

Residential Resource

The Newsletter of the National Association of Residential Property Managers

March 2001

HIGHLIGHTS of this Issue!

President's Message	2
Report from the Treasurer	3
Creating a Value-added Service — The Annual Property Survey	4
You Make the Ethics Call	5
Crucial vs. Not Crucial	6
Chapter News in a Flash — Chapter Leaders Take Notice	7
2001 Chapter Leaders	7
Evaluating the interview	8
Meet Your National Board	9
Welcome New NARPM Members	10
NARPM Road Show — Chapter Four ..	11
Putting Photos On Your Web Site	12
Ambassador Program	14
PPM/MPM® Education Schedule	15
It's Not Just for Baking	16



The Mission of NARPM is to increase the professionalism and ethics of residential property managers.

Be a Positive Force — Require Renter's Insurance

By Tom Stokes, MPM®, CPM®

That's right — take active steps to minimize the ripple-effect of unfortunate events by requiring your residents to purchase renter's insurance, formally known by the misnomer "Tenant Homeowner" policy. This insurance provides protection to the tenant for their "contents," or personal property within the unit, and covers some liability losses where the tenant is deemed negligent.

As managers of nearly 1,000 homes, the members of our firm understand that from time to time there will be fires, tornados and even the occasional burst water pipe or heater, and other unforeseen events that can cause people to lose their homes for a period of time. While there is little we can do to prevent most of these occurrences, there are things we can do to protect our property owners, our tenants, and our firm. That's how we came to require our residential tenants to obtain and maintain a dwelling policy for their rental home.

The idea originated from sharing ideas with our peers in the commercial property management arena where it is common for the tenant to provide or reimburse the property owner for providing property and liability insurance. Researching requiring renter's insurance in 1995 with respect to residential tenants, we found a few firms with aggressive promotions "suggesting" their residents purchase such insurance but none that required it. Many had strongly

worded written recommendations in their marketing and promotional materials to tenants and prospective tenants as to the benefits of the insurance. After confirming that a policy requiring renter's insurance was permissible and enforceable in our state, we implemented the requirement for all our

residential tenants in late 1995.

In the five years prior to this time we had experienced only one really serious fire. But we knew from other property managers the consequences that could result in times of tragedy. I heard the best example of what not to do from Ed Kelley, CPM®, noted real estate owner, manager, author, and

instructor. Kelley stresses in his courses and text *Practical Apartment Management* that managers should know their rental agreements. He points out that in most agreements, when a dwelling unit is damaged to the extent that it can no longer be occupied, the agreement terminates and the landlord's obligation to provide housing under the agreement ceases.

He then goes on to tell the story of a terrible apartment fire in Chicago, IL. The manager, wanting to take good care of his residents, purchased rooms in a local hotel for them for the night. Unfortunately the residents argued that this action created a new tenancy under local law, and that the tenant had no obligation to pay rent. They remained in



continued on page 13

President 2001

Last month, many NARPM members gathered in Denver, CO for a very successful 6th Annual Midyear Conference. Our main objective was to educate, network with other property managers, and offer continued support to the NARPM association by having productive national committee meetings. The committee meetings were a success, as our objectives were met. We educated and mingled with over 100 property managers from different chapters and areas throughout the United States.

Your National Board of Directors convened on the Saturday following the Midyear Conference and discussed motions and recommendations brought from the National Committees for the betterment of NARPM and its members.

The Midyear Conference and other local, state, and national events are successful due to the hard work and planning of many volunteers and our national Headquarters team. Elizabeth Mowry, PPM, the Midyear Conference chair, Julie Potts, MPM®, Peter Meer, MPM®, Marc Banner, PPM, Eddie Davis, MPM®, Ray Scarabosio, MPM®, and Chris Hermanski, MPM®, are just a few of the active volunteers that helped make this Midyear Conference a success. Sherri Beck and Roy Bohrer, of our management team, were busy “behind the scenes” putting everything in place. To all the Midyear Conference Committee members, National Committee Chairs, your National Board, and our headquarters team, I say, “Thank you so much for another job well done and for taking the time to give back to *our* association.”

Time is beginning to pass quickly. As I sit down to write this message, I realize that I have been your National President for five months already. That time has been filled with wonderful travels and visiting with members throughout our association. This position has taken me to many cities and given me the opportunity to meet countless NARPM members in small interactive groups. I also had the opportunity to attend the beautiful wedding celebration of fellow NARPM member Valarie Bethel, MPM®, while meeting with other Northwest NARPM members, who are also Valarie’s friends. In March the NARPM travels continue, from installing the new board and local President, Mary Love, PPM, of the Big Island Chapter in Hawaii, to looking forward to my first official visit to Little Rock, AR. Returning home only to exchange suitcases and fly up to the Northwest Regional Conference being held west of Seattle, WA on the 16th and 17th. On the 22nd and 23rd of the month, I will be visiting with the Greater Portland Chapter in Oregon. April will also be a busy month of travel, as I will speak at the Texas State Conference, the California State Conference, and the Atlanta chapter. Whew!

I would like to thank all our members for your continued support and efforts to make our association blossom and successful.

Please feel free to call or e-mail me anytime.



Melissa Prandi, MPM®
Your National President



NARPM President
Melissa Prandi

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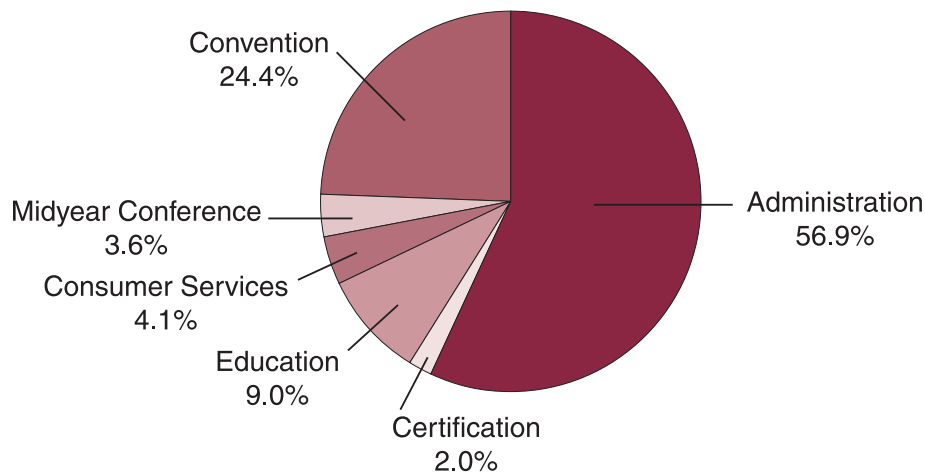
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Report from the Treasurer

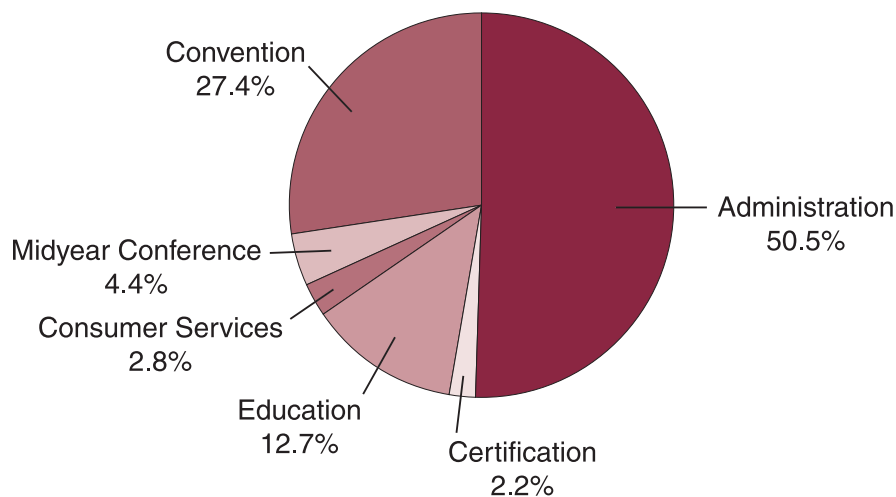
By Peter, Meer, MPM®

The Board approved the 2001 NARPM budget during its December meeting. All committee chairs have received their specific figures. The pie charts below give a breakdown of our revenues and expenses, indicating a profit for the year. We will continue to build a reserve for the association, while delivering quality education, programming, national events, and a host of other items. It is safe to say our financial house is in order.

2001 REVENUE \$606,002.50



2001 EXPENSES \$579,089.15



Affiliate Members Listing By Services

Advertising:

- Homes & Condos For Rent™
- HomeRentals.net
- Rent Connection
- Rental Advisor, Inc.
- Rentalhouses.com
- Rentals.com
- Rental Wizard, Inc.
- Value Rent.com, LLC

Appliance Sales:

- Sears Contract Sales

Blinds & Drapery Sales:

- Dick's Discount Blinds

Business Products:

- Peachtree Business Products

Claim Services:

- Home Claim Services

Communications:

- AMI — The Resort
- Telecommunications Specialists

Home Warranties:

- Fidelity National Home Warranty

Insurance:

- Geo. F. Brown & Sons, Inc

Legal Services:

- Law Offices of DeMartini & Walker

Marketing:

- Home Management Network
- VIVA.com
- ZAM Development

Software:

- Comtronics Systems, Inc.
- Convenience Living LLC
- Old Forest Software, Inc.
- CMS Inc. (PROMAS)
- Property Automation Software Corp.
- Yardi Systems, Inc.

Tenant Screening:

- Accusearch
- Backgrounds USA
- National Credit Reporting

For more affiliate information, please visit the NARPM Web site

www.narpm.org

Creating a Value-added Service — The Annual Property Survey

By “Rocky” Maxwell, MPM®

The majority of property managers have no organized way to provide clients with an Annual Property Survey. This is the first part of a three-part article that will deal with the following areas in setting up this value-added service to your property management business.

- A. Why do we need to provide this service annually?
- B. Developing an organized process for scheduling Annual Surveys.
- C. Detailed Annual Survey property management forms and procedures.
- D. It’s important what we call this service — Survey vs. Inspection and the liability issues.
- E. Should the Annual Survey be “Free” or “Fee” and the dramatic impact this service can have financially for you.

If you add this new service for your clients, you can increase your income by thousands of dollars annually. Let’s look at how to start.

A. Why Do We Need to Provide This Service Annually?

1. **Provides a first-hand on-site review of how your tenants are complying with the terms of the lease agreement with regard to the physical care of the property.**
2. **Determine any violations by tenants with regards to**
 - pets,
 - additional people residing at property,
 - yard maintenance,
 - auto repairs in garage/yard, and
 - excessive trash in yard and inside property.

Property Manager action items in this area:

- Prepare written notice to tenants of any lease violation.
- Time schedule for tenant to correct violation.
- Follow-up site inspection to verify compliance of violation notice.
- Update tenant files with satisfactory compliance letter or serve notice to tenant if noncompliant.
- Review process and outcome with owners — “Keep Owners Informed.”

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3. Determine tenant damage to property that needs to be Back Charged to Tenant (BCT):

- broken windows,
- torn screens,
- damaged sheet rock, and
- other tenant abuse or damage.

Property Manager action items in this area:

- Written notice to tenant telling them they will be back charged for repairs.
- Notify bookkeeper of back charge and flag tenant file for payment.
- Notify owner you have back charged tenant for repairs.

4. Identify and correct all safety issues that present potential liability for owners and property managers:

- defective smoke detectors, battery/hardwired,
- defective carbon monoxide detectors, battery/hardwired,
- look at stairs, patio railing, walk access,
- defective electrical wiring and fixtures,
- code violations, and
- tree trimming problems.

Property Manager action items in this area:

- Complete all safety-related repairs within 24-48 hours.
- No owner approval should be necessary to complete safety related repairs.
- Inform tenant of needed repairs and precautions to take until repairs are completed.
- Notify tenants and owners that safety repairs have been completed.

5. Identify necessary maintenance repairs not considered priority repairs and handle this with normal work order procedure. These areas include

- tenant requests for necessary repairs to appliances,
- plumbing repairs or water damage,
- electrical repairs (nonsafety type),
- carpeting repairs (tears, etc.),

- caulking repairs, and
- other preventative maintenance notes and service.

Property manager action items in this area:

- Schedule work to be done in most cost-effective way by grouping repairs together.
- Work should be completed in a 30-60-day time period.
- Contact owner if any item or group of repair items exceed repair limit in contract.

6. Identify all potential capital improvement recommendations owners need to consider. This would include replacement of old and defective

- carpets,
- linoleum/tile floors,
- appliances,
- plumbing fixtures,
- counter tops kitchen/bath,
- HVAC upgrading,
- window retro-fits,
- roof repairs/replacements,
- roof gutter repair/replacement,

- exterior painting,
- landscaping upgrading, and
- other cosmetic improvements to achieve higher rents and increase value of property.

Property manager action items in this area:

- Property managers review with owner prior to bidding process.
- Obtain written approval form from owner on improvements.
- Verify owner funds are available for approved work.
- This type of work can be presented to owner as a valuable tax planning benefit.

“Rocky” Maxwell, MPM®, CPM®, GRI, is President of H.M.S. Development, Inc., CRMC. H.M.S. is a full-service Real Estate Company and licensed Building Contractor with a specialty in renovation and construction. He has built, renovated, and remodeled over 2500 homes, apartments, and commercial buildings in California and Texas. He served as NARPM National President for the 1992/93 term. He is the senior instructor of the MPM® designation course, Operating a Maintenance Company.

Property Manager’s Source

You Make the Ethics Call

By Rick Ebert, MPM®

Property Manager A had been managing Investor B’s 36-unit apartment complex for 4 years. When the adjacent parking lot became available for sale, Property Manager A purchased it with the full knowledge that Investor B’s tenants relied heavily upon use of the parking lot. Soon after purchasing the parking lot, Property Manager A, much to the chagrin of Investor B, doubled the parking fees.

Investor B files an ethics complaint stating that the property manager should have raised the rental rates in his building vs. raising the parking rates, and that Property Manager A was trying to benefit from his investment, and thus did not have his best interests in mind.

Property Manager A states that the building rents are in line with other similar units in the area and that the previous parking lot rates were low, and

the new prices are not out of line for similar parking rates in the area.

Ask Yourself:

How do these kinds of comments and actions reflect upon our industry. What would you do differently, if anything? Would the property manager’s actions and comments be an ethics violation?

You Made the Call

The property manager’s right to engage in free enterprise next to a managed property is a right that is not diminished by the lawful engagement of business activities on that property. Nor is it unethical for a property manager to have an adjacent ancillary business that may cater to an owner’s tenants on a property managed by him.

Rick Ebert, MPM®, is with Austin Landmark Property Svs., CRMC, in Austin, TX.

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Crucial vs. Not Crucial

By Dr. Donald E. Wetmore

We all have too much to do. True? Sure 'nuf. And that says a lot of good things about you. That you have "too much to do" suggests that a lot of people have entrusted much confidence in you. I mean, people who are drifting about early each afternoon begging co-workers for something to do, may not have earned that confidence from others. And this applies not only in our work lives but in our personal lives as well.

But this creates a double-edged sword. On the one hand, it's great to enjoy the confidence of others. Yet, having too much to do often creates the stresses and distresses that may reduce your overall productivity.

I divide our responsibilities into two categories: "Crucial" and "Not Crucial." Crucial items give us the biggest bang for the buck for the time spent and are the most productive use of our time. It is the logical use of our time. Not Crucial gives us emotional relief. It's doing the little things, the junk mail, desk dusting and the like, that, while necessary, do not really advance our daily success very much.

When we accomplish the Crucial things in our life we are doing "business" vs. "busyness." We are making progress vs. wheel spinning. Have you ever had a day when you were busy the whole day long but when you got home that night you knew you had not accomplished a darn thing? (We can fool the world sometimes, but we cannot fool ourselves.)

Doing the Crucial things builds up our self-esteem and our motivation level. Ever notice when you've had a really productive Crucial day how that positive momentum carried forward into your evening hours? You are more inclined to do the woodworking, spend time with the kids, or work on hobbies when you've had a great day. But when you've had one of those "Not Crucial" days, the motivation and momentum levels are reduced and when we come home that night, many of us just want to block out the day with that all-important exercise, "click, click, click," the sound of the TV remote surfing us through a multitude of channels that fail to grab our interest.

I really believe that most people, intuitively and instinctively, want to be good time managers. It makes sense. The better we manage our time, the more results we will enjoy. It's the logical choice.

So let's say it's the start of your workweek and you have a lot of things to do, some of which are Crucial, some Not Crucial. Intuitively and instinctively, you and I want to be good time managers. Therefore, where does our attention gravitate? Do we focus on the Crucial or Not Crucial tasks? The Crucial? Sure! Logic tells us that. The more Crucial things we do, the more productivity and success we enjoy.

But, you know what? When given a choice between Crucial and Not Crucial items, we will almost always do the Not Crucial items and ignore the Crucial items in spite of the fact that we all want to be productive in our day.

Why? Because we are driven more by emotion rather than logic. You see the Crucial items are typically longer and harder to

continued on page 16

Chapter News in a Flash — Chapter Leaders Take Notice

With your March Chapter Leader Letter, you should have received the *Residential Resource* Chapter Source Submission Form. If you don't have it, get it on-line at the NARPM Web site, www.narpm.org. Use this form monthly to keep the NARPM membership in-the-know about your Chapter. It is quick and easy to do. In an e-mail, simply include the basic

information (as specified) and a description (in 100 words or less) of recent or upcoming accomplishments, events and/or ideas springing from your Chapter; double check syntax, spelling, and grammar. Submit your Chapter's news, before the 15th of the month, to: rose.thomas@pmpbiz.com

2001 Chapter Leaders

For your information, the chapter leaders, their respective chapter, and their telephone number are listed for your convenience. Keep this list handy.

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Atlanta, GA	Tom G. Stokes, MPM®, CPM®	770/457-2300	North Los Angeles, CA	Lynda K. Hammond, PPM	818/998-0546
Austin Area, TX	Jim Smith, PPM	512/255-7575	North West Counties, WA	Theresa F. Reed, PPM	360/675-9596
Big Island, HI	Mary Love, PPM	808/329-4813	Northern Colorado	Sharon Howard	970/223-0545
Big Island-East Hawaii	Nancy Cabral	808/935-4152	Northern Virginia	Steve Richter	703/503-1234
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Spokane, WA	Bill Jackson, PPM	425/467-1436

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Evaluating the Interview

By Wendell Davis, MPM®

Analyzing the answers of the candidate you are interviewing is one of the most crucial stages in selecting a new employee. Unskilled interviewers may ask, "What am I really looking for in the candidate's answers?" You may ask yourself, "What do specific answers mean in relation to this job? Was that a good or bad answer? Should I accept that at face value?" In this article, we will look at how to interpret your candidate's answers.

Probably no initial answer by itself is likely to provide sufficient insight. Most often, the significance is not in a specific answer, but in the meaning behind the answer. It is important to spend more time on fewer questions and really understand the answers, than to accept a surface response to a large number of questions.

What causes you to consider yourself a leader? This is an excellent question even if you do not consider the vacant position one of leadership, because it is usually a good indicator of a person's competitive spirit. If the candidate cannot think of anything, it is, of course, a consideration towards not hiring this candidate. A good answer would be one involving an experience in competition or leadership position with a large group where the candidate achieved a successful result. The nearer to the present this event took place, the better. You should judge the value of the answer by the difficulty of the competition and the difficulty of the accomplishment. For example, winning a cooking contest would not mean much, but moving from waiter/waitress to restaurant manager might be an excellent accomplishment.

What is success as far as you are concerned? When the answer is tangible and specific such as dollars or specific achievements, you would generally consider this a good answer. A poor answer is usually more intangible, such as "living happily" or "feeling satisfied." Follow up with this type of answer to determine if the candidate knows what these things mean to him/her. Ask "What does it mean to be living happily?" You want to know if this is a vague wish or a real value. You should also be looking for a person who identifies success in 3-5 years, not 15-20 years.

What do you have to offer us? This is an opportunity for the candidate to be positive and optimistic — in essence to sell himself/herself. What you would like to hear are specific qualities such as ambition, persistence, good experience, self-respect, initiative, etc. It is very important to determine if the candidate has thought about this before showing up for the interview. An individual with a purpose will have put some thought into this subject. A person who is thinking about this question for the first time may not be particularly serious about your specific job position.

What do you consider to be your weak points? Often a person has a little difficulty answering this question. If necessary ask the candidate, "Your boss or best friend might be a better judge of this area; What do you think they might say if I asked one of

continued on page 9

Peter C. Meer, MPM®, National Treasurer



1. *How did you get started in the property management profession?*

After getting my graduate degree, I taught for seven years (management and marketing at a community college). By the seventh year, I knew it was time to do something else. I had been buying rental properties for a few years and made all the mistakes that one could make. I wanted my own business and the only

thing I felt I really knew was residential property management. So in 1981, I started Meer & Company.

2. *In what extracurricular activities are you involved?*

I enjoy playing tennis and jogging. My family and I love to travel and have been fortunate to visit many interesting places.

3. *What did you want to do when you grew up?*

I always wanted to be a businessman. My father, who did real estate loans, would take me with him to see clients. Those were very special times for me and remain important to this day. The type of business was uncertain, but I felt sooner or later I would be in charge of a corporation (I had hoped it would be IBM, but it didn't work out that way). My dreams turned out to be a bit larger than today's reality, but I am President of Meer & Company, Inc., so I guess I achieved my goal.

4. *What was your perceived greatest strength?*

Whatever the job is, I get it done. Having run my business now for 20 years, I look back in satisfaction. That same approach has been part of my NARPM experience — get the job done.

5. *What was your biggest mistake, and what did you learn from it?*

In my first few years I thought I was IBM and hired a secretary (which I didn't need) and incurred a few other unnecessary expenses. So the first year, my secretary made three times the amount of money I did. *Not* good business planning. Today, I carefully watch how I spend my dollars and do more business planning.

6. *What is the size of your company and what services does it provide?*

We manage 200 single family units, including homes, duplexes, condos, and townhomes. Full management services are provided to all our clients.

7. *How has NARPM impacted your business?*

Where do I begin? Before NARPM (BN), every form, procedure, method, etc., was developed by yours truly. If I did know a property manager, I wouldn't share anything with him/her, because I would be giving away my "secret" to success. I would like to share that secret now, as I have been doing since I joined NARPM in 1992. If you provide a quality service at a reasonable price, they will come. In fact there are no secrets in our

business. Do a good job and the rest should take care of itself. Sharing is a key to our organization. If I need help, an answer to an unusual problem, or just a friendly business chat, my NARPM buddies are there. NARPM has been a major key to my success in this business.

8. *What future goals do you want to attain in the industry?*

We have been very fortunate in Colorado, because of NARPM, to establish a higher level of professionalism. NARPM is recognized by the real estate commission as the main voice for our industry. We are setting the standards across the state, and I hope to continue helping in that process.

Peter C. Meer, MPM®, is owner and founder of Meer & Company, Inc., CRMC, in Denver, CO. His firm manages 200 single-family homes, townhomes, condos, and duplexes. He is a Past President of the Denver Chapter of NARPM. He joined NARPM in 1992 and has served on the Education, Convention, and Membership Committees. Additionally, he was Chair of the Certification Committee and Editor of the Residential Resource. Peter has served on the National Board since 1997. He currently serves as the National Treasurer. Peter is a native of Denver and resides there with his wife and two children.

Evaluating continued from page 8

them about weaknesses?" In evaluating the answer to this question, first consider if the weakness is important in relation to the job being discussed, and secondly, is it correctable? For example, if the candidate says, "I am stubborn." Then a follow up question such as, "Tell me some instances in which you have been stubborn." This should enable you to determine if it would affect performance on the job. A good answer is one that describes weak traits that are not particularly important for your specific job.

Summary

In analyzing the answers to these questions and others like them, you must take them as a whole. Do they tell a story? Are they verified by professional and personal references? Do they support the personal history and resumé information? Remember, do not allow the candidate to only provide generalizations, continue to layer your questions to obtain specific examples. Your expertise as an interviewer who knows how to layer questions and wait for responses will allow you to get quality information that will help you in making your selection decisions. Remember that selecting and evaluating candidates accurately depends on how well we penetrate natural role playing, gain insight into the real person, and compare the candidate with success characteristics on the job.

Wendell Davis, MPM®, is a Regional Vice President with Watson Realty Corp. in North Florida and President of Watson Maintenance Services, Inc.

Welcome New NARPM Members

The following is a list of new members from January 4, 2001,
to January 31, 2001

Maggie Balagot
Premier Property Services
5815 Lacey Blvd., Ste. E6
Lacey, WA 98503
360/455-1539

Theresa Brunke
Walter Williams Property Management
6983-6 103rd Street
Jacksonville, FL 32210
904/777-4526

Stuart Fox
Fox Realty
12817 E Sprague Ave., Ste. 200
Spokane, WA 99216-0729
509/922-2748

Peggy Harris
Executive Property Management
444 Executive Center, #131
El Paso, TX 79902
915/577-0982

James King
GSH Real Estate
3328 Western Branch Blvd.
Chesapeake, VA 23321
757/638-9090

Elizabeth Kitchen
Charles Kitchen Realty
510 Stafford Way, Suite A
Carson City, NV 89701
775/882-2513

Dana Kloberdanz
Dana K Realty
4705 Oarlock Drive
Fort Worth, TX 76135
817/237-7994

Johnny Los Hornyak
Los Services, Inc.
645 West Emerson
Seattle, WA 98119
206/691-1933

L. Wayne McClain
Watson Realty Corporation
285 West River Road
Palatka, FL 31277
904/737-2455

Steve McClellan
View Property Management, Inc.
3890 Sundowner Ct.
Conyers, GA 30094
770/922-0385

Lynette Mejia
MPM Realty
1207 N 2nd Street, Ste. 105
El Cajon, CA 92021
619/593-3620

Reed Minton
Spring Creek Realty
2288 Arcane Avenue
Reno, NV 89503
775/777-7000

Kaye Murrell
ERA Countryside
22007 Meridian E
Graham, WA 98338
253/847-7429

Cathy Nicholl
The Home Finder's
3530 Crowley Court
Tracy, CA 95376
209/830-8119

Kirk Niesen
The Realty Group Property Management
5430 W Sahara Ave., Ste. 200
Las Vegas, NV 89146
702/214-6575

Mark Orrisch
San Carlos Agency, Inc.
PO Box 22123
Carmel, CA 22123
831/624-3846

Peter Polce
Metro Realty & Investments
3126 Colebrook Lane
Dublin, CA 94568
925/556-1976

Gaston Reboredo
Century 21 United Properties, Inc.
2625 Executive Park Dr., Ste. 5
Weston, FL 33331
954/349-3391

Rebeca Reboredo
Century 21 United Properties, Inc.
2625 Executive Park Dr., Ste. 5
Weston, FL 33331
954/349-3391 x204

Dusty Rhoades
Edington & Associates, Inc.
2255 Green Vista Drive, #402
Sparks, NV 89431
775/674-8000

John Simone
Bay Area Real Estate & Rentals
13312 N 56th Street
Tampa, FL 33617
813/988-7368

Yvonne Sloan
MacPherson's Property Management, Inc.
18510 Aurora Avenue N
Shoreline, WA 98133
206/546-9328

William Stofko, Jr.
Key West Realty, Inc.
1109 Duval Street
Key West, FL 33040
305/294-3064

Anita Taylor
Prudential Pro Realty
5461 Spring Hill Drive
Spring Hill, FL 34606
352/683-9810

Julie Tulodieski
EpiCity Real Estate Services
PO Box 660068
Atlanta, GA 30366-6668
404/713-1843

Cye Wagner
Premier Properties
5250 Neil Road, Ste. 100
Reno, NV 89502
775/828-3380

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NARPM Road Show — Chapter Four

By Andrea Caldwell, MPM®

WOOO...WOOO...can you hear the NARPM train headed down the tracks towards your town?

The very active membership committee, led by President Prandi, the membership guru, has been spreading the word far and wide about the great benefits of joining NARPM and the response has been tremendous wherever the Road Show touches down.

The committee is happy to report that there are five new chapters expanding the national family of NARPM, which meets our monthly goals. Chapter revitalization meetings have been or will be held in Charolette/Sarasota, FL, on February 22, 2001, Little Rock, AR, on March 15, 2001 and Portland, OR, on March 23, 2001. New Chapter meetings are scheduled simultaneously on March 22, 2001, for Las Vegas, NV, and Ocala, FL, (how's that for a balancing act?) All of these meetings result in the expanded membership our association is seeing this year.

We have Regional Directors in the six designated areas of the United States assisting in this effort. Each Director has other members as support, which also greatly helps out. This year's



massive efforts toward strong growth have been a broad-based undertaking to which the entire committee has been fully committed.

The Regional Directors and their support members are as follows: California and Hawaii: Rick Raich, PPM-RD, David Kidd, MPM®, and Lois Carwin as support; SW Region: Joanne Greer-RD, with Sylvia White as support, Central: LaWanda Corbett, PPM-RD, with Stephen Foster, PPM, Donna Housden, MPM®, and Kaye Brafford as support; East-Harold Earls, PPM-RD, with Cindy Van Mater, MPM®, as support; NW Region: Bill Jackson, PPM-RD, with Theresa Reed as support; and Florida: Debra Alder, PPM-RD, with FARPM staff and Board members as support.

We thank these dedicated members for their ongoing efforts to "Share the Vision" and be watching the tracks — we'll be to your town someday soon!

If you would like to be a member of this committee, please contact Andrea G. Caldwell, MPM®, at agetto@aol.com or 408/978-8100.

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Putting Photos On Your Web Site

By Mr. Internet

This month we'll discuss putting photos on your Web site. A word of warning: don your propeller cap — there are some two-dollar technical words coming up.

As the old saying goes, a picture is worth a thousand words. Nothing portrays your company or your properties like a good batch of photos. The Web is gracious enough to allow us to display full-color photos at no additional charge, so let's take advantage of that.

There are two ways to get a photo into your computer — a digital camera or a scanner. Your computer does not know the difference between the two. To your computer, a digital image is a digital image, no matter what device it came from. This discussion is in terms of using a digital camera, but the same rules apply to film-camera photos scanned into your computer.

We will start with the assumption that you already know how to point a camera at a house and click. We will skip that step, and start with the process of getting the photo into your computer. Your device may have a cable to connect it to the computer, or may have a removable cartridge that you can insert into your computer. Either way, you need to establish the connection with your computer, and use your camera's software to transfer the photos from the camera, or cartridge, into your computer.

The photos will be automatically stored at their native resolution. If your camera takes a picture that is 1280 by 1024 pixels (1.3 million pixels, or megapixels), your photo will be stored on your computer as an image that is 1280 pixels wide by 1024 pixels high. A pixel is a dot on your screen, and a typical computer screen has 800 of them in its width and 600 of them in its height.

Here is where we run into the most common problem with digital photos. You may have to read this twice, it's hard to grasp the first time around. A computer can display an image at any size. A computer can take an image that is 1280 pixels wide and *display* it as an image that is 20 pixels wide, 200 pixels wide, 2000 pixels wide, or any other width. However, no matter what the display, that image will still have 1280 pixels in its actual width. So an image that is 1.3 megapixels (1280 x 1024 pixels) is 1.3 megapixels whether it takes up a quarter of the screen, half the screen, or the whole screen.

So what's the problem with having 1.3 million pixels in an image? Each pixel takes time to load. It's not as big a deal when you're dealing with loading images on your own computer, but when you put them on the Internet, the load time can be huge. Nobody wants to wait around for 20 minutes while a photo loads. Place 6 or 8 home photos on a page, and your Web site visitors will be able to cook dinner, eat, and polish off dessert before the page is done loading.

What do we do about this dilemma? How can we take a photo from a digital camera and make it load reasonably on the Internet? First of all, understand that the average screen can only display 800 pixels by 600 pixels. So, automatically, anything over 800 pixels wide is wasted. If you wanted to display a photo that was one-quarter the size of a page, you could only display 200 by 150 pixels. Placing a 1280 x 1024 pixel image into a slot that is 200 pixels wide by 150 pixels deep does not make sense. Only a few of the pixels will actually be displayed, but the photo will still take long time to load. If you are going to display an image at 200 pixels by 150 pixels, it makes sense to ensure that the image only has 200 pixels in its width and 150 pixels in its height.

**“NOTHING PORTRAYS
YOUR COMPANY OR YOUR
PROPERTIES LIKE A GOOD
BATCH OF PHOTOS.”**

Surprisingly, it is quite simple to reduce the number of pixels in an image to ensure that it loads efficiently. Most image editing software can perform resampling of an image.

Resampling is the process of removing the extra pixels, those pixels that exist in an

image but cannot be seen. If an image starts out at 1.3 megapixels, but is displayed on one-quarter of the screen, 98.3% of the pixels are wasted — all 1,300,000 pixels have to load, but only 30,000 pixels are displayed. ($1280 \times 1024 = 1,310,720$; $200 \times 150 = 30,000$. The difference is 1,289,720, or 98.3%.) Look through the documentation that came with your digital camera software and figure out how to resample an image. Sometimes this is a manual process, sometimes it is somewhat automatic. If your software does not resample, consider trying out a program like WebGraphics Optimizer, available for a 30-day free trial at www.WebOpt.com.

Now that you have a perfectly sized, fast-loading image, it's time to actually place it on your Web site. You can do this yourself if you understand HTML and have a File Transfer Protocol connection to your Web site. Even easier than that, many services exist that allow you to upload listings and photos to the Web, then link to them from your Web site. Decide how much time you want to spend learning computer-speak, then choose whether or not you want to try to maintain it yourself or use an outsourced service.

Finally, although it may seem obvious, make sure of one last thing. Be certain that the photo that you place on your Web site corresponds to the text beside it. There is nothing more frustrating than finding out that the beautiful picture you see on the Web is not the home described in the listing! Or, worse, imagine if one of your owners saw a photo of a little townhouse beside the description of their seven-bedroom sprawling estate!

A picture can say a thousand words, if it is a picture done right!

Mike Anderson of Home Rentals.net prepares this column. If you have a question you would like answered, e-mail him at mike@homerentals.net.

Be A Positive Force

continued from page 1

these rooms for months. In the end, the costs of the replacement, temporary housing exceeded the amount of the loss from the fire.

Kelley suggests that staff be trained early for such occurrences and advises that perhaps a more appropriate referral, and one that we have used since, is to the American Red Cross and to local congregations and government agencies in times of crisis. As part of our disaster preparedness, our managers must know the appropriate contacts for these organizations so they are ready when a problem arises.

While prior to our requiring renter's insurance we had experienced few losses, shortly thereafter during a 24-month period, we experienced six fires affecting 14 residences and each one resulted from resident neglect. Altogether the losses totaled nearly \$300,000, and two of the fires accounted for nearly two-thirds of the total loss.

All of the fires resulted from either a grease fire in the kitchen or an unattended candle left burning in the dwelling. Amazing as it may seem, some tenants who are homeless because of a fire they caused will approach the manager — often while the fire engines are still on the property — about renting another unit and wondering when the landlord's insurance will replace their belongings. The manager is apt to be left speechless. These are difficult issues to address at any time, but especially when it's cold, dark, and wet, and everyone is upset.

Our initial goal in requiring renter's insurance was to mitigate the difficulty for all concerned in dealing with these situations. It gives us the ability to respond proactively. We remind tenants affected by the damage, "Your first line of defense will be the renter's insurance policy you purchased in connection with leasing your home through us." All too often management companies are unfairly portrayed on the ten o'clock news because the extemporaneous stories are based only on immediate appearances — everyone naturally has sympathy for the family huddled in the dark and cold not knowing how to find help, and everyone naturally seeks to assign blame. An auxiliary benefit of requiring renter's insurance is that the possibility of generating negative publicity is greatly decreased simply because the tenant knows where to turn for help.

Consideration of a company policy to require renter's insurance should be addressed in the context of the management firm's emergency and disaster recovery plans. Firms should also determine as a matter of policy whether or not tenants who are found culpable with respect to a hazard or liability claim by the landlord are considered eligible for a new tenancy. Make sure the staff knows the answer to this before there is a loss. Otherwise, management may be surprised the morning after a fire to find the "guilty" and now ineligible tenant moved into a sparkling new unit.

Upon investigating further the ramifications of requiring tenants to provide this insurance, we found some unexpected benefits. First, it pleased the insurance carriers for the owner's hazard and

liability policy. The insurers explained to us that the tenant insurance provided another level of protection between them and the risk for certain liability and hazard claims.

Second, tenants themselves appreciate the extra protection and the educational benefits. Most tenants never envision that they will cause a loss. However, many are concerned about what they would do if their neighbor caused a fire that damaged or destroyed their home or belongings. Also, many of our tenants are using rental housing as a step down the road of preparing themselves to purchase a home. Part of our marketing to prospective tenants is that we will help educate them about and assist them with acquiring a home of their own. One aspect of this educational process is to get them familiar with the types of insurance required by most lenders for the purchase of a home.

Third, our property owners have benefited from the plan. In a few instances we have been able to recover hazard losses from these tenant dwelling policies. It's often difficult to collect on a \$20,000 loss from the person paying \$950 per month for their apartment unless they have this insurance. When we do collect, it prevents the loss from negatively impacting the loss ratio of the landlord.

Finally, we minimize the unpleasantness associated with unfortunate circumstances by providing the means for our tenants to recover, if possible, or replace, if necessary, their housing and personal property.

Requiring renter's insurance over the last five years has benefited our tenants, owners, and staff in many ways without much effort or expense for anyone. Consider a similar policy for your own firm.



Tom Stokes, MPM®, CPM®, is President and Managing Broker of EpiCity Real Estate Services, CRMC, AMO®, in Atlanta, GA. He currently serves as a member of the board of directors for the National Association of Residential Property Managers (NARPM), chairperson of its Publications Committee and president of the Atlanta, GA, Chapter.

Deadlines for Residential Resource

May	March 15, 2001
June	April 15, 2001
July.....	May 15, 2001
August	June 15, 2001
September/October	August 15, 2001
November	September 15, 2001
December.....	October 15, 2001

If you are interested in writing an article, please e-mail an attachment of your article in Word format to llove@camalott.com or send a Word file on 3 1/2" diskette to P.O. Box 140647, Austin, TX 78714-0647. All articles are subject to editing & approval of subject matter.

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Ambassador Program



NARPM's goal this year is to reach 2000 members in the year 2001! You can help achieve this goal and reward yourself at the same time. Recruit five new members this year, and you will receive an Awards Certificate that you can use toward paying your dues or for events for the coming year. To do this, do the following:

- ★ Call NARPM Headquarters at 800/782-3452 and request membership application forms. Headquarters, upon request, will mail the application directly to the prospective member but will not fill in the "referred by" line.
- ★ The 12-month membership period for the five new members starts the day your first new membership application is approved by headquarters.
- ★ When Headquarters receives the fifth new membership, an Awards Certificate will be issued and dated. A Recognition Certificate will also be issued, and you, as the "Ambassador," will be recognized in the *Residential Resource*.
- ★ The Awards Certificate can be used to pay NARPM annual dues, or like amount can be applied toward National Midyear Conference or National Convention.
- ★ It must be used in full at the time of use and attached to your dues or registration for Midyear or Convention. The value of the Awards Certificate is equal to what the national dues were at the time the Awards Certificate was issued. It also must be used within 12 months of the issue date.
- ★ A member can only earn one Award Certificate per 12-month period. However, a member can earn unlimited Recognition Certificates.

The program started November 1, 1999.

Ambassador Program

January 2001 New Members

<u>Sponsoring Member</u>	<u>Sponsored Member</u>
Sally Plummer	Anita Taylor
Mary A. Holman, CCIM, CPM®	Cye Wagner
Jerry Maupin, PPM	Yvonne Sloan
Timothy Henshaw	William Stofko, Jr.
Barbara J. Smith	Mark Orrisch
Roger Staggs	Peter Polce
Judith Cook	Minton Reed
Michael Veatch	Elizabeth Kitchen
Tom G. Stokes, MPM®, CPM®	Julie Tulodieski
Peggy Mathews	Theresa Brunke
Paul Woods	L. Wayne McClain
Lawanda Corbett, PPM	Peggy Harris
Penny Patterson, MPM®	Kaye Murrell
Daniela Anderson, PPM	Maggie Balagot

2001 PPM/MPM® Certification Classes

Date	Location	Class	Instructor
Mar. 16	NW Regional Conference	PPM Marketing	Ray Scarabosio, MPM®
Mar. 18	NW Regional Conference	PPM Operations	Sally Backus, MPM®
Mar. 23	Richmond, VA	PPM Tenancy	Wallace Gibson, MPM®
Apr. 19	Austin, TX	PPM Technology	Jean Storms, MPM®
Apr. 25	San Diego, CA State Conf.	PPM Tenancy	TBD
	San Diego, CA State Conf.	MPM® PP&O	TBD
May 14	Orlando, FARPM Conf.	PPM Maintenance	TBD
May 15-16	Orlando, FARPM Conf.	MPM® Risk Management	TBD
May 15	Orlando, FARPM Conf.	PPM Technology	TBD
May 16	Orlando, FARPM Conf.	PPM Marketing	Mark Kreditor, MPM®

To register for classes, complete the registration form and mail or fax with payment to NARPM Headquarters. For more information call Headquarters at 800/782-3452.

Interested In Sponsoring Certification Classes?

Opportunities are available to chapters that would like to further member education, promote certification, and increase their chapter funds by sponsoring a Certification class. However, it takes time to plan a class — so give your chapter five to six months lead time if you wish to sponsor one of these events.

Please find out more by calling Sylvia Hill at 408/997-7100 or e-mailing her at sylvianarpm@aol.com. Sylvia can provide you with the details you need to make a Certification class a successful venture.

PPM/MPM® Class Registration

FEES

PPM Classes	Preregistration*	On-site†
Member	\$195	\$225
Nonmember	\$250	\$280

MPM® Classes	Preregistration*	On-site†
Member	\$395	\$450
Nonmember	\$450	\$505

* To receive the preregistration price payment must be postmarked, faxed, or e-mailed 30 days prior to the class.

† Attendees must pay the on-site fee when registering on-site or sending payment in less than 30 days prior to the class.

CLASS INFORMATION

- On-site registration begins at 8:00 am. Class hours are 8:30 am to 4:00 pm.
- PPM classes qualify for 6 hours of NARPM certification.
- MPM® classes qualify for 12 hours of NARPM certification.
- All materials will be given to students on the day of the class.
- All attendees are 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 class; however, the registration fee can be applied to a later class with a \$25 transfer fee.

Due to low registration, a class may be cancelled with 15 days prior notice. Registration fee would be credited to a future class.

(Please print or type)

Name _____

Company _____

Address _____

City/State/Zip _____

Telephone _____ Fax _____

List Classes

Name of class	Class Date	Cost
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____
		Total \$ _____

Method of Payment

I have enclosed a check for \$ _____ Ck/M.O. # _____ Date _____

Please charge my credit card in the amount of \$ _____ as follows:

VISA MasterCard Discover American Express

Card Number _____ Exp. Date _____

Name of Cardholder _____

Billing Address _____

Signature _____

I authorize Association Headquarters to charge my credit card. I understand that my billing statement will read "Association Headquarters."

Two Easy Ways to Register

1. MAIL your form with payment to NARPM, P. O. Box 140647, Austin, TX 78714-0647.

2. FAX your form with credit card payment to 512/454-3036. Please do not mail the original.

"Rocky's" Maintenance Corner



It's Not Just for Baking...

By "Rocky" Maxwell, MPM®

The use of common baking soda in home maintenance areas is often overlooked, but it is environmentally friendly, affordable, and available. Try these tips in your home or rental.

Cleaning oil-based paint from brushes and tools requires using paint thinner. But how do you clean the thinner off the brushes? Soak everything in warm water and baking soda.

Rejuvenate stiff and hardened paint brushes by boiling them in a solution of:

- ½ gallon water
- 1 cup baking soda
- ¼ cup vinegar

Keep a solution of ½ cup baking soda and ½ cup water in a container in your workshop to neutralize accidental acid spills or sprays that may come from working with batteries and the like.

Immediately sprinkle baking soda right from the box if an acid has come in contact with any part of the body. Rinse area with water and repeat treatment.

Keep carpenter ants, silver fish, and roaches from invading by laying down a barrier of baking soda under sink-pipe openings and along basement windows. Roaches eat the baking soda, dehydrate then die. (This pesticide is nontoxic to children and pets.)

Clean oil from the garage floor by pouring a little paint thinner on the oil area and covering it with baking soda. Let it set overnight. Sweep up the baking soda and dispose of it. Or use the baking soda alone to soak up the oil.

"Rocky" Maxwell, MPM®, CPM®, GRI, is President of H.M.S. Development, Inc., CRMC. H.M.S. is a full-service Real Estate Company and licensed Building Contractor with a specialty in renovation and construction. He has built, renovated, and remodeled over 2500 homes, apartments, and commercial buildings in California and Texas. He served as NARPM National President for the 1992/93 term. He is the senior instructor of the MPM® designation course, Operating a Maintenance Company.

Crucial v Not Crucial continued from page 6

accomplish. The Not Crucial items are typically more quick and fun and emotionally satisfying. We need to get over to the Crucial side more often to increase our personal productivity.

What about the other blocks to our personal productivity? Get your free copy now of the short article, "The Blocks to Employees' Productivity." E-mail your request to: ctsem@msn.com.

Would you like to receive free "Timely Time Management Tips" on a regular basis to increase your personal productivity and get

more out of every day? Sign up now for our free "Timely Time Management Tips." Just go to: <http://www.topica.com/lists/time-management> and select "subscribe." We welcome you to our list!

Dr. Donald E. Wetmore, Professional Speaker, Productivity Institute Time Management Seminars, 60 Huntington St., P.O. Box 2126, Shelton, CT 06484, 800/969-3773, 203/929-9902, Fax: 203/929-8151, E-mail: ctsem@msn.com. Visit Our Time Management Supersite: <http://www.balancetime.com>

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