Starting next month, The REALTOR® EDGE newsletter will be delivered in an electronic format only.

This month’s issue is the last print edition, marking the end of an era — and a new beginning — for the highly popular newsletter produced by the Ontario Real Estate Association.

The mandate of the newsletter will continue, although the delivery format is changing. The EDGE aims to provide practical and useful news and information to help OREA members thrive in their real estate businesses.

“We know that readership of The EDGE continues to be high,” says OREA president Costa Poulopoulos. “Our members tell us often that they find the content exciting, relevant and helpful in giving them the tools and information they need to do their jobs well. Regardless of this change, The EDGE will continue to provide the practical news, information and commentary that our members have come to appreciate.”

Beginning in February 2015, you can view The EDGE in your email inbox, on the OREA website, and on your mobile device. Additional resources are being dedicated to enhance the online and mobile versions of The EDGE to ensure that our members continue to receive valuable content in a format that works for them.

“More and more individuals and real estate boards have expressed an interest in ‘going green’ — ending print distribution and receiving exclusively electronic content,” Poulopoulos added. “This transition will save thousands of dollars in printing and shipping costs, and it is an environment-friendly decision that will reduce paper in an increasingly digital business world.”

The first issue of The REALTOR® EDGE newsletter in its current format was published in September 1998. Prior to that, the publication was called News and Views, and was launched in the early 1980s, initially on green bond paper. Even earlier, in the 1970s and early 1980s,....continued on page 3
by Shade Lapite

If you haven’t backed it up, then you don’t have it. So goes the rule about copying and archiving your computer data. If your files — documents, photographs, videos, music etc. — are not backed up in at least one secondary place, then they’re as good as gone.

While the culprits may vary from a computer virus or hard drive malfunction to hackers, a robbery, or even a spilled cup of coffee, the result is the same: Instant data loss. And once it’s gone, with no backup, it’s gone forever.

Why risk that when backing up is so easy?

The most common backup choice is the external hard drive. You simply purchase an external hard drive, plug it in using the USB connection and when the dialog box appears, select the backup option. It’s very paint-by-numbers.

The first time you back up, the process time will be lengthy since you’re doing a “full” backup, i.e. copying every single file on your computer. Subsequent backups will be quicker as they’ll be ‘incremental’, only files that have been created or modified since the last backup will be copied.

After the initial backup, you should get into the habit of backing up at regular intervals, either once a week or once a month. It’s also sensible to store the backup drive in another location i.e. your office, a storage locker or at a trusted relative’s home. That way if an accident destroys your primary computer, your backup will emerge unscathed.

Suggested external hard drives:

Seagate Backup Plus 1TB - The Seagate duplicates files at lightning speed thanks to its futuristic Thunderbolt adapters. It offers a choice between backing up manually or automatically and will also back up any files uploaded to social media platforms. The downside for Mac users is that the drive must be reformatted to accommodate Apple computers.

LaCie Rikki Superspeed 1TB USB 3.0 - This drive is ultra-small, ultra-fast and features automated software that lets you plug-and-play on both Macs and PCs. It comes in an aluminium case that’s stylish, lightweight and durable.

Western Digital® 1TB My Passport Ultra USB 3.0 - The Western is a sleek, pocket-sized device from one of the largest computer hard drive manufacturers in the world. It is password protected and hardware encrypted for extra security. Versions of the drive are available for PCs and Macs.

Cloud backup

If you prefer not to fuss with hard drives, then cloud-based storage is a great alternative. In the cloud model, a link is created between your computer and a remote data centre. Your files are copied and uploaded to secure servers. Cloud storage costs a small monthly fee, but a host of benefits justifies the outlay. The cloud gives you access to your data from anywhere, at any time. No need to go looking for a holy-grail-like hard drive. Many providers offer unlimited file storage, so no more pruning your files for space. You can select automated backups and have your files backed up weekly, daily or even hourly with no action required from you. And if your computer suffers a major mishap, recovering your files simply means logging into your cloud storage account, selecting the files you wish to recover and downloading them.

Suggested cloud providers:

CrashPlan (http://www.code42.com/crashplan/) - An automated backup service that works while you’re not on your computer to create a digital archive of your documents. Data is protected with 448-bit encryption, in layman terms, that’s military-level security.

Backblaze (https://www.backblaze.com/) - Backblaze is also automated, and offers military-grade encryption but additionally features 30-day retrieval of deleted files. If you’d like a physical copy of your backed-up files, Backblaze can send you a duplicate of your data on a 128 GB flash drive or on a 4TB external hard drive.

No backup plan is 100 per cent certain, but the more plans you have in place, the lower the chances of failure.

Supplementing the backup plan: USB Flash drives - They’re too small to handle your entire computer hard drive but ideal for backing up selected files and folders. They’re cheap, available in encrypted formats and easy to keep on your person.

Dropbox - It was not designed for backing-up data, but with 2GB of free storage available, why not stash your most important folders there? Dropbox can synch your files across different devices, making updates a breeze. It’s also highly secure thanks to 256-bit encryption and two-step verification for access.

Backing up data can seem like an onerous task, but in reality the options are plentiful and generally user-friendly. So ask yourself: If my computer is stolen today, do I have a data recovery plan?

Shade Lapite is the web editor at the Ontario Real Estate Association.
Play to your strengths as real estate couples

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for a year, his wife, Kathy McVeigh, who had been staying home with their children, began working at the brokerage. Jeff later rejoined the business, and the two have been working together for 15 years, half of their married life.

“It took us a couple of years to figure out our roles and sort out our egos, but now we work like a well-oiled machine,” says Kathy. “We made the decision not to spend all day together. We have separate offices and we don’t travel together; we meet at appointments.”

Nonetheless, family issues sometimes bleed into the workday. “If an issue with one of the kids comes up, sometimes we just have to deal with it,” says Jeff. However, their goal is to try to draw distinct boundaries between family life and work.

“We had to learn to take off our work hats when we got home,” says Jeff. “Now we understand that once we get home, that’s our own time.”

They tackle their listing calls together, and like their Toronto counterparts, the McVeighs find that working as a couple can be an advantage when working with consumers. “Because there are two of us, it’s nice for our clients to have an option,” says Jeff. “They can choose to deal more with whichever one of us they’re most comfortable with.”

A common bond

Both couples say that working together is a plus on their career balance sheets.

“When you work with a spouse in the same industry, you have the opportunity to walk a mile in their shoes each day,” says Greenberg, while Loewith notes, “The reason we work so well as a real estate team is that we’re working towards the same goal. It’s fun being able to share.”

Jeff McVeigh says he wouldn’t work by himself again. “If anything, working together has strengthened our personal relationship,” he says. “We respect each other more because of it.”

Advice for REALTOR® couples:

• Play to one another’s strengths in business
• Make sure it’s a 50-50 proposition; one partner can’t be the boss and the other the employee or it won’t work
• Realize in advance that there will be stressful moments
• Be your spouse’s cheerleader; keep your partner motivated
• Sharing so much can be fun. Enjoy it!
• A sense of humour is important
• Always have your relationship as a priority; the money will work out.

Sources: Jennifer Greenberg, Michael Loewith, Jeff McVeigh, Kathy McVeigh

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The publication was called Real News and it was produced by the Ontario Association of Real Estate Boards (OAREB), the former name of OREA. The initial focus was on association news, and the two have been working together for 15 years, half of their married life.

The EDGE has a high readership level with almost three quarters of OREA members (73 per cent) reading and enjoying it on a regular basis – an extremely high rate for an association newsletter. The EDGE will continue to be produced monthly, 11 times a year, with a combined July-August issue. Although hard copies will no longer be produced, the mandate of serving real estate brokers and salespeople will remain the same. Only the delivery format is changing.

We want to make sure you are getting The EDGE after it goes to an all-electronic format in February. Please log in to the Members section of www.orea.com to update your email address so that you can continue to receive the useful news and information in The EDGE. Visit www.orea.com/update.
Condominium living means following rules

This case focused on ongoing issues between a condominium corporation and one of its unit owners who continued to defy restrictions at the property.

The judge stated the following: “This sorry saga of one person’s refusal to live peaceably and cooperatively within a condominium community — where all know the restrictions before they enter — goes back to June 2, 2005, when the first notice was sent to her to leash her dog. Since then, the application covers serious use violations, building violations and continuous refusals to control her dog. She even furnished, changed the configuration of the interior, and rented out a fully-serviced unit within her own unit. The condominium apartments are all restricted to and built for only single family use, and for insurance purposes, that kind of change could amount to a material change in the risk, thus putting all at risk of loss in the case of fire or other peril happening.”

Simcoe Condominium Corp. No. 12 v. Walker, 2014 ONSC 4109 (CanLII)

Merv’s Comments

The owner in question consented to a judgment ordering her to restore her unit to what it was planned for, and to live within the rules, bylaws and declaration of the SCC No. 12 for a set period, by the end of which she must sell her unit. She was also ordered to pay the condominium corporation’s legal costs of $48,692.09.

Did the owner get the message about communal living? Condominium buyers and their advisors should be aware of the most common issues that cause problems in these types of dwellings. They are: people, parking and pets.

Call for volunteers

Joining a committee or task force is a great way to meet colleagues and make a contribution to the real estate profession. Serving your profession in this way works to enhance your knowledge of and connections to the field. Members of OREA are invited to apply online for positions by visiting www.orea.com. Click on Members (along the top), log in and select Volunteer Application Form from the left-side blue menu. New committees will be struck after the March 11 Assembly. The deadline for submitting an online application is March 20, 2015.

Save the date

The Ontario Real Estate Association’s Open Forum, Annual Assembly Meeting and REALTORS Care® Foundation Annual General Meeting will take place on Wednesday, March 11 at the Westin Harbour Castle Hotel in downtown Toronto. These events are all part of the OREA 2015 Leadership Conference, “Transform Your Leadership” which takes place from March 9 to 12. This year also features a “REGeneration Day” with a panel on the attitudes and outlook of millennial buyers and sellers. Watch for more details at www.orea.com/conference.
Books and ideas to ring in the New Year

A new year offers a fresh start and a chance to embrace change. The EDGE newsletter spoke to REALTORS® from across the province who shared their thoughts about books and ideas to ring in 2015.

We asked REALTORS®:

| Frankie Andrée, Ottawa | Natalie Lewin, Toronto | Mario Fazio, Sarnia | Karen Balcazar, Burlington |

What book would you recommend and why?

- **Rich Dad Poor Dad** by Robert Kiyosaki (Plata Publishing 2000)
  - “My first introduction to real estate investing 15 years ago, this book remains an inspiration to me. It’s one of the reasons I became a REALTOR®. While there are many books about investing in real estate, Kiyosaki breaks it down in the simplest terms and provides inspiration for novices and seasoned investors. It’s not necessarily a ‘how to’ guide for success, but it makes you think about the possibilities.”

- **The Psychology of Selling** by Brian Tracy (Nelson Books 2006)
  - “Tracy’s book provides detailed strategies and ideas for new and seasoned salespeople, with great action steps at the end of each chapter. Sales are the basis of our profession, yet many come into the industry with no training and only a basic knowledge of the art of selling. He is motivating and his techniques and advice provide the foundation for a prosperous career.”

- **The Millionaire Real Estate Agent** by Gary Keller, Dave Jenks, Jay Papasan (McGraw-Hill 2004)
  - “This is a good starting blueprint and refresher course for your business. Dissect it and decide what works for you. This book provides ideas to boost your business and histories of successful REALTORS®. I also recommend books about different personality types since this is a big part of our business.”

- **The Alchemist** by Paulo Coelho (HarperCollins 2006)
  - “This is a fable about a shepherd boy who travels in search of a treasure. Facing obstacles along the way, he discovers the treasure within himself. The book reveals the power of following our dreams and the importance of listening to our hearts. ‘When you really want something to happen, the whole universe conspires so that your wish comes true.’”

What are the most stressful aspects of working in real estate?

- “I don’t find it stressful. I focus on residential investment real estate and try not to get distracted. Short- and long-term goals help me stay on track and manage day-to-day challenges. It’s important to find a balance between work demands, family commitments and time out for fun.”

- “My biggest stressor is juggling work and single motherhood. I review and select listings before my daughter wakes and schedule appointments during school time. Sometimes I bring her to evening meetings, which is communicated beforehand to clients. She has grown up in my office.”

- “I believe most stress is self-induced. When you understand your buyer or seller and their needs, and they commit to you, the relationship is stress-free. I suggest referring clients whom you don’t understand or care for to another REALTOR®.”

- “This business requires a huge time commitment. The most stressful aspect is finding the balance between work and personal time. Build ‘down time’ into your schedule. Plan time with family and friends and include other activities that help you recharge, such as exercise.”

What advice would you give someone considering this field?

- “Don’t go into real estate thinking you’ll be driving a fancy car in no time. It takes hard work to be successful. But if you enjoy the nature of the work, want to be challenged each day, and have the will and perseverance to achieve your goals, this career can help make your dreams a reality.”

- “Develop a strong support system from the start. Find a seasoned REALTOR® to help you develop best practices and show you the ropes. This is a lonely business, so ideally you can share experiences with your mentor. It’s expensive starting out, so you’ll need money to get going. Be prepared.”

- “If you’re considering a career in real estate, set aside money to pay your expenses for a year. It takes time to build a clientele and generate a consistent cash flow. Find a busy, experienced REALTOR® to guide you and help create a business plan.”

- “This career is not for everyone. You must be knowledgeable about real estate and business practices. Time management, organizational skills and patience are vital. Don’t go into it just for the money. Clients put big decisions in your hands and it’s a lot of responsibility.”
The OREA Real Estate College has won an educational programming award from the Learning Resources Network (LERN), the world’s largest association devoted to continuing education and lifelong learning. The award recognizes a unique program that is creative, innovative and exemplary. The college was awarded the 2015 LERN international award for excellence in programming for its vision of blended learning — a combination of online and classroom learning — and flipped learning. Flipped learning is a pedagogical approach that emphasizes interactive learning environments. In the “bricks and mortar” classroom, the learners read and watch video lectures at home and come to class to do the homework, in the form of case studies, with the guidance of the instructor. In the “virtual” classroom, the instructor and students videoconference the lesson after the learners have had time to learn content on their own via blended learning. The college was selected from more than 140 applicants from across North America for this award. Visit www.orea.com and click on OREA Real Estate College.