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CENTRAL MICHIGAN ASSOCIATION OF REALTORS®

CENTRAL DISPATCH

# 1<sup>st</sup> ANNUAL FOOD DRIVE

## FRIDAY-OCTOBER 21, 2011

### 11:00am to 8:00pm

Two locations to donate your items:

Ric's Food Center

705 S Mission-Mt. Pleasant

or

Family Fare

1700 Wright Ave-Alma



Some simple items you may donate:

- canned items-vegetables, meat, pastas, soup, fruit, etc.
- staples-mustard, mayo, ketchup, salad dressings, oils, etc.
- peanut butter, sugar, spices...
- boxed items- juices, puddings, cereals...
- crackers, granola bars, pop tarts...
- diapers, formula, wipes, jarred baby food, etc.

## 2010-2011 LEADERSHIP

### PRESIDENT

John Leonard

### PRESIDENT ELECT

Sandi Jeffery

### PAST PRESIDENT

Paula Arndt

### TREASURER

Rick Arlt

### SECRETARY

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Leslie Walton

Susan Massaway

Marci Browne

Cindy Rank

Brandon LaBelle

Carol Farnan

Maggie Murphy

### AFFILIATE DIRECTOR

Sherri Downing

## OCTOBER EVENTS

### OCT 4TH

CON ED

8AM-3PM

### OCT 7TH

MLS COMMITTEE

9AM

### OCT 10TH

TECHNOLOGY COMMITTEE

10:00AM

### OCT 11TH

BOARD OF DIRECTORS

8:30AM

FORMS COMMITTEE, MT PLEASANT

1:00PM

### OCT 14TH

FINANCE COMMITTEE

8:30AM

### OCT 18TH

ANNUAL GMM IN MT PLEASANT  
WING CENTER

8:30AM ZIIBI-

### OCT 21ST

1ST ANNUAL FOOD DRIVE  
RIC'S & FAMILY FARE

11AM-8PM

### OCT 25TH

EDUCATION COMMITTEE  
TOOLS FOR SUCCESS

9AM

1PM

### OCT 26TH

FORMS COMMITTEE, C21 ALMA

3PM

**Great news...**  
**Relay For Life Gratiot County**  
**exceeded their goal and raised**  
**\$138,973.87!!!**

## SALES COMPARISONS

	<u>Sept 2010</u>	<u>Sept 2011</u>
Units Sold	75	72
Average Sale	\$85,255	\$122,652
Total	\$6,394,140	\$7,247,942

**Kurt E. Feight, CIC**  
Certified Insurance Counselor

119 South Franklin  
Mt. Pleasant, MI 48858  
989-772-2977  
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989-560-1120 cell  
800-577-3576 toll free  
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## Mt. Pleasant Water Testing

*Well & Septic Inspections*

*Water Testing Lab*



5701 W. Baseline Rd.  
Weidman, MI 48893  
**Phone: 989-644-8269**  
**Fax: 989-644-3295**



**MICHIGAN STATE HOUSING DEVELOPMENT AUTHORITY**  
DEPARTMENT OF LABOR & ECONOMIC GROWTH



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www.michigan.gov/mshda

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FAX: (517) 241-1177  
E-MAIL: britoc@michigan.gov








## Animal Health Associates, P.C.

Alex P. Imlay, DVM  
Linda Rousseau, DVM  
Alana Wenban, DVM

2039 E. Pickard Rd.  
Mt. Pleasant, MI 48858      **(989) 773-3434**





**Robert L. Wheeler**  
Senior Vice President

102 South Main Street  
Mt. Pleasant, MI 48858-2336  
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bwheeler@firstbankmi.com

# NAR UPDATE

## Lawrence Yun: A Return to “Normal” Underwriting Standards Would Spur Sales

9/27/2011 By: Lisa Weatherford

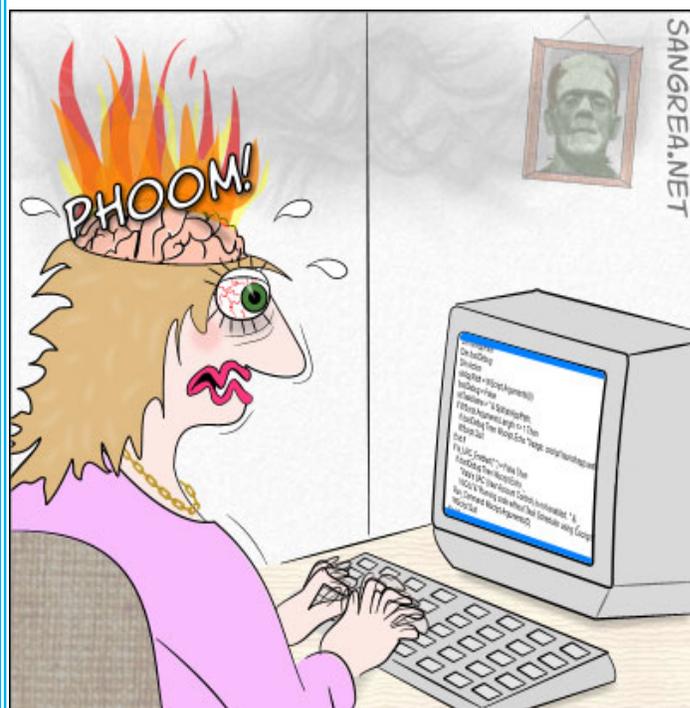
Michigan Association of REALTORS® members already know the results of our slow economic recovery - tepid real estate sales. But the reasons for this predicament are many and interrelated, said Lawrence Yun, Chief Economist for NAR, at a recent presentation to local and state association leaders from across the country.

Yun cites “overly stringent underwriting standards” and Washington policy as primary sales inhibitors. “As much as the housing market is typically stimulated during periods of low interest, it is actually not a good signal that the Federal Reserve indicates they would not raise interest rates until 2013”, commented Yun, adding conditions will improve if “Washington doesn’t mess with real estate.”

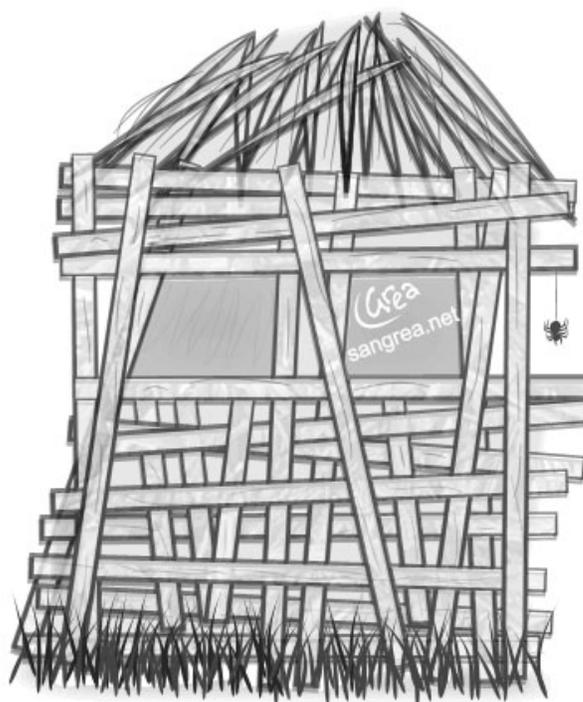
According to Yun, although markets are still struggling and consumer confidence remains low, there are reasons to hope home sales can soon begin to recover. Among these drivers are a slight increase in additional jobs, as well as all-time high affordability and historic low interest rates. Yun looks at historical actions that helped and hindered as well as best and worst markets and current policy decisions.

This valuable economic update zeros in on the factors that define the state of the real estate market: what impacts the Federal Reserve can really have, how rising rental rates affect home prices, the outlook for small business growth, and other critical economic indicators. Agents and brokers alike will not want to miss this opportunity to stay up to date on the latest market analysis for their own use, as well as to better assist clients with long- and short-term planning and development.

## JUST FOR LAUGHS



HOW COMPUTERISATION MADE OUR WORKING LIVES SO MUCH EASIER



When lousy renovations meets postmodernism

## MAR UPDATE:



### Legal Lines: Licensing Issues

With the help of McClelland & Anderson, we are taking the most recently asked questions from our legal hotline and putting them in E-news. We will be featuring a different question each issue.

**QUESTION:** What must be included in a real estate licensee's advertising?

**ANSWER:** Rule 329 states that all advertisements to buy, sell, exchange, rent, lease, or mortgage real estate or business opportunities must include the Broker's name, as licensed, and either the broker's telephone number or street address. Salespersons may only advertise to sell property in their own name if the property is their personal residence.

A promotional graphic for 'Spooktacular Savings Online Continuing Education'. It features a glowing jack-o'-lantern in the center against a dark orange background. The text reads: 'SPOOKTACULAR SAVINGS Online Continuing Education', 'Save 20% on your enrollment', 'Enroll Today!', and 'Promo Code: OCT20'.

### WEBSITE ADDRESS:

<http://cmiar.theceshop.com>

A business card for Main Street Audio-Video. It features a logo with a house icon and the text 'Main Street Audio-Video'. The card includes the name 'SANDY L. HALASZ OWNER' and contact information: '(989) 773-7370', '701 North Mission St. Mt. Pleasant, MI 48858', and 'www.mainstreetaudiovideo.com sandyhalasz@mainstreetaudiovideo.com'. The text '25th Anniversary' is at the top left. The services listed are 'TV, DVD, &amp; Camcorder Sales', 'Home &amp; Car Stereo (Install Available)', and 'Complete Service Dept.'.

A business card for Brad Malley Well Drilling, Inc. It features a red drilling rig truck. The text includes the company name 'BRAD MALLEY WELL DRILLING, INC.', 'Free Estimates', and services: 'Residential • Commercial • Service • Repair • Drilling', 'Licensed &amp; Insured • State Lic. #372084'. Contact information: 'Phone: (989) 772-2765', 'Fax (989) 433-2164', and '1531 N. Lincoln Road Mt. Pleasant, MI 48858'.

## Great Links

Be sure to bookmark these useful links listed below

National Organization of REALTORS

[www.realtor.org](http://www.realtor.org)

Michigan Association of REALTORS

[www.mirealtors.com](http://www.mirealtors.com)

Paragon 5 Mobile

[cmiar.mobile.paragonrels.com](http://cmiar.mobile.paragonrels.com)

CMAR On-line CE Classes

[cmiar.theceshop.com](http://cmiar.theceshop.com)

Michigan Real Estate Commission

[michigan.gov/lara](http://michigan.gov/lara)

CMAR FaceBook

[facebook.com/cmiar](http://facebook.com/cmiar)

CMAR Blog

[cmiar.blogspot.com](http://cmiar.blogspot.com)

## ROHMAN BUILDERS, INC.



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### Just for Fun

Somewhere hidden in this newsletter is a hidden “Sold” sign. Similar to *Where’s Waldo?* This image has been shrunk down and strategically placed amongst the exciting information we have listed through our monthly newsletter. Can you find it?

This week’s **FOR**  **SALE** image looks like this...

Good luck and happy searching!

CENTRAL MICHIGAN ASSOCIATION OF REALTORS® IS  
DEDICATED TO SERVING THE COMMUNITY BY PRESERVING  
PRIVATE PROPERTY RIGHTS AND PROVIDING EDUCATIONAL,  
ETHICAL, AND PROFESSIONAL SERVICES WHILE HOLDING THE  
REALTOR® TO A HIGH STANDARD OF ACCOUNTABILITY

## Are You Our Friend?

Don't forget to friend us on FaceBook and "like" our CMAR page in order to get up-to-date, interactive information on mid Michigan realty news!

[www.facebook.com/cmjar](http://www.facebook.com/cmjar)



\*Don't forget - Paragon 4 is no longer in use!

Paragon 5 URL

<http://cmjar.paragonrels.com>

## WELCOME ABOARD

Brian Unruh at Century 21 Lee-Mac

Jim Vanas at Coldwell Banker WMH

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[www.fourseasonsext.com](http://www.fourseasonsext.com)

# 16 Consistent Characteristics of Greatness!

## HOW THEY THINK

1. **IT'S PERSONAL-** They hate to lose more than they love to win.
2. **RUBBING ELBOWS-** They understand the value of association.
3. **BELIEVE-** They have faith in a higher power.
4. **CONTAGIOUS ENTHUSIASM-** They are positive thinkers... They are enthusiastic... and that enthusiasm rubs off.

## HOW THEY PREPARE

5. **HOPE FOR THE BEST, BUT...** They prepare for all possibilities before they step on the field.
6. **WHAT OFF-SEASON?** They are always working towards the next game... The goal is what's ahead, and there's always something ahead.
7. **VISUALIZE VICTORY-** They see victory before the game begins.

8. **INNER FIRE-** They use adversity as fuel.

## HOW THEY WORK

9. **ICE IN THEIR VEINS-** They are risk-takers and don't fear making a mistake.
10. **WHEN ALL ELSE FAILS-** They know how- and when- to adjust their game plan.
11. **ULTIMATE TEAMMATE-** They will assume whatever role is necessary for the team to win.
12. **NOT JUST ABOUT THE BENJAMINS-** They don't play just for the money.

## HOW THEY LIVE

13. **DO UNTO OTHERS-** They know character is defined by how they treat those who cannot help them.
14. **WHEN NO ONE IS WATCHING-** They are comfortable in the mirror... They live their life with integrity.
15. **WHEN EVERYONE IS WATCHING-** They embrace the idea of being a role model.
16. **RECORDS ARE MADE TO BE BROKEN-** They know their legacy isn't what they did on the field. They are well-rounded.

[www.DonYaeger.com](http://www.DonYaeger.com)

# **Senior Citizen Customer Service Etiquette**

By Nancy Friedman, the Telephone Doctor

My main thought is why would there even need to be a difference in treatment between age groups? Why do we need to write about the difference in treating seniors? Is there really a difference? Well, yes and no. Most of us believe customer service is customer service. However, I've witnessed some strange behavior in how seniors are treated lately, so I wanted to bring it to your attention. And whether it's senior customer service or not, these helpful tips apply to all. Following are some guidelines to help ease the pain for both the senior and you.

While the following tips are in no order of importance, they all, however, are important. And even if you are thinking to yourself, "This isn't our office, thank goodness," you might think again if you survey your customers. I hear complaints about it all the time. So, my friends, if you serve the senior group, try some of these tips.

**Patience** - This is the number one frustration of the senior set. They tend to feel as though others younger than them have little patience and sometimes no patience at all with them. Oh, it may not be that obvious to you, but a short answer to them shows lack of patience. A snippy answer without using their name shows lack of patience, and disrespect. Or an answer they didn't hear that you may need to repeat. And that repeated question has a tone of impatience and often a tone or sigh that says, "Gee whiz, why do I need to repeat everything for you all the time?" Have a little more patience with the seniors. Remember, they have family and that family may need your help one day. You don't want them not recommending you! And most of all, in whatever number of years, that will be you in all probability!

1. **Be Sure They Understand** - While you don't need to be a senior to be hard of hearing, undoubtedly many seniors are hard of hearing. And in many cases, especially if they don't have a hearing aid, they are embarrassed to let you know they didn't hear or understand you. Take the time to be sure they thoroughly understand what you're explaining to them. Be sure you are 150 percent the customer (senior or not) has absorbed everything you have said. And remember, just because they said yes they understand your question, that doesn't mean they did. You might ask them, nicely, to repeat what the instructions are or when the next appointment is or whatever the item is. Having a customer repeat back what they thought they heard is a great way to be sure they understand. And please be sure you ask in a very soft, pleasant tone of voice so it's not as though you're in a courtroom grilling them.

2. **Memory Problems** - We KNOW this is not confined to the senior set. (Frankly, none of these tips are confined to just the senior set.) All of us have, at one time or another, forgotten instructions, names, or other items. So while writing it down will help, making double, even triple sure they really understand what needs to be done is so important.

3. **Company Jargon** - Every industry, company, or organization has jargon they use internally. And that's fine. Using company jargon to each other will speed things along. However, using company jargon on a senior, or really anyone, can and will slow things down and confuse the issue. So if you're telling a senior to do something and use confusing jargon, best you break it down and take the time to use normal language we'll all understand.

4. **Speed is Not Success** - OK, let's face it, we're all busy, busy, busy. But being busy does not give us carte blanche to be rude. Slow down. Maybe not as slow as the senior you're working with at the time, but slow down. Remember, rushing threatens people. Acknowledge what they're saying. Look them in the eye. The faster you go, the more confusing it will get for them. Far better you do it right the first time than to have to repeat yourself. (Which, by the way, you may need to do anyway). Either way, remember, speed is not success. It's not a race to get rid of them. It's a chance to be nicer to someone.

5. **Smile** - This is something the senior set relishes. They may not have had a smile given to them for days or months. They may not have laughed in quite a while. They may be alone. They may be lonely. You may be the only contact they have to the outside. You may make such a difference to them. So when you talk with them, keep a big, big smile on your face and in your voice. They'll feel it. And appreciate it. So, what is old? What makes a senior? A 30 year old thinks a 55 year old is old. A 55 year old thinks 70 is old. And 70 year olds think, well, you get the idea. At what age is old? At what age do we start losing patience with people? At what age do we start helping people understand? At what age do we start forgetting things and have a bad memory? At what age should we stop using company slang or jargon? And at what age should we realize that when we rush someone it threatens them?

Good Lord willing, you too will be a senior one day; whatever age that may be. And you too will want to be treated with patience, understanding and, most of all, respect.