



TRETA TALK

SEPTEMBER 2010

Managing the Last Part of Class

This is a follow on to the article in the last TRETA TALK entitled: Starting A Class Well. In my mind, if we have a successful set of “book ends”, starting and ending a class well, the middle part will flow much better and be more effective.

We have all been there. That last portion of class “looms up” and we are feeling panic to finish the material we had planned to present. The ideas presented below are based upon a combination of study, observation, and personal classroom experience (community college through doctoral classes) over the last ...way too many years! Consider the ideas objectively as you review how you manage those precious last portions of your own classes.

- **TEACH LESS BETTER.** The tendency to rush through the last class period(s) is a common practice in much of training and higher education. I remember in my own undergraduate days when a history teacher charged with covering the period from the Civil War to the Present found himself with 3 classes to go (an MWF schedule) and he had just finished World War II. That meant he had three 50 minute sessions to cover 30 years! Keep in mind that just because you present it **does not mean** the students “get” it. Trying to speed up at the end can more easily instill fear and frustration for our students than confidence and satisfaction. Focus on what you want the student to leave class with **and keep** in their memory banks!
- **PUT IT ALL TOGETHER.** During this special concluding period of time, consider concentrating on putting all the pieces together for your students. Offer them some perspective to what has happened over the entire class. No effective teacher wants the end to be disjointed. Help them leave you with a macro-viewpoint of not just what was covered (content), but why (relevance) it was worth the time to cover. Offer this broader picture vs. “getting in” a few more facts about the topic.
- **ASK FOR THE ‘BURNING QUESTION’.** Give your students the opportunity to “fill in” any gaps in their grasp of the material. This is not a recommendation for a re-teach, but rather a sensitivity that you might not have covered everything that was important to your class. By taking some time to determine where the “holes” are for some of your students, you can accomplish a couple of very important things. First, you can learn what may not have been adequately or clearly presented in terms of student learning. Secondly, you can obtain some feedback on the audience’s overall interpretation of the material. Both of these things will help you do a better job next time you present this same course or information. Not every student will have a burning question. It is not so much that they respond to you that is important. What is significant is the message you are sending that their views and needs are important.
- **HAVE A SOFT AND GENTLE LANDING.** Relating back to your own past experiences as a student, do you remember the “hard ball” so many teachers used when bringing closure to a class? We are asking that you end your teaching with a note of congratulations and encouragement. It is an appropriate strategy as a teaching practice to portray thankfulness and to offer continuing support for those in your classes. In our experience, students are surprised and appreciative for this approach to closings. It also will most likely leave you with a better attitude about what you did well in terms of supporting those you teach. Give it a try and see how it works!

Some of the resources that I have found most helpful in my own journey include the following texts:

Teaching At Its Best by Linda Nilson

The Courage To Teach by Parker Palmer

What The Best College Teachers Do by Ken Bain.

Some of the work we have been doing at San Antonio College over the last 5 or 6 years is referenced at our website:

<http://www.alamo.edu/sac/murguia>. Maybe some of the information there will be of value and support to you in the classroom.

Best wishes in your efforts to continuously improve as a teacher. The further along the journey of becoming a better teacher that I go, the more often I am reminded that there is so much more to learn as the years and number of classes taught go by. There are some days where I think the path of understanding how to be an effective teacher has just begun!

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Legal Q&A: Why was the repair deductible paragraph removed from the *Residential Lease*?

The repair deductible was removed from the TAR *Residential Lease* (TAR 2001) because the intent of the paragraph has been misinterpreted. The repair deductible paragraph allowed a landlord to hold a tenant accountable for paying up to a specified amount to repair conditions that were not already required to be paid by a landlord. The Property Code and/or the TAR *Residential Lease* require a landlord to pay the entire costs of the following repairs:

- a condition caused by normal wear and tear
- a condition caused by the landlord or the negligence of the landlord
- wastewater stoppages or backups caused by deterioration, breakage, roots, ground condition, faulty construction, or malfunctioning equipment
- a condition that adversely affects the health and safety of an ordinary tenant which is not caused by tenant, an occupant, a member of tenant’s family, or a guest or invitee of tenant
- the following items not caused by tenant or tenant’s negligence: heating and air conditioning systems, water heaters, or water penetration from structural defects.

Therefore, a landlord may not require a tenant to pay a deductible in these instances since the landlord has a duty to pay the entire costs of these repairs. If a landlord requests that the repair deductible continue to be in the TAR *Residential Lease*, you may insert the language in special provisions.

For further information on this topic, check out the [repair obligations under Subchapter B, Chapter 92, of the Property Code](#).

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Instructor training coming to Austin

Enhance your skills as an instructor at the Texas Association of REALTORS® Instructor Training Institute (ITI) Workshop. You’ll learn to better interact with adult learners, encourage classroom discussion, and present to classroom audiences.

The ITI Workshop *Instructor Development* will be offered at the Texas Association of REALTORS® in Austin on Sept. 29-30. [Visit TexasRealtors.com for a registration form and further details about this class.](#)

Hold The Date

**35th Annual TRETA Conference
April 28, 29, and 30th**

& welcome to come early or stay late
For reservations call **1-800-388-8484**
And watch for updates on **treta.org**.



As TRETA members voted at the 2010 Conference, membership dues are renewed after the 1st of the year and will run from April to April. Therefore, our Conference registration forms that will be sent out in January will include that as well. The online registration part of [Treta.org](#) should be completed very soon and most members will want to use that method of payment.

Want to get involved?

Want to help share TRETA with others?



Contact Charlotte at 713-443-7438 or checkout our Facebook page at

<http://www.facebook.com/home.php?#!/pages/TRETA-Texas-Real-Estate-Teachers-Association/116340298382052?ref=ts>

and leave a comment. We will get back with you soon.

Rutledge Report September 2010

Are you having trouble getting your real estate deals closed lately? One delay after another such as having to wait 7 days for this and 3 more days for that?

Certainly the new, buyer friendly, 4 page RESPA Good Faith Estimate, GFE or Guaranteed Fee Estimate, GFE, as I call it, and the timing and delays for disclosures and redisclosures have much to do with the seller and real estate agent wondering if the sale will ever close or if the buyer really is financeable.

HUD, who regulates RESPA, could make it worse by requiring that the loan can't close until the buyer passes a written exam proving the consumer buyer understands the new 4 page, GFE. There aren't many mortgage originators who can explain it. Explaining and understanding the APR is a real challenge.

Regardless, Fannie Mae, (or the US Treasury, if you prefer), a massive source of residential mortgage financing, continue to tighten its underwriting requirements that all lenders must follow if Fannie agrees to buy the loan. Effective October 1, 2010,

1, The new GFE will not require a buyer's signature but will require a blood sampling from a recognized medical institution within 3 days of the application.

2, Verification of deposit will be acceptable only if a bank representative is present at the closing.

3, Seven witnesses from the neighborhood will be required as proof of primary residence in case the buyer owns more than one property.

4, All appraisers will be required to use a mask and ear plugs at the time of inspection to avoid any influence by the buyer/loan originator for the appraised value.

5, The Loan Originator's picture will be attached to the deed and promissory note and will be made available to the general public and security agencies in case the buyer defaults on the loan. One note of seriousness, if I may. We can look forward to relaxing of credit lending standards in the near future.

There is a massive amount of delinquent mortgage loans and foreclosed homes owned by lenders as well as a huge shadow supply of homes owned by sellers who want to buy another home at these very attractive interest rates but believe they can't sell or refuse to sell their present homes in this market of lowering prices. They may even be upside down.

Very few people have a required 750 credit score, especially if you are barely surviving the Great Recession.

These are very good people who through no fault of their own, are surviving unemployment, failed businesses, bankruptcy and foreclosures.

These people may have had a 750 credit score 2 years before the Great Recession but now they have a 550-650 credit score. It's time for the credit scoring companies to re-think these factors and reset their credit scoring modules to reflect a person's good payment record prior to 2008 and 2009. We are not going back to the idiocy of the underwriting standards of the sub prime market but I do predict that policy makers, regulators, lenders, perhaps government support and the mere market supply of thousands of homes will cause a significant, responsible relaxing of lending standards and a sensible recovery of the housing market.

Jerry Rutledge, CREI, DREI, CMC
September 6, 2010



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BIG NEWS GOING ON AT THE UNIVERSITY OF HOUSTON!

This is very important news for real estate educators. The well recognized and highly rated Bauer School of Business at the University of Houston is putting together a three-course certification and real estate management program. This will provide a high level academic program for students registered for an MBA or a Masters of Science in Finance degree programs, who will take the identified courses as part of their electives sequence.

The Bauer College has successfully offered certificates in Energy, Sales Leadership, and Entrepreneurship using the same format. The program offers the student the opportunity to acquire the tools to analyze real estate development projects, gain an overview of the macro and micro trends in the real estate market, understand the relationship between urban policy and private development, and prepare students to be leaders in the real estate industry by providing the qualitative and quantitative tools needed for successful real estate management. The Wharton School at the University of Pennsylvania offers a similar program with a major in Real Estate and Public Policy which MBA students can take as part of their electives.

The City of Houston has always been a base for great real estate development and the University will access those leaders in the industry and make them part of the curriculum which will provide students an unparalleled opportunity to interrelate with some of the most successful real estate developers in the country.



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2011 Educators Conference

Date: January 10, 2011

Place: Hilton Hotel

College Station, Texas

Registration will open up in September!

Please sign up for free for the personalize Housing Trends eNewsletter with most current & accurate statistics and housing information.

Almost 17,000 agents have signed up!! Personalized URL- hurry to save your name. It's a lead generator and client retention tool. All leads go directly to agent- no referral fees.

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<http://www.facebook.com/1/ec8948t-2i82gGhPfwf0c1R761w;www.HTEN.com>

The New September 2010 TRECAdvisor/ Inspector Insight/ TALCB Bulletin Available Online
Subscribers to the TRECAdvisor can download this current issue at <http://www.trec.state.tx.us>

Hello TRETA Members!

This Fall seems to be bringing an even stronger on-line-course interest among real estate students. That means we, as instructors, need to look ahead to see where our programs and materials must be directed.

That will be a focus of our 2011 Conference which is being held at the gorgeous Moody Gardens Resort in Galveston. The dates have been set for April 28, 29, and 30. The theme will be 'transition'.....just like the butterflies at Moody Gardens. Not only in courses but also, in textbook format.

What do publishers want from the next generation of real estate authors? What have our illustrious and numerous TRETA authors experienced with publishing? These questions will be addressed by our erudite (and sometimes humorous) panel of TRETA authors and publishers.

Plan on attending our Author/Publisher Forum! This distinguished panel has raised the standards for textbook materials. Do you have an interest in writing? Our future real estate authors will probably come from this TRETA organization.

Your TRETA Board is meeting this month in Galveston to continue plans for the Conference and work on our goals for this year. I truly appreciate the hard work of the Board team.....they have been great in assisting each other. Susan, once again thank you for TRETA Talk and for the TRETA presence on Facebook (check it out). Thank you TRETA TALK contributors.....great material!

Please check out treta.org....the on-line registration process for the April Conference should be in place by the time you receive this letter. Update your profile there by adding your photo and by emphasizing courses you are approved to teach! Someone may need you to teach a course. If you have teaching material you would like to contribute to TRETA members, let us know...this can be uploaded under the 'documents' tab.

Several members have voiced interest in becoming more involved with TRETA. Great! There is a committee forming to evaluate our new treta.org and come forward with suggestions. Call me if you have interest in participating: 713 443 7438 (cell). You are needed!

Forthcoming events offered by the RECenter at College Station:

Instructor Training Course for those wanting to teach Legal Update/Ethics MCS on Nov. 18th.

Economic Update on Jan. 10th at the Hilton

Registration is necessary and easy to do on the web site: <http://recenter.tamu.edu>

See you there!



Charlotte Goeters
President, 2010-11

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And watch for updates on **treta.org**.



Help! I'm a real estate salesperson....

A real estate broker and a real estate educator walk into a bar. The bar is crowded with real estate salespersons that have not closed a transaction in over a year. Who should tell them they're unemployed, the broker or the educator?

It's a trick question, of course. Common sense dictates that any fully commission-compensated salesperson that has not had a payday in a year (or more!) will, unless there are other sources of income adequate for living, understand that it's time to put the real estate career on the back burner and start reading the classifieds.

I'm sad to report that there is apparently little correlation between having a real estate sales license and being blessed with sufficient connection to reality to make this connection. Optimism is a highly desirable trait in salespersons; it's the primary quality that helps to overcome the constant frustrations and bear the repeated rejections that are a large part of the job. There is a point, however, when the old friend, optimism, can become the enemy. That point is highly individual, and may be reached more quickly by some than others.

It is desirable for the survival of real estate sales as an occupation that salespersons should be counseled to seek and find secondary (or primary) employment until market conditions improve. At that time they may wish to quit the wage-slave job and return, solvent and refreshed, to selling real estate full time. This desirable outcome is possible mostly if they do not bear the scars and debts incurred while they futilely attempted to spin gold from dross.

Some will require assistance to accept this reality. It is the counseling function of broker and instructor to guide these individuals into making responsible financial decisions when they are unable or reluctant to do so themselves for fear of being labeled failures. One way to guide is by example; if educators are accepting jobs in non-education areas, it's a benefit to your students to tell them so. Our participation in alternative employment can legitimize the concept for our students. If it is not necessary for us to find alternative employment, offering practical, realistic counseling to salespersons that need it can serve the same purpose.

Brokers are leading by example in a virtual stampede to close non-productive branches, streamline services and downsize clerical staff. While more perceptive salespersons observe the actions of brokers and imitate the same, there are others who require more direct intervention. For these individuals, brokers may wish to schedule counseling sessions. There is no discernible benefit to the brokerage from having salespersons that are not able to pay their living expenses hanging around the office all day spreading a sense of gloom and doom. At best they will demoralize productive salespersons and at worst the productive salespersons will be devoting working time to organizing benefits to help the others pay bills.

On the other hand, brokers have a sizable investment in most of the salespersons with whom they are associated. There is equally no benefit from simply firing those who are not making expenses. It makes much more sense to warehouse their licenses (under state and REALTOR laws or rules), schedule after-business-hours training and networking sessions for them and otherwise condition them to consider their "furlough" a temporary and intelligent response to very difficult market conditions.

This strategy makes it possible to retain what business there is for the salespersons that are able to conduct it without having to fend off creditors or borrow to pay professional expenses. In other words, a balance must be reached between sustaining present business and capturing future business. And the market will turn around; anyone who was in the real estate business during the 1980s can attest to the fact that good times alternate with bad times.

This means to me that some very good times are just around the corner! Let's help our salespersons to survive until then.

Carmel Streater, PhD, DREI, CDEI

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**Advanced Instructor Development
Workshop By TRETA for your CREI
Designation**

When & Where: November 13 & 14
San Jacinto College– North Campus
5800 Uvalde
Room (TBD)
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Facilitator: C. Wallace Cater

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please visit:

<http://www.treta.org/>

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