p7 Are you advancing the profession by "giving back" to the industry?

p8 Do you understand the difference between a W-2 employee and a 1099 independent contractor?

p11 The NARPM® PAC is off to a great start. See the list of Charter Members.

RESIDENTIAL Resource

NARPM®

THE OFFICIAL MONTHLY NEWS MAGAZINE OF THE NATIONAL ASSOCIATION OF RESIDENTIAL PROPERTY MANAGERS

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SEE PAGE 12 . . .

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IN THIS ISSUE February 2015

NARPM® is the professional, educational, and ethical leader for the residential property management industry.

FEATURE ARTICLES

MONTHLY COLUMNS

EDITORIAL MISSION

Since 1989, the NARPM® news magazine has been a key focal point for the organization. The *Residential Resource* keeps Members up-to-date on association events, and provides valuable industry advice and insight. NARPM® Members receive the *Residential Resource* as part of their membership, included in their annual dues.

The *Residential Resource* is published monthly, with one combined issue for October/November. Articles can be submitted by email to publications@narpm.org. Items mailed in for publication cannot be returned. Address changes may be forwarded to NARPM® National. The Communications Chair and Graphic Designer reserve the right to edit or refuse all publications for content and selection.

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An award-winning publication, the *Residential Resource* has won APEX Awards of Excellence, a Gold MarCom Creative Award, and a Communicator Award of Distinction for Print Media.

The *Residential Resource* is designed for the Members of the National Association of Residential Property Managers by Organization Management Group, Inc. in Chesapeake, Virginia. (www.managegroup.com)

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SUBSCRIPTION

If you are not a Member of NARPM® and wish to receive a yearly subscription to *Residential Resource* for $49.95 per year (11 issues), please contact info@narpm.org to sign up.

NARPM® ANTITRUST STATEMENT

It is the policy of the NARPM® to comply fully with all antitrust laws. The antitrust laws prohibit, among other things, any joint conduct among competitors that could lessen competition in the marketplace. NARPM®'s membership is composed of competitors; they must refrain from discussing competitively sensitive topics, including those related to pricing (such as rates, fees, or costs), individual competitors or specific business transactions, or controlling or allocating markets. Further, NARPM® shall not restrict Members' ability to solicit competitors' clients or to advertise for business in any way that is not false, deceptive or otherwise illegal.

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PRESIDENT'S Message

> "Every high and low we encounter offers a learning opportunity when we take the time to reflect and learn."

This month, NARPM® Members will be taking over the Las Vegas Strip to attend the Fourth Annual Broker/Owner Retreat at the Flamingo Hotel. This Retreat features NARPM® Brokers and Owners learning from one another, getting new business insights, teaching new objectives, and maybe even enjoying some of the night life Vegas has to offer. As one of the most popular destinations, this Retreat is unlike any other, so I hope you don't miss it!

As any property manager knows – we experience extreme highs and lows, and that happens in the course of an average hour on any given day. Every high and low we encounter offers a learning opportunity when we take the time to reflect and assimilate the information. From those experiences we can slowly, but surely, build a successful business.

One of the biggest mistakes I made early in my career was just, "shooting from the hip." I spent countless hours doing things far outside my own position, fixing my mistakes, and the mistakes of others. Because of that, I felt like I never had an opportunity to work on the business because I was always working in it. Those days were filled with anxiety. I felt like everybody was running around, crazy busy, but not being productive. We needed direction!

Over my 15 years in business, I have found that there are three key factors around which a company must construct their business in order to excel. By excel, I mean in the top five percent.

THE FIRST FACTOR IS PURPOSE

Anyone who owns a business should be able to clearly articulate why their company is in business in one sentence. If they can't do that, their business will flounder like mine did. At the end of the day, ask yourself, and the people with whom you work one question, "What difference are we trying to make in the world?" After everyone has answered that question, toss out any responses that say your company's purpose is making money. The companies that are most successful have a purpose that extends beyond the almighty dollar. When we established our Core Purpose, Mission, and Vision, we collaborated with every team member in our company to clearly define our statements. Creating our purpose, as a whole, ensured that everyone was in agreement and unified over the business's future path. Our company has a 20-minute meeting every morning, where we take time to repeat our company's statements. We proudly display our Core Purpose, Mission, and BHAGS (Big Hairy Audacious Goals) where everyone can see them; this is a constant reminder to ensure that we are all moving in the same direction.

THE SECOND FACTOR IS CULTURE

Company culture reflects the beliefs, values, and behaviors of everyone in your workforce. As a result, it has a significant effect on the success of a business. Why create "core values" for your company? Values create a self-managed organization. Values help you make the decisions and create the experience your customer wants. Values outlive goals, trends, and people. Your values are not a gimmick. It's not simply the flavor of the month – it's the key ingredient behind every business decision you make. It is not only crucial to establish company values, but it is vital to live those values.

At Park Place Property Management, CRMC®, we plan events, activities, and interactions that get our whole organization focused on company values, and then, brings those values to life. Doing so creates an avenue to express the company's values, have fun with them, and cultivate our culture in a way that just talking about values does not allow.

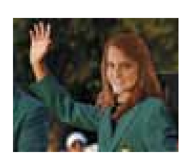
THE THIRD AND FINAL FACTOR IS PROCESSES

Any well-run property management company should have efficient and effective processes. We are in an ever-changing society

Continued on page 20 "Pres Message"

Andrew L. Propst, MPM® RMP®
2015 NARPM® President

THE GREEN JACKET *by President Propst*
Towards the end of 2014, I was lucky enough to travel to San Jose, CA and visit with Lisa Goodman and the amazing Santa Clara Chapter of NARPM®. I was extremely impressed with the Chapter and all the incredible work Lisa and her Board have put in this year. I was so impressed with her ability to always bring in engaging speakers, market, and keep the Chapter informed. To top it all off, she just recently had a beautiful baby boy, Cody. Congratulations, Lisa! We are so proud to have you as a part of our NARPM® family!



From the DESK of the Executive Director

Gail S. Phillips, CAE

These events offer Members the opportunity to learn how to build their business and how to handle their property management issues.

Welcome to the Winter/Spring NARPM® Regional and State Conference season. I have just concluded the first Leadership Training session, in partnership with Traci Lewis VanCamp, MPM® RMP®, Atlantic RVP, for the Chapter Leaders in the Virginia State Chapter of NARPM®. It is exciting to see the desire of Members to grow their Chapter into successful and healthy organizations that service the Members. It is the Chapters that have the closest contact with the Members, so National wants to assist in providing quality services. If you are in a Chapter that needs guidance, please contact me, and we will get you some help. Chapters are a very important part of NARPM® and we want them to be successful.

This is only the second year that the Virginia State Chapter has held a State Conference. They do a great job bringing in vendors, holding education sessions, ethics training, and offering a great time for networking. Congratulations to Duke Dodson, MPM® RMP®, Virginia State Chapter President, on overseeing a wonderful Conference.

From Virginia, we move on to the Broker/Owner Retreat (February 16-18) and Southwest Regional Conference (February 19) that will be held at the Flamingo Hotel in Las Vegas, NV. In March, Members will be at the Central Regional Conference in Fort Worth, TX and the California State Conference in Napa, CA. April brings us the Eastern Regional Conference in Atlantic Beach, FL (Jacksonville). Finally in May, the Northwest Regional in Missoula, MT. Each of these Regional Conferences are unique since they carry the personalities of their region, so make sure you take the time to attend the Regional Conference in your area. These events offer Members the opportunity to learn how to build their business and how to handle their property management issues. I personally thank all the volunteers who spend hours putting these events together.

NARPM® is known for educating property managers. This year, the remaining six-hour courses are being revised and reformatted to enhance the student's experience. This process has taken a great deal of time and NARPM® outsourced this process to our Management Company Education division. The individuals who are working on this process understand adult education, and the partnership they have formed with the instructors has improved the quality of education NARPM® will be offering. Even if you have already taken the six-hour classes, plan to take one of these revised courses. You will be amazed at the difference. Current designees get a discount to take these courses.

December 31, 2015, will mark the end of another four-year cycle of the ethics training requirement. What does this mean to you? Any property manager may become or remain a Professional Member by attending and passing a course of instruction on the NARPM® Code of Ethics. If Professional Members do not take this course by the end of each four-year cycle, then their membership will be changed to an Associate Member. Only Professional Members are promoted through the website and receive discounts on membership and attendance at events. Make the completion of this course your goal for this year.

January has been a very cold month throughout the country, which means extra work for many of our Members. Try to stay warm, but don't forget to take a moment to register for one of these upcoming events. I hope to see you this spring!

Gail S. Phillips

Gail S. Phillips, CAE
NARPM® Executive Director

"Giving Back" to the Industry
Advancing the Profession

Rick Ebert, MPM® RMP®, *is a Charter Member of NARPM® and CEO of Austin Landmark Property Services, Inc., CRMC® in Austin, TX. Rick has written scores of articles concerning property management, has taught numerous workshops on property management, and has authored 22 property management classes. Rick resides in Austin, TX, with his wife Karen, a founding NARPM® Member.*

As I celebrate my 25th year of membership in NARPM®, I have to confess that I was skeptical that this organization would ever succeed. Was I ever wrong about that! NARPM® is continually evolving to become the premier source of information about residential rentals and property management. By doing so, NARPM® advances our profession and enhances our standing within the broader real estate community. Our RMP® and MPM® designations are starting to draw the attention of REALTOR® Boards that are now recognizing the benefit of educating their members (many of whom are also NARPM® Members) who practice residential property management.

In 2014, the Texas Association of REALTORS® (TAR) established an education program for REALTORS® who handle residential lease locating. After taking four 3-hour classes, Texas REALTORS® can earn the Texas Residential Leasing Specialist certification (TRLS). The required courses are The Essentials of Residential Leasing, The TAR Residential Lease Agreement, Agency Issues Impacting Property Managers and Leasing Agents, and Marketing and Leasing Residential Properties.

Currently, TAR is developing a certification for residential property managers.

What is interesting about all of this is that TAR, no small organization having over 80,000 members, is now interested in advancing our profession. And how did all of this come about? It is because Texas NARPM® Members got ahold of TAR's big toe about not educating their members engaged primarily in leasing and property management, and wouldn't let go of it. After several years of discussion, The TAR Property Management Committee, heavily loaded with NARPM® Members, was authorized to establish an Education Subcommittee (comprised entirely of NARPM® Members) and we pushed for professional state designations.

We compromised on the term "certification" since testing isn't required as a part of the classes. The Texas NARPM® Members advanced our profession by pushing for the TRLS certification, and they continue to advance our profession further with developing a state certification for property managers to be available in 2015.

In 2014, over 250 persons attended the newly written leasing and property management classes taught at the Austin Board of REALTORS®. Many more TAR members took the classes statewide. Many were NARPM® Members, but many more were not; and that is, in part, how we advance our profession. We reach out to those within our industry who want to improve themselves though education and professionalism; and for us NARPM® Members, we just keep getting better and better every time we take a class!

Advancing the profession of residential leasing and property management can take many forms, but one thing that all of the forms have in common is a commitment to get involved in doing something positive for our industry. It starts with your local Chapter and that can grow to serving at the National NARPM® level. It's a great way to start "giving back" to an industry that is helping you grow both financially and professionally. Also, start giving back to your colleagues, many of who may not yet be NARPM® Members. What should you give these "unchurched" non-NARPM® Members? Try sharing the knowledge and expertise that you have picked up from being a NARPM® Member. That can range from being a resource within your local area, giving a workshop, or writing a book.

We reach out to those within our industry who want to improve themselves though education and professionalism....

Yes, you can write a book. I did. All 13 chapters of it for TAR. Not long after giving up my desk to my son Michael about three years ago, I was tapped by TAR to write a property management book to be used for pre-licensing classes. This then led to writing the 10 classes for the leasing and property management certifications. But, all of this started by saying "yes" the first time I was asked to present a workshop to property managers at the Austin Board of REALTORS®, which in turn led to writing articles for the *Residential Resource*, which led to presenting workshops at NARPM® Conventions, starting with the very first one.

Want to advance the profession? Get involved!

Richard Hart, EA, CAA, *earned a degree in accounting and has since acquired experience putting his knowledge to work in the construction, manufacturing, service, restaurant, banking, and real estate industries for more than 13 years. In 2006, Richard opened his own practice, Hart & Associates Tax Consulting and Preparation Services, to specialize in tax accounting and has earned the credentials of Enrolled Agent and Certified Acceptance Agent with the Internal Revenue Service. He has effectively helped hundreds of clients to successfully navigate US tax law and preserve their wealth. Hart & Associates is a NARPM® Affiliate Member.*

Independent Contractor or Employee? **Factors Used by the IRS**

The purpose of this article is to discuss and understand the difference between a W-2 employee and a 1099 independent contractor. How do you determine if the individual is an employee?

To answer this question, first let's look at the Common Law test. Then we will review the factors used by the IRS in determining employee status and what to do if you think you have misclassified workers.

COMMON LAW TEST

The basis of the Common Law test is straightforward: Does the employer have the right to control what work will be done and how that work will be done? If the answer is yes, then the worker is an employee subject to payroll tax withholding. If the employer has the right to control the result and not the method in which the result is achieved, then the worker generally qualifies as an independent contractor.

The table at right is used for determining whether a worker is an employee under the Common Law test.

FACTORS USED BY IRS

IRS auditors look at the following four categories to make a classification determination: Behavioral Control, Financial Control, the Relationship of the Parties and the Statutory Nonemployee Designation.

BEHAVIORAL CONTROL

Does the employer have the right to direct or control how the worker performs the specific task? More specifically, ask yourself the questions below and if you answer yes, then the worker is most likely an employee.

- Are instructions given about when, where, or how to work?
- Are directions provided as to which tools or equipment to use?
- Are workers told whom to hire or assist with work?
- Is management approval required before taking certain actions?
- Do workers undergo periodic or ongoing training?

FINANCIAL CONTROL

The most significant evidence of financial control is whether or not the worker has an opportunity to either make a profit or suffer a loss. If so, the worker is most likely an independent contractor. The following four aspects can be used to determine financial control.

- **Investment –** For a worker to be treated as an independent contractor, the worker must have an investment in facilities and tools used in the course of performing services.
- **Expenses –** Independent contractors will normally incur expenses at their own cost that impact the worker's opportunity for profit. The focus here is on unreimbursed expenses, specifically fixed or ongoing costs that are incurred, regardless of whether or not work is performed. Examples are:
  - Rent
  - Utilities
  - Training
  - Advertising
  - Insurance
  - Wages to others
  - Licenses
- **Marketable Services –** Independent contractors will offer their services to the available market and will normally maintain a visible location and advertise their business. Lack of these activities may point to the worker being classified as an employee.
- **Method of Payment –** In general, independent contractors are paid a flat fee or commission for performing a task. Employees, however, are generally paid by the hour, day, or pay period, indicating a guaranteed return for their work.

RELATIONSHIP OF THE PARTIES

How do the worker and the business view each other in terms of control.

- **Written Contracts –** A written agreement describing the worker as an independent contractor and indentifying the payment terms, reimbursable expenses, and work performance methods may be used to classify the worker as an independent contractor, but in itself, is not sufficient evidence.

- **Employee Benefits –** Benefits, such as sick or vacation time and health insurance, are normally only provided to employees and would weigh heavily in determining that a worker is an employee.
- **Termination –** The ability to immediately terminate the worker would indicate employee status. However, this should not be confused with a business's ability to refuse payment to an independent contractor for unsatisfactory work.
- **Continuing Relationship –** Independent contractors are usually hired for a specific period of time or task to be performed. Employees are usually hired for an indefinite period.
- **Regular Business Activity –** If a worker's services are a primary aspect of the regular business activity of the organization, then the worker is most likely subject to a certain amount of control by the business and is, therefore, considered an employee.

STATUTORY NONEMPLOYEES

Licensed real estate agents are statutory nonemployees and are treated as self-employed for all Federal tax purposes, including income and employment taxes, if:

- Substantially, all payments for their services as real estate agents are directly related to sales or other output, rather than to the number of hours worked.
- Their services are performed under a written contract, providing that they will not be treated as employees for Federal tax purposes. This category includes individuals engaged in appraisal activities for real estate sales if they earn income based on sales or other output.

WORKER MISCLASSIFIED?

If you feel you may have workers misclassified, the best course of action would be to reclassify the workers, back to the beginning of the current year.

In the event the IRS reclassifies an individual to an employee, the employer will most likely be required to pay employment tax that was not withheld on payments during the misclassification. IRS Code allows for employment tax payments of 1.5% of the employee's Federal income tax liability and 20% of the amount that should have been withheld for the employee's FICA taxes. In addition, if the employer failed to file 1099s during the period of misclassification, the employer's liability doubles to 3% and 40% respectively. Employers that are required to pay this liability may not recover any tax from the employee or deduct these amounts from future compensation.

Any intentional disregard to withhold taxes will most likely result in more stringent penalties.

We will review the factors used by the IRS in determining employee status and what to do if you think you have misclassified workers.

COMMON LAW TEST FOR DETERMINING WHETHER A WORKER IS AN EMPLOYEE

EMPLOYEE	INDEPENDENT CONTRACTOR
• Required to comply with employers' instructions about when, where, and how to work.	• Sets own hours; determines own sequence of work.
• Works exclusively for the employer.	• Can work for multiple employers; services available to public.
• Hired by the employer.	• Is self-employed.
• Subject to dismissal; can quit without liability.	• A contract governs how the relationship can be severed.
• Has a continuing relationship with the employer.	• Works by the job.
• Work done personally.	• Permitted to employ assistants.
• Performs services under the company's name.	• Performs services under the worker's business name.
• Paid a salary; reimbursed for expenses; participates in company's fringe benefits programs.	• Payment by the job; opportunity for profit and loss.
• Furnished tools, equipment, materials, and training.	• Furnishes own tools, equipment, and training; substantial investment by worker.
• If an outside salesperson: company provides leads, sets terms, and conditions of the sale, assigns a territory, and controls the sales process.	• Controls the sales process and terms.

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YARDI

PAC Charter Club

The power of your voice to protect your business.

Thank you to those who put their money where their business is by supporting the NARPM® PAC. This is the Charter Year and we are off to a great start! It is because of strong Members on this list that NARPM® will have a strong voice on Capitol Hill.

We look to build the future for good residential property management that will advance our interests. Login to Members Only and check under the Legislative tab to learn more about the NARPM® PAC.

Contributions listed are reported as of December, 8 2014.

$1000*+

Charter Founder's Club+

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*Major investors receive recognition in communications and a lapel pin.
Higher giving levels may be added in the future.

Increasing Membership Participation
Recognize The Leadership

James R. Alderson, MPM® RMP®, *has been in property management for nine years. He and his wife, Cyndi, along with Kerrick Hutchison, RMP®, NARPM®'s 2011 Rocky Maxwell Award Winner, manage properties in and around San Antonio, TX. James was previously President of the San Antonio Metropolitan Area Chapter of NARPM®. This Chapter has been the National Chapter of the Year three times. James and Cyndi live at Canyon Lake, TX and enjoy spending time with their six grandchildren. There are two more on the way.*

Back in 1986, I was part of a relatively small company that became VERY large over a period of just a few years. They set goals for company growth and worked to reach them by putting them in front of the company players on a regular basis. At every local meeting, Regional Conference and National Convention, the company recognized ALL of their leadership and those that made large contributions toward helping the company reach its goals.

I saw grown men get excited and literally RUN up on stage to win a $5.00 t-shirt that was screen printed with the words "Just Do It." This was not a trademark by the company and the company was not Nike. These men were making six- and seven-figure incomes and I saw the excitement level explode over a lousy t-shirt.

At the time, it made no sense to me whatsoever. What I came to realize over the next several years was that the t-shirt had absolutely nothing to do with their excitement. The excitement, inspiring the many millionaires to RUN on stage and receive a t-shirt, was nothing more than recognition among their peers. That recognition was what they worked for all year and rightfully so. Over the years of watching the leadership recognize key players, it made me want to become a key player and receive those same rewards of recognition.

My wife, Cyndi, and I recently went to the local Home Depot and a nice young man in his early 30s came up to help us. He was pleasant and very helpful in finding exactly what we needed in the store. He had a tremendous attitude, even though he had every reason in the world to complain and have an attitude of entitlement. This lad was an amputee, who lead us all over the store, up one aisle and down another, in a wheelchair. He never once uttered or mumbled anything disparaging, boldly putting forth a smile. I asked him what he did prior to joining Home Depot and he said he was in the Army. As I always do, I thanked him for his service and his face glowed as he said, "Thanks for saying that, but I would do it all over again, sir." He went on to say, "If I buy 10 pair of socks, like you do on occasion, I get twice the wear, AND my wife loves it because she doesn't have to match them up." We laughed with him on the outside, but shed a tear on the inside because of his awesome attitude about having the opportunity to protect our country. Cyndi and I gave him a little recognition for his service, yet came away with a completely different perspective on life.

According to Kim Harrison with Cutting Edge PR, Volunteer Recognition is defined as "the timely, informal or formal acknowledgement of a person's or team's behavior, effort or business result that supports the organization's goals and values, and which has clearly been beyond normal expectations."

She goes on to say, "To be really effective in your job, you need to understand the psychology of praising others for their good work, to apply the principles of employee recognition yourself and to encourage others to initiate it in their working relationships."

Our San Antonio Chapter convened on a bi-monthly basis in 2014, and we took that recognition approach to our volunteers who worked so very hard throughout the year. At every meeting, our Executive Board was asked to stand and be recognized. At every meeting, Chairs and Vice Chairs of our Committees were asked to stand and be recognized. Throughout the year, we made it a big deal to have been awarded NARPM® designations. We asked all CSS®s, RMP®s, MPM®s, and CRMC®s to stand and be recognized. At our Christmas Celebration / Installation / Awards Banquet, we presented certificates to each of the Committee Chairs. The Executive Board and our Directors received plaques in honor of their commitment to our local Chapter. We recognized a Vendor of the Year, a Volunteer of the Year, and a Rookie of the Year.

Granted, public recognition for the membership is important to some and less important to others. Some will go as far as to tell you, "I don't want to be recognized" when, in fact, that is exactly what they want. I believe that individuals being recognized for their efforts is a human need. Most people will work harder, spend more money, accomplish more tasks, and stay on task longer if they know the job will be appreciated. Recognition and appreciation take time and effort, are a bit awkward at times and are sometimes inconvenient to do. Making people feel needed and important will go a tremendous distance in bringing the best out of them. It will make them better and cause them to do the best job they possibly can. Make people feel important and appreciated for the job you have asked them to take on, and they will bend over backwards for you to make sure it gets done. They will walk the extra mile to accomplish the goal. In the end, you both win. They win by the completion of a job well done, and you win for the satisfaction of making them feel important in their own eyes.

Most people will work harder, spend more money, accomplish more tasks, and stay on task longer if they know the job will be appreciated.

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Michael Mino *is President and CEO of PropertyBoss Solutions, a provider of property management software. A serial entrepreneur, he has started a number of software technology firms and became a landlord in 1977 when he purchased his first rental units. PropertyBoss Solutions is a NARPM® Affiliate Member. For more information about Michael or PropertyBoss Solutions, visit propertyboss.com or call Michael at 864.297.7661 x26.*

Cyber-Security (Part 1 of 4)

Last month we discussed personal safety and security. The topic this month is how to secure your business data. The recent Home Depot payment card data breach (56 million cards) and previous Target compromised data (110 million records) have gained much media attention. The largest data breach to date occurred in 2008 when 130 million credit and debit cards processed by Heartland Payment Systems were exposed.

These are large companies with significant information technology (IT) resources. How can we, with our limited budgets and often outsourced IT, hope to avoid these catastrophes? The answer to this question can best be addressed by breaking the topic into a number of parts. A number of areas will be covered, including suggestions in the first two installments. The legal implications and industry requirements will be examined in the third segment, with the final segment providing a guide on what to do if you are compromised.

SECURITY TRADE-OFFS

One perspective to keep in mind is the trade-off between security, ease of use, and functionality. The red dot represents the decisions you make about these trade-offs. Any movement in one direction within the triangle invariably leads to less capability in another aspect of your infrastructure/systems – e.g., greater ease of use reduces the security and/or functionality. You need to keep this concept in mind as you navigate the myriad of decisions you make about the security of your infrastructure and systems.

PASSWORD MANAGEMENT

Take a walk around your office and see how many passwords are written on post-it notes in the vicinity of the workstation. If this discovery does not get your attention, review the passwords you find and reflect on how many of them would be easy to guess.

Establish a password policy (a sample is available with the resources for this article), train everyone on best practices, and include auditing procedures. Here are some of the considerations:

- Select non-obvious passwords that are at least ten characters in length, including a mix of upper case and lower case letters, numbers, and special characters.
- Use different passwords for each application; otherwise, an intruder has access to all of your accounts once they discover your master password.
- Change your passwords often – every 90 days is suggested.
- Never share a password with anyone.
- Don't write a password out. Use a password manager such as KeePass or LastPass (both save your passwords in an encrypted database) or Master Password (eliminates the database by generating passwords using a one-way algorithm).

Passwords are only one approach to both authentication and authorization. Increased security can be attained by multi-factor authentication, often used for enhanced login security, including both physical and biometric features. These concepts will be addressed in the next part of this series.

If you make the password requirements too cumbersome or require password changes too often, it can actually make you less secure, as users feel the need to write down the password somewhere.

SECURE WORKSTATIONS WHEN NOT IN USE

On all devices activate a screen saver that is password protected. The activation interval of the screen saver is a compromise between not annoying the user by requiring frequent password entry and thwarting a walk-up intruder from gaining access. A maximum setting of 30 minutes is recommended, although shorter settings are preferred.

PROTECT WI-FI ACCESS

It is surprising how many people have completely open, unsecured Wi-Fi networks, either because of a lack of knowledge or the desire for convenience. Remember that the Wi-Fi signal is not restricted to the interior of your office. Open networks allow drive-by access. Do not use the Wired Equivalent Privacy (WEP) protocol, since flaws in its design render it easily penetrated. The Wi-Fi Protected Access (WPA) protocol or the improved Wi-Fi Protected Access II (WPA2) protocol is recommended. Experts also strongly suggest that you change the default password when setting up a Wi-Fi network.

If open guest access is required, make sure that guests

are on a network separate from your working network. Another strategy is to hide the name of your wireless network, the Service Set Identifier (SSID). Hiding the SSID may seem like a good idea, since it removes your network from the list of available networks. In reality, this technique is easily defeated through the use of a number of commonly available utilities; it increases the complexity of setup by legitimate users, and provides a false sense of security.

MALWARE AND VIRUS DETECTION

Ask three different IT professionals and you'll probably get three different answers about what is malware vs. what is a virus and how to treat them. In our view, malware is any code that gets on your computer that does something that you do not want like spamming your contacts list. A virus, on the other hand, is self-replicating. Once it is on your machine, it will look for other devices or machines that connect to your computer replicating itself and executing malicious code. Malware will typically not cause physical harm to the computer whereas a virus might.

Malwarebytes is one of the most popular tools for detection and removal of viruses, worms, trojans, rootkits, dialers and spyware. It is available in a free and premium version.

STOLEN COMPUTER DEVICES

Establish a lost or stolen computer device reporting and action procedure (a sample is available with the resources for this article). One of the first steps is to record the serial number (for police identification) and Media Access Control (MAC) address (for network identification) of all devices.

There are free and commercial add-on products, such as LoJack or Prey, that can be installed on most devices and provide device tracking, lock down and remote erasure. Both Android and iOS devices have this functionality built in. If you have many devices that you would like to manage with a common framework, use one of the external applications such as LoJack or Prey.

NETWORK PRINTERS AND PAPER FILES

This vulnerability is most troublesome, since its danger is only obvious when you stare at it directly. An unattended print bin with completed rental applications containing all the essentials for identity theft is an easy target. Advise your people to retrieve their documents as soon as they are printed – particularly sensitive documents. How the documents are handled after they are printed is equally important. Confidential documents should always be contained in folders and stored in a locked drawer when not in use.

Segregating printers to specific areas and uses is a good practice, although it adds cost in environments where the printing needs are low, particularly as we migrate to a paperless office.

FILE SHARE OPTIONS

Establish a specific file share and backup strategy for your office. The use of other cloud storage systems by employees should be prohibited. Allowing multiple cloud storage systems can transfer company documents off premises outside of your control. This practice is no different than allowing your employee to make copies of sensitive documents and leaving them in a locked briefcase in a public place.

Services like SkyDrive (Windows), OneDrive (Android) and iCloud (iOS) are bundled with their respective operating system and often default in the enabled setting. Unless you have incorporated one of these services as part of your strategy (which we don't recommend for the reasons stated above) – disable them.

BRING YOUR OWN DEVICE (BYOD) PROTOCOL

Many organizations allow the use of personal laptops, tablets, and smart phones for business use. It is difficult to ban their use, so it is best to establish the rules of engagement. Here are some areas to cover (a sample is available with the resources for this article).

- Identify which devices are supported.
- Clearly specify the ownership of the data and applications; include a list of allowed and restricted apps and attendant security settings.
- Integrate this policy with your Acceptable Use Policy.
- Define what happens when an employee leaves.

IN SUMMARY

Effective security is achieved through a thoughtful mix of a number of techniques or layers. Additional resources are available online at www.narpm.propertyboss.com. Send us your comments, experiences and suggestions as this four- part series is continued.

If you make the password requirements too cumbersome or require password changes too often, it can actually make you less secure, as users feel the need to write down the password somewhere.

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Scott Abernathy, MPM® RMP®, *is a property manager for Reliant Realty, LLC, located outside of Nashville, TN. He has been renting homes since 1989 while he was still serving in the United States Air Force. He graduated from Middle Tennessee State University with an Aerospace Degree and a minor in Real Estate. While in college, he got his real estate license and began his career. He insists he has received much better education through NARPM®. Scott has served on the NARPM® Governmental Affairs Committee, as well as the Government Affairs Committee for his local Association of REALTORS®. He is now the National NARPM® Governmental Affairs Chair.*

Sunset

By the time you read this, the U.S. House of Representatives and the Senate will have ended their lame duck session and gone home without extending, or making permanent, The Protecting Tenants at Foreclosure Act (PTFA). Senator Richard Blumenthal (D-Connecticut) and Congressman Keith Ellison (D-Minnesota), along with a very small number of co-sponsors, made a half-hearted attempt to continue protecting tenants when they inadvertently wind up in a home that is in the process of foreclosure. The two bills never made it out of committee.

Briefly, the PTFA allowed tenants with a bona fide lease to remain in a home throughout the term of their lease after foreclosure of the landlord's property. As usual, there were some exceptions to this. The PTFA was passed in 2009 during the height of the real estate recession when foreclosure numbers skyrocketed. In the hope that the recession would soon end, the PTFA was designed to be temporary and was scheduled to "sunset" on December 31, 2012.

As most of you know, the recession lasted a lot longer, so Congress passed the Dodd-Frank Wall Street Reform and Consumer Protection Act, which included a two-year extension of the PTFA. It was supposed to sunset at the end of 2014. Now, all the laws revert back to the way they were prior to 2009, which, in many states, required tenants to remove all of their belongings from a property forthwith upon foreclosure (forthwith meaning "immediately"). This can be problematic in the judicial system.

Now, times are much better, especially in the urban areas. Foreclosures are way down, landlords are making money again, and rents are going up. Everyone seems to be happy, so why bother with this tenant-protection bill that now seems to be irrelevant?

I can think of a couple of reasons. First, there are still landlords in foreclosure and there always will be. No matter how small the number is, there are some poor, unsuspecting tenants out there who are going to wind up with a knock on the door with a demand for immediate possession.

Second, we all know economic trends are cyclical. Five to 30 years from now, we will be back in a recession. Foreclosure numbers will be up and tenants will be stuck. It does not make sense to have to recreate the wheel when that time comes. The PTFA worked fine, and so, we ask "Who did it hurt?"

Now we get to the crux of the matter. Who does it hurt? Financial institutions argue that it hinders their ability to make loans on real estate. One of the reasons that long term, large leverage, financing is available for real estate in this country is the banking-friendly foreclosure laws. In most cases, when real estate goes into foreclosure, the ownership of the property reverts to the financial institution (or to whomever it was sold), free of any later encumbrances. I have vastly simplified this for brevity. That would include any second (or other) mortgages and leases. This is an indirect benefit to us as property managers because we want our landlords to have relatively easy access to financing.

Financial institutions did not fight the PTFA too much, given the environment the country was in during The Great Recession; but now, it is important to them to protect their ability to get clean title to properties when needed. Add all of this together and you can see there is little interest in extending or making the PTFA permanent.

Should we fight to keep the PTFA in place? This is one of the many issues that your NARPM® Governmental Affairs Committee will be taking on in 2015. On one side, we need to keep the interest of our owners/clients in mind, considering, many of us are landlords as well, helping to maintain relatively easy access to funds. On the other hand, we have a responsibility to our customers, the tenants, who might wind up in a foreclosure due to no fault of their own.

For now, the PTFA is gone. When one of your landlords loses their house in foreclosure, you and your tenants must do whatever your state law requires of you. There is no federal legal protection any more.

If you have an opinion on this, please get involved in the conversation. There is a thread on the NARPM® Discussion Boards titled "Protecting Tenants at Foreclosure Act." You can chime in there or feel free to send me an email at govtaffairschair@narpm.org. Better yet, we have spots open on our Committee. Please join us.

On the other hand, we have a responsibility to our customers, the tenants, who wind up in a foreclosure due to no fault of their own.

DESIGNATION Classes

DEMONSTRATE THAT YOU HAVE EXPERT KNOWLEDGE ABOUT RESIDENTIAL PROPERTY MANAGEMENT

Interested in Sponsoring?
Opportunities are available to Chapters that would like to further educate their Members and increase their Chapter funds. However, it takes time to plan a class so give your Chapter five to six months of lead time if you wish to sponsor.

DATE	LOCATION	CLASS	INSTRUCTOR
02/05/2015	Austin, TX	Ethics	Brian Birdy, MPM® RMP®
02/05/2015	Austin, TX	Tenancy	Betty Fletcher, MPM® RMP®
02/20/2015	Las Vegas, NV	Risk Management Essentials	Vickie Gaskill, MPM® RMP®
02/20/2015	Las Vegas, NV	Maintenance: Basics & Beyond	Kit Garren, MPM® RMP®
02/24/2015	Hampton, VA	NARPM® 101	Kit Garren, MPM® RMP®
03/18/2015	Frederick, MD	NARPM® 101	Michael McCreary, MPM® RMP®
03/24/2015	Napa, CA	Risk Management Essentials	Vickie Gaskill, MPM® RMP®
03/24/2015	Napa, CA	In-house Maintenance Company	Dave Holt, MPM® RMP®
03/25/2015	Napa, CA	Risk Management Advanced	Vickie Gaskill, MPM® RMP®
03/25/2015	Napa, CA	Habitability	Dave Holt, MPM® RMP®
03/25/2015	Napa, CA	Ethics	Keith Becker, MPM® RMP®
03/25/2015	Fort worth, TX	Owner/Client Realtions Essentials	Betty Fletcher, MPM® RMP®
03/25/2015	Fort worth, TX	Habitability	Brian Birdy, MPM® RMP®
03/26/2015	Fort worth, TX	Ethics	Betty Fletcher, MPM® RMP®
03/26/2015	Orlando, FL	NARPM® 101	Gail Moncla, MPM® RMP®
04/08/2015	San Jose, CA	Property Management 101	Michelle Horneff-Cohen, MPM® RMP®
04/08/2015	Richmond, VA	Risk Management Essentials	Gail Moncla, MPM® RMP®

Full listing of courses for 2015 can be found at http://www.narpm.org/education/course-schedule/

Online Designation Courses are now available through OMG Distance Learning. For information and/or to enroll visit www.narpm.org/education.

1. Mail form below to NARPM®, 638 Independence Parkway, Suite 100, Chesapeake, VA 23320.

2. Fax your form with credit card payment to 866-466-2776. Please do not mail the original.

3. Online registration is also available through Internet Member Services at www.narpm.org.

FEES *(subject to change)*

6 hour Course	Early Registration*	Registration
Member	$195	$250
Non-member	$295	$350
Retake	$75	$150
RMP®/MPM®	$100	$150
Candidate	$180	$250

6 hour NARPM® 101	Early Registration*	Registration
Member	$99	$99
Non-member	$99	$99
Retake	$99	$99
RMP®/MPM®	$99	$99
Candidate	$99	$99

3 hour Ethics		
Member	$45	$45
Non-member	$95	$95

**To receive the early registration price, payment must be postmarked, faxed or emailed 30 days prior to the class.*

COURSE INFORMATION

- Course flyers containing additional information may be downloaded from www.narpm.org/education/schedules.html.
- All materials will be given to students on the day of the class.
- Attendees required to make their individual hotel reservations.

CANCELLATION POLICY

Cancellations must be received in writing. If cancellation notice is received at least 30 days prior to the class, a full refund will be issued less a $25 processing fee. If cancellation notice is received less than 30 days before the class, a 50% refund will be issued. No refunds will be made on the day of the class; however, the registration fee can be applied to a later class with a $25 transfer fee.

If NARPM® cancels the course because minimum registrations have not been met or for any other reason, then tuition paid will be fully refundable. All courses are subject to cancellation by NARPM®.

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Name of Class	Class Date	Cost
____________________	__________	$ ______
____________________	__________	$ ______
____________________	__________	$ ______
	Total	$ ______

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I authorize NARPM® to charge my credit card.

All information below this line will be shredded

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Continued from page 5 "Pres Message"

and business. Our customers and clients, as you well know, want everything and want it RIGHT NOW. From the beginning, the one thing that I may have done right is to embrace technology and to adapt our systems to deliver faster for our team, clients, and customers. Take that leap, and don't be afraid to invest in new technology or software that not only increases productivity, but will also increase customer happiness. If processes are too lengthy or require too much effort on your customer's behalf, that that customer will be gone.

PRESIDENT'S SHARE: P&L REVIEW COMMITTEE

Does the amount of paper towels used by employees drive you absolutely insane? When you walk into work first thing in the morning only to find out that the air conditioner or heater had been running on high all night, does it make your hair fall out? If you feel like you are the only person in your company who cares about how much money you are making or losing, I recommend a P&L (Profit & Loss) Review Committee. Every month, our accountant completes all the month-end financials and personally reviews the P&L. When she has everything coded correctly, she sends a detailed P&L to our employees to check and compare their assigned items' expenses or income. This helps us identify trends and double-check our accountant's work. The unexpected perk from sharing this information is less paper towels and lower heating/air conditioning bills.

2015 NARPM® Regional Conferences

- **Southwest Regional Conference**
  February 19, 2015* • Las Vegas, NV
- **Central Regional Conference**
  March 27, 2015* • Fort Worth, TX
- **Eastern Regional Conference**
  April 24, 2015* • Atlantic Beach, FL
- **Northwest Regional Conference**
  May 29, 2015* • Missoula, MT

** The Vendor Reception/Trade Show opens the day before the Conference. Leadership Training held the day before.*

Visit www.narpm.org under Conferences or use the form on page 29.

NARPM® Remembers

Dear Fellow NARPM® Members,

It is with great sadness that I report to you the death of one of our Members, Randy Segner, RMP®. He was a Real Estate Broker with Barbara Segner and Associates of Jonesboro, GA and a Member of the NARPM® Atlanta Chapter. He was also a member of the Jonesboro City Council and in his first term on the council. He will likely be remembered for his devotion and loyalty to the city, its residents and his fellow leaders. His NARPM® friends (more like family) will sorely miss him.

Please keep Randy's family in your thoughts and prayers during this difficult time.

Robert Gilstrap
2014 NARPM®
Atlanta Chapter President

Sign up today!
Registration and program schedule are available now at www.narpmbrokerowner.org or use the form on page 28.

Sign up today!
Registration is available at www.narpmconvention.com

Watch the website as the event unfolds.

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Belfor Property Restoration
Biocide Systems
Brilliant! Decor
Burns Pest Elimination
Buy Calls, LLC, DBA: Ralarm
Capital K9 Pest Solutions
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Cbeyond, Inc.
Centex House Leveling
Certa Pro Painters
C. Fred Peterson Company
Colony American Finance, LLC
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Co-Signer.com
Dennick Inspections
Diversified Employee Benefit
East Coast Public Adjuster TX
E Z Track It
First American Home Buyers Protection
First Key Lending
Floor Coverings International
Flooring Resources, Inc.
For Rent By Owner
Frontline Processing Corporation
Foundation Worx
Fundamental REO, LLC
Future Focus Utilities
Gail Pizetoski, CPA, PA
Get The Lead Out, LLC
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Hart & Associates Tax Consulting and Preparation Services
HMS Home Warranty
HOPE Services Hawaii, Inc.
HQ Virtual U
Ideal Applications, LLC
Impact Management & Consulting, LLC
Integra Global Solutions Corp.
Intellisys Technology, LLC
Irevilution Intelligence
Jasper Air
Karmaboxx, LLC
Kent Security
Key Financial Recovery Services, LLC
KIDDE
LandlordSource
Liberty Rent Guarantee, LLC
Morningstar Credit Ratings
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National Real Estate Insurance Group
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Nitro Mobile Solutions, LLC
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PropertyManagementPros.com
Property Matrix
Property Reports On Sight (PROS)
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Renters Warehouse, USA
Rently
RentPayment
Rent Recovery, LLC
Restoration 1 of Tampa, LLC
Restoration Industry Association
Royal Cleaning
Rubbish Works
Sage Financial Logistics, LLC
Scent Tek
Scott's Inspections, Inc.
SERVPRO of Fort Collins
SERVPRO North Arlington
Snap Junk Removal
Southwest Recovery Services
Steady Pay Payment Solutions
Texas Capital Bank
The Diamond Group
The Landlord Academy
The Mahoney Group, DBA: Southwest Real Estate Purchasing Group
The RRD (formerly The Rent Rite Directory)
Tom Baumann Enterprises, Inc.
Top Gun Restoration
TWG Insurance
U. S. Liability Insurance Co.
Utah Apartment Association
Venturi Clean
Zelman & Associates

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Aon Rent Protect
CSE Insurance
DiGerolamo Family Insurance
First American RMS
JGS Insurance
Johnson Agency
Mobile Insurance Agency
Travelers
Unitrin Direct Preferred Insurance

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All Property Management
Apartment Ratings
Business Rating and Reviews
CheckYourLandlord.com
Community Buying Group
COZY
DocuSign, Inc.
Elite Team Technologies, Inc. DBA: Rental Zoom
EVA Property, LLC
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Alpha Pest Control, Inc.
Bedbug Thermal Solutions
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Belfor Property Restoration
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CitruSolution of Middle Tennessee
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Crime Clean of Texas, Inc.
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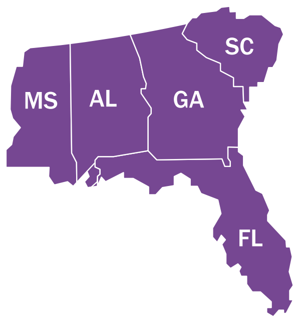
BuildingLink.com, LLC
Buildium
Buyer Acquire
ClubLocal
eRent Payment
Happy Inspector, Inc.
HERO PM
HOA Management.com, Inc.
iDashboards
In The Field Technologies
Inspect and Cloud
Mobile Property Management
MYOWNREALESTATE.COM
National Real Estate Education, LLC
Pendo Rent Software
Planet Synergy, Inc.
PM Toolbelt
PROMAS Landlord Software Center
Property Management, Inc.
Property Manager Websites
PropertyBoss Solutions, LLC
Propertyware, Inc.
Rent Manager
Rental Property Acct. Services
Rentec Direct, LLC
RentJuice
Simple Inspector
Tiles in Style, LLC, DBA: Taza Supplies
TReXGlobal.com
Updater
Yardi Systems
zInspector

TENANT SCREENING

AAA Screening Service
ACRAnet
ACUTRAQ
ACUTRAQ Background Screening
Alliance 2020
Background Info USA
Beacon Background Screening Services, LLC
Birchwood Credit Services
Certified Tenant Screening
Choice Data, Inc.
Clear Screening
Contemporary Information Corp.
CoreLogic SafeRent
Credit Investigators, Inc.
CSS Services, Inc.
Data Verification Services, Inc.
Experian North America
Expert Screenings
ezLandlordForms, LLC
Frontline Commerce Solutions
Houserie.com
Investigative Screening
Landlordstation.com
LexisNexis Resident Screening
Microbilt
MOCO, Inc.
National Tenant Network, Inc.
National Tenant Screening Services, a division of Verification Consultants, Inc.
On-Site
Orca Information, Inc.
RageRent
Rapid Credit Reports
Rate Tenants.com
Reliable Background Screening
Rental History Reports
Resident Research
Resolve Partners, LLC
SARMA
Scott Roberts & Associates, LLC
StarPoint Screening
Tenant Screening USA
Trans Union Rental Screening Solutions
TVS Tenant Verification Service, Inc.
US Real Estate Investors Assoc.
Western Reporting, Inc.

The RVP Bulletin

Brian Birdy, MPM® RMP®, *served for 15 years in the United State Air Force before starting in Property Management. In 2000, he earned his Texas Real Estate License and went to work in the family business at Birdy Properties, LLC, CRMC®. In 2004, he received his Texas Real Estate Broker's License and bought the company from his father. Birdy Properties is a Real Estate Company that has specialized in Property Management for over 34 years. Brian has taken the company from a one-man office with 75 doors to a business of 25 employees that manages over 1,400 properties and collects over 20 million dollars in rent each year. In additon to his NARPM® designations, Brian also received the Certified Property Manager (CPM®) designation from IREM®. He is an approved Property Management Instructor for both the State of Texas and NARPM®.*



The year 2015 brought changes to the NARPM® Regions (see Regional map on the facing page), and so, I welcome you to the new Southeast Region. This change was needed due to the growth in membership and the number of Chapters. The Regions are now more equally divided and more geographically correct. The new Southeast Region is comprised of 5 states and 11 Chapters:

- Mississippi has 2 Members and 0 Chapters;
- Alabama has 21 Members and 0 Chapters;
- Florida has 715 Members and 9 Chapters, located in Pensacola, Tallahassee, Jacksonville, Orlando, Spring Hill, Tampa, Bradenton/Sarasota, Fort Myers, and Florida State;
- Georgia has 218 Members and 1 Chapter located in Atlanta; and
- South Carolina has 51 Members and 1 Chapter located in Charleston.

The Southeast Region had a great 2014 with the creation of two new Chapters: Charleston Chapter and Southwest Florida Chapter. Many attended the fantastic Eastern Regional in Baltimore; and there were two State Conferences, held in Florida and Georgia. At the National Convention in Minneapolis, there were four Chapters which earned Chapter Excellence, and the Large Chapter of the Year was won by a Southeast Region Chapter, the Atlanta Chapter.

The national spotlight will be shining bright on the Southeast Region in 2015, with the NARPM® Annual Convention & Trade Show being held in Atlanta, GA. Our National President, Andrew L. Propst, MPM® RMP®, has set a goal for the organization to have at least 1,000 Members at the Convention this year. This would represent 20% of our membership and will be the largest attendance at any NARPM® Convention to date. As a region, we can have a big impact on this goal, as Atlanta is an easy commute for all the Chapters. Make your plans now to attend the National Convention in Atlanta and promote it throughout the year at your Chapter meetings and events.

The 2015 Eastern Regional Conference will also be held within the new Southeast Region. This year, it will be held in Jacksonville, FL at the One Ocean Resort & Spa on Atlantic Beach. This event is being planned by the Regional Planning Committee, whose Chairman is Lisa Saunders from Virginia. This event is sure to be one of the best Regional Conferences ever, so don't miss it. Here is the remaining Regional Conference Schedule for 2015:

- **Southwest Regional Conference**
  Location: Las Vegas, NV
  Date: February 19, 2015 (The Trade Show opens February 18 at 6:30 pm. Education classes are February 20.)
- **California State (CALNARPM) Conference**
  Location: Napa, CA
  Date: March 24-27, 2015 (Conference & Trade Show are March 26-27. Education classes are March 24-25.)
- **Central Regional Conference**
  Location: Fort Worth, TX
  Date: March 27, 2015 (Education classes are March 25. Ethics & Leadership Training classes are March 26. Trade Show opens March 26.)
- **Eastern Regional Conference**
  Location: Atlantic Beach, FL
  Date: April 24, 2015 (Education classes are April 22. Ethics & Leadership Training classes are April 23. Trade Show opens April 23.)
- **Northwest Regional Conference**
  Location: Missoula, MT
  Date: May 29, 2015 (Education classes are May 27. Ethics & Leadership Training classes are May 28. Trade Show opens May 28.)

Regional Conferences were created to bring NARPM® events closer to the Members, making it more affordable for everyone to attend. Regionals have a lot to offer our Members – NARPM® educational classes, Leadership Training, fantastic speakers, and great opportunities to network with Members and Affiliate Members. If you have never been to a Regional Conference in your area, make 2015 the year that changes. If you have never attended a Regional Conference outside of your Region, you should. Each Region has its own personality and so do the Regional Conferences. This is a great way to grow in your knowledge of our industry and there is the added bonus of the friends that you make. Whether you are working on your designation, interested in learning how to grow your company, or finding a way to become more profitable, the Regional Conference is the place where all this happens.

Regional Conferences were created to bring NARPM® events closer to the Members, making it more affordable for everyone to attend.

Northwest: PJ Chapman, MPM® RMP®
Alaska, Washington, Oregon, Idaho, Montana, Wyoming.

Pacific: Keith Becker, MPM® RMP®
California.

Pacific Islands: Keith Becker, MPM® RMP®
Hawaii.

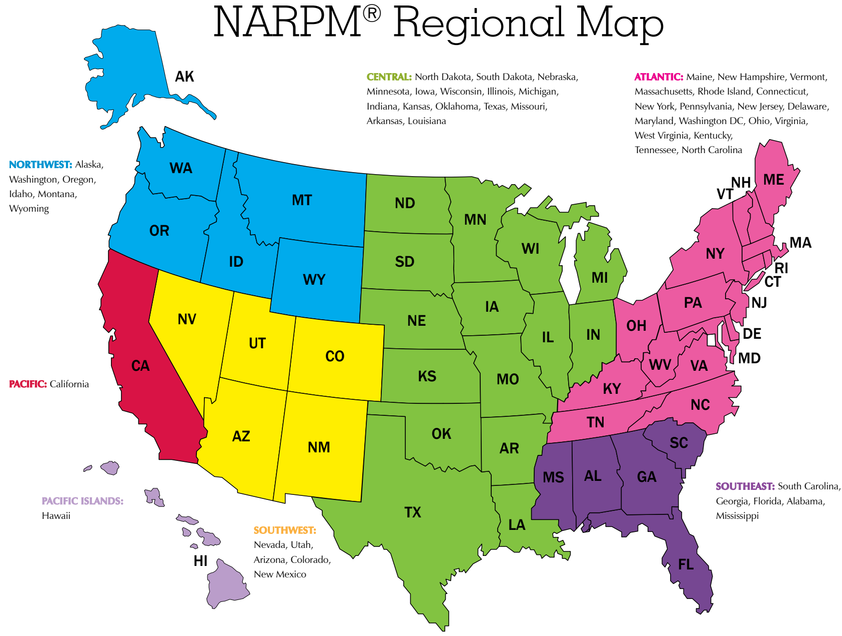
Southwest: Steve Schultz, RMP®
Nevada, Utah, Arizona, Colorado, New Mexico.

Central: Tracey Norris, MPM® RMP®
North Dakota, South Dakota, Nebraska, Minnesota, Iowa, Wisconsin, Illinois, Michigan, Indiana, Kansas, Oklahoma, Texas, Missouri, Arkansas, Louisiana.

Atlantic: Traci Lewis VanCamp, MPM® RMP®
Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, Connecticut, New York, Pennsylvania, New Jersey, Delaware, Maryland, Washington DC, Virginia, North Carolina, Ohio, West Virginia, Kentucky, Tennessee.

Southeast: Brian Birdy, MPM® RMP®
South Carolina, Georgia, Florida, Alabama, Mississippi.

NARPM® Regional Map



Regions are revised in 2015

Do you know of someone who is <u>not</u> a NARPM® Member, but may be interested in a yearly subscription to *Residential Resource*?

$49.95 per year
(11 issues - Hard copy only.)
Have them contact
info@narpm.org to sign up.

Tampa Bay Chapter

Paul Arrington, MPM® RMP®, *culminated a successful 20+ year career with the United States Air Force, initially working as a REALTOR® and Mortgage Broker with Keller Williams Realty, Total Home Source, Inc., Florida Mortgage Funding and Premier Mortgage. Paul started Arrico Real Estate and Property Management, LLC in January of 2008 and has managed thousands of homes for both large-scale hedge fund investors, as well as smaller investors and "accidental landlords." He employs three REALTORS® and three office personnel. Paul joined NARPM® in 2008. His designations represent his commitment to further educating himself about property management, but also give him the advanced knowledge to train his staff to achieve excellence in the field. Paul was the Founding Chairman of the Greater Tampa Association of REALTORS® (GTAR) Property Management Task Force. He was also President of Tampa Bay Chapter of NARPM®. He is currently the 2015 Education Chair for Florida State and the Tampa Bay Chapter of NARPM® and also serves on the (GTAR) Property Management Task Force.*

Wow, 2014 was a whirlwind year! It seems like the Tampa Bay Chapter just had their "Re-Gifting" social and holiday party. Since that time we have had many exciting, informative, and fun events!

One major accomplishment of 2014 was that our Chapter became an Affiliate Member of both the Greater Tampa Association of REALTORS® (GTAR) and the Pinellas REALTOR® Organization (PRO). Andrew Dougill, our 2015 Treasurer is the Chairman of the GTAR Property Management Task Force and Justin Dean, our 2015 President-Elect is the Chairman of the PRO Leasing Council. Both have worked hard to solidify our relationships by working to provide quality property management education to all Members.

Our Professional Membership rose to 117 and our Affiliate Membership rose to 17! That propels our Chapter to the 10th largest Chapter of NARPM®! I believe a huge factor in that increase is the quality of education made available, as well as illustrating the benefits of NARPM® to the REALTORS® of GTAR and PRO. Many REALTORS® are practicing property management, but they may not have the "blessing" or guidance from their Broker. One of the key ways we work with the Boards is to sponsor and recruit at events relevant to property management, as well as to offer important classes. For example, Gail Moncla, MPM® RMP® has presented Escrow Liability - Balancing Your Bank Statement is Not Enough.

In February, we provided education to help property managers find new customers. The class taught them how to use retirement funds to hold investment real estate and to work with financial planners and their customers. We learned techniques to avoid risk and what insurances are available to property managers in order to protect our companies and portfolios.

In March, we hosted the NARPM® Ethics Class taught by Michele Brassard, MPM® RMP®. Attendance was great and everyone fulfilled their NARPM® Ethics requirement without having to travel far from home!

At an informative Lunch 'N Learn in May, we learned how to avoid the pitfalls of determining whether an animal is a pet or a service/comfort animal. Our panel of experts event, held in June, resulted in one of the most attended events ever! The panel consisted of Betsy Morgan, MPM® RMP®, Mike McVety, RMP®, and Scott Corbridge, MPM® RMP®, and amounted to nearly 100 years of combined property management experience!

We held our Annual Property Management Legal Seminar presented by the one and only Harry Heist in August. This event, affectionately dubbed "Harry Heist Fest", is our Chapter's "Black Friday." We had 197 attendees and made several thousand dollars! Without this event every year, our coffers would be empty. Also in August, our Chapter had the honor of hosting Melissa Prandi, MPM® RMP®, as she presented her "Keys to Excellence!" This was another attendance topper, as plenty of folks from other Chapters joined us. The Chapter Board also had the pleasure of enjoying a fabulous family-style Italian dinner with Melissa at Maggiano's Little Italy in Tampa. Truly a great evening!

We had a fantastic September meeting with 84 participants! We were advised by Attorney Dan Drake about the changes in Florida's laws concerning landlord damages and the dangers of debt-collection laws. We learned how to properly account for security deposits and how to prevent getting sued or fined for improperly accounting for security deposits. What an eye-opener that was!

At our October Lunch 'N Learn, and in preparation for the rapidly approaching tax season, we invited Christopher J. Picciurro, CPA, MBA, PFS, ARA and Brent M. Green, CPA from Nonresident Tax Advisors. Their topic was "Don't Turn Away Those Foreign Dollars." We learned about IRS Forms 1099 and 1042, which forms we need, and how to prepare for and process proper tax accounting for foreign owners/clients.

Our 2014 Eastern Region Vice-President Traci Lewis VanCamp, MPM® RMP®, visited us in November and gave us all insight on the direction that NARPM® National is heading and how the Eastern Region is splitting up and becoming the Atlantic Region and Southeast Region. Although we are very sad that Traci will no longer be our Regional VP, we are also very excited that Brian Birdy, MPM® RMP®, will be the our new Southeast RVP!

As a wrap up to the Tampa Bay Chapter of NARPM® year in review, I want to congratulate our incoming 2015 Board of Directors and Committee Chairs: President Laura Elizabeth (Liz) Cleyman; President-Elect Justin Dean; Past President Dean Doulou; Treasurer and Co-Treasurer Andrew Dougill and Penny Bradford; Secretary Lori Hendrix; Event Planning Committee Chair and Co-Chair Alex Roman & Laura Penn; Education Committee Chair and Co-Chair Paul Arrington and Cassandra Burns; Membership Chair and Co-Chair Jimmy Kopteros and Linda Creager; Affiliate Member Chair Maygan Smith; and Legislative Chair and Co-Chair Dean Doulou and Kym Ottaviani.

We had an awesome 2014 and expect even more accomplishments in 2015!

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"...I have always been skeptical of lead generation companies but the leads I receive from (All Property Management) are consistent and fruitful!" *Jonathan George, One Stop Real Estate*

"...80% of the people we talk to are exactly what we are looking for..." *Jana Boehm, North Georgia Realty*

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Affiliate Member

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MEMBERSHIP Growth

A WARM WELCOME TO ALL THE NEW MEMBERS WHO JOINED FROM DECEMBER 2 - DECEMBER 31, 2014

PROFESSIONAL MEMBERS

CALIFORNIA

Edward Basaldua
ParkOne Properties
Walnut Creek, CA
925-746-0500

Katherine Drack
Homepointe Property Management, CRMC®
Sacramento, CA
916-429-1205

Carrie Hamilton
Ohana Property Management
Citrus Heights, CA
916-846-4476

Janeen Kimbriel
Homepointe Property Management, CRMC®
Sacramento, CA
916-429-1205

Julie Manthey
Home Union
Irvine, CA
949-385-5364

Rebecca Moffett
A Better Property Management Co., Inc.
Long Beach, CA
562-498-0159

April Steingrebe
New West Property Management, Inc.
San Diego, CA
619-487-1674

W. Kurt Wood
Belmont Brokerage & Management, Inc.
Long Beach, CA
562-437-3581

Jeff Zell
Zell Associates, Inc.
San Jose, CA
408-978-1950

COLORADO

Adrian Frankfurter
Blue Sage Realty, Inc., CRMC®
Westminster, CO
303-432-9898

FLORIDA

Tracy Evans
Carrington Properties, LLC
Tampa, FL
813-443-2829

Joni Gerard
Legacy Leasing Services
Lake Wales, FL
863-676-0024

Jeff Glass
Coldwell Banker (Largo)
Largo, FL
727-393-5997

GEORGIA

Elisabeth Burton
PowerHouse Property Management
Alpharetta, GA
678-636-9098

Kelly Finley
3 Options Realty, LLC, CRMC®
Roswell, GA
678-397-1282

Cindy Whichman
3 Options Realty, LLC, CRMC®
Roswell, GA
678-397-1282

HAWAII

Sue Bauer, R
Marie Hansen Properties, Inc.
Honolulu, HI
808-591-1110

Stephanie Doral
Prudential Locations, LLC
Honolulu, HI
808-738-3100

Bradley Jakobsen
Prudential Locations, LLC
Honolulu, HI
808-738-3100

Stephanie Ke-A
Day-Lum Rentals & Management
Hilo, HI
808-935-4152

Linda Komatsu-Wong
Honolulu Property Management
Honolulu, HI
808-341-8163

Michelle Tang
Honolulu Property Management
Honolulu, HI
808-341-8163

Regan Young
Young Hawaii Homes, Inc.
Honolulu, HI
808-941-4016

MASSACHUSETTS

Roger Roberge
RR & Company Realty
Springfield, MA
413-314-3463

MINNESOTA

Barry Kukowski
Renters Warehouse St. Cloud
St. Cloud, MN
320-251-7368

MONTANA

David Miewald
Gatewest Management
Missoula, MT
406-728-7333

Jennifer Plum
Plum Property Management
Missoula, MT
406-544-8695

Joshua Plum
Plum Property Management
Missoula, MT
406-544-8695

Jessica Sorlien
Martin's Property Management
Stevensville, MT
406-777-1366

PENNSYLVANIA

Stephanie Burg-Brown
Philly Rentals Online
Philadelphia, PA
215-941-1460

Nicole Lambert
Lehman Property Management
Harrisburg, PA
717-652-4434

Jamie Redden
Lehman Property Management
Harrisburg, PA
717-652-4434

Alan Silverman
Your Local Leasing Company
Broomall, PA
877-473-6821

TENNESSEE

Leslie McClain
Apex Ventures, Inc. REALTORS®
Nashville, TN
615-255-2703

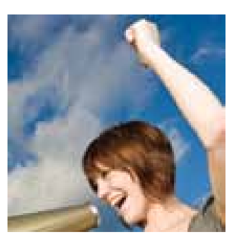
TEXAS

Rudy Andabaker
Global Realty Group, LLC
Schertz, TX
210-566-4000

John Grey
Real Property Management Houston
Houston, TX
713-830-1888

Take the time to welcome a new Member.






Become a New Member Recruiter. **See page 30.**

Ashley Kerr
Coldwell Banker
D'Ann Harper
San Antonio, TX
210-483-7148

Quenton Robinson
Tusk Property
Management
Houston, TX
713-614-3813

Kim Salisbury
San Antonio Full Service
Property Management
San Antonio, TX
210-772-3184

Stephen Smith
Mary Sheffield Real Estate
Austin, TX
512-420-0420

UTAH

Phil Blair
Century 21 Everest
Property Management
Midvale, UT
801-599-4836

Milton Shipp
Candlelight Homes
South Jordan, UT
801-495-3420

VIRGINIA

Amanda Milligan
Doud Realty Services, Inc.
Portsmouth, VA
757-295-8007

WASHINGTON

Thomas Lamoureux
Fulcrum Property
Management, LLC
Everett, WA
425-314-0744

Frank Volkert
Real Property
Management
North Pudget Sound
Everett, WA
425-903-8500

WYOMING

Nathan Gesner
American West Realty
& Management
Cody, WY
307-587-9608

AFFILIATE MEMBERS

CALIFORNIA

Valerie Quevedo
Property Matrix
Culver City, CA
800-795-4100

HAWAII

Caroline Dupio
HOPE Services
Hawaii, Inc.
Hilo, HI
808-460-033

NORTH CAROLINA

C. Fred Peterson
C. Fred Peterson
Company
Charlotte, NC
704-904-7698

SUPPORT STAFF MEMBERS

CALIFORNIA

Cristina Hernandez
Dede's Rentals & Property
Management, Inc.
Santa Rosa, CA
707-523-4500

Anakaren Perez
Dede's Rentals & Property
Management, Inc.
Santa Rosa, CA
707-523-4500

COLORADO

Kate Bober
Bear Paw Stanbro
Property Management
Evergreen, CO
303-674-8363

FLORIDA

Carole Arcaro
Deltona Lakes Realty, Inc.
De Bary, FL
386-574-1401

Lisa Elliott
Gulf Coast Realty &
Management
Bradenton, FL
941-782-1559

Jodi Linkenhoker
Gulf Coast Realty &
Management
Bradenton, FL
941-782-1559

HAWAII

Chelsie Kaleiwahea
Cornerstone Properties
Aiea, HI
808-484-1211

MARYLAND

Susan Minso
Property Management
People, Inc., CRMC®
Frederick, MD
301-694-6900

PENNSYLVANIA

Karla Lopez
Lehman Property
Management
Harrisburg, PA
717-652-4434

TEXAS

Sonya Hesseltine
Jack Biegger REALTORS®
San Antonio, TX
210-680-0061

VIRGINIA

Josh Diveley
Priority Property
Management, LLC
Harrisonburg, VA
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Broker/Owner Retreat Registration

2015

❶ REGISTRATION INFORMATION *(please type or print)*

Name: ______________________________ Name for badge: ______________________________

Company Name: ______________________________ Title: ______________________________

Address: ____

City: ______________________________ State: ________ Zip: ______________

Phone: ______________ Fax: ______________ E-mail: ______________________________

Check your designation(s): ☐ RMP® ☐ MPM® ☐ CRMC®

☐ **I certify that I am a Designated Broker, Company Owner, Regional Manager, and major decision maker. Only these Members are entitled to attend the Broker/Owner Retreat. Failure to check this box will cause registration to be returned.**

Are you a current NARPM® Member?
☐ Yes ☐ No

Is this your first NARPM® event?
☐ Yes ☐ No

SPECIAL ASSISTANCE
☐ I will require special assistance
☐ I have special dietary needs
Specify: ______________________________
____
____

❷ BROKER/OWNER RETREAT

Flamingo Hotel
February 16–18
Las Vegas, NV

❸ REGISTRATION FEES

☐ **Check here if you are a company Owner and will attend the Monday morning "101 Basics for Company Owners." This is included in your registration.**

* No Affiliate Members may attend the Retreat.

	PROFESSIONAL MEMBERS			ASSOCIATE MEMBERS			NON-MEMBERS		
	Early Bird Postmark By 1/16/15	*Postmark After 1/16/15*	*Onsite Registration*	*Early Bird Postmark By 1/16/15*	*Postmark After 1/16/15*	*Onsite Registration*	*Early Bird Postmark By 1/16/15*	*Postmark After 1/16/15*	*Onsite Registration*
☐ Broker/Owner Retreat	$295	$345	$395	$345	$395	$445	$345	$395	$445

❹ ARE YOU APPLYING FOR NARPM® MEMBERSHIP? ☐ Yes ☐ No ☐ Already a Member

Go to www.narpm.org/join for a membership application that must be submitted with this registration to receive Member discount. - Fee is $245.

❺ TOTAL FEES $________

❻ METHOD OF PAYMENT

☐ Check #______________, payable to NARPM®, enclosed for total fees amount listed above.

☐ Please charge my ☐ Visa ☐ MasterCard ☐ Discover ☐ American Express for total amount above.

Cardholder Name: ______________________________ Signature: ______________________________

I authorize NARPM® to charge my credit card.

---------------------------------All information below will be shredded. ---------------------------------

Card Number: ______________________________ Exp. Date: ________ Security Code: ______

REGISTRATION DEADLINES

Early Bird registrations **must** be postmarked or faxed by 11:00 pm Eastern Time 30 days prior to the event. Less than 30 days prior to the event, send the higher fee shown. **Do not** send registration to National two weeks prior to the event. Instead, register onsite at the event.

JOIN & REGISTER

Not yet a Member? You can become a NARPM® Member and register for the Retreat at the reduced Member rate.

CANCELLATION POLICIES

If this event is cancelled for any reason, the liability of NARPM® to the registrant is limited to the return of the registration fee. A necessary rescheduling of the event, as approved by the NARPM® Board, does not constitute a cancellation.

Event cancellations must be received in writing. If cancellation is received 30 days prior to the event, there will be a full refund less a $25 processing fee. If cancellation is received 15-29 days prior to the event, there will be a 50% refund. **There is NO refund if cancellation is 1-14 days prior to the event.**

MONETARY POLICIES

A $25 processing fee will be charged for re-billing a credit card. A charge of $25 will apply for all non-sufficient fund checks. Checks not in U.S. funds will be returned. You are not considered a registered attendee until payment has been successfully processed.

EASY WAYS TO REGISTER

MAIL - Send your form with payment to: NARPM® National, 638 Independence Parkway, Suite 100, Chesapeake, VA 23320.

FAX - Send your signed form with payment to 866-466-2776. Please do not mail the original.

ONLINE - Visit www.narpm.org and login to the Internet Member Services (IMS) /section.

NARPM®

National Association of Residential Property Managers

Regional Conference Registration 2015

❶ REGISTRATION INFORMATION *(please type or print)*

Name: ______________________________ Name for badge: ______________________

Company Name: ______________________________ Title: ______________________

Address/P.O. Box: ____

City: ______________________________ State: ________ Zip: ______________

Phone: ______________ Fax: ______________ E-mail: ______________________

Are you a Vendor/Affiliate? ☐ Yes ☐ No *You cannot attend unless you are exhibiting.
Do you have a real estate license? ☐ Yes ☐ No If yes, please attach a copy.
Are you a Broker/Owner? ☐ Yes ☐ No
Are you a Chapter Leader? ☐ Yes ☐ No If yes, what position? ______________
Are you attending Leadership Training? ☐ Yes ☐ No

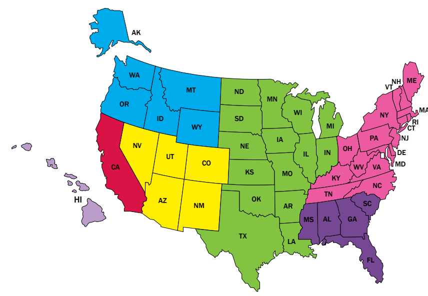
❷ SELECT CONFERENCE(S)

☐ **Northwest Regional**
May 29
Missoula, MT

☐ **Southwest Regional**
February 19
Las Vegas, NV

☐ **Central Regional**
March 27
Fort Worth, TX

☐ **Eastern Regional**
April 24
Atlantic Beach, FL



* *The Vendor Reception/Trade Show opens the day before the Conference. Leadership Training held the day before.*

❸ REGISTRATION FEES

☐ *IREM® members check here to receive NARPM® Member pricing.*

	PROFESSIONAL MEMBERS			ASSOCIATE MEMBERS			NON-MEMBERS		
	Early Bird 30-Day Postmark	*Less Than 30-Day Postmark*	*Onsite Registration*	*Early Bird 30-Day Postmark*	*Less Than 30-Day Postmark*	*Onsite Registration*	*Early Bird 30-Day Postmark*	*Less Than 30-Day Postmark*	*Onsite Registration*
☐ **Each Conference**	$100	$125	$150	$125	$150	$200	$150	$200	$250

❹ EDUCATION CLASSES Do you plan to take any education classes? ☐ Yes ☐ No
Have you submitted separate EDUCATION REGISTRATION FORM? ☐ Yes ☐ No

❺ ARE YOU APPLYING FOR NARPM® MEMBERSHIP? ☐ Yes ☐ No ☐ Already a Member

❻ TOTAL FEES **$________**

❼ METHOD OF PAYMENT

☐ Check #_______________, payable to NARPM®, enclosed for total fees amount listed above.
☐ Please charge my ☐ Visa ☐ MasterCard ☐ Discover ☐ American Express for total amount above.

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I authorize NARPM® to charge my credit card.

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NARPM®
National Association of Residential Property Managers

Are you a current NARPM® Member?
☐ Yes ☐ No

Is this your first NARPM® event?
☐ Yes ☐ No

SPECIAL ASSISTANCE
☐ I will require special assistance
☐ I have special dietary needs
Specify: ______________________
____
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REGISTRATION DEADLINES

Early Bird registrations **must** be postmarked or faxed by 11:00 pm Eastern Time 30 days prior to the event. Less than 30 days prior to the event, send the higher fee shown. **Do not** send registration to National two weeks prior to the event. Instead, register onsite at the event.

JOIN & REGISTER

Not yet a Member? You can become a NARPM® Member and register for the Convention at the reduced Member rate. Check "Yes" at the "Are you applying for membership?" option at left and submit the appropriate membership application with this form. Applications can be found online at www.narpm.org/join.

CANCELLATION POLICIES

If this event is cancelled for any reason, the liability of NARPM® to the registrant is limited to the return of the registration fee. A necessary rescheduling of the event, as approved by the NARPM® Board, does not constitute a cancellation.

Event cancellations must be received in writing. If cancellation is received 30 days prior to the event, there will be a full refund less a $25 processing fee. If cancellation is received 15-29 days prior to the event, there will be a 50% refund. **There is NO refund if cancellation is 1-14 days prior to the event.**

MONETARY POLICIES

A $25 processing fee will be charged for re-billing a credit card. A charge of $25 will apply for all non-sufficient fund checks. Checks not in U.S. funds will be returned. You are not considered a registered attendee until payment has been successfully processed.

EASY WAYS TO REGISTER

MAIL - Send your form with payment to: NARPM® National, 638 Independence Parkway, Suite 100, Chesapeake, VA 23320.

FAX - Send your signed form with payment to 866-466-2776. Please do not mail the original.

ONLINE - Visit www.narpm.org and login to the Internet Member Services (IMS) section.

NEW MEMBER RECRUITMENT Program

EARN REWARDS AND ACHIEVE AMBASSADOR STATUS FOR REFERRING NEW NARPM® MEMBERS

Who better to spread the word of the benefits of NARPM® than its Members? **To achieve New Member Recruiter status, you must refer five new Members within one year.** You will then receive an award certificate and a $200 NARPM® credit that can be used toward your annual dues, upcoming events, education classes, and more! You can earn multiple award certificates in a 12-month period, so be sure you continue referring new Members, even after you have achieved New Member Recruiter status.

1. Contact NARPM® National for membership application brochures. Upon request, National can mail the application directly to the prospective Member.
2. The 12-month period to obtain five new Members starts the day the first application is processed.
3. When the fifth application is received, an award certificate will be issued and dated. A $200 NARPM® credit will also be issued.

2015 NEW MEMBER RECRUITERS

Paul Arrington, MPM® RMP®	Alan Lam, R RMP®	Dawn Ostovich, RMP®
Liz Cleyman	Glenn Lehman	Dan Wilhelm, MPM® RMP®
Lori Hendrix	Maria Napolitano, RMP®	Dusty Woodstock, R RMP®

DECEMBER 2 - DECEMBER 31, 2014

REFERRING MEMBER	NEW MEMBER
Joan Anderson	Jacey L. Anderson
Chantal Bachar	Jeff Glass
Mary Barnhart	Bradley Jakobsen
Keith Becker, MPM® RMP®	Cristina Hernandez
Keith Becker, MPM® RMP®	Anakaren Perez
Karen Biegger	Sonya G. Hesseltine
John Bowen	Jeff Zell
Roy Brooks	Josh Diveley
Richard Burton	Elisabeth Burton
Amanda Donaldson	Caroline Dupio
Lisa Doud	Amanda Milligan
Stephen Foster, MPM® RMP®	Ronda Whitcanack
Rene Gill	Kate Bober
Lisa Gohrick	Joshua Plum
Pam Greene	C. Fred Peterson
Ethan Hodge, RMP®	Leslie McClain
Chason Ishii	Michelle Tang
Janeen Kimbriel	Carrie S. Hamilton
Cheryl Kunimoto, R	Sue Bauer, R
Glenn Lehman	Nicole Lambert
Glenn Lehman	Mellissa Lehman
Glenn Lehman	Karla Lopez
Glenn Lehman	Jamie K. Redden
Glenn Lehman	Lauren Weitzen
Kathryn MacGeraghty, MPM® RMP®	Adrian Frankfurter

REFERRING MEMBER	NEW MEMBER
Robert Machado, MPM® RMP®	Katherine Drack
Robert Machado, MPM® RMP®	Janeen Kimbriel
Vicki Martin	Jessica Sorlien
Myrna Matsumoto	Stephanie Doral
Myrna Matsumoto	Frank Rodriguez
Kim Meredith-Hampton, MPM® RMP®	Ayana Weaver
Andrew Moore	Lisa Elliott
Andrew Moore	Jodi Linkenhoker
Mandy Muller	David Miewald
Ronnah Nalley-Stabenow	Kim Salisbury
Mildred Piper	Carole Arcaro
Leesa Rispoli, RMP®	Ashley Kerr
Cherie Ruchty	Frank Volkert
Mary Sheffield, RMP®	Stephen S. Smith
Jim Smith, RMP®	Joseph S. Schutt
B. Ramer Spurr	Rebecca Moffett
Randy Standly	John F. Grey
Rose Thomas, MPM® RMP®	Susan Minso
Steve Welty	April Steingrebe
Dan Wilhelm, MPM® RMP®	Kelly Finley
Dan Wilhelm, MPM® RMP®	Chris Jaswa
Dan Wilhelm, MPM® RMP®	Cindy Whichman
Ron Wright	Barry A. Kukowski
Laurene H Young, MPM® RMP®	Regan Young

HOW CAN 5=200?

All the information you need is at http://www.narpm.org/join/ or you can scan the QR code at right with your smartphone or tablet using a QR code reader app.

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Chesapeake, VA 23320