

INSIGHTS, IDEAS & INSPIRATION



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A Home of Our Own

By Suzanne MacDowell

I will remember that day for the rest of my life. I was only six years old. I didn't understand what was happening, or why, or how it would change my world. Mom said we were going to visit Aunt Ruth and Uncle Bob for a few days, but I knew there was more to it than that. I remember, vividly, looking out the back window of our car, waving good-bye to my Dad and feeling a profound sense of sadness and loss. Somehow I knew. I was saying goodbye, to my Dad, my dog, my friends, my neighbors, I was saying good-bye to my home.

For the next several years, my Mom and I moved at least once a year, first we moved in with Aunt Ruth and Uncle Bob and my four cousins. Then the whole lot of us moved from their home in Galesburg to Rockford Illinois. Then, Mom and I moved to Bloomington, to be near my Aunt Mary, and from there to its twin city, Normal Illinois.

I changed schools every time I changed cities.

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First grade in one school, second grade in another, third grade, still another. It wasn't until High School that I spent more than two years in one place.

It was difficult, being the new kid, making new friends every year, year in and year out, never feeling that sense of belonging, that feeling of kinship and security that comes with being part of a community. It was during those years that the concept of 'home' became special to me. My Mom and I would drive around town, doing errands or whatever, and looking at the houses we passed. "Isn't that a beautiful house," Mom would say, and I would agree. Those homes looked so warm and inviting, with lights in the window that seemed to welcome the weary traveler back home. So different than the little apartments where we lived. So much more...permanent ...secure...and stable .

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ABOUT THE AUTHOR: An entrepreneur and a relentless innovator of the real estate industry, Suzanne MacDowell is the creator of the "Value Driven Approach to Sell Real Estate" and is a licensed agent with Keller Williams Realty Metropolitan. Suzanne has been called "provocative and entertaining," but also "a committed philanthropist" for her mission to raise/donate over \$10,000 to local and charities each year. Suzanne is a leader in the Morris County business community as well, and co-founded ENG (Entrepreneurs Networking Group™) Central Morris Chapter—an exclusive group of business owners, sales professionals and entrepreneurs, focused on three core pillars of impact: Philanthropy, Business, and Growth!

I Hate Gimmicks

By Suzanne MacDowell

It 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. Hokus. 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?



Remember this song from the musical "Gypsy"? Seemed appropriate!

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.

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The longest I ever lived in one home was right here in New Jersey. I migrated here when I was just 19 years old and I have lived here from that time to this. My ex-husband and I were driving around one Sunday afternoon, just looking at the area and the homes, when we came upon this country road and decided to see where it went. We passed a beautiful colonial style farm house and I said, "Isn't that a beautiful house!" We went quite a ways down the road without seeing another house, then turned around. It was then we noticed the For Sale sign. It was like something out of *Miracle on 34th Street*. "Stop the car!" We wrote down the number, called the agent, and arranged to see the house that very day.

It was gorgeous! Built at the turn of the century, it had 5 bedrooms, plenty of room for our growing family, and a fireplace in the living room, and a front porch to sit on and watch the world go by. It even had a barn where we could house our home based business. We figured out how to handle the financing (interest rates were 18% at that time, and we didn't have a 20% down payment), and put in an offer the next day. The agent called it a "white elephant" but to me it was my dream come true! I lived in that house for nearly 20 years. I had my third and last child while living there. I divorced my husband, got a college education, sold the business, and started a new career as a paralegal, all while living in that house. And when I had to sell that house, I wept bitter tears.

It was then that I bought a house all on my own, a "fixer upper", because that was what I could afford, but it was a two-family and the

rent would help defray costs, not to mention add to my resume the title of Landlord. It was also at that time that I slowed down long enough to do some soul searching.

My work life had, to this point, run a meandering course. I chose my work and careers mostly by happenstance. With the exception of my choice to become a paralegal, it was strictly a matter of work coming to me, willy nilly, as circumstance dictated, rather than a conscious choice to pursue a career. And even the paralegal work, while terribly, terribly rewarding, proved to be inadequate in terms of compensation. I had worked in retail, as an office clerk, as the owner of an electrical business, as a litigation paralegal, and in the pharmaceutical industry as both an executive assistant and a budget manager. While the working in the legal field gave me GREAT satisfaction, the pay scale did not meet my ambitions, and even though I was well compensated in the pharma industry, my lack of a secondary degree held me back. I was constantly yearning to learn new things, and to be in charge of my own destiny, to build something lasting, and to achieve success as I defined it, on my own terms.

I was in the process of renovating my new home when I picked up Jack Canfield's book, "The Success Principles." He said, first you have to learn what your purpose is, why are you here on this earth, at this time, and what it is you are supposed to be

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doing. He said, go back over the past few months and think about the things that brought you great joy. Well, renovating this house brought me great joy! Every day, no matter how miserable my day had been, I would walk in the front door and see what had been demolished, or what had taken its place, and I was filled with joy and a sense of accomplishment like none I had felt in a very long time. I wasn't sure what my purpose was, but I was pretty sure it had to do with making this run down house a home. Then one day, a man knocked on my door. He said he had considered buying my house when it was on the market. He wondered what I had done with it and wondered if I would be willing to show him. In truth, he was hoping I had fallen flat on my face and he could pick up the pieces at a bargain basement price. We started talking. An hour later I was enrolled in classes to get my real estate license.

I would love to say, 'and the rest is history!' but it wasn't that simple. I had my share of struggles, first giving up that steady paycheck, no matter how miserably gotten, to go into a 100% commission business, then transferring skills from one career to another, then building a business from scratch. Anyone who tells you real estate is an easy business is lying! It's hard work and it takes dedication and you have to deal with a lot of nonsense, but I never looked back. I know this is where I belong. It is my calling.

In the holiday classic, "It's a Wonderful Life", Peter Bailey says, "It's deep in the race for a man to want his own roof and walls and fireplace." I believe that, I feel it down to my

bones. It drives me and my business. It inspires me to do my absolute best for my clients. I do it because this isn't just a job, it is my purpose, it is my passion, it is my calling, to help as many people as possible, to have their own roof, and walls, and fireplace, to help them have ... a home of their own.



Taken in Blairstown, NJ near the new home of my clients, Bart and Tara - Summer 2015

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 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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The Gentle Art of Persuasion

By Suzanne MacDowell

I had had a rough couple of weeks. My Dad, who lives 1000 miles away, was hospitalized then sent to a rehabilitation center to retain his strength after a rather serious incident. The Marketing Director had been calling me non-stop. She wants me to sign paperwork that would make my Dad a permanent resident of their Assisted Living facility. My Dad wanted desperately to go home, and I hadn't even had a chance to discuss my Dad's physical condition with his doctor. She just kept pushing and pushing. She wants to know what assets my Dad had so he could 'spend them and get on Medicaid as soon as possible. When I gently pushed back she got upset.

Needless to say I was in a rather fragile frame of mind when a young man from an extremely popular and reputable real estate website called to try to sell me a featured. I told him I was interested in his product, however, I wanted to do a little research and see if it fit into my marketing budget before making the commitment and I just had not had the time. I told him I was not prepared to do anything at that exact moment. The conversation devolved from there.

"I want to lock this in tonight before someone else does." he said and I replied, that is a chance I am willing to take. "I want to do the paperwork now." He said, but I was driving. "Look," I said, "I told you, I am not prepared to do ANYTHING tonight," "well, if you DID, which two listings would you feature?" I know the tactics you are using, it's not going to work, I am not prepared to do anything tonight." "But if you were..."

It was at that point that the conversation ended. I hung up on him after asking, "Which part of 'no' don't you understand?"

The whole incident got me to thinking about my own business and the things the 'gurus' teach real estate agents to say and do. Guiding a client through the process of buying or selling a home is like dancing, there is a certain grace, a rhythm to it and if done properly, with patience and deference to your client, your partner, it is really quite a pleasant experience. That analogy resonates with me because I am a ballroom dancer. There is nothing quite like being guided around the dance floor by a gentleman who knows how to lead. Never is your arm twisted. Never do you feel you are being pushed around. Instead you feel as though you are in good hands. You feel relaxed and secure, knowing your partner will not miss a step and at the end of the dance YOU will feel like the star even though HE did most of the work.

By the same token, there is nothing as frustrating as being manhandled by an unskilled dancer who tries to lead their partner by sheer force of will and ending up feeling battered and bruised.

I have purchased products and services from sales people who left me feeling that I had made a reasonable, unhurried and smart decision. Rarely have I purchased a product or service from a pushy sales person, who made me feel unprepared, clumsy and off balance. As for repeat business, well you can imagine who manages to retain MY loyalty! That's why they call it the GENTLE art of persuasion!

This One's From the Heart

By Suzanne MacDowell

It's not about the money. Ok, it IS about the money, I mean, we all have to eat, right? But some of the most rewarding moments of my real estate career are the ones that provide little to no monetary compensation.

I have known Paula and Jimmy for years. Paula owned the laundromat in town when she found out she was ill, very, very ill. She had cancer, and the cancer treatment caused other issues, diabetes being one of them, and chronic pain. Like so many small business owners, she couldn't afford insurance and because she was sick, she couldn't keep up with the business.

Jimmy, Paula's boyfriend, is disabled. He has a condition called trigeminal neuralgia. The condition is debilitating, so much so that they call it the suicide syndrome. Jimmy is the second person I know who suffers with it. The trigeminal nerve runs through the face. The nerve starts next to the ear and has three branches, one that goes up over the forehead, one that runs along the cheek bone, and one that runs along the jaw. In people with trigeminal neuralgia, the nerve acts up, begins sending pain signals to the brain for no apparent reason. Their faces hurts, excruciating, debilitating, constant pain. Their faces feel as though they are literally on fire, and there is no relief, no pain killer will touch it because, well, there is no cause of the pain, no injury to heal and they just have to endure it until the nerve just stops misfiring as mysteriously as it began. The pain is so severe many sufferers have been known to commit suicide, just to get the pain to stop. It's a horrible condition. Jimmy tried, valiantly, to help Paula, and they hung in there for a long time, but in the end, they lost the laundromat.

"It's deep in the race for a man to want his own roof and walls and fireplace." Peter Bailey, It's a Wonderful Life

It took more than two years for Paula's Social Security Disability petition to be approved. Jimmy's had been approved some years before but his monthly stipend was very small. During that time, Paula and Jimmy somehow managed to keep their heads above water by cleaning houses and taking in laundry. But they fell behind on their bills, medical bills, credit card bills, and, yes, their mortgage payments.

A little over a year ago I hired Paula and Jimmy to clean my house, they do a wonderful job and their charges are extremely reasonable. It's a trade-off, I understand if they have to cancel at the last minute because one or both of them are having a bad day and too ill to come, and in return my home is lovingly cared for at a very reasonable cost. I give them extra work when I need it, yard work, or handyman jobs, or just extra cleaning for the holidays and we have become closer friends as a result of the time spent together.

From time to time Paula and I would discuss the situation with her house. New Jersey is a judicial state, it takes a very long time to foreclose on a home. We discussed a possible short sale, but there are numerous liens on the home due to their financial situation. And the house has fallen into disrepair, as most pre foreclosure homes do.

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Then, today, Paula told me the bank had filed for Summary Judgment on her foreclosure case. She was confused, didn't really know what that meant, and what would happen next. I understand the process mostly because I spent many years as a working paralegal. I am not permitted to give legal advice, but I can explain what Summary Judgment means and how the process works, what comes next and so on, as long as I don't dispense legal advice. So, I did just that, explained what comes next and how long it will take, and what happens after that, once the lawsuit is done. I told Paula, stay in your home, eventually a real estate agent for the bank will knock on your door and, most likely, offer you 'cash for keys', a sum or money to vacate the house. At that point, take the money and move.

But, here's the problem. Paula and Jimmy can't afford housing, at all. Together, their disability payments are not enough to afford even a small one bedroom apartment in our area, not if they want to eat. And there is no more housing assistance, we simply ran out of money in our State. It is heart breaking.

So, I told her, tomorrow, I will contact the attorney I work with to get short sale transactions done. I am going to ask, though I know the answer, if he thinks the house qualifies for the federal HAFA (Home Affordable Foreclosure Alternative) program, and whether he thinks we can somehow convince the other lien holders to release their liens, as there is no money with which to pay them and foreclosure will leave them with nothing anyway. I am sure the answer to part 1 will be yes, it's a major bank. I am equally sure the answer to part 2 will be no, there are just too many liens. Then I will ask if the relocation money offered to homeowners who short sell, is also available to those who agree to a 'deed in lieu of foreclosure', to sign the deed to their home over to the bank, saving them the trouble of further

foreclosure proceedings. I pray the answer is yes, because, well... we may be able to find Paula an older, mobile home, with a monthly lot rent she CAN afford even though she can't afford an apartment. I showed her a couple that I found for sale through our Multiple Listing System.

I told her not to get her hopes up, but that I would try. I told her it was a long shot. But, the look of relief on her face when she knew she could go home and not worry about the Sheriff knocking on her door, and that there really might be light, no matter how faint, at the end of this long, dark tunnel, was priceless. If I am successful, IF I am successful, it will be a lot of work for very little money. I doubt the home can be sold and the commission on the purchase of a mobile home is less than \$500. I could make 100 times, 200 times more for the same amount of work, on a regular home sale, but then, as rewarding as a regular sale would be ... it is always rewarding to see the smile on the face of the people who have just purchased a new home ... there is nothing quite like the smile on Paula's face when she turned to me and asked, "Can I hug you?"

Keep your fingers crossed and say a prayer for Paula and Jimmy and for me that I will be able to get her that relocation money and help her buy that mobile home and I will let you know how it all turns out. Either way, it was a really nice hug. ;)



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(Especially by a Real Estate Agent)
....is WRONG?**

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