



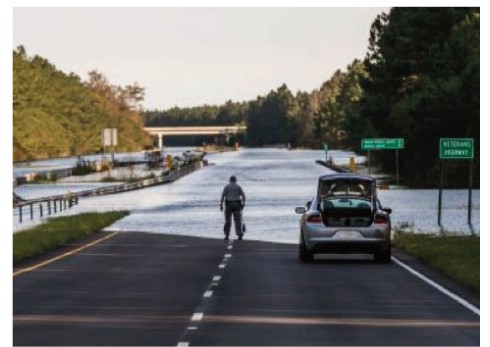
ASSOCIATED REALTY OF THE AMERICAS

OCTOBER 2018



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FIND OUT HOW  
YOU CAN HELP  
THE VICTIMS OF  
HURRICANE FLORENCE



COMMENTS BY  
**Hagan Stone**

WELCOME  
NEW MEMBERS



*Tips from*  
**Pillar to Post**  
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contest

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ASSOCIATED REALTY OF THE AMERICAS

SEPTEMBER 2018

*"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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AREAMERICAS.COM

## COMMENTS FROM

### Hagan Stone



**Hagan Stone**  
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Dear Fellow AREA Members,

This has been an extremely difficult two weeks for our membership on the east coast and most especially in North and South Carolina in the wake of Hurricane Florence. The winds, rain, storm surge and subsequent flooding have affected those on the coast and inland as rivers continue to rise. We have been holding you all close since the storm was forecast to make landfall.

If you have been affected by Florence, or her aftermath we would like to hear your stories and how your communities are coping as well as how this group can possibly support the efforts to recover. Please send your thoughts to Carl via e-mail at carl@areaamericas.com. Also, be sure you are on our next call happening Tuesday, October 23rd at 4:00 p.m. EST. We will devote a good deal of time to discussing Florence and the aftermath and things we can do as REALTORS to help to protect homeowners that lie in the path of such disasters. As always, the dial in is (559) 546-1200 and the pass code is 974-474-665#.

On a brighter note it is now official that the 2019 AREA Retreat will be happening in beautiful Boise, ID with the incomparable and energetic **Gail Hartnett** as our hostess. We will be staying at the classic Grove Hotel in located in the heart of downtown Boise. The energy and history of the downtown historic district is palpable and you will love it! Go ahead and save Sunday, July 21 through Tuesday, July 23, 2019. Pre-registration will begin in November so stay tuned for more info in the coming weeks. You won't want to miss it!

Looking forward to connecting on the call. Have a terrific week!

Best,  
Hagan

# Welcome

## NEW MEMBERS



**Kathleen Gallagher McIver,**  
SRES, CRS  
*Altamonte Springs, FL*  
kgmciwer@gmail.com  
407-718-2049

### KATHLEEN GALLAGHER MCIVER

Proudly recommended by **Patti Fitzgerald**

Kathleen Gallagher McIver's real estate career started at in a family-owned real estate company that was established in 1954 by her father, Don Gallagher, based in Winter Park, FL. The company operated independently until joining The Prudential franchise and established The Prudential Gallagher Properties in the Orlando-Central Florida area with five branch

offices, a Relocation Center, a Property Management department, and a Commercial department. Kathleen has been working in the real estate relocation industry since 1986 handling Corporate Relocation and foreclosures for several banks and Third-Party Relocation companies.



**Mike McGraw**  
*Altamonte Springs, FL*  
mikemcgrawrealestate@gmail.com  
407-288-4794

### MIKE MCGRAW

Partnering with **Kathleen McIver**

Mike McGraw as its newly elected president for the 2018-2019 term Florida Regional MLS (MFRMLS). Presiding over MFRMLS's board of elected volunteers, McGraw and the board will govern the operations and policies of MFRMLS as they seek to provide high-quality services and benefits to assist REALTORS® in their business. Over the years, Mike has served in the top tier of REALTOR® organization leadership, including the elected position of president of the Orlando Regional REALTOR® Association (2011). He has also held a wide variety of committee

member and chairmanship responsibilities on the local, state, and national levels. Mike currently serves on the Florida REALTORS® Finance Committee and is a candidate for the 2019 secretary position. Mike is a staunch supporter of the REALTORS® Political Action Committee (RPAC) and has worked tirelessly to raise awareness and funds for this essential cause. When not practicing residential real estate in the Orlando area, Mike enjoys riding his Harley Davidson and spending time with his wife and their adult children.



**Brandon Martens**  
*Sioux Falls, SD*  
brandon@brandonmartens.com  
605-261-9673

### BRANDON MARTENS

Proudly recommended by **Leigh Brown**

Brandon has served in many capacities at the Local, State, and National REALTOR® Associations, including President of his local association in 2014. He is currently running for State Secretary/Treasurer while serving as a State Director for South Dakota as well as serving on the NAR YPN Advisory Board and NAR REALTOR® Party Member Involvement Committee. Brandon is a firm supporter of YPN and RPAC and he is always willing to answer questions about either. In his business, Brandon is an open book, willing to help new or existing

agents by sharing his ideas, systems, failures and processes to help others achieve more. His team takes "Together Everyone Achieves More" to heart in everything they do. Brandon and his wife Michelle have lived in Sioux Falls for over 14 years. They enjoy being active members of their church, attending and coaching their children's sporting events and spending time at the lake with family and friends. In 2017 Brandon was selected as the Realtor Association of the Sioux Empire "REALTOR® of The Year".



**Janelle Pfeifer**  
*Anchorage, AK*  
janellepfeifer@gmail.com  
907-257-0156

### JANELLE PFLEIGER

Proudly recommended by **Leigh Brown**

Janelle, a native of Texas, is a graduate of the University of Alaska and has stayed in that fair state since having been in the real estate business for over 30 years. She is an active member of the Alaska Association and serves as President of the CRS program since 2014. She was chairman of the

Board of the Anchorage Chamber of Commerce in 2014-15 during its 100th Anniversary Year and serves on many other local boards, including the Anchorage Hospital.



# FLORENCE

A COMMENTARY BY DONNA O. SMITH

On or about September 10th, Hurricane Florence ripped through the Carolina's creating the loss of homes and many lives. Florence has left 840 roads closed. 169 in South Carolina and 656 in North Carolina. Among them are stretches of interstate 40. Sections of interstate 95 in Dillon And Florence counties. More road closures could occur as rivers crest in the coming days. Rain water that bloated North Carolina rivers is still making its way into South Carolina. In North Carolina, Florence has the potential to be the most destructive in recent history to hit the states roads and bridges.

As Florence came ashore, the storm caused fresh chaos on Monday in Conway, South Carolina and elsewhere across South Carolina, where the rivers kept raising and thousands more people were told to be ready to evacuate.

As of Monday, power outages and the number of people in shelters were declining. Around 5,000 people were without power, down from a peak of about 800,000 and 2,200 people were in shelters, compared to a high of 20,000 in North Carolina.

The South Carolina Association of REALTORS® applied for a grant through the Disaster Relief Fund of NAR. The grant has been approved in the amount of \$350,000.00. Victims of the storm will be able to apply for mortgage/rent relief up to one thousand dollars. The South Carolina Realtors membership received an email last week asking for help to set up a short-term rental database. With thousands of families being displaced the need is great. Former Governor Nikki Haley of South



Carolina created The One SC Fund, the after math of the historic flooding of 2015 and has helped with the recovery of Hurricane Matthew and now Florence.

One SC Fund has disturbed over \$3.4 million and has provided food and clothing to over 19,600 people and helped 1633 families return home.

The North Carolina Association of REALTORS® have applied and been granted \$500,000.00 from the Realtors Relief Foundation. The Association has their own Housing Foundation which is contributing \$50,000.00. The total of \$550,000.00 will be used in payments of \$1500.00 to be used for mortgage/rent relief for Florence victims.

The economic research firm Moody's Analytics estimated that Florence has caused \$44 billion in damage and lost output, making it one of the 10 costliest U.S. hurricanes.



North Carolina  
Governor Roy  
Cooper:  
“Florence is gone,  
but the storm’s  
devastation is still  
with us and will  
remain for a very  
long time to  
come.”

The North Carolina Disaster Relief Fund is accepting contributions for Hurricane Florence damage. Contributions will help with immediate unmet needs of Hurricane Florence.

#### **THE LONG TERM**

Perhaps it is time to re-think the culture involved in how we handle these calamities. We need preventative measures not more flood insurance programs and this comes through serious planning and a massive investment, which, as the Dutch have found, has paid huge dividends since their devastating flood of 1953 ravaged a full one third of the Netherlands. That event was the last time a serious flood, or any flood, for that matter, affected their nation, which primarily rests below sea level.

The U.S. Army Corps of Engineers has proven to be unable, for whatever reasons, to come up with viable long-term solutions as it continues to safeguard our coastal areas

with ineffective band aid applications, which seemingly are done without the overall planning, coordination and funding required to get the real job done. I ask my fellow members of AREA to join with me, Carl Bosse and all like minded members of our organization to start raising holy cane until something is done.



North Carolina and South Carolina need your help, the worse is yet to come as the river damage continues.

#### **Below you will find several ways to help the victims of Florence:**

**Online:** The North Carolina Disaster Relief Fund or text Florence to 20222

**Online:** [www.OneSCFund.org](http://www.OneSCFund.org) or mail a check to Central Carolina Community Foundation

**One SC Fund** to 2711 Middleburg Drive, Suite 213, Columbia, SC 29204.

**Realtors Relief Foundation:** google for secure site for credit cards or mail a check to Realtors Relief Foundation 430 N. Michigan Avenue, Chicago, IL 60611



# 4 TIPS FOR BETTER INDOOR AIR QUALITY

F R O M P I L L A R T O P O S T

**O**ur homes harbor more than just our families and possessions. Home is also where pollutants, allergens, and other irritants accumulate and thrive, with possible harmful effects on our health. Here are some simple steps homeowners can take to improve the air quality at home and increase their comfort and well-being.

## 1. HANDLE THE HUMIDITY

High humidity is one of the main contributors to mold and dust mite growth, both of which adversely affect indoor air quality. Keeping indoor humidity below 50% will help prevent further infestation, although once mold gets established it can continue to grow even at lower humidity levels. To reduce humidity in the home, use ventilation fans in kitchens and bathrooms, make sure the dryer is properly vented to the outdoors, and address any leaks or condensation issues. Consider using a dehumidifier in especially humid locations such as basements, which typically have poor air circulation and are prone to dampness. Dehumidifiers should be set up so that the collected water drains properly.

## 2. COLLECT THE DUST

Reducing dust in the home can also improve air quality. Dust has many ingredients and can include pollen, mold spores, soil particles, lint, skin flakes, animal dander and bacteria. While it's impossible to completely rid a home of dust, there are ways to control it. Purchase a quality vacuum cleaner and use it regularly. Try a vacuum with a HEPA filter that traps small particulate matter and keeps it from being blown back into the room. Use dusting cloths that collect and trap particles on furniture, light fixtures and ceiling fans. Change or clean furnace filters regularly, according to manufacturer's instructions. High-quality furnace filters are more expensive than ordinary types, but are more effective at filtering dust, pet hair, and other particles. Make sure air intake registers are kept clean as well.

## 3. GO AHEAD AND VENT

Opening doors and windows whenever possible can also help with indoor air quality. The home will have better air circulation and "breathe" more



easily, and of course homeowners will enjoy the fresh air on a nice day. Blinds, shutters and drapes should be dusted regularly to prevent incoming breezes from blowing more particulates into the home.

## 4. CHEMICAL SENSE

Many cleaning products are available in less-toxic and environmentally friendly formulations. In fact, many "green" cleaners and detergents now do an equal or better job than their conventional counterparts. Dispose of old paint, pesticides, and other products so they aren't leaking fumes into the home. Homeowners should check with their trash collection provider for instructions on how to properly dispose of such items. Check for leaks or damage to packaged household products such as cleaners and solvents, and dispose of accordingly.

By taking these relatively easy steps, homeowners can truly help make their home a breath of fresh air.

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## PILLARTOPOST

Your Pillar To Post home inspector will provide a clear, unbiased evaluation of the home's condition, answer any questions you may have and create an easy-to-read objective report regarding the condition of the home. Please contact me for more information. [Silvi.Stermasi@pillartopost.com](mailto:Silvi.Stermasi@pillartopost.com); 416-620-3564.



**Jeanne Radsick**  
*Bakersfield, California*  
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661-319-6555

## The Jeanne Radsick "Sherlock Holmes" contest

She is well known for seeing things  
that others may miss"

### Word of the Month:



Nothing to sing about.  
Please email Carl with your definition!

Our winner for September is **Kathy Sanford** of Phoenix who, correctly ID'd quidnunc as a person who is eager to know the latest news and gossip. In other words: a gossip or a busybody. Her prize, a delightful dinner cruise on the Salt River.

AREA WOULD LIKE  
TO THANK



PROUD SPONSORS  
OF THE  
2018 AREA RETREAT



**Dennis Badagliacco**  
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dennisb@legacyrea.com  
408-218-1800

## A Legal Update

with Dennis Badagliacco Chair of the Legal Advisory Committee of the NAR

Dennis and Colleen are on holiday. His column returns in November