Want more leads? Develop good relationships in the **REALTOR®** community.



Page 7 Page 7 ago 1 ago 1

community can

New at NARPM<sup>®</sup>. Learn about the Designation **Document Control Panel.** 



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#### RESIDENT (Ce NARPM OFFICIAL MONTHLY NEWS MAGAZINE OF THE NATIONAL ASSOCIATION OF RESIDENTIAL PROPERTY MANAGERS

MARCH 2012 ISSUE | 638 INDEPENDENCE PARKWAY, SUITE 100, CHESAPEAKE, VA 23320 USA | WWW.NARPM.ORG

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# IN THIS ISSUE March 2012

The mission of the National Association of Residential Property Managers is to support professional and ethical practices of rental home management through networking, education and designation.

#### **FEATURE ARTICLES**

- **p7** The REALTOR<sup>®</sup> Community: Developing Referrals Cindy Rampley, Broker and Owner of Tri-City Realty Services, explains the importance of developing relationships in the REALTOR<sup>®</sup> community. Learn how to be the one that agents refer to.
- **p11** New at NARPM<sup>®</sup>: Designation Document Control Panel This feature has streamlined the process for submitting your designation documents. Another step in NARPM<sup>®</sup>'s effort to "go green."
- **p16** Good Advice for Your Clients: Insure for Wind Damage It's important to note that wind insurance can still be found at an affordable rate for apartment building and residential property owners. Ernest F. Oriente, business coach and founder of PowerHour<sup>®</sup>, explains why you need to consider wind damage insurance.



TEE OFF AT THE ANNUAL CONVENTION IN OCTOBER AND HELP A LOCAL CHARITY!



#### **MONTHLY COLUMNS**

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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.

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

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

#### NARPM® NATIONAL

638 Independence Parkway, Suite 100 Chesapeake, VA 23320

P: 800-782-3452 F: 866-466-2776 www.narpm.org

An award-winning publication, the Residential Resource has won a 2009 & 2007 APEX Award of Excellence, a 2006 Gold MarCom Creative Award, and a 2006 Communicator Award of Distinction for Print Media.



#### **OFFICERS**

Treasurer

210-340-1717

Past President

208-321-1900

208-377-3227

512-693-4772

704-334-2626

treasurer@narpm.org

Tony A. Drost, MPM<sup>®</sup> RMP<sup>®</sup>

pastpresident@narpm.org

Bart Sturzl, MPM<sup>®</sup> RMP<sup>®</sup>

southcentralrvp@narpm.org

John R. Bradford, III, RMP®

southeastrvp@narpm.org

Jayci Grana, MPM<sup>®</sup> RMP<sup>®</sup> President president@narpm.org 941-955-8200

James Emory Tungsvik, MPM<sup>®</sup> RMP<sup>®</sup> President-Elect presidentelect@narpm.org 253-852-3000

#### **REGIONAL VICE PRESIDENTS**

Leeann Ghiglione, MPM<sup>®</sup> RMP<sup>®</sup> northwestrvp@narpm.org 206-286-1100

> **Richard Vierra, RMP®** pacificrvp@narpm.org 808-293-6436

Barney Christiansen, MPM<sup>®</sup> RMP<sup>®</sup> southwestrvp@narpm.org 801-566-9339

#### **COMMITTEE CHAIRS**

Tracey Norris, MPM<sup>®</sup> RMP<sup>®</sup> Communications communicationschair@narpm.org 830-625-8065

P.J. Chapman, MPM<sup>®</sup> RMP<sup>®</sup> Member Services memberserviceschair@narpm.org 208-336-5111

Stephen Foster, MPM<sup>®</sup> RMP<sup>®</sup> CCIM<sup>®</sup> Finance treasurer@narpm.org 210-340-1717

Brian Birdy, MPM<sup>®</sup> RMP<sup>®</sup> **Professional Development** profdevelopmentchair@narpm.org 210-524-9400

Stephen Foster, MPM<sup>®</sup> RMP<sup>®</sup> CCIM<sup>®</sup>

Andrew Propst, MPM<sup>®</sup> RMP<sup>®</sup> CPM<sup>®</sup>

northeastrvp@narpm.org / northcentralrvp@narpm.org

Deb Newell-Wagley, MPM<sup>®</sup> RMP<sup>®</sup> **Governmental Affairs** govtaffairschair@narpm.org 952-808-9700

Tony A. Drost, MPM<sup>®</sup> RMP<sup>®</sup> Nominating pastpresident@narpm.org 208-321-1900

#### **NARPM® NATIONAL**

Gail S. Phillips, CAE **Executive Director** executivedirector@narpm.org

> **Cher Leadbeater** Administrative Assistant adminassist@narpm.org

**Cathy Spruiell Chapter Support** chaptersupport@narpm.org **Patricia Hartline** Communications, Graphic Designer publications@narpm.org

Carla Earnest, CMP **Conferences & Conventions Coordinator** conventioninfo@narpm.org







### **PRESIDENT'S** Message

"The benefits you gain from board experience are endless. Ask any past or present board member and they will all agree that the time and resources put into it are minimal in comparison to what is gained."

## LEADERSHIP BY example

will be sending out requests for applications

for the board this month. I strongly encourage

The benefits you gain from board experi-

board member and they will all agree that the

time and resources put into their positions are

minimal in comparison to what is gained. For

me, I have learned to be a better leader not

just in the board room but also in business

and in the community. The knowledge and

confidence I have gained is significant and I

will forever (and happily) be indebted to the

If you have questions regarding the process

or the responsibilities of any national position,

do not hesitate to contact me or National. If

you are unable to serve on the national level,

I encourage you to explore your options on a

It is amazing how much our volunteers do

what it is today without the sacrifices and con-

tributions made by the volunteers. Therefore,

over the next few months I will be spotlighting

for NARPM®. The Association would not be

association.

local level.

you take this opportunity into consideration.

ence are endless. Ask any past or present



a committee to recognize their goals and achievements.

#### COMMITTEE SPOTLIGHT – COMMUNICATIONS COMMITTEE

The Communications Committee consists of three subcommittees which are Marketing, Website Enhancement, and Residential Resource. The Communications Chair, Tracey Norris, MPM® RMP®, is responsible for overseeing the Subcommittee Chairs to ensure that progress is made in fulfilling the Objectives of the NARPM® Strategic Plan. Last year one of their greatest accomplishments can be found in the website improvements at www.narpm. org. This year they would like to improve upon social media, establish a stronger media voice, increase NARPM®'s awareness within the community, and much more. They have a lot ahead of them but I have no doubt that our volunteers will accomplish their goals.

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Jayci Grana, MPM<sup>®</sup> RMP<sup>®</sup> 2012 NARPM<sup>®</sup> President

We are in the midst of the Regional Conferences and how great it is! The first Broker/ Owner Retreat was a great success as was the Pacific Southwest Regional Conference. Thank you to everyone that volunteered your time organizing the events. Looking forward, we have three more Regionals to go. If you were unable to attend, I encourage you to participate in one of the upcoming conferences.

Aside from all of the great workshops, speakers, and networking offered at the conferences, you also have the opportunity to take the Chapter Leadership Class. This class is held at every conference and sponsored by National. Here you will learn how to hold a board meeting, organize and promote chapter events, leverage and manage Affiliate memberships, grow your chapter, and much more. Please bring your questions and be prepared to learn from other experienced and successful chapters.

It is that time of the year again to start thinking about your future in the association. There are several positions that will be open on the 2013 National Board. The Nominating Committee

> awareness to the members about legislation on a national, state, and local level. She is also the Property Management Chair of the Orlando Regional REALTOR® Association and works hard to keep the REALTORS® informed of NARPM®'s benefits. On a national level

she serves as a committee member of the Governmental Affairs Committee and on the Eastern Regional Conference Committee. Her passion to improve the property management industry is evident in her business and service to the association and community.

#### NARPM®'S FINEST by President Grana

One of our finest members is Claire Schwartz, RMP<sup>®</sup>, from the Orlando/Central Florida Chapter. She currently serves the chapter as the Legislative Chair bringing

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#### Gail S. Phillips, CAE

We are working on some exciting partnerships with new vendors and hope to bring you some additional benefits while providing nondues income to the association.

It is March, which means if you have not paid your dues, your membership will be inactivated effective the 10th. Please make sure you get those payments in so you can keep active in the only association designed for real estate professionals who know first-hand the unique challenges of managing single-family and small residential properties. If you have any questions contact National Staff immediately!

We have just wrapped up our first two great events! The first NARPM<sup>®</sup> Broker/Owner Retreat was a fantastic event with over 275 people registered. The enthusiasm was felt throughout the list serve before and at the event. The networking was awesome and the help that was given to new brokers and those who were struggling was phenomenal. Thank you to Chris Hermanski, MPM<sup>®</sup> RMP<sup>®</sup>, and the great workgroup that put the program together, and the outstanding speakers. This will be an event to be repeated in 2013! Send us your ideas for topics you would like covered. Make sure you fill out the survey that was sent at the conclusion of the event.

The second event was the Pacific Southwest Regional Conference. With the spectacular location of Las Vegas, NV, the backdrop of the event carried an electricity that will carry through to the other three conferences. Thank you to Bev Perina, MPM<sup>®</sup> RMP<sup>®</sup> and Tammy Bryant, who chaired this great event. Also, thanks all the volunteers.

2012 is turning out to be another highly successful year for NARPM<sup>®</sup>! Membership continues to grow and we continue to add new Affinity Partners and education programs to our online educational system. Have you seen the new Social Media online classes that are being offered? Take a minute to check them out at http://www.narpm.org/education/online.htm. This is a great addition to the NARPM<sup>®</sup> classes.

Last year, Propertyware partnered with NARPM® to

offer some outstanding education in 2011. If you missed these classes they have been archived on the website at http://www.narpm.org/members/resources/videos. htm. You must be logged into the "Members Only" section of the website. We are still preparing the 2012 NARPM<sup>®</sup> webinars and the upcoming session will be listed at http://www.narpm.org/about/echapters. These are free sessions for you, the member, so take advantage of them.

We are working on some exciting partnerships with new vendors and hope to bring you some additional benefits while providing non-dues income to the association. Please support our numerous affinity partners that are listed on the website at http://www.narpm.org/ about/affinityprograms.htm.

We are excited to have NARPM® coming to Virginia this fall. The Convention Committee has begun planning for a great event, maybe bigger then Dallas. Make sure you make your hotel reservations early and keep up to date by going to the convention website at http://www. narpm.org/conferences/annual-convention-trade-show/ index.htm.

Finally I want to encourage you to consider becoming involved in NARPM<sup>®</sup>. The Nominating Committee is currently soliciting applications for the 2013 Board of Directors and if you are interested in applying go to http://www.narpm.org/members/get-involved/apply.htm. If you are not ready to jump into a board position why not join a committee at http://www.narpm.org/members/get-involved/committees.htm.

Gail S. Phillips, CAE NARPM<sup>®</sup> Executive Director



# The REALTOR® Community **Developing Referrals**

As a REALTOR<sup>®</sup> since 1976, I have a lot of contacts throughout the organization from the local Boards to the State Associations. As a Property Manager, I get a lot of referrals from my friends who represent buyers and sellers but they don't work with landlords and investors. I encourage them to think of me as a resource and call on me when they need to refer this side of the business. Occasionally they are working with investors and they need to know how much the market rent would be. It's always best to know before the closing. When an agent sells to an investor, they usually don't want to be the property manager, too.

It's a great feeling when I get a phone call from a prospective new client that begins "I understand that you are the expert in property management in this area" or "my agent said that I shouldn't call REALTORS<sup>®</sup>. It's been my experience that property managers are the minority in this group and you have a specialty and a niche that sales agents don't understand. You can be the one that they turn to when their seller gives up on selling and decides to lease the house. By being an active REALTOR<sup>®</sup>, the agents will know to call you for help. We don't like to send "blind" referrals – but would rather work with and refer to someone who we know and trust to take care of our customers and clients as we would.

Another area to pursue is agents and brokers who own a few rental houses. They sometimes get to a point of overload because they don't have the systems and procedures in place that we do to manage properties. Their listings and buyers are their primary purpose. If their rentals take too much time they can lose sales. Real estate professionals are like every-



Cindy D. Rampley, CCIM CIPS GRI GREEN, has been in the real estate business since 1976 and is the Broker and Owner of Tri-City Realty Services. A native of Atlanta, her market includes single family homes on the outlying "Southern Crescent." She currently serves as the President for the Georgia Chapter of NARPM<sup>®</sup>.

It's a great feeling when I get a phone call from a prospective new client that begins "I understand that you are the expert in property management in this area" or "my agent said that I shouldn't call anyone but you to lease my house."

anyone but you to lease my house." Of course, I've had many years of experience. I have served as President of my local Board and the Georgia Association of REALTORS® and also the local Chamber of Commerce. Continued involvement by attending events and serving on committees is the key to keeping your name out there and building your reputation. I look at it as low cost advertising – market yourself this way!

It really pays to be active in your local Board of

body else – they need to hire a property manager to be "the bad guy" because they are too soft hearted to enforce the Lease. I manage houses for other real estate professionals...and I mention that to other prospects whenever I get a chance!

You can develop a reputation as the expert on leasing and property management. Get involved with the Board of REALTORS<sup>®</sup>. Join committees and attend classes and make friends with the best source of referrals in your community.

## **LEGISLATIVE** Scoop

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



Scott Abernathy, RMP®, attended Middle Tennessee State University where he graduated with a BS degree, with a minor in Real Estate. This was 17 years after DDT was banned in the United States. In his 20 plus years of experience he has had to deal with all kinds of pests from cockroaches to skunks. With the knowledge he receives from being active in the political community and his friends at NARPM®, he will be ready for the upcoming bed bug invasion.

When you see something that troubles you, or that thrills you, be sure to let your appropriate representatives know how you feel.

## Strangers in the Night

#### TAKING A BITE OUT OF THE BED BUG PROBLEM

When it comes to bed bugs (*Cimex Letularius*), I would prefer to bury my head in the sand and ignore it. However, I can't — and neither can you.

Some entomologists estimate that 50 percent of American households will be affected by bed bugs within the next eight to 10 years, according to a report presented at the Institute of Real Estate Management (IREM) Property Management Forum last November. I have already had to treat one unit in my inventory for bed bugs.

#### THE BUGS ARE BACK

Bed bugs were all but eliminated in the United States by using a pesticide known as DDT. This chemical was very effective at not only killing live bed bugs, but also their eggs. As good as DDT was at treating for many pests, it was determined to be very dangerous to animals and humans alike. Therefore, the use of DDT was banned in the U.S. in 1972.

A huge increase in international travel over the past 10 years has led to a resurgence of bed bugs in the U.S. Even in places where DDT is still in use, it does little good against bed bugs as they have developed an immunity to it, entomologists say.

If you believe bed bugs are the tenant's problem rather than yours, beware of this thought process. State laws are different, but in most states, unless the tenant caused the damage, the landlord is responsible to maintain a habitable residence.

Case law is being made as I write this. So far, the courts are ruling that bed bugs have nothing to do with tenant lifestyle. A tenant, visitor, contractor or even one of your employees can unwittingly bring the tiny bloodsuckers into a home. A person can pick up bed bugs in places like a movie theatre and then spread them from there.

#### **NO EASY SOLUTIONS**

So, how do we treat a unit for bed bugs? The best method is by heating it to 120 degrees for at least four hours. However, there is no efficient way to bring an entire building to that temperature and leave it there. There are many pest control companies claiming they have a chemical solution. In the IREM forum, this was referred to as the "snake oil of the 21st century."

The National Apartment Association (NAA)

reported that Dr. Michael Potter of the University of Kentucky told a congressional forum there is currently no chemical solution to the bed bug problem. To bring a new chemical to market will take up to 10 years and cost in excess of \$200 million. Most pesticide companies cannot afford such a commitment for interior use products (which are not sold in nearly as large of quantities as agricultural products).

The NAA suggests that the government implement a "Manhattan Project" to solve the bed bug problem. By using the national laboratory system, they can expedite the production of a new chemical that would terminate bed bugs safely.

#### TAKING ACTION

Representative Jean Schmidt of Ohio has sponsored the Bed Bug Management, Prevention, and Research Act (H.R. 967). As with all bills, it has its good and bad points. This bill would direct the Department of Agriculture to:

1) Establish a bed bug research program by awarding grants to organizations developing solutions to management and prevention of bed bugs;

2) Create a task force for bed bug management and prevention. This task force would include representatives from the pest management industry, the hospitality industry, public health organizations and the multi-family housing management industry. It will also include "any other group or industry the Secretary determines" to be significantly impacted by bed bugs, but it does not specifically include property managers of scattered site real estate, like us.

H.R. 967 would also include bed bugs in the definition of vector organisms. A vector organism is one that is potentially capable of transmitting disease. Currently, there is no evidence that bed bugs do any more than irritate the skin. There are no links to other diseases being transmitted by bed bugs. The problem with giving bed bugs the "vector organism" definition is that an infested property could be tagged as uninhabitable due to violations to local health regulations.

Bed bugs are a problem with no current easy solution. So, we all need to pull our heads out of the sand and deal with it. Pay close attention to local, state or federal legislation that may be coming down the pike. When you see something that troubles you, or that thrills you, be sure to let your appropriate representatives know how you feel.

# 2012 NATIONAL | REGIONAL CONFERENCES

#### **Annual Convention & Trade Show**

Leadership by Example

October 17–19

Crystal City, VA

#### Regional Conferences (See next page for registration.)

Eastern Regional Northwest Regional South Central Regional March 15-16 April 20–21 May 24–25 Tampa Bay, FL Boise, ID San Antonio, TX

### LEADERSHIP BY example

For registration information and more details on these and other upcoming association events, check out the NARPM<sup>®</sup> website at www.narpm.org/conferences!





National Association of Residential Property Managers



## Regional Convention & Retreat Registration 2012

#### **O REGISTRATION INFORMATION** (please type or print)

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Check your designation(s): Designation candidate: Are you a chapter leader? Are you attending Leaders	□ CSS <sup>sm</sup> □ RMP® □ □ Yes □ No 1	] MPM <sup>®</sup> □ CRMC <sup>®</sup> f yes, what positior	)		REGISTRATION DEAD
<ul> <li>SELECT A CONVENT</li> <li>Northwest Regional April 20–21 Boise, ID</li> <li>South Central Regional May 24–25 San Antonio, TX</li> <li>REGISTRATION FEE IREM® members check for</li> </ul>	<ul> <li>Pacific Southw February 23–2 Las Vegas, NV</li> <li>Eastern Region March 15-16 Tampa Bay, FL</li> </ul>	A al	Broker/Owne February 21–2 Las Vegas, NV	22	Early Bird registrations must faxed by 11:00 pm Eastern to the event. Less than 30 of event, send the higher fee registration to National two event. Instead, register on- JOIN & RECISTER Not yet a member? You can member and register for th reduced member rate. Che you applying for membersh and submit the appropriate cation with this form. Appl online at www.narpm.org/j
	Members	Members	Non-members	Non-members	CANCELLATION POLIC
Each Entire Convention	Early Bird Discount 30-Day Postmark \$100	Less Than 30-Day Postmark \$125	Early Bird Discount 30-Day Postmark \$125	Less Than 30-Day Postmark \$150	If this event is cancelled for liability of NARPM® to the to the return of the registra rescheduling of the event,
Special event ticket inforr ARE YOU APPLYING		-			the NARPM <sup>®</sup> Board, does it cancellation. Event cancellations must be If cancellation is received 3 event, there will be a full re processing fee. If cancellati days prior to the event, the refund. <b>There is NO refun</b>
O TOTAL FEES				Þ	1-14 days prior to the eve

#### **6** METHOD OF PAYMENT

□ Check # , payable to NARPM<sup>®</sup>, enclosed for total fees amount listed above.

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National Association of Residential Property Managers

Are you a current NARPM® member?

PM<sup>®</sup> event?

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#### LINES

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n become a NARPM® e convention at the eck "Yes" at the "Are hip?" option at left e membership appliications can be found oin.

#### CIES

any reason, the registrant is limited tion fee. A necessary as approved by not constitute a

e received in writing. 30 days prior to the efund less a \$25 on is received 15-29 ere will be a 50% nd if cancellation is 1-14 days prior to the event.

#### **MONETARY POLICIES**

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

#### **EASY WAYS TO REGISTER**

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

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

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



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## JOIN US ON THE FAIRWAY AT THE 2012 NATIONAL CONVENTION

THE 2012 GOLF TOURNAMENT BENEFITS THE ALS ASSOCIATION AND THE CORPORATE ANGEL NETWORK



**Rose Thomas, MPM® RMP<sup>®</sup>**. NARPM<sup>®</sup>'s 2006 President has been a member since 1997. She has served the association in a variety of capacities including: member of the Affiliate's Committee, chaired the Editorial Committee and was editor of the Residential Resource for 15 months. Additionally she chaired the Baltimore Conference in 2004, has served as NARPM® Secretary, Treasurer, Vice-President and President-Elect, plus President of her own chapter, the Maryland Suburban Chapter. Ms. Thomas founded Property Management People, Inc. (PMP) of Frederick, MD in 1980 and has served as President since 1981. PMP has two primary divisions, residential management and community association management.

Start your 2012 NARPM<sup>®</sup> National Convention in Arlington, Virginia... close to the Nation's Capital, by participating in the 3rd Annual Past Presidents Golf Tournament on Tuesday, October 16, 2012. This is a tremendous networking opportunity which will allow you to spend a fun and relaxing day with your NARPM<sup>®</sup> peers and our affiliates. This year's tournament is being chaired by two of NARPM<sup>®</sup>'s Past Presidents, Rose Thomas, MPM<sup>®</sup> RMP<sup>®</sup>, (2006) and Kit Garren, MPM<sup>®</sup> RMP<sup>®</sup>, (1994-95).

In 2010, Bob Machado, MPM<sup>®</sup> RMP<sup>®</sup>, (1996-97) hosted the inaugural event at the Seattle Conference. This tournament was Bob's brainchild and he set a lofty goal of a \$10,000 NARPM<sup>®</sup> donation from the first event. What makes the Tournament so special is the people who benefit from the proceeds. Bob's idea was for each Past President to identify a charity and for the entire proceeds from the tournament to be donated to that organization.

Past President Machado selected Creative Living Options (CLO) in Sacramento to receive the first donation. CLO is a non-profit that places adults not able to live on their own in rentals of their choosing. CLO also provides 24/7 care as needed, so that the person, usually along with a roommate, is able to live outside of an institution or group home. The Inaugural Golf Tournament raised \$38,450, almost four times Bob's initial goal.

At the most recent convention in Dallas, Past President Mark Kreditor, MPM® RMP®, (1997-98) accepted the challenge of chairing the tournament. Mark selected Vogel Alcove, a Dallas based agency that provides amazing services to homeless children. Approximately 24% of Dallas' homeless are children and Vogel Alcove provides food, clothing, education, speech therapy, medical and dental care, and a host of other services without charge to the children. Mark was excited to deliver a check in the amount of \$40,000 to Vogel Alcove.

Congratulations to both Bob and Mark for chairing such successful events.

Of course, the reason the tournaments are a success is solely because of the generosity of NARPM<sup>®</sup> members and our business affiliates. You have been so generous and you have touched the lives of so many people in such a short time. Thank you!

Rose and Kit have each identified a worthy organization that will receive 50% of the total raised.

Rose selected the ALS Association - DC/MD/ VA Chapter as her charity. Amyotrophic lateral sclerosis, or ALS, is a disease of the nerve cells in the brain and spinal cord that control voluntary muscle movement. ALS is also known as Lou Gehrig's disease. Rose will establish a patients' assistance fund in honor of her brother, Tony Gegor, who was diagnosed with ALS in 2008. The fund will provide financial assistance to individuals for expenses not covered by insurance, such as modifications to their home. During the past three-plus years, Rose has personally witnessed how seemingly small little items like a ramp, chair, or even a modified toilet, make a massive improvement in an ALS patient's life.

Kit has selected the Corporate Angel Network as his recipient. The Corporate Angel Network is

### **REGISTRATION WILL BEGIN SOON ---**

## **NEW AT NARPM®**

DESIGNATION DOCUMENT CONTROL PANEL

the only charitable organization in the United States whose sole mission is to help cancer patients access the best possible treatment for their specific type of cancer by arranging free travel to treatment facilities across the country by using empty seats on corporate jets. This not only improves the patients' chances of survival but also reduces the emotional stress, physical discomfort and financial burden. The charity currently arranges around 2,500 flights per year and has provided nearly 27,000 flights since its founding in 1981. Kit and his wife Marilyn lost their daughter Jessie to a rare form of cancer in 2008, but experienced firsthand the lifeextending services of the Corporate Angel Network and their caring network of volunteers.

NARPM<sup>®</sup>'s past participants, 207 sponsors, and countless volunteers all came together to raise \$78,450 over the past two tournaments - a real testament to the generosity and kind-hearted spirit of our NARPM<sup>®</sup> family. Once again we are seeking your participation in this worthwhile event so we can continue the successful tradition of graciously helping others. Thanks for your support and we look forward to a fantastic golf outing on October 16, 2012.

Watch for more information to come about the course location, sponsorship opportunities and event registration.



#### Kit Garren, MPM<sup>®</sup>

**RMP<sup>®</sup>**, has been an active professional in property management services since founding IPM Corp. in 1986. The company, which now has a management portfolio of approximately 1100 units, specializes in the management of single family rental homes and homeowner associations. Kit is a Past President of NARPM®, and is one of fewer than 120 individuals nationwide to have earned the designation of Master Property Manager (MPM<sup>®</sup>). Kit also holds the Certified Property Manager (CPM®) designation through the Institute of Real Estate Management.

The power that comes with increased knowledge and confidence is tangible. It is what sets you apart from your competition. Professional designations from NARPM® have an impact on your company and your clients—and the results translate directly to the bottom line. Add the credibility of our professional designations to your name and to your company name!

NARPM<sup>®</sup> designations are earned with a combination of property management experience, NARPM<sup>®</sup> and industry education, and service to the association through volunteer activities.

NARPM<sup>®</sup> has Candidate Support Services available to guide you through the process. Once you submit your application, you will be assigned a Mentor and directed to the Candidacy Checklist.

Creating this feature for the designee and the auditor has made the process more user friendly, is saving time and money, allows for a quicker response, and is further fostering a global commitment of "going green." James Emory Tungsvik, MPM<sup>®</sup> RMP<sup>®</sup>

#### **IT'S NOW EASY TO APPLY FOR DESIGNATIONS ONLINE**

- Download the Application for Designation Candidacy from http://www.narpm.org/members/designations/apply.html
- Fill in the application and send it with payment to National.
- Your application will be processed as soon as it is received and once you are set up online, you will receive an email with further instructions including a link to the online Designation Document Control Panel. You will need to make sure that you allow pop ups when you log in. You will also be given a link to FAQ for review.
- A Mentor will be assigned to assist you in obtaining your designation and you will also receive a Candidacy Checklist.
- Please upload your information to the online Document Control Panel. Documents should be loaded to the appropriate link.
- When you are finished email: EducationMgr@narpm.org and let them know you have completed your packet. Your Mentor will then be notified to review the packet and sign off on it. When the Mentor approves the packet, National is notified and then the packet is emailed to the Auditor. When the packet has been approved by the Auditor, National is again notified and the packet is then sent to the Chair. Once the Chair has approved the packet, it will go to the following BOD meeting for final approval.
- The only thing that now gets mailed to NARPM<sup>®</sup> National will be the UNOPENED Recommendation letters. Instructions for mailing those will also be included in an email.

## **TECHNOLOGY** Matters

SHEDDING SOME LIGHT ON THE MANY MYSTERIES OF OUR FAST-PACED HIGH TECH WORLD.



#### Jennifer Brown is a

marketing enthusiast for PropertyBoss Solutions, an industry leading provider of property management software. For more information on PropertyBoss Solutions, visit propertyboss.com or call Jennifer at 864.297.7661 x25.

## Are ePayments right for your company?

In case you haven't heard, eCommerce is all the buzz. It seems we can pay bills and purchase almost anything online these days, so why not offer electronic payment options on your property management website?

If your tenants are paying most of their bills online and your owners are accustomed to receiving direct deposit payments from their day jobs, then it may be time for you to consider offering electronic payment options on your website, if you don't already. However, before making an investment in this popular technology, there are several things you should consider: **1**. Will it be used by a majority of your tenants and/or owners?

2. Which transactions will you accept online?

**3.** How will you accept and process these transactions?**4.** Will the benefits outweigh the costs for your business?

5. What fees, if any, will you charge to cover expenses?

#### USEFULNESS

"When you think about electronic payments, the first thing you need to ask yourself is, 'Will my residents and owners use it?'," says Lance Plumblee, a property management software consultant since 1998 and owner of multiple rental properties. "If they won't use it, the service is worthless."

Plumblee advises prospects and clients to look closely at the demographic of their payers. Are your tenants retired, or in the college crowd? Are they welloff, or living pay check to pay check? Do they have checking accounts and/or credit cards? He even advises polling tenants and owners to determine if the return will be worth the investment in online payment solutions.

For Rett Harmon, co-owner of Duffey Leasing & Management in Carrollton, Ga., the decision was an easy one. Harmon, a licensed REALTOR<sup>®</sup>, and his partner started the property management division of Duffey Realty with zero rental properties in 2008. A year later, they were juggling payments from more than 150 owners and tenants, and began accepting and making ACH payments through their website duffeyleasing.com. Today, Harmon estimates more than half of his 450+ tenants and owners pay Duffey Leasing & Management online. The company also pays its owners via EFT (Electronic Funds Transfer) and a bank gateway.

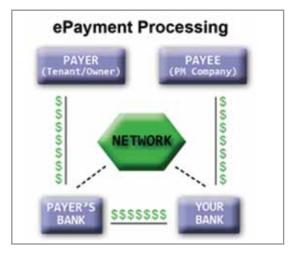
"We offer six ways to pay: by mail, in person, and online with a checking account, savings account or credit card," said Harmon. "In this day and time, I can't see anyone who has intentions of growing his business not offering online payment options."

#### **TRANSACTION TYPES & PROCESSES**

Though configurations vary depending on your software and merchant service provider, the basic set-up for online payment processing requires a merchant service (or bank) to collect payment information from credit cards and bank drafts and pass the information to your property management software.

A separate service may be required to send the financial files to your bank from your software. Your bank then processes the EFTs and generally deposits the funds in your business checking account within two to five days. (Check with your bank on its available funds policy).

The types of transactions you can process online include ACH and credit card. ACH (Automated Clearing House) transactions are bank drafts and





electronic checks generally processed by a third-party merchant bank and transmitted by you to your own financial institution in industry-standard encrypted batch deposit files.

Credit card payments are handled through a merchant service provided network, which obtains authorization for the transactions. It's important to note that debit card transactions are not an option for online payments, as debit transactions require a PIN at the point of sale. However, your payers may use their bank debit cards for credit transactions.

Some property management companies prefer to accept only ACH and not credit transactions online. Transaction fees are higher for credit cards than ACH transactions, and the thought of possible payment disputes with the major card companies (Visa, MasterCard, Discover, etc.) can be daunting for some.

"For about a year, we only accepted ACH transactions online, but then we took on a student housing development," says Harmon. "They all expected to pay online with credit cards, so we had to do it. We haven't looked back."

As for the occasional "chargeback" Duffey Leasing receives from a credit card company, Harmon said he handles it no differently than he would a bounced check. "We just require them to make an alternative form of payment."

#### **COSTS & BENEFITS**

Costs can vary widely for electronic payment processing, but most solutions require an initial investment in the software and merchant service set-up plus recurring fees from the merchant bank and your bank, plus per-transaction charges. Average transaction fees are in the .25-cent range, though credit card transactions are also levied a 2.0 to 3.5% fee, depending on the type of card used.

Some management companies apply a "service" or "convenience" fee for online payment acceptance, which can help offset per-transaction charges. Still other companies choose to absorb the costs.

The additional benefit of most online payment processing options is the ability for your tenants and owners to access their own account information securely via your website. "When we receive or make payments on our site, it automatically posts to their account and they can see it. It saves us a lot of time in the office," says Harmon. "If we had to manually process 450 payments a month, we would need three people to do it."

#### **OTHER CONSIDERATIONS**

The decision to invest in online payment solutions should begin with research, Harmon says, and a healthy dose of patience. "Research it all. First, with your software provider, then with your bank and any third-party vendors involved," he said. "Don't think it's a one-time thing. There are multiple layers and it takes patience."

He recommends checking with your financial institution's treasury or merchant services department on everything involved with the process, especially what you will be charged. He also cautions to carefully consider all the questions you will be asked during the application / screening process with the merchant service provider setting up your merchant account. "For example, they will ask you, what's the largest check you will accept online? Don't limit yourself. We did, and it took a while to get it changed."

#### IN CLOSING

If you aren't currently accepting payments online, and you think it may be a good fit for your business, then call your property management software and/or web services provider to find out your options. Then, get the answers you'll need from your bank and the merchant service provider that will be handling your account, and make an informed decision. We look forward to hearing your success stories!

#### Because technology matters to you!

Electronic payment processing can:

- Save you time and money
- Ensure you receive payments in a timely manner
- Reduce the risk for mistakes with manual processing
- Make your tenants and owners happy

Rett Harmon of Duffey Leasing & Management states, "It saves our tenants a trip, allows someone else to pay the bill for them, and ensures more payments are received. I couldn't imagine doing it any other way." "When you think about electronic payments, the first thing you need to ask yourself is, 'Will my residents and owners use it?'," says Lance Plumblee, a property management software consultant since 1998 and owner of multiple rental properties. "If they won't use it, the service is worthless."





**Ernest F. Oriente, The Coach.** *is the founder of* PowerHour<sup>®</sup>, a professional business coaching/ recruiting service and the author of SmartMatch Alliances™. Since 1988, he has been coaching his clients on executive leadership, hiring and motivating property management SuperStars, traditional and Internet SEO/SEM marketing, competitive sales strategies, and high leverage alliances for property management teams and their leaders. He provides private and group coaching for property management companies around North America. Contact Ernest at 435-615-8486 or ernest@ powerhour.com.

# Good Advice For Your Clients Insure For Wind Damage

Hurricanes are devastating for commercial and residential property owners, even for areas inland. Wind is a force to be feared, especially in the form of hurricanes in the Gulf Coast area.

Remember the line, "I'll huff and I'll puff and I'll blow your house down?" No matter whether the source is the Big Bad Wolf or hurricanes of Herculean strength wind can wreak damage beyond belief for apartment buildings and singlefamily homes alike. Homes and apartment buildings are crumbled and tossed around, debris becomes flying missiles, windows are blown out, and lives are literally shattered.

Headlines sadly reflect how ripping winds have devastated areas and caused horrendous tragedies for property owners, including deaths of their residents. The heartbreaking stories and financial catastrophes for property owners that result from these overwhelming winds are shocking.

"It's important to note, however, that wind

building owners, commercial and residential property owners, and property management companies in Tier 1 and Tier 2 counties need to research the market for the right type of wind insurance for their client's apartment building, commercial or residential property assets. "We can make it easier, however," says Oriente. "We specialize in residential apartment building real estate and commercial property insurance coverage, and as an independent broker we have access to over 50 insurance companies. So there's no need for our multifamily and commercial real estate clients to shop for windstorm insurance - we do it for them.

"Remember, it's not a matter of whether these areas will be impacted by these storms, it's a matter of when," comments Oriente. "We understand that, and PIRMG is glad to share that we offer a number of carefully crafted multifamily insurance portfolios for catastrophic wind exposure."

### It's important to note that wind damage from hurricanes isn't limited to coastal towns. Winds can stay above hurricane strength well inland.

insurance for named windstorms can still be found at an affordable rate for apartment building and residential property owners," states Ernest Oriente, President of Power Insurance & Risk Management Group™ (PIRMG). Apartment For the first time in six years, Risk Management Solutions (RMS) has remodeled their wind program, which drastically impacts the way insurance companies rate their high-hazard wind counties related to commercial property owners insurance. "Significant advances have occurred around the understanding and representation of windstorm clustering," says Oriente, "which gives us a scientific guideline for how to best serve our multifamily and commercial real estate insurance clients who have needs for wind insurance."

RMS now has a revised weather modeling system that predicts how these storms cluster together. "This has really helped us focus on the needs for the multifamily and commercial real estate wind insurance market, especially in coastal territories," states Oriente. "As a result of the model changes, RMS expects to see wind risk increase for all hurricane areas on an industrywide basis. However, individual apartment building and commercial property portfolios will differ considerably, depending on the region they are in. On a wind-only basis, apartment building and commercial property portfolios may increase or may even decrease in some regions."

It's important to note that wind damage from hurricanes isn't limited to coastal towns. Winds can stay above hurricane strength well inland. "For instance," says Oriente, "In 1989 Hurricane Hugo battered apartment buildings, commercial and residential real estate in Charlotte, North Carolina - which is 175 miles inland - with wind gusts up to 100 miles per hour.

"During Katrina," continues Oriente, "in addition to the damage of multifamily apartment, commercial and residential real estate buildings from central Florida to Texas along the Gulf Coast, Katrina sustained winds of 125 miles per hour, maintaining that strength 150 miles inland near Meridian, Mississippi."

To put it in another perspective, the federal disaster declarations for Katrina covered 90,000 square miles - obviously not just along the coast. "And as we all sadly remember," reflects Oriente, "the cost of Katrina was 1,836 lives and \$81 billion worth of commercial real estate and residential damages."

Knowing how to blueprint the projection of windstorms in a specific area helps tailor the right type of wind insurance for apartment buildings, commercial and residential real estate owners. "Reconstruction is obviously costly," reports Oriente. "Just replacing a roof or siding can be a huge expense for one community. A roof on an apartment building or commercial real estate building can easily cost a half million dollars just from the damage of one storm. And let's not overlook how windstorm insurance can affect an apartment community's loan rate or approval, as well as the net operating income (NOI) of each multifamily community. It's important to assess all the advantages of having windstorm insurance for a commercial property owner.

"We view ourselves as your insurance partner, in addition to being your insurance broker for your multifamily and commercial real estate building," says Oriente. "Once we develop a relationship with a real estate client, they know they can trust us and rely on us. We know how important individually-crafted insurance portfolios are to a property management company and the properties they manage.

Remember the importance of wind insurance when advising your property owner clients.  $\underline{\boldsymbol{\omega}}$ 

It's important to note, however, that wind insurance for named windstorms can still be found at an affordable rate for apartment building and residential property owners.

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  - Efficiency
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  - Money

As seen at the National Trade Show in Dallas

## **CHAPTER** Spotlight

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



Marc Banner, MPM® RMP®, is the Broker/President of Realty Management Associates, Inc., CRMC® in Boise, Idaho. Marc is the founding member of the Southwest Idaho Chapter of NARPM® where he served as President in 1998 and 1999. Coming full circle, Marc currently serves again as the 2012 President of the Southwest Idaho Chapter. Marc has served in several capacities at the national level: 2001 Affiliate Committee Chair, 2002 Education Committee Chair, 2003 Convention Committee Chair, 2004 Strategic Plan Oversight Committee Chair, 2004 Bylaws Committee Chair, 2004 Finance Committee Chair and 2006 Nominating Committee Chair. Marc served on the NARPM® National Board of Directors from 2000 through 2006, the Executive Committee from 2002 through 2006 and as national President in 2005. Marc currently sits on the Professional Standards Committee as a member.

## Southwest Idaho

The Southwest Idaho Chapter of NARPM<sup>®</sup> is a leader among NARPM<sup>®</sup> chapters for many reasons. Formed in 1997 with an initial membership of seven, today this chapter serves over 60 professional members and nearly 80 local affiliate members. The Southwest Idaho Chapter provides service, education, networking and the tools to elevate the professionalism of the residential property manager in a state where we enjoy no government interference.

The 2012 Southwest Idaho Chapter Board of Directors and Committee Chairs completed the annual planning retreat (January 7-8) in Jackpot, Nevada. Two highlights worth noting are the development of our chapter Mission Statement and Vision Statement.

**MISSION:** To provide our members with the tools to become authorities in residential property management through leadership development, networking and education.

**VISION:** Recognized as Idaho's premier organization of residential property management professionals.

These are powerful when applied to the benefit of our membership. Andrew Propst, MPM<sup>®</sup> RMP<sup>®</sup>, our very own national 2012 Northeast and North Central RVP led us through the development of these vital statements.

The Southwest Idaho Chapter continues to improve upon the benefits enjoyed by our entire membership. Here is what our members have available to them:

· Monthly breakfast meetings (second Thursday of each month) where we host local, regional and national speakers that keep our NARPM® members up to date on current topics. Last year, we had the privilege of hosting Betty Fletcher, MPM® RMP®, and Susan Albern, MPM® RMP®, and Glen Dorsey as national speakers. Each of these dynamic individuals brought knowledge and incredible information to our membership. Each year, we highlight fair housing issues in April and local tenant-landlord laws in August. We embrace the 50/50 raffle for fun and profit. Each breakfast meeting is hosted by a local affiliate member and the NARPM® Code of Ethics is read and discussed during each meeting. The Board of Directors takes charge of welcoming all attendees, personally greeting the new and old members and then facilitates networking by sitting at different tables during breakfast. These meetings have consistent attendance of 40 to 60 people.

- A vibrant and dynamic Affiliate membership offers the member many opportunities for improved goods and services. These Affiliate Members continually educate our membership about things that are vital to the residential property manager. A long-standing annual event hosted by the Southwest Idaho Chapter is the vendor fair. This event is dedicated to our Affiliate Members. A tradeshow environment with booths, giveaways and unparalleled networking opportunities makes this event a huge success each year. Last year's vendor fair featured over 40 vendor booths and nearly 100 in attendance.
- · Fun is a big ingredient to the success of the Southwest Idaho Chapter. This year will mark our 12th annual white water rafting trips on the Payette River. Starting in 1990 with six participants, this event was enjoyed by 39 members and guests last year. Many national members have this exciting event on their annual calendar and it is my understanding that our 2012 national President, Jayci Grana, MPM® RMP®, will join us this year - YEAH! Speaking of fun, I need to tell you about our annual Christmas parties. This is the time of year we gather to celebrate Christmas and end of the year and look forward to the next year with excitement and enthusiasm. Last year we hosted a casino night and incredible holiday meal. We were privileged to have Leeann Ghiglione, MPM® RMP®, our 2012 Northwest RVP, join us and further honor us by "Southwesteering" in the 2012 Board of Directors.
- Every quarter the Southwest Idaho Chapter gathers data and publishes a market Vacancy Survey. This survey now includes over 4,000 residential dwelling units in our market area, which makes the numbers extremely relevant. Many of our members use these statistics to communicate with prospective and current clients. The knowledge gained from the Vacancy Survey makes the Southwest Idaho NARPM<sup>®</sup> member an expert in residential property management. Andrew Propst, MPM<sup>®</sup> RMP<sup>®</sup>, even with his hectic schedule, will lead this

survey effort in 2012.

- · The Southwest Idaho Chapter has historically offered a variety of nationally sponsored educational classes. This year we have the privilege of hosting the Northwest Regional Conference, April 19-20. Our members will have the opportunity to take the NARPM® Ethics class, Owner/Client Essentials and Owner/Client Relations Advanced, both taught by Suzanne Cameron, MPM® RMP®, plus Maintenance: Basics and Beyond, taught by our own Tony Drost, MPM<sup>®</sup> RMP<sup>®</sup>. The 12 workshop sessions offered during this event will elevate the professionalism of the Southwest Idaho Chapter membership. Two of our members are co-chairing the Northwest Regional Conference. Brian Shaffer, 2011 Chapter President, and Lizz Loop, MPM® RMP®, past Chapter President, are doing an outstanding job organizing this event. I encourage everyone to put this event on your calendar. Springtime in Idaho is beautiful.
- The most important ingredient to the Southwest Idaho Chapter's success is the individual members who serve locally, regionally and nationally. There is no way that the activities described above could happen without these folks. The NARPM® bug has infected this group of individuals and it awes me to think of the generosity that we, as individual members, get to take advantage of. The long line of local presidents, board members and committee chairs that have moved this chapter forward is inspiring. Many of our members, past and present, have taken on national committee assignments and national committee chair positions. This year PJ Chapman, MPM® RMP®, will chair the national Member Services Committee and Andrew Propst, MPM® RMP®, serves as the national RVP for the Northeast and North Central Regions, and Danny Harlow, RMP®, serves as Vice-Chair of the national Communications Committee. The Southwest Idaho Chapter is the home of two national Past Presidents, Tony Drost, MPM® RMP®, 2011 President and yours truly, 2005 President. I predict a third national President soon, as Andrew Propst, MPM® RMP®, has all the qualities of a national President. Lastly, we have a group of business owners within the Southwest Idaho Chapter that allow and financially support employee participation in chapter leadership. They encourage education of staff, understand the value of networking and designations and see staff leadership development as key ingredients to great employees. A big THANK YOU to this group for your support.

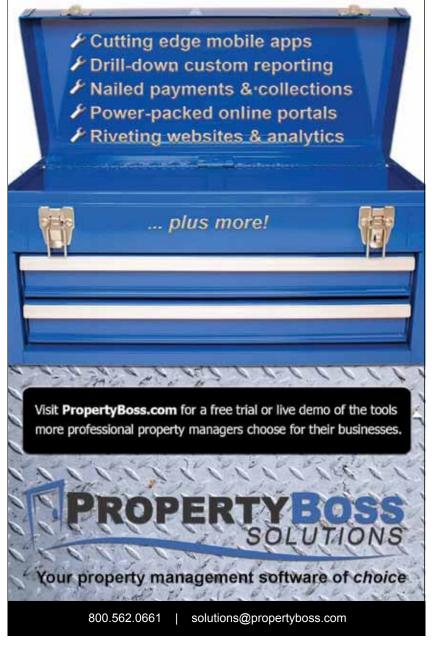
"Leadership by Example" is alive and well in the Southwest Idaho Chapter under the leadership of Jayci Grana, MPM<sup>®</sup> RMP<sup>®</sup>, and the entire local, regional and national leadership team. 2012 will be a GREAT YEAR. Can you spell, "Southwest Idaho Chapter, 2012 Chapter of the Year?"

# The sharpest tools in your box.

Your best **QuickBooks** interface or complete internal **General Ledger**.

Your on-premise or cloud provider.

Your most **reliable** client support, including online training and **responsive** HelpDesk.



## **REGIONAL** Communications

CONNECTING THE EXPANDING NARPM® MEMBERSHIP ONE REGION AT A TIME.

#### Leeann Ghiglione, MPM® RMP<sup>®</sup>, has been in real estate for 20+ years. She started in sales and then moved into property management. She really started to enjoy this business after joining NARPM® and began to learn so much from so many members both locally and nationally. She has served as the President of King County Chapter, chaired the 2010 National Convention in Seattle, and served as the Member Services Chair in 2011.

The RVP Bulletin

Hi, let me introduce myself to you. My name is Leeann Ghiglione and I live in Seattle, Washington. I have four beautiful daughters, two sons-in-law and one wonderful granddaughter. I've been married to my best friend for 17 years. I have been a member of the King County Chapter of NARPM® since 1997. I am following in the footsteps of Tom Guyer, MPM® RMP®, and am now the 2012 Northwest Regional Vice President for NARPM®.

introduce myself to you. My name is worked hard durir

worked hard during their 61 years of marriage, both in their church and their community.

NARPM<sup>®</sup> President Jayci Grana's, MPM<sup>®</sup> RMP<sup>®</sup>, theme for the year is "Leadership by Example." Volunteering within NARPM<sup>®</sup> can guide you to leadership. Have you ever stepped up and said, "I can do that?" Or do you wait to be asked? If you wait, the opportunity may have passed and the position you may have filled will be gone. Also, the potential you have might never be discovered by you or others. My background has proven to me that by giving of yourself you find that the rewards reaped are endless.

Just as in showing a potential tenant that perfect home, if they wait too long another prospect will come along and snap it up. Or if we as property managers wait on returning a call or email to a potential new client they will find a property manager who will respond in a timely manner. Do you not think you have the skills to volunteer or that you don't possess leadership qualities? I believe that this business of managing property leads us all to leadership. You might start the leadership role slowly with just a few properties to manage. Now you are leading yourself. You grow your business and add staff. Now you are leading, not only your business, but your staff as well. Before you know it leadership gets in your blood.

Within NARPM<sup>®</sup>, the possibilities to say "I can," are endless. Starting on the local level, your chapter needs you. I wonder if you are reading this and saying to yourself, "ah someone else will step up to the plate, I'm just a bit too busy right now!" We are all busy. You just have to decide that you want to give back to an organization that has given so much to you. Just find a niche that works for you. I found being on the welcoming committee was my niche. I was able to meet and greet monthly with all my new friends. And remember Jayci's theme, "Leadership By Example" in your family, community, workplace and NARPM<sup>®</sup>.

Writing my first *Residential Resource* article as a Regional Vice President made me keenly aware of how many things I am passionate about in addition to my family. Volunteering and leadership were learned at an early age from my parents, who have







Northwest: Leeann Ghiglione, MPM® RMP® Alaska, Washington, Oregon, Idaho, Montana, Wyoming.

Pacific: Richard Vierra, RMP<sup>®</sup> California, Nevada, Hawaii.

Southwest: Barney Christiansen, MPM<sup>®</sup> RMP<sup>®</sup> 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: Bart Sturzl, MPM® RMP® Kansas, Oklahoma, Texas, Missouri, Arkansas, Louisiana.

Southeast: John R. Bradford, III, RMP<sup>®</sup> Virginia, North Carolina, South Carolina, Georgia, Florida, Kentucky, Tennessee, Alabama, Mississippi.



#### ETHICS DEADLINE EXTENDED. DON'T WAIT TIL THE LAST MINUTE!



Ethics is a 3-hour course that is required for all members every four years.

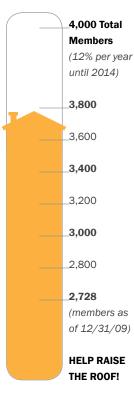
Are you ethical? You may be surprised at the pitfalls. This course will cover the basics of ethical behavior in your property management business. The NARPM® Code of Ethics will be reviewed as well as the entire grievance process. The case study method makes an interesting course.

The NARPM<sup>®</sup> Board of Directors met in December 2011 and approved extending the required Ethics training completion until June 1, 2012. They had heard from many who were not comfortable taking the online class and agreed to give an extension through the end of the Regional Conferences. All Regional Conferences will host the current Ethics class.

You may still complete the Ethics course online at http://www.narpm.org/education/online.htm.

## **MEMBERSHIP** Growth

#### A WARM WELCOME TO ALL THE NEW MEMBERS WHO JOINED FROM DECEMBER 21,2011 - JANUARY 19, 2012.



#### PROFESSIONAL MEMBERS

William J. Acord Carolina United Realty, LLC Charlotte, NC 980-219-8129

Renate Alvarez RE/MAX Alliance Virginia Beach, VA 757-456-2345

Joan Anderson RE/MAX Alliance Virginia Beach, VA 757-456-2345

Robyn Apisa-Matie Oceanfront Realty International, Inc. Princeville, HI 808-826-6585

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Jeff Russell Russell Realty Group Pasadena, CA 626-583-4750

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Beth Ann Salmon Windermere Property Management S. Sound, Puyallup, WA 253-445-0166

Scott Schier Grid 7 Properties, LTD W. Dundee, IL 800-581-3471

Tom Shepherd Bridgeview Property Management Portland, OR 503-781-3739

Nikki Shigekane Grubb & Ellis/CBI Honolulu, HI 808-441-0560 Elliott Spruce S & S Texas Properties, LLC Houston, TX 832-259-3814

Leslie A. Steggs AFC Group, Inc. Lakewood, CO 303-986-3322

Jason E. Stidham Riggs Rentals Big Stone Gap, VA 276-523-7553

Matt Stone Conrad Klein Property Management Charlotte, NC 704-230-4259

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

Carrie Gay RE/MAX Alliance Virginia Beach, VA 757-456-2345 Lisa Grasty RE/MAX Alliance Virginia Beach, VA 757-456-2345

Luana Holi Prudential Locations, LLC Honolulu, HI 808-738-3100

Christina James Pickett Property Management, Inc. CRMC<sup>®</sup> Silverdale, WA 360-698-7840

Brandy Ker Realty Management Associates, CRMC® Boise, ID 208-377-8889

Karen K. Lopez Paragon Property Group GA, LLC Woodstock, GA 888-664-6689

Ann Olson Prudential Locations, LLC Honolulu, HI 808-738-3100

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