#### A REAL CHANGE EMERALD MEMBERSHIP

The #1 Resource For
Those Who Want To Attract The Right
Clients, Make More Money And Live The
Life Of Their Dreams!

165UE NO. 14

Welcome To
This Issue of The Emerald
Membership And Our Best-Selling
Newsletter!



Hello Emerald Members!

What an amazing time of year this is! Here at A Real Change we have some SPECIFIC things we are very grateful for!

One year ago I was in the hospital with a bleeding colon and things were very shaky. I'm so happy to tell you that today I am totally healed and haven't had any digestive issues at all since August! Even after much travel, an intense event in October, expanding to 20 staff this year, I'm SOLID because the Rock, Jesus, has pulled me through once again! WOOHOO!!!

In today's issue some of my guests have more wisdom to share with you than I've seen in any other business publication. It is with great pride that we share this platform with them and know that they will help you to reach your lifetime goals.

My video today is CRITICAL- it will be the SINGLE BIGGEST TOOL that you will ever use to rid yourself once and forever of poverty. Can you do me a favor? If today's video blesses you, impacts you and really sets things right for you- will you write me personally? You can contact me at: sandi@arealchange.com I promise to read every single one of your emails.

I love you!! We are so proud of you!!! YOU are making A REAL CHANGE in the world!

Sandi Krakowski

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## Prosperity vs. Poverty

#### by Sandi Krakowski

hen we hear the words poverty, we think of someone who is poor, suffering in want, victimized and abandoned. Sadly, this is true even in our great nation of the USA. But there is another poverty that I am hunting down... and I will give myself to this hunt, to see it cease and desist.

It's the poverty that is rooted deep into the hearts of men and women who do not suffer lack, are not victimized or abandoned. On the contrary, many have more in their pantry than most poor people have in any given month, at their disposal, or worse yet, wasted. No, this kind of poverty eats away at the

well intentions of hard working people and turns them into entitled, defensive and in debt strugglers.

No one was designed by a Holy God to struggle. Sadly, some will suffer, live in lack and on our

watch, will starve to death tonight. This is exactly why I am on a HUNT against poverty.... The poverty that lives in the mind.

If 100% of the people I see on a daily basis whine and moan about any given situation were to be set free from the poverty that is ruling in their mind, they could impact the world of starving babies and children who need their help.

But it won't happen before.... We need people to rise up, stop crying victim and get over their crap, so THEY can be more.

This is why I have taken the time to do an intense video on this topic in our Emerald Newsletter this month, releasing this evening.... about an hour.. my web guys are finalizing this issue that has 3 powerful videos and 20 pages of INTENSE content!

Click on the image below to be taken to this month's video training



Password: !video\*november\$12

ney together. It's not going to be a comfortable journey, I guarantee you. There will be times when you will feel such anger towards me that you'll have two choices before you- break free or run away.

Let's start this jour-

I pray, with all of my heart, before the God of the Universe, that you, my friend and reader, break free. ©



Sandi Krakowski is known internationally as a Coach, Business Owner, Writer, Author and Speaker who is committed to her family and loves to live life to the fullest! Her unique talent is as a "Back To Basics Step By Step Business" expert who currently serves more than 300,000 clients in over 147 countries. The systems she has created help the average business owner as well as big corporations get extra-ordinary results quickly.



## The Three Parts Of You - Body, Soul, Spirit: How It Affects Your Business

by PJ McClure

t some point in life we have all been there. Maybe you are there now. Our best attempts to move forward seem to lose footing and slide back. We make great progress only to self-sabotage and end up worse off than we started.

Don't worry; no one is judging you as you nod your head along with me. I have spent countless hours, days... years in that place. Wondering why I could not seem to hold it together and why nothing seemed to satisfy me. How is it that I could "know better" and still end up in the wrong places, situations, and with the wrong people?

What I have learned through experience, mentoring, and divine revelation about this internal struggle has changed my life forever

and I'm confident it can do the same for you. In fact, how you believe about what I am about to share has already determined where you are in your life and how you choose to act after reading this will determine where you go. No pressure.

The reason so many of us battle with seeming inconsistencies in our lives is because we do not see the complete picture of who we are. Everyone understands our physical being; aka our bodies. It would be difficult to deny the existence of

your eyes as you read these words. However, there is more to the story and this is where the problem and solution exist.

We are not just our physical bodies. In the truest sense of existence, we are triune or three-part beings. Body, soul, and spirit; operating as one. For us to be healthy we must live in wholeness with all parts. My purpose today is not to dive into the theology of these three parts, but to share with you where so many fall in not taking care of every piece of who we are.

#### Each part has needs

To begin understanding the issues and how to solve them, we must look at what each part of us needs to be healthy. Your spirit, soul, and body all have separate needs, and when those are met we are happy, fulfilled, productive, and beacons of hope for those around us. When we ignore or neglect even one of our parts we suffer.

The needs of the body are the easiest to identify. We



need air. Don't believe me... try going without it. As soon as you pass out your body will take over and make you breathe to get it. We need food and water. Food is also something we abuse if needs in our other parts aren't being met.

Our bodies need sleep (much to the frustration of my 8-year old daughter) and will take sleep even if we do not willingly give it. We need sunlight and physical activity. We're built for that interaction and our bodies do not respond properly if we do not get it. I'm sure there are more, but this is a pretty solid

list to help us understand the concept of needs.

How about the soul? Our soul could be understood as the center of our emotions. (Again, not diving into the theology here.) The needs of our soul can be categorized as affection, attention, and significance. We are going to spend

more time here in a moment, but I want you to consider the effects of these three as you read them and ask yourself if you need them.

The spirit is made more complicated by the centuries of dogma and fear of something we do not completely understand, so I want to be clear about what I am speaking to. When I say, "spirit" with a little 's,' I mean that each of us has a spirit of our own. That is distinct from the Holy Spirit or Spirit of God (big S), which is part of the triune God in who's image we are made.

The needs of our spirit are directly linked to the Holy Spirit and our interaction with God. We need prayer, and not just "hey God, I need some help here," kind of prayer. Communication and seeking His leading. We need to worship. Our spirits cry out to give Him praise even when our bodies and souls don't feel like it.

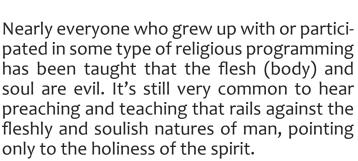
Our spirits need the Word of God. Not just the Bible, but His active, fresh Word. And we only get that through another need, which is fellowship with Him. We must be close in order to hear what He would tell us.

So think about it. If all three parts of you

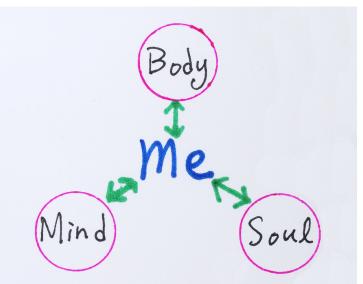
were getting what they need... where would there be room to fall? The most solid people you know are the ones who recognize and feed every part of their being in a cherished way. It is when we don't that the inconsistencies of life surface.

To that end, I want to share the most common area of neglect

that I get to see in observing people.



There is no doubt that we are to be spiritled, but why would we bother to lead evil? If we are regenerated, made new in Christ, the soul and flesh are not evil. We are to love and feed them the same as we feed our spirit. In Ephesians, Paul tells us specifically:





"In the same way husbands should love their wives as their own bodies. He who loves his wife loves himself. For no one ever hated his own flesh, but nourishes and cherishes it, just as Christ does the church." (Ephesians 5:28-29)

We are to love ourselves... ALL of ourselves! If we carry a conscious or unconscious belief that meeting the needs of my soul and body is somehow bad, I will regress or self-sabotage when I get close. I won't sustain my growth because it fights against my belief that satisfying anything but my spirit is wrong.



It is when we view our souls and bodies as something to despise and mistrust that we get into problems. We don't take care of them in a legitimate way, but they will not be denied so they each seek to get their needs met in illegitimate ways.

When training lifeguards it is crucial for them to understand how to save a drowning person without being drowned themselves. If some is desperate for air (body need) they will do anything they can to get it. Without being aware of what they are doing, someone could drown the very person trying to

save them in their panic to get what they need.

If I do not consciously and legitimately fill my soul need to attention, I may act out of character or deliberately get in trouble to get attention. When a soul starves for affection, it will find it dangerous and ill-fated relationships. A lack of significance has led to more crime than our society would ever want to admit.

Acknowledge your whole being and the needs each part has. Honor and cherish yourself and accept God's grace for anything that has happened in the past. You are team and it is time for you to play big!



**PJ McClure** is an internationally respected expert who helps business owners and executives destroy roadblocks and seize opportunities to achieve their ideal vision of success. He is an award-winning speaker and the best-selling author of *Flip the SWITCH: How to Turn On and Turn Up Your Mindset.* You can download Flip the SWITCH for free at <a href="https://www.themindsetmaven.com">www.themindsetmaven.com</a>





## Hiring A VA For Your Next Product Launch Or Big Product Release: Checklists To Make Everyone's Life Easy

by Tiffany Johnson

n the process of creating your next product your focus is on the content itself rather than how it will be promoted, purchased, and what will happen after purchase. If you think about it too much it can be overwhelming. However, being the smart business owner that you are, you know this is not something you can take on all by yourself. And so, you've decided to hire a virtual assistant to help with putting all of the pieces together, while you **create**, **create**! Now what?

The best thing to do next is to answer three very important questions about your product:

- 1. How will your target audience learn about your new product?
- 2. How will they be able to purchase your new product?
- 3. What happens after they purchase your new product?

Let's break this down so it's very clear what's needed on your end and what your virtual assistant can provide for you on their end as well as a deadline to keep things running smoothly. This way you don't have to keep going back to find out who's doing what when.

## PHASE I: PROMOTION How will your target audience learn about your new product?

Think of all the different ways you'd like to promote your new product. Will be it be through:

- √ Email
- √ Blog Posts
- ✓ Social Media
- ✓ Ads
- √ or, All of the above

More than likely, you're going to choose to promote your new product using all of the named methods above. Here's what you'll want to provide your virtual assistant:

#### **EMAILS**

- The # of emails that will go out to your list.
- The date you plan to send the content for the emails to your virtual assistant.



- The date you'd like your virtual assistant to do a test run to ensure the emails have been formatted and setup correctly.
- The date you'd like the emails to be sent out to your list.

In chart form, it could look like this:

Email No.	Date Content Sent to VA	Date for VA to setup and test	Date VA sends to the list

#### **BLOG POSTS**

- The # of blog posts that will go on the website.
- The date you plan to send the content for the blog posts to your virtual assistant.
- The date you'd like your virtual assistant to do a test run to ensure the blog posts have been formatted and setup correctly.
- The date you'd like the blog posts to be published.

In chart form, it could look like this:

Blog Posts No.	Date Content Sent to VA	Date for VA to setup and test	Date VA publishes to the website

#### SOCIAL MEDIA

- What platforms will you use to promote your new product (i.e. Facebook, Twitter, Pinterest, LinkedIn)
- The # of updates that will go out to each social media platform
- The date you plan to send the content for the social media updates to your virtual assistant.
- The date you'd like the updates to be sent out to each social media platform.

In chart form, it could look like this:

Facebook Updates No.	Date Content Sent to VA	Date VA schedules to Facebook



Twitter Updates No.	Date Content Sent to VA	Date VA schedules to Twitter

#### **ADS**

- The # of ads that will be used to promote the product.
- The type of ads that will be used to promote the product (i.e Facebook ads, banner ads)
- The date you plan to send the content for the ads to your virtual assistant or send to someone else to be setup on their website if you're doing a banner ad.
- The date you'd like the ads to be setup and submitted.

In chart form, it could look like this:

Ad Type	Ad No.	Date Content Sent to VA or someone else	Date VA sets up ad on Facebook or elsewhere for approval

## PHASE II: PURCHASE How will they be able to purchase your new product?

It's time for your client to purchase your new product and you have a sales page for it. All of the work completed in the promotion phase points to this sales page.

Here's what you'll want to provide your virtual assistant:

- Shopping cart system you will be using for your new product
- Name of the product you want shown in the shopping cart
- Product price
- The date you'd like your virtual assistant to setup the new product in the shopping cart and on the website.
- The date you'd like for both you and your virtual assistant to do a test run to ensure the product has been setup correctly on the website as well as in the shopping cart.
- Also, let your virtual assistant know which follow-up/autoresponder message goes with each product. You'll also provide more detail regarding the message in the after purchase phase.

Product No.	Name of Product	Product Price	Message No.	Date for VA to setup	Date for testing



#### PHASE III: AFTER PURCHASE What happens after they purchase your new product?

#### FOLLOW-UP/AUTORESPONDER MESSAGES

- The # of messages that will go out following purchase
- The date you plan to send the content for the messages to your virtual assistant.
- The date you'd like your virtual assistant to do a test run to ensure the messages have been formatted and setup correctly.
- The days delay you'd like the messages to be sent out following purchase (i.e. immediately following, 3 days after, etc.)

In chart form, it could look like this:

Message No.	Date Content Sent to VA	Date for VA to setup and test

It's very important to test everything as if you were the person purchasing. See and experience it from their point of view so you'll know exactly what needs to be tweaked as well as what needs to stay exactly as it is. It's important for both you and virtual assistant to go through the purchase process.

You both will be looking out for any glitches like bad links, delay in product delivery, format issues, incorrect price, wrong follow up messages, etc. In addition, you'll also look for the feel of the overall experience. Does it make sense from one step to the next? Is what you expected happening through the entire purchase process?

This checklist is a great reference each time you launch or release a new product. It will keep both you and your virtual assistant on your toes. We've found the best place to keep this type of document for all to share and update is in a Google doc or Google spreadsheet. It also eliminates emailing back and forth with an attached document, hoping the person on the other end is referencing the latest version on their computer.

All the best in your next product creation. Using the checklists will make everyone's life easier! 😊





Tiffany Johnson is the visionary and CEO behind Virtual Hired Hand. She helps busy business owners get started online with their websites, teleclasses, and eNewsletters. Her specialty is WordPress and although she has a background in computer programming she works to make hard things simple for the average business owner and freelancer. She has been running her online business full-time since 2008. www.virtualhiredhand.com



## Creating Your Culture

#### by PJ McClure

rickets. That is what I heard after making a rather bold statement about the value of a company's mission statement to a conference room of over 600 employees. To be fair, the CEO knew I would make the statement and was totally onboard with it, but that didn't prepare us for the reaction.

The exact statement was, "When we compare the survey results from all of you and your customers with the company mission statement, there is a disconnect. Your mission statement is worthless unless you intend to live it out in your behavior."

This CEO, his officers, and upper management team were at a breaking point and ready for a change. After three months of strategy sessions and numerous attempts to maintain the status quo, they came to grips with the fact that their company culture must change. Whether a company is established or just starting out, building the right culture is the most important piece of company's growth and stability.

In the beginning of my consulting relationship with this client we dedicated time to not only understanding their culture, but really understanding what culture means. The culture of a company or even a home is more than a dress code or schedule. Culture is about creating an environment that allows for people and ideas to thrive without divi-

A culture allows things to grow even if they do not always agree with each other. Think

sion.

about the lab dish in which penicillin grew. It wasn't by itself.

In one environment, penicillin grew right along side of a damaging bacteria. Eventually the penicillin adjusted and overcame the bacteria. Had it not been for the bacteria we would not have penicillin. That speaks to the type of culture you allow.

Allowance of risk is a huge expectation for a productive culture. Culture without risk is lifeless and sterile. If you want your company, family... whatever to grow, you must be willing to take risks, trusting that your vision and intention will guide you to the best outcome. Something else culture provides is protection. This can be good or bad depending on your culture and if you are building it on purpose or letting it grow by accident. On purpose, you decide what your culture expects and reflects.

I've seen some company cultures that view their customers as people to "get business from" and they are constantly suspicious and mistrustful. Others see customers as people to "serve with our product or service" and they are always looking for new ways to engage and value their clients.

The main point about these two different ways of seeing clients is that neither has anything to do with the outside world. They de-



cided within their culture how they would see things and operate and the culture protects them in their stance. Deciding the lens your culture will look through makes all the difference.

How do we form a great culture? There are four keys to establishing a phenomenal culture that is capable of changing the world. After all, isn't that what we want to do?

- 1. Know what you want the culture to look like or reflect. It is possible; even likely, that you know what you want your company, church, or family to be about, but don't know exactly what that would look like. No problem. Start making casting vision toward what you know and create more definition along the way.
- 2. Begin the transformation. Too often, leaders think they must have the entire plan worked out before beginning. Not true or even realistic. Our goal is not the plan, it is the transformation! Transforming a culture comes with surprises and opportunities we cannot see from the head of the trail, so thinking we will capture it all in planning phase is arrogant.

Accept the fact that you won't know everything up front and begin moving in the direction of your vision. Make decisions based on where you want to go and watch as things unfold.

3. Make sure you culture is building toward increase, not just to protect what you have. Protection of what I currently possess (customers, resources, people) is a natural stance,

but not at the expense of growth. Constantly playing defense creates a fear-based culture and defeats the purpose.

Your culture's version of increase may be different than mine. Increase might mean greater customer interaction, deeper employee engagement, or geographic expansion. It does not always have to focus on more sales, but often results in financial increase.

4. Center your culture around relationships. No one is all alone in any endeavor. Even if you are a solo-preneur with no one else in your business, you have customers. Anything that could be called an organization must focus on relationships between people.

I have watched "company policies" destroy the relationships between management and front-line worker or company and client, because the policy is executed without concern for relationships and culture. I will be the first to tell you that policies are a necessary part of any organization so that there is consistency in how certain situations are handled. But a company that enforces policy without the spirit of its original intent is about to fail. Policies do not equal culture!

When you reach the point of understanding the culture you want to create, go ahead and

An important element of mission, vision, or purpose statements is to allow them to be dynamic at first. You will discover things along the way that will reshape the statement. That's okay and expected.

make a statement around it.



The most important key though, is to make sure you are living out what you write. Having a published statement about your culture and not living in to it is not just pointless, it is destructive. We are better off not having one than to put it out there and

not live it. Which brings us full circle.

Crickets...

At that moment I invited the CEO to join me at the microphone to explain where things were heading. He acknowledged that the mission statement and actions were not congruent and took personal responsibility. "The changes must start from the top," he said, "and that means with me."

In the next few minutes, he laid out the hopes of a new culture and how he and the management team would be first in line to make it happen. That he didn't expect everyone to buy in right away, but buy in would be required for the culture to change. After apologizing for previous missteps in policy, he thanked them all in advance for taking on the mission of making the company better than it had ever been before and sat down... to a standing ovation!

We all want to be part of something great. Greater than ourselves. Take the lead to establish or reinforce the culture around you. Every example of a great culture sends shock waves throughout the world and reminds others, it can be done.



**PJ McClure** is an internationally respected expert who helps business owners and executives destroy roadblocks and seize opportunities to achieve their ideal vision of success. He is an award-winning speaker and the best-selling author of *Flip the SWITCH: How to Turn On and Turn Up Your Mindset.* You can download Flip the SWITCH for free at <a href="https://www.themindsetmaven.com">www.themindsetmaven.com</a>

# Emerald & Inner Circle Call TOGETHER! November 2012

Time: Tuesday, November 27th

at 7:00pm EDT

Listening method: Phone

**Phone Number:** (206) 402-0100

PIN Code: 604259#





## Moments of Victory: How to Use Positive Memories to Dispel Your Dark Clouds

by C. J. Ortiz, The Metal Motivator

f you're reading this newsletter, you're already a motivated person. But if you're like me, even us "entrepreneurs" need a way to stay inspired, re-ignite our daily passion, and keep moving during those seasons when the busyness and setbacks tend to drain us of our usual enthusiasm.

However, what I don't endorse is telling myself to "feel good" when there's no reason. In other words, if my performance is poor, then I embrace the negativity as a form of pain telling me things need to change. But, when I'm in such a season, I like to use past victories to build myself back up and shift my blessed assurance back in gear!

#### "Best Thing They'd Seen in a Long Time"

I recently met a gentlemen who is an investor

in a friend's business. As I was introduced to him, he said, "You're the one who does Metal Motivation, right?" I said, "Yes, I am."

He said that he been involved in putting on a lot of sales motivational meetings in the past and had a partner that worked full time as a

motivational speaker. He said they both were watching Metal Motivation for three months and both agreed that it was the best thing they'd seen in a long time.

We spoke for a half hour or so, and he talked at length about all the great things he saw in what I was doing. It was both humbling and inspiring. That type of feedback from industry professionals is cool to hear.

#### **Moment of Victory**

In all honesty, I needed his encouragement. At the time, I was contending with some personal situations which had left me in a bit of a funk, but that conversation blew the blanket

of negativity off of me as I was reminded that I had given myself plenty of reasons to feel good.

The next day, I had to deal with some of the personal items again, and unbeknownst to me, I was slowly slipping back into that funk. Even though that negative feeling had been

on me for a good part of the day, it was on my way to my local hang out that I finally acknowledged it.



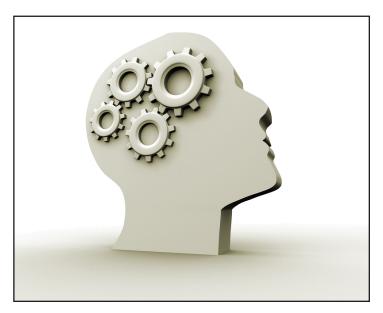


No sooner did I recognize the creeping dark cloud that I remembered the conversation from the night before. Once again, that funk was instantly lifted off of me as my mind was absorbed in that little victory from the previous day.

#### **Using Positive Memories**

I was doing something that I hadn't done in a while. I was using "moments of victory" as reminders of the reason why I should always be optimistic and aggressive.

I reminded myself that because of my planning and hard work, I had created something bigger than myself—something that was changing people's lives for the better.



And because of my personal commitment to Metal Motivation, I've had hundreds of victory moments that I could draw from. Whenever I need them, those positive memories are there for me to use to dispel the darkness.

I just meditate on them and my mind does the rest. I prefer this to simply "positive affirmations", because affirmations can sometimes be an exercise in blowing sunshine in your ears when you don't necessarily deserve it. I find it's better to use past victories as ways

to reinforce my confidence and positive attitude.

#### Keep a Running Log of Your Moments of Victory

One of the most beneficial things I ever did for Metal Motivation was to keep a running file of every positive note, message, email, or significant comment I've ever received. I recently had to get this file out to extract some testimonies and it totaled over 45,000 words. Have you written down your moments of victory? If not, you should start right away. Believe me, you'll need them. Each one of them are bricks in the great fortress you'll use to guard against discouragement.

If a failure mentality is built over time by keeping a running log of your moments of defeat, then keeping a running log of your moments of victory will convert your heart and mind into a power center for personal achievement.

And remember, in whatever you do, don't suck. Metal up!



C. J. Ortiz is the creator of Metal Motivation (http://metalmotivation.com), a personal development system of "life mastery" that obliterates weakness and strengthens personal resolve. He is the author of "Ten Times More: How to Multiply Your Personal Power for Real Achievement and Lasting Change".



### Size Does Matter... How To Size, Set & Show Your Videos

#### by Jeremy Krakowski

ver upload a video, only to realize that it's sized wrong? It looks weird, it's blurry for your website? Or maybe it's too big to put on your website for anyone to see clearly? Is the aspect ratio correct? What about the format? And will it work on smartphones?

TRAINING BY JEREMY

These are all questions that I hear people ask every day... to put it plainly, there really is no simple answer, and there's a lot of variables that go into account when getting your videos online. What I'm going to do today is try to simplify and break this down for you in the easiest way that I know possible and give you a few of the methods that I used to make sure my video comes out properly every time.

connections, including smartphone users late- CLICK BELOW TO SEE VIDEO ly, but when uploading your videos you want to use the highest quality possible if you are hosting on a platform like Viddler, Youtube, or Vimeo. I suggest if you can, to upload in some sort of HD format or else

the highest quality that you can upload (HD Is a large video file, the size of your computer screen, regular video is a lot smaller).

For most blogs I like to use dimensions no WIDER than 650px unless it's a full page article or post, then you can use 900px for your video. You will want to export this video in a size larger than 650px, in the H.264 codec (which Is good for uploads to digital media sites).

From here, depending on what you uploaded, you will be given options to choose from for placing your video and sizing it, which I will go into in my video for this months Emerald Newsletter.

Stay tuned to ARealChange.com, I'm working with Sandi in the coming months to release a video mentorship program called Video Take Over: Your Step By Step Plan For Creating, Since most people are on high speed internet Editing & Profiting With Video that will help

you create your videos,

Password: !video\*november\$12

improve your videos, and turn you into a certified expert with video marketing! And even if that's NOT your goal, the mentorship program will show you how to use video to grow your business everyday and get better and better as

we go along, so stay tuned to ARealChange. com for more information about this in the future! ©



Jeremy Krakowski is the resident video editor, audio editor, graphics designer, and technical guru at ARealChange.com and ARealChange.tv. He resides in Austin, TX and is here to give you tips and tricks to improving the image of your marketing through video, audio and graphics!



## Three Tips For A Slow Real Estate Market That Can Keep Your Results High

by Andy Tuttle

echnically, we are in a slow market, but it is shifting. Inventory is down as much as 35% in some areas, which means fewer houses available. That's giving sellers more confidence to stick with a higher price. If you like "low ball offers," watch out! Your strategy has been a pit in the stomach of sellers for the past 4 years. They've been waiting to use your offer for kindling on a cold night, and now they're finally able to do it!

You can still get that house for the best price by following the tips below, which will keep your pocketbook heavier and your sanity intact. Focus on these fundamentals:

#### 1. Work with local, PROFESSIONAL

Realtors and Lenders. I know Trulia and Zillow would tell you differently. I know your last Realtor didn't do anything for you. I also know that statistics show you will get a better price, save time, be protected on the contract, and have a more enjoyable experience if you use a PROFESSIONAL on both ends of the transaction. Your Aunt Susie's cousin who lives 4 states away and sold homes like hot cakes (according to them) 4 years ago is NOT a Professional!

What are the signs and benefits of a good agent?

- They are NETWORKED with other Realtors, giving them access to houses BE-FORE they're even on the market.
- They KNOW how to help you find harmony between location and preferred home type.
- They UNDERSTAND contract law and can help you negotiate closing costs and other items without increasing your price.

- They SELL at least 2 homes per month.
- They LISTEN to you describe your preferred home and then send you matches automatically. That's a time saver!
- They MAKE SURE you are pre-approved before they take you to view homes.
- They can GUIDE you to potential "low-ball offer" homes if you really have that itch.
- They can RECOMMEND a good lender if you request it. While it's true many agents fear the liability involved in recommending just one lender, they will recommend their trusted expert if you push for it.

The signs and benefits of a good lender are similar:

- They KNOW the basis of mortgage rates: Mortgage Backed Securities or Mortgage Bonds. If you ask them, "what's the basis of mortgage rates," and they say "treasuries" or just go blank, hang up and save your time!
- They ASK how long you plan to live in the home, which helps determine whether you should buy down your rate and what loan terms you should consider.
- They OFFER a Top Score program. Even if you have a 719 credit score, 1 point may



- save you as much as .125% in rate or hundreds of dollars in closing costs.
- They WORK with local Real Estate Professionals. If Realtors trust this person with their clients, they'll at least close your loan on time.
- **2. Be prepared!** Know the lender's requirements before you start the process:
- Review you credit now at www.myfico. com or with your lender before looking for a home. This early start gives you more time to improve your credit score to get the best terms available once you do find a house. For this reason many buyers find a lender first.
- Make sure your documentation is in order at the start. You're buying in a Post Financial Crisis world. Don't get upset when you get asked for more information than you've ever had to divulge. Have it already available. See this <u>Forbes Article</u> for more details on the what and why behind these new requirements.
- This new reality means it's even more important to work with a reputable, professional lender since s/he will know more about you than 99% of everyone else in your life. Once you find that person, be open and honest, telling them EVERYTHING up front, such as unreimbursed business expenses or the car you just bought that hasn't shown up on credit yet. Bring it up at the beginning or be prepared for delays at closing that could add a ton of stress to an already intense process.
- Don't buy ANY big ticket items (furniture, car, tv) on a credit card from the time you apply for a loan to the time you fund on it without telling your lender. These things affect your debt-to-income ratio and will have to be addressed, so avoid them or make sure you tell your lender.

3. Be Patient. I know you get upset when your texts take more than 1.5 seconds to load. Me too. But this is one deal not to rush. Buying a house is like preparing for a wedding. A wedding is a ton of work involving figuring out who is invited, working with family, finding a location, and on and on. Similarly, 27 people and 8 different companies work on each transaction on average. Give yourself breathing room (no 10 day contracts) and avoid closing on the last day of the month if possible. Close 2 days earlier or later, and the Title Company will be much less busy.



with a professional. Be prepared. Be patient. If you do these things, you'll be ready and able to grab the RIGHT deal at the RIGHT time, and that's why you're going through all of this anyway.



Andy Tuttle hosts a weekly radio show called "Tuttle Talk," offering No Nonsense Financial & Real Estate Solutions that make sense in today's marketplace. He is a Branch Partner of a Mortgage Company, where he helps families achieve a better quality of life, peace of mind about homeownership, and increased financial fitness. Reach out to Andy and discover more about his show at <a href="https://www.tuttletalk.tv">www.tuttletalk.tv</a>. Also, link with Andy on his fanpage at <a href="https://www.facebook.com/tuttletalk">www.facebook.com/tuttletalk</a>



## Trolls, Haters, and Facebook Feuding

by C. J. Ortiz, The Metal Motivator

nger, frustration, hurt feelings, and wasting time can be just as much a part of social media as connecting, building an audience, and doing business. They both involve people, and when it comes to using social media skillfully, you must become a master of all social interaction. If you don't, you're in for a bumpy ride.

In order to improve your social media experience, you're going to have to contend with the three forms of resistance: trolls, haters, and Facebook feuding. Let me explain.

#### Don't Pay the Troll

If you're running a business page on Facebook, or have a YouTube Channel, you've probably experienced a troll. What's a troll? A troll is someone who intentionally criticizes you in order to upset you, entrap you in an argument, and then make you defend yourself. It's no different than when an older sibling—or another kid—teased

you when you were young. The more you reacted, the more they teased you. You see, trolls have been around for a long time. It's just that we're now dealing

with the digital version.

The key to dealing with trolls is twofold:

1. Don't engage them in ANY sort of discussion.

2. Delete or block them as soon as they appear.

The strength of a troll is determined by your reaction, so give their attacks all the attention they deserve: NONE!

#### **Haters Will Hate**

Envy is a powerful emotion, and it's often the driving motive behind those who play the role of the "hater" when you're online. What's a hater? A hater is someone who criticizes you needlessly—and insen-

> sitively—but they lack the malicious intent of a troll. That's because in most instances, the hater

> > knows you.

Envy is the motive behind "haters" because envy is a form of resent, or discontentment. The hater wants what you have—or wants to be like you but he or she is unwilling to put in the consistent effort that's needed.

The problem is that envy manifests itself in damaging ways,



which is why they speak so harshly with you. It's like the ugly girl and the cheerleader. It's not enough to want to be pretty; the envious ugly girl would like to poor acid on the face of the cheerleader. Why? It's because she wants to equalize the balance.

When dealing with a hater, it's important to understand the warped way in which they see

you, and then to do your best to not hold it against them. I liken it to taking the position of the "older sibling." You don't smack your younger brother or sister because they spill their juice. You put your arm around them, wipe their chin, and then send them on their way.

Envy is the motive behind "haters" because envy is a form of resent, or discontentment.

harsh, and you're less careful with your words. Now, imagine the person you're criticizing is standing right there. Would you say the same thing in the same way? Probably not. Their presence makes them more personal, and therefore, more human.

If you post your beliefs, e.g. politics or religion, you're sure to get someone that wants

to argue. Try to avoid it unless the point is pertinent. Those who spend a great deal of time arguing are not usually invested in you, so it's only going to waste your time and frustrate you. Invest in those who are qualified, and those who are

qualified are those who pursue you for your calling.

Try to deal patiently and shrewdly with the haters. Be the older sibling.

#### **Facebook Feuding**

First there was "road rage," and now there's "digital rage." What's digital rage? It's the irrational behavior that seems to overcome people when they get online—especially on Facebook where there's ample room for commenting.

Someone's beliefs, comments, or values set us off like someone cutting us off in traffic. I believe it's because both drivers on the road, and people online, can easily be de-personalized. The less you see, feel, and empathize with them, the easier it is to view them as an enemy.

For example, have you ever spoken negatively about someone else while they weren't around? You tend to be more bold, more

#### Be the Master!

Social media has brought us the greatest opportunities both personally and professionally, but both can be hampered by these simple hindrances that transpire when people connect. The key is to master the media and not allow the media to master you. To succeed, you don't "react" out of who you were; you "act" out of who you'd like to be. 

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C. J. Ortiz is the creator of Metal Motivation (http://metalmotivation.com), a personal development system of "life mastery" that obliterates weakness and strengthens personal resolve. He is the author of "Ten Times More: How to Multiply Your Personal Power for Real Achievement and Lasting Change".



## Mapping Out Next Year: What Do You Want Your Life To Look Like?

by PJ McClure

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ost people begin planning their year around January 2nd... wait, that's not true. Most people DON'T plan their year at all!

Having the willingness to plan your own success is a huge step toward achieving that success and the sooner you start, the better off you will be. In today's video PJ will walk through some basic, yet insightful tips on how to look at your year from the perspective of what you want, not just what you have to deal with.

The biggest challenge faced in many lives is the idea that dates "sneak up" on us and the things we value the most are nudged out by other people's urgencies. Using the principles outlined by PJ, you can make sure the priorities in your life are given space before the lack of planning by others can invade.

You'll also learn how to look far enough down the road to avoid those sneaky dates that come around every year and not live in fear of letting another year slip by without making progress on your life goals.

Invest 12 minutes in yourself with a pen and paper so you will be ready to tackle 2013!



**PJ McClure** is an internationally respected expert who helps business owners and executives destroy roadblocks and seize opportunities to achieve their ideal vision of success. He is an award-winning speaker and the best-selling author of *Flip the SWITCH: How to Turn On and Turn Up Your Mindset*. You can download Flip the SWITCH for free at <a href="https://www.themindsetmaven.com">www.themindsetmaven.com</a>

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#### Your Path To Success.....

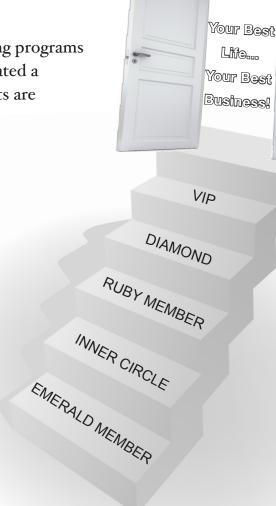
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- Goal Setting

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