

THE REMY FORTIER LETTER

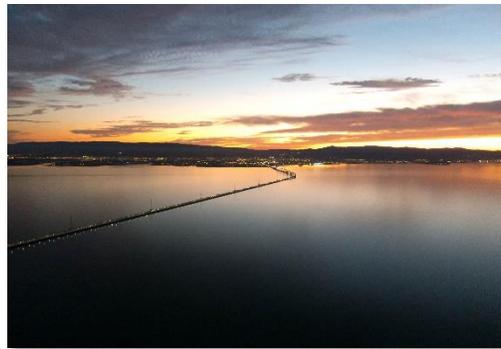
STORIES NEWS ADVICE WITH REMY FORTIER

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FEAR OF REGRETS

Self –awareness and the ethics we live by.

I was driving across the San Mateo Bridge a while back, to preview a new listing in San Francisco. The San Mateo Bridge is one of our most beautiful bridges to drive across. Its beauty is not due to the aesthetics of the bridge, we have the Golden Gate and new span of the Bay Bridge for that. I love beauty of the San Mateo Bridge because of the view as you drive across. You are close to the water with the Bay stretching out endlessly on either side. As I was enjoying the sun glinting on the water, I was listening to Gary Vaynerchuk's book #AskGaryVee on Audible, one of my favorite books this year. I got to a part towards the end of the book where Gary writes about self-awareness and answering a question of what makes him so self-aware.



For me self-awareness is an understanding of your own limitations and your own gifts. Do you know, really know, what you are good at? What do you suck at? Gary often suggests that if you are very brave and really want to know the answer to this question. Ask the 5 or 6 people closest to you to give you feedback about yourself. The good, the bad, and the ugly. He mentions you will

absolutely need to prep your friends and family, so they understand that you really *do* want the truth and will not get mad at their answers. These friends and family should be clear that you want the truth *even if it's hard to hear*.

I'm not sure if I am that brave! I did however, do a similar exercise once, where I got some unfiltered feedback

about myself. The question we would ask each other was,

"How do I show up to you?"

We were coached in that training that feedback isn't good or bad, it is simply information, like a blip on a screen, and you can choose whether you believe it or not. If you believe it, you also decide whether it is something you want to keep or change about yourself. A very powerful exercise for sure.

Gary goes on to say in his book, that he often thinks about his own funeral. What will people say about him? As a boss, a friend, a husband, a father? As I was listening to this, I look up at this giant digital billboard on the San Mateo Bridge. It's got an advertisement up for AT&T, but suddenly the entire screen turned purple. At the time of this story, it was just after Prince died. I don't know about you, but I am a huge fan of Prince.

The screen turns purple and Prince's symbol is in the center in white. That's all. No words, no nothing. It stayed on the screen until I passed the billboard.

I had to stop my audio book for a minute. The strength of what Gary was saying, plus driving past that billboard at that moment, struck me hard. How will you be remembered? What sort of impact will you leave on the people that care about you? Somehow, I doubt Prince lived his life being fearful or not taking chances.

I am not a famous person and probably never will be, so I don't expect any billboards. But I couldn't help but think about how expensive it is (I'm a marketer, what can I say) to run that ad for that long.

That the owner of the billboard was moved enough to give up that much money just to put up his memorial to an artist he loved.

I put my audio book back on. Gary goes on to say that he wants to know how many people showed up at his funeral. He wants to make the kind of difference in people's lives that someone he helped once, back when they were a kid, would still drop everything to fly to his funeral decades later.

I have my own version of that vision. Not quite as intense. For me, I use it as a visualization tool to make decisions in my life. I have a healthy fear of regrets.

As far back as I can remember, when I am trying to decide if I should go for something, take a chance or not, I have this vision of myself. I picture myself on the porch of my house, far into the future. For some reason in my vision I'm in the country, on an old fashioned porch, looking out over a field of grass like something out of Forrest Gump. I'm an old woman and I'm sitting in a rocking chair. I imagine myself rocking back and forth and reminiscing on my life and the decisions I've made.

Fear of regrets applies to our behavior in our professional life, as well as, our personal choices. I for one, do not want to look back on any success that I've had, and feel that it was at the expense of anyone else. The ethics we practice in business are equally important as the ethics we live by in our personal lives. Considering our clients' needs and wants before profit in each interaction with them is crucial.

Recently I had a lot of phone calls from investors on a “fixer-upper” listing. The calls are either from agents or ‘flippers,’ investors who want to make a big profit flipping the property. Nothing wrong with profit – don’t get me wrong.

The agents and the investors, ask me the same question.

“How low do you think the seller’s will go?”

Meaning, how cheap do I think the seller’s will let go of their property?

The agents are expecting me to help them discount the property so their clients the flippers will make a bigger profit. **Their assumption is – I must be as greedy as they themselves are. As a greedy agent, it will be more important to me to hurry up and close the deal and get paid than it is to get the highest possible price for my client the seller.**

Each time they ask me that question, I get a little more irritated. Especially with the agents, because they know better. In the licensing courses and exam that we all have to take to become licensed agents, we each

have to memorize an entire course on ethics and fiduciary duty. Summarized it says that we must advise our clients in their own best interests.

My client the seller, hires me, trusts me, to help them extract maximum profit from the sale of their home. So my answer to each of the agents and investors is the same. **What price are the seller’s looking for? The highest price. Make your best offer.**

Whatever decision I’m considering in the current moment, I imagine being in the future and reflecting on my decision. The big question is: When I’m an old lady in my rocking chair, will I regret the choice I made. Did I make the wrong call? Or that I didn’t go for it? Will I regret not finding out what happened if had gone for it? If the answer is yes, I will regret it, then I have my answer. I know whatever it is, I *have* to make the right choice. My fear of regret is always bigger than my fear of going after that one thing in front of me that really matters.



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TAKE ACTION

See Something Do Something.

"Don't be afraid to call the police. If something seems suspicious, call. Hey, if your wrong and it turns out you're wrong, it's some guy waiting for his mom and dad to get home or something, No Harm No Foul right? Don't be afraid to bother us because you're not bothering us at all." -Sgt Freddy Camacho Union City Police Department

I had a great conversation with Sgt. Freddy Camacho, of the Union City Police Department and owner of CrossFit of Fremont. He gives plenty of advice on keeping our homes safe.

In our interview I mentioned an incident in front of our own house. Mike saw a guy sitting in his car across the street from our house. The car was old, and full of stuff, as if he lived in it. A few hours went by and he didn't leave. Alarm bells were going off for us because we live 2 blocks from Our Lady of the Rosary, Church and School. A lot of kids pass by our house going to and from school. At one point the man got out of the car and stretched, I saw his pants were unbuttoned. So Mike goes over and knocks on the car window. The guy didn't want to roll down his window. Mike asked him (through the window) if he was lost or something. Mike was nice about it, but he is a big guy. I wouldn't advise just any resident to approach

the car like Mike did. Like Sgt. Camacho says "Call the police"

Anyways, Mike told the guy to drive off or he would call the police. The guy drove off.

Mike Delao has lived in Union City his whole life. His mother and grandfather both lived in and grew up in Decoto. His Father grew up in Alvarado. When Mike was young they lived the Town Estates Area. Just like Sgt. Freddy Camacho's advice in our interview, Mike knows the neighbors. Even more than that he know the kids of our neighborhood and makes an effort to be a positive mentor to them.

So after the guy had driven off, when the neighborhood middle school boys rode by on bikes, Mike flagged them down and told them about the guy. He asked them to keep an eye out. Later that same day, the kids came by our house and said they had seen him near a different school, but he had left already. The next morning, a neighbor of ours from the opposite end of our block came by and told Mike she had seen the same suspicious guy lurking near a different school. We got in Mike's Truck and drove around looking for the guy but didn't see him. We finally spotted him and Mike followed until he parked again on other side of OLR school. We parked far enough away that he couldn't see us but we could see him. That's when Mike said, "Ok, I

think this guy is a predator.” We called the police.

The police didn't arrive right away so we called back. The dispatch was very clear that it would be a while before the cops could come. There are only so many patrol out at a time. This was mid-morning on a weekday. So we waited. Then he decided to move again, even closer to the school. Mike was frustrated with what dispatch was telling us. He called the Union City Police Station to talk to Audrey, someone he knew at the police department. She told us it could be another 15 minutes. The guy started driving again and Audrey told us follow at a safe distance so we could tell the cops what block he was on when they came.

When the cops arrived, we were still there, and we were able to tell them his exact location so they could approach. We watched from a distance while they approached car.

After officers approached the car several times and the guy would not open his window or get out of the car, they asked us to move back. I think they were setting up a perimeter. It was a hot day and it had to be an oven in that car by then. Officer Yeager came and told to us stay back, the guy indicated he had a knife in the car. They were getting ready to take

measures. But seconds before they were going to force their way into the car, he finally surrendered. They searched the car, and Officer Yeager later told us that they found a suicide note in the car with his weapon. His mother lived around the corner from OLR School and already had a restraining order against him. He was suffering from mental illness and had been violent in the past. I feel this story illustrates better than anything what Sgt. Camacho is saying, Call the Police, don't hesitate. Just in retelling here I shudder to think what could have happened to his mother or bystanders or himself had we not called.



UNION CITY ADVICE GIVERS

Check Out more recent episodes with interviews and stories from Dr. Morgan Oberstein, Connection Café: Chiropractic Center, the owner of Chaplin's Sports Bistro Alfred Anderson, and the Mayor of Union City Carol Dutra-Vernaci.

Tony Robbins' Sage Advice

Lessons about Insiders vs. Outsiders. And what can be learned by looking at the world of finance, the real estate industry, and [EHMs] economic hit men...

In recent interview with Tony Robbins, the personal development guru, who has touched millions lives around the world - through his message, "Awaken the giant within" - offered some sage advice.

On the topic of finance, releasing his first book in 20 years, *Money: Master The Game*, he advocated, "Become an investor instead of a consumer." Said different, you need to understand how the game is played, so you can know whether you're playing the right game, and measuring the best metrics to achieve the win.

"Don't Trust Brokers."

If there is one rallying cry from the book, regarding financial advice, according to *The Pocket Risk Blog*, "it is that you should not trust brokers. They often funnel you into expensive actively managed mutual funds, that don't beat the market (over a sustained period), don't perform as advertised and favor their own interests."

Robbins has equated these funds to being "pre-engineered to be in the best interests of the

'house'" and says, what individuals need, "is a fiduciary."

By definition, a fiduciary is not a salesperson out to sell you products or additional services, but an advocate to protect your interests. So how do you know the difference? Robbins recommends individuals find advisors based on a set of criteria, to ensure the advisor is:

- Registered with the SEC
- Compensated as a percentage of your assets under management
- Not compensated for trading stocks and bonds
- Not affiliated with a broker-dealer
- Ensure your investments are custodied with a 3rd party like Fidelity, Schwab, or TD Ameritrade.

Robbins' then goes on to make a final point.... "The added cost of a fiduciary may only be justifiable if they are adding value such as tax-efficient management, retirement income planning, and greater access to alternative investments beyond index funds."

And if you think Tony Robbins' isn't someone to be listened to regarding financial advice, he has a message for you.

Mr. Robbins confidently said he could go "head to head" with anybody in finance, "not because I'm so smart, (but) because I got my PhD in four years basically with 50 of the smartest Noble Prize winners, the greatest hedge fund people on the face of the earth (including Ray Dello and John Paulson), and self-made billionaires, (who) would give me their insight because they saw that I was sincerely here to deliver."

Simply stated, *the man is connected.*

In my field of real estate, I write a lot about the same topic as Robbins' does, on this idea, first and foremost – you must "protect yourself." Don't be the Low-information homeowner. Or the consumer, who voluntarily chooses the short-end of the stick, by default, from not doing the necessary due diligence to ensure the approach they choose is actually in their best interest.

Real estate agents, like the greedy financial services world, is a sales-dominated industry – filled with salespeople paid on commission, often motivated by money. To disregard this reality, would be like believing that Vegas slot machines aren't rigged to favor the house.

"The house always wins" is a recognized truth, because more often than not, it's true. Put forth, and developed by the best minds at

Harvard and MIT, etc., complex algorithms and formulas are developed to ensure the house wins. In economic terms, from the book *Confessions of an Economic Hitman* - the "odds are created," not by MIT or Harvard graduates, but by economic hit men. "Economic hit men are the shock troops of what Perkins [the author] calls the corporatocracy, a vast network of corporations, banks, colluding governments, and the rich and powerful people tied to them. If the EHMs [Economic Hit Men] can't maintain the corrupt status quo through nonviolent coercion, the jackal assassins swoop in."

My point is, whether it's the financial sector, the real estate industry, or in the highest levels of government and corporate greed – there are insiders and outsiders. There exists a status quo, and there are two sides of it.

There are those who know how to play the game. And there are those who don't. And those who don't are the suckers who get "played" by those who do...

I believe that is what Tony Robbins is talking about. "Become an investor instead of a consumer." Many folks choose their financial planner in a somewhat random fashion without understanding anything about how the financial game is actually played. Too often, this pits the insider vs. the outsider, where the insider always wins. I see it in real estate too!

The saddest part? The outsider doesn't even realize they're playing the part of the fool.

Monthly Pet Cuteness!

Send Pics to

Remy@RemyFortier.com to
have your pet featured!



*Brewski & Eva
Best Friends Nap Together!*



About the Author

In addition to operating *Union City Advice Givers* podcast and blog, where she seeks out and interviews the East Bay'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 committed giver donating through food and clothing drives to those in need. Her business remains focused on three pillars of impact: Philanthropy, Business, and Growth.

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