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RESIDENTIALResource



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

**Screening for
Sex Offenders
Keeping Residents Safe**



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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.

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PRESIDENT'S Message

To Serve and Protect



The theme for 2011 has been to Serve and Protect. At one of the regional conferences a member came to me asking if they could use the NARPM® Serve and Protect logo, as they really felt that it described the service their property management company provided.

As members of NARPM®, we tend to provide a greater level of service and protection to both our tenants and our owners. Communicating this elevated level of service and protection in your marketing not only will benefit you, but the association as well.

I would encourage you to post the NARPM® Code of Ethics and Standards of Professionalism in your office and lease signing room. Additionally, adding a link to the NARPM® Code of Ethics and Standards of Professionalism on your website is a great idea. By doing so, you demonstrate a higher level of professionalism.

When it comes to hiring a professional accountant, the public generally seeks out a Certified Public Accountant (CPA). Why? Because the perception of the public is that these individuals provide a higher level of services and protection. They are perceived as the experts. This is why each of us should be using our NARPM® logo and designations on everything. The more prevalent these become the more the public will perceive property managers associated with NARPM® and holding designations as the go-to property managers. When deciding on whom to hire, the property owner is more likely to hire the Master Property Manager (MPM®) and the Certified Resi-

dential Property Management Company (CRMCM®). It's also good to describe the qualification of obtaining these designations. Providing your years of experience, the additional education, and the stringent requirements demonstrates your expertise.

Many NARPM® members who attend the National Convention or any of the Regional Conferences submit press releases and post blogs about the workshops they attended. By doing so, the public sees that this property manager is dedicated to continuous education and improvement. They become the perceived expert.

Speaking of Regional Conferences, I wanted to thank all of those who attended and helped plan the Eastern Regional and South Central Regional Conferences held last month. They were excellent events, which provided great education, networking, and entertainment. In May, our Regional Conferences come to a close with the Northwest Regional Conference held in Missoula, MT. It surely will be a success and I know that the local members are looking forward to hosting a great conference.

A handwritten signature in black ink that reads "Tony A. Drost".

Tony A. Drost, MPM® RMP®
2011 NARPM® President



NARPM®'S FINEST *by President Drost*

NARPM® is full of the finest property managers throughout the nation and even a few outside of our borders. I wanted to acknowledge NARPM®'s finest as I come across

them in my travels.

In April, I accompanied our Government Affairs Chairman, Deborah Newell-Wagley RMP® on Capitol Hill in Washington D.C.. Deb did a great job in raising the awareness of NARPM® and the power of our member-

ship. The Government Affairs Committee has been an outstanding voice for NARPM® this year and has helped influence decisions made by the federal government concerning property management. I am very grateful for their efforts and accomplishments.

From the **DESK** of the *Executive Director*



Gail S. Phillips, CAE

I want to thank
all the committee
chairs and
volunteers.
Without these
great volunteers,
NARPM®
could not get
everything
accomplished.

Here I am heading back home from another Regional Conference. NARPM® has just completed two more of these events and they each have been filled with outstanding education and great networking. If you are new to this organization one of the key benefits is the sharing of information members do with each other. Many of the NARPM® leaders credit their business success to member's willingness to help whatever the issue. If you were not aware, at Regional and National Conventions, when members speak at the workshops they are not being paid. These people are so passionate about this industry that they want to share their experiences and knowledge with others. You all are not competitors, you are friends and it shows throughout the entire organization. I personally thank all the volunteers who have put so many hours into making these conventions a success. I was privileged to have been able to work with each of you.

I would also be remiss if I did not thank our National vendors who have been there supporting the members at all these events. These companies are great supporters of not only NARPM®, but to each of you in your daily business. They too are competitors, but have also become friends who talk and work together when needed. They, along with local vendors, have helped to make these events a great success. Thank you because we could not have done it without each of you.

I sat through a presentation in California by the Business Support Manager with YELP. I know some of you would like to string them up because of allowing people to rate your business and post comments about you on their site, but the greatest thing I learned is that they are listening. They have tools in

their system that will allow you to alert YELP staff if you think there are issues with posts. Did you know that all posts have to be done by the person who was part of the transaction and not a second hand party? That happened to one of our Property Management Companies the morning before the presentation and thanks to what they learned from the YELP representative they have alerted the staff at YELP and hopefully the negative incorrect posting will be removed. This information paid for their registration fee! Check out the guidelines and rules for posts and see for yourself.

Do you know what time of year it is for NARPM®? It is when they have begun the search for their next year leaders. Make sure you consider getting involved on the local and national level so you can become a future leader of NARPM®. Do you want more information on how you can become a leader? Check out the NARPM®.org *become a leader* tab.

Northwest Regional is this month and I hope to see some of you in the beautiful state of Montana. A great event has been planned and you will be glad you attended. So with that I close out another month and thank each of you for making NARPM® an outstanding association for Residential Property Managers.

A handwritten signature in cursive script that reads "Gail S. Phillips".

Gail S. Phillips, CAE
NARPM® Executive Director



Keeping your residents safe

Screening for Sex Offenders

In this article we'll discuss national sex offender data as it applies to multifamily operators, where the data comes from and what the best practices for incorporating sex offender data into your comprehensive screening processes are.

National Sex Offender Data & Legislation

The Quality Housing and Work Responsibility Act of 1998 prohibits the admission of lifetime registered sex offenders to federally assisted housing. In response to this legislation, the Department of Housing and Urban Development clarified and established rigorous sex offender screening protocols.

With over 700,000 registered sex offenders living in the United States there was a need to consolidate these records into a publicly accessible national database. A national sex offender database was created through a cooperative effort between the federal

government companies will set screening criteria to reject any applicant who is listed on the national sex offender registry. There may, however, be exceptions to this industry-wide practice when property management companies must adjust their screening criteria to accommodate state-specific laws or regulations regarding the use of sex offender data.

Standards for screening and rejecting registered sex offenders have been adopted by multifamily operators across the country to promote safe environments for their residents and their employees. Additionally, the risk of a damaged reputation for property managers and the financial consequences of a failed audit or lawsuit are monumental. By effectively using national sex offender data to screen your applicants both at the lease signing and lease renewal, such consequences can be avoided.



Mike Lapsley is General Manager and Vice President of RentGrow, Inc., the resident screening experts (www.rentgrow.com). He can be reached at lapsley@rentgrow.com.

With over 700,000 registered sex offenders living in the United States there was a need to consolidate these records into a publicly accessible national database.

government and several independent jurisdictions. This database, commonly known as the Dru Sjodin national sex offender list, is comprised of aggregated data from all 50 states and is available online at www.nsopw.gov. However, sex offender data is regulated and maintained at the state or jurisdictional level, meaning that different state regulatory policies impact the consistency of national sex offender data, resulting in slight variations in data available to the public depending on the state.

Using Sex Offender Data to Screen Your Applicants

With full public access to a national registry of sex offenders, how exactly are property managers using this data to screen their applicants?

Regardless of property type, almost all manage-

Regulation and Compliance

Complying with HUD guidelines is imperative to successful affordable housing management because violations could result in lost credit, subsidies and fines or other penalties. Your resident screening provider should understand the importance of these regulations, and provide clear applicant screening files that document the national sex offender search was conducted on each applicant. Explicit evidence of a completed search is invaluable to property managers, as HUD audit contract administrators require documentation which clearly specifies a national sex offender search has been conducted for each screening performed.

Conclusion

Ultimately, using sex offender data to screen your residents is an easy and relatively inexpensive way to help protect your bottom line, your residents, your employees and your community's reputation. If you have questions or concerns about using sex offender data to effectively screen your applicants, contact your resident screening provider today. 🏠

Equipping Your Office p2



Michael Mino is President and CEO of PropertyBoss Solutions. He became a landlord in 1977 when he purchased his first rental unit. A serial entrepreneur, he has started a number of software technology firms. For more information about Michael or PropertyBoss Solutions, visit propertyboss.com or call Michael at 864.297.7661 x26.

Office telephone systems are loaded with hundreds of features for handling calls. Most of us only use a small fraction of the available capabilities. In fact, how many times have we struggled with transferring a caller to another person or initiating a three way conference call?

Right sizing your system

Two factors determine the size of your phone system:

1. Lines (sometimes referred to as trunks) denotes the number of external connections. Think of this as the number of simultaneous communications that your office can have with the outside world.
2. Extensions generally refers to the number of physical telephones (or handsets), but don't forget devices like the fax machine. Although you can start the count with the number of people in your office, additional phones in the conference room and common areas must also be included.

There are four types of phone systems:

1. Multi-line Phones – all of the lines are connected to all of the extensions. This basic low cost approach does not require a central control unit and is best for two to four lines.
2. Key Systems – all lines (two to twelve) and extensions (four to forty) are connected to a central unit [Key System Unit (KSU)] which makes the interconnections. A key phone system is typically more restrictive in configuration with its size specified with a separate limitation on lines and extensions. For example, an 8 x 32 KSU will handle a maximum of eight lines and 32 extensions.
3. PBX Systems – similar to a key system, but designed for larger installations. Most Private Branch Exchange (PBX) systems define size in units called ports. The mix is flexible with the sum of lines, extensions, voice mail channels, and other accessories limited to a maximum port count.
4. Voice over Internet Protocol (VoIP) - calls are routed over data networks instead of traditional phone lines. Include your future requirements in your planning projecting the next two to three years. Some systems are easy to expand while others can be very costly to do so.

Telephone features

Contrary to conventional thinking, more can be less. Identify the features that are important for your business and ignore the rest. Some of the most popular features to consider are described below.

Voice mail is an essential component of any property management office. Adding this function later can be very expensive. Plan for enough "channels" (or ports) to accommodate the maximum number of simultaneous accesses to the voice mail system. This includes both callers leaving a message and employees retrieving messages. Mobile users like having messages sent to them as an e-mail attachment with advanced systems also converting the message to text.

An automated attendant allows a caller to transfer to a specific phone extension without the intervention of a "live" receptionist. Directory services allow call routing by name, extension, and department.

An interactive voice response (IVR) system puts your auto attendant on steroids by using prerecorded messages to route a call through the often dreaded "phone tree". A caller uses their keypad to make selections without talking to a person.

Conferencing connects multiple parties (internal and external) together in one conversation. Similar to voice mail, consider the maximum number of parties that need to be connected. An alternative to consider is an outside service provider (often easier to use) to connect unlimited people.

Automatic call forwarding (find me/ follow me) routes a call to different extensions, cell phones, remote locations... wherever your employee is. It is more likely that the caller connects with the person they need on the first attempt and reduces callbacks and voicemail overload.

Phone sets also have many features to consider. A display screen on the phone can provide information about the caller (name, company, associated property, etc.) and the number of pending voice mail messages. A headset connection can reduce fatigue and increase dexterity for those that spend a lot of time on the phone. A speaker phone can turn an office into a conference room with either half-duplex (only one party can talk at a time) or full-duplex (all parties can be heard simultaneously) capability. A mute button



can be useful to listen in on a multi-party conversation or mask offline conversations or interruptions.

Call center like functionality can be achieved through computer telephony integration (CTI). Integrating your phone system with your property management software can provide big advantages. Calls can be handled based on caller type (e.g. prospect, resident, owner, vendor, territory, assigned agent, etc.) using information already available in the property management software database. Automatic logging of the call duration, disposition, and handling can be valuable in responding to the owner or resident that complains that they never received a response to their calls.

There are a multitude of other features to consider including call convergence and voice broadcasting. A more comprehensive list and description of these features is available at <http://narpm.propertyboss.com>.

Selecting the right features is important, but even more critical is that they are easy to use. Since most of us will not take the time to learn how to use a new system, make sure that the vital functions are very simple and intuitive.

VoIP, VoBB, SIP, XMPP, QoS

The latest technology in phone systems, VoIP (often pronounced “voyp”), brings with it a number of terms and acronyms. VoIP requires the use of a broadband connection (hence the meaning of the less used term Voice over BroadBand [VoBB]). A slow Internet connection like dial-up will not provide the required bandwidth to carry the voice data. The Session Initiation Protocol (SIP) is the most common standard (like http or ftp standards) to transport this digital voice information. A higher level standard, Extensible Messaging and Presence Protocol (XMPP), is an XML protocol for exchanging information like instant messages (think Google Talk).

As the term implies, VoIP allows calls to be placed and received using the Internet network rather than the telephone network. This approach expands functionality while reducing cost particularly if your business is distributed (your people operate from multiple locations).

Don’t confuse the consumer version (Internet telephony) with a VoIP system. With the home variety

you purchase a subscription and a hardware adapter that connects your existing telephone to your Internet service. This adapter performs the conversion of the analog voice signal from (or to) your phone into digital packets to travel the Internet. The subscription service pays for the server in the cloud that intercepts the packets and transports them to the phone network (if necessary).

The business version of VoIP uses specialized equipment to send voice traffic over computer networks. The “adapter” is now moved inside the IP phone eliminating the separate telephone cabling by using the office local area network (LAN) ... that bigger eight pin data connector rather than the smaller four pin telephone connector.

These IP phones can interact with other IP phones (i.e. interoffice intercom), but a telephone server is required for interfacing with the telephone network and providing features like voice mail.

One area that is often overlooked is the bandwidth and configuration of your network. Although you may be irritated if it takes a few seconds for a web page to render, delays in the millisecond range will result in your phone conversation not being understandable. Your data network must have Quality of Service (QoS) in your router/switch and it must be configured appropriately so that VoIP traffic is prioritized over other traffic to prevent delayed or lost packets. Both bandwidth and quality are important. One client with a 100MB connection was surprised that their IP phone conversations were of poor quality when (unknown to them) large data files were being sent at the same time. Installing and configuring the QoS feature solved the problem.

“The Real World”

Kerri Elder, owner of Elder Management Company, uses a commercial Nortel key system with seven lines and twelve extensions. “We use an auto attendant and call forwarding to assure that prospects are routed to our top leasing agent on the first call.” She also has seven remote property managers that field calls directed to their cell phones.

Jackie Thibadeau, Senior Vice President at Coldwell Banker D’Ann Harper, uses a commercial Nortel VoIP system with a 24 line T1 PRI connection. “We have

When outfitting your office, your computers and peripherals are just the start of the many technologies to consider.

Continued on page 21.

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Shawn in Boca Raton, FL

*Based on data from comScore Media Metrix.

CHAPTER Spotlight

SHEDDING SOME LIGHT ON THE EXCELLENT NARPM® CHAPTERS ACROSS THE UNITED STATES.



Michael Thompson

Michael and his wife Sarah are the owners of RAM Enterprises in Prescott, Arizona. He has served as the vice president and now the President of the central Arizona chapter. He protects over fifty million dollars in property assets. Michael and Sarah have two children. Prior to property management he worked as a professional drummer and has toured all over the world and the fifty states.

Prescott, AZ

Finally, after what has seemed like living in Siberia, the Central Arizona chapter of NARPM® has thawed out! All the NARPM® members of this chapter have been working overtime due to freezing pipes and snow. When most people think of Arizona they think of the Grand Canyon and cactus. The central Arizona chapter of NARPM® is located in Prescott which is nestled in the Pinion pines of the Prescott National forest.

Prescott served as capital of Arizona Territory until November 1, 1867, when the capital was moved to Tucson by act of the 4th Arizona Territorial Legislature.

Prescott is indeed the Wild West. Originally established by Shirley Nelson, the Central Arizona Chapter broke off from the Phoenix chapter. Located 100 miles north of Phoenix it was decided that the Central Arizona Chapter would serve as a better location to service our communities in central Arizona. Our Chapter includes some of the most beautiful areas in the country; places like Sedona, the Verde Valley, Jerome, Chino Valley, Cottonwood and the Prescott Valley. This chapter has been one of the best support groups, not only for sharing information, but we enjoy one another's company. You will always hear a good story about the tenants and owners.

The Central Arizona Chapter has had its share of great stories; one that comes to mind is a story about a tenant who came into our office with a doctor's note that said she had dry eyes. I guess she went to the emergency room and told the staff that she was struck by a lightning bolt that originated from the light socket while changing a light bulb. The bolt of lightning was so powerful that it shot her in the eye and sucked out every bit of moisture. A few years before the bolt struck we had another story involving the hot Arizona sun. We got a call from a tenant who claimed that the sun was so hot this particular afternoon that

it shattered the inside of the duel window. Now it gets hot in the Prescott area, but rarely does the temperature go above 100 degrees. Needless to say she ended up paying for the repair.

These are some of the stories that our members share with one another. Our professional camaraderie binds the chapter together. A lot of times when we meet as a presidency we share our stories; this allows us to take a deep breath in this sometimes stressful profession.

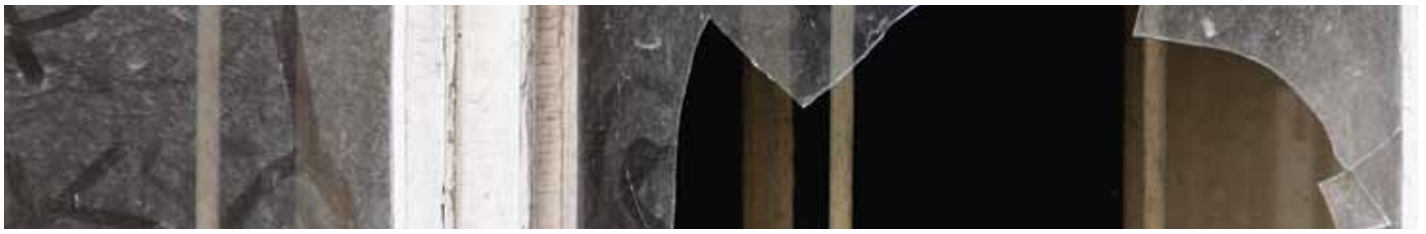
We have six core members that seem to do most of the work within the chapter and we struggle to gain

As a chapter we want to help people succeed and create a good name within the property management field.

growth, but we have added two new members this year which has been great. Our goal as a chapter is to gain and retain membership. Our presidency has open arms and will help anyone that needs it.

One of our main concerns is the growth of property management divisions of rogue brokerages which do not follow the Arizona property management statutes. We hear stories about these companies using trust accounts as operating accounts, using hand-written "for rent" signs and not screening the tenants. As a chapter we want to help people succeed and create a good name within the property management field. I feel I have a duty to defend the NARPM® code of ethics and in turn spread the knowledge. Our chapter is the central Arizona conduit for knowledge and support in the property management field.

Our future plans include working toward the growth of our chapter, offering continuing education, and continued support of our members and community. With helping new agents understand the nomenclature of property management and NARPM®, we are confident our chapter will grow. 🏡



Diana Brambley, CAM

Diana Brambley has been in property management since 1999, specializing in single family management in North East Atlanta since 2004. She is currently a property manager for Crown Realty and Management in Atlanta, GA managing 250 homes. Diana has been a member of NARPM® since 2006, serves on the National Next Generation Advisory Board as well as the Communications Committee, and is currently working towards her RMP® designation.

Damage vs. Normal Wear and Tear Knowing the Difference

As a landlord, you can expect your rental units to sustain a certain amount of wear and tear during the term of a lease. There is a fine line between normal wear and tear and actual damage to a dwelling. Knowing the difference between these two is important to keep yourself out of trouble and out of court for wrongfully withholding the tenant's security deposit.

Normal wear and tear. Even the most careful tenant will cause some minor damage over the course of a year. This minimal damage is typically referred to as "normal wear and tear." This can include small scratches on the walls or paint, worn or slightly stained carpeting, broken hinges, or other insignificant damage.

While you may not appreciate having to repaint your property after each tenant moves out, normal wear and tear usually makes this necessary. A few scuffs on the wall or the odd nail hole does not constitute damage, and you will not be able to charge your tenants for this paint job if that is the extent of the damage. A good general rule is that if it can be covered by one coat of white paint, it is normal wear and tear.

Damage. Actual damage to a property goes beyond normal wear and tear. For example, instead of small scuffs on the walls or a few nail holes, large holes in the wall, or crayon marks would definitely be considered damage. If the carpet is completely stained, ripped, or otherwise ruined, this can be construed as damage. Pet stains can also be referred to as an actual damage, particularly if you do not allow pets on your rental property. In this case, since you have not received a pet deposit to cover this damage, the security deposit can be used to repair the damage and restore the property to its original condition.

Excessive amounts of garbage, furniture, or personal items that a tenant has left behind can be considered damage. In this case, since you will need to spend time cleaning the property or paying to have the furniture removed, you will be able to use the security deposit to cover these costs.

It is very important to perform a walkthrough with a new tenant before they move in. GA Law requires a written move-in inspection to be completed before you can collect a security deposit. If you do not have a written move-in inspection, you cannot charge for damages at move-out, as there is no written record of the condition of the home at move-in.

Once this walkthrough is completed the tenant will sign or initial the checklist. The tenant must be provided with a copy of the checklist and another copy must be placed in their file. This will be used again when the tenant vacates and can help determine the condition of the property when the tenant moved in. Photos and videotape can also help discern the actual condition of the unit at the beginning of the lease term.

When you complete the move-out inspection, it is always best if the tenant is doing the walkthrough with you, even though this is not always possible. While state laws might differ regarding the move-out process, most states will require the move-out inspection be completed within 3 days of the tenant vacating and only 3 days to add charges for damages. When a tenant is not present for the move-out inspection, it is your responsibility to do everything you can to make the tenant aware of the damage charges. Write up your move-out inspection with the detailed damage charges, and send 2 copies (one by regular mail and one by certified mail) to the tenant's forwarding or last known address.

Documenting the state of your property will assist should you have any difficulty in seizing a security deposit. We will be able to prove the extent of actual damages and the difference between what is considered normal wear and tear for your property and what is considered damage.

Go to *page 21* to see a chart which can help you distinguish damage from normal wear and tear.

Continued on page 21.

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LEGISLATIVE Scoop

KEEPING OUR MEMBERS CURRENT ON THE NEWEST INDUSTRY LAWS AND POLICIES NATIONWIDE.



Aaron Bosshardt has been in property management for over 15 years. His company, Bosshardt Property Management, LLC, employs 23 people to manage 500 single-family homes, 6,000 doors in association management, and over 1,000,000 square feet of office, medical, and retail space. Bosshardt currently serves Florida markets in Gainesville, Ocala, and Venice. Aaron has been a member of NARPM® for close to 10 years, and anticipates being awarded his CPM® designation through the Institute of Real Estate Management (IREM®) in May.

The NARPM® staff and volunteer members have been hard at work educating and lobbying the U.S. Congress and Senate on our behalf.

Days on the Hill Part I

Welcome to the first of a two-part series on Legislative Days. In part one we'll talk about visiting your state legislators, and in part two we'll discuss visiting Washington DC and scheduling sessions with your US Congressmen and US Senators.

Recently a group of NARPM® members in Florida joined up with the Florida Apartment Association for their annual legislative trip to Tallahassee Florida. Normally this is an event that we at NARPM® would join up with our local REALTOR® association. NAR is a powerful organization and in my state they have one member of the Florida Association assigned to each member of the Florida Legislature.

Still, FAA is working on issues directly and only related to property managers, so it was nice to travel with a group that deals only with property management issues, even if their focus is on apartment communities.

The most important thing to remember about legislative trips is that the work really begins at home. If you want to make the most out of these visits and want to do a service to yourself, your profession and your clients, you will establish relationships with your state legislators. Phone calls are great, face to face time is the best; stay away from relying on email if you can.

It helps when your legislators know your face and know that you are not only an expert in the field of property management, but that you have staying power. Often you will be meeting with staffers and if you play your cards right, or you're just lucky, you might get some one on one face time running into your legislator in the hallways.

Don't ever been insulted by meeting with a staffer. In fact, staffers are often your best resource and if you treat them right, they might even be a referral source of business for you. These are the people whom voters talk to when they

have property management issues.

Whether you're meeting with a staffer or face to face with your legislator, be knowledgeable and be prepared. There are so many bills that you can't expect each elected official to be intimately familiar with each one. Be sure you are talking with Senators about Senate Bills, and Representatives about House Bills. Make sure you know what the state of the bill is and whether it is moving or just stuck in limbo.

Try to focus on issues that are consistent with the culture in your state legislature. In Florida the culture is one of spending cuts and reducing governmental regulation. We pushed hard for issues that got government out of our business and reduced costs. We didn't push issues that we wanted, but cost money to fund.

Lastly, follow up is crucial. You don't get new properties unless you follow up, and you won't get your point across in government if you don't follow up, either. Make sure you are making a sustained effort to affect change. You don't have to spend a lot of time, but you do need to make good use of the time you spend.

Going to a legislative summit can be a very rewarding and educational experience. As professionals and industry leaders NARPM® members can't afford to sit back and complain, and our clients more than ever need their voice to be heard. Together we can make a difference! 🏠



From Left to Right: Michelle Brassard, Aaron Bosshardt, Claire Schwarz, Gail Moncla



Identity theft

Protect Yourself

One out of every six people are victims of identity fraud. Identity theft is a crime. Both identity theft and identity fraud are terms used to refer to all types of crime in which someone wrongfully obtains and uses another person's personal data. Unlike your fingerprints, which are unique to you, your personal data, and in particular your Social Security number, bank account or credit card numbers, telephone calling card, and other valuable identifying data can be stolen by an identity thief to personally profit at your expense.

In the United States and Canada, for example, many people have reported that unauthorized persons have taken funds out of their bank or financial accounts, or, in the worst cases, taken over their identities altogether while running up vast debts and committing crimes all-the-while using the victims' identity. In many cases, a victim's losses may not only include out-of-pocket financial losses, but substantial additional costs associated with the restoration of his/her public reputation and correcting information for which the criminal is responsible.

Here is a prime example of a victim of identity theft: Dan Wheeler has been wrongly labeled a sex offender and it all happened after his wallet was stolen. Cops say the thief, who actually is a registered sex offender, used Wheeler's name as an alias, and now the other guy's crimes are mistakenly linked to Wheeler.

Wheeler says he never knew the identity switch took place until a cop pulled him over near his home outside Seattle. Wheeler said, "Next thing I know he's listening to the radio and puts his hand on his gun and says 'Put your hands on the car. You are under arrest.' I say for what? He says 'We have a warrant for your arrest.'"

Wheeler proved it was a case of mistaken identity, but it didn't stop there. The judge said 'Cleared.' "Great, but it's still on my record," said Wheeler. So, why can't Wheeler get the sex offender label and the other guy's name removed from his record?

Washington state police tell INSIDE EDITION that whenever a criminal uses an alias the name stays in

the system permanently just in case the crook uses that alias again. Bob Calkins of the Washington State Patrol said, "If we didn't connect those in the record, that person could continue to use his name and continue to build a duplicate record that would be very difficult to differentiate from the real."


Amazingly, Wheeler has kept his sense of humor about a very unfunny situation that may never go away. "All I can do is laugh and shake my head and think, you know, I'm screwed for life," said Wheeler.

Many people do not realize how easily criminals can obtain our personal data without having to break into our homes. In public places, for example, criminals may engage in "shoulder surfing" - watching you from a nearby location as you punch in your telephone calling card number or credit card number or listening in on your conversation if you give your credit-card number over the telephone to a hotel or rental car company.

Even the area near your home or office may not be secure. Some criminals engage in "dumpster diving" by going through your garbage cans or a communal dumpster or trash bin -- to obtain copies of your checks, credit card or bank statements, or other records that typically bear your name, address, and even your telephone number. These types of records make it easier for criminals to get control over accounts in your name and assume your identity.

This crime is happening worldwide and it is very important to have identity theft insurance to protect your identity and your life as you know it. Please

One out of every six people are victims of identity fraud.

make the decision today and don't be the next victim for the criminals working hard to get your identity. 



Sarah Boyd is the newest employee at ACUTRAQ. She will be with the company for a year in July! Sarah was born and raised in Madison County, and is a wife, and mother to a beautiful baby girl who recently turned one!



Lisa Coulter is currently serving as Hospitality Chairperson for the Central Arkansas Chapter of NARPM. She does much better with organizing than cleaning. However, she recognizes her weakness and believes that writing about it will only help her improve in this area!

Spring Cleaning 8 Tips for Success

The holidays are behind us. The snow and ice are long gone. Winter has finally abated. We have been gloriously given spring--fantastic, right? Well, yes...except for that eight-letter word that goes with it: cleaning. That's right folks, I'm talking "spring cleaning."

If you're like me, you've had one or two or twenty occasions to say something along the lines of this:

"I know my car needs a good interior cleaning, but it's just going to have to wait until I thaw out – plain and simple!"

Or, maybe this one:

"I'm going to organize that storage room right now!"

"What's that, honey? You want to take me to the beach to get away from it all? Let me get my purse!"

And the disorganized storage room stays behind. Well, friends I've come to help! I've jotted down a few tips that will facilitate your spring cleaning project. Punch through it, you can do it!

8 Tips for Spring Cleaning Success

1. MAKE A LIST

I can't stress this one enough. If you begin cleaning your attic only to end up looking at old pictures of Aunt Hazel, this tip is for you. A list will help you to stay focused. Assign a time limit next to the task on the list and stick to it.

2. ENLIST HELP

Don't try to do it all yourself. If there are small tasks on your list that are easy yet time-consuming, consider delegating those to a younger member of the family. Make it a game: "Susie, I need you to organize the game closet. Check each game for missing pieces..." etc.

3. ORGANIZE AS YOU CLEAN

People often interchange these words; however, organizing and cleaning are two different animals. In order to clean an area, you must be able to see the area. My advice: find a home for that pile of mail on

the counter and make it the permanent home for the mail. After that's done it's only a matter of minutes to wipe down the counter – making your cleaning chore infinitely quicker and easier.

4. WORK SMART, NOT HARD

Although the following example isn't about spring cleaning the lesson is transferable: After my husband and I bought our first home, we started remodeling and in an effort to save money, we opted to do many of the projects ourselves. However, we were rookies. To make a long story short, we learned that you should always refinish floors prior to painting. Unless you REALLY enjoy painting (which we got to do AGAIN since all the dust settled on our brand new paint job!) The point is, plan your projects so that you don't retrace steps or even end up spending additional money.

5. COMPLETE ONE ROOM AT A TIME

Be sure and bring enough containers (bags, bins, etc.). I suggest marking three bins 1. Donate, 2. Trash, 3. Goes to another room, etc. That method will ensure that when you leave that room, it is completely done!

6. MUSIC, MUSIC, MUSIC!

Jamming to an upbeat tune is sometimes just the right antidote for the spring cleaning blues! If your kids are involved, this is especially helpful.

7. DON'T STOP

This is perhaps the hardest tip to follow. Once your project has started, finish it. If you don't force yourself to conclude the job, the odds of you resuming later are pretty low. But, if you take care of the task at hand in a timely manner, the odds of you feeling fantastic are high!

8. REWARD YOURSELF

Don't forget to congratulate yourself for a job well done! There is something so satisfying in propping your feet up, enjoying a glass of lemonade and a cookie after your project is completed. Enjoy! 🍪

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Carolyn Rogers, MPM®
RMP® has managed properties in Colorado Springs since 1983. She is past president of the Colorado Springs Chapter, and is serving on the National Governmental Affairs Committee and the Long Range Planning Committee. All Seasons, LLC currently manages approximately 450 doors, and earned the CRMC® designation at the 20th Annual Convention in Hawaii in 2008.

The RVP Bulletin

This new year is flying by and today I realized I have this article due for the Resource. What will I say, what will I write?

As I write this, it is below zero outside but inside, I am toasty warm, happy and very thankful that I am in the Property Management business. There have been times over the past almost 28 years that I have wondered why I went on this path and if I would survive. Now, looking back, it was the best path to choose and

sooner had the e-mail gone out to Anne, but a confirmation without hesitation came back and we were on our way. NARPM® spirit!

So that every chapter could share in the proceeds, there was a minimum of one person from each S/W Chapter on the committee. The first meeting or two were sketchy to say the least, however, this sketchy committee is now the powerhouse group! Wow, I am impressed!

In my blessings, I count joining NARPM® 15 years ago as one of my best decisions.

overall, the blessings have been many and my troubles few.

In my blessings, I count joining NARPM® 15 years ago as one of my best decisions. NARPM® has changed the way I do business, given me tools I could have never dreamed of without spending a fortune, and friends and colleagues that I would have never met otherwise. In general, I caught the NARPM® spirit that is so contagious!

To give you an idea of the NARPM® spirit, let me just give an example: The 2nd Southwest Regional Conference was held this year on February 16-18. Obviously, we were the first regional of 2011! THE HEAT WAS ON! We didn't get a good start until after the October National Convention so that left LITTLE time to do a BIG project.

Scottsdale was suggested as the location for the 2nd annual S/W Regional Conference, and Scottsdale usually has great weather in February, so it sounded good to me. Gail Phillips asked me if I had thought of anyone to chair the event and immediately Anne McCawley came to mind. Gail had the exact same person in mind. No

- Committee chair, Anne McCawley led us with her enthusiasm and past experience.
- Scott Thompson volunteered from the Utah chapter before there even was one.
- Bev Perina not only teamed up with Scott but volunteered to teach a wonderful class at convention.
- Dena Watson was afraid she volunteered for the wrong committee but came through with flying colors with new and different speakers.
- Mike Mumford obtained a record amount of sponsors and vendors.
- There were workhorses in Arizona that carried the brunt of the local work with hotel, etc. Mike Thompson, Donna Brandsey, Danielle Anderson and Robert Gaudette.
- Always present and willing to do what was needed Wayne Guthals.

Northwest: Tom Guyer, MPM® RMP®

Alaska, Washington, Oregon, Idaho, Montana, Wyoming.

Pacific: Richard Vierra, RMP®

California, Nevada, Hawaii.

Southwest: Carolyn Rogers, MPM® RMP®

Utah, Arizona, Colorado, New Mexico.

North Central: Andrew Propst, MPM® RMP® CPM®

North Dakota, South Dakota, Nebraska, Minnesota, Iowa, Wisconsin, Illinois, Michigan, Indiana.

Northeast: Andrew Propst, MPM® RMP® CPM®

Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, Connecticut, New York, Pennsylvania, New Jersey, Delaware, Maryland, Washington DC, Ohio, West Virginia.

South Central: Stephen Foster, MPM® RMP® CCIM®

Kansas, Oklahoma, Texas, Missouri, Arkansas, Louisiana.

Southeast: John R. Bradford, III, RMP®

Virginia, North Carolina, South Carolina, Georgia, Florida, Kentucky, Tennessee, Alabama, Mississippi.



2011

Continued from page 18 "RVP Bulletin"

- Eugena Millhorn served as our secretary for the umpteen conference calls we had.
- Darren Dowda had a "wow" presentation for the new portion of our conference "table sponsors".
- Not wanting to let their chapter down, we had "stand-ins" during the conference calls when the committee chair could not be present.
- Gail Phillips, Cher and Carla at National gave us guidance with all the details and the help we needed every step of the way.

To top it off, Tony Drost asked me to come up with a panel of FIVE volunteers for the Leadership Class just a few weeks before the conference—easy as pie—first five people I contacted were more than happy to volunteer—NARPM® spirit again.

I couldn't be more proud of this group and with all the dedication and determination we have going for us, I had no doubt in my mind that this is going to have a strong attendance. What a perfect example of the NARPM® spirit.

I have said time and time again that I have been a part of many organizations over my 30+ years in Real Estate and they don't hold a candle to NARPM®. So it is, I COUNT MY BLESSINGS for each and every one of you and for what you contribute to this wonderful organization. 🙏

The Department of Defense National Survey of Employers

Employer Support of the Guard and Reserve (ESGR), a Department of Defense agency, has launched "The Department of Defense National Survey of Employers." This survey is expected to give the Department its most current assessment of the impact of Guard and Reserve service on our nation's employers since the United States entered sustained military operations nearly 10 years ago following September 11, 2001. During this time, the nation has relied heavily on Guard and Reserve service members, nearly 50 percent of the military's total force. The Department is asking all employers who receive the survey to take time to fill it out. Each response will help DoD understand the experience of civilian employers and help shape future Guard and Reserve policies. Employers that received this survey should respond as soon as possible to

www.ESGR.mil

COMING TO AN AREA NEAR YOU!

Regional Conventions

Personal, professional and company growth are direct results of NARPM® at the grassroots of our chapters. It's where the core energy of NARPM® resides. Each conference has its own theme and personality, focused on key issues specific to that area.

Southwest

February 17 & 18
Scottsdale, AZ

California State

March 21-24
San Jose, CA

Southeast

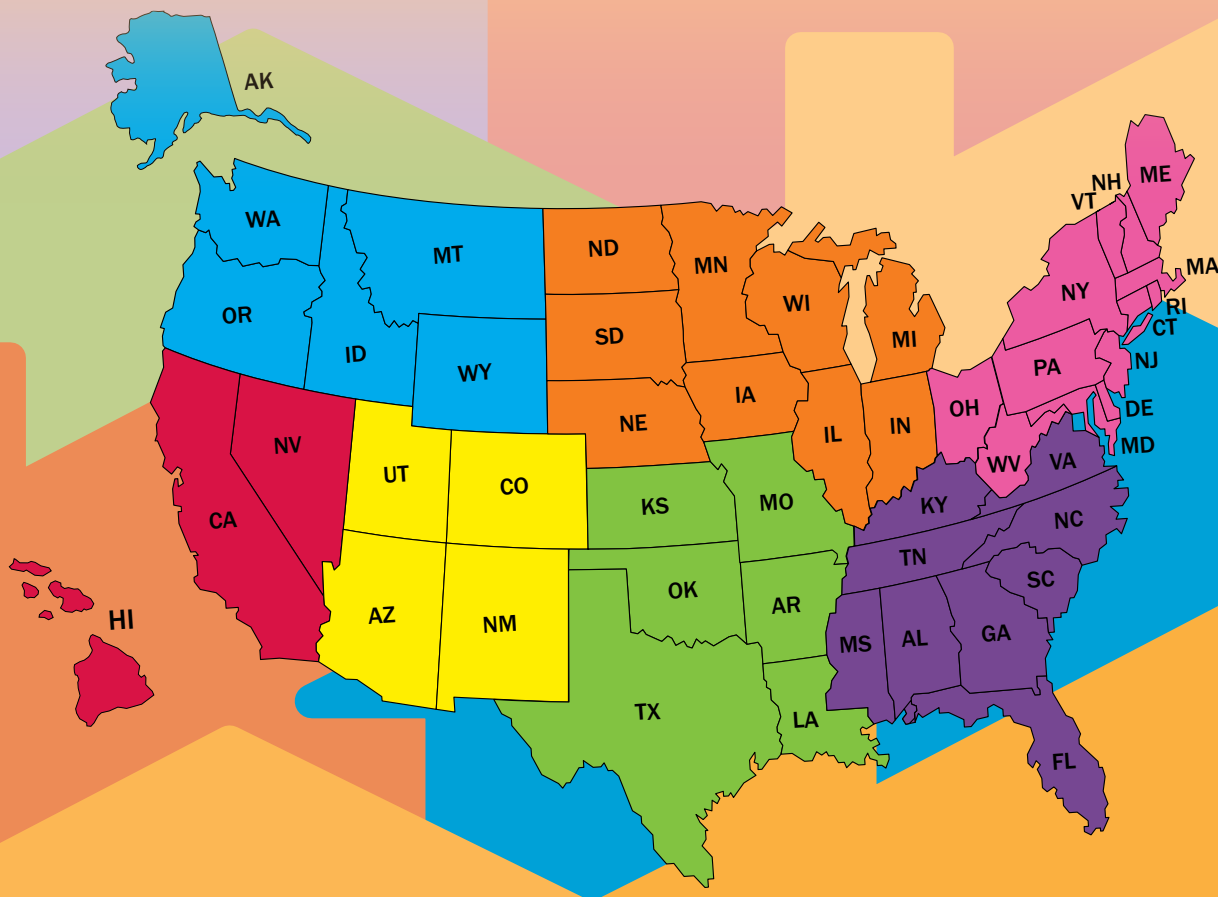
April 14 & 15
Virginia Beach, VA

South Central

April 26 & 30
Little Rock, AR

Northwest

May 20 & 21
Missoula, MT



National Association of Residential Property Managers

Wear & Tear	Damage
Loose or stubborn door lock	Broken or missing locks
Loose hinges or handles on doors	Damage to a door from forced entry
Worn carpet / light stains in high traffic area	Torn, stained or burned carpeting
Carpet seam unglued	Rust or oil stains on carpet
Scuffed up wood floors	Badly scratched or gouged wood floors
Linoleum worn thin	Linoleum with tears or holes
Worn countertop	Burns and cuts in countertop
Stain on ceiling from rain or bad plumbing	Stain on ceiling from overflowed tub
Plaster cracks from settling	Holes in walls from kids or carelessness
Faded, chipped or cracked paint	Unapproved (bad) tenant paint job
Loose wallpaper	Ripped or marked-up wallpaper
Installing curtain rods	Broken curtain rod
Faded curtains and drapes	Torn or missing curtains and drapes
Heat faded or warped blinds	Blinds with bent or broken slats
Dirty window or door screens	Torn or missing screens
Sticky window	Broken window
Small nail holes in walls	Large drywall anchor or screw holes
Toilet runs or wobbles	Broken toilet seat or tank top

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Continued from page 9 "Technology Matters"

seven branch locations all operating as if they were one office."

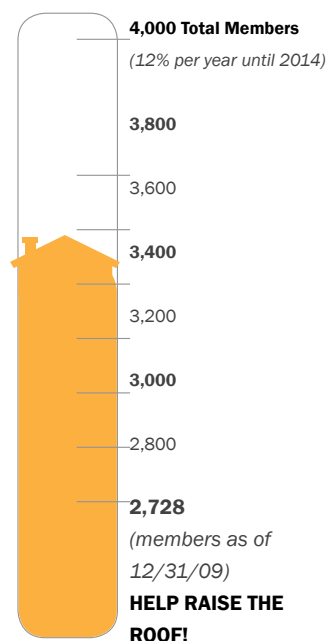
Jon McCormick, owner of AMMRE Real Estate, has a custom Asterisk VoIP system also with a 24 line PRI connection. They replaced a commercial AltiGen system saving over \$15,000. "Computer telephony integration was expensive and difficult with the previous system. Integration with our property management software was key ... forwarding and logging each call to the appropriate manager is a real time and cost saver." They also use a phone bridge as an alternative to setting up a conference call. "Each party calls a DID (ed. Direct Inward Dial) and the system automatically connects them together in a conference call." Each employee is also assigned a unique number (DID phone number) which is intercepted by the Asterisk system bypassing the need to enter an extension.

In Closing

Are you using your phone system in an interesting and novel way? Let me know and we can share your discovery with other members. 

MEMBERSHIP Growth

A WARM WELCOME TO ALL THE NEW MEMBERS WHO JOINED FROM MARCH 4 - APRIL 11.



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Cook & Company Ltd
Nu-Set Lock
Meternet
PayLease, Inc.
Oracle Financial Services
WeCosign, Inc.
Carrington Property Services
Scent Tek
American Draperies & Blinds
Servpro of Campbell
LandlordSource
The InfoTech Group LLC
Supra
DocuSign Inc.

INTERNET TOOLS/MARKETING

All Property Management
AmericanRentals.biz
Apartmentratings
BG Wilson, LLC
DocuSign, Inc.
Epic River, LLC
FindaPropertyManager.com
FreeRentalSite.com
Grand Terra, LLC
HERO PM
HomeTownRent.com
Hotpads.com
Kwikrents.com
Landlord Solutions
Manage My Property
MOVE, Inc.
MySection8.com
Net Vendor, LLC
PlaceKey
Pointwide.com
Property Bridge, LLC
Property Management Profile, LLC
Property Management Quotes
Property Management Search, Inc.
Propertyware, Inc.
Providence Mgmt & Investments
RealRentals.com
Rent.com

Rent2Buy America, LLC
Rental Ads
Rental Source
Rentalhunt.com
Rentals.com
Rentbits Homes
RentMLS.com
Runzheimer International Ltd.
WalkThruInspections.com

LEGAL SERVICES

Pre-Paid Legal Services, Inc and GoSmallBizz.com
Law Ofcs of Heist, Weisse & Davis, PA
Provizer & Phillips PC
Boltz Law
Privacy Solutions, Inc.

MAINTENANCE

Archipelago Services LLC
Orkin, Inc.
MSN Construction and Management Corporation
Earth's Best Natural Pest Mgmt
Empire Today LLC
Crime Clean of Texas, Inc.
Mr. Rekey Locksmith Services
Mr. Rekey Locksmith Services
Western Mold Pro, Inc.
RR Roofing
Delta Mechanical Inc.
A-ROCK Property Preservation
Artistic Solutions Landscaping
Able Restoration
DMC Construction
Propertyware, Inc.
The Siding Specialists, Inc.
Belfor Property Restoration
Alpha Pest Control Inc.
Sherwin-Williams Company

SOFTWARE

Buildium
BuildingLink.com, LLC
PROMAS Landlord Software Center
Hoamanagement.com Inc.
Planet Synergy, Inc.
RentingSmart
Property Genie
Rent Manager
Property Management Inc.
HERO PM
AppFolio, Inc.
Yardi Systems
Propertyware, Inc.
RentJuice
TRexGlobal.com
MYOWNREALESTATE.COM
Rentec Direct LLC

TENANT SCREENING

TVS Tenant Verification Service, Inc
Resolve Partners, LLC
Microbilt
StarPoint Screening
Credit Investigators, INC
Background Info USA
Beacon Background Screening Services, LLC
Tenant Approve
SARMA
Tenant Screening USA
Trans Union Rental Screening Solutions
Reliable Background Screening
Rapid Credit Reports
Clear Screening
Contemporary Information Corp.
National Tenant Network, Inc.
Alliance 2020
MOCO, Inc.
E-Renter USA
ACRAnet
MocoInc-The Information Source

2011 Designation Candidates

(since 2010 convention)

RMP® CANDIDACY

Laurel Anderson
Karen Birdy
Russell Birdy
Jason Bostick
Celine Cantwell
Verna Eguire
Benjamin Farham
David Haas
Randy Halsne
Porsche Harvey
Claudia Host
George James
Jorgette Krsulic
Stephen Lankford
Donna Lasater
Melissa Lofton
Diane Marr
Charlene Minor
Todd Monohon
Brandi Oshiro
Benjamin Parham
Craig Richey
Matthew Ridings
Melissa Riqueres
Kevin Rose
Steve Schultz
Camille Sebring
Dennis Dodson
Amy Newell
Pam Penor

Daniel Riley
Timothy Wehner
Billy Williamson
Carrie Swafford
Robert Thomas
Sandra Thomas
James Turner

MPM® CANDIDACY

Riza Bell, RMP®
Gregg Birdy, RMP®
Hoppy Cantwell, RMP®
Christina Hogan, RMP®
Deborah Newell-Wagley, RMP®
Janelle Nord, RMP®
Troy Rappold, RMP®
Lynn Sedlack, RMP®
Shana Smith, RMP®
Marc Witmer, RMP®
Mike Norris RMP®

CSSsm CANDIDACY

Tammy Allen
Rebecca Cruz
Jana Drudy
M. Patty Gonzalez
Sara Levens

CRMC® CANDIDACY

Rollingwood Management, Inc

Start down the road to designation today!

Hear Ye! Hear Ye!

In accordance with NARPM® guidelines for approval of the Certified Residential Management Company (CRMC®) designation, notice is hereby posted that Michael Francis, MPM® RMP®, with Rollingwood Management, Inc. of Austin, TX, have applied for the CRMC® designation.

If anyone knows of any reason why this company should not be eligible, please contact NARPM® National by phone at 800-782-3452 or by e-mail at info@narpm.org. Objections must be received by May 30, 2011.

For more information, visit narpm.org/search/search-affiliates.html.

AMBASSADOR 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 Ambassador status, you must refer five new members in 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 Ambassador 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 and a recognition certificate will be issued and dated. A \$200 NARPM® credit will also be issued.

MARCH 4, 2011 – APRIL 11, 2011

2011 AMBASSADORS

Dawn Crawford, MPM® RMP®	Judy Rose
Theo Montgomery	Brian Birdy, MPM® RMP®
Molly Anderson, RMP®	Chantal Bachar
Traci Lewis Vancamp, RMP®	Cherie Ruchty
Jayci Grana, MPM® RMP®	Paul Arrington

What Would **YOU** Do
with \$200 NARPM® Dollars?
Dues? Education Classes? Convention?

NEW MEMBER

Lori Hundhausen
Terry Wayland
Ryan Pinsch
Patrick J. McCormick
Sheryl A. Wainwright
Donald W. Miller
Max G. Franklin
Saul Forster
Christopher Cossitor
Ryan S. Ryckman
Renee Curtis
Jamey Curtis
Scott Strobel
Jill Bradshaw
Amy Tobin
Justin Dean
Rosa Gomes
Jennifer Betz
Stefanie Mendoza

REFERRING MEMBER

Cherie Ruchty
Harry Heist
Harry Heist
Michelle McLinden
Brooks Onishi
Thomas J Hubba
Wanda Franklin
Todd Simpson
Joseph Cossitor
Larry Porter
Linda Dillion
Linda Dillion
Christina Shaffer
Paul Arrington
Harry Heist
Paul Arrington
John Harris
Lisa Gohrick
Charles Thompson

NEW MEMBER

Jerren C. Carles
Kristopher Hochart
Kevin Veach
Marie Babin
Rosanna Padova
Debby DeRosa
Jason T. Takata
Fukuyuki Puckett
Brent Youngblood
Michael Sean Maynes
Michele West
Lynn A. Smith
Tazzie Harrison
Tim Snelgrove
George Jimenez
Jennifer Volkert
Kim Rodgers Maxwell
Astria Wong

REFERRING MEMBER

Louise Rock
James Alderson
Cheryl Murphy
Cheryl Murphy
Cheryl Murphy
Leslie Latham RMP®
Myrna Matsumoto
Carl Frazier
Melissa Riqueros
Edward James Maynes
Michael Thompson
Dwain Henson
Tanya Chappell
Paul Arrington
Kevin Martin
Tom Guyer, MPM RMP
Tina Bradley
Donna Brandsey



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- Receiving weak credit, criminal and eviction data & coverage.
- Not being taught the truths & myths about the tenant screening industry.

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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 member education and increase their chapter funds. However, it takes time to plan a class so give your chapter five to six month's lead-time if you wish to sponsor.

DATE	LOCATION	CLASS	INSTRUCTOR
5/20/2011	Missoula, MT	Ethics	Bruno Friia MPM® RMP® CPM®
5/19/2011	Missoula, MT	Marketing	Tony Drost MPM® RMP®
5/19/2011	Missoula, MT	Office Operations	Suzanne Cameron MPM® RMP®
5/20/2011	Missoula, MT	Risk Management Advanced	Vickie Gaskill MPM® RMP® CPM® ARM®
5/25/2011	San Antonio, TX	Risk Management Essentials	Dave Holt MPM® RMP® CPM®
5/26/2011	San Antonio, TX	Risk Management Advanced	Dave Holt MPM® RMP® CPM®
5/26/2011	San Antonio, TX	Ethics	Steve Foster MPM® RMP® CCIM®
6/14/2011	San Jose, CA	Office Operation	Betty Fletcher MPM® RMP®

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
12-hour Course		
Member	\$395	\$450
Non-member	\$495	\$550
Retake	\$150	\$300
RMP®/MPM®	\$200	\$350
Candidate	\$360	\$450
3-hour Ethics		
Member	\$45	\$45
Non-member	\$95	\$95

*to receive the early registration price, payment must be postmarked, faxed or e-mailed 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®.

Name _____
Company _____
Address _____
City/ST/Zip _____
Phone _____ Fax _____
E-mail _____

Register for Classes

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

Method of Payment
☐ I have enclosed a check for \$ _____ Check # _____
☐ Please charge my credit card in the amount of \$ _____

☐ Visa
☐ MasterCard
☐ Discover
☐ American Express

Name of Cardholder _____
Signature _____

I authorize NARPM® to charge my credit card.

All information below this line will be shredded

Card Number _____ Exp. Date _____

LIFE IS TOUGH

FINDING NEW PROPERTIES
DOES NOT HAVE TO BE.



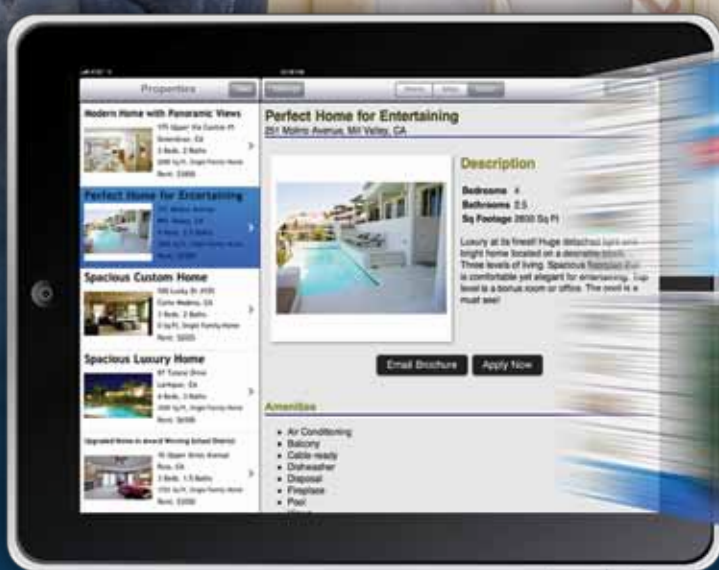
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