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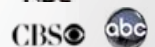
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.REAL ESTATE INSIDER.

JUNE 2016

POWERFUL REAL ESTATE TIPS & STRATEGIES YOU CAN USE

STOP STARTING & Start Finishing

"It's not where you start — it's where you finish that counts." — Zig Ziglar

The Distinguished Dedication of Dads

Exploring the Origins of Father's Day

In the United States, and in many other countries, Father's Day falls on the third Sunday of June every year. This year it's marked on June 19. While celebrations vary from family to family, the sentiment remains the same: We honor fathers.

The earliest known Father's Day dates back 4,000 years. According to historians, a Babylonian boy named Elmesu carved a Father's Day message on a clay card, wishing his father good health and long life.

In modern society, Sonora Louise Smart Dodd is often credited for establishing Father's Day. The year was 1909. In Spokane, Washington, while attending a Mother's Day sermon, Dodd decided fathers should be celebrated, too — especially her own father. William Jackson Smart, a Civil War veteran and widower, had raised Dodd and her five siblings on his own after the children's mother passed away.

Dodd launched a successful petition campaign to honor fathers. She had the backing of the Spokane Ministerial Association and the local Young Men's Christian Association (YMCA). In 1910, the city of Spokane agreed, and so began the tradition of celebrating fathers on the third Sunday of every June.

The idea gained popularity and spread across the country. In 1916, President Woodrow Wilson sent a telegraph to Spokane praising Father's Day. In 1966, President Lyndon B. Johnson signed a presidential proclamation, naming the third Sunday of June as Father's Day. In 1972, President Richard Nixon made Father's Day a permanent national holiday — 58 years after Mother's Day was made official.

Great dads deserve recognition, whether through barbecues, neckties, or heartfelt messages carved into clay. To all the fathers out there, thank you for everything you do.

Happy Father's Day to my dad, the greatest man I've ever known, and all the dads out there. Dad always told me that if you do your best, you'll never have to look back and regret — sage advice from a wise man. Over the years, I've come to realize that we're not doing our best when we take on new projects before we finish important projects we've already begun. Over time, we end up with half-finished messes instead of certified accomplishments.

This is why it's best to complete any task worth doing as soon as humanly possible, even if it means taking on fewer projects. As the explorer Alex Mackenzie once said, "The key to successful time management is doing the most important task first and giving it your full concentration, to the exclusion of everything else." Although it does require some discipline to avoid distractions, it's well-worth the effort. As the Dalai Lama put it, "Desire without self-discipline leads to self-destruction."

The fact is, there just isn't enough time to do it all. Even if you can do everything, that doesn't mean you should. You must be willing to say no — no to new projects, no to new hobbies and meet-up groups, no to new TV shows, and sometimes you have to be willing to say no to yourself. Success lies in getting stuff done, not in being busy. The good news is that finishing is winning, and winning creates momentum. So stop starting and start finishing — onward and upward!



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If your application passes, then either I or someone from my office will call or email you to set up a one-on-one interview and strategy session with me.

Gerald Lucas

GERALD LUCAS
Real Estate Expert & Best-Selling Author



MANAGE YOUR ENERGY, *Not Your Time*

PRODUCTIVE TIPS FOR MANAGING YOUR ENERGY

People claim time is money, but an overemphasis on paying attention to time may actually prove harmful to a productive business day. The Harvard Business Review insists that truly productive individuals attempt to manage their energy over the abstract concept of time. Doing so isn't as difficult as it may seem. Here are a few great tips for managing your energy:

IDENTIFY WHAT GIVES YOU ENERGY

Getting caught up on the latest news, playing with your kids, enjoying a snack — the things that give us energy are the same things we want to sacrifice when we feel like there just isn't enough time. In reality, these are the things we should be falling back on when we start to feel overwhelmed.

KNOW WHEN YOU NEED A BREAK — AND TAKE ONE!

Ultradian rhythms are the cycles that occur throughout the day, in which our bodies move from high energy to complete burnout. They tend to last from 90 to 120 minutes, and when



we start to feel sluggish, we're wired to think the answer is powering through with a cup of coffee. It's not. At the end of 90 to 120 minutes of solid work, it's time to take a break. Do one of those things that gives you energy. You'll come back refreshed and ready to dive back in.

DON'T MULTITASK

The human brain is designed to truly focus on one task at any given time. While we can catch up on Netflix while doing the dishes, trying to finish your tax returns while in a planning meeting with co-workers is a disaster waiting to happen. Give your complete attention to one

task before moving to another. You'll feel less overwhelmed, you'll finish quicker, and you'll find your work is better than it would have been otherwise.

STICK TO THE RHYTHM

Once you've started focusing on your energy over your time, don't let yourself fall back into bad habits. Work, relax, work, relax. The longer you stick to a new method, the easier it becomes. Soon you'll find managing your energy is second nature, and your productivity will reap the benefits.

ASK GERALD *a Real Estate Question*

Q: *Trulia or Zillow? Which is better at estimating property values?*

~Rich, Lakewood, NJ

A: The amount of information, resources and tools available on Trulia and Zillow is enormous. Regrettably, the accuracy of the information on Zillow and Trulia often leaves much to be desired. Trulia and Zillow use algorithms to approximate property values. Algorithms are mathematical formulas used for solving problems. Unfortunately, the property

values that these algorithms produce are not consistently accurate.

Here are three major difficulties with Trulia, Zillow and other public property search portals:

1. Their information is inconsistent

Trulia and Zillow, by their own admission, acknowledge that their estimates are wrong a large percentage of the time. So the risk is that a home buyer or seller may base their decisions on flawed information — yikes!

2. Their information is old and out of date

Zillow and Trulia do not have the most up-to-date property listings. This time lag could mean you'll miss out on real estate deals in your area, particularly if your real estate market is hot.

3. Agents are featured on these portals because they pay, not because of their experience or skill set

The real estate agents that Zillow and Trulia feature all paid to be profiled. Essentially, the right to be displayed was purchased by the agent without any regard to their local knowledge or experience.

In general, Zillow and Trulia are appealing to consumers because they are convenient. Convenience is important, but accuracy is more important when you buy real estate; you need to protect yourself so you don't overpay for property. After all, a bank isn't going to lend you money based on a Zillow Zestimate! Caveat emptor.

Thanks for your question, Rich — good luck. For more real estate tips and information, visit my blog at www.geraldlucas.com.

Pay-by-Selfie

AMAZON LOOKS TO ELIMINATE INSECURE PASSWORDS

In 2015, BBC.com estimated over 3.2 billion people around the world use the internet. Nearly half Earth's total population surfs the web for everything from social media to online banking. Personal information is poured into cyberspace, protected only with a password. Unfortunately, our personal passwords may not be as secure as we think. A survey by Usabilitynews.org found 74.9 percent of individuals reuse their passwords for multiple sites. Of those, 98.3 percent reported using the same three passwords. When asked how frequently they changed their passwords, 52.7 percent of all respondents said never.

Two-hundred and forty-four million individuals are active users of Amazon.com, enjoying the wonders and convenience the online shopping titan offers. Currently operating on the password system themselves, Amazon hopes to provide a new level of security to their users. The company recently submitted an application for the patent on "pay-by-selfie."



Though it may at first sound ridiculous, Amazon aims to eliminate the insecurity passwords create. Instead of entering the same eight characters and a number used on countless other sites, Amazon shoppers will take two pictures of themselves when logging in or making purchases. The first picture identifies the user. The second will require the user to complete some action prompted by the site, such as a wink or head-tilt. This ensures it's indeed the user rather than a fraudster with a photograph.

Companies like MasterCard and Chinese e-commerce site Alibaba have both begun to introduce a "selfie security" method. However, Amazon is the only one with the second photo requirement rather than just the easily fooled facial recognition. There isn't any indication of when this authentication method will be implemented for widespread use, but this new technology looks like it will go a long way to add security without sacrificing convenience.

Real Estate Insights

- A letter of attornment is a notice from a landlord to a tenant that the property has been sold. It directs the tenant to pay rent to the new owner.
- Declining population typically reduces housing demand and home prices.
- Luxury homebuyers normally buy in spring and summer, whereas first-time homebuyers buy throughout the year.
- From 1992 to 2005, home prices went up 205 percent, while income during that period only rose 10 percent.



1. *Adapt to the real estate market around you; don't expect it to adapt to you.*

2. *Buy property that is consistent with other property in the neighborhood. It's smarter to buy the cheapest, rather than the most expensive house in an acceptable neighborhood. This increases the odds that your property value will increase and often makes it easier for you to sell.*

3. *Avoid poorly designed homes. This is often referred to as functional obsolescence. Functional obsolescence reduces the desirability of your home and makes it more difficult to sell. Here are some examples that you should steer clear of:*

- 1) No bathrooms on the first floor
- 2) Bedrooms with no closets
- 3) Knob-and-tube wiring or fuses instead of a circuit breaker box
- 4) One outlet per room

4. *The average number of days on market required to sell a home gives you a good indication of the strength of that local real estate market. A higher average number of days on market usually suggests a weaker market, a lower average number of days on market implies a stronger local real estate market.*