meantime, make sure you realize how powerful you truly are.

Yours in making a difference!

Mary Tennant  
President and COO  
Keller Williams Realty



“Moving forward, every issue of *OutFront* will be printed with recycled paper, utilizing sustainable energy sources such as wind power and industry-leading “carbon-neutral” technology – which means that our printing company plants trees to offset any greenhouse gases that are created during production.

”



# Events Calendar

Unless otherwise noted, visit ([www.kellerwilliamsuniversity.com](http://www.kellerwilliamsuniversity.com)) to register for these training sessions.

## Franchise Systems Orientation

OP MCA AGT TL ALC TC PC

March 23–27, April 20–24

Keller Williams Realty's foundational courses are taught during Franchise Systems Orientation week. Includes:

- Operations Boot Camp
- Market Center Launch
- MCA Success in the Office
- KW Power Days

**Led by: Kathy Neu, Sherry Lewis, Mary Tennant, Susan Cook and KWRI staff in Austin, Texas.**

## Market Center Skills

OP MCA AGT TL ALC TC PC

April 20–24

From new market centers to expert team leaders, take advantage of all that Keller Williams Realty has to offer in 2009. Here are four courses scheduled in Austin, Texas, this Spring.

- Team Leader Boot Camp
- OP Clinic
- MCA Mastery
- Market Center Financials
- Fierce Conversations
- Time Management with the 411
- Train the Trainer 2

## Team Leader Boot Camp

OP MCA AGT TL ALC TC PC

Team Leader Boot Camp is Keller Williams University's new regional training class that teaches you how to master the Three Ps of the team leader role: People, Production and Profit. You will learn the importance of building relationships and mastering job one - recruiting - through best practices and scripts from top recruiters in the company.

- Jan. 21-23: Atlanta, Ga.
- Jan. 27-29: Danville, Calif.
- Mar. 17-19: Seattle, Wash.



**OP** Operating Principal

**MCA** Market Center Administrator

**AGT** Agent

**TL** Team Leader

**ALC** Associate Leadership Council

**TC** Tech Coordinator

**PC** Productivity Coach

# TOP 50 PRODUCING TEAMS\*\*

\*\* Based on transmittals received for all October/November 2008 closed transactions identified with the specific team.

	NAME	CITY, STATE	GCI	UNITS
1	The Zeleznak Group	Scottsdale, Ariz.	\$441,752	21
2	Jana Caudill Team	Crown Point, Ind.	\$430,558	26
3	Bocage Team	Fremont, Calif.	\$362,338	55
4	Jim Reitzel & Associates	Kitchener, Ontario	\$360,343	38.4
5	The Heller Real Estate Group	San Diego, Calif.	\$348,382	33
6	Bonanza Team	Englewood, Colo.	\$303,737	92
7	Jennifer Young Team	Chantilly, Va.	\$300,776	59
8	Herlinda & Associates	La Mesa, Calif.	\$286,977	47
9	Rhodes Team	Dallas, Texas	\$278,666	38
10	The Scheffley Team	Woodbridge, Va.	\$268,091	65.1
11	Solwick Group	Santa Rosa, Calif.	\$265,084	37.4
12	Pat Hiban Real Estate Group	Glen Burnie, Md.	\$264,590	27
13	Guldi Real Estate Group	Waldorf, Md.	\$260,597	57
14	Burton Group	Palmdale, Calif.	\$256,919	73
15	Chapman Team	Palmdale, Calif.	\$253,788	53.3
16	Mitchell Team	Toronto, Ontario	\$253,101	31
17	The Delois Smith Allstar Team	Hattiesburg, Miss.	\$242,369	36
18	Vicki Foster	Dallas, Texas	\$242,090	12
19	Rushforth Team	Ottawa, Ontario	\$241,180	35.8
20	The Middleton Team	San Diego, Calif.	\$230,595	11.3
21	The Millman Team	Torrance, Calif.	\$226,986	17
22	The Gorham Group	Woodbridge, Va.	\$225,220	50.7
23	The Marshall Team	Salt Lake City, Utah	\$225,128	44
24	Smith Team	Palm Beach Gardens, Fla.	\$224,836	12
25	The Kepple Team	Peoria, Ill.	\$221,833	24
26	Sanders and Associates	Denver, Colo.	\$219,986	86.1
27	The Home Resource Group	Austin, Texas	\$218,645	34
28	The Monaghan Group	Glendale, Ariz.	\$217,736	73.6
29	Bouma Group	Ann Arbor, Mich.	\$217,233	34
30	Hewitt and Habgood	Dallas, Texas	\$214,630	25
31	Team Clarke	Toronto, Ontario	\$212,798	18.5
32	The Rugolo Team	Scottsdale, Ariz.	\$211,467	43
33	The Capalbo Group	Manassas, Va.	\$208,797	38
34	Team Bourque	Ottawa, Ontario	\$206,721	29.2
35	Seybert Team	Henderson, Nev.	\$199,791	42.5
36	Brad Reeser Group	Edmond, Okla.	\$198,117	21
37	Fogg Team	Burbank, Calif.	\$197,270	14.7
38	CC Sells	Sterling, Va.	\$196,528	21
39	Sylvia Smith Team	Calgary, Alberta	\$195,272	27
40	The Rigeleys	Sacramento, Calif.	\$194,600	47.7
41	Keenan Carter Group	Pismo Beach, Calif.	\$194,289	27
42	Bizzy Blondes	Marina del Rey, Calif.	\$192,837	9.5
43	The A Team	Roseville, Calif.	\$191,644	51.1
44	Buserini Group	Henderson, Nev.	\$187,551	45.8
45	Carol Royse Lifestyle Team	Tempe, Ariz.	\$187,315	40
46	The Parsons Real Estate Team	Pasadena, Calif.	\$183,803	14
47	Team Balog	Rancho Mirage, Calif.	\$181,453	18
48	Bruce Slaton & Company	Elk Grove, Calif.	\$175,578	38.5
49	Pyron Team	Southlake, Texas	\$174,687	30
50	Mendoza Team	Phoenix, Ariz.	\$171,605	23

# TOP MONEY MAKERS\*

\*Total profit equals owner profit plus profit share. December 2007 through November 2008

	NAME	CITY, STATE	OP	TL	TOTAL PROFIT
1	Austin Southwest	Austin, Texas	Mary Tennant	Eric Copper	\$1,267,365
2	Heritage	San Antonio, Texas	Mark Willis	David Jones Jr.	\$934,399
3	Atlanta - Sandy Springs	Atlanta, Ga.	C. Shaun Rawls	Steve Kout	\$870,288
4	Austin Northwest	Austin, Texas	Mary Tennant	Linda Bartlett	\$857,716
5	Dallas DFW	Southlake, Texas	John Davis	Lesli Akers	\$836,165
6	Dallas Preston Road	Dallas, Texas	David Osborn	Trae Williams	\$803,582
7	Houston Metropolitan	Houston, Texas	Mark Willis	Candace Caspersen	\$774,460
8	Antelope Valley	Palmdale, Calif.	Sam Rafeh	Amy Constantine	\$752,417
9	Roseville	Roseville, Calif.	Wayne Hall	Brent Grove	\$750,386
10	Asheville	Asheville, N.C.	Michael Tavener	Michael Zullo	\$701,216
11	Atlanta - Sugarloaf	Duluth, Ga.	Bryan Fair	Paige Powers	\$679,111
12	Vancouver, Wash.	Vancouver, Wash.	Patti Siebold	Brian Combs	\$629,345
13	Manassas	Manassas, Va.	Lee Beaver	Cheri Corrado	\$624,257
14	Metairie	Metairie, La.	Steve Dwyer	Lucy D'Angelo	\$606,968
15	Albuquerque	Albuquerque, N.M.	John Davis	Tina Eberly	\$583,069
16	Greater Portland	Portland, Maine	Dottie Bowe	Mark Richard	\$562,917
17	Summit	Summit, N.J.	Cara Moxley	Debra Ann Meckbach	\$557,198
18	Ottawa	Ottawa, Ontario	Jeff Hooper	Sunny Daljit	\$541,862
19	The Woodlands	The Woodlands, Texas	Judith Hopkins	Diane Flicker	\$528,918
20	Charlotte - South Park	Charlotte, N.C.	Ed Arrington	Amy Hawke	\$512,113
21	Plano	Plano, Texas	Dick Dillingham	Scott Scribner	\$510,443
22	Boise	Boise, Idaho	Erica Hill	Carla Thompson	\$507,562
23	Richmond West	Richmond, Va.	Tipper Williams	Michael Maloney	\$505,532
24	Atlanta - West Cobb	Marietta, Ga.	Chris Ferguson	Kim Jeans	\$493,414
25	Atlanta - Peachtree Road	Atlanta, Ga.	C. Shaun Rawls	Brad Feiman	\$492,689
26	Ballantyne Area	Charlotte, N.C.	Brenda Benson	Ann Yountz	\$490,735
27	Edmond	Edmond, Okla.	Mo Anderson	Susan Miller	\$490,701
28	Scottsdale - Southwest	Scottsdale, Ariz.	James D. Dunning	Philip Rankin Cooney	\$489,626
29	Denver Tech Center	Englewood, Colo.	Don Yoakum	James Slinkard	\$479,124
30	NW Tampa	Tampa, Fla.	Nicola Ubaldini	Michele R. Wright	\$475,901

## CORRECTION

In the November/December issue of **OutFront**, owner profit was not factored into the list of top moneymakers for the previous 12 months. The list below are the top moneymakers for October 2007 through September 2008, in terms of total profit.

	NAME	TOTAL PROFIT		NAME	TOTAL PROFIT
1	Austin Southwest	\$1,337,986	16	Greater Portland	\$579,088
2	Austin Northwest	\$953,486	17	The Woodlands	\$577,291
3	Heritage	\$930,050	18	Atlanta - Peachtree Road	\$566,821
4	Atlanta - Sandy Springs	\$879,153	19	Atlanta - West Cobb	\$563,538
5	Dallas DFW	\$842,998	20	Antelope Valley	\$560,896
6	Dallas Preston Road	\$831,027	21	Charlotte - South Park	\$544,677
7	Houston Metropolitan	\$828,039	22	Ballantyne Area	\$539,909
8	Asheville	\$794,837	23	Edmond	\$537,787
9	Atlanta - Sugarloaf	\$717,026	24	Summit	\$534,559
10	Metairie	\$688,913	25	Plano	\$530,321
11	Roseville	\$665,090	26	Scottsdale - Southwest	\$526,369
12	Vancouver	\$657,286	27	Baton Rouge	\$525,753
13	Albuquerque	\$638,981	28	Richmond West	\$520,753
14	Boise	\$630,157	29	Denver Tech Center	\$514,519
15	Manassas	\$596,380	30	Northwest Tampa	\$494,760

## ROAD WARRIORS

# SHIFT comes full circle after North American tour

100 days. 28 cities.  
More than 20,000 attendees.

By Laura Price

Calling upon agents throughout North America to step up to the strategies for thriving during this market, Gary Keller, Dave Jenks and Tony DiCello created an atmosphere of change and shined a positive light on the opportunities that every agent should be taking to propel their career to new heights.

Each stop saw associates in full force ready to arm themselves with *SHIFT*'s 12 tactics for seizing the market. Sold-out crowds immersed themselves in the tactics of *SHIFT* during the first half of the day, followed by an afternoon session on leveraging technology to put the power of *SHIFT* to work in their business on a daily basis. For Keller, the goal was simple and the message massive: "I'm not here to read you the book; I'm here to bring it to life."

### A TOUR DE FORCE

In Detroit, associates played off the synergistic atmosphere by throwing a tailgate party, sharing a giant *SHIFT* cake and hiring a DJ whose tunes inspired dancing in the aisles, reminding attendees that having

"If ever there was a time when we need our company's strength and support, it is now. The *SHIFT* tour is one of the most dynamic living events Keller Williams Realty has come up with to date. Now, I know that every market is feeling the same way. I believe in my heart that Keller Williams can rise above and survive this extraordinary time and be the true leader of our business nationwide. *SHIFT* must become a mission for our family. This is not just about delivering a message in a different way to receive the prescribe results. This is survival for all of us."

— Jen Short, associate, Ft. Lauderdale Southeast market center

## OPTIMAL IMPACT

# SHIFT book club draws top agents into synergistic exchange

By Lisa Wahlgren

The day that Maggie Crosby, team leader at the New Bern, N.C., market center, sent out an email inviting associates to meet at her home every Monday night for nine weeks for a *SHIFT* book club, she maxed out at her 20-person limit within about an hour.



fun, working hard and working smart can all go hand in hand. But many stories of struggles brought agents back to the realities of the market, and Keller reminded the audience, "You are in a tough spot. You have to address the situation you are in. The current situation is not going to go away quietly or quickly. But these tough times present opportunity."

That same sentiment resonated at many stops along the way. In Fredericksburg, Va., an area that felt a hard shift, associates gathered in a community theatre to hear DiCello speak. Vancouver, Wash., saw its largest crowd ever for a Keller Williams event. Associates from the Cleveland area loaded five busses and chartered their way to the tour in Detroit where Kevin Cahill, associate with the Greater Cleveland market center, says, "we got very purposeful listening to Gary."

The tour's message also hit home with agents not affiliated with Keller Williams Realty. As one attendee said, "I've listened to a lot of motivational speakers and read many books on sales techniques. Gary Keller had the most practical advice to date. Today I walked away with a handful of excellent concepts and confirmation

that many of my previously conceived ideas were solid."

At every single stop the sense of momentum, the words of encouragement and the desire to move forward were palpable. No agent walked away unaffected. The flow of knowledge was seemingly endless, and everyone left feeling a little less worried and a lot more energized about the opportunities ahead.



"Getting real and getting right was the number one thing I took away from the SHIFT tour. That tactic has been the most enlightening test of this shift, and when you look at it through the collective brain power of Gary, Dave, Jay and Tony, you see the power and you accept the market that you are in."

— Kevin Cahill, associate, Greater Cleveland market center



"Everyone has been very excited about it," Crosby says. "I told my agents that I had read *SHIFT* five times before attending the SHIFT tour led by Dave Jenks in our region, and I still found myself highlighting new information in the book and picking up a lot of new insights."

Crosby describes the book club as an opportunity to "master the book and to mastermind the book. Gathering together with high achievers and other learning-based agents has proven to be an opportunity for growth and a deepening of relationships that we would not otherwise have experienced. We all need help in this market," she emphasizes.

Associates at the New Bern market center have recognized that help has arrived in the form of *SHIFT*.

"Attendance has been great," Crosby says. "When people aren't able to attend one of the sessions, they are making a point to find out what they have missed."

Keeping *SHIFT* top of mind and in front of agents has been one of Crosby's missions for the past several months. Prior to the SHIFT tour coming to the Carolina Region, she'd send out emails to agents every day, with a question pulled from the pages of *SHIFT*. The first three agents to answer correctly would win points toward free registration at the tour. Now that the tour has run its course, the contest continues, with the new incentive of registration in the MAPS SHIFT coaching program.

"This is my job – to lead people through the shift," Crosby says. "I'll do whatever it takes to increase our agents' productivity in this office." kw



# Critical questions to consider

This issue marks the launch of a new column in *OutFront* designed to raise awareness of the risks inherent in running a real estate business, while mitigating potential legal pitfalls.

Is your market center prepared to defend itself against any number of potential claims in the current tumultuous real estate market?

Do you have policies in place to assist in managing your risk? Are you keeping all the documents you need to keep for every transaction? Would you be proud of those documents if they were blown up life-size as an exhibit in a courtroom? Are your agents signing in for training and are you keeping those lists? Do you have all the curriculums for all your classes? Do you treat all your agents the same regarding required classes and paperwork?

If a lawsuit occurs or a regulatory body investigates your market center or your business, you need to be prepared by working through all these questions and having systems in place to protect your business.

The Keller Williams Realty International Support Center provides a basic policy and guidelines manual for our use. You most likely also need to develop policies on agency relationships, do-not-call procedures, federal spam law procedures, federal fax law procedures, privacy, RESPA compliance, team and groups, safety and other policies as may be necessary to satisfy individual state laws.

However, having all these policies in place does not, in and of itself, protect you in situations of liability. The policies must not only exist but must be followed and enforced consistently. The time to review policies and procedures for applicability, enforcement and follow-through is now, not when a regulator walks into your market center to review files or when a

complaint or demand letter is received.

In addition to using the Keller Williams Realty International Support Center as a resource for the basic guidelines, your state REALTOR® association, your state regulatory agency and the National Association of REALTORS are good resources for policies and guidelines.

Many of our larger market centers have compliance managers. Some utilize the assistant team leader position to verify compliance, and in other market centers, the team leader or the broker of record will play this role. The point is you make certain this job is being performed by a competent person and records are being kept.

Nothing is quite as costly financially or emotionally as being in a jury trial with one of your agents, knowing you cannot prove whether or not the agent attended the risk management class on this subject, or whether or not the agent signed the acknowledgment of the policy forbidding this activity which was violated.

### What can you do?

- Find out what policies you need.
- Get policies in writing.
- Enforce the policies consistently.
- Keep records of how enforcement was performed.

Will this keep you from being sued? No, but it will lessen your liability. Stay informed. Stay out of trouble.

If a lawsuit occurs or a regulatory body investigates your market center or your business, you need to be prepared by working through all these questions and having systems in place to protect your business.

*Avis Wukasch is team leader of the Round Rock (Texas) market center. Having recently been ranked among the 100 Most Influential Women in Real Estate, Avis currently serves as a commissioner for the Texas Real Estate Commission and is the immediate past chairman of the board for the Texas Association of REALTORS®. On the forefront of regulatory issues affecting real estate professionals in Texas, Wukasch is certified to teach continuing education and pre-licensure classes on agency, marketing, law and contracts.*

# LORE TOP 200

## Top Keller Williams teams touted as industry leaders

Recently, *REAL Trends* and *lore* magazine partnered with the *The Wall Street Journal* to identify America's Top 200 Real Estate Professionals for 2008. Taking on the shifted market, several of Keller Williams Realty's best teams and individuals beat the odds and were recognized on the list. The survey identified the top teams by volume, the top teams by sides and the top individuals by sides. America's Top 200 demonstrated that "even in the most difficult market conditions of the last 30 years, the nation's most productive real estate professionals had record years – and in many cases increased their sale of homes across the country," says Steve Murray, editor and chief of *lore* and editor of *REAL Trends*. "It was impressive how, when the market shifted, professionals shifted their focus to adapt," he added.



Dave Neal



Linda McKissack



Julie Rainbolt



Pat Hiban



Russell Rhodes

### Top Teams by Volume

- **No. 29:** Pat Hiban Real Estate Group, Glen Burnie, Pasadena market center
- **No. 39:** Rhodes Team, Dallas Preston, Road market center

### Top Teams by Sides

- **No. 19:** Alvir Team, Grand Junction market center
- **No. 31:** Rhodes Team, Russell Rhodes, Dallas Preston Road market center
- **No. 34:** McKissack Realty Group, Denton market center
- **No. 35:** Pat Hiban Real Estate Group, Pasadena market center
- **No. 36:** R&O Associates, LLC, Greater Cleveland market center
- **No. 37:** REO Team: Warren/Sterling Heights market center
- **No. 39:** The Scott Smith: Team Indy Metro South market center
- **No. 45:** Susan Hill Team, DFW Metro South market center
- **No. 46:** Dave Neal & Associates, Wichita East market center

### Top Individuals by Sides

- **No. 37:** Julie Rainbolt, DFW Metro South

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# RED

# REAL

## INDUSTRY ACCLAIM

Heading up one of Keller Williams Realty's top 25 most productive teams, **Peter Middleton**, associate with the La Jolla market center, has long been recognized as a top star. Recently, his entire market realized that as well. Middleton was recognized

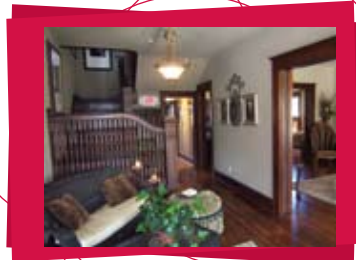
as one of *San Diego Metropolitan* magazine's 40 Under 40, an annual award given to a group of the city's "new breed."

Middleton and his team have garnered much success over the years, which include staking a claim in the luxury homes market in La Jolla. Middleton is an active participant with the La Jolla Town Council and the San Diego Film Festival. He's also on the board of Fresh Start Surgical Gifts for Kids, a nonprofit

organization for physically impaired children.



▲ Above: Peter Middleton



## RESTORED HOME ANCHORS AGENTS TO COMMUNITY

Keller Williams associates tend to be passionate about homes and the communities they live in. Recently, business partners and associates with the Edmond market center, **Mariana Lloyd** and **Benjamin Floyd**, turned their devotion to homes into action. Working closely with the Oklahoma State Historic Preservation Office and the National Park Service, the two agents adopted the 3,000 square-foot Kivhelen home, a 101-year-old colonial revival style mansion that was in need of a long list of major repairs.

"It was a long, time-consuming, but rewarding process," says Lloyd. "It has taken us more than three years to get to this point. But this was such a perfect opportunity to have a beautiful office while supporting the community's heritage."

The home has attracted a lot of attention from passers-by. "We have people ask us on a weekly basis to view the home. Sometimes, they just want to know the colors we used on the outside," adds Lloyd. As a result of their exhaustive efforts to preserve the landmark property, Lloyd and Floyd were both honored with the Citation of Merit, an annual award given to individuals, organizations, agencies or firms that have made important contributions to the preservation of Oklahoma's heritage.

◀ Left: 101 years old, the Kivhelen home has been impeccably restored as an office.



▲ Right: Mariana Lloyd and Benjamin Floyd restorations paid off. The beautiful historical home in Edmond, Okla., is now their new office.

# LOVER

## 'CHIPPING' IN FOR A GREAT FRIEND

**Judy Vanderwood**, associate and MCA at the Portland Premiere market center is not only the sister to Team Leader, **Linda Alexander**, she's generally considered to be the glue that holds the office together. So when associates found out she was suffering from stage 2A multiple myeloma cancer, they immediately rallied around her. "We are always just so touched by her,"

says **Cricket Forsey**, associate.

"She cares for everyone and every single piece of this office. So without question everyone wanted to help her in

her time of need." To help Vanderwood pay the monthly costs of her prescriptions – which exceed

\$7,000 - the market center hosted a community-wide casino party. The dice rolled and the chips flew as everyone pitched in to help Vanderwood lower her financial burden. "People from the office, the community and outside businesses donated items. We just had a great time right in the market center," adds Forsey.

The casino party raised nearly \$7,500 for Vanderwood. "I'm so humbled by their kindness and generosity and their caring," Vanderwood says. "If I think about it, I'll start to cry."



▲ Sisters and Keller Williams associates, Linda Alexander, Catharine White, Judy Vanderwood, and Janell Mitchell attend the big Casino night at the Portland Premiere market center to benefit Vanderwood in her fight against cancer.

## GOD, FAMILY THEN BUSINESS AT WORK

**Carrie Schmitz**, associate with the Maple Grove (Minn.) market center, isn't one to let obstacles get in the way of dreams. With nine children - six boys and three girls - ranging in age from 21 to 4, Schmitz was a thorough supporter of her husband's decision to leave his executive job at a large corporation to pursue his dream of starting a Christian-based private school for their community. Committed to replacing the family's income, Schmitz says, "I went home and asked my family to write a list of everybody they knew. I realized that for the last 40 years I had been building an incredible database. I just didn't know what for!" But she got her answer: real estate. She says she "chose Keller Williams Realty because I believe real estate is about people, and that's exactly what this company offered me from the moment I met a Keller Williams agent."

From that point on, Schmitz has proven her power in her spiritual life, family life and business life. With 94

percent of her business from Maple Grove alone, Schmitz sold \$8 million in sales in 2008 by working three days a week. She also helped her husband start his Cedarcrest Academy. For Schmitz, doing it all means a lot of prayer and knowing that the day starts

with spirit. "I'm not focusing on a number; it's about quality customer service to my clients so that my family can have a great life," she says.



▲ Above: Carrie Schmitz, beside her husband (right) and their nine children.



COMPASSIONATE CADRE

## Lifelines restore hope after hurricanes

**F**ollowing the devastating impact that Hurricane Katrina had on so many associates and their market centers, one of the realizations for KW Cares was that when everything is lost, moral support and encouragement can be just as important as financial support.

So when Hurricanes Gustav and Ike hit the Gulf Coast in 2008, KW Cares was prepared with a nationwide network of “Heart Specialists” who were ready and willing to reach out with whatever was needed to help fellow Keller Williams family members get back on their feet.

While KW Cares issued more than 150 grants to associates affected by the hurricanes, they also connected victims with a network of caring ambassadors.

Among them: **Angela Agel**, operations manager for **C. Shaun Rawls**, who is the operating principal for six Atlanta market centers.

Agel recounts that “when Chris Streppa from KW Cares called Shaun and asked him if he could get all six market centers on board to ‘adopt’ **Martina Holmes**, an associate with the Houston Clear Lake market center, he agreed immediately.”

Hurricane Ike had wiped out the house where Holmes lived with her husband and three children, and KW Cares, along with Rawls’ market centers, jumped in to help the family rebuild their life with a level of compassion and financial contributions that Holmes describes as “overwhelming.”

*The email excerpts to the right reflect the outpouring >> of both compassion and appreciation:*

### KW CARES Lifelines



From: angelaagel@xxxxxxx.com

Dear Martina,

Shaun (our OP) did presentations at our market centers last week and collected more donations. I will be placing those checks plus several cards in the mail to your Dad's PO Box. Please advise if I need to re-route the mail to somewhere else.

Much love and support,  
Angela Agel

From: angelaagel@xxxxxxx.com

Martina,

It is with great excitement that I write this email. Our OP placed a check in the mail this weekend from his market centers. We sent it to the address you gave me. Please let me know when you get it. We are doing some fund-raising this week so stay tuned!

Much love!  
Angela Agel

From: martina@xxxxxxx.com

Angela,

Thank you so much! I can't express enough gratitude to you all for everything you've done! I was shocked when I read your email; my family and I are so thrilled to hear that you were able to help us so much. Now we can breathe a little easier. This money will really help us continue on our way to getting things back the way they were.

Is there an address I can send you something at? My daughters have drawn some Keller Williams pictures of agents helping us... lol

Thanks again!  
Martina

From: aagel@xx.com

Happy Friday,

I heard that you have settled into an apartment? Is that correct? I hope your family is getting comfortable. Please send me the best mailing address to send some funds. Also, please keep working on those family pics. They say a photo is worth a thousand words. I really need to have the pics by Wednesday next week so that I can create a storyboard and get to our six market centers and spread the word.

Take care,  
Angela Agel

From: martina@xxxxxxx.com

Hello!

I've been very busy but here are a few photos taken from my phone to get you started. I have pictures of my 10 yr old in front of the house when she was 2 and multiple others. I will also send the bio by the end of the week. If you don't hear from me by Friday morning, please give me a call to remind me!

Thank y'all so much!  
Martina Holmes



## Operation Homestead:

# A mission to help service men and women find homes

by Laura Price

Getting into the real estate industry after serving in the military during the First Gulf War, **Michael Mesa**, associate with the Tacoma market center is carving out a new niche among veterans. Here, Mesa delves into the origins of his program, Operation Homestead, and what he is doing to recognize a group that represents 23.6 million of the United States' population (2008 U.S. Census Bureau).

### OutFront: What is Operation Homestead?

**Michael Mesa:** Operation Homestead ([www.operationhomestead.org](http://www.operationhomestead.org)) is a complete real estate program for veterans of all branches of the military. It was created by professionals who have served or are dependents of military personnel, so it comes from a place of understanding. The program exists to help those who have been or are currently in defense of our country find available Military benefits and education when buying and selling a home.

### OutFront: How did it begin?

**Michael Mesa:** The program started as an idea in 1996. I was frustrated as a Veteran and as a real estate agent because many of my colleagues were talking about us strictly in terms of our income source. I also felt that veterans were a huge underserved niche and that something had to be done to help these

service men and women get into homes.

### OutFront: What are the benefits that Operation Homestead offers Veterans and their dependents?

**Michael Mesa:** We have been able to carve out significant savings for members of the military and their immediate families. We offer our clients numerous savings on loan fees, inspection fees and savings in many other areas of the home buying and selling process.

It's also



our mission individual and education, benefits awareness and relocation services. The main goal is to give our veterans preferential service after they have served our country.

### OutFront: What are the benefits from a business standpoint?

**Michael Mesa:** When I first started as a real estate agent, veterans only

represented 5 percent of my business. Now 90 percent of my business comes from helping veterans buy and sell homes. More and more of my leads come from my Webpage but I am also entrenched in the Veterans community. I know where they congregate, I know what periodicals and magazines they read and I have regular face-to-face contact with the leaders within the local veterans community.

### OutFront: As a real estate agent, why do you enjoy helping veterans?

**Michael Mesa:** Being a veteran is a very unique place that most people don't understand. As someone who has served, I can relate. First you are a civilian, and then you are serving for an extended period of time away from normal life. When you get back you're never quite a civilian again which can be very difficult. It's a lonely feeling at first. That's why I developed the Operation Homestead Program and why my team gives an extra 5 percent to veteran service organizations. This company believes in paying it forward, and once I embraced the WI4C2TS, I became a problem solver for all veterans in need of assistance. The bottom line is regardless of your belief and your experiences, this country would not be where it is today without the men and women that have gone overseas and have given their time for the greater good. I'm just returning the favor. **kw**

## Tips to tap your niche

- Take a look at your current clients – what do they have in common? Are they mostly divorcees, attorneys, new parents or first-time homebuyers? What is the common denominator among the people you help buy and sell homes?
- Tap into that commonality through community outreach, involvement in relevant organizations or hold a seminar in an area where you know your niche will want to listen.
- Develop a plan of action that is going to keep your name at the forefront of everyone's mind.
- Identify and address your target audience through the communication vehicle that they use most.
- Most importantly, find a community of people that you feel connected to or passionate about helping.



## A Home for Healing

### My Dear Family,

Katy, Texas, has spirit – Keller Williams culture spirit! One can feel it in the air and it is a direct result of the phenomenally inspiring endeavors of Cinco Charities!

Ignited by the 2006 Family Reunion challenge for market centers to leave a legacy within their individual communities and led by the passion of **Gayle Huffman** and **Kathy Girenti**, the Katy team immediately sprang to action! Combining several team members' personal experience with the associates' knowledge of their community's future hospital development plans, a very distinct

need was born. Katy had been identified as the site for several major hospital branches including MD Anderson, Texas Children's, Methodist Hospital, Memorial Hermann, St. Luke's and Christus St. Catherine, resulting in scores of out-of-town patients, family members and caregivers traveling to Katy instead of Houston for their often long-term treatments. How best to reach out and help during such a difficult time? Combine our culture with Katy associates' housing expertise and the result – a "home away from home" – was a perfect fit!

Building a solid foundation for such an endeavor proved to be an ongoing testimonial to total, untiring teamwork in action. Monthly board meetings found members tackling the adoption of by-laws, copyright laws and non-profit status, as well as the development of printed materials, major fund-raising initiatives and community partnerships. It could have been a daunting task, but as **Chris Hiller**, chairman of the board, shares, the passion had been embraced, the commitment was unconditional and it was "full speed ahead!"

Because such facilities are scarce, with the Ronald McDonald House being an exception, developing a model for their dream has been challenging. However, through perseverance, the National Association of Hospital Hospitality Houses (NAHHH) Website surfaced and became a beacon of light for Cinco Charities. At last they had discovered the camaraderie of others who were successfully sharing this vision!

Cinco Charities' long-term goal is a freestanding, multifamily housing facility. Until that realization, the Marriott TownePlace Suites has joined in their efforts by offering them discounted patient rates. Currently Cinco Charities is aiding their fifth individual who traveled from Connecticut for treatment. Due to lack of insurance coverage, the free housing provided by our Katy team made the possible life-saving trip a reality!

In true culture-keeping, applicants' finances are not considered and help is based strictly on medical needs. Recently, as more and more volunteers have stepped forward to help, "Friends of Cinco Charities" is being formed to support their many fund-raising endeavors. We invite you to learn more about this exciting

Keller Williams family organization by visiting their

Website:

**([cincucharities.org](http://cincucharities.org))**. In February they will host an event to inform their community about their vision and progress.

"Katy is a large city with a small town spirit, and we're anticipating a

positive, supportive response!" offers Chris.

My heart has been deeply touched by the incredible culture of our Katy team, and I thank them from the bottom of my heart for sharing their love and compassion with those in great need.

Yours in caring and sharing,

Mo Anderson  
Vice Chairman,  
Keller Williams Realty



Learn more about this exciting Keller Williams family organization by visiting their Website: ([cincucharities.org](http://cincucharities.org)).

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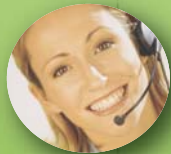
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