



ASSOCIATED REALTY OF THE AMERICAS

SEPTEMBER 2022

SPOTLIGHT: On Happiness

St. John's River, Lake George, Salt Springs, Florida

“Perfect happiness is a beautiful sunset, the giggle of a grandchild, the first snowfall. It's the little things that make happy moments, not the grand events. Joy comes in sips, not gulps.”

– As presented by Sherry Meadows of Ocala, Florida



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 Baisden



Deborah Baisden
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First it is my honor to welcome three new members: **Jim Ohmberger**, joins wife, **Pat**. "What a great team!" In addition, we have two additional highly distinguished gentlemen: **Greg Herb** of Gilbertsville, PA and **Maurice Taylor** of North Little Rock. Arkansas joining our group. Their bios are included within the newsletter. In addition, lots of great information in this month's newsletter led by **Pat Ohmberger's** Nomination of a 120-year-old classic home in Lincoln, Nebraska and this year's winner of the **2022 National Heritage Award**. Great addition to a wonderful list we have compiled in the last decade of fine properties throughout North America. Thanks to **Katie Bullock**, who, along with **Carl**, began that wonderful program. Our current chair is **Mary Roberts** and we thank her for serving the past two years during Covid. **Patti Fitzgerald** of Hobe Sound, Florida has agreed to Chair this Committee in 2023. We are pleased to welcome her and suggest anyone who knows of an historic property in your area, please contact her at pfitz422@aol.com. It must be historic but not on any registry and readily marketable. The Advisory Board has set the date for our **2023 Retreat to be held in Nashville at the Graduate Hotel on the weekend of July 16-18, 2023**. So please set aside this date in your calendar. Thanks to **Hagan** who participated in the extensive search that resulted in locating such a wonderful hotel at such a remarkable price.

Thank you all for your participation in AREA and I wish you all a wonderful Fall ahead!

Warmly,
Deborah



Comments
from Deborah

Welcome New Members

Save the Date
2023 Retreat in Nashville

National Heritage
Award Winner

What's Happening
by George

Gift of Glaab
John Glaab

Forum
Mary Roberts

On the Lighter Side
with Trinkie

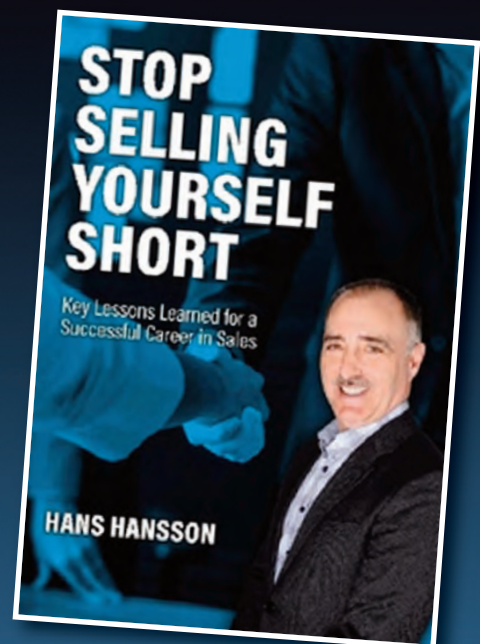
Legal Update
Dennis Badagliacco

STOP SELLING YOURSELF SHORT

Now available!

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

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Welcome **NEW MEMBERS**



Greg S. Herb
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GREG S. HERB, ABR, AHWE, C2EX, CRB, CRS, GREEN

Greg was **highly recommended by Kaki Lybbert** along with several other members and is the Broker and President of Herb Real Estate, Inc. located Gilbertsville, PA. Greg has been in the real estate industry since 1979. He holds an associate degree with a major in real estate and has earned the designation of ABR, AHWD, CRB, CRS, GREEN and GRI.

Greg has served as president of the Montgomery County Association of Realtors and was a member of the Board of Directors. Greg also served on the Board of Directors for the Realtors Legislative Alliance. On the state level he served as the 2009 President of the PA Association of REALTORS. He chaired many committees, work groups and PAG's including Headquarter & Staffing, Legislative, Public Policy Coordinating Committee, Legal Action, RPAC & Finance and continues to serve as a Director for the PA Assoc. of Realtors. In 2010 Greg was honored as Realtor of the Year and in 2012 was Realtor Active in Politics.

On the national level Greg has served on the Board of Directors for the National Association of Realtors since 1999 and has served on many committees, work groups and PAG's including RPAC Fundraising Trustee and Major Donor Council, Federal Housing, Risk Management, Business Issues and Institute, Consumer Advocacy Outreach Board and Affiliate Advisory Board. Additionally, he served as Chair of Marketing Forum, 2010 Regional Vice President and 2011 Vice Chair of Business Technology Information's Systems and he served as a Liaison for Consumer Relations in 2015 and is the 2019 Chair of State and Local Issue Mobilization Committee. And, in 2012 Greg was also honored with the NAR Federal Political Coordinator Meritorious Service Award.

Greg has served on the Board of Directors for the CRB (Real Estate Brokerage Manager Council) and was the National President in 2005 and was inducted into the Hall of Leaders in November of 2020. And also, on a variety of local and state boards and groups.



Maurice Taylor
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MAURICE TAYLOR

Maurice, who was also recommended by a distinguished group of members, is broker and former President of the Arkansas Association. He is also an elected official (Council Member) for North Little Rock. A retired Army Master Sergeant in which he served 25 years before retirement. He was named REALTOR® of the year by the North Pulaski Board of REALTORS® in 2008 and by the Little Rock Board of in 2011. He is also an education specialist providing training in business planning, technology training, real estate contact law and other specialties. He is active within the NAR nationally and on the state level as well.

"My passions are mentoring, community service and leading the charge for private property rights and homeownership. In my spare time love reading and listening to books, podcast, and of course music. I also enjoy cooking and working out but most of all traveling and hanging with the family."



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JIM OHMBERGER

Jim retired from his technology career in 2022 and is currently working full-time in the Real Estate Industry with his wife and life partner Pat.

He brings an extensive career in the Information Technology industry with nearly fifty years of progressive Information Technology experience working with all levels of State and Local government. He has a track record of building and managing productive teams. His technology experience covers all areas of the industry including financial, technical and personnel management. Previous roles included Management/Director level positions with the Nebraska Office of the CIO (Chief Information Officer) and the CIO for Nebraska Health and Human Services.



DIRECT FROM THE ADVISORY BOARD

RETREAT 2023 WILL BE HELD IN

NASHVILLE

JULY 16 THRU 18

Coming off the highly successful with thanks to **Seth** and **Leslie Task**, Retreat in Cleveland, this past summer, our next adventure will occur in Nashville, hosted by **Hagan Stone**, beginning on Sunday July 16 through Tuesday the 18th.

We are one step ahead because Nashville, while the “perfect” spot for our next Retreat is, perhaps, one of the most expensive locations on our calendar as we contemplate our 17th annual event. So, with that in mind, we got out in front and attempted to find a wonderful location, remembering that we all travel so very much, and are used to finding wonderful accommodations, but at a reasonable cost. The balancing act is value vs points because many of us have lot in our quivers.

AREA, for the past few weeks, has completed an exhaustive, and comprehensive study of location, value and quality of every hotel opportunity that would suit our needs on all fronts. We did this now, because to wait would only to limit selection.

The price of hotels, per night, in Nashville, varies. For 4-5 Star, not so much. So, we concluded, that if we wait, and not get ahead of the game, the average rate for that quality hotel would be \$450, per night for a 4-5 star located where we wish to be.

I will not go into detail ... but through the extensive help of **Helms Briscoe**, an AREA Sponsor and consultant in this arena, with the complete and unequivocal endorsement of our host, **Hagan Stone**, and with the 100% backing of the AREA Advisory Board, we have made a decision that permits AREA Members to attend the 2023 Retreat in Nashville, for \$199 per night.

Details to follow!

Carl





ONE OF THE KEY SPONSORS OF ASSOCIATED REALTY OF THE AMERICAS OVER THE YEARS HAS BEEN OUR GOOD FRIENDS AT PILLAR TO POST HOME INSPECTORS, IN OUR HUMBLE OPINION, NORTH AMERICA'S FINEST HOME INSPECTION COMPANY, BAR NONE. HERE IS A LITTLE SOMETHING ABOUT THEM YOU SHOULD KNOW!



Pillar To Post® is North America's leading and largest home inspection company

For over twenty-five years, Pillar To Post® has taken innovation, professionalism and service to new heights in the home inspection industry. Its Mission is "To ensure confident home ownership and enrich the lives of the people and communities we serve."

Its Vision is "To be the most trusted brand recognized for our personal integrity. Our technical excellence and unmatched customer experience: all the while having pride in what we do, while investing ourselves in each other's success by delivering what we promise with respect for respect for all, while practicing continuous improvement."

Pillar To Post® was founded in 1993 by Mike Brewer, an entrepreneur with experience in the automotive glass replacement franchise industry. He had bought a house and

found the home inspection experience to be badly deficient in serving his needs. At that time, the organized home inspection industry was about ten years old, and for years before that home buyers had relied on friends and family with a construction background to offer some inspection opinion prior to buying a home. Brewer began researching the industry and found that it lacked any deliberate technical training, business training, or standards by which an inspection was conducted.

By 1994, Pillar To Post® was open for business with a formal technical training program, a detailed standard of practice for conducting the inspection, a business start-up and operations program, and a formatted inspection report to make sure every report was delivered to a consistently high standard for the inspector to provide to the realtor and home buyer.



Pillar To Post® now offered a complete package to enable newly recruited franchisees to build a real business, with a brand behind it, and with an approach that was truly innovative for its day. By 2000, Pillar To Post® had become the largest home inspection company in North America, catching and passing those companies that had started ten years earlier as well as the numerous others that had been launched around the same time. A good number of our early franchisees continue with Pillar To Post® to



this day, including Charles Furlough who began as a franchisee in Raleigh, NC, in 1997, and who, in 2008, sold his business and joined the Pillar To Post® senior management team and today is SVP, Operations.

In 2003, Mike Brewer sold Pillar To Post® to The Franchise Company and departed the business. In 2004, Dan Steward joined the company as President and added the CEO role in 2009.



Here's What's Happening

by George



George Harvey
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1. Construction of new homes fell more than expected to the lowest level in over a year, a 9.6% decrease from the month before and down 8.1% YoY.
2. Before Covid-19, the cost to ship a 40-foot container from Shanghai to the Port of L.A. was slightly below \$2,000. Since then, the price peaked at slightly above \$12,000 by late 2021 and is now just below \$7,000.
3. Later this year, the global population is expected to reach eight billion people. The United Nation is projecting that date to be November 15th. When I was born in 1950, the global population was about 2.5 billion and the U.S. population that year was about 150 million. Today it is about 340 million.
4. Vacant land sales last year in the U.S. rose faster than any other type of commercial or residential sales last year. I heard they aren't making any more.
5. In July, the unemployment rate fell from 3.6% to 3.5%, tying a 52-year low.
6. China's home sales fell 39.7% in July from the same period last year.
7. A record 303,000 number of hikers scaled a 14,000-foot peak in Colorado in 2020. That number fell by 110,000 last year. I guess a lot of people went back to work or said...been there done that.
8. The National Association of REALTORS® said it would take over ten years for the construction industry to build the current deficit of 5.5 million homes.
9. Credit card debt has increased at a faster clip in more than twenty years. My Depression era parents would not approve.
10. In the last ten years, over 9,000 real estate technology companies have been created. Some of them are helpful and some are creepy.

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.



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The National Heritage Award

McAfee Residence

1801 C Street, Lincoln, Nebraska

NOMINATED BY PAT OHMBERGER

The historic McAfee home was built in 1915 from plans secured at the Chicago World's Fair, this white stucco home is Lincoln's finest example of the European town-house style of architecture. Chicago



architect Paul V. Hyland designed 1801 C Street. He had 4 major commissions in Lincoln between 1910 and 1916 and all of them are listed on the National Register of Historic Places. William N. Parks, a Lincoln contractor, handled the construction. Their clients were Gertrude and James McAfee and James is credited with the interior design, as that was his profession. Gertrude (nee Marquette) Storey was the daughter of a leading Lincoln attorney and the widow of an English army officer. She and James shared the house just a decade before his death.



Situated on a prominent corner lot, with sights set inward, the focus of this house was always the interior spaces. No provincial front porch, a small, enclosed courtyard on the east side leads you to the private side entrance. One of the few exterior indications of the detailed interior, is seen on the north chimney. An original, ornate plaster frieze and fountain remains. The double casement at the roof line originally contained another frieze which encircled the entire house, but the elements and decades of wind and rain took their toll and were removed.

The interior consists of a complex flow of spaces adorned by wood plaster work influenced by an Italian Renaissance design. Another highly unusual aspect, is the emphasis on a truly multi-level design. balconies, wide luxurious stairways and landings, and high ceilings have the eye exploring all elevations of the impressive interior. This creates an overall feeling of spaciousness, exemplified by the bright and airy solarium, complete with an Art Nouveau styled fountain and original oil painting of a 20s pastoral scene reminiscent of Maxfield Parrish. As you step through and relish the grand spaces accentuated by elegant details, you'll realize the uniqueness and opulence of this jewel of a home found on the prairies of Nebraska.

This property is available for purchase and is listed at \$699,000. For information, please contact Pat Ohmberger.





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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A Comment from Mary Roberts, Chair, The National Heritage Award

As out-going chair of the National Heritage Award, I was recently asked why we created it and for what purpose(s)? We all know that Associated Realty of the Americas is an organization whose membership in the USA consists of the top one tenth of the top one percent of the leadership of the 1.6 million Member National Association of REALTORS®. We are located in all 50 States, the US Virgin Islands, Puerto Rico, Mexico and Canada with affiliates throughout the world. Among our purposes is to promote the best the world has to offer. To help fulfill that goal, 11 years ago our group introduced the National Heritage award to be given to historic, marketable properties not eligible for the National Registry but, because of their inherent nature are, nonetheless, historic real estate treasures. So why?

First and foremost is the fact that most properties of historic significance within our realm, do not qualify for a governmental award because of their special guidelines and requirements. So, we have figured out a way to fill that void and, in the process, provide our members is a way to promote these special properties both as for sale properties, but, in a larger sense: properties of significant, potentially enhanced value, while providing their community, not only a moment of pride, but one that is lasting and for the ages. Lastly, I can think of no better way to honor those in our industry who make up this great group, than by

having this special recognition available to let their communities as a means to understand the value of their service to their community and our industry

This year are award is going to The Historic McAfee Residence in Lincoln, Nebraska. Please see the article in this newsletter.

This award has been created to honor those who preserve and protect,” stated Katy Bullock, the original Program Chair from Ponce Inlet, Florida, the community where we derived our Logo.

Katy once stated: “Now, more than ever, our environment and wonderful gifts that signify our historical character are under intense pressure. We salute those who have worked to care for these special properties and for their vision, understanding and wise stewardship as they adhere to the tenents of honoring while preserving.”

This year will mark the 11th consecutive year that AREA Members will be nominating special properties throughout North America to honored for their historic significance and simple grandeur.

Previous Chairs of the Committee include Miriam Dunn of Scarsdale and Andrea McKey of Baton Rouge. Our 2023 Chair is Patti Fitzgerald of Palm Beach, Florida.

Thank you all! It has been an honor to serve.

Welcome, Patti.

SOME OF OUR PREVIOUS WINNERS INCLUDE:



DUNSEITH MANSION
Natchez, Mississippi



CHAUVET HOTEL
Glen Ellyn, California



NIXON MANSION
Reno, Nevada

Other awards, over the years, have including a refurbished downtown commercial building in Kansas City, a mansion in the bayous of Louisiana, a new town development in Arizona.



John Glaab & Linda Neil
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THE GIFT OF GLAAB

Speaking of Sweet'



In the photo is our lady, Veronica. She holds Chiles en Nogda a traditional September dish in the red, white, and green colors of the Mexican flag.

A Giant Free Mexican Fiesta is Happening in Vancouver this Month in Celebration of Mexican Independence Day on September 15th!

This huge, free festival is bringing Mexico to Vancouver with Mariachi, dancing, food trucks and more. The fiesta is taking over the Roundhouse Community Centre in Yaletown on September 15 from 2 to 9 p.m. and is free for everyone to join as the community celebrates Mexican Independence Day.

Along with dancing and music from Mariachi, DJs, singers, and dance groups, there will also be the traditional "Mexican call for independence" speech by the Mexican Consulate in Vancouver.

The Consul will recreate the speech given by Miguel Hidalgo to the Mexican people on September 16, 1810, calling all Mexicans to fight for freedom. "The speech is so passionate, that it gives you goosebumps even if you don't understand a word in Spanish," says Elsa Reynoso, who is helping organize the event. Games, arts and crafts, and a piñata party will be available for children and Mexican food trucks will bring flavor to the festival, including tacos, quesadillas, huarache, tamales, nachos, and the traditional Mexican 'corn in a cup' topped with cheese and mayonnaise.

Mexican Independence Day Celebration

When: September 15 from 2-9 p.m.

Where: Roundhouse Community Centre - 181 Roundhouse Mews

Cost: Free admission

For more information: john.glaab@settlement-co.com





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

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

I put my scale in the bathroom corner and that's where the little liar will stay until it apologizes.

Good friends don't let you do stupid things. BEST friends don't let you do them alone.

My kid wants to be president. I told him to aim higher.

There were two meal choices in my mom's house.
 Take it or leave it.

Pilot & Mechanic:
 P: Number 3 engine missing. M: Engine found on right wing
 after brief search.
 (Oldie but still love these.)

P: Dead bugs on windshield. M. Live bugs on back-order.

P: Aircraft handles funny.
 M. Aircraft warned to straighten up, fly right and be serious.

There are three kinds of people.
 Those that can count and those that can't.

Doesn't expecting the unexpected make the
 unexpected expected?

"Luxury has gotten much more expensive". D.J. Grubb



**AT HOME WITH
 DIVERSITY®**

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.





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DID YOU KNOW?

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

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For more information, contact an AHS team member today.



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Legal Update

**Dennis and Colleen are on holiday this month in Spain.
His Column Returns in October and that's no bull!**

