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Chicago REALTOR®
Magazine

Volume 26 | Autumn 2017

HIT A LISTING HOME RUN

ON THE VERGE: Interior Designers Share Their Top Trends

Navigating the Negotiation



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42.

Highlights from C.A.R.'s
Boys & Girls Carnival



Summer 2017

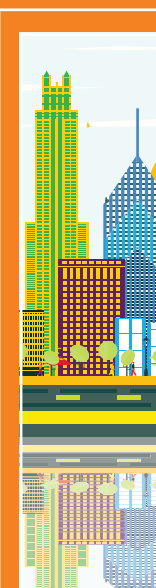
ChicagoREALTOR[®] MAGAZINE

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PRESIDENT'S PERSPECTIVE



“One friendship in a lifetime is much, two are many, three are hardly possible,” said Henry Adams.

I write my final message to you with great hope and excitement for our association and to say thank you to my many friends and the new friendships I have made along the way. I start with a hearty thank you to our CEO, Ginger Downs, who has been a fantastic partner during my presidency and has served our association with foresight and fortitude, elegance and grace. Thank you to the incredible staff at C.A.R. — they are extraordinary in their positions and dedicated to the well-being of our association. To my outstanding Board of Directors, thank you simply isn't enough. Their time, dedication, care and concern for you, our members, is unmatched. We had difficult discussions and came out stronger than before. I am forever grateful.

Making myself accessible to you, our membership, your concerns, your successes and even your failures has enabled us to benefit from your voice. We have tackled issues that plague our communities and our businesses, and we have been a voice to so many, who have previously felt unheard. We are shining the light on many of our communities, some for the first time, and helping to revive their hopes and dreams. In stark contrast, our thriving communities remain so and have benefitted from the dedication and voice you put forth to ensure that all our communities and neighborhoods are looking to the future.

I wanted to inspire many of you to get involved — in committees, your community, your favorite charity. You have responded in spades. We are better for the time you have given, the commitments you have kept and the financial and emotional investments you have made. It is my hope that our diverse membership will continue to rise up and join the ranks of our many committees, embrace leadership and break down any remaining gender barriers. We have done so much, yet there is still much to accomplish.

We are an incredible and motley crew of critical thinkers and devoted community stewards, and I have thrived on your passion and diverse dispositions. Thank you, my friends, for a life-altering ride and a foundation sturdy and strong in which we, as the Chicago Association of REALTORS®, will continue our prominent status.

Wherever you are it is your own friends who make your world.

A handwritten signature in black ink, appearing to read 'Matt Silver', with a stylized, flowing script.

MATT SILVER
2016-2017 President
Chicago Association of REALTORS®

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FROM THE CEO



At the Chicago Association of REALTORS®, we are ever-conscious that you work extraordinarily hard for every dollar you bring in, and we're constantly looking for ways that your dues dollars can go even further.

That's why I'm particularly proud to shine a light on two of our newest member benefits: Group Health Insurance and Centriq.

We've worked diligently to find a cost-effective, high quality health insurance program that goes beyond the options available under the Affordable Care Act. The C.A.R. Program will provide access to one of the nation's largest hospital and physician networks, including Northwestern, University of Chicago and Rush, which are no longer available under the Chicago ACA.

Thanks to the recommendation of president Matt Silver, we're thrilled to bring you the incredible app, Centriq. We've talked a lot at the association and in *Chicago REALTOR® Magazine* about smart home technology. Well, with Centriq, you can gift your clients with a custom branded digital user guide for their home, including user manuals, how-to videos, documents, replacement parts and recommendations of local pros. It helps your clients stay organized — and, it ensures you stay top of mind as a professional resource and as their REALTOR®.

Interested in more information about these new member benefits? Check out a more in-depth article on pages 38 and 39.

These are just two of the ways we are working hard to serve you.

A handwritten signature in black ink, appearing to read "Ginger Downs", followed by a horizontal line.

GINGER DOWNS, RCE, CAE, CIPS, IOM
Chief Executive Officer
Chicago Association of REALTORS®



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MONDAY, OCTOBER 9, 2017

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EDITOR'S PICKS

Hit A Listing Home Run

While my dog and I mourn the end of outdoor concerts, baseball fans need not mourn the last month of baseball season, because real estate has no post or pre-season. Our game goes on, and on page 10 you'll find a full playbook of listing presentation tactics, habits and strategies from three experienced players. A huge thank you to Kristin, Craig and Shay for providing their insights — and especially to Tommy Choi for curating this amazing panel. For those who'd rather watch, check out videos of their presentations online.



Interior Design

Page 19's breathtaking spread will have you grabbing your measuring tapes and browsing paint chips and waterfall counters before you know it. Delve into the minds of Chicago's top interior designers as they talk trends, timeless accents and feature pieces worthy of turning your clients' properties into masterpieces.

Realtor® Safety

We care about you and need you to be safe. The C.A.R. team has put together a guide to REALTOR® safety on page 32 — and we also have online resources available for you.



Enjoy autumn in Chicago, and as always, don't hesitate to reach out with any feedback or questions — I'd love to hear from you!

A handwritten signature in black ink that reads "JKern".

Jessica Kern

Director of Marketing
and Communications
jkern@chicagorealtor.com



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NOTICE TO MEMBERS

Under long established policy of this Association, the Illinois Association of REALTORS® and the National Association of REALTORS®:

1. The broker's compensation for services rendered in respect to any listing is solely a matter of negotiation between the broker and his or her client, and is not fixed, controlled, recommended or maintained by any persons not party to the listing agreement.

2. The compensation paid by the listing broker to a cooperating broker in respect to any listing is established by the listing broker and is not fixed, controlled, recommended or maintained by any persons other than the listing broker.

What's Online @ ChicagoREALTOR.com

Look for the  icon throughout the magazine for content with digital bonuses!

Videos

- Watch the presentations from our Hit A Listing Home Run experts.
- Check out the fun from our day at the True Value Boys & Girls Club.
- Learn about the benefits of being a CommercialForum member.

Resources

- Download a time blocking calendar template and goals sheet to use for you and your brokers.
- Get the housing statistics and market information your clients want.
- Download our favorite new apps to enhance your business.
- Purchase CRT Lab's A Pocket Guide to Cleaner Air: Plants for Commercial Spaces.
- Sign up for our newest member benefits, Group Health Insurance through Stratego Partners and a digital user guide for your clients' homes thanks to Centriq.

Photo Galleries

- C.A.R.'s 2017 Boys & Girls Club Carnival.
- CommercialForum's Successful Women in Commercial Real Estate.
- 110th Annual Golf Classic.
- YPN Summer Cruise.

Links

- Social media content, curated and ready for you!



**HIT A
LISTING
HOME
RUN**





opportunities, convert them to exclusive listing agreements, get the commission check and generate referrals from past clients.

GET INSIDE THE BATTER'S BOX

How's your RBI looking lately? You can't get on base or anywhere close to home plate if you don't properly warm up.

You are no longer just a REALTOR®. You are a marketer. You are a marketing REALTOR®. What are you doing outside of the box that will get you inside of the batter's box? Kristin Smith, Dave Perry-Miller Real Estate in Dallas, Texas, shares how her marketing strategy sets her apart from other agents.

VIDEO

94 percent of homebuyers start their search online, and video is the name of the game. Over 1.2 billion videos are watched on YouTube every single month, and this number continues to climb. Consumers are oftentimes doing more research than the agent. They want video, so why would you not give that to them? Happy client, happy agent.

Kristin's team provides top notch media production on every single listing. Each listing is scanned and turned into a 3D model, which her team then puts online for buyers so they can virtually walk through the home. They can turn around in full 360-degree motion and see if their couch or table will fit in a room, or if the secondary bedroom is big enough for a king size bed. Potential buyers can visualize the floor plan before scheduling a showing, which allows them to sort through the homes that they do and don't like. The result has been more quality showings — even, essentially, a second showing, because the buyers have already walked through the home via the 3D model.

Sellers love this because they don't want you to list their home; they want you to sell it. When you put this kind of virtual reality out there for consumers, it means less foot traffic for your sellers. It is hard to keep your home clean, gather up the animals, hide your valuables and leave your home constantly — at certain price points, you might as well get a hotel! The quality of showings increases because it is a real buyer who already has heightened interest in this property.

Video, 3D walk-throughs, drone footage and short, mixed media videos for social media — these are a few of the things that we do to set ourselves apart. What seller doesn't want to see their listing being circulated online via social media ads? Forget your standard, rigid listing presentation that is a hook, line and sinker. Today's

market is all about online presence, innovative advertising and creatively communicating value.

GET ON BASE

Ok, you're up at bat. You have the listing appointment scheduled. So, how do you get on base?

If you're Craig Wilburn, Keller Williams Gainesville Realty Partners, a lot of what you do at the listing appointment depends on what happens before you get in the door. The information you gather during the getting process dictates the flow of the listing appointment, as well as your level of preparedness. But regardless, there are still a few simple steps to follow.

Step 1: Ring the doorbell. You can't get in the door if they don't know you're there!

Step 2: Say hello. Greet them graciously, and try to offer them some form of compliment, if there's an opportunity — "I love your landscaping — who maintains it?" or "I see why you love your home. There's so much curb appeal!"

Step 3: Take control of the appointment. After they've invited you inside, it's natural for the homeowner to invite you to see the rest of the house. Don't — at least, not yet. Instead suggest that you first sit down with them and talk first.

Remember: the owner has likely only been through this process a few times, if ever. By subtly taking charge of the appointment and dictating the flow of information, you can help them understand what's happening and how the process will work.

The homeowner will likely suggest the living room or family room, but Wilburn prefers a kitchen table or breakfast nook — someplace that the homeowner will feel at ease, but isn't overly comfortable. A table also helps you present yourself and your services in the best light, as you can use the table for your laptop or tablet and any papers you may have to present them.

Step 4: Gather information and build the relationship. If there are any questions that haven't been asked beforehand, be prepared to do a needs assessment. Here, you want to gather the answers to questions like

- How much do you owe on your mortgage?
- Why are you moving?
- What's the reason that you're looking for a change in your housing?
- What will happen if the house sells quickly?

These type of questions help to build the foundation of your relationship. In building rapport, you're also demonstrating your professionalism — you're systematic, organized, and ready to help the potential client accomplish their goals.

The more questions you can ask, the better. Once you get a good estimation of their needs, you're ready for the next part of the appointment.

Continued on page 12

Step 5: Explain the process of the listing appointment. You want to make sure you give the potential clients a good overview about how this process works. Give a brief overview of your real estate business — who you are, if you have a team, who's on it and what their roles are, what services you offer and the different values you bring clients. Wilburn recommends sending a pre-listing packet with this information to help clients get comfortable with the information quickly.

Step 6: Take a tour. This is your opportunity in the listing appointment to ask for a tour of the home. During the tour, share your initial thoughts and preliminary strategies. Ask more questions. All of this will inform your next step.

Step 7: Share your Market Evaluation. The most important question to your clients is likely, "What is my house worth?" Wilburn half-jokes, "Your home is worth what the buyer is willing to pay" — an important point to make. How does any buyer make that determination? Know your market and what buyers in your area are interested in. Continue to ask more questions of the seller. This conversation shows whether you're on the right track and the same page.

Step 8: Ask the important question. Are you comfortable signing an exclusive listing agreement with me? If they say yes, the listing is yours to lose. If they say no, then you need to ask more questions.

The most important starting point is not about selling or convincing anyone — It's about communication and education. If you're communicating clearly, they will trust you with their biggest asset, their home. Each step of this process provides the homeowner clarity and answers; it puts you in the role of consultant. When you start to build this relationship, this is a good place to be in. If they trust you, they will want to work with you.

SCORE

It's the top of the ninth, and you have the listing. Now, let's bring it on home and get that commission check!

For Shay Hata, Berkshire Hathaway HomeServices Koenig Rubloff Realty Group, the preparation is key. The more you prepare upfront, the faster the listing will sell and the fewer problems you will have when under contract.

PREPARING THE LISTING

Walk through the property with the clients. Usually that requires, at minimum, some handyman work, including:

- Touching up paint
- Re-caulking showers and baths
- Adjusting cabinet and closet doors
- Replacing light bulbs
- Servicing HVAC and furnace

Take note of any odors — like smoke or incense — as you can bring in someone to use a special paint to cover them up. Ensure you have a preferred vendor list, and take care of the scheduling for your client as long as they agree to pay the bill.

It's good to know going in where there are potential inspection issues. If it's a single family home, it's good to do a pre-inspection, so that you know before listing if there are any major problems that need addressed pre-market and lessen the chance that a deal will fall through during the inspection time period.

If there are concerns that the property won't appraise for the listing price — if it's an unusual property due to size or other factors — Hata often brings in an appraiser to do a pre-appraisal. She recommends understanding ahead of time, particularly in our current market where multiple offers are common, where there may be appraisal issues; then when looking at offers, you can look more seriously at the ones that waive the appraisal contingency or those that agree to bridge the gap between the appraised price and the final price.

If the property is vacant, Hata highly recommends staging — and not just using one company, but having a relationship with several stagers in different niches so that the furniture aesthetics show the property in the best light possible that makes the most sense for the space or the target demographic. If you can't get the seller to agree to stage the listing, then virtual staging to ensure the pictures look fantastic is essential.

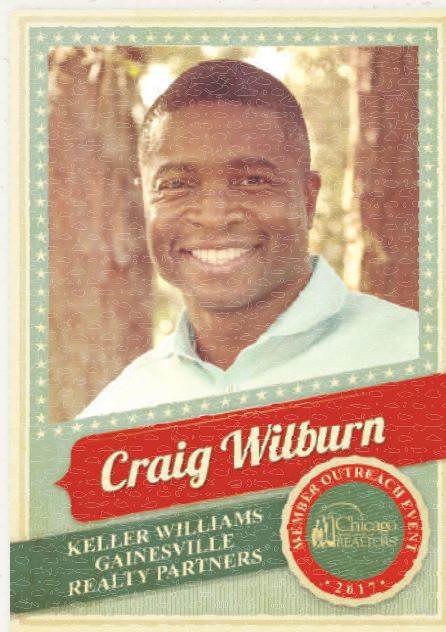
Hata also recommends doing a floor plan — many people skip this, but a floor plan paired with a great photographer is key. She also does single property websites for every listing, complete with neighborhood information, videos of the house and Matterport 3D tours, which are then advertised with paid Facebook ads.

She also experiments with pocket listings, if the seller agrees to it. Places like Top Agent Network are a great place to test pricing. If she finds they aren't getting interest, then she knows that the price may be too high or there may be another issue; it's a good warning that the property may be a tougher sale. And, if there's a lot of interest or it goes under contract on Top Agent, then it means that, even if it was priced aggressively, it was the right call for the property and clients are happy because they don't have to deal with weeks of showings.

Hata provides her clients with a marketing calendar ahead of time that breaks down the actions they will be taking to market the home by the day, including staging and photography.

Often, before the photography takes place, she has her clients take pictures of the home and send to her team, so that they can identify further decluttering that needs to happen ahead of time. She also does an additional walkthrough before the photographer comes, so that everything is as perfect as possible. And, she makes sure that someone from her team is at the shoot so that they are examining every frame and can make adjustments as needed so that the house is photographed to perfection.

In terms of photography, she makes sure to photograph laundry rooms, storage spaces and garages, because the typical buyer doesn't read the listing description. That way, a full picture of the unit is available and buyers have a more accurate picture of what they are looking at.



SELLING THE LISTING

Putting in place all these marketing items before the listing goes live ensures that the moment the listing hits the MLS, it's ready to go and it makes the most of the five-day window of time a property is marketed as "new" on the MLS. Hata recommends putting a property on the market either Monday, Tuesday or Wednesday, as at the end of the week, no one is paying attention. They then restrict showings until Saturday or Sunday to build anticipation through the week, when they hold open houses. Then, potential buyers see multiple groups touring the home and realize they need to make an offer — it's an effective strategy she employs to drive multiple offers.

Talk to client ahead of time about any stress points that could be problematic for them, like nap times for children. Work that showing schedule around those stress points, then — your clients will appreciate it, you'll keep your sellers happy, and the property can be shown in the best light possible.

Hata is also a big fan of using Sentrilock lockboxes on properties, unless it's a really unique property that requires she be there. Otherwise, clients would have to work around her schedule, rather than trying to get as many buyers into the property as quickly as possible. Her clients understand this ahead of time.

After the listing goes live, she is in contact with her clients almost every day to help them understand what she's doing to get the property sold and demonstrate that she's working hard for them.

Monday: Call & check in with each listing to report on open houses

Wednesday: Wednesday update showing online lead traffic, marketing efforts & showing report

Friday: List of competing properties that came on market that week + any properties that went pending or contingent (helps client understand the competition and be more open to price reductions, if necessary)

UNDER CONTRACT

Once the contract comes in, Hata lets everyone who showed that property know that there's an offer, so that if their clients

are interested, they have an opportunity to also put in an offer — therefore, driving a multiple offer situation.


At each point of the contract process, Hata provides her clients with blogs explaining next steps: Inspection Process, Appraisal Process, How to Hire Movers, etc. She finds the more she can inundate her buyers with information, the fewer concerns they have about how the process is going

Then she reaches out to the lender, to ensure the lender is competent, the buyer is a strong buyer without red flags and all the documentation is together. This ensures there aren't last minute problems with the loan last minute. Her team then checks in every Tuesday with the buyer's lender to see what the status of the loan is and if there are any issues. This also ensures that the lender stays on top of things and is less likely to fall off track.

Also, be sure to attend the inspection and appraisal for your clients — this is also a good time to then provide floorplans and comps, so that there aren't any value issues, and bring in your preferred vendors, with client approval, to make repairs.

CLIENT APPRECIATION

Hata prides herself on her clients care. Not only is she available at every step of the process, and working as the project manager for the listing, she also makes sure that she's showing her clients her appreciation for their business in other ways, too.

- Under contract: Flowers, champagne or a gift certificate for a dinner out
- Pre-moving day: Moving boxes
- Moving day: Offer to arrange cleaning services and babysitters, provide a meal
- Closing: Nice gift for their new home or a gift certificate for a dinner out
- Post-closing: Make a charitable donation to an organization of your clients' choosing. 



Check out videos from Kristin, Craig and Shay's presentations.

Keeping Your Brokers & Yourself Accountable to Your Goals & the Business Plan

If you're like me and many of the brokers in my office, we have the best of intentions when we write down our business plan for the coming year in November and December. We reignite our passion for the industry, make ambitious "stretch" goals for our sales numbers, and then...well...file that piece of paper away. Come summer and autumn, if we aren't hitting our sales goals, we dig around in our files and find that once-exciting business plan — and discover we've done very little on it.

Two years ago, I realized that this seems to be an industry-wide problem. We have great intentions, but fail to execute them. It's not a lack of planning—it's a lack of completion. What goes wrong? What can be done?

CHECK-IN ON YOUR PROGRESS WEEKLY & MONTHLY

I began to experiment with monthly check-ins with my brokers who were interested in staying on track. We decided to bring our business plans to these sessions, so that we could track what progress we had made and where we still needed to work. These sessions became so powerful; we all realized that we were procrastinating, letting other things get in the way, or generally not executing the business plans we had made, so we began having them weekly.

By keeping a copy of your yearly business plan with you and breaking down your big projects (marketing campaigns, social media outreach, farming/prospecting, client events) into monthly pieces as well as weekly tasks, it's harder to get off-track or discouraged. By having an accountability partner or small group sharing their own business plans and monthly/weekly progress, you lift each other up and allow one another to grow. I use a tool called 411 to track the four key areas of life — job, business, personal finance and personal, as the year progresses. The top row is your yearly goals, then monthly below, then weekly tasks.

CONTROL YOUR CALENDAR


The second tool I recommend to a broker serious about accountability is time blocking your calendar. With so much being juggled in our current world, it is very difficult for the average real estate broker to manage their time well enough to get two hours

a day of prospecting in — something most all industry experts agree is mandatory to build a healthy, growing sales business. Without accountability to a daily schedule, all of us fall prey to the temptation to put out fires first, meaning that lead generation gets put on hold — and, most likely, doesn't happen at all most days. I print out my time blocked calendar and try to keep all my appointments in the areas they should be. I block out workouts in the early morning followed by two hours of true lead generation, then the afternoon can be less intense, with listing appointments and showings in the late afternoons and evenings.

TRACK YOUR ACTIVITY DAILY

Finally, I'd recommend a daily activity tracker to keep accountable to what you are trying to accomplish daily. The one I use with our agents breaks down activities from handwritten notes and phone calls to breaking bread and networking events. This should make you aware daily (accountable to yourself and anyone you are coaching/partnering with) of what you should be doing to build your business towards those yearly business plan goals. It's that daily activity that will build your real estate sales volume up to new heights!

While it's great to be writing things down and tracking your activity, it means nothing if you aren't being held accountable. Consider forming a group in your office, or within one of the associations (like C.A.R.) or groups you belong. A spouse, friend or lender partner can also be a great person to check-in with, gauge your progress and own up to any procrastination or roadblocks you need to overcome.

At the end of the day, it's important to realize that plans are only as great as their implementation...and accountability will allow them to actually come to fruition! 

Nick Libert, CIPS
Owner & CEO
EXIT Strategy Realty



Download Nick's 4-1-1 goal-setting sheet and Time-Blocking calendar.

MY ANNUAL 4-1-1

NAME: _____

4-1-1 Action Goal Worksheet

MY ANNUAL GOALS

JOB	BUSINESS	PERSONAL FINANCE	PERSONAL
1.	1.	1.	1.
2.	2.	2.	2.
3.	3.	3.	3.
4.	4.	4.	4.

MY MONTHLY GOALS

1.	1.	1.	1.
2.	2.	2.	2.
3.	3.	3.	3.
4.	4.	4.	4.

MY WEEKLY GOALS

JOB	BUSINESS	PERSONAL FINANCE	PERSONAL
1.	1.	1.	1.
2.	2.	2.	2.
3.	3.	3.	3.
4.	4.	4.	4.

Worksheet courtesy 

Forms to Help Keep You Accountable

MY 4-1-1 GOALS WORKSHEET

Use this worksheet to help keep track of your goals and break them down into manageable mini-goals. This will help keep you on track and encouraged. Break your goals into four different categories: job, business, personal finance and personal. Start with your annual goals. What do you need to do monthly to hit your yearly goals? Then break the monthly goals into weekly tasks. Refer back to your 4-1-1 sheet throughout the week to ensure you're on-target.

TIME-BLOCK YOUR CALENDAR

Are you managing your calendar effectively?

Time blocking is a proven method to take control of your day and ensure you're getting done everything you need to stay on-track

for your goals. By planning your day in advance, with designated areas for all the tasks you need to do, there is less temptation for impromptu interruptions or putting out distracting fires. Indicate where you're going to take time for lead generating and prospecting – which is necessary to grow your business.

You can dedicate your afternoons to listing presentations or showings. You can even block out time to take care of yourself, designating a time for a workout or meditation to help you regroup and refocus on what's important. Find the schedule that works best for you and your business, and then put it in action.

Weekly Time-Blocked Calendar

NAME: _____

TIME	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SAT & SUN
7:00 AM						
8:00 AM						
9:00 AM						
9:30 AM						
10:00 AM						
10:30 AM						
11:00 AM						
11:30 AM						
12:00 PM						
12:30 PM						
1:00 PM						
1:30 PM						
2:00 PM						
2:30 PM						
3:00 PM						
3:30 PM						
4:00 PM						
4:30 PM						
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Worksheet courtesy 

Become Your Client's Strongest Asset: NAVIGATING THE NEGOTIATION

It's easy to look at negotiation as a lofty craft mastered only by tried-and-true entrepreneurs and sales professionals, but the truth is, negotiation is everywhere. We live and breathe it daily with our family, friends and coworkers. We negotiate without even realizing it.

But what happens when we take a step back and look at negotiation through the lens of real estate? What does a good negotiator look like?

"Negotiation" is defined as a dialogue between two or more parties to reach a beneficial outcome. Staying aware of who you are negotiating with, for and against is crucial, because it lays the groundwork for all your preparation. Why does preparation matter so much? Because negotiation is such a non-stop facet of our lives and our business, a negotiator is only as good as they are knowledgeable.

As you prepare, remember we negotiate for our clients, and against our customers. We have an ethical obligation to provide factually-based information to all parties—even those who are not our direct clients.

FUNDAMENTALS OF NEGOTIATION

- Stay calm
- Smile
- Do your research
- Know your strengths & weaknesses
- Pay attention to body language
- Practice humility
- Be confident

NEGOTIATION BEST PRACTICES

Know your strengths and weaknesses, and capitalize on them. Confidence in your strengths, combined with humility in recognizing your counterpart's strengths, builds rapport not only with your clients, but also with other real estate professionals and service providers.

When you ask questions, begin with "how" or "what." These questions prompt your client or the other party to contemplate their responses, ensuring you have wholesome, productive conversations. And don't shy away from conversing! Negotiation isn't a showdown across a table or through a keyboard. It's a conversation seeking to settle a disagreement. Building these conversational habits into your standard communication will up your negotiation game by making you a better communicator.

NEGOTIATING WITH CLIENTS

How well do you know your client? They may tell you a list of wants and needs in amenities or neighborhoods, but who can list everything in the back of their mind? An avid cyclist says they want space to store their bike, but they might not mention that having a bike path close by is just as important.

You can get to know your clients from a market standpoint through the REALTORS® Property Resource. The RPR's Consumer



Because
negotiation is
such a non-stop
facet of our lives
and our business,
a negotiator is
only as good
as they are
knowledgeable.



Where to Find Market Information

- Infosparks, via connectMLS
- C.A.R.'s member-exclusive FastStats
- nar.realtor
- RPR
- research.realtor.com

As you conduct your market research, keep these stats and reports on hand. It will help to back up your statements with immediate proof of your research.

Segmentation Sheet offers a profile of the consumers in a search-able area, helping you understand your current clients and know where to market and pick up leads.

When you communicate with your client, do so via the medium they are most comfortable. Texting and email have become a predominant method of communication, and if either one isn't your forte, work hard to master it.

For example, when you're conducting long-distance business with your client who lives across the country, or lives in another country entirely, videochat apps like Skype or WeChat might be the go-to method of communication.

A good negotiator records and archives all communication; this is a benefit of using emails and text messages. Use these archives for risk management and liability as well as for negotiation strategy. Refer to previous conversations to support your statements and actions. "I apologize, Mr. Client, that must have been a misunderstanding on my part. As I look back through my text messages, I see that I wrote 2 bedrooms. Moving forward, would you like to change our searches to 3 bedrooms?"

Remember, is it better to be wrong and successful, than right and unsuccessful! A key part of negotiation is being willing to humble yourself.

When working with seller clients, sit down with them in the beginning and set expectations. Talk to them about average days on the market, review what the walk through or inspection will look and feel like and so on. Not only will it save you future arguments and client frustration, it will also be a valuable reference.

For a negotiator to be the most prepared, they must know their client inside and out: their ranking of priorities, what a best and worst case scenario looks like and the ultimate walkaway point—all in writing.

NEGOTIATING WITH OTHER AGENTS


Our word and our reputation are our strongest negotiation tools. So, treat your fellow agents well and keep them and their clients' concerns on the top of your mind. It will pay off!

Great negotiations are win-win situations, because win-lose situations are the kiss of death to any business deal. After all, the point of negotiation is to find a beneficial outcome among all parties.

When preparation meets opportunity, magic happens. Your preparation should be composed not only of both sides' wants and needs, but also in-depth knowledge about your market, product and area.

A prepared, informed agent knows the indicators of where their market is going and how their product fits in it on both macro and micro levels. The macro level is the zoomed out big picture, and it could be based on geography or investment, while micro is typically local. When you know the big and small picture, you know where your client's and the other agent's client's priorities fit in.

Remember, as negotiations come down to the wire and you find yourself haggling over price, you might need to review your client's priorities. A young renter may be willing to pay more for the in-unit laundry they've never had or the apartment half a mile closer to the L station. A local nail salon or bakery may have to wait a few years before making a profit off their new store, but the fact that their desired retail space is in a neighborhood of Soul Cycles, dog parks, and health-minded Millennials probably makes a higher-than-desired price worth the investment. Understand your client, and you'll be ready to negotiate.

At the end of the day, you'll find when it comes to upping your negotiation game, your greatest asset is the preparation you put into your arsenal. 

RRES Real Estate Negotiation
REALTORS' Real Estate School Expert Certification

November 8th – November 9th

Elevate your negotiation game with this two-day certification which will examine different formats and methods so that you can play the game to win.

Everybody Thinks Condo

Here are the Reasons Your Client May Want to Consider a Co-Op Instead

If your clients are in the market to purchase a home in Chicago, they have a lot of options. When they see "co-op," their first instinct might be to keep on clicking, but they shouldn't. Unlike a condo, your clients aren't buying an individual unit. Instead, they buy shares in a corporation that owns the entire building and get a stake-hold to a specific unit.

This may sound crazy, but it totally works. Here's why.

Location.

In Chicago, as in New York and Washington, D.C., many co-op buildings are in highly sought-after locations that take advantage of great views. In Chicago, co-op buildings line Lake Shore Drive from the Gold Coast up to Evanston with views of the lake, city and green space. Exit any one of these buildings and you are surrounded by shopping, restaurants and transportation, not to mention unparalleled access to miles of lakefront path and parks.

Space.

Many co-ops give your clients more space. They benefit from unique floor plans that you don't find in modern construction. You often get fewer units on one floor, or maybe even a whole floor to yourself. Co-ops may also span multiple levels as a duplex up or duplex down. Transition spaces, like grand entryways and barrel-vaulted hallways, plenty of closets and large storage spaces add to the value.

Price per Square Foot.

There is value in a co-op. The price per square foot is the ultimate value proposition in Chicago, as compared to a condo.

Service.

Walking into a co-op building, you are immediately greeted by door staff, 24 hours a day, 365 days a year. Package delivery, no problem. Solicitors, absolutely not. Help with parcels, hailing a cab, or preventing an Uber from driving away — yes, yes and yes. This gate-keeper provides your clients with peace of mind and service.

Community.

Some people think that a co-op's purpose is to keep people out. However, the goal of a co-op is to create comfortable communal living. It's like a real neighborhood under one roof. Most co-ops in Chicago do not allow apartments to be rented out, although a few allow rentals on a limited basis. Rental restrictions foster a less transient environment, so your clients will know your neighbors — all of them.

Ultimate Bundling.


If your clients like to bundle services and dislike paying multiple bills, then a co-op might be for them. These buildings are incredibly well-run, and assessments often include all the building essentials, including common insurance, lawn care, trash removal (scavenger) and snow removal, in addition to heat, water, gas, tv/cable, door staff and property taxes. How's that for the ultimate bundle?!

Co-op Considerations.

There are a few things your clients should consider when buying a co-op:

- Financing. Not all co-ops allow mortgages and if they do, they may require at least 25 percent down.
- Taxes. Your clients will pay their unit's share of the corporation's property tax each month as part of the assessment. Taxes tend to be lower in a co-op compared to a condo in the same sales price range.
- Board approval. Your clients will most likely have to complete a Thomas Report — an in-depth review of finances and background check.

Finding the Right Co-op for You.

Chicago works on relationships. To find the right co-op for your clients, off market or otherwise, you need to work your REALTOR® connections. Consult with Chicago REALTORS® who have a connection with the co-op buildings and the people buying and selling their units. With a little research and networking, you can help your clients find the co-op of their dreams, with enough space and lakefront views to make all their friends want to live the co-op life, too! 

Lauren Shell

for the Julie Harron Real Estate Group,
Jameson Sotheby's International Realty





ON THE VERGE:

Several of **Chicago's top interior designers** spill their top trends



TIFFANY BROOKS
Tiffany Brooks Interiors Inc.



CHRIS ESKRA
CME Interiors



ANTHONY MICHAEL
Anthony Michael Interior Design



BETH PARTYKA
Homepolish



DAN RAK
Dan Rak Design



SUMMER THORNTON
Summer Thornton Design

All white kitchens. Plush upholstery. Shades of gray...everything. These trends have dominated interiors for years. But what makes an exceptional interior stand out from the rest? We talked with some of Chicago's best interior designers to see what you need to know about the trends that are on the verge.



Embrace COLOR



Beth Partyka for Charlotte Williams Interiors
and Homepolish by Dustin Halleck

Gray everything — from paint to upholstery — has been a safe go-to for years now, but its time in the spotlight may be fading, if designers have anything to say about it. "I think people are moving away from beige and gray and embracing a more colorful life," Summer Thornton, Summer Thornton Design, said.

Chris Eskra, CME Interiors, noted that those who are wanting more color are moving towards blues and bright greens, "which can brighten a room and make it feel fresh and new." Homepolish designer Beth Partyka concurs, citing blushy pinks, dusky blues and jewel-toned greens as ongoing favorites.

But even if you favor a more neutral palette, there are options for you. "Lately, I've been obsessed with finding the perfect shade of white to provide a neutral counterpoint for an exciting wallpaper or tile pattern," Dan Rak, Dan Rak Design, said. "It's a return to clean simplicity."

Chocolate browns, blacks, navy and bronze also remain in heavy use for designer Anthony Michael, Anthony Michael Interior Design, while Tiffany Brooks, Tiffany Brooks Interiors, noted that various shades of blue are emerging as the "new neutral." "It's hard to find a color that doesn't look great [with blues]," she said.

The all-white kitchen, too, is a classic that you may begin seeing less of. "People are definitely branching out, even if it's in muted shades of a color on cabinets," Partyka said. "Pale mint, to sage green and shades of blue paired with classic or modern lighting, fixtures and hardware will be right on trend for the next year."

Add TEXTURE

With so many design possibilities, why even stick to plain ol' paint? Every designer we talked to cited "texture" as a must-have in interiors.

"I'm seeing more and more people move towards wall coverings with texture, whether that's a grasscloth, wallpaper or lime wash," Thornton said. And we're not talking about the chintzy wallpaper of decades past. Instead, there are infinite styles available now – including marbled, three-dimensional, and even scratch n' sniff. Plus, a wide variety of temporary solutions are a great way for tentative first timers or renters to get the same effect, with a less permanent investment.

If you've turned on HGTV at all in the past two years, shiplap has emerged in force. Brooks credits shiplap as helping entice homeowners to consider texture in atypical ways.

High-gloss lacquer finishes, too, are a great way to add new texture to a room – both on the furniture or on the walls and ceilings. Thornton used cerulean blue lacquer on a ceiling in a recent project for a calming effect

that still packs a punch. Eskra, too, likes the impact lacquer can have when combined with bold colors. And Michael has been incorporating lacquer with lucite pieces and LED accent lighting in recent projects for a bold, modern look.



Chris Eskra for CME Interiors by Drew Kelly

Layer in FABRIC & PATTERNS

Mixing in different fabrics and patterns helps a room to have a layered and collected feel. While Thornton mixes historic patterns from various eras to create timeless looks, Michael cites the 70s as his inspiration. "Think David Hicks and Dorothy Draper — big and bold, with an edge of glamour."

And patterns aren't just for accent pieces. "I'm advising my clients to make bolder choices for fabric patterns and colors in the upholstered pieces [too]," Thornton said.



Summer Thornton Design by Josh Thornton

Rak has been using cement tile to add both texture and pattern to his spaces. "It can be a bit of a splurge, but pair it with simple white subway tile to balance the look and save on the budget," he said.



Beth Partyka for Charlotte Williams Interiors and Homepolish by Dustin Halleck



Dan Rak Design by Cynthia Lynn

Rethink DESIGN

flow between rooms but aren't completely open floor plans," Thornton said. "In many cases we'll design cased openings to create a visual separation between rooms but maintain eyesight lines and easy flow. It's a great way to define each room but ensure the home doesn't feel closed-off."



Summer Thornton Design by Josh Thornton

In the BATH: For bathrooms, Michael cites trench drains and curbless entries as a must-have — "I hate standing on top of a drain." Brooks sources for both fashion as well as function, using smart products in a variety of colors, finishes and patterns when available to up the stylish tech factor, while Partyka notes the importance of really well-designed lighting. "There

are so many stylish options available now in a wide range of price points and it makes a huge impact on the look and uniqueness of a bathroom," she said. She also uses art to add unexpected personality and character to the space. And if you love a good bath, never fear: Eskra says that soaking tubs are still a huge hit. As for finishes, he's loving brass. "It's warm, inviting and adds a wonderful accent, especially in rooms that are monochromatic."

In the KITCHEN: We mentioned that color is starting to creep back into the kitchen. Michael continues to see a big demand for waterfall countertops, while marble reigns supreme over granite. Quartz, too, remains popular for its durability and low maintenance — Eskra says that in monochromatic colors, they can make a kitchen look timeless.

Another major new trend? A completely streamlined aesthetic. "The more things can disappear, the better," Eskra said. "Appliances with cabinet panel fronts, hidden cabinets for countertop appliances, induction cooktops that are flush with the counter — clean, uncluttered kitchens with lots of workspace; it's a seamless look with a futuristic feel." Michael concurs, adding that built-in seating is also making a comeback.



Tiffany Brooks Interiors © 2017 Scripps Networks, LLC

Adding to the futuristic feel is the emergence of smart tech for kitchen appliances. "People are not only wanting a refrigerator," Brooks said. "They want a refrigerator that's going to remind them of their next appointments, groceries that need to be purchased and any family notes."



Anthony Michael Interior Design by Jacob Hand Photography


In the ACCESSORIES: Light fixtures are finally getting their due. Long hailed by designers as a make-or-break it accessory, the wide variety of options available means that no matter your taste, from '70s to postmodern, there's something available for you.

Partyka encourages you to consider sculptural accent pieces, a sentiment echoed by Rak, who believes accent chairs give the biggest bang for your buck when it comes to giving a living room a fresh new look. "Keep it simple with your sofa - clean lines, narrow arms and an overall slim profile," he said. "Position an accent chair or two opposite the sofa and allow them to be the star of the show. Drape a wool throw over the back of the chair (only one chair, though!) and you're good to go. It's chic and fresh and has lots of 'wow' factor."

Artwork, too, is an easy option to add texture, color and interest to a room. "Art comes in such a wide range of prices. [so] you can totally change the look of a room with some beautiful prints, without spending a lot of money," Eskra said.

Thornton agrees. "Typically we'll find some cool sculptural art to put in bookcases, and we'll weave in a few fun

pillows to give the space modernity," she said. "Then, in a few years if you're tired of them, you can change them out without feeling guilty."

In the end though, every home should reflect its unique inhabitants. "If you love something, it will never be a fleeting trend in your own space," Brooks said. 

Favorite “Go-To” Smart Phone Apps

Ripl

Create eye-catching animated videos with Ripl! Ripl is like a marketing team in your pocket and makes creating unique content easy. The app features easy to use templates to create videos and boost your social engagement. Showing a house? Whip up a video to tempt buyers! Ripl even tracks engagements for you so you can see how well each video is doing and make changes accordingly. With the Pro version, you can brand the videos with your logo and schedule posts.



Slydial

In a hurry? Don't want to bother someone? Ensure your communication is more efficient – just leave a message, with Slydial. Rather than connecting your call to a ring tone, Slydial transfers your call directly to voicemail so you can better manage your time. The app integrates with your contacts in your phone to make the call that much faster. It also has a new group messaging feature that allows you to leave one voicemail in multiple mail boxes at once. If you have a lot of follow-ups and know your response is the same for all of them, consolidate it into one call.



Videolicious

Video sells – and Videolicious is a quick and easy tool to create high-quality real estate video to boost revenue and get eyes on your listings, showcase neighborhood tours and capture client testimonials. Traditional video editing software can be confusing and extremely time consuming. Videolicious is done right from your phone and makes adding clips, soundbites and photos quick and painless. You can even add your logo and music to up the professional feel of your video.



Glympse

Running late to a showing? Stuck in traffic before your meeting? Keep your clients and colleagues updated on your location in real-time with Glympse! With Glympse you can share your location with selected contacts for a certain duration of time and even include notes. In a busy city like Chicago, it's easy for travel plans to get disrupted. Share your location with your clients or colleagues to keep them updated on your location and exactly when you'll be arriving. You set the duration of time so your location is private again after the meeting or showing. You can even set a destination so those tracking know exactly where you're heading.



MagicPlan

When showing a home, it can often be hard for buyers to imagine themselves inside. Maybe they'd love the living room if there was a wall separating it from the kitchen or they can't decide if their favorite furniture would fit. MagicPlan allows you to create a floorplan of a home by snapping a few photos and then allows you to place objects, move and add walls and edit measurements. This is a handy way to make buyers feel more at-home in a space and picture their belongings inside. It's also a great tool for sellers to showcase their homes and allow buyers to explore the floorplan rather than just photos. After your floor plan is complete, you can download it and save to refer back to later.



Open Home Pro

Gone are the days of open house visitors filling out contact information by hand! Open Home Pro allows visitors to quickly fill in their information on a phone or tablet and then sends a professional follow-up containing your information. That means no attempting to decipher handwriting and having to remember to craft unique follow-ups. Plus, open house goers want a broker that's up-to-date on current technology. Gain the confidence of your potential buyers and follow up with the simple download of an app. Open Home Pro also sends you a list of leads who don't have a broker or home to sell so you can focus your time accordingly.



Over

Personalizing photos just became a whole lot easier! Over allows you to add text and designs over an image in a variety of fonts, sizes and colors. Highlight your latest listing features or congratulate your recently-closed clients in a well-designed, user-friendly way. Over is a great way to curate marketing material from the touch of a few buttons to make your social stand out. Best of all, the app is free!



Genius Scan

Don't let papers pile up on your desk and get lost in the clutter! Genius Scan allows you to quickly take a photo of an image and turn it into a PDF. You can also merge multiple-page documents into a single PDF. Once you've scanned what you need, you can email it directly from the app or import it into Dropbox. REALTORS® are always on-the-go and being able to work from anywhere is necessary to stay on top of business. You'll save time by having your documents all in one convenient location. It also means you can have clients sign contracts or paperwork from the comfort of their home!



Evernote

Organize your notes, files, lists, links and photos all in one place! Evernote is a must-have for going paperless. It's also accessible from all devices meaning you can access what you need from work, home or on the road. You can organize, tag and search your notes to quickly find what you are looking for. Evernote is a great way for teams to stay connected on a project every step of the way. From brainstorming to editing drafts, Evernote is the easiest way to organize and stay on top of projects. Best of all, the premium version has business card scanning, so you can share your information wherever you are.



Hiya

Hiya identifies the calls you want to take and blocks the numbers and texts you want to avoid! The app uses its broad database of number information and allows you to better manage your calls. Being a REALTOR® often means spending a lot of time on your phone, whether screening calls, returning them or trying to hunt down a phone number. Hiya allows you to know when a potential client may be calling or if it's a spam call. You can block calls, blacklist unwanted phone numbers and SMS text messages, reverse phone search incoming call information and receive spam alerts. Best of all, the app is free (and no ads!).




Expensify

The end of the month rolls around and you are scurrying to find your pile of receipts that you've been saving to manually enter into a system for expense reimbursement. It's time to upgrade! Expensify is a simple and quick way to manage your expenses. All you have to do is snap a picture of your receipt within the app and it automatically files an expense report for you. As soon as reports are approved, you are reimbursed within 24 hours via direct deposit! Admins of the app can also flag certain items that will need approval and others that won't — like a cup of coffee. Expensify also has travel features to consolidate your flights, hotel and vehicle travel into an expense report. It features an easy-to-use interface that allows different workflows to make managing the company's expenses a breeze.



Trello

Want to work more collaboratively, and get more done? Trello's task management software keeps everything all in one place and keeps teams informed. The boards, lists and cards enable you to organize and prioritize your personal and team projects. You can update the status of leads and clients in the transaction process for your entire team to see. And, you can add comments, attachments and other details (like due dates) directly to Trello cards. Their organization system is one of the easiest ways to make sure all steps of a process get completed. Trello also syncs with apps you're likely already using to create your own unique workflow platform. 



PILSEN'S NEXT CHAPTER

Chicago is a city of neighborhoods, and one of the best examples of this designation is the community of Pilsen. Part of the heart of the lower west side, Pilsen is a neighborhood rich in diversity and history.

For over 150 years, Pilsen served as a sort of "port of entry" for Chicago's Eastern European immigrants; today, it is home to a mix of the creative class, students and Mexican-American families, amongst others. Adding to the modern-day mix of cultures is the Heart of Chicago, a neighborhood with a large Italian community.

Pilsen's immigrant and working class legacy informs much of its appeal — housing stock is both affordable and diverse, with a mix of apartments, condos and single family homes. Streets are quiet. Retail and food options are unique and affordable. Pilsen may seem like it's worlds away from the downtown skyline visible in the distance, but it's only three miles southwest of the Loop.

For all these reasons — and more — recent Census statistics and university studies show Pilsen isn't the first port of entry for immigrants any more — in fact, it's losing many of its immigrant families as its charms attract Chicagoans interested in its proximity to downtown, many retail and restaurant options, and diverse housing stock. Lately, Pilsen's been making headlines as much for new development proposals as for anti-gentrification efforts. But these growing pains are typical for any neighborhood experiencing new development and demographic change, change that is spurred on in many parts by what makes the neighborhood such a special place to live for so many of its residents. It's just another chapter in Pilsen's long history of evolution.

CULTURE

One of the most famous and colorful perks of visiting and living in Pilsen is the colorful murals that adorn many storefronts and walls, and the public artworks on most street corners. The creative community is alive and well here. Galleries flourish as part of the Chicago Arts District, which encompasses multiple blocks of Pilsen and provides a place for artists to live and work. The best time to experience this is on 2nd Fridays Gallery Night, when visitors can tour over 30 lofts, galleries and retail spaces to get an inside glimpse of the thriving art scene.





Another cultural gem is the National Museum of Mexican Art, one of the largest Latino cultural organizations in the U.S. It's a testament to an illustrious Mexican culture, with a 6,000 piece permanent collection, rotating exhibits and performing arts showcases.

Finally, no exploration of Pilsen would be complete without a stop at Thalia Hall. A stunning late-19th century community hall re-established and renovated in 2013, Thalia Hall is one of

Chicago's best performance venues and has inspired much of the buzz about the neighborhood. Thalia Hall's reinvention has introduced Pilsen to a whole new generation of Chicagoans, and given them a glimpse of what makes the neighborhood so unique.

ACCESSIBILITY

According to Walk Score, Pilsen is the 21st most walkable neighborhood in Chicago, with a walk score of 88, transit score

Continued on page 28



Continued from page 27

of 65 and bike score of 83, putting it just ahead of neighborhoods like Logan Square and Roscoe Village. Dotted with both pink and blue El stops, Pilsen has good transportation options, in addition to its proximity to major highways.

REAL ESTATE

Pilsen's working class legacy is apparent in its housing stock — a mix of bungalows and single family homes, right alongside rentals and some condos. Lofts are also common throughout the neighborhood, in many cases doubling as work-live space for Pilsen's creative class.

New developments are working their way through the approval process — a blend of mixed-use redevelopment of old warehouses and shiny new apartment towers, spurred, in part, by the anticipated Paseo Trail, Chicago's next adaptive reuse of an old BNSF rail line that is slated to connect Pilsen with Little Village. The 4-mile bicycle and walking path is under construction currently, but will include gathering spaces, gardens and public art celebrating the neighborhoods Latino culture. As you might expect, the Paseo Trail has drawn comparisons to the 606, which ignited a housing boom (and increased prices) in Wicker Park, Bucktown, Logan Square and Humboldt Park.

Commercial spaces reflect the diversity of Pilsen's residents. Here, you can find everything from offbeat vintage shops and independent coffee shops, to contemporary galleries and





award-winning restaurants like Dusek's Board & Beer, right next to Mexican panaderias, taquerias and bodegas.

Pilsen's melting pot of community members — from multi-generational residents to new faces — has made it an attractive place to live for many years. Its next evolution — in whatever shape that takes — promises to further its reputation as a cultural hub and quintessential Chicago community. [CB](#)

Photos by Maria Dickman, Chicago Association of REALTORS®



Green Power:

The incredible impact of green spaces on health and property values

Did you know the average person spends 90 percent of their time indoors? That's a lot of time with sparse fresh air and a buildup of air pollutants. In 1989, NASA realized its astronauts in the first space station would be experiencing the effects of prolonged time indoors. They conducted a study to see what could improve air quality and the results led to an easy, décor-friendly answer: house plants.

THE AIR UP THERE

Indoor air pollutants are ranked among the top five environmental risks to public health, with the EPA estimating air quality as two to five times more polluted indoors. So what's in the air that's so bad? To start, most modern day construction has an emphasis on energy conservation. Buildings adhere to this by using more insulation, which can be more energy efficient but also traps air pollutants.

Newer buildings and design also feature materials that release volatile organic compounds, or VOCs. These can be found in things like furniture, paint and carpet. There are also usually a large number of people in these spaces, meaning higher levels of carbon dioxide, or CO₂.

Pollutants in the air with poor ventilation can lead to something called Sick Building Syndrome. Symptoms of the illness include many flu-like symptoms like headache, nausea, fatigue and difficulty focusing. Whether at home or work, these symptoms could impact productivity immensely.



Plant Wall in the IT Department at NAR. Photo courtesy of CRT Labs – www.crtlabs.org

COMMERCIAL IMPACT

Business owners are considering employee health and green initiatives now more than ever. Not only do they want green building operations, but they also want a space that will allow for plant life to succeed and filter the air. NAR's Center for REALTOR® Technology reports that office tenants are willing to pay almost ten percent more for buildings with green initiatives. By pointing out features like large windows to accommodate plants, commercial buyers recognize opportunities for employees to be happier and healthier.

THE HOW-TO

A simple and decorative way to rid your air of pollutants is to increase the number of plants. Back in elementary school, you may have learned about something called photosynthesis. Plants absorb the CO₂ in the air which is then processed into oxygen, a quick fix for cleaner air. Not only does it help convert CO₂ into oxygen, the microorganisms in the soil also help clean the air of other pollutants like ammonia, mold and formaldehyde.

We've laid out a variety of plant options in this article that you can choose for your personal space or to recommend to your clients. Buyers may be more likely to purchase a home with a variety of plants for aesthetic reasons and knowing the air is cleaner. They may also feel more life within a home and be able to see themselves in it with personal, lively touches like plants. Not to mention, productivity increases when greenery is added in our environments, meaning your office can close more deals and help more customers with the addition of a few plants.

If you're worried about the upkeep of plants, being out of town often or not having a lot of light in your space — don't worry! Every plant comes with different needs; some are much easier to care for than others. Plus, many of these plants can be found for reasonable prices at your local garden shop or home improvement store.

STAGING WITH GREENERY

If your clients are selling a home, recommend using plants throughout the house. Houses can often feel cold without photos or keepsakes; adding plants not only clears the air of chemicals, but gives life to the room. Be sure to trim the plants and water them before the showing so they have the best color possible. Consider using decorative ceramic pots for a personal touch.

WHAT YOU NEED TO GET STARTED



1. Light

All plants need some form of light — some more than others. Consider your space and access to light, and select a plant from there. Most house plants like indirect or filtered sunlight, which is easy to find in many spaces. A select few need direct sunlight, like cacti or succulents.



2. Water

Water is necessary for all plants to survive. Like light, plants need varying amounts of water. A general rule is to water once a week or when the soil becomes dry. A quick touch of the soil itself is the best way to tell. Some plants, like the Snake Plant or Rubber Plants, can tolerate more time in between watering, if needed.



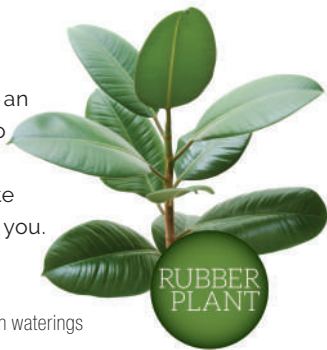
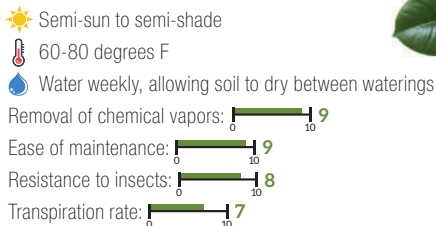
3. Temperature

Lastly, most plants like a steady temperature. Placing them near a vent or too close to a window may change the temperature too often, leaving an unhappy plant. If you choose plants that like humidity, spritzing the leaves with water to keep them moist will satisfy them.

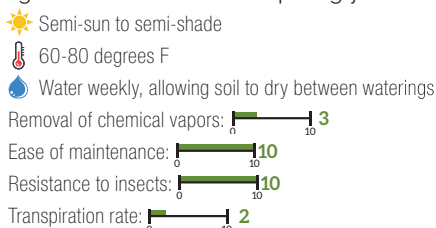
Now that you are ready to spruce up your environment and improve your air quality, it's time to select plants that work for you or your client's needs. Below is a starter list of plants based on ease-of-care. Check out the rest of our favorite chemical-removing house plants below. Mix and match plants of different removal strengths and care levels to make your space more lively and productive.

CARE LEVEL: EASY

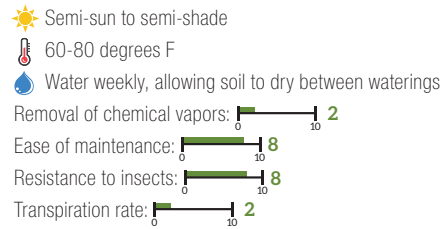
Rubber Plant: The rubber plant is an extremely durable plant that's easy to care for. It can tolerate dim light and cool temperatures but doesn't tolerate over-watering, meaning less work for you.



Snake Plant: The snake plant is often called "indestructible" and can tolerate a lot of neglect. It does well in a variety of sunlight and can be watered sparingly.

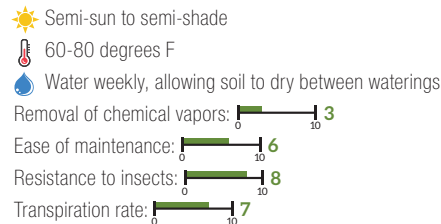


Aloe Vera: This well-known plant is the key ingredient in many skin-soothing products and it's also a low-maintenance succulent! This plant enjoys full to semi-sun and needs moderate watering.

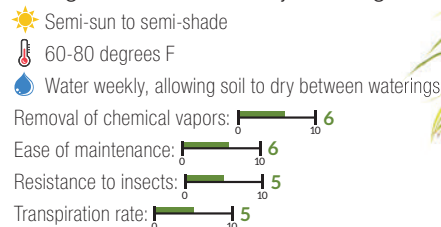


CARE LEVEL: MEDIUM

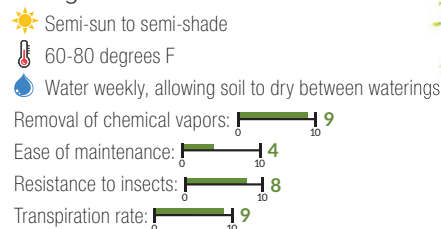
Prayer Plant: This plant's name derives from its habit of closing its leaves at night and opening them during the day to conserve moisture. It enjoys semi-sun and needs to be kept evenly moist and misted frequently.



Spider Plant: This plant was one of the first discussed by NASA in their initial study on removing indoor air pollutants. It enjoys filtered light and needs weekly waterings.



Kimberly Queen Fern: This fern is a better indoor fern choice as it isn't as sensitive to lack of humidity, unlike other fern variations. It requires regular watering and the soil shouldn't ever be completely dry. It enjoys filtered light.



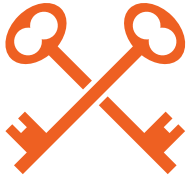
Prepare for cleaner air, more productive spaces and more satisfied clients. You will be boasting about your green thumb in no time! **CR**



A Pocket Guide to Cleaner Air: Plants for Commercial Spaces by CRT Labs



OPEN HOUSE SAFETY



Open houses are one of the best ways to bring new clients in and sell homes quickly. New faces are often exciting and come with opportunity, but REALTORS® should always be on guard for possible dangers. Hosting a safe open house is easy with preparation and the right tools.



STUDY THE NEIGHBORHOOD & HOME BEFOREHAND

Get to know the area the home is in and prepare for any emergencies that could arise. Check the home from across the street and notice the lighting and if your car could possibly get blocked in. While you are there, notify neighbors about the open house and invite them to attend. This is not only a friendly gesture but means neighbors will be more alert and aware of strangers in the area and anything out of the ordinary.

After you've familiarized yourself with the neighborhood, your next stop should be the home itself. Make yourself aware of the exits and if any should be locked or unlocked during the open house. Take note of conversation pieces in every room in case you need to prolong conversation. Also notice cell signal strength in different areas of the home and if you may need extra precaution in those areas.



NOTIFY AUTHORITIES & EMERGENCY CONTACTS

One of the simplest ways to protect yourself is to make others aware of your whereabouts. Start by letting friends and family know about the open house and its location. Pre-program those contacts' numbers into your speed dial in case of emergency.

The Homesnap Pro app has a Safety Timer feature for safe showings. Choose the location of your showing, how long the showing should last and then enter your emergency contacts to be notified if the timer runs out. We all know showings can run long, so the timer is adjustable based on your needs. You can also send a text to your emergency contacts with a quick tap of a button.

Another great option is a new tool, the Guard Llama. The Guard Llama is a small handheld device that connects to your phone to track your location, retrieve any medical information you provide and offer a photo. Guard Llama is ideal for REALTORS® to keep on hand at open houses in case of an emergency because a simple push of a button will alert an emergency dispatch center and your emergency contacts — no fumbling to unlock or dial your phone. Two clicks on the button will alert police three times faster than your phone would allow and is also discreet.



DAY-OF SAFETY

Start by reminding the sellers to put valuables in a safe and secure place, and ask them to remind neighbors about the open house. Be sure to reaffirm the security code with the sellers and arrive early to survey and double check the entrances. If possible, park in an area where your car will not get blocked in.

Ensure you have an electronic or paper sign-in sheet for visitors so that you can not only contact them later, but you're also aware of who is in the house at all times. Greeting visitors will help you get to know possible buyers and be aware if anyone suspicious stops by.

When showing visitors the home, walk behind them and direct them as they go. If possible, avoid smaller spaces like attics and basements where you could become trapped. This way, the potential buyers not only get to explore more on their own, but you get to keep your eyes on the situation at hand at all times.

Scheduling friends or co-workers to stop by can be another way to ensure safety at your open house. If they can't make it, communicate frequently with technology by giving them a call during the showing or schedule them to call you. This lets visitors know that others are aware of your whereabouts and could sway them from doing any harm.


During the open house, don't be afraid to trust your instincts. If something or someone feels off, take extra precautions. Answering visitors' questions with follow up questions is a simple way to learn more about them. For example, if they ask "Is this property vacant?" You can follow with, "Are you ready to move in?" or "Are you preapproved?" This allows you to better understand their intentions and where they are in the buying process.



CLOSING UP SAFELY

Double check that the property is vacant before closing up the house. A simple trick can be to pretend like you aren't closing alone, saying aloud something like, "Mike, go check the other bedroom." Not only can this ease your fears, but this could also deter any unwanted danger.

Start closing in the back of the house and work your way forward so you can leave through the front door. When you are finally closed up, take a few extra glances around to notice any strange cars or people that could be lurking in the area.

Having a safe open house is easy with a few extra precautions! Take the time to get to know the home and neighborhood, program emergency contacts to your phone and let them know of your whereabouts and take advantage of new safety technologies for an added layer of protection. 

REAL ESTATE VISIONARIES



Tariq Khwaja, Chicago LPO Evolve Bank & Trust, Kevin Rocio, @properties Commercial, Debra Dobbs, @properties, Nick Libert, EXIT Strategy Realty, and C.A.R. President Matt Silver, Urban Real Estate.

We were honored to sponsor the *Modern Luxury Men's Book* Real Estate Visionaries luncheon at Prime & Provisions in June.

REALTORS® in attendance learned from a few of the industry's top producers: Nick Libert, EXIT Strategy Realty, Kevin Rocio, @properties commercial, Tariq Khwaja, Chicago LPO Evolve Bank & Trust, Debra Dobbs, @properties, and C.A.R. President Matt Silver, Urban Real Estate. Here are a few of the key takeaways:

➤ Always give more value to your clients than you receive in payment. Rocio noted that clients want to work with people who want to see them thrive – be that person. Give great advice. In a similar vein, Silver said that if someone has to ask you for something, you aren't doing your job well enough. Anticipate their needs and always be thinking ahead. Khwaja agreed, saying that what you put out in the world always comes back to you.

➤ How you start your day, and how you time-manage your day, is going to determine your success. Every single deal is different, but they tend to follow a pattern, Libert said. Systems, therefore, are key to growing your business and staying organized.



➤ Know what's going on throughout Chicago's 77 different neighborhoods, which are all ebbing and flowing at their own pace. Dobbs recommends pulling data by neighborhood regularly — there are so many property characteristics that don't fit in "the box," and personal lifestyle characteristics matter. It's not a straight-forward rent versus buy argument city-wide.

➤ Sense of community makes Chicago great. You can still live here very affordably in comparison to other large cities, and the people here are very loyal and welcoming. Be a good steward of that legacy. **CR**

THE LOW DOWN ON ESCALATION CLAUSES

A low supply of homes has led to a significant number of our listings seeing multiple offer situations. To make things even more tricky, many buyers are now resorting to using escalation clauses in their contracts. We've put together this primer on escalation clauses to help you understand what they are used for and some potential risks involved.

What is an escalation clause?

Think of it in terms of eBay. An escalation clause allows a buyer to make an offer on a property saying that they are willing to pay X for a property, but if another offer comes in, their offer is escalated to Y. How it goes from X to Y is set in terms of increments within the offer. Typically, the escalation clause will have a cap on it as well.

How does it work?

Say your buyer makes an offer on a property for \$100,000. They add language in the contract that will increase their offer, in increments of \$2,000, up to a cap of \$110,000, over the next highest bidder. Therefore, if there is a competing offer at \$105,000, the buyer's offer now becomes \$107,000. This escalation will continue until their cap of \$110,000 is met. But if it doesn't become a multiple offers situation, their offer remains at \$100,000.

Does a seller have to accept a contract with an escalation clause?

No. A home seller can state that they will not consider or accept an offer with an escalation clause in it. This should be dictated by desires of the seller, not the REALTOR®.

Why was my offer with an escalation clause not accepted?

Some sellers don't want to negotiate with a contract that has an escalation clause, so it's possible that it wasn't even considered. Keep in mind that price is just one term of the contract; any number of terms and factors may carry more significance for the seller. So if possession date is the term that has the most significance for the seller, they may have chosen to accept another contract with a more favorable possession date.

What do I do when I receive multiple offers with more than one escalation clause?


Advise your client to look to the other terms of the contract, as well.

Who can draft the escalation clause?

Be careful of the unauthorized practice of law. Remember: you are not an attorney, so you should not be drafting or adding any language into a contract. Only a licensed attorney should be doing so. If your client wants to move forward with an escalation clause, it is best that they seek legal advice beforehand.

What are some potential issues with escalation clauses?

- **Disclosure issues:** Buyers may not want their offer being disclosed to other bidders to prove that they are the next highest bidder.
- **No caps:** Keep in mind that the property will need to (in most instances) be appraised, so contracts with no caps may not be reasonable.
- **Multiple escalation clause offers:** This is only one term, so the seller may need to focus on the other terms of the contract.
- **Loss of negotiating power:** By putting your cards on the table from the get-go, you are losing out on negotiating power, as the seller now knows your top number.

For more questions on escalation clauses or any other Professional Standards-related matters, contact Amanda Withrow, Senior Director of Membership and Industry Relations, at awithrow@chicagorealtor.com. 

INDUSTRY PARTNERS



FIABCI: Rob Rosmis, RCG Advisors Inc., Sheldon Good, Good Realty Group, Maurice Hampton, Centered International Realty, Susan Greenfield, Brown Harris Stevens, and Marion Valle, Valle Realty



FIABCI: Bill Endsley, FIABCI - Midwest, and Dr. Margot Weinstein, Metropolitan Real Estate Group



NAGLREP: Aubrey Parker, Beerman, Pritikin, Mirabelli, Swerdlove LLP, Charlie Garrido, McDonald Partners LLC, Jason Mark Roberts, Berkshire Hathaway HomeServices, Michael J. Stump and Ryan Pettingill, First American Title



AREAA: Capitol Hill in Washington D.C. during 2017 AREAA National Policy Summit - Tuyen Nguyen, Chicago Real Estate Resources, Vicky Silvano, Century 21 S.G.R., Inc., Hope Atuel, AREAA National Executive Director, and Kashyap Trivedi, Trivedi & Khan, LLP



FIABCI: Sheldon Good, Good Realty Group, delivering his message about the benefits of FIABCI to attendees at the C.A.R. office on Wednesday, June 28th



AREAA: Some of the ladies of AREAA strike a pose at AREAA National Policy Summit in Washington D.C. May 15th - 17th



AREAA: Volunteers at AREAA's Building Community Day with DuPage Habitat for Humanity on Saturday, May 20th



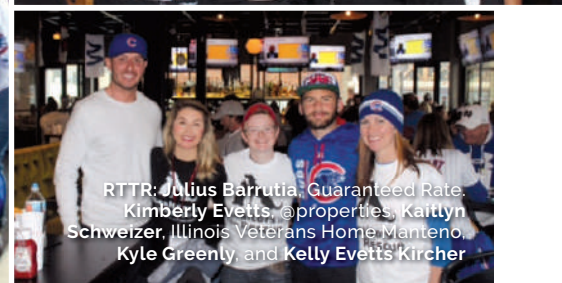
NAHREP: Jessica Barrera, VP of NAHREP Chicago - West Town Realty



RTTR: Attendees hanging out at the pre-party before the Cubs game.



RTTR: Kim Evetts, @properties, Kelly Evetts Kircher, @properties, Nikki Fielding, and Nadia Rajjoub, Pfizer.



RTTR: Julius Barrutia, Guaranteed Rate, Kimberly Evetts, @properties, Kaitlyn Schweizer, Illinois Veterans Home, Kyle Greenty, and Kelly Evetts Kircher



AREAA's photo credit: Maurel Samonte



DRB's photo credit: Courtney Jones



FIABCI's photo credit: Bill Endsley & Jakeeva Lee



NAHREP's photo credit: Gaspar Flores/Marcello Rodarte



NAGLREP's photo credit: Michael Stump



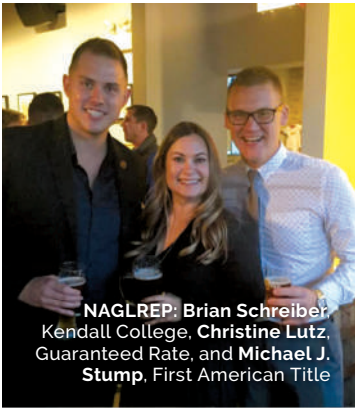
RTTR's photo credit: Kimberly Evetts



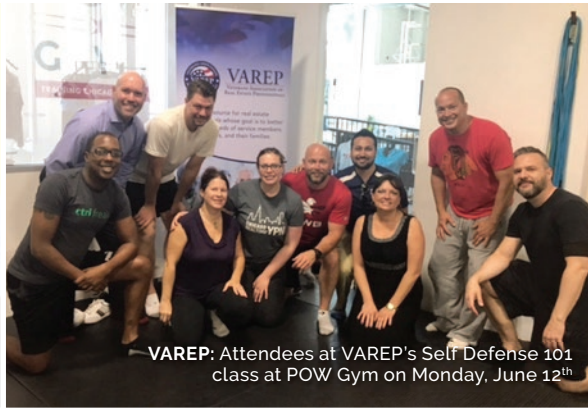
VAREP's photo credit: Rachel Frangos



WCR's photo credit: Judy Gibbons



NAGLREP: Brian Schreiber, Kendall College, Christine Lutz, Guaranteed Rate, and Michael J. Stump, First American Title



VAREP: Attendees at VAREP's Self Defense 101 class at POW Gym on Monday, June 12th



DRB: DRB President Courtney Jones, Chicago Homes Realty Group and James Gilliam, Fifth Third Bank



VAREP: Paul Ochmanek, Paul Ochmanek Legal Office, Rachel Frangos, Baird and Warner, Karyn Meyers, Coldwell Banker Residential, and Victor LaGroon, Chicago Office of Veteran Affairs at Operation V.E.T. Symposium



VAREP: Paul Ochmanek, Paul Ochmanek Legal Office, Rachel Frangos, Baird and Warner, Karyn Meyers, Coldwell Banker Residential, and Victor LaGroon, Chicago Office of Veteran Affairs at Operation V.E.T. Symposium



DRB: James Gilliam, Fifth Third Bank with participant leaving the mobile office after receiving services.



DRB: Gwen Newton, Century 21 Affiliated, Diane Odell, Diane Danzy Odell, Attorney At Law, P.C. Courtney Jones, Chicago Homes Realty Group, Dianne Simmons Supreme Realist Inc., and James Gilliam, Fifth Third Bank



NAHREP: Ismael Sanchez, Miguel Sanchez, and Rafael Ruiz, all of Ruiz Realty



WCR: Attendees at the WCR Concrete + Concierge - Chicago Luxury event on Thursday, June 15th.



WCR: Brian Weichel, Lydia Memeti, Julian Bregu, and Graco Funes, all of iLoans



NAHREP: Joe Castillo, ERA Mi Casa, Doug Carpenter, Coldwell Banker The Real Estate Group, Leo Pareja, Remine, President of NAREP Chicago Gaspar Flores Jr., Su Familia Real Estate, Mike Drews, Charles B. Doss & Co., Joe Nery, Nery & Richardson, LLC, and Matt Difanis, RE/MAX Realty Associates

C.A.R. Industry Partners have so much to offer!

Join them at future events as they are full of powerful information, networking and a good time with industry peers. Check out some photos from their previous events this year! For more information on C.A.R.'s Industry Partners, visit ChicagoREALTOR.com/groups-and-networks/industry-partners/



Health Insurance Coverage that Works for You

What keeps you up at night? This is a question we ask you every year as we work to ensure you're leading a happy, productive and financially stable life. Health is wealth, so we understand that ensuring that you and your loved ones have reliable, comprehensive health care coverage can go a long way towards your peace of mind. Over the past year, we have worked to find a solution to offer you, our members, that goes beyond the options available under the Affordable Care Act (ACA).

We are pleased to introduce to Chicago REALTORS® a cost-effective, high-quality health insurance program through Stratego Partners that does just that.

WHAT IS IT?

Our program will provide access to one of the nation's largest hospital and physician networks, including Northwestern, University of Chicago and Rush hospitals, which are no longer available under Chicago-area ACA plans.

CHOICE OF PLANS

Under ACA, many people feel like their insurance coverage leaves them in the dust until they spend thousands of dollars out-of-pocket. No more. Chicago REALTORS® will be able to choose from four different deductibles, ranging from \$1,000 to \$6,000, and pharmacy co-pays, that include, for example, a \$10 generic, \$30 brand and \$60 formulary option. Preventative care will be covered at 100 percent and no lifetime maximums.

LOWER PREMIUMS

One of the biggest problems with the ACA has been skyrocketing annual premiums, which have more than doubled over the past four years and are expected to increase another twenty percent or more for 2018. Our program's annual premium increases over the past five years have stayed in the single digits, ranging from five to nine percent, significantly lower than ACA increases. The program features annual premium reductions for individual, spouse, children and family coverage (except for those receiving large ACA subsidies), and the Pick the Program option allows you to choose what will work best for your family's unique coverage needs and annual medical budget.

STRATEGO PARTNERS

HOW DO I ENROLL?

All Chicago REALTORS® are eligible to apply for coverage through an online application process. Please note that the medical questionnaire will take about twenty to thirty minutes to complete. Once submitted, the underwriting and acceptance decision will take approximately two to three weeks. Toll-free telephone assistance will be available to you throughout the application and enrollment process, so you can get your questions answered in a timely fashion.

WHEN CAN I APPLY?

Applications will be accepted from October 1-15, 2017. The program underwriting evaluation and acceptance decision period will take place from mid-October through November 3, 2017. Coverage will begin on January 1, 2018.

Be sure to check the C.A.R. Weekly Connection and **ChicagoREALTOR.com** for more information, including application materials and deadlines. ☐



Help Your Clients Make Smarter Decisions About Their Home

We've talked extensively about smart homes and smart technology — but what can the REALTOR® do to help homeowners make smarter decisions about their home and eliminate some of the anxiety that comes with technology and appliance upkeep? Simply knowing all of the what, where, when and how the technology in a home works can be overwhelming, and is often left to the homeowner to learn by trial and error.

But, what if there was an app designed to make it easier to live in, care for and reap the full benefits of the most expensive asset most of your clients will ever own, branded with your information?

Enter Centriq, C.A.R.'s newest member perk. Centriq is the solution to smart home and appliance headaches, and a custom branding solution for you to stay top of mind for your clients.

HOW DOES IT WORK?

Simply snap a photo of the nameplate of any appliance. Centriq will automatically bring up the user manuals, common spare parts that are linked to Amazon for easy, one-click purchasing, product recall alerts and how-to videos from tech experts. The homeowner can store any other important information about their home, and they can even record video notes, so they never forget how to do something, even if the task is infrequent, like programming a sprinkler controller.



Centriq also sends the homeowner regular, useful maintenance alerts and tips based on where they live and the technology they have in their home. This drives homeowner engagement and ensures your branding is seen dozens of times each year.

Plus, that honey-do list can now be tackled with ease. Centriq's partnership with This Old House provides direct, in-app access to comprehensive content any DIYer might need to stay on top of home maintenance.


WHAT'S IN IT FOR ME?

For Chicago REALTORS® whose clients are selling, buying or building a home that has smart technology installed, this is a great opportunity to ensure the information for that technology — like how-to manuals, installer information and receipts — are in one, convenient place. For a small fee, you can brand the app for your clients, ensuring you stay in front of your clients as a resource for years to come.

Plus, Centriq is a 2017 National Association of REALTORS® Reach Accelerator company, and winner of the National Association of Homebuilders' 2016 Game Changer Award.

WHAT DOES IT COST?

Chicago REALTORS® qualify for a discount on Centriq's annual unlimited users plan: \$299 (normally \$349) and a waived set-up fee.

Not ready to commit to unlimited plan? Chicago REALTORS® can opt to pay \$4.95 for each active user annually, plus a discounted \$39 set-up fee (normally \$49). 



How to Work with the Building and Zoning Departments

BY BRIAN A. BERNARDONI, SENIOR DIRECTOR OF GOVERNMENT AFFAIRS AND PUBLIC POLICY

Understanding the City of Chicago's Building and Zoning Departments' protocols is an important skill set for Chicago REALTORS® looking to work with commercial clients and investors.

While there is no doubt the City of Chicago has improved access to information through its website and has worked to expedite the systems at play, the processes are still highly detailed and should be followed explicitly. As a REALTOR® working with a new commercial client or investor, at bare minimum you should become knowledgeable about the website and be aware the component of time weighs heavily in this area, as delays or lack of adherence to codes can be costly.

WORKING WITH THE DEPARTMENT OF ZONING

When it comes to Zoning, as a REALTOR® you know:

- The approval of an Alderman is critical to success in zoning and development issues.
- Every business license, location expansion and change of location application needs to be reviewed and approved by Zoning before a business license application can be processed.
- The City of Chicago is divided into distinct zoning districts that reflect the diversity of business and neighborhood uses. Each zoning district has different regulations about the types of business activities that are permitted.
- During the zoning review, the City of Chicago looks at many things, including proper classification of business activity, if the business activity is allowed in a specific district, compliance with parking, landscape, and building requirements, and verification of valid driveway permit.

New Business Zoning 101

So your client has an idea for a new business. It's very important that you check the zoning requirements of the proposed business location carefully. It is critical that you advise your clients to not enter into any financial commitments (i.e. sign a lease) unless you are certain that you are in the proper zoning district that allows the proposed business activity. This often means meeting with the alderman and, in some cases, the local community organization.

Do not assume the previous owner's zoning designation applies! The City of Chicago provides many resources online to assist you and your clients. I urge you to become familiar with these tools to research where you can do business in the City.

- **How to Find Your Zoning District** — A quick tutorial showing how to use the License Zoning Reference Guide.
- **License Zoning Reference Guide** — See where business are allowed in the city.
- **Interactive Zoning Map**
- **Schedule an appointment with a business consultant** at the Small Business Center, or call the Business Call Center: 312.74.GOBIZ. They are here to help you understand the process.

Meet our new G.A.D., Beth Wanless!

Beth comes to us from the Institute of Real Estate Management (IREM®), where she worked on property management, affordable housing and commercial real estate policy on both federal and state levels. She is an RPAC Major Investor. Beth is a



huge fan of Ohio State football (GO BUCKS!) and loves reading non-fiction and biographies. Her favorite summer event is the Chicago Air and Water Show, as well as Square Roots street fest. She lives in Ravenswood with her husband and two sons.

WORKING WITH THE DEPARTMENT OF BUILDINGS

While the Association stays out of individual zoning matters, we have had a longtime role in monitoring the City of Chicago Building Code, which plays a dominant role in development in Chicago. The Department of Buildings enforces the code for the safety and quality of life of Chicago's citizens and visitors.

There is no doubt that the Chicago Code is unique. Critics continue to claim it is also costly — with a reliance on copper pipe for potable water and conduit for low voltage wires, there is little dispute the code also promotes high-quality design standards and has specific areas for conservation, rehabilitation and reuse of buildings.


In recent months, due to the leadership of Judith Frydland, the current Commissioner of Buildings, we have seen much more dialogue on making the code more flexible for innovation, with opportunities for testing of new materials and even design elements.

Permitting 101

As REALTORS®, you should be aware of a few of the permitting basics.

When Do I Need A Permit? If you build a porch, garage or a deck; move walls, doors, columns or beams; change the location of or add new windows or doors; or install a new boiler system, a permit is required.

What Can I Do Without A Permit? Replacing windows or doors (same size or location), replacement of plumbing fixtures (same size or location), replacing siding, replacing furnaces, installation of fences up to 5 feet high or painting do not require a permit. Please note: if the property is a landmark, you will need permitting.

REALTORS® should advise their clients before applying for a permit that the City of Chicago will check for Building Code violations, Stop Work Orders and Revenue Indebtedness. REALTORS® should also advise their clients that if the footprint or height of the building is changing as a result of the work, zoning approval may be needed. 



Visit ChicagoREALTOR.com for links to many of the tools and resources discussed here.



BRIAN A. BERNARDONI
Senior Director of
Government Affairs
and Public Policy



BETH WANLESS
Director of
Government Affairs

Senior Director of Government Affairs and Public Policy Brian A. Bernardoni and Director of Government Affairs Beth Wanless engage in advocacy and policy matters, increasing the ability of REALTORS® to have their voices heard at Chicago's City Hall, the Cook County Board and a number of government and policy arenas.

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In accordance with applicable professional standards, some firm services may not be available to attest clients.

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PSS-18200-012A



Tracy Palmer, EXIT Strategy Realty



C.A.R.'S BOYS & GIRLS CLUB CARNIVAL

This is the second year we have partnered with the True Value Boys & Girls Club to throw a fun Back to School Carnival for over 200 kids, who enjoyed games like putt putt, bounce houses, face painting, a photo booth, cotton candy and hot dogs. 50 volunteers distributed 250 backpacks filled with school supplies, generously donated by the National Association of REALTORS®, to help get their school year started right. Learn more about our partnership at ChicagoREALTOR.com.



Eileen Ellis, Krain Real Estate, Sarah Ware, Ware Realty Group, a BGC volunteer, Matt Silver, Urban Real Estate and Megan Oswald, Real Living City Residential



Kevin Van Eck, @properties and Dave Naso, Keller Williams Chicago - Lincoln Park



Mary Beth Durkin, Chicago Association of REALTORS® and Maurice Hampton, Centered International Realty



Thank you to all the volunteers who participated in the C.A.R.'s 2017 Boys & Girls Club Carnival!


Key Takeaways from the 2017 Successful Women in Commercial Real Estate Breakfast

CommercialForum hosted its annual Successful Women in Commercial Real Estate series on Tuesday, July 18, along with CREW Chicago and The Goldie Initiative. The series discussed how technology is changing, disrupting and enhancing the industry. The panel consisted of Constance Freedman of Moderne Ventures, Karin Kraai of Newmark Grubb Knight Frank, and Emily Line of Realtors Property Resource®. The panel was moderated by Ginger Downs, CEO of the Chicago Association of REALTORS®.

WHAT YOU NEED TO KNOW:

- Innovation is spurred from problem areas. Technology isn't made to harm and displace the industries it's serving when used properly. Challenges are present in all aspects of transactions and new technology will come in to make those processes easier.
- Diversity creates better companies — but the key to building diversity is through mentorship. Women need to collaborate and boost each other up to succeed in any industry, especially in high-demand commercial real estate. Diverse companies with more women statistically perform better. We

need to promote mentorship and look at what initiatives can make an impact, like slashing the wage gap and increasing the number of women executives.

- Data is king. Using rich data is the key to running a successful business.
- Technology is booming here. The cost of living is 30 percent what it is on the coasts, and the investor pool is consistently growing. But we have work to do: we need more investors for mid-size companies that are a few years off the ground. If you're wanting to get involved in the tech scene, showing up to events and providing user feedback is critical.
- Companies and brokers are looking to the future. We're starting to see a shift in company culture to not only attract younger employees but also improve the happiness of current ones. Millennials will soon be the largest demographic in the work force, so it's important to consider what they are looking for in a work place and find spaces to make those dreams a reality. Because so many of us live tech-heavy, fast-paced lives, we need our work places to be innovative and efficient. 



Karin Kraai, Newmark Grubb Knight Frank,
Emily Line, Realtors Property Resource®, and
Constance Freedman, Moderne Ventures



Molly Phelan, Much Shelist, and
Antje Gehrken, A.R.E. Properties



Kim Becker, @properties
and Nicholas Apostol, Keller
Williams Chicago - Lincoln Park

News & Updates

Congratulations to the recipients of the new Chicago Association of REALTORS® Member Scholarship for Roosevelt University's Masters of Science in Real Estate (MSRE) degree through the Marshall Bennett Institute of Real Estate.

- **Thomas Allen**, APTUS
- **Da An**, Richland Global
- **Iryna Auchynnikava**, Spaces Real Estate
- **Tracy Collins**, Rising Realty
- **Sonia Del Real**, U.S. GSA
- **Lynn Farthing**
- **Chris Pezza**, Miller Chicago Real Estate
- **Ashley Pollack**, Federal Home Loan Bank of Chicago
- **William Tyler**, Real People Realty
- **Pamela Williams**



Learn about the benefits of being
a CommercialForum member.

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John Lesner, Jamie Sackmann, Denise Hellstrom, Old Republic National Title Company and Al Frederick, First Centennial Mortgage



Robert Archibald, State Farm Insurance Company, Lindsey Schendel, Main Street Real Estate Group, Jill Deichmann and Cristina Passmore, Rebuilding Together Metro Chicago, Michael Bencks, Neighborhood Loans, and Christopher Pezza, Miller Chicago, LLC



Mike McNamara, Dan Hacker, and Mike Wood, ATA National Title Group



Tracey Williams, A.R.E. Partners, Inc. and Sarah Ware, Ware Realty Group, LLC



Matt Haedicke and Ron Knoll, @properties

C.A.R.'S 110TH ANNUAL GOLF CLASSIC



Rick Templeton, ION, Jerry Jackson, H & R Block, Darryl Armstrong, Coldwell Banker Residential Brokerage, and Allan Armstrong, ComEd



Michael Bencks, Neighborhood Loans and Lindsey Schendel, Main Street Real Estate Group



Joffre Colbert, @properties

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Steve Vicenteno, Phil Lipuma, John Kitson, and Mike Harvel, Chicago Tribune Media Company



Stephanie Scott, Katie Steinhoff, and Eileen Andersen, Draper and Kramer Mortgage Corporation



Kelli Wyzkowski, Nancy Kroll, and Julia Mezher, Chicago Title Insurance Company



Alicia Ruiz, 6th Ward Alderman – Berwyn, and Jorgito Flores, Neighborhood Loans



Sabrina Bier, and Kim O'Donnell, Proper Title



MaryAnn Huey, Suzi Bramson, Jim Kinney, and Lisa McGuirt, Balfo & Warner



Dan Gjeldum, Guaranteed Rate sponsor of the Beat-the-Banker hole



Matt Silver, Urban Real Estate, and Patrick Dalessandro, Coachlight Realty, Inc. GMAC



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Steve DeJoie, Jeff Gomoll, Emelie Maybrook, and Bill Chu, MB Financial Bank



Marlene Beltram and Mika Ichikawa, The Barefoot Hawaiian, Inc.



Valerie Sancrainte, CONLON/Christie's International Real Estate, and Kelsey Shaw, @properties

YPN SUMMER CRUISE



Claire Demos, Law Office Demos, and Matt Mika, Coldwell Banker Residential Brokerage



Donnie Bernacchi, Hayley Caddy, and Omar Mryan, Neighborhood Loans



Katie Steinhoff, Michael Bilodeau, Craig Achtzehn, and Stephanie Scott, Draper and Kramer Mortgage Corporation



Antonia Mills, Antonia L. Mills, Attorney at Law, Jake Tasharski, Center Coast Realty, and Rachel Frangos, Baird & Warner



Moses Hall, Miller Chicago, LLC, Mo Dadkhan, Main Street Real Estate Group, David Lotan, Newman Realty, Mina Choe, Bridge International, LLC, Jake Tasharski, Center Coast Realty, Rachel Frangos, Baird & Warner, [front] Lindsey Schendel, Main Street Real Estate Group, Grace Goro-Kaage, Coldwell Banker Residential Brokerage, Catherine Holbrook, Americorp, Michaela Gordon, @properties

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Louis Stiehm, Century 21 S.G.R., Inc., Patricia Jamrozowicz, CVS Health, and Jennifer Bender, Wintrust Mortgage



Photos by Marcello Rodarte, Marcello Rodarte Photography.

Jeff Bier, Carlson Law Offices, and Justin Dobek, Parrillo Weiss, LLC



Alex Chastain and Ron Knoll, @properties



Claire Hills, Corporate Concepts, and Jacey Johnson, The HON Company



Susana Guzman, Century 21 Affiliated, and Johnny Noreiga, Neighborhood Loans



On deck at the YPN's Summer Cruise



Mike Obyed, IRE/MAX NEXT, Cynthia Zenko, Zenko Law, and Niko Marneris, The Law Offices of Niko G. Marneris



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Military Relocation Professional (MRP)

Did you know many veterans and U.S. service members aren't fully aware of their home loan eligibility? Learn about the wide variety of benefits and services available to your clients and how to find the housing solutions that best suit their needs. (3 hours CE credit).

- Use demographics of the military market to formulate business strategies and determine service offerings for sellers and buyers.
- Enhance your sensitivity to the emotional issues involved when a military family relocates.
- Identify and provide services that help service members sell or find and purchase suitable homes.
- Apply knowledge of the military relocation process to guide service members through the real estate transaction.
- Explain the basics of VA financing.
- Recognize situations in which a buyer is eligible for VA financing.

OCTOBER
10

8:30 AM - 5:00 PM



The Roadmap of a Transaction

If you are buying or selling, this course will direct you from securing a lead to the final stage of a transaction. Through the lens of successful REALTORS®, experience the breakdown of that journey while you learn the methods to stay on track and tips to avoid dead ends.

- "Find Your Ride" – Turn that prospect into a solid client.
- "Know Your Streets" – Create the ultimate business plan to implement through every twist and turn.
- "Follow the Rules of the Road" – Learn about the rules and regulations that will make or break you.
- "Read the Signs" – Get equipped with the negotiation skills crucial to your buyer/seller.
- "Cruise to Your Destination" – Show clients your commitment to excellence every step of the way; from making a great first impression to the perfect closing gift. You'll have a client for life, if you do it right.

OCTOBER
12

9:00 AM - 12:00 PM



Seller Representative Specialist

This course provides a comprehensive foundation of skill development, training and resources to help real estate professionals represent the interests of sellers in today's marketplace. Be the resource your seller clients need!

- Increase listings and grow your business.
- Demonstrate and communicate your value package to seller clients.
- Understand and apply the Code of Ethics and Standards of Practice.
- Understand and comply with state license laws when representing sellers.
- Understand and apply methods, tools, and techniques to provide the support and services that sellers want and need.

OCTOBER
30 & 31

9:00 AM - 5:00 PM

Registrations may be completed at
www.ChicagoREALTOR.com/Education

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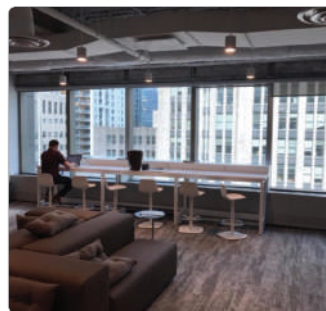
Thank you!

Ed Howlett, Sheldon Good, Mary Howe,
and Niko Apostol!

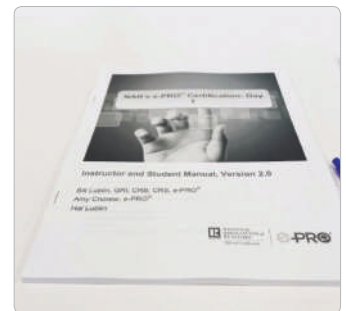
Out & About




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Real estate training in the new location!
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#ValSellsHomes



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My office for the day had such great
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Chicago Association of REALTORS Golf outing | Jul 13, 2017

 **Frank Williams** said:
"Thanks to the
Chicago REALTOR
Magazine for this
article."

 **Sam Powell**
added 26 new photos
— with **Christina
Pinson Weaver**
and 6 others at 
**110th Annual Golf
Classic.**



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