

INSIGHTS, IDEAS & INSPIRATION

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For Jimmy, who beat cancer and died of liver failure a few months later and to whom this newsletter is dedicated

By Suzanne MacDowell

We have all seen them. Facebook posts exhorting us to “hit ‘like’ if you love Jesus” or “Share if you know someone with (insert the name of the disease or disorder du jour). And we rarely “like” or “Share” those posts because, well, even if we DO love Jesus, it just seems like a very shallow way of showing it. But every now and then, one of those posts hits home. This is the one that got to me:

In support of a very special person ... Cancer is very invasive and destructive to your body. After you have finished your treatment, then, your body wants to go to war with yourself trying to reconstruct all the damage caused by radiation. ..

My very special person was named Jim.

Jim and I became friends on facebook. A mutual friend said something silly and I made

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a smart ass comment that made Jimmy laugh so he sent a friend request. Jim had a wicked sense of humor and appreciated my dry wit. Jim was a writer and his stories always started the same way, “So, there I was, ...” and the most hilarious and insightful narratives would pour out onto the proverbial ‘page’ with pithy comments that followed. I enjoyed the



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Scams and Gimmicks and Cons, Oh My!

By Suzanne MacDowell

It I got a telephone call today. The voice on the other end said, with a very heavy Asian accent, “Am I speaking to Suzanna,” (or Susan or some other iteration of my name)? “Yes, who is calling?” “Oh, hello Miss Suzanna, I am calling from the US Government Department of Grants.” I fell on the floor laughing then hung up. There is no US Department of Grants.

Then, later I got a text message, “You have been approved for a loan of up to 5000 dollar (not dollars with an s, dollar, my evil twin was now speaking in an accent inside my head) from GE Finance. I sent a text back, “STOP”. Two seconds later my phone rang, why it was GE Finance calling. I told the gentleman, its GE Capital, not GE Finance, and hung up.

I keep wondering what it is that keeps these people going. Are there really people who fall for this stuff? There must be, otherwise, why would they go to the time and expense of setting up a call center, hiring and paying actual people to man the phones. How could anyone be so naïve?

I wondered, am I just more savvy than the average person? I suppose, if it were not for my paralegal training, and the fact that I have always been interested in government, law and politics, I might not realize there is no US Department of Grants. In fact, I freely admit, I once got a call from the US Department of Revenue demanding payment. I had filed an extension, so I told them when they collected from George Soros and Al Sharpton, to call me back, but until then to shove off. And then I



laughed. I only learned that the IRS doesn't call people when I relayed the story to my tax preparer and she educated me. The IRS never calls people, not ever.

Then, today, it was on the front page of all the big newspapers, 70 call center employees were arrested in India for scamming thousands of US citizens by claiming to be calling from the IRS and threatening them with all kinds of mayhem if they didn't pay their back taxes. The scam was highly successful.

And, as I read the article about the IRS scam, I found the answer to my original question. What keeps them going? The operation netted around \$150,000 per day, nearly 700 times the average wage in India and the callers were given a 70% Commission. Oh, my, that sounds familiar, a 70% commission split, where have I heard that before? Apparently, the temptation to use scams or bait and switch tactics is particularly strong in industries where income is based 100% on commissions.

Maybe I am not more savvy than the average person. Maybe I am just more skeptical because I work in an industry where revenue is based 100% on commissions; an industry that has some pretty effective scams itself. Take, for example, that old gimmick, “Your home in 59 days or less GUARANTEED or I'll buy it myself.” I just saw this emblazoned on a real estate vehicle last week. Oh, they'll buy your See *Gimmicks* Continued on page 7

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conversations that followed those stories so much and, over time, Jim and I became great friends. We came to realize we shared a love of writing and storytelling.

Over time, Jim told me his story, and a sad story it was. Jim was the child of a cruel man, so cruel, in fact, that Jim made up his mind at the age of 12 that he would never marry, never have children, never fall in love. He was afraid he would turn out like his father and he said he couldn't do that to any woman. Instead, he crawled into a whiskey bottle and never came out. If you were 'a good woman' Jim would tell you from the outset, 'stay away from me. I am an alcoholic and an asshole.' But I and a lot of other good women, knew better.

Then one day, Jim fell in love. And she was NOT a good woman! She used and abused him, she let him support her AND her boyfriend but Jimmy was besotted. He fed her, gave her a place to live, and put up with her tantrums and threw her out and took her back. I became his 'voice of reason'. I tried so hard not to judge, to just say 'please be careful, she is going to break your heart.' And she did. And that broke my heart. And poor Jimmy was abjectly miserable.

Thus began a long series of late night chats and story sharing. Jim would look for that green light at the side of his Facebook page that said, "Ah, Suzanne is on line." We talked about anything and everything. He shared his stories and poems and I shared mine. We got to know each other very well, to care for one another as only very good friends can. And I learned so much about him, and he about me,

it was almost like one of those long airline flights with a complete stranger sitting next to you and you just open up and tell them everything, all your secret fears and longings, all your hopes and dreams, because they are safe, they are anonymous, and you will never see them again. Only, Jim was not anonymous and, thankfully, I did get to see him, at least once.

One day, out of the blue, Jim posted that his tongue was swollen, that it hurt and he couldn't eat. A few days later he said he was going to see a doctor because he could barely swallow. And it was not good news. Jim had oral cancer. They couldn't do chemo but had to resort to radiation therapy alone.

Jimmy was a little bit stocky, a Teddy Bear of a man. Hale and Hearty! But, as he began posting about his progress, I watched my friend go from a robust figure to a scrawny scarecrow of a man. First they had to pull all his teeth. Then they removed half his tongue. Then the radiation treatments started. Jimmy shrank, literally, even his head... shrank. He lost a tremendous amount of weight because he couldn't eat solid food. It was awful to watch.

But he was the same old Jimmy, telling his stories ...

So there I was, doing a little research to see what color ribbon was associated with

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tongue cancer. There isn't one. There are myriad diseases and social causes, but tongue cancer somehow doesn't rate. For example:

Pagan Pride and Children Left in Cars fall under purple. Colorectal Cancer has a brown ribbon, which seems unnecessarily cruel. Amish Support and Gang Prevention are black which makes sense in both cases. Short Bowel Syndrome and Free Speech are both navy blue and finally...

Polio Survivor is burgundy. Seriously? How many polio survivors are left? Who the hell even GETS polio anymore?

I promise you I am not making this up; I just want my f'ing ribbon.

Jimmy beat the cancer. He completed his radiation therapy and was declared cancer free. He was so excited, he wanted to get his dentures so he could eat again, a Reuben sandwich, that was all he wanted. But he never got it. Only a few weeks after beating cancer, Jim went into liver failure. There was no hope. Jim was put on hospice care.

I didn't know what to do so I prayed. I asked everyone I know to pray. Then I apologized to Jimmy because I thought he would hate the idea of people praying for him. When I came to grips with the fact that Jim was going to die, I got his phone number and called and for the first time I heard my friend's voice. I said, "I am going to come see you, Jim. I think we should meet one another, in person, face to face, while there is still time." And, even though he insisted he would beat 'this liver thing' Jim agreed.

I wanted to bring him something but what do you give to a man who is dying? A friend, a hospice nurse, said, bring him something meaningful, something that will remind him of you. Jimmy always said if there was one person who he wanted to sit up with all night, next to a campfire, and just ... talk, it was me. I found a figurine of a man and a woman sitting on upturned logs, and a candle holder that looked for the world like a campfire and I brought it to him. He loved it, kept it by his side until the bitter end. We had one day, just one day, but his sister later told me it meant the world to him, and it did to me as well. A few weeks later Jimmy was gone.

I always want to remember that Jimmy liked his marshmallows lightly browned, not burnt and could watch Slap Shot over and over. And that he was a story teller, and a poet and, though you had to look hard to find it, a romantic. And I want to honor him somehow, so I am dedicating this newsletter, where I tell my own stories, to Jimmy. Here's to you, my friend. Oh, and here's your ribbon. It's red, like the flames of that campfire we always wanted to build.

We want to hear YOUR Insights, Ideas and Inspirations, too! Email me at Suzanne.MacDowell@Century21.com and join the conversation!

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The Sycophantic Fox and the Gullible Raven

By Guy Wetmore Carryl

A RAVEN sat upon a tree,
 And not a word he spoke, for
 His beak contained a piece of Brie,
 Or, maybe, it was Roquefort:
 We 'll make it any kind you please—
 At all events, it was a cheese.

Beneath the tree's umbrageous limb
 A hungry fox sat smiling;
 He saw the raven watching him,
 And spoke in words beguiling:
 "J' admire," said he, "ton beau plumage,"
 (The which was simply persiflage).

Two things there are, no doubt you know,
 To which a fox is used,—
 A rooster that is bound to crow,
 A crow that's bound to roost,
 And whichever he espies
 He tells the most unblushing lies.

"Sweet fowl," he said, "I understand
 You 're more than merely natty:
 I hear you sing to beat the band
 And Adelina Patti.
 Pray render with your liquid tongue
 A bit from 'Götterdämmerung.'"

This subtle speech was aimed to please
 The crow, and it succeeded:
 He thought no bird in all the trees
 Could sing as well as he did.
 In flattery completely doused,
 He gave the "Jewel Song" from "Faust."

But gravitation's law, of course,
 As Isaac Newton showed it,
 Exerted on the cheese its force,
 And elsewhere soon bestowed it.
 In fact, there is no need to tell
 What happened when to earth it fell.

I blush to add that when the bird
 Took in the situation
 He said one brief, emphatic word,
 Unfit for publication.
 The fox was greatly startled, but
 He only sighed and answered "Tut!"

THE MORAL is: A fox is bound
 To be a shameless sinner.
 And also: When the cheese comes round
 You know it's after dinner.
 But (what is only known to few)
 The fox is after dinner, too.

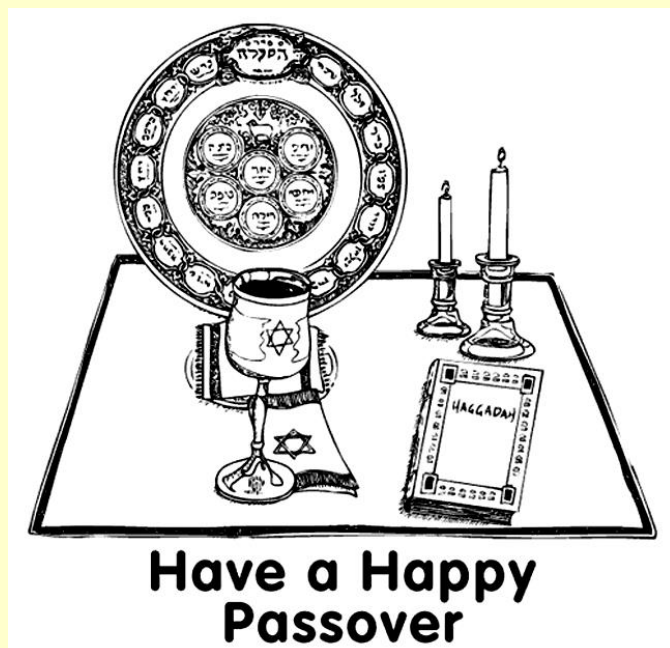


A Home of Their Own – Update on Paula and Jimmy

By Suzanne MacDowell

Paula and Jimmy have found a home! It's a trailer, two bedrooms, two baths, living room and kitchen. It's small but it's big enough and it's their own! They found it online for only \$4000 and then put some money into fixing it up and moving it to its new site. Oh, and Jimmy is building a shed and a small addition to the back that will be a sun room on one side and a small porch on the other. And they can keep their dog, Lucky! THAT was a huge concern for them, Lucky is a member of the family so leaving him behind was not an option.

Paula tells me their new home, which comes complete with views of Lake Hopatcong, will have a nautical theme. I am so glad! I don't have to worry about them any longer. YAY! I will post pictures as soon as the home is ready.



Happy Easter!



This is Jack, The Easter Rabbit! (voice by Garrett Morris of Saturday Night Live fame). Jack appeared in a wonderful animated film called *Easter Fever* in 1980. If you've never seen it, send me a friend request on Facebook, I post the Youtube Video every year, it's a family favorite and a cult classic!

April is National Poetry Month!

If of thy mortal goods thou art bereft,
And from thy slender store two loaves
alone to thee are left,
Sell one, and with the dole
Buy hyacinths to feed thy soul.

Mosleh Eddin Saadi—Gulistan.
(Garden of Roses.)



**Happy
Spring!**

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house, all right. For about 50% of its fair market value! Read the small print. And yet, the scam works. Time after time.

So, how can you protect yourself from real estate scammers? Ask me. Please. If something just doesn't sit well, call me, email me, text me and ask me. I promise you, none of my readers will fall for these scams, not if I can help it. I may not be able to educate the world about all these scammers, but I can educate those within my reach, my clients, my colleagues, my family, my neighbors and my friends. was very impressive. That's what he said. And I suppose he was right, on the surface, if you were a novice at real estate, it would make an impression. I mean, after all, she had this big portfolio she carried around. It is also completely self-serving and totally ineffective.

So, what was this plan that he found so impressive? Gimmicks. Smoke and mirrors. Hokum. It was the same old nonsense that 'top producing agents' have been peddling for the past 20 years. She would send Just Listed post cards to the neighborhood. And not just any postcards, OVERSIZED post cards! YAWN! She would put an ad in the newspaper! NOW THAT'S INNOVATIVE. And she would send out an 'email blast' to all the other agents in the area. DO YOU READ SPAM? Yeah, that's what I thought.

Do you know why real estate agents send Just Listed and Just Sold postcards to the neighborhood? It's not because it gets your home sold. It's a tool to help them find other people who might want to sell their home. IT'S NOT TO MARKET YOUR HOME. IT'S TO MARKET THEIR OWN BUSINESS. Same with newspaper advertising. IT WILL NOT GET YOUR HOME SOLD. It will, however, make the agent look like a big name, a Top Producer.

Now, there is nothing wrong with marketing your business, you should market your business, but to indicate they do it to get your home sold is just not true. So here is a person, asking you to entrust them with the marketing and sale of your most valuable asset, your home, and the first thing they do is lie to you. How is THAT trustworthy?

That is one of my pet peeves about real estate agents, they lie. It's not their fault, it's what they are told to do, but nevertheless, they call you and say, "I see you are selling by owner, I have a buyer." They don't have a buyer, 90% of them are lying, it's what their 'trainers' tell them to say. Or they say, (another of my favorite gimmicks that we will explore in a future issue), if I can't sell your home in 90 days I will buy it myself! Guaranteed! Hogwash! Read the fine print.

Interestingly, when I looked into the record of that so called 'top producer' and her empty promises, I found a fraud. Her actual marketing stunk. She rarely had enough photos on the internet, she had not one virtual tour and a full 55% of her listings expired or were withdrawn from the market without selling.

Folks, if you want me to send post cards or flyers to your neighborhood, I am happy to oblige. If you want an ad in the newspaper, or in one of those monthly home magazines, we can discuss that as well. I will even do an email blast if that is what you want. Heck, I'll even put up a Billboard if that makes you happy, but don't fool yourself into thinking any of these things will get your home sold. The odds of that happening are miniscule. It will make me look good, though! LOL. Look, I am not ego driven. I am performance driven. I would much rather we spend our resources, time and money on innovative strategies that will get you the most money possible for your home and leave the Gimmicks alone.

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April is Oral
Cancer
Awareness
Month



APRIL
IS
NATIONAL
POETRY
MONTH

What If? – **EVERYTHING** You've Ever Been Told **About Selling Real Estate** *(Especially by a Real Estate Agent)* **....is WRONG?**

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