# **Residential Resource**

September/October 2004

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Do You Think Like a Pro?



The Mission of NARPM is to support professional and ethical practices of rental home management through networking, education, and certification.

## Embezzlement: Inside and Out

#### by Erika Green, MPM®

Embezzlement, a growing form of occupational fraud, is not a new crime but easier to commit in the age of computers and often hard to

detect until it is too late and the damage is done. The criminal has the power, through computer knowledge, to modify, copy, access or destroy software or data.

The embezzler is not a particular race, gender, shape, or size. According to a recent study done by the Association of Certified Fraud Examiners (ACFE), 88% of 508 fraudsters in the study were first -time offenders with no criminal record. and many were young, intelligent, tal-

ented, well-educated, and very qualified. In ACFE's first occupational fraud study, conducted in 1996, men dominated the reported frauds, accounting for two-thirds of the cases. Since then, that dominance has largely evaporated. In their 2004 study, the number of embezzlement schemes was divided almost evenly between men and women, with only slightly more cases (53%) having been committed by men.

Small companies, such as residential property management firms, face more difficult problems than larger companies. In ACFE's 2004 study, approximately 46% of the frauds attacked small businesses, those that employ fewer than 100 people. Given their relative size, the impact of embezzlement on small businesses was much greater than the impact on larger companies. The median loss in small companies was \$98,000. Only the largest organizations, those with 10,000 or more employees, suffered greater losses. To keep everyone on the straight and narrow, owners of small businesses must maintain strict supervision of all facets of the business. Some



people call it micromanagement, but delegation and dissemination of accounting-related tasks may be a more appropriate description. It is important that no single employee is responsible for the payables and receivables. Only an owner should sign checks, and even then they should never sign blank checks. As you may or may not know, your signature can be scanned and duplicated. Do not make life easy for a thief!

Of course, those are only the obvious forms of internal controls. To truly safeguard your company you must understand more about the methods of embezzlement, when and where it could occur, and that virtually any "type" of person can commit it. Unfortunately, the methods are seemingly endless, as advancements in technology have unwittingly enabled this type of fraud to thrive. Those committing these crimes are employees of the victim business or outside contractors who may or may not have been in any direct contact with the victim's accounts.

Contractors providing maintenance services to your properties may create bogus invoices for work never done or needed. In these types of cases, a cohort who is employed by the victim often covers the contractor and they receive

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### PRESIDENT'S MESSAGE

#### Dear Fellow NARPM Member,

Welcome to the exciting month of September! This month represents a personal rite of passage time for me. First, I get to see many of you at our annual convention as we once again convene this year in beautiful Baltimore, MD. Second, I celebrate my birthday at the beginning of the month and I spend time by reflecting over the past year and evaluating my goals and resolutions (I know most of you do this in January but September works better for me).

During this time of reflection, I realize that one's priorities can rapidly change as life-altering events occur shifting the course of one's progress. We cannot control what happens to us in life but we are always in control of how we view these events. I wrote last month about attitude and how it affects the quality of our life and our success and much of my reflection this month is colored by my attitude—I strive for positive and life-energizing views of all things.



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Our industry has a tendency to be time absorbing and can spin completely out of control if we do not have firm personal boundaries preventing us from working long hours, less productively. Part of my resolutions this month include evaluating my progress in this area and resetting some boundaries to accommodate events that have occurred which changed my priorities. Belonging to the exceptionally supporting organization of NARPM helps one in a myriad of ways in this area. You can learn better time management, share some resources, and simply ask for help from your fellow members. The national convention is one of your best resources outside of the directory and access to all members, by providing, in a very condensed format, many things you need to know to be a productive property manager and balanced human being.

Sometimes it is very difficult to find time to evaluate your time management, but with my annual rite of passage in September, it has become a yearly event for me. I find it critically important to my success in this industry as well as in life. As I look over the last 12 months, I am very grateful for the amazing opportunity to serve as your national president and team leader. It has been a rewarding, challenging and growth-enhancing time. One of my past mentors was my maternal grandmother, a very wise and eternally optimistic woman, who sadly died during this month a number of years ago. I asked her near the end of her 92 years what the meaning of life was, and she quickly replied with a shine in her eyes, "It's exactly what you make of it." So Gammy, here's to you in celebration of all that you were to me...I'm making the most of it!

See you in Baltimore.

Albertaria,

Andrea G. Caldwell, MPM<sup>®</sup> President

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#### Embezzlement

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part of the fraudulently collected funds for helping to facilitate the crime. Even "padding" the bill for materials or labor not utilized is a form of embezzlement—a method often difficult to track or prove with accuracy. Other external service providers such as rent payment collection services, debt collection services, and financial institutions have had employees embezzle funds from their customers—some unnoticed by the customer. For example, if a debt collection agency collects funds from one of your former tenants but never sends your part to you, how would you know it had been collected?

The possibilities of being victimized by embezzlement are virtually endless. Chances are that unless you have spent the time and money necessary for developing and implementing a comprehensive financial control system and a carefully developed employee fraud awareness training program, you are at risk of being hit by either internal or external fraudsters...or both. The good news is that there are effective ways to protect your organization. To learn more about this alarmingly fast-growing crime and how to effectively shield your company from being victimized, attend the workshop, "Embezzlement from Within and Outside Your Company," at the 16th Annual NARPM Convention and Trade Show in Baltimore, MD, September 22–25, 2004.

Erika K. Green, MPM<sup>®</sup>, is the broker and co-owner of Quest Property Services Inc. in Fort Worth, TX. She has been a member of NARPM since 1994 and has served in numerous capacities on NARPM's national level including New Membership chair, Member Support chair, and a member of the Membership, Convention, Long Range Planning, and Editorial Committees and is currently serving as a National director and the Editorial chair.





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Welcome new NARPM members! The following is a list of new members who joined NARPM from July 1 to July 31, 2004.

#### PROFESSIONAL

Joe Boden Champions Management (C21 Champions) 9210 Lee Ave Manassas, VA 20110 703/335-8079

Robert Campbell Remax 200 Realty 954 S Orlando Avenue Winter Park, FL 32789 407/629-6330x360

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#### Contribute to the Residential Resource

<u>Issue Date</u>	Submission Due Date
November 2004	September 15, 2004
December 2004	October 15, 2004
January 2005	November 15, 2004
February 2005	December 15, 2004
March 2005	January 15, 2005

If you are interested in writing an article, please e-mail an attachment of your article in Word or text format to Jessica Jacobs jjacobs@assn mgmt.com or send her a Word or text file on 3-1/2" diskette to P.O. Box 140647, Austin, TX 78714-0647. All articles are subject to editing and approval of subject matter. Tracey Peters Blue Skies Property Mgmt Co Inc. 801 Seaboard Street Myrtle Beach, SC 29577 843/444-0702

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Lee Petty Tamalpais Property Management PO Box 128 Corte Madera, CA 94976 415/927-7368

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Malcolm Krebs Mr. Goodbar The Original Home Security Bars 1100 11th Street SE Calgary, Alberta, T2G4T-3 403/234-9690x103



### **Ambassador Program 2004**

The Ambassador Program was designed a few years ago to reward our current members for referring new members to our organization. Who better to spread the word of the benefits of NARPM than its members? If you refer five new members in one year, you will receive an award certificate that may be used toward your next year's dues or for events for the coming year. When you achieve ambassador status

and receive your \$195 NARPM credit, it can be used toward your annual dues or registration at a NARPM National Convention. It is flexible! Just follow the simple steps outlined here:

- ★ Call NARPM Headquarters at 800/782-3452, and request membership application forms. Headquarters, upon request, will mail the application directly to the prospective member but will not fill in the "referred by" line.
- ★ The 12-month period to obtain the five new members starts the day the first new membership application is processed by headquarters.
- ★ When Headquarters receives the fifth new membership application, an Award Certificate will be issued and dated. A recognition certificate will also be issued, and you, as the "Ambassador," will be recognized in the *Residential Resource*.
- ★ The Award Certificate can be used to pay NARPM annual dues, or like amount can be applied toward National Convention.
- ★ It must be used in full at the time of use and attached to your dues or registration for Convention. The value of the Award Certificate is equal to what the national dues were at the time the Award Certificate was issued. It also must be used within 12 months of the issue date.
- ★ A member can earn more than one Award Certificate per 12-month period.

### **AMBASSADOR PROGRAM**

July 2004 New Members

New M	lember	<u>Ambassador Member</u>
Carme	en Rodriguez	Jill J. Boles, RMP®
Dee Je	erome	Stevelle Klausmann
Ty Kall	klosch	Mike McCall
Kathy	Cotta	Linda Scott
Kim R	eagan	Mary (Liz) Arellano-Wiggins
Micha	el Jacques	Ted White, MPM®
Robert	t Campbell	Fred Thompson, RMP®

#### **NEW AMBASSADOR**

Jill J. Boles, RMP®

#### AFFILIATE MEMBERS LISTED BY SERVICES

#### **Business Products:**

Landlordsource.com Oliphant Financial Corporation Paychex Inc. PayLease Inc. Peachtree Business Products Professional Office Services of ID Inc. Starker Services Inc. Tenant Plus Corp.

#### **Internet Tools:**

123Rentahome.com Escapia Inc. Homepaiges HomeRentalAds.com HomeRentals.net Lease Place Inc. Rental Home Investor LLC RentClicks.com Runzheimer International Ltd.

#### Legal Services:

Law Offices of DeMartini & Walker Law Offices of Heist, Weisse, & Lucrezi P.A. Law Offices of Barnes Walker Chartered

#### Maintenance:

Building Specs Inc. Cutting Edge Painting Inc. EnviroCare Inc. Handyman Matters Mr. Goodbar OnSite PRO Inc. Power Lift Foundation Repair Sherwin-Williams Company Tankless Hot Water

#### Marketing:

Home Management Network LLC

#### Software:

EFC Systems Logicbuilt Inc. London Computer Systems Inc. PROMAS Landlord Software Center Property Automation Software Corp. Tracker Systems Inc. Winning Edge Software Solutions Yardi Systems Inc.

#### Tenant Screening:

700Credit Inc. Contemporary Information Corporation RentGrow, Inc. Securint

For more affiliate information, please visit the NARPM Web site www.narpm.org.

# Sherwin-Williams Brings Benefits to NARPM Members

Sherwin-Williams and NARPM have recently partnered up to offer NARPM members a discount on products from their local Sherwin-Williams stores, along with numerous additional benefits. Below is a summary of how this relationship benefits you and how to utilize this discount.

#### How IT WORKS

A cash account has been established for NARPM. The account will be linked to the pricing that has been established nationally for NARPM members, and can be used at any of their 2,700 stores. Cards will be made that will identify the account number, and will be distributed to every current NARPM member, beginning at the 16th Annual Convention and Trade Show in Baltimore, MD, this September.

Members that have their own charge account with Sherwin-Williams can be linked to the pricing upon request. Members wishing to establish an account can do so by filling out a commercial credit application at their local store, then requesting that they be linked to the NARPM National Account. Sales will be tracked and available quarterly upon request.

#### PRICING

Pricing will be consistent throughout the United States. Most paint products will be discounted 25% from their National Account Price List, which represents a total savings of 40% or more from their retail prices. Paint Sundries will be discounted 20% and Applicators will be discounted 25% from list. A number of key products have also been specially priced to be extremely competitive in your markets, offering you even more savings. Floorcovering, Spray Equipment, Wallcovering, and Window Treatments are all quoted locally. Pricing updates will be communicated at least 30 days in advance of any changes.

#### SUMMARY

The benefits that Sherwin-Williams brings to NARPM members includes: consistent, competitive pricing across the nation; advice from the most knowledgeable people in the industry, available for "house calls" whenever needed; additional services, such as electronic ordering or color and design help; one national account contact to coordinate communication and administration of the account; a paint and coatings vendor that has outlets everywhere they are, along with floorcovering stores in many markets; access to thousands of paint products to cover every paintable substrate that would be encountered on your jobs; new, advanced products introduced annually; trademark customer service every time you visit one of their stores; and a company with 135 years of experience in the paint industry.

### Paint's not all we deliver.



### FIVE-STAR ARTICLES How to Rent Those Hard-to-Move Rentals

#### by Roger Best, MPM®

Article reprinted from August 1997 issue of the Residential Resource.

One of the secrets of being successful in today's rental market is to examine all aspects of your units. This means taking a long look at the

inside of your vacancies. Think about the features that attract your current renters. Is the unit modern or does it need some work? Improving the quality of your unit can be easy and will make your renters happy. Need some ideas? Read on.

Your vacancies should be spotless inside. Repainting your vacant units makes them appear so much brighter and fresher. If the floor covering is more than a few years old or shows wear, replace it. It is not necessary to use expensive grades of carpet and linoleum. Lesser grades will do just fine if you shop carefully. The important thing is that the flooring looks good and is appropriate for the type of room in which you install it. This way, your budget can stand more frequent replacements, which help you rent your vacancies faster. It is hard to beat a vacancy when everything is nice and new!

### One of the best ways to prosper is to upgrade your vacancies as much as possible and get top dollar for them.

#### WHAT'S THE BOTTOM LINE

Getting the picture? But are you thinking that this is too expensive? Possibly, depending on how many improvements you need. But it is

> probably more expensive to ignore these needs and let your vacancies sit longer and ultimately rent for less than they should. Try to figure which upgrades will be most cost effective. Where will your dollars go furthest? Here is where your knowledge of the local competition comes in. Do everything they do, and then do a little bit more. Remember, provide the best value and let everyone know about it.

> What happens if all that does not work? If your product is better than the competition, find out from prospects why they are not renting your units. Maybe there is something you have overlooked. Keep a traffic log of prospects who look at the vacancies and those who rent. You should rent to about 10% of the lookers. Also, find out where your prospects are coming from to evaluate the effectiveness of your advertising.

#### **CHOOSING INCENTIVES**

Providing incentives is becoming more popular these days. And much of the competition, especially new construction, is offering free rent, free trips, and all sorts of move-in gifts. It is sometimes tough to beat those deals. But if you have had your units for awhile, chances are you can and should charge less rent than the new kids on the block. Your apartments might be larger or have more closet space. Often, depending on when they were built, they may have substantially more amenities. Be sure to feature in your advertising what you can offer that your competition cannot.

If you need to offer incentives to your prospects, here are some suggestions. Microwave ovens are quite attractive to most apartment dwellers and can be purchased for less than \$100 each at local discount stores. Other electronic conveniences are also popular, such as telephones, televisions and even VCRs. These items are available in various price ranges to suit your needs. A good set of towels that match the bathroom décor will appeal to certain tastes, while others may find the lure of a hundred lottery tickets irresistible. Offer to pay the utilities for the first six months or year. If you use your imagination, you can develop all sorts of possibilities. Be creative!

One big incentive is to slash the security deposits. However, this technique should be used with caution because it tends to reduce the overall quality of your prospects. Sometimes this will prove more costly in the long run in terms of more delinquent rents and problem tenants. Reducing the security deposit can be a productive incentive, though, if your tenant screening systems are comprehensive.

#### CHOOSE CAREFULLY

Hopefully some of these ideas will help you increase your rents and your occupancy rates. Implement the ideas that make sense to you, and you will be on your way to a more profitable operation.

#### EASY UPDATES

Window treatments are often a great way to make a difference. Many people prefer miniblinds to the old traditional draperies. If you have not tried this yet, convert your next vacancy to miniblinds and see what happens. In older properties with window and ceiling moldings, paint them in a complementary contrasting color and install matching miniblinds (choose the blinds first, then match the paint). Whatever you do, make sure those windows are super clean inside and out. The windows should also open and close smoothly and completely, and they should latch properly.

Light fixtures are another focal point that can make a big difference for a few dollars. Nice light fixtures should really stand out. Fixtures make the whole place look richer by providing stylish lighting. An inexpensive ceiling fan here and there will also make a substantial impression on most prospects.

#### **HIDDEN TECHNIQUES**

Do not overlook the more permanent components, either, such as cabinets and built-ins. One of the best ways to prosper is to upgrade your vacancies as much as possible and get top dollar for them. You never know how long the next tenant will stay, so do as much as you can when you have the chance.

Appliances and plumbing fixtures should sparkle. If these items are becoming obsolete, replace them. Modern features will rent your units more quickly. Shower doors or curtains often need attention sooner than other items; replacing these might give your bathrooms a fresh start.

What about the closet space? Usually there is nothing you can do to increase it, but modernizing it can make it more efficient and appealing. racks, shelving, double poles, and drawers will make that closet space far more useful. Linen closets and medicine cabinets are very important too. Quite often these items can be added very economically.

# **COMPUTER SOURCE** Computer Levity

#### by Mike Anderson

With all the frustration of getting computers to do what you want in a property management business, it's often nice to look at the lighter side of these one-eyed monsters. The following stories and conversations were culled from technical support desks and computer sales department archives and submissions. (Disclaimer: none of these came from my company's tech support, NARPM Headquarters, or the tech support of any other NARPM affiliate). Hopefully, none of the comments or calls were made by you. Any similarities to the real life comments of a NARPM member or affiliate are purely coincidental!

#### **OVERHEARD COMPUTER USER COMMENTS**

"I don't want one of those systems based on the cellulite processor."

"I have a cursing flasher."

"Will this upgrade include Microwave XP?"

"The Internet is running too slow. Could you reboot it please?"

When doing a backup: "What do you mean, other tape? When it said second volume, I just hit enter again."

"I don't have a computer at home. Is the Internet available in book form?"

"I want a system that I can afford, but not one that will go obsolete in six or seven years."

"I had been waiting on the phone for you guys for three days! So I finally decided to heck with it and did what the instructions said."

"I just downloaded the Internet. How do I use it?"

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"I just called about half an hour ago, and the person I talked to said he'd mail me a new disk with new software on it. Where is it? I'm still waiting for it!"

"I can't send an e-mail. Is the Internet full?"

#### **CONVERSATIONS WITH TECH SUPPORT**

	JNS WITH ILCH SUITORI
Tech Support: Customer:	How much free space do you have on your hard drive? Well, my wife likes to get up there on that Internet and she downloaded 10 hours of free space. Is that enough?
Customer: Tech Support: Customer: Tech Support:	My server crashed and I've got to get it back up ASAP. Do you have a valid backup? Yes, of course. When you came this morning, was anything printed out on the printer?
Customer: Tech Support: Customer: Tech Support: Customer:	Yes. And what did it say? Just like it says every day. Would you mind reading that off to me? Error XX: Backup Operation Failed.
Customer: Tech Support: Customer:	Can you make a house call today? Well sir, what seems to be the problem? Well, two windows aren't working properly, and one is just plain broken.
Tech Support: Customer:	What version of Windows are you using? Version? I have a 1984 Honda Accord.
Tech Support: Customer: Tech Support: Customer:	What does the screen say now? It says, 'Hit ENTER when ready.' Well? How do I know when it's ready?
Customer: Tech Support:	I've been signed up with your Internet Service Provider service for over a week, and have not been able to con- nect even once because of busy signals. If I can't get any better service than that, I'm going to switch to another ISP. Hmmmthat shouldn't be happening. We're no where near maxing out our dial up lines. Are you sure you're dialing the right number?
Customer:	I'm not stupid! I know my own phone number!
Customer: Tech Support: Customer: Tech Support: Customer:	I can't log in to my account. Okay, let's look at your configuration. Okaybut I know that my User ID is case sensitive. Yes it is. Okay, what does it say in the 'User ID' field? Case Sensitive.
Tech Support: Customer: Tech Support: Customer:	How may I help you? I'm writing my first e-mail. Okay, what seems to be the problem? Well I can get the 'a.' But how do I put the circle around it?

Customer:	Uh, I'm trying to send e-mail to my daughter and she's
	not receiving it.
Tech Support:	Okay, sir, what is her e-mail address?
Customer:	I don't know. She doesn't even have a computer. Can't I
	send it to her post office?

#### **STORIES FROM THE TECH SUPPORT ARCHIVES**

This morning someone came barging into my office, panic stricken, and frantic. "All my mail I saved in one of my folders is gone!" she said. I asked her which folder she had saved it to. "Deleted Items," she said.

An executive secretary, who was a beginning computer user learning on a PC, got lazy about naming her files. Instead of using descriptive file names to name her files, she started her own system. She numbered the files (1, 2, 3, etc) and kept a notebook listing the file number and file description. This system worked well enough for her, getting her up to over file #5000. And it would have continued to work for her had disaster not struck—she lost the notebook. Each and every file had to be opened and renamed. Luckily for her, she was an executive's secretary who had been there forever, so her job was safe.

A tech once calmed a man who was enraged because his computer "had told him he was bad and an invalid." The tech patiently explained that the computer's "bad command" and "invalid" responses shouldn't be taken personally.

One day a man called Internet Service Provider support wanting us to step him through the process of fixing his joystick. One of the techs told him that we could not fix his joystick problem. The man got irate and wanted to talk to the manager, me. I told him the same thing. He ended



the conversation by saying that we as an ISP would never make in the computer repair business with that kind of attitude.

Once we had a guy bring in two Polaroid pictures of screen shots of his computer. He claimed they were "before" and "after" shots and wanted us to diagnose his computer problems by looking at the pictures. They looked the same to us—but we kept them and posted them in the back area with a \$1000 dollar reward to anyone who could diagnose the problem that way.

A woman called the Canon help desk with a printer problem. The tech asked her if she was "running it under Windows." The woman then responded, "No, my desk is next to the door. But that is a good point. The man sitting in the cubicle next to me is under a window, and his is working fine."

My father, a retired dentist, spends a lot of time with his Macintosh. He's really pleased with it now: he recently got an upgrade and added "64 milligrams" of memory.

A user came into my office this morning. Apparently, her computer had popped up a message that included the words, "See your System Administrator," so she came down to find out what I wanted.

I went with a friend to help him shop for a computer. Looking through the different varieties, he said, "I don't think I can afford one of these big ones [desktop machines]. I think I'll have to go with one of these little ones [laptops]."

Mike Anderson of HomeRentals.net prepares this column. If you have a question you would like answered, e-mail him at mikea@homerentals.net.



## Three Steps for Positive Goal Setting

#### by Dr. Donald E. Wetmore

As I conduct my Time Management Seminars all over, my audiences consistently tell me they want more out of life. Almost everyone I speak

with has a yearning for improving several aspects of their lives. They have dreams and goals about their futures that are as yet unrealized.

Many come to the end in life with those visions unrealized, pictures in their minds only.

Achieving goals helps us to get the "want tos" in our lives. Life ought to be more than just achieving the "have to's."

I offer three important tips to help increase the probability of achieving your dreams, getting more of what you want in your life.

#### PUT YOUR GOALS IN WRITING.

There is something powerful about writing out what you want, getting your dream out of your head and on to a piece of paper. It then seems

more realizable. It's a stronger affirmation of what you are working towards rather than having a vague, wispy notion floating around in your head.



An even stronger tool is to prepare a goal scrapbook. Nothing fancy. Get a three-ring binder and fill it with notebook paper. Then get a picture of

each your goals and paste them into your new goal scrapbook. You can go to the car dealer and get a brochure of the new car you want. Visit a travel agent and pick up brochures of your ideal vacations destination, and add that. Clip a picture of your dream house out of the newspaper real estate section, and add this as well.

Then, each night, review your goal scrapbook and see a picture of what will surely be coming to you. It's like viewing a crystal ball and seeing your future.

#### QUANTIFY YOUR GOALS.

Many do not get what they truly want in their lives because they are too vague about what they want. It is not enough to say, "I want more money" or "I want to be rich." Instead, if you write, "I want

\$10,000," you now have a clear target to shoot for.



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10 September/October 2004 Residential Resource

#### SET A DEADLINE.

Did you ever set a New Year's resolution and never achieve it? Most people have. And most people fail to achieve their dreams because they did not include a deadline with their goal. Deadlines move us to action.

When we fail to include a deadline for our goal, when we commit to achieving it "as soon as possible," the goal winds up in our "as soon as possible" pile of things I will do another day, which is probably never. Why? Because we all have too much to do and not enough time to get it all done. The items that have deadlines for completion tend to bubble up in priority and importance so that we take action and achieve them.

Having written out the goal, placed a picture in our goal scrapbook, quantified it, and set a deadline, we can now break that goal down into its little component pieces so that achievement becomes realistic and manageable.

The journey of a thousand miles begins with a single step. No goal achievement is a leap across some huge canyon. Many are intimidated and driven away from going after what they really want in their lives for fear they will have to take a giant leap across that canyon and, hey, what if I do not leap far enough? Disaster.

Let's say you have a goal to get an additional \$10,000 in savings two years from today. Make up a picture of your new bank statement two years from now showing the additional \$10,000 in your account. The goal is in writing. It is quantified and a deadline has been set. Now you can break that goal into its little steps for achievement. To get \$10,000 over the next two years requires getting an additional \$5,000 per year. A year is made up of 12 months, so that means you need to get approximately \$400 per month. A month is made up of four weeks, so that's \$100 per week. And a week is made of, let's say, five business days. That's \$20 per day. (I have not added in interest to these calculations just for simplicity.)

I don't know about you, but the notion of going out in the world tomorrow and getting an extra \$20 is a whole lot more realistic and certainly a whole lot more doable than getting \$10,000. Getting the entire \$10,000 is the leap across the canyon. It scares me. \$20 is the single step. That's something I can handle. Now the goal seems realistic and is realizable.

But until you write out your goal, quantify it, and set a deadline so that you break it down to its small steps, it will forever appear to be too big a stretch and therefore unattainable. But every time you follow these three steps and break the goal down, you will always find that you have within your control what it takes to accomplish that next step. And once you begin, you are on your way!

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# 14 Tips for Calming Upset Customers

#### by Rebecca L. Morgan, CSP, CMC

Because of my book *Calming Upset Customers*, I'm often asked to give some general guidelines for handling these stress-producing encounters. The following offers some general thoughts for you

and your staff.

#### GENERAL PHILOSOPHY:

- Don't take upset customers' rantings and ravings personally. Don't get emotionally hooked. When you let him or her "push your buttons" you lose. When you respond emotionally—with anger, sarcasm, upset, tears—you can't respond rationally. He wants to upset you because he thinks you'll give him what he wants to get rid of him.
- Make it a game or challenge to see how many upset customers you can turn around. See if you can get him to be reasonable.
- Look for the "gifts" upset customers offer you. These gifts are what they can teach you about dealing with ugly human behavior. The better you deal with them, the fewer upset people you will have in your life. They will see through your body language and composure that you are confident that you can find a solution without getting rattled.



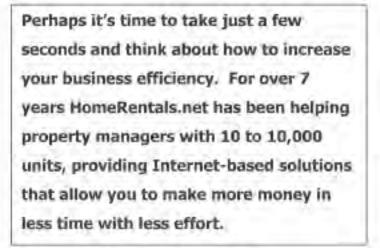
- Understand that obnoxious customers are often embarrassed because they made a mistake and want to blame it on you.
  - Respond by being reasonable, firm, pleasant, mature, and professional to show them that you're going to do what you think is right no matter how obnoxious they get. They think that being rude is the only way to get action.
  - Don't give away the store to shut her up. That rewards her behavior and teaches her—and others—that acting belligerently is the way to get what she wants.
  - Remind yourself that this abusive person must really have problems if this is how he treats others. He doesn't respect himself so he doesn't show respect for others. He doesn't know what you know about how to get people to do what you want—happily.

#### **SPECIFIC BEHAVIORS:**

• Listen fully—don't interrupt. If you do, it will escalate her anger. Take notes; looking up often to maintain eye contact. Assume body language that shows you're interested and concerned.



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- Have a respectful tone, even though you don't respect his behavior. Have a calm but concerned voice tone. Don't get distracted.
- Remove the upset customer from the main customer area, if possible. She rants and raves to get attention and knows that many people will give her what she wants to shut her up quickly.
- Let him cool off when on the phone by saying that you need to research the situation and possible solutions, and ask if you may call him back. Then do so at the appointed time. He probably will have calmed down by the time you call him back.
- Talk about what you can do, not what you can't do. Put it positively. Don't talk about the "policy." This will anger her more.
- Use the "broken record" technique, firmly, yet politely, repeating what you can do for him.
- Ignore her impoliteness and cursing. She's really lashing out at your organization, even though she may say "you're incompetent" via various phrasings. If you allow the cursing to offend you, you've lost your objectivity and control, and she's won. Edit her comments in your head so you can make sense of her words without getting upset. For example: "You're a fool. Why did you do this wrong? Who would ever hire an incompetent worker like you?"—translates into "She's really upset. Something is wrong. What can I do to help set it right?"

An important concept to remember is that you won't please all people. You should do the best you can, but there are some customers your organization can do better without. It is management's responsibility to determine if this customer is one that should be encouraged to utilize someone else's services.

Upset customers can be unnerving. But with the right attitude and techniques, many of these people can be turned into satisfied, loyal customers. It's not always easy, but it's worth it.

Rebecca L. Morgan, CSP, is a dynamic speaker and seminarist. This is an excerpt from her book, Calming Upset Customers. Additionally, she's authored the books TurboTime: Maximizing Your Results Through Technology, Life's Lessons: Insights and Information for a Richer Life, and Professional Selling. For information on her speaking services, books, and tapes contact her at 1440 Newport Ave., San Jose, CA 95125, 408/998-7977, 800/247-9662, fax: 408/998-1742, rebecca@ RebeccaMorgan.com, www.RebeccaMorgan.com. Please contact Rebecca for permission to reprint or repost this item. © 1989 Morgan Seminar Group.

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## Meet Your NARPM Leaders



**Erika K. Green, MPM**<sup>®</sup>, is a director of the National Association of Residential Property Managers (NARPM). She became a member of the board in January 2004 and her term will run through December 2005.

Ms. Green is co-owner and the principal broker of Quest Property Services Inc., located in Fort Worth, TX. The firm manages various rental homes including single-family homes, small multifamily properties, townhomes,

condominiums, and corporate housing. It also provides professional 'lease-only' services to local landlords that self-manage. Ms. Green's duties within the company focus on administrative, systems creation and management, marketing, strategic growth, owner and tenant communications, and problem solving.

Entering the residential management industry in 1986, Ms. Green left multifamily for rental home management when she received her Texas Real Estate license in 1991 and began working for Apartment Quest Locators, later renamed Quest Property Services Inc. (when it added its management services to its existing leasing services). She became the company's principal broker in 1994 after earning her Broker's license and co-owner of the company in 2003. Joining NARPM in 1994, she has

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NO SET-UP FEES, MONTHLY SUBSCRIPTION FEES OR MONTHLY MINIMUMS! HTTP://WWW.TENANTPLUS.COM Cr Calling Test Press 1-800-207-RENT (7318) E-mail: customerservice@tenantolus.com served the association in a variety of capacities including: Membership Committee (Regional Membership coordinator, 1998–1999; New Membership chair, 1999–2000; Member/Chapter Support chair, 2000–2001; Membership Editorial chair, 2002–2003); Convention Committee, 1999–2002; (stage manager and emcee, 2003); Long Range Planning Committee, 2002–2003; and Editorial Committee, 2002–2004. In addition to serving on the board of directors this year, she is also serving as the association's Editorial Committee chair. Ms. Green is a member of the Fort Worth/Mid-Cities Chapter of NARPM and has served as the chapter's secretary, 1995–1996; vice-president/Programs, 1996–1997; president-elect/Membership, 1997–1998; president, 1998–1999; and past president/director, 1999–2000, as well as, chaired and served on several of the chapter's committees.

Ms. Green has been an active member in several associations through the years including Tarrant County Real Estate Council (TCREC), Texas Association of Realtors (TAR), and Greater Fort Worth Association of Realtors (Leasing/Management Committee, 1996, 1998–2002; Technology Committee, vice chair 2000 and chair 2001; and property management instructor). As an industry leader, she is often called upon for her industry knowledge and continues to teach workshops at NARPM conventions.



**David Holt, MPM**<sup>®</sup>, is a past president (1993–1994) and a current director of the National Association of Residential Property Managers (NARPM). He became a director in January 2004 and his term of office will run through December 2004.

Mr. Holt is president of R.P. Management Inc., located in Minneapolis, MN. The firm manages a variety of rental homes including single-family homes, small multifamily

properties, townhomes, and condominiums. Mr. Holt's primary duty is the marketing of his company.

Entering the real estate management industry in 1987 with the opening of his company, Mr. Holt has been dedicated to the industry ever since and obtained his Broker's license in 1988. He joined NARPM in 1990 and has served the association in multiple capacities including previously chairing the Education, Nominations and Convention Committees, as well as, serving as the 1993–1994 president. More recently, Mr. Holt served a two-year term as the chair of the Long Range Planning Committee (2002 and 2003) during which time he lead the Committee to structuring a solid strategic plan for the growth and development of NARPM to benefit the members.

Mr. Holt has been an active member in several associations through the years, including the Institute of Real Estate Management (IREM) and the Real Estate Educators Association (REEA). As an industry leader, he counsels and teaches workshops and NARPM certification classes and is a partner in Home Management Network.



#### Christopher S. Hermanski,

**MPM**<sup>®</sup>, is immediate past National president of the National Association of Residential Property Managers (NARPM).

As president/owner of Mainlander Property Management Inc. in Lake Oswego, OR, Mr. Hermanski handles the financial accounting, marketing, and strategic direction for company. The firm manages single-family and small multifamily homes, as well as, townhomes and condominiums.

Obtaining his real estate license in 1981, Mr. Hermanski started his company that same year and earned his broker' license in 2003. He joined NARPM in 1993 and has served the association in a variety of capacities including: Marketing chair, Interim Headquarters chair, Trade Show chair, Oversight chair, Convention chair, Legislative chair, Membership chair, board of director, National treasurer, National vice president, and National president (2003). In addition to serving as this year's past National president, he is also serving as the association's past National president, Nominations chair, and Web site chair. Mr. Hermanski is a member of the Portland, OR, Chapter of NARPM.



**Melissa Prandi, MPM**<sup>®</sup> is past National president (2000–2001) and current Advance Site Selection chair of the National Association of Residential Property Managers (NARPM), as well as, serving on the national Membership Committee as the chair of new member and new chapter development.

Ms. Prandi is president of Prandi Property Management, located in San Rafael, CA (Marin County). The firm manages several types of residential rentals including single-family homes,

small multifamily dwellings, townhomes, and condominiums. Ms. Prandi is actively involved in her company and engages herself in all aspects such as paying bills, managing staff and conducting staff meetings, showing rentals, listing new clients, networking, and creating a fun and enjoyable work environment for the staff.

Entering the real estate industry in 1982, Ms. Prandi earned her Salesperson's license in 1984, bought the company in 1987 just a few days after her son was born adding two challenges to her life at one time. She obtained her Broker's license in December 2003. In 1993, she joined NARPM and has served the association nonstop ever since. Most notably, Ms. Prandi's service to NARPM includes: National director, 1995–2002; Executive Committee, 1998–2002; Headquarters Selection co-chair, 1998–1999; Mid-year Conference chair, 1995 and 1998; vice president, 1998–1999; Convention chair, 1999-2000; president elect, 1999–2000; National president, 2000-2001 Membership Committee chair, 1996–1999; and past president and Nominations chair, 2002. She has served on the Membership Committee for more than 10 years and has truly enjoyed spreading the word about NARPM to other property managers as well as starting new chapters with the membership team throughout the country. Ms. Prandi is a member of the Marin/Sonoma and California State Chapters of NARPM and she chaired the first Hawaii State NARPM Conference in May 2004.

Ms. Prandi's service to associations is not limited to NARPM as she has and continues to be an active member in several associations. Melissa loves to give back to her community and is an active volunteer as well as a member of many association such as: The Corte Madera and San Rafael Chamber of Commerce, Marin Association of Realtors serving on the Community Service Committee and the property management committee and is currently serving a second year as a director on the Marin Fair Housing board. As an industry leader, she also teaches workshops for NARPM members and other property managers all over the United States, taught property management for a semester at the local College of Marin, and is currently involved in writing a book about property management entitled, *The Unofficial Guide to Rental Property Management*, due out next year.

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Bring letterhead, brochures, flyers, and other marketing tools. 22" x 28" white boards and mounting supplies will be furnished for you.

For more details and contest entry form, contact:

Anne B. McCawley, RMP<sup>®</sup>, Contest Chair Phone: 480/969-1818 E-mail: bennett101@qwest.net

Winners will share \$500 in prizes and will be announced at the final luncheon of the convention.

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*Cam Marston*, owner of Marston Communications, on Four Generations in the Work Place. www.marstoncomm.com

Nadeen Green, senior counsel with For Rent Magazine<sup>®</sup>, on Fair Housing Open Doors.

Matthew Ferrara, CEO of Matthew Ferrara Seminars Inc. and TECH HOTLINE, on Millenium Tech Tools. www.mfseminars.com

*Michael Liu*, H.U.D. assistant secretary for Public and Indian Housing; administrator for all public housing, Housing Choice Voucher/Section 8 rental assistance, and Native American housing programs.

Jeff Crilly, Emmy award winning television reporter and author of Free Publicity www.jeffcrilley.com

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For information about Baltimore, visit: www.Baltimore.org.

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## Opening New Doors at the Baltimore NARPM Convention in September

#### LOCATION

Our 2004 Annual Convention and Trade Show will be at the Hyatt Regency Baltimore-Inner Harbor, 300 Light Street, Baltimore, MD 21202. The Hyatt Regency Baltimore is located in the crown jewel of the city, the Inner Harbor, and connected by skywalk to Harborplace attractions.

The hotel features a complimentary exercise facility, outdoor pool, whirlpool sauna, two tennis courts, basketball court, putting green, and jogging path.

Convention attendees will enjoy the special rate of \$159 single/double, \$179 triple, and \$199 quad, plus tax, by calling the hotel reservation department at 800/233-1234 or 410/528-1234, before the group cut-off date of August 20, 2004. After this date, reservations will be on a spaceand rate-available basis. Check-in is 3 p.m. and check-out is noon. Hotel parking is \$17 per day self-parking or \$22 per day valet.

#### WEDNESDAY EXHIBITOR GRAND OPENING

Our Grand Opening of the Exhibits and Opening Reception will be held on Wednesday, September 22, from 6–8 p.m. The ribbon cutting for the Trade Show will be done by the 2003 Affiliate Member of the Year, HomeRentals.net.

#### **EXHIBITS**/**PRIZES**

Many exhibitors will be donating door prizes. The door prizes will be given away on Friday, September 24, from 2:30–3:30 p.m. Be sure to visit with exhibitors for the latest ideas to assist you in your profession.

#### SILENT AUCTION

For the past several years, NARPM has raised money for its special community project, Habitat for Humanity. Last year's fund-raiser through a Silent Auction was so successful, we are making it a tradition. This year, you can help the Chesapeake Chapter by placing generous bids on valuable items such as: wonderful vacations, fashionable jewelry, collectibles, tickets to Baltimore Orioles' games, dinners, tours, and more. So bring your checkbooks and help this most worthy cause! Auction items will be listed in your convention packets. The Auction opens on Friday, September 24, at 8 a.m. and closes Friday at 2:45 p.m., just prior to the close of the Trade Show. Auction winners will be announced at 3 p.m.

#### **BRAND IDENTITY DISPLAY**

Be sure to visit the "brand identity" display by various companies, sponsored by the Marketing Committee.

### $\star$ Convention Special Events Registration Form $\star$

#### All of these are optional, not included in the registration fee.

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Golf Tournament (Level/Handicap)@\$	160				\$
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National Association of Residential Property Managers

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Extra Guest Tickets (included for registrants in Convention Regis				payment must be received
	,			<sup>†</sup> An additional fee of \$30
Lunch: 🗆 Thursday 🗆 Friday				
3. CERTIFICATION CLASS FEES <sup>+</sup>	Member	Nonmember	Fees Paid	Conference
□ RMP® Tenancy (Sept. 21)				Cancellations must be rec
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Employee Relations. (Sept. 25-26)				refund will be issued less
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RMP® classes and \$55 for egistering after August 1.

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#### **TO REGISTER**

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### 2004 RMP<sup>®</sup>/MPM<sup>®</sup> Certification Classes

<b>Date</b> Sept 20–21	<b>Location</b> Baltimore, MD	<b>Class</b> MPM <sup>®</sup> Risk Management	Instructor Dave Holt, MPM®
Sept 21	Baltimore, MD	RMP <sup>®</sup> Tenancy	Peter Meer, MPM®
Sept 21	Baltimore, MD	RMP <sup>®</sup> Applying Technology to Property Management	Jean Storms, MPM®
Sept 22	Baltimore, MD	RMP <sup>®</sup> Habitability Standards and Maintenance	Kit Garren, MPM <sup>®</sup>
Sept 24	Baltimore, MD	Ethics	Suzanne Cameron, MPM®
Sept 25–26	Baltimore, MD	MPM® Personnel Procedures/ Employee Relations	Sylvia Hill, MPM®
Sept 25	Baltimore, MD	RMP <sup>®</sup> Operations	Suzanne Cameron, MPM®

To register for classes, complete the registration form and mail or fax with payment to NARPM Headquarters. 'Registration form below is not applicable for Ethics class. For more information or to receive Ethics registration form, call Headquarters at 800/782-3452.

### Interested in Sponsoring Certification Classes?

Opportunities are available to chapters that would like to further member education, promote certification, and increase their chapter funds by sponsoring a certification class. However, it takes time to plan a class—so give your chapter five to six month's lead-time if you wish to sponsor one of these events.

Find out more by calling Bill Jackson, RMP<sup>®</sup>, at 425/467-7785 or e-mailing bill@protocolpropertymgmt.com. Bill can provide you with the details you need to make a Certification class a successful venture.

#### **RMP®/MPM®** Class Registration

FEES	Early	
RMP <sup>®</sup> Classes	Registration*	Registration*
Member	\$195.00	\$225.00
Nonmember	\$250.00	\$280.00
Retake	\$100.00	\$130.00
RMP <sup>®</sup> /MPM <sup>®</sup> designee	\$97.50	\$127.50

#### MPM<sup>®</sup> Classes

 Member
 \$395.00
 \$450.00

 Nonmember
 \$450.00
 \$505.00

 Retake
 \$300.00
 \$355.00

 MPM\*
 \$197.50
 \$252.50

\* To receive the early registration price payment must be postmarked, faxed, or e-mailed 30 days prior to the class.

#### **CLASS INFORMATION**

- On-site registration begins at 8:00 a.m. Class hours are 8:30 a.m. to 4:00 p.m.
- RMP<sup>®</sup> classes qualify for 6 hours of NARPM certification.
- MPM<sup>®</sup> classes qualify for 12 hours of NARPM certification.
- All materials will be given to students on the day of the class.
- All attendees are required to make their individual hotel reservations.

#### CANCELLATION POLICY

Cancellations must be received in writing. If cancellation notice is received at least 30 days prior to the class, a full refund will be issued less a \$25 processing fee. If cancellation notice is received less than 30 days before the class, a 50% refund will be issued. No refunds will be made on the day of class; however, the registration fee can be applied to a later class with a \$25 transfer fee.

Due to low registration, a class may be cancelled with 15 days prior notice. If NARPM cancels a class, registration fee could be credited to a future class or fully refunded upon request.

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Billing Address				
Signature				
I authorize NARPM to charge my credit card.				

#### Two Easy Ways to Register

**1. MAIL** your form with payment to NARPM, P.O. Box 140647, Austin, TX 78714-0647.

**2. FAX** your form with credit card payment to 512/454-3036. Please do not mail the original.



FIRST-CLASS MAIL U.S. POSTAGE PAID AUSTIN TX PERMIT NO. 2714

# Do You Think Like a Pro?

#### by Robert L. Cain, Copyright 2004, Cain Publications Inc.

Professional real estate investors, landlords, and property managers all think the same way. Their way of thinking has resulted in their being successful, it has resulted in their earning a good income from their rental properties, and in their realizing a good profit when they sell them.

#### MOST IMPORTANT, THE PROS HONOR THEIR INVESTMENTS.

They worked hard for them and they treat them with respect. That means that they care about them, they never neglect them, they pay meticulous attention to how they are doing financially. If the finances are slipping, they know it immediately and take action quickly to correct whatever is affecting them.

They do not hope that everything will be all right, they make sure it is. Nothing is left to chance. Their honor for their investments sets the tone for all other ways they deal with and manage them.

#### THE PROS HONOR AND VALUE THEIR GOOD CUSTOMERS.

Think about how much your good tenants (customers) pay you every year. Even if their rent is only \$500 a month, that is \$6,000 a year. If you owned a grocery store, for example, think how much you would value a customer who spent \$6,000 a year with you. On the other hand, "customers" who steal from a store are kept out. Likewise, tenants who would steal rent and the use of the property are kept out by professional rental property investors.

### THE PROS LOOK FOR WAYS TO MAKE THEIR INVESTMENTS EVEN MORE PROFITABLE.

In the case of investment real estate that means looking to make sure that the neighborhoods where their rental properties do not become drug or crime centers. They work with police, local government, and neighborhood associations to make sure their neighborhoods remain great places to live.

They are concerned about anything and everything that might or actually does affect their investments. That is why they are successful. They pay

attention. They play real estate investing to win, not just to survive. They expect to be as successful as they make the decision to be.

That's how I am going to ask you to begin thinking right now. If you do already, terrific, but maybe you can crank it up a notch. Think about how you can pay more attention and give more honor to your investments. The correlation between how much you honor your investments and how successful you are is absolute.

Here are some ways to honor your investments and your good customers.

- 1. Drive by your properties whenever you get a chance, and make at least a mental note of how they look.
- Make regular inspections with checklist in hand and schedule repairs and preventive maintenance of what needs attention. Your good customers appreciate your attention, your not-so-good ones think you're spying on them. Oh, well.
- 3. Think about what would make your real estate holdings more valuable. What can you do today, this week, this month or this year either on the property or in the neighborhood around it to increase its value.

Real estate is a hands-on investment, as opposed to one where you turn all management and decisions over to someone else and hope they make the right decisions. You have control of your property from purchase, to maintenance, to tenant selection, to management, to when you sell it. Your success is determined by the amount of attention you pay to and the honor you give your investments.

Robert Cain is a nationally-recognized speaker and writer on property management and real estate issues. For a free sample copy of the Rental Property Reporter or Northwest Landlord call 800/654-5456 or visit the Web site at www.rentalprop.com.