

REMY'S INSIDER REPORT

STORIES NEWS ADVICE WITH REMY FORTIER

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THE VALUE OF EXPERT ADVICE

Desire alone is not enough

Awhile back I discovered a show on CNBC, The Profit, with Marcus Lemonis.

In each episode Marcus visits a struggling business. He usually makes them an offer to invest his own cash in exchange for a percentage ownership and then tackles improving their business in three strategic areas: People, Process, and Product.

As a business woman I find this show fascinating. In every show you can see the heart and passion each business owner has for their business. The owners often will say "This business is my baby!" Or "This represents everything I've worked for, my life's work."

Marcus will nod sagely and then proceed to tell them everything they are doing wrong and how it can be fixed. Even though Marcus is a successful CEO billionaire with an impeccable track record, more often than not the business

"GOING IT ALONE IS A VERY DIFFICULT PROPOSITION FOR BUSINESS OWNERS REGARDLESS OF THEIR EXPERIENCE." FINDING A MENTOR WAS WHAT TURNED DEVITO'S BUSINESS AROUND." A LITTLE OVER A YEAR AGO, I WAS IN A VERY BAD WAY BUSINESS-SENSE WISE. I WAS IN A LOT OF DEBT. I HAD A COMPANY THAT WAS FAILING," DEVITO SAID.

owners start out blind to the value of his advice. They stubbornly hold on to their ingrained bad habits, fighting him to keep everything the same as it has always been.

In one episode about a chain of Salons owned by Carolyn DeVito, Marcus showed the owner that she

didn't need to pay her inept general manager

and could instead fill the job herself saving a lot of money. He identified that the hair color and hair care products she'd developed herself were her most profitable



PICTURE OF SALON FEATURED ON THE PROFIT, BEFORE AND AFTER

categories and Marcus helped her to expand both. More importantly he renovated the salon and updated the product packaging to create a high-end look and feel. This allowed for her to charge more and increase profits. These changes were NOT an easy transition for Carolyn. It is difficult for *anyone* to accept major change when it comes to something they have an emotional attachment to or take great pride in.

This is struggle to accept change is very similar to the struggle most home owners have to make changes to their home prior to selling it.

I talk about this a lot in my book, *"The Value-Driven Approach to Selling Real Estate."* When the ideas for changes are coming from someone other than yourself the first instinct is to defend our previous choices. We all feel defensive about necessary change at some point in our lives.

I know there are many times in my own past that I would have benefitted from a wise adviser in my early business ventures.

I've been an Author and Entrepreneur from a very young age.

The year was 1986. The place, Milvia St. Berkeley, Ca. A lively block of hippies, musicians, and other hardworking creative folks. I stood at a little table in front of my house with my best friend Tiana and we were making money. *We weren't selling lemonade though....*

Due to some unavailability in childcare I'm sure, my mother had taken both of us with her to work at Highland Hospital, Oakland, Ca where she worked as a Respiratory Therapist. We loved it! We ran up and down the halls. We ate Donuts and had our cheeks pinched at the nurse's station. We played jump rope with the oxygen tubing.

Then we found the copy machine room. We put our hands in and made Copies of our hands. We smashed our faces on the glass and copied. I went to my Mom's office she shared with a few Doctors. I took a postcard with a

picture of a tropical beach that I'm sure some Doctor had sent in from their vacation. We added post-its and paperclips and made collages. We were entertained with the copy machine for the rest of the day.

When we got home we decided to use the photocopies to make little books. We

stapled them along one side so they opened like a real book. And since we were now Authors each of us signed the back of every copy - for Authenticity.

We went outside my house when we got home to sell them to people walking by. I remember my Mom and next door neighbor Stephanie thinking we were crazy and telling me no one would buy them.



TIANA AND I CIRCA 1986

Of course we sold every copy. One little old lady took my hand and told me that I was a born business woman and gave me \$20!

An Entrepreneur was born.

After I graduated from High School I was attending college full time and I was broke. One of my first jobs had been to clean houses in the Valley (San Ramon, Pleasanton, Dublin). I remember that I paid careful attention to the checklists the cleaning business owner gave us to make sure we didn't miss anything. I paid attention to how she divided up the staff between the houses. I noticed how she would send us out in 2 person teams to handle houses that were close together and she had a mapquest printout (before GPS) to guide us from house to house.

I liked the systems she had in place to control the quality of service her customers received.

I did not like the PAY. Since we collected the checks at each house and delivered them to her at the end of the day I knew just how much money she was taking in. She would pay us in cash, I think it was \$50 a day for non-english speakers and \$60 a day for me. Four Houses a day, 2 hours of cleaning each, not counting travel time we were lucky to make minimum wage.

Being new to the "workforce" I had no knowledge then of scheduled breaks or employee rights. This was 'under the table work.'

I figured out quickly that I could make a lot more money cleaning houses on my own. I figured I could advertise near my house in Berkeley and stop driving half an hour to work

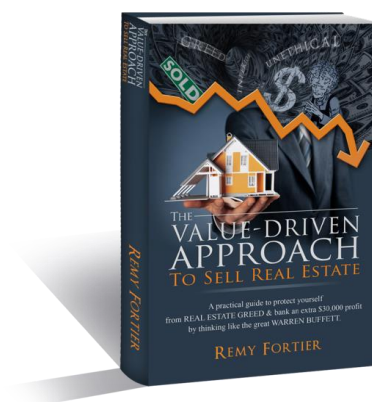
THE BOOK IS FINALLY HERE!

Update: The book, "The Value-Driven Approach to Sell Real Estate" is ready and all the preorders have shipped... I truly feel this book will help homeowners find the hidden profit in their home. Real Estate Greed is real. I'm on a mission to expose it and protect the equity of my friends, and clients. **Request your copy visit**

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for someone else. I'd charge the same rate she charged. Roughly \$40 per hour, estimating 4 hours per house (big houses in the Berkeley Hills) and then doing the job in 2 hours or less.

I had my best friend's mom who conveniently was a graphic designer make the flyers. (The incredibly talented Kris Warrenburg, CyanDesigns.net) I called my Business "The Sparkling Cleaners." I had no business license or insurance but I was a business owner!

I would walk around the Berkeley Hills and leave the flyers on porches. Just like that I started getting calls. I picked up 3 or 4 new customers right away.

Today in business we have fancy spreadsheets and software to up track things like client conversion so we know how much time to spend working on earning new business. X number of hours = X number of new clients.

Back then I did the math and figured for every 4 hours of dropping flyers I got one new client minimum. I used that formula to replace a client whenever I lost one. I had a friend working with me and I split the money with them fairly.

Problem was I was still doing a lot of cleaning myself and I was too tired for my studies.

If I'd had the benefit for an expert adviser they would have told me to delegate and hire a staff.

But with no one to guide me I closed up shop and got my first 'REAL' job with benefits and a regular paycheck. In the years since that time I would always look back and think that owning my own business was very good money. Roughly \$50 an hour, a lot for a 19 year old, and better income than I earned in my early career in retail and office management. The lesson I learned:

If you want to make good money be your own boss, but owning and running a business is tough.

After I got into the Rat Race, earning an hourly pay and then a salary, I ceased trying to



THE BEST REAL ESTATE ASSISTANT EVER!

be my own boss for several years. I learned a LOT but was never completely satisfied. I could write an entire book on why working for another person's gain is not a good fit for me. I do understand that for many people it is very fulfilling and rewarding. While I enjoyed the challenge of

management and I gained satisfaction from a job well done, I was not fulfilled. I got my hands on *Rich Dad Poor Dad*, by Robert Kiyosaki. A book that is simple enough for the inexperienced to understand how to use money to earn more money. I decided to learn about Real Estate. Initially I changed industries and accepted a position as general manager of large a Real Estate office in Newark. Soon I transitioned to the full time Real Estate business

have now so I could be a Business Owner and not an employee ever again.

When I was running my cleaning business, if I'd had the advice of an expert in the running of a small cleaning business perhaps I would still be making a good profit off of that business today.

Early in my real estate career I had expert advice from the owner of the Real Estate company I managed.

The priceless guidance I enjoyed while working there prevented me from making many costly mistakes in the first years of building my business.

When a homeowner decides to sell their home we consult with a team of experts. I use the very best home stager to advice on the design, inside and out. I bring in a

housecleaner and landscaping team to make sure every detail improves the buyers experience when they view the home. I hire a top photographer to take stunning photos that will draw buyers in when they search and find the homes listing online. I outline this process in detail when I sit down with home sellers to provide them with a Diagnosis of their home. *Without my team of experts I could not provide the highest possible quality of service to my clients.*

MASTERFUL DECEPTION

Are real estate agents masterful at selling properties, quicker, for more money? Or are they simply masters of deceiving people into thinking that?

If you've bought and sold real estate, whether that's a single house or dozens of investment properties, you undoubtedly have heard the *promises* that agents make.

Prominently advertised on the radio, there is this one: "Call John Smith today. 1-800... He's so confident he can sell your home fast and for top dollar, in just 39 days, guaranteed, that if he can't, he'll step in and buy it himself." Of course, I can't know or predict your gut reaction to hearing this. Maybe your B.S. detector is firing on all cylinders.

Or do you buy into it hook line and sinker? And think, "Damn, that's a great sounding deal. I should give John a call."

The assumption is, on behalf of the homeowner, "If John is so confident that he's willing to guarantee my home sold, in just 39 days, or he'll buy it himself, then "man John must be good." And while that may be true, the skeptical, less trusting and shrewder homeowners says, "fine print."

Every day though, I see homeowners taken by this promise. Only to be disappointed when the "promise" doesn't turn out to be credible.

The FTC has a term of this. You might call it bait-and-switch. But really it's not illegal, it's just deception.

You expect fine print and the use of asterisks in situations where terms and conditions are

obvious. The lottery. Publisher's Clearinghouse. Or in Vegas, where you know and are pretty certain going in, that you're going to lose.

But in something like real estate, where the person you hire is supposed to have your back, the use of fine print and asterisks seems oddly out of place. As a result, the homeowner who falls for this promise, ends up being disappointed. Feeling misled. Sometimes they feel stupid. "Why did I believe that?" they ask. In the process, they learn the truth about agents, the commission-driven business, and what many are willing to do to make the phone ring.

Then comes the next promise, "Mr. and Mrs. Homeowner, the reason we can guarantee that your home will sell fast, and for top dollar, is because of our Marketing Arsenal and proven 113-point marketing plan." Again, I can't know your gut reaction. Maybe you're impressed by the "113-point marketing plan."

Or maybe you're not.

Maybe your B.S. detector again is firing off, so loud it sounds like a train horn, causing a ringing in your ears.

Maybe you say to yourself, "Really, you have a marketing arsenal? That's what you call it?" And maybe you demand to see of this "113-point unicorn," to be able to scrutinize its legitimacy for yourself. Again, I don't know your response (or anyone else's) to the *promises* that agents make. I can only share something powerful that I learned about sorting fact from fiction, truth from deception.

In his book, *How to Fail at Almost Everything and Still Win Big*, author Scott Adams outlines six filters for truth—in essence, to hone your B.S.

detector. He points out that each of the six filters, individually, is a complete train wreck.

- 1) Personal Experience (Human perception is iffy)
- 2) Experience of people you know (Even more unreliable)
- 3) Experts (They work for money, not truth)
- 4) Scientific studies (Correlation is not causation)
- 5) Common sense (A good way to be mistaken w/complete confidence)
- 6) Pattern recognition (Patterns, coincidences, and personal bias look alike.)

But here is the magic of these six filters, when you use at least 2, preferably more. Adams writes, "In our messy flawed lives, the nearest we can get to truth is consistency. Consistency is the bedrock of the scientific method. Scientists creep up on the truth by performing controlled experiments and attempting to observe consistent results. In your everyday, nonscientist life you do the same thing, but it's not as impressive, nor as reliable. For example, if every time you eat popcorn, one hour later you have terrible gas, you can reasonably assume popcorn makes you gassy. It's not science, but it's still an entirely useful pattern. Consistency is the best marker of truth, imperfect though it may be.

He then writes, "When seeking truth, your best bet is to look for confirmation on at least two of the dimensions listed. For example, if a study indicates that eating nothing but chocolate cake is an excellent way to lose weight, but your friend who tries the diet just keeps getting gaining weight, you have two

dimensions out of agreement. (Three if you count common sense). That's lack of consistency."

In closing, if you have real estate needs. I urge you to utilize two or more of these *filters* to

sort truth from deception. Identifying consistency can be your savior against the promises of deceptive agents.

ANNOUNCING UNION CITY ADVICE GIVERS

The Idea That I've Thought About For 6 Months Is Finally Becoming A Reality...

As a businesswomen and entrepreneur I constantly rub shoulders and brains with other fascinating people and entrepreneurs. Many of these people have incredible stories to tell. They are smart, intelligent; some are leaders in their respective fields, not to mention, many have discovered unique ways to impact the lives of their customers, clients and patients.

So I asked, "Why not share these stories? Why not interview these

people? Why not launch a Podcast? Why not create a site where they could be posted and listened to?"

With that, the concept for Union City Advice Givers was born...

Podcasts have existed on iTunes for nearly a decade, but it was only recent that they became a popular media platform.

Now we're seeing this explosion right in front of our eyes. A Podcast is simply internet radio. They are free to listen too on any smartphone, tablet, or computer.

Advice should not be given lightly. Online review sites are, in my opinion, biased. Look to our show to provide advice and stories from folks I trust. My

purpose is to help people, to inspire people, and above all, to tell stories. I see Union City Advice Givers as another Platform that is capable of helping me to pursue each of those goals.



Stories from the Street!

As a renter in Berkeley and Oakland from age 17 until just a few years ago I have experienced the pain of unaffordable rent. While reading comments on Facebook about an Oakland Speak-Out held recently on soaring rent prices in Oakland I found lots of strong feelings on this topic. One woman posted a picture of the 1 bedroom apartment she'd rented in 2005 for \$975 currently available for \$4,500 a month. A lot of commenters were angry at one agent's comments at the speak-out. They said he was sarcastic and insensitive to the tenants being forced out. One commenter mentioned a realtor's website ... specifically designed to show landlords dirty tricks to force long term tenants out of their homes. Don't get me started on the perils of dealing with unethical agents! Some may call me a bleeding heart or completely disagree with me about the subject of gentrification but that's okay. I recently sold two multi-unit rental properties in the East Bay. One in Berkeley and one in Oakland. Both were distressed – in foreclosure. However one had equity, the other a short sale didn't. In both cases I was able to STOP foreclosure and prevent the banks from soaking up every little bit of profit through court fees and legal charges while they auctioned the properties off to highest all cash bidder on City of Oakland Courthouse steps. I've done this before and I will do it again. It took a lot to close those deals.

In both properties I had a seller who lived in one of the units and rented out the rest. In both cases the sellers walked away with money. In each transaction I also represented the buyers. The buyers, I know in my heart will be good landlords. Responsible about caring for their tenants and the property. If a property has all units vacant (one was) then a landlord that maintains the place and responds to tenants needs, has every right to charge full market rent. I wish it were cheaper, we live in an awesome place. We all pay so much because we love the Bay Area. I'm glad that the dirt under our feet is worth money and I make it my mission to help first time homeowners stop renting. That being said... *the buyer that purchased the home that was still occupied and under rent control DID NOT have a conversation with me about how to "get rid of" existing tenants.* I was never asked what slimy tactics could be used. Instead, my awesome client was concerned with closing quickly before El Nino so that much needed repair work could be done. So tenants wouldn't have leaky roofs. During the long transaction the tenants were scared, worried that an owner occupying buyer would push them out and they would have to face current market rent (Forget haunted houses for Halloween. Bay Area Rent is truly HORRIFYING!) I could not promise them anything, it's not my place as an agent. But I did my best to find good landlords.

I was forced out of the home I grew up in Berkeley when an owner occupied buyer wanted to convert our duplex back to one house. Well within his rights even though it sucked. I may be in Real Estate, but I am not evil. I'll continue to make a difference where and when I can. Turning renters into owners and finding great deals for ethical investors.

Monthly Pet Cuteness!

Send Pics to Remy@RemyFortier.com to have your pet featured!
This Month our Old English Bulldog, Zeus a serious Raider Fan.



About the Author

In addition to operating *Union City Advice Givers*, where she seeks out and interviews Union City's brightest minds. Business owners. Entrepreneurs and community leaders. Remy operates a successful real estate business where she shows homeowners how to extract up to \$30,000 or more of additional profit, through what she calls "The Value-Drive Approach To Sell Real Estate," the title of her latest book. Fortier is also a leader in the Union City business community, and co-founded [ENC Union City chapter \(Entrepreneurs Networking Group™\)](#) — an exclusive group of ambitious business owners, sales professionals and entrepreneurs, focused on three pillars of impact: Philanthropy. Business. And Growth.