



ASSOCIATED REALTY OF THE AMERICAS

FEBRUARY 2023

SPOTLIGHT ON:

Nashville, Tennessee

Tribute to Margo Wheeler

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ASSOCIATED REALTY OF THE AMERICAS

"All the news that fits."

Our members are 110% committed to excellence in our real estate profession. Our mission encompasses: Sharing BEST Practices with our colleagues; treating all referrals with the utmost of care, honesty and integrity; and being involved in organized real estate for the betterment of our profession."

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A R E A M E R I C A S . C O M

COMMENTS FROM DEBORAH



This month we learned of the sudden passing of our dear friend, **Margo Wheeler**, of Washington State. Margo had just recently joined our group, with the strong backing of her good friend and admirer **Cheryl O'Brien**. While their territories crossed, they both felt very comfortable in sharing a similar territory.

Thank you, NAR President **Kenny Parcell** for such a wonderful remembrance of Margo.

Our Retreat planning is well underway. Everything is in place, as we prepare for, what promises to be, another very special event under the leadership of **Hagan Stone** and **Sally Sparks** as our hosts, along with **Cindy Bulla**, as program chair.

Registration is now open. Please find all the information you need to know regarding that very special event which is contained in our newsletter that follows. Please, be very sure to make your hotel reservations ASAP!

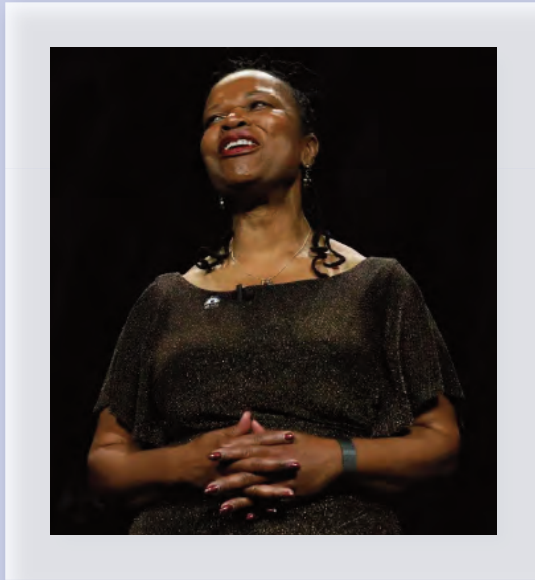
We need Sponsors! A special thanks to the St. George REALTORS® Association and **Meri Crandall** for stepping up to the plate with \$500 sponsorship for this year's event, while pledging a \$2,500 sponsorship for our 2024 event to be held in that lovely city. For more information, please feel free to reach out to Carl at carl@areamericas.com or give him a call at: 424-327-1042.

See you in D.C. this Spring and then, once again, in The Music City on July 16th-18th.

And, thank you for being members of AREA!

Deborah Baisden,
Chair Advisory Board

A Tribute to



Margo Wheeler

1942-2023

“One of the greatest humans I have ever had the privilege of knowing has passed away. She was not only an icon to her family, but the REALTOR family. Her smile, laugh and stoic demeanor brought so much value to our membership. Anyone that would meet Margo immediately fell in love with Margo. Some say “you only live once....” I personally disagree. You only die once; you get to live every day and that is exactly what Margo did. She lived life to the fullest every day. When it came time to pick 2 people out of 1.5 million to serve at the highest capacity as a vice president it is not an easy decision. In December 2021 I flew up to Seattle to have breakfast with Margo. I wanted to check on her health and to see if she would consider being one of my vice presidents. It was a special moment in time for me as we expressed our deep appreciation for each other and the love we had for our membership. I would always joke that there was only one person that I would never run against and that was Margo. Why? Because Margo was the most popular, most loved and respected of all of the volunteers. She will never be forgotten and will be missed beyond words. No doubt she will be Riding with the brand on the other side.

Much love and respect. Our deepest condolences go out to her family.”

Kenny Purcell, President NAR

This tribute was provided by Sharon Bowler to be shared with the membership.

At CrossCountry Mortgage, we've been helping people get home since the very beginning.

On an icy, blustery winter night in our first year, our CEO and a colleague were headed to a meeting with a hopeful entrepreneur in search of a property loan. On the way, they spotted an elderly couple whose car had swerved off the road and was stuck in the snow.

Even though they were in their suits and dress shoes, they stopped to help. Their appointment was important, but this was more important. Together, they pushed the car out of the snowbank, returning the couple to the safety and comfort of their

home. Then they proceeded to the meeting to provide support and service to a new customer, who remains a successful entrepreneur to this day.

Helping the couple get safely home and the customer achieve his dreams set the foundation for our company. By caring for everyone we encounter like family, we're able to truly serve our communities with kindness and forge lifelong relationships with people like you.

Our Vision — Then and Now

CrossCountry Mortgage began solely as a mortgage broker in Cleveland, Ohio in 2003. Our President and CEO Ronald J. Leonhardt, Jr. had the vision to become a nationwide full-service lender that could provide more to customers — match them up with the perfect mortgage to suit their needs, provide knowledge and support every step of the way, and make their homeownership dreams possible and affordable.

Through superior customer service and a full range of loan products and programs, we've been able to achieve that vision and build upon it by helping more people each year buy homes from coast to coast. We're continuing to expand our nationwide footprint, and we're not stopping any time soon.

Today, we have headquarters in Brecksville, Ohio and branch offices across the country. We have been a Freddie Mac, Fannie Mae and Ginnie Mae Approved Seller/Servicer since 2012 and have greatly expanded our mortgage-based solutions into a wide portfolio of home purchase, refinance, and home equity products. We are licensed in all 50 states and have earned a number of awards and accolades along the way:

- Smart Culture Award, Smart Business: 2022
- Best Workplace, NorthCoast 99: 2021 (5 times since 2016)
- Inc. 5000 List of America's Fastest Growing Companies: 2021 (8 times since 2012)
- Top Workplaces, The Plain Dealer & Cleveland.com: 2021 (5th consecutive year)

Our team is dedicated to making the mortgage process easy, stress-free and rewarding. Our culture is based on honesty, humility, integrity, and service — whether you're stuck in the snow on a cold winter night or seeking to achieve the American dream of homeownership.

Our Mission and Goal

Our mission is simple: to provide you with the best possible advice and benefit to your financial needs while facilitating a straightforward, transparent mortgage process for buyers, sellers and realtors.

Our goal is to be recognized as the leading and most reputable mortgage company in the nation. We begin that process by earning your trust through knowledge and communication. You are our first priority and we pride ourselves on developing rewarding, long-term customer relationships. We can close your housing loan quickly and help you save money because we empower our loan officers with advanced mortgage technology that enhances their customer service and industry expertise.

Experience the CrossCountry Mortgage Difference

Navigating the mortgage loan process is exciting and easy with the right home financing partner. When you work with us, you'll collaborate closely with a licensed professional who is crazy good at making sure you receive a competitive rate and an exceptionally fast and simple housing loan experience.

When it's all said and done, we strive to be your mortgage lender of choice for years to come, wherever life takes you. Our loan officers, branch managers and support staff are always available to assist you from application to closing and beyond. Anytime you need a property loan, or even if you just need a helping hand out of a snowbank, we'll be there for you.



James Fiore
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Welcome

New Members



DOUG LANDIN

Vail Valley, CO
dlandin@slifer.net
970-376-1299

Known both for his personal style and his extensive knowledge of the area, Doug's connection to Vail dates to 1975 when he became a ski instructor for Vail Resorts (and taught skiing full time then part time for the next 23 years).

Based in the Lionshead and Four Seasons offices in the center of Vail Village, Doug has been a real estate broker for more than 25 years. He has extensive experience working with both buyers and sellers in Vail Village, Beaver Creek, Bachelor Gulch, Cordillera, Arrowhead and Eagle Ranch among other Vail Valley areas.

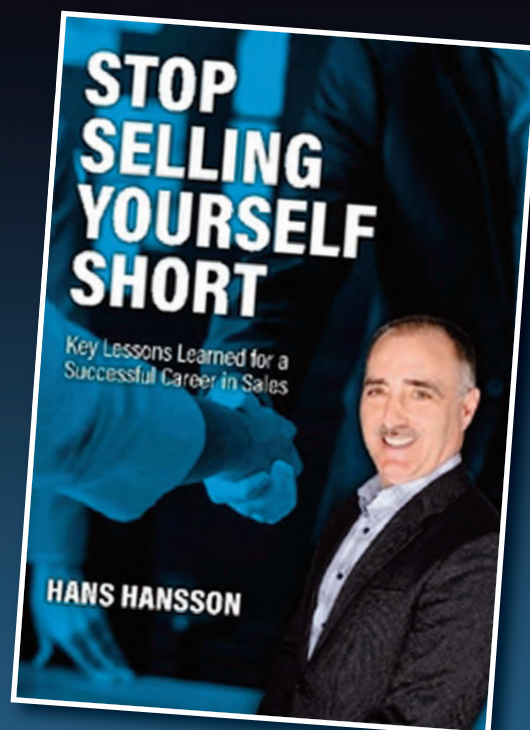
A Slifer Smith & Frampton top producer for multiple years, Doug was honored to be named Chairman of the Vail Board of Realtors in 2011 and Vice President for the Colorado Association of Realtors Mountain District in 2014. Doug was a VBR Realtor of the year in 2015, and is currently a Director and Secretary for the Board.

STOP SELLING YOURSELF SHORT

Now available!

Hans Hansson's new, highly recommended, book for newcomers and everyone else. *"Great read!"*
"Perfect for new agents!"

PURCHASE YOUR COPY HERE



Letter to the Editor

My Dear Fellow AREA Members:

I had no idea! When we stepped inside congressman's Neal's office, that the "item" we were picking up was for me. I have NEVER been so surprised by anything in my entire life. To be presented with the flag that flew above the United States Capitol on the day I became a Citizen, by one of my best friends, for an event that capped years in the making for a country I LOVE, that was done in my honor, was/is simply overwhelming.

Walking in and out of our Representatives offices is a right in this country, one never lost on me and one I have enjoyed for many years in our Nation's Capital. Freedom of speech, the freedom to petition our leaders, is enshrined in our Constitution, it exists when we wake up and go to sleep every single day and those freedoms and the promise of opportunity are what brings immigrants like me to Lady Liberty's doorstep every day. Thank you Kevin for this memory, Thank you to the National Association of Realtors for the relationships that afford this opportunity and the affirmation that the American dream is real and attainable for anyone who believes in it. That said, I have never worked this hard to put into words the feelings in my heart.

Truly speechless and humbled.

Colin Mullane



Comment from the Editor:

We are so very honored to have you not only as an American citizen, but also as a member of AREA. Thank you so much, Colin, for sharing this wonderful story.

Dear Editor:

Personal Fun Story: I was having a beer with a buddy of mine in the J-Bar in the Hotel Jerome in Aspen in the summer of 1975, when Jack Nicholson rode a horse into the bar and tied it up to the brass hand rail. "One Flew Over The Cuckoo's Nest" had been out a few months earlier and Jack was flying high. He bought drinks for everyone. That's when I knew I wanted to live in a Colorado mountain resort community!

George Harvey, Jr. Telluride





My team and I are here to lend a hand with your client's pre-approval, closing, and everything in-between. Let's get connected!



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Branch NMLS2247119
Company NMLS3029

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Here is our little town

BY HISTORIAN:
NASHVILLE OPRY

On January 8, 2013, The New York Times magazine declared Nashville "It" city in a publication titled "Nashville's Latest Hit Could Be the City Itself". This article is widely thought to have spurred new growth and construction in Nashville, ultimately leading to Nashville being declared the 5th fastest growing city in America by the end of 2013.

On May 28, 2013, the newly anticipated Music City Center opened its doors in the SoBro District of Downtown Nashville. This new convention center marked a major milestone by replacing the rapidly aging Nashville Convention Center, and adding an 800-room Omni Hotel along with an expansion of the Country Music Hall of Fame's facilities. This construction project sparked several new construction projects in both the SoBro district and other parts of the city, and has continued to spur development up into 2015.

As a whole, at least 123 projects are planned for or under construction in Davidson County, many of which have begun recently. In downtown alone, developments consist of a 27-story Westin Hotel under construction in the SoBro district, a 33-story residential apartment complex named "The SoBro", a 35-story JW Marriott is proposed across from the Music City Center, HCA's new 18 story headquarters along with a \$1 billion development named Capitol View are both under construction in the North Gulch area,[46] and a 44-story condo and apartment building named 505 CST is proposed for the downtown core which, if built, will be the tallest building in Nashville.

Nashville became the largest city in Tennessee in 2017, surpassing Memphis by a total of roughly 8,000 people.

Zillow ranked Nashville the hottest housing market in the entire United States in 2017, Milken Institute ranked Nashville as the 7th best performing city in the United



States based on economic, social and communal factors on a local and national scale.

In August 2017 British Airways announced the launch of the first nonstop transatlantic flight on their airline from Nashville to London's Heathrow Airport, beginning on May 4, 2018. The flight is expected to contribute \$100 million to Nashville's economy and promote business connections and leisure travel to the city. Nashville is the state capital of Tennessee. Native Americans had not lived in the area in the century before a frontier post of Fort Nashborough was built here in 1779 by pioneers from North Carolina. In 1784 it was incorporated as a town by the North Carolina legislature; it became a city in 1806. In 1843 it became the state capital.

The city has become the political, transportation, business, and cultural center of the Middle Tennessee region. Besides the state government, it is best known for its educational, musical, and religious establishments. In 1963 Nashville and Davidson County were consolidated under a single charter and are administered by a mayor and a council.

The first known settlers in the area of modern Nashville were Native Americans who arrived in the region by at least 13,000 BC. There is no reliable historical or archaeological evidence for Native American presence in the Nashville area from 1500 through the late 1600s. The region between the Ohio and Tennessee Rivers was a hunting ground for many tribes, and while the Shawnee occupied the area in the later part of the 17th century, by 1700 they were being challenged by the Cherokee and Chickasaw.

The first Europeans to enter what would become Tennessee were part of the expedition led by Hernando de Soto in the 16th century. Although the exact route of the Desoto expedition is unclear, they do not appear to have reached Middle Tennessee or the Nashville area. Instead, the earliest Europeans in what would become Nashville were French fur traders

such as Martin Chatter, who established a trading post in 1689 on the Cumberland River, near the present-day site of the city. Jean du Charleville (aka Charles Charleville) established a trading post in 1710 at a natural sulfur and saline spring near what is now Bicentennial Capitol Mall State Park. The natural salt lick attracted animals, which in turn attracted Native American hunters with whom the

French could trade, and the area became known as "French Lick." This same portion of Nashville would later be known as Sulphur Spring Bottom and Sulphur Dell

the center of present downtown Nashville on Christmas Day, 1779. They cleared the land and built a log stockade they called the Bluff station. Richard Henderson had planned to call the settlement Nashborough in honor of General Francis Nash, who won acclaim in the American Revolution. For a brief time, court records did use the Nashborough designation but there is no evidence that any of the settlers did. Robertson's friend and fellow Watauga settler John Donelson, along with some 60 families, including women and children, came in 30 flatboats and several pirogues

The town was officially created and named Nashville in 1784, by an act of the North Carolina legislature.

In 1769, French-Canadian hunter Timothy DeMonbreun began a series of trips up the Cumberland to Nashville and built a cabin near the lick to use as a base of operations for fur trapping during his visits to the area. DeMonbreun settled in Nashville permanently in 1788, and ran a tavern and mercantile business.

John Buchanan Sr., born in either Scotland or Ireland, migrated with his family from their home in Cumberland Co., Pennsylvania, to the Watauga Valley, Washington District of North Carolina. Afterward, they took a long horseback trek to Kentucky, left their women and traveled down to the Cumberland Settlements in late 1778, building a station on the southern side of the Cumberland River above the French Lick, on the high ground where Nashville now stands, in the early spring of 1779. His son, Major John Buchanan, known for the siege of Buchanan's Station, is one of the founders of Nashville, Tennessee. Another settlement arrived when James Robertson left the Watauga settlement in northwestern North Carolina, traveled overland for two months, and arrived on the banks of the Cumberland River near

down the Tennessee River and up the Cumberland, arriving April 23, 1780. They founded a new community that was then a part of the state of North Carolina. The town was officially created and named Nashville in 1784, by an act of the North Carolina legislature.

As the northern terminus of the Natchez Trace, the town quickly developed as a cotton center and river port and later as a railroad hub. It soon became the commercial center of the entire Middle Tennessee region.

In 1806, Nashville was chartered as a city. The city's first debt and first large-scale public works project was the building of the Nashville Water Works, centered around the reservoir located on a bluff south of the city, now known as Rolling Mill Hill. The money was loaned by Philadelphia businessmen, and part of the amount was used to purchase around 12 enslaved Black men in Virginia to work on the project. The \$50,000 loan was insufficient to cover the \$55,000 cost of construction, but the rising value of the slaves purchased by the city covered the difference when all but one or two were sold at the end of the project.

SPOTLIGHT: NASHVILLE, TENNESSEE

Water from the Cumberland River is pumped by steam engine into the reservoir, which remains in use today.

In the War of 1812, General Andrew Jackson, a Nashville lawyer and politician, defeated the Creek[20] Indians at the Battle of Horseshoe Bend and the British invasion army at the Battle of New Orleans, becoming a national hero, thanks in large part to the fighting skills of the Tennessee militia. Jackson became a western hero, and building on his militia connections, Jackson built a strong political base, and in 1828 Jackson was elected president.

More than 30 years after receiving its charter, Nashville was selected as the permanent capital of Tennessee on October 7, 1843.

For years Nashville was considered one of the wealthiest southern capitals and a large portion of its prominence was from the iron business. Nashville led the south for iron production.

Tennessee was the last state to join the Confederacy on June 24, 1861, when Governor Isham G. Harris proclaimed "all connections by the State of Tennessee with the Federal Union dissolved, and that Tennessee is a free, independent government, free from all obligations to or connection with the Federal Government of the United States of America." Nashville was an immediate target of Union forces. The city's significance as a shipping port on the Cumberland River and its symbolic importance as the capital of Tennessee made it a desirable prize.

The General Assembly was in session at Nashville when Fort Donelson fell on February 16, 1862. Soon after at the end of the month, Nashville became the first state capital to fall to Union troops, under the command of Don Carlos Buell. Prior to that, Nashville was evacuated and Governor made a speech recommending the citizens burn their private property; retreating troops destroyed bridges crossing the Cumberland River. Governor Harris issued a call for the legislature to assemble at Memphis, and the executive office was moved to that city. In the meantime,

President Lincoln appointed future President Andrew Johnson Military Governor of Tennessee. He set up offices in the capital at Nashville.

On December 2, 1864, the Confederate Army of Tennessee (not to be confused with the rival Union Army of the Tennessee) arrived south of the city and set up fortifications facing the Union Army. After a lengthy stand-off, the Union forces attacked on December 15, starting the Battle of Nashville. The outnumbered Confederate forces were badly defeated and retreated south to the Tennessee River.

Refugees poured into Nashville during the war, because jobs were plentiful in the depots, warehouses and hospitals serving the war effort, and furthermore the city was much safer place than the countryside. Unionists and Confederate sympathizers both flooded in, as did free blacks and escaped slaves, and businessmen from the North.

Nashville, with its very large transient population, had flourishing red light districts. Union wartime regulations forced prostitutes to purchase licenses and pass medical exams, primarily to protect soldiers from venereal disease. Their trade was deregulated once military control ended.

A secret Confederate underground operated in the city, smuggling arms, medicines, and information to the Confederacy, helping prisoners escape, and giving

information to Confederate spies.

After the Civil War, Nashville quickly grew into an important trade center. Its population rose from 16,988 in 1860 to 80,865 by 1900. African-Americans increased from being 23 to 38 percent of the population between 1860 and 1870. Meanwhile, the Nashville chapter of the Ku Klux Klan was established by Confederate veteran John W. Morton, who initiated General Nathan Bedford Forrest.

When the Union army left, the Fisk Free Colored School took over the Fort Gillem grounds, near where the free blacks lived before the civil war and north of downtown, and was renamed as Fisk University in 1872, it became a leading institution of African-American higher education. A black business district grew up along the fort's wagon road, renamed Jefferson Street. Just across the Cumberland River downtown, several other large African-American districts developed around former camps in East and North Nashville.

An interesting sidenote occurred during the administration of Theodore Roosevelt. President Roosevelt visited Nashville and took his lodging at the Maxwell House Hotel. Joel Cheek, proprietor thereof, had served a special blend of coffee at the hotel's restaurant, and after drinking a cup of this coffee, Roosevelt proclaimed it "good to the last drop!" Cheek subsequently sold the blend to General Foods and to this day, Maxwell House coffee is enjoyed by millions.



THE SATURDAY EVENING POST

In 1907★★Theodore Roosevelt said *"Good to the Last Drop!"*



The Great train wreck of 1918 occurred on July 9, 1918, in Nashville when an inbound local train collided with an outbound express, killing 101 people. This was one of the most-deadly rail accidents in U.S. history.

Tennessee was the state that put the 19th Amendment, allowing women to vote, over the top, and the ratification struggle convulsed the city in August 1920.

Music entrepreneurs such as Roy Acuff (1903–1992) made Nashville the country music capital after World War II. Acuff joined the Grand Ole Opry in 1938, and although his popularity as a musician waned in the late 1940s, he remained one of the Opry's key figures and promoters for nearly four decades. In 1942, he co-founded the first major Nashville-based country music publishing company—Acuff-Rose Music. The Second Avenue/lower Broadway district supports a large music industry as well as a musically flavored tourist center.

Nashville was a center of the Civil Rights Movement. In the late 1880s, its African-

American and poor white populations were affected by changes to laws by the state legislature, which made voter registration and voting more difficult by requirements including imposition of a poll tax in 1889. The effect was to disenfranchise most blacks and many poor whites, after Tennessee had been one of the most competitive states politically after the Civil War. About one-third of the state's citizens were thus shut out of the political process, a status that lasted for decades, until after passage of legislation during the mid-1960s as a result of the civil rights movement.

On February 13, 1960, hundreds of college students involved in the Nashville Student Movement launched a sit-in campaign to desegregate lunch counters throughout the city. Inspired by students in Greensboro, North Carolina, students from Fisk, the American Baptist Theological Seminary, and Tennessee A&I had similar sit-in protests and boycotts in Nashville. Although initially met with violence and arrests, the protesters were eventually successful in pressuring local businesses to

end the practice of racial segregation. Inspired by their example, Nashville has had a consolidated city-county government (also known as a "metropolitan government") since 1963. Although a similar proposal had failed in 1958, Davidson County voters approved consolidation in a referendum on June 28, 1962.

In 2017, Nashville surpassed Memphis as Tennessee's most populous city. Despite the Great Recession, Nashville has posted strong economic growth during the 21st Century and boasts one of the lowest unemployment rates in Tennessee.

Well, there you have it as best I can recollect. Much obliged for you taking the time to read this. And if you have, kindly call Carl and let him know and there will be something special awaiting you upon your arrival should be you be attending the 2023 Retreat in Nashville this coming July 16–18th, hosted by the ever lovely and gracious Sally Sparks and the debonair man about town, Hagan Stone. Until then... Nashville Eddy



SALLY SPARKS AND HAGAN STONE INVITE YOU TO

THE 2023 AREA RETREAT

NASHVILLE, TENNESSEE • JULY 16-18, 2023

Cindy Bulla is leading the program development team along with Carlos Gutierrez, Miami; Bill Milliken, Ann Arbor; Kitty Wallace, Cle Elum; Jennifer Wauhob, Katy; Hagan Stone, Nashville, and Deborah Baisden, Virginia Beach that not only promises to be very informative but also highly entertaining.

The event Cost is \$650 per attendee, and, in addition to the program includes:

1. No host cocktail party, with canapes, during registration on Sunday beginning at 4:00. (Later that evening all registrants will paired, ala Cleveland, for a no host dinner (groups of 10-12) at some very special locations within easy Uber reach of the Graduate Hotel.)
2. Two breakfast and lunches and the Gala Awards dinner on Tuesday evening preceded by a no-host cocktail party, canapes, and reception.
3. Two special planned events during your free time, including music as the theme of each.
4. Meeting rooms for programs including all the trimmings and, of course, coffee breaks on both Monday and Tuesday
5. All hand outs and materials, capped off by a drawing awarding one attendee a free one-year membership and full registration for the 2024 Retreat to be held in St, George, Utah in 2024.

We will be staying at the wonderful 4-Star **Graduate Hotel** just off the campus of Vanderbilt University, close to all the action in downtown Nashville, which like Cleveland, is within walking distance to many attractions and events.

The rate we have secured is \$199 per night, minimum of three nights, single or double. (Anyone wishing to double-up, please contact Carl directly.)

And for early attendees, **Sally Sparks** and **Hagan Stone** will be hosting a pre-event party on Saturday the 16th within walking distance of the hotel.



STEP 1: EVENT REGISTRATION

To register for the event go to the AREA website:
www.areamericas.com and in the upper right-hand corner, please enter your

Username:

(All in lower case: consisting of you're the first initial of your first name and your entire last name); and then your

Password:

(All in Lower case: consisting of the last three letters of your last name.)

Then, go to **MAKE PAYMENT:**

where you will find the following:

Pay Membership Fees • Sponsor Payment • Full Retreat Fee • Pay Retreat Fees • Special Event

Please note, that, unless you have already registered to ensure early registration to secure the favored room rate, having already paid \$100, you must enter under **FULL RETREAT FEE** which is \$650.

STEP 2: HOTEL BOOKING

The Graduate Hotel is pleased to welcome members of Associated Realty of the Americas and their guests, to Nashville as you participate in the 2023 AREA Retreat this coming July 16 (Sunday), 17 (Monday) and 18 (Tuesday).

All attendees must register for three nights (single or double) on the dates of the 16,17, 18th.

A total of 80 rooms have been reserved for that occasion at the rate of \$199 per night, plus tax.

As an assist, we welcome anyone wishing to come early, beginning on Friday (14th) , Saturday (15th) or staying over one day, Wednesday (19th) to stay at the same rate as long as we have rooms available.

On behalf of the entire staff and management of the Graduate,
we are looking forward to serving you and making your stay a most enjoyable one.

CLICK HERE FOR BOOKING LINK

If you have any problems or issues with this booking that are directly related to the hotel kindly reach out to Mollie and she will personally handle the situation.

Mollie Love, Conference Service Manager • Mlove@gaudatenashville.com

Graduate Nashville • 101 20th Ave N. • Nashville, TN 37203

For all other questions or issues, please contact me directly carl@areamericas.com 424-327-1042

Here's What's Happening

BY GEORGE HARVEY
george@theharveyteam.net



Ten Fun Facts Mostly About Real Estate:

1. A recent survey finds that 28 million Americans are in the market for a house this year, but can only afford about \$270,000 for a single-family house.
2. About 30% of U.S. homebuyers in the last three years regret their purchase, feeling like they overpaid.
3. Income of \$100,000 per year only allows a buyer to purchase 32% of the current homes on the market in the entire U.S.
4. There were more than 11,000 victims of real estate cybercrimes in 2021, resulting in total losses of \$350.3 million.
5. McAllen, Texas homeowners have lived in their homes the longest of any U.S city since they purchased it...10 years and 3 months.
6. Colorado Springs homeowners have the shortest time for living in their home before they sell again...4 years and 9 months.
7. Construction costs for new hotels are up 25% to 30% for the last three years causing many international hoteliers to cancel building.
8. Colorado has two job openings for every available worker as of January 1st of 2023.
9. The U.S. auto industry sales for 2022 are down to 13.7 million vehicles, the lowest figure in more than a decade.
10. The first text message was sent on 12/3/1992. It took until 2008 for one trillion text messages to be sent in one year in the U.S. They have leveled off to about two trillion in one year in the U.S. in 2021. That's an average of 6,000 texts per person in the U.S. Whew, my fingers are tired

Top tips to prevent water damage



Water damage has a variety of causes: storms, flooding, roof leaks, broken water pipes and lines, leaking washing machines and more. This can lead to mold and odor problems, and worse. If left unmitigated, water damage can eventually cause structural damage, which can entail significant costs to repair and can adversely affect a home's value.

Prevention is the first line of defense against water damage. Here are some basics on how to prevent water damage and its effects:

Regularly inspect water supply lines and connections to and from washing machines and dishwashers for cracks and leaks. A small leak can cause water damage over time, so it's best to just replace these hoses every five years or so. Steel-reinforced auto-shutoff hoses are available that sense the pressure change when a leak occurs and will stop the flow of water automatically.

Water leak detectors can be installed at floor level near water heaters, washing machines and interior air conditioning units. Simple, inexpensive wireless models are widely available that will sound an alarm and send an alert to a homeowner's phone when water is detected on the floor near these appliances.

Tank-style water heaters are prone to failure, especially as they age. Over time, the bottom of the tank can rust out and release the entire contents of the tank. Most plumbing codes require an overflow valve that will conduct leaking water to a pipe that drains either to the outdoors or to an appropriate interior drain.

Another common source of water leaks is the freezer's icemaker supply line; this should be regularly checked as well. For added peace of mind,

homeowners should shut off the icemaker and the supply line if leaving home for more than a few days.

Be aware that pipes slowly leaking inside the walls or ceiling may be impossible to detect visually before damage has already occurred.

Check gutters and downspouts to ensure that water drains freely and flows away from the home's foundation. Make any needed adjustments and check the flow again using water from a garden hose.

Some home inspectors use moisture detectors to check for damp conditions not visible to the eye. This tool helps detect possible trouble spots in walls, ceilings and floors.

These preventive tips can help homeowners avoid the often expensive and intrusive damage that water leaks can cause.

Contact your local Pillar To Post Home Inspector to learn how our latest innovations can help save you time, get to closings faster and delight your clients. It's the Ultimate Home Inspection!



*Stephanie Bowling
Director of Marketing, Pillar To Post Home
Inspectors Inc.*



ONE OF THE KEY SPONSORS OF ASSOCIATED REALTY IS OUR GOOD FRIENDS AT AMERICAN HOME SHIELD. HERE IS A LITTLE SOMETHING ABOUT THEM YOU SHOULD KNOW!



5 Reasons You Need a Home Warranty

Wondering if you really need a home warranty? Here are five reasons why you do! An AHS home warranty offers appliance discounts and saves on repair costs.

It's always a good time to take stock of how you invest your time and money, including ways to protect your budget and prepare for the unexpected. Whether you've considered home warranty coverage before or never given it a serious thought, take the time to find out more about how such coverage can benefit you and your home. Here are five reasons why a home warranty is a good investment:

1. BUDGET PROTECTION

A home warranty can help protect your budget by covering many of a home's major systems and appliances that can be normally expensive to repair and replace. The home warranty is a one-year service agreement that covers the repair or replacement of many major home system components and appliances that

typically breakdown over time due to normal wear and tear, helping you plan for the unexpected.

2. ANTICIPATE EXPENSES

A home warranty can help you anticipate out-of-pocket costs. Instead of guessing about what system breakdowns may cost you in 2021, you'll gain a better idea of what expenses to expect, which can help you with your household budget planning.

For example, with an American Home Shield Home Warranty® you have the option of breaking the cost of your plan by monthly payments or with a one-time annual payment. When you make a service request, you'll also know in advance the amount of the Trade Service Call Fee (TSF) that is due when the contractor arrives at your home to diagnose a covered problem or perform service. With an AHS Home Warranty®, you are also able to choose the amount of the TSF when you sign up, which could provide more financial control. The higher the TSF, the lower you plan payment

is, and vice versa. In addition to helping protect your budget, a home warranty can help you predict your budget.

3. ADDED PROTECTION

A home warranty can complement standard homeowner's insurance. Unlike homeowner's insurance, a home warranty is a service contract that covers essential appliances and home system components when they break down due to normal wear and tear – items that most homeowners' insurance policies do not cover. While a home warranty is a good accompaniment to standard homeowner's insurance, it's not a substitute for it.

4. TIME MANAGEMENT

Time is money, and a home warranty can save you valuable time. Home system and appliance breakdowns always seem to happen at the worst possible times, and can leave you scrambling to find available help from a reliable contractor. Instead of frantically searching for repair assistance, if the item is covered under a home

warranty plan, you have a ready resource to call. AHS accepts service requests 24/7 by phone or online. They help connect customers with experienced, independent service contractors to repair service breakdowns.

5. VALUE ADDED SAVINGS

A home warranty can offer extra savings opportunities. For example, the AHS Appliance Discount Program extends exclusive discounted pricing to home warranty customers on quality name brand appliances, and the AHS Filter Program offers 30%-50% discounts on air conditioning and furnace filters for customers' homes. In addition, customers receive helpful home management information that can help customers run their homes more efficiently.

Home warranty coverage may cost less than you think. With AHS Home Warranties, you can even choose from customizable plans that let you select coverage options. Start now with new home warranty protection for your most valuable investment.



More Coverage. Less Exclusions.



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On the **Lighter Side** with **Trinkie**

Featuring Tahoe's Trinkie Watson and her wit and wisdom.

Blind belief in authority is the greatest enemy of truth.
Albert Einstein

A lot of people like snow.
I find it to be an unnecessary freezing of water. Carl Reiner

I wonder if the snow loves the trees and fields that it kisses so gently. And then it covers them up, you know, with a white quilt, and perhaps it says, "go to sleep, darlings, 'till the summer comes again". Lewis Carroll

"If an egg is broken by an outside force, life ends.
If broken by an inside force, life begins. Great things always begin from the inside. Jim Kwik

Drink water, get outside, find some sunshine. You're basically a plant with more complicated emotions.

Health nuts are going to feel stupid someday, lying in bed, dying of nothing.

In the '60s, people took LSD to make the world weird. Now the world is weird, and people take Prozac to make it normal.

Prayer is the original wireless communication.

Whenever I try to eat healthy, a chocolate bar looks at me and snickers. Indian Hills signs

Despite the high cost of living, it remains popular.
Indian Hills signs

Decaf Coffee is depresso. Indian Hills signs

"It's paradoxical that the idea of living a long life appeals to everyone, but the idea of getting old doesn't appeal to anyone." Any Rooney

"Birthdays are good for you. Statistics show that the people who have the most live the longest." Larry Lorenzoni

Don't get upset with people and situations; both are powerless without your reaction.

I just told my suitcases that we aren't going on vacation this year.
Now I'm dealing with emotional baggage.



It's finally here!

RPR has launched a completely revamped website, with easier access to an array of data, tools and reports. The new RPR is cleaner, simpler, and offers users a more overall intuitive experience. It's also been reorganized to help you find your most-used features and saved items.

We hope you love it! And as you get familiar with it, we want you to know that you have access to various types of learning resources:

Want to sign up for a live class to strengthen your knowledge of the new RPR? Check out our new set of webinars.

Is an at your-own-pace, video tutorial more your speed? We've got those, too: for Residential and for Commercial.

RPR's Printable Guides are laser-focused, step-by-step walkthroughs to a specific subject. They're easy to follow and apply.

A "refreshed" RPR blog with articles, announcements, and news you can use.

Have a question or need quick help? The Knowledge Base area of our blog is a great resource for FAQs, popular articles, product release updates and more.

Go to our website for Featured Webinars – It's very good for business!

NARRPR.com



And remember, RPR is a member benefit offered by the National Association of REALTORS®. You've already paid for it—you should be using it!

If you have questions or need any help, reach out to our Member Support team at 877-977-7576.





Legal Update

BY DENNIS BADAGLIACCO
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February 2023 Legal Update

Dennis's Column Will Continue
Upon his Return From Holiday

DID YOU KNOW?

American Home Shield® home warranty is **28x** more likely to be used than homeowners insurance.

It's true! This is coverage your clients will use. Now more than ever, be sure your buyers have the protection they need on their new home.

**For more information, contact
an AHS team member today.**



50
YEARS