



INSIDER Newsletter

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CHANGE IS COMING...

"it is inevitable"

To quote Benjamin Franklin, "in this world nothing can be said to be certain, except death and taxes." In real estate this could not ring more true. From closings that fall apart at the last second to economic changes that affect our industry as a whole, real estate changes and we have to change with it. We have iBuyers, lending changes, legal changes, positive and negative technology changes (ie: wire fraud), etc, etc, etc. The list goes on forever. I have been around and involved in real estate nearly my entire life and there has only been one constant...I see and learn something new every, single day. While this can be a frustrating and scary reality, it is also one of the things I love most.

Long ago I quit trying to predict the market, but I do try to recognize the signs and learn from the past. Regardless, I feel like change is coming. I'm not suggesting that it will be drastic nor good or bad, but I think we can all agree it is inevitable. For those who are new to the business, I recommend taking someone experienced to coffee and picking their brain. Ask them what they have seen and what they have done to survive and/or thrive through adjusting markets. For those who are experienced, I recommend going back to some basics for that stability you know always works while also stepping up your education and preparations for whatever new comes along.

Our industry also breeds new models of doing business. Models are ever changing, and we consistently have new and different competitors in our marketplace. Rather than be intimidated by them, I believe we should embrace their differences from our own and learn from them. And, use those differences to our advantage. We have to know our worth and be able to communicate it. On the flip side, we also need to recognize our weaknesses and adjust to be better if something new is exposing them.

One of the things I love most about our company is that I believe one of our key cultural differences from many other brokerages is that we promote and encourage sharing. We don't have agents who feel "it is my secret." We have agents who are more than willing to share what is working for them, or sometimes what is not, so others can learn and grow. Our agents come from a place of abundance and believe there is more than enough for everyone (because there is). They celebrate others' success and encourage each other. From mastermind groups to simple conversation at the copier to coaching and accountability partners, I see it every day in various ways. It is something special and I believe it is the secret sauce that lends to the phenomenal production that comes from our relatively small, but oh so mighty company.

My point in all of this is that change will come, but we are not alone and we have endless support to withstand any of it. We just have to embrace it and be willing to ask for help. We have to be diligent in our pursuit to learn and grow. And, we have to be open to transforming ourselves and our practices. I am here for you, our owner and staff is here for you and your fellow agents are here for you. I always say that I will never know all the answers, but I know someone, or will find someone, who does. So thank you, I appreciate all of you so much and am grateful I have you all to learn from as well.

As always, "Be nice to each other out there!"











Why Do Businesses FAIL?

Two Reasons: 1. No Capital 2. No Plan

Thursday, January 17, 2019

Arrowhead North - FATCO Training Room 20241 N. 67th Ave., Ste A1, Glendale, AZ 85308

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COMPLETE AGENT DEVELOPMENT Chedule

Date	Title	Presenter	Location	Time
Jan 8	Shift Happens	Tony Giordano	Valley Ho	11:30-4:30pm
Jan 9	Leverage '19	Workman Success	Scottsdale Resort	1:00-4:00pm
Jan 10	Leverage '19	Workman Success	Scottsdale Resort	7:00-5:00pm
Jan 10	Business Meeting	RE/MAX Management	WeMAR	8:45-10:00am
Jan 11	Leverage '19	Workman Success	Scottsdale Resort	8:30-5:00pm
Jan 14	Broker Roadshow	Shannon Wellman	Avondale	1:00-4:00pm
Jan 15	Broker Roadshow	Shannon Wellman	Arrowhead	9:00-12noon
Jan 16	Broker Roadshow	Shannon Wellman	Surprise	1:00-4:00pm
Jan 17	SLAM Live!	Sarah Michelle	FATCO Training	9:00-11:00am
Jan 22	Overcoming Listing Objections	Sarah Michelle	Arrowhead	9:00-11:00am
Jan 24	SLAM Live!	Sarah Michelle	FATCO Training	9:00-11:00am
Jan 29	How to Price a Property So it Sells!	Sarah Michelle	Arrowhead	9:00-11:00am
Jan 31	SLAM Live!	Sarah Michelle	FATCO Training	9:00-11:00am

Feb 25-28th R4 2019 in Las Vegas! Register Early and Save \$\$\$!!!

Class Locations:

- *Arrowhead North Office Meeting Room
- *Arrowhead North FATCO Training Room

Cost: FREE

Who Can Attend: Agents who want to join RE/MAX Professionals OR any RE/MAX Professionals Associate



https://www.facebook.com/ REMAXProfessionalsAZ/events



The Broker Roadshow is your opportunity to hear directly from **Broker SHANNON WELLMAN** about policies and company procedures.

We are requiring that you attend at least one of the events to ensure this very important business information is distributed to all associates.

BROKER ROADSHOW SCHEDULE

AVONDALE GLENDALE January 14, 2019 January 15, 2019 1pm-4pm 9am-12pm 1pm-4pm

SURPRISE January 16, 2019

Broker Shannon will share a few example scenarios that you could be faced with, and how to handle those situations. These sessions will be interactive about what she is seeing come across her desk and what challenges you may be dealing with in the market. There will be plenty of time for general questions and answers!



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To RSVP Please visit our Facebook page:

Avondale: facebook.com/events/417360442135570 **Glendale:** facebook.com/events/218561329065775 **Surprise:** facebook.com/events/317331312214417







The Federal Reserve held its final Federal Open Market Committee meeting of 2018 on December 19th and as anticipated raised interest rates for the final time of 2018. However, what has happened these last few weeks with regards to inflation may prove for interesting commentary as it relates to raising rates in 2019.

Wholesale inflation has slowed again, helped by a sharp decrease in energy prices. Wholesale gasoline prices saw their biggest drop in nearly three years with a 14 percent cost decrease. Natural gas prices also fell by a large margin—28 percent.

The large drop in energy prices was offset by a 0.1 percent increase in the producer price index for November (PPI), bolstered by rising costs of services. Many economists had predicted no change or even a decrease.

The report on the PPI from the Bureau of Labor Statistics shows that wholesale inflation has slowed from 2.9 percent to 2.5 percent over the past year. That's nearly a full point drop from just a few months ago when the wholesale inflation rate hit a high of 3.4 percent.

The Consumer Price Index was also unchanged in November, seasonally adjusted. The Core CPI, that excludes energy and food prices, increased by 0.2 percent last month. Over the last 12 months, Core CPI is up 2.2 percent.

That slowdown in inflation is expected to have an effect on the Federal Reserve's decisions about raising rates in 2019. The Fed uses the personal consumption expenditures price index (PCE) as their preferred measure of inflation. October's PCE, which excludes food and energy, increased by just 1.8 percent in October. That was its smallest gain since February. That's yet another sign that inflation has softened.

Fannie Mae's fourth quarter 2018 Mortgage Lender Sentiment Survey showed a weak report from lenders. Citing increased competition and declining loan demand, Fannie Mae's survey showed mortgage lenders reporting net negative profit margin outlooks for the ninth consecutive quarter.

However, Fannie Mae's chief economist seemed bullish on what 2019 could bring, noting that mortgage rates seem to have stabilized while home price gains have slowed down. Both could be indicators of a more robust housing market in the coming months.

As it often happens, Wall Street reacted time and time again this week to varying political issues, both domestic and international.

With news of positive trade talks between the United States and China, futures traded higher on Wednesday while the Dow regained some losses. The yield on the 10-year Treasury note sat relatively unchanged, leaving long-term mortgage rates well below the high of 5 percent reached earlier this year. With the FOMC meeting happening next week, there is still a window of opportunity for people looking to refinance or lock in a purchase rate before rates go back up as they're expected to do.

The bump in equities happened a day after the S&P 500 hit correction territory. Looking at it in the short term, a correction seems portentous. However, our economy has been riding high for so long that this correction, and continued volatile trading, have yet to make a distinct impact for the worse. Since the recession ten years ago we have seen multiple corrections, and none have resulted in significant downturns.

The New York Times looked deeper into the history of corrections and recessions and found "In the last 20 years, there have been 10 corrections. Only two turned into a bear market, defined as a decline of 20 percent from its high, amid the recessions that began in 2001 and at the end of 2007."

Adding to the tumultuous trade deal between President Trump and Chinese President Xi Jinping, is the uncertainty about Brexit.

U.K. Prime Minister Theresa May won a vote of confidence earlier this in December which means her leadership cannot be challenged for at least one year. However, that did not solidify economic plans. The pound reacted well to the vote but May's Brexit deal with Europe is not fully supported by Parliament. There will likely be continued volatility on that end as their government works on a deal.



Jared Plonski Branch Manager 480.772.9462







At RE/MAX Professionals we strongly believe in the importance of a good education, and we want to show students that their hard work and dedication really do pay off!

Our Pay for A's program is for all children of RE/MAX Professionals agents and staff - from Kindergarten through College - and is exactly what it sounds like: We want to reward them for their academic success, so for every A they earn on their report card we'll pay them \$5!



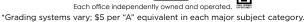
- Twice a year, we'll pay \$5 per A* on your kids' report cards for the prior 6 months.
- To participate, simply submit your child's report cards by January 15th and we'll send them a congratulatory message along with their reward!
- Each participant will also be entered into a drawing to win a fabulous prize from Professionals and our Partners!

We're committed not only to your future, but to that of your family as well, and we look forward to celebrating their success with you!

> Please submit report cards by: Tuesday, January 15th

For more information or to submit report cards, contact Kim Jamieson at:
623.643.1056 or
KJamieson@RMXProfessionals.com







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Happy New Year from OneGuard Home Warranties!!! We want to thank you all for an amazing 2018.

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- · And much more!!!

We wish you all a wonderful 2019! Remember to contact Shelley Schroff or Ryan Wright with any questions. When your home needs care, OneGuard has you covered!



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LOCAL FOCUS Organic Leads

detail neighborhood-specific pages



While the online giants of consumer real estate search like Zillow and Realtor.com scoop up huge amounts of search traffic, it's often forgotten that a sizable percentage of their visitors don't go directly to those websites: they still search first and then often either click through the paid positioning in the search results for one of those companies or get dropped to results for one of their generic city-level searches. Applying your own local expertise to your website is one way you can effectively compete with them and generate some additional, quality organic leads for yourself.

Looking at aggregated data from Hubspot listing syndication and Google's own search analytics reveals that about half of the real estate-related search are "long-tail" searches, meaning longer and more specific search queries. That is, searches for things like "Phoenix Biltmore tennis court homes" vs "Phoenix homes for sale." While many sites - corporate giants and otherwise - do have somewhat more specific categories and pages to try to capture that kind of traffic, they fall short in truly localized area information. Google and other search engines are smart enough to know this, but also essentially give up and provide results to the less-specific sites when a better match isn't found that is likely to (eventually) get the searcher to the information they want, and that's where the opportunity lies.

Whether you simply add the information in your general write-up on a simple website or take some time to construct and detail neighborhood-specific pages, you'll see more traffic just by adding some real local detail that is unique since "local" pages autogenerated by other sites tend to be the same generic information over-and-over again. What you should be looking to add is text that covers both market and local area items of interest in your own voice, such as: "The Saddleback Estates neighborhood in Glendale, AZ has a great mix of homes in a quiet location with desert-living amenities literally right outside your door.

From the 500 Club golf course with 18 championship holes designed by Brian Whitcomb and great hiking and fabulous city views from Thunderbird Conservation park, both right across the street..." Continue to go hyper-local and note great nearby restaurants by name (even if you just need to pull some information from Yelp!), other specific

attractions, and a bit about price points as well such as the typical features available in the area at various tiers. If you can also link to specific property searches from there (under \$750K with private sports court, under \$500K with outdoor entertaining, acre lot custom homes, etc.) that's definitely a plus.

Even if you don't have individual pages for specific areas and need to go a little less in-depth and a little wider in scope, still sprinkle in some specific details where possible and set a calendar reminder to update it with different details perhaps once a month. Again this is somewhat back-to-basics with search engine optimization, but it's also easy to capitalize upon when so many people have forgotten the importance of that effort in the face of so much competition and focus on social media. That brings up one more related tip: if you promote a property on social media, make sure you put in some of that same level of detail about the area rather than just about the home itself.

Obviously, you can list some of the best home features, but if someone is interested they'll click through to the listing for all that detail. If you get them interested in the area/lifestyle they're much more likely to pay attention, and that goes for exposure to the searches both from the likes of Google and Bing as well as within the social sites themselves. There are so many generic listing promotions happening constantly that they're basically filtered out as noise when searching for related information unless there is something more unique and cross-search relevant included, so embellishing the listing copy with more than just the standard property talking points wherever you post it is still a good idea!

- Mike DeRosa, CEO MDeRosa@RMXProfessionals.com



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RE/MAX Professionals INSIDER Newsletter

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Professionals' Commission Advance

If you find yourself in a financial struggle, don't stress. We are here to help you!

As an added benefit of services to our agents, RE/MAX Professionals would like to remind you that we offer a competitive Commission Advance Program to help our agents when transactions may not close on time.



















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