

Another transfer?



Military Markets Specialist Course

(C7235)

Basics & Beyond Real Estate Institute

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A Washington State approved Real Estate School under R.C.W. 18.85

Military Market Specialist Course

For Washington Continuing Education

Becoming a marketing specialist for the military customer will enhance your efforts to capture more of this special niche business. This course has been designed to introduce you to the Military customer and his/her family. It will also show you how to establish a Military Relocation Housing Fair by which you can introduce yourself and your services to future military business.

SESSION 1 (1 hour)

“Introduction to the Military Customer and Family”

As a result of completing this session, you shall be able to:

- ✚ Identify key elements that lead to success in working with the Military customer
- ✚ Identify unique characteristics and special needs of the military customer and family on which you should focus in order to provide exceptional service.
- ✚ Identify important steps you need to take to ensure your military customer is convinced you share their objective.

SESSION 2 (1 hour)

“First Contact and Beyond”

As a result of completing this session, you shall be able to:

- ✚ Identify information you will want to send a military contact before and after your initial contact with them.
- ✚ Identify the 3 keys to overcoming buyer apprehension during first contact.
- ✚ Identify problem areas unique to working with military families and understand the importance of “staying in touch”.

SESSION 3 (1 hour)

“Support Resources”

“Military Addresses, Salutations & Acronyms”

As a result of completing this session, you shall be able to:

- ✚ Identify the support resources available to Army, Navy and Air Force Personnel.
- ✚ Know the names of each of the Army, Navy & Air Force Support Center Offices.
- ✚ Properly address sample envelopes and write an appropriate military salutation
- ✚ Properly identify the terms associated with various military acronyms.

SESSION 4 (1 hour)

“The Military Relocation Housing Fair”

As a result of completing this session, you shall be able to:

- ✚ Identify three important pieces of information for planning a Relocation Fair.
- ✚ Identify two main revenue sources for offsetting Relocation Fair costs.
- ✚ Determine how much to charge participants/exhibitors at a Relocation Fair.

EXAM (1 hour)

SESSION 1

“INTRODUCTION TO THE MILITARY CUSTOMER AND FAMILY”

This course is meant to provide you with ideas and information to assist with the particular needs of the military customer. While the needs of the military customer are somewhat unique in nature, many of their needs are also akin to those of your mainstream business prospects.

The information will help you better understand the needs of military customers. Numerous guidelines and tips are provided to help you communicate and do business with the military customer more effectively.

OVERVIEW OF THE MILITARY MARKET BUSINESS

The lifestyle of the military family is comprised of uniforms, sensitive information, promotion symbols, acronyms, orders and temporary and permanent duty assignment directives. It is a world populated by commissaries, the BX or PX (Base or Post Exchange), security gates, armed guards and patrol dogs!

There are schedules for everything – pay and reimbursement, moving, gates to attain higher rank, times to report in or report out, coffees and teas, dining in or dining out. There are references to OWC meetings, Commander’s call, First Friday and recalls – the messages that come via the telephone in the middle of the night that call military members to missions vital to the national interest.

Rank does not seem to be the key-military members and their families all carry these kinds of characteristics.

The life and world of the military professional is similar in many aspects to that of a person who is a member of a major corporation. There are, however, vital differences. These differences are sometimes blatant and hard to comprehend; at times, they are so subtle as to be undetected to the untrained observer.

The purpose of this course is to help you recognize and appreciate the peculiarities of military transferees in order to better serve them through attention to both their differences and their similarities.

Prospects always feel more confident when they are dealing with professionals who understand their unique needs. Your knowledge and specialization will be reinforced by presenting marketing materials with some kind of Military Markets identity.

Here are some key elements to working successfully with the military customer:

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- ✚ Specialized marketing materials directed at the military customer
- ✚ Military housing fairs or real estate seminars to provide the military individual with general home buying or selling knowledge
- ✚ A basic understanding of military vocabulary and culture.
- ✚ Knowledge regarding veteran financing and housing allowance programs at the local level
- ✚ Comprehensive relocation packets geared to the military transferee
- ✚ Contacts and alliances with local military Family Services or Housing Office staff
- ✚ Marketing alliances with other providers who can contribute services to the military transferee as part of your local Military Markets Program.

THE MILITARY CUSTOMER

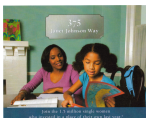


Who are they?

The general public is sometimes misinformed when it comes to the military. Many people think the government buys the serviceman's home when they receive their orders to leave. They also think members live in base housing at no cost and that military people do not pay taxes. The general public has no idea how much it costs a military family to move.

Sometimes the military person is much more sophisticated than your average customer when it comes to buying and selling real estate. Some have bought and sold more property than an experienced real estate professional. They tend to be FSBOs. Many times they are reassigned within 18 months of moving into a new house. **They need the money they believe they may save in commissions to start all over again at their next duty station.** You, the real estate professional, need to be knowledgeable about their situation so that you can approach the military client in an appropriate manner.

Even if the service member has moved numerous times in the last 10 years, never assume that they understand the real estate market in your area or that they understand how to buy or sell real estate. Many officers and senior NCOs (non-commissioned officers) have bought before, but a number of them and the majority of younger service members have lived in government quarters or rented off-base. Remember; find out who you are dealing with before you do anything else.



The military buyer and seller are usually highly motivated. **Their family is of utmost consideration.** They will move quickly and decisively to restore or retain stability in the family unit. They want to get everything back to normal as soon as possible!

The military person is accustomed to getting things done with quality, directness and with correct answers to questions. If you don't know the answer, tell him/her so, and then find out-quickly! If you are dealing with the military member, don't for a second discount the military significant other! They are accustomed to handling things in the member's absence. The military member, children and home are the top of the list of priorities! If s/he tells you s/he needs an eat-in kitchen, you better find one or s/he will find someone who will.

What are they looking for?



Education is of tremendous importance to the military parent. While they are moving their children from coast to coast and exposing them to wonderful experiences, they are constantly worried about the quality of the education system where they live. Many military children are ahead of their peers because of the lifestyle they enjoy and the things they are exposed to in their travels.

The children are often very active in sports and extracurricular activities, so school and neighborhood programs are a definite consideration in choosing an area in which to buy. If you don't know about the schools in the area, you need to find out as much as possible.

Being close to the member's assigned installation is often very important also, not only for the convenience in traveling to and from work but also for the family's utilization of the base.

Security is most important when the military member is choosing a location to buy. Most military members know they will be away part of the time; consequently, they want to feel sure they are leaving the family safe.



Last, but not least, they are always thinking ahead. Resale value has to be considered before they can buy today. After all, it may not be too long before they will be on the road again to a new location.

When do you Contact them?

Yesterday is usually when you should have made your first contact! If you can find out that they are leaving before they have firm orders; that's the best time to present your card and your capabilities.

Try to find out if your client has been assigned a military sponsor at the new base. If so, contact them. You may end up with additional leads if you show the sponsor how

concerned you are with your client's well being. Once you have called the incoming client, send them the best relocation packet you can possibly put together.

The relocation packet is their first impression and you want it to be the best!

The military sponsor will send wonderful information and most wives' clubs also have a valuable package available for newcomers. The competition is tough, so do it right!

Try to cement your relationship before your clients arrive. Your clients' friends (old or new) will be waiting with lots of ideas as to which real estate firm is the best. The military is a closely-knit group of people and if a friend of the member says their real estate agent walks on water, you may be out in the cold unless you have convinced the client of your professional capabilities as well.

Where are they coming from?

It is critical for you to determine where the military family is coming from - what the market is like in their present locale. If you have not contacted the broker in their area to find out what your customer is accustomed to, by all means do so.

If they are relocating (for example) from a facility in Fort Bliss, TX, to a facility in Bremerton, WA, they are in for a shock and the Bremerton broker needs to know that. The dry climate, sunshine and adobe construction they may be accustomed to in Texas is a far cry from the wet, temperate weather and the mix of houses they will find in Bremerton, WA. Housing costs, financing alternatives and new construction availability can vary drastically between the two areas. Therefore, the more you know about their present situation, the better service you will be able to offer in their new area. The fact that you are knowledgeable with the market as a whole will impress a potential customer.

You must also live up to the reputation of your company. You should go to almost any length to satisfy that customer--remember, your advertising messages have pre-conditioned the customer to your standards of service. If you offer the very best service, the sale will take care of itself. Your military customers must have the very best service that can possibly be offered. As we have already said, the military is like one big family. News travels fast - good or bad!

Personalized and Pertinent

Developing the customer-Sales Associate partnership requires good rapport just as in any other sales relationship. To develop a good working relationship will require that the customer be convinced of a shared objective - the best solution to the customer's individual needs.

One inheritance you will certainly get is the result of each customer's past experiences with buying and selling property with other real estate professionals. This may be good or bad.

If they...

...are suspicious, it may be that their previous experiences were bad or they may have been tainted by the stories of others.

...are evasive - pressure tactics may have left scars.

...are flitting from broker to broker - they may once have been a “captive audience”, and perhaps suffered for it.

...are reluctant to respond to questions - they may feel they’ve been pushed too hard to reveal personal information.

Developing a partnership attitude will require that they...

...be provided with adequate information about all the solutions available for their needs.

...become convinced that “their” broker is really focused on their requests and requirements.

...are not ‘expected’ to ‘buy-or-else’ particularly within a short time frame.

...are convinced that neither bias nor lack of effort is impeding their search.

...learn to value your professional opinion. Your opinion is of no interest or concern until professionalism has been established. Remember, people will not care how much you know until they know how much you care.

SESSION 2
“FIRST CONTACT & BEYOND”

First Contact--Good communication with the customer can help offset buyer apprehension:

- ✚ Be ready with information about homes AND the area. This is most important to military buyers who may or may not be familiar with the area.
- ✚ Speed may also be important and although “delayed arrival” allows for some leeway, “**immediate**” relocation, in some cases, requires a professional who can reschedule themselves to accommodate transferees .
- ✚ Identifying family needs requires time and effort. Be sure you are well versed in asking open-ended questions that can provide you detailed information about their special requirements.

When successful first contact or response has occurred, be sure to provide the following:

- ✚ “Hard” information developed from a questionnaire--special needs discussions, date of arrival and arrangements, contact points etc.
- ✚ Customer-specific information through handouts, printouts, etc.

When personal contact or response has not occurred, provide the following:

- ✚ Materials selected on implied assumptions-rank/grade, duties, information gathered through contact sources, etc.

- ✚ Materials based on a random selection from those available-if it is not possible to be customer-specific, packets can be personalized with community/area clips from papers, Chambers of Commerce, etc.
- ✚ Follow-through is vital. Many times the agent mails packets into the “dead zone” and receives no response. You are more likely to receive a response if your relocation packet touches on points of customer interest!

Adapt to survive – For a contact to develop into a client, you need to obtain specific information on their specialized needs! Be prepared to address the following with each specific type of military buyer:

- ✚ **The overseas returnee—**
 - How expensive/inexpensive was the economy from where they are being transferred?
 - How different is the environment for the family? (for example: rural vs. urban)
 - What is the buying power of the dollar? If they are coming from a community where the median price home is below \$100,000, they may experience cultural shock when they arrive at a community where the median price is \$200,000 or more..
 - What type of climate are they accustomed to? Clothing and air conditioning are among the most frequent concerns.
 - What can they expect regarding schools? How will their children fit in?
- ✚ **Unaccompanied buyer – the absent spouse.**
 - Is contract contingent upon approval of a spouse?
 - Power of Attorney (POA) – is it needed? Does it meet your state’s requirements?
 - Plan and think ahead about how and where you will get the POA.
 - What happens when the spouse arrives? Think of the walk-through, the apprehension! How will you handle them?
- ✚ **“Permissive TDY” –member has been approved for a temporary duty (TDY) trip to locate housing.**
 - **The Advantages:**
 - You have known dates and time frames with which to work.
 - A pre-visit allows time for closing and possession.
 - You also have time to respond to their special needs or requests.
 - **The Disadvantages:**
 - What kind of housing alternatives to buying can you recommend to them if they are “disappointed” in the selection, market prices, areas available etc? For example: on-base housing, open market rentals.

- How will you handle unaccompanied or unready buyers, especially if their current property is not sold or their orders are not cut.
- The competition is NOT asleep so you must stay in contact!

- ✚ **The unmarried military member** – often has a greater need for tax shelters than the member with a family.
 - Investment property – will s/he retain the property if they are transferred?.
 - Tax applications (be careful not to try to give specific tax advice without advising the member to confer with their tax advisor).
 - The on-base possibilities are often less attractive or unavailable.

THE MILITARY FAMILY

IMAGINE THAT YOU MUST...

- ✚ Make major decisions that will affect every phase of family affairs, in a very short time.
- ✚ Say good-bye to friends and familiar surroundings.
- ✚ Regularly adjust to new jobs, schools and climates.
- ✚ Do all this on short notice, subject to unexpected changes not of your choice or understanding.

You must keep in mind that military transferees see almost all aspects of their personal lives as being “temporary permanent.” In other words, their lifestyle is geared to a series of relatively short term assignments. This creates several problem areas that are unique to the military family.

(1) The “no-time syndrome” – A fast start is required, since the family must choose housing and location quickly and with relatively little knowledge about the area. One of the first considerations when choosing housing is its effect on children.



- ✚ **Schools** – Are there particular needs? You must be prepared to provide general information about public and parochial facilities, open vs. traditional classrooms, fast-track and remedial programs, teacher to student ratios and test scores, as well as more common questions of size and locations.
- ✚ **Special Needs** – from ballet lessons to neighborhood playmates, from bus policies to availability of parks – children’s needs often dictate the final choice of housing.
- ✚ Hobby/Recreational resources
- ✚ Counseling/Special help facilities
- ✚ Child care

(2) Community and Local Resources – The difference between a contented family and a discontented one often involves leisure time possibilities. Hobbies, pursuits and vocations are interrupted with every family relocation. A strong draw to a community

may rest on what is available for entertainment and recreation for adults as well as children.



- ✚ **What are the family interests?** – Camping, boating, fishing, the zoo, the performing arts, children’s associations, sports events. Both the “where” and the “what” are of strong interest. “Recreation” can be as easy, and as important, as access to shopping, dining or theater for an evening out.
- ✚ **Continuing education** – With the military’s emphasis placed on the upgrading of credentials, colleges and universities, vocational training and libraries all become important. It is important to include catalogues to local colleges and universities with information about children’s schools.

(3) Choices of Environment – Big vs. small town, urban vs. rural, on-base housing vs. living on-the-economy – their preferred environment may be expressed or implied.

- ✚ **Large family** with varied interests may be the key in determining the size of community in which they may wish to live. Larger communities often times offer more outlets for recreation, social activities, the arts, etc.
- ✚ **Rank/position/job requirements** – distance from the base, fast responses and social needs must all be considered. It’s not just the availability of investment money that counts!
- ✚ **“Straddle” location** – what are the needs of the two-career families?

(4) The Compromise

- ✚ **Rent vs. buy** – The common dilemma and/or struggle between spouses.
- ✚ **On-Base vs. Off-Base** – the common answer to “we cannot find or afford what we want”; the problems of showing unsuitable or overly expensive properties.
- ✚ **The controversy of interests** – will all parties have at least part of their interests cared for whether they rent or buy, live on base or off?

(5) Temporary Housing – is always a consideration! Availability and costs are frequently requested and are of major concern.

- ✚ **Lodging** – motels/hotels in the area
- ✚ **Furnishings** – furnished vs. unfurnished, short-term rental availability.
- ✚ **Pets** – allowed, disallowed.
- ✚ **Temporary Living Quarters** – reservation, length of stay, availability.

(6) The “Separated-Family” Worry – Even before the military family has settled on an area or a home, there is a concern about the fast-exit need. Information has been or will be passed on from family to family, member to member. In part, this helps to explain the tendency of the military to cluster in areas they’ve learned

about through the military network. How familiar are you with these areas in your community?

(7) The “Resale” Worry – you must be prepared with market data to substantiate their offering price and calm their resale worries. Use criteria for your specific buyer to set up automatic receipt of market statistics. Multiple listing systems are obviously one source for getting appreciation and resale data.

(8) The “break-even” worry – “I do not know if I’ll be here long enough to get my money out,” is a question often on the minds of military buyers. You must be able to determine if this is an excuse or a valid concern? What the customer may be saying is that their subjective motivation is not strong enough – they are not sold on buying. So listen again!

(9) The “What if?” worry – the possibility of leaving vacant/unsold property is a very real concern to the military buyer. Be prepared to address the following questions and concerns:

- ✚ What is the average days on market and what is the buyer demand for selling now, and for the future?
- ✚ What Property Management possibilities can you provide to reassure them?
- ✚ Price/Condition/Location are always major considerations for resale and for buying a suitable property, now!

(10) The “In Between” Story – Be constantly aware that previous buyers are still in need of reassurance after they’ve moved into their new home. It is a sound technique to not just stay in touch, but to provide current information and updates on market conditions and statistics. Place their names in your data base and keep in touch.

- ✚ **Rapport=referrals** – genuine interest in clients is one of the best sales tools you have! Everyone likes to brag – let them brag about you.
- ✚ **Ask for the order** – it’s your business, not theirs, so ask who they know with potential moves. It’s a sure thing that everybody knows of somebody coming in or leaving.
- ✚ **The most common complaints:**
 - Never-Seen-Again – are you visible, after closing?
 - We-Never-Did-Hear – did you follow up as asked or offered?

STAYING IN TOUCH

Since military transferees often receive their orders up to six months before their move, consistent and frequent contact is essential. This is an important way to differentiate yourself from the competition. Subsequently, think about what plan you have in place that sets you apart from other sales associates. Just as with other customers, a transferee’s contact information should be used to assist you in creating “customers for life” through a strong military network of referrals.



SAMPLE CONTACT OPPORTUNITIES

- ✚ A welcome letter and an information package (see the following suggested list of items for the package). Your letter should outline your services and what the transferee can expect from future contacts. It should also include a provision for them to contact you.
- ✚ A letter accompanied by a questionnaire requesting information about the transferee. (See Sample C1)
- ✚ A completed qualifications estimate sheet based on the transferee questionnaire. Furnish the transferee with the request for information. (See Sample A and B).
- ✚ An update on the market along with any other information the transferee may find useful.
- ✚ A letter with a copy of the local newspaper and/or your local Buyer's Guide. Offer any appropriate assistance (data on special school needs, economic situations, etc.).
- ✚ A letter confirming arrival and offering to help with hotel reservations, car rental, airport pick-up, etc.
- ✚ Depending on distance and availability of the transferee, phone contacts can be used to supplement the mail effort.

MORE REASONS AND WAYS TO STAY IN TOUCH

- ✚ Responses to questions and requests
- ✚ Magazine articles
- ✚ VA entitlement
- ✚ Recreational programs
- ✚ Additional color photos
- ✚ Additional employment information
- ✚ Let them know you are available-toll free or collect

RECREATIONAL PACKET

Almost everyone sends some type of packet. Make sure yours is first. **Be creative about the contents.** Think of all family members, including pets. What upcoming community events might they be interested in participating both as a family and individually? Knowing their outside interests can help you narrow down what to include in your packet. Will they need to know about pet boarding services, a vet, or pet supply stores? A separate list of these items will speak volumes for the type of service you will provide. Other elements you may want to include in your package include:

- ✚ Photos-houses, schools, horse stables, other special interest items
- ✚ General information on homes for sale, price ranges, what to expect in terms of amenities and size

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- ✚ Employment-employment agencies, newspaper clippings, personal contacts
- ✚ Churches-denominations and locations
- ✚ Schools-public, parochial, kindergarten, day care, etc
- ✚ Children-their own moving kit (stick-on labels for their toy boxes, pictures of their new town, balloons, etc.)
- ✚ Sports schedule, season ticket information, etc.
- ✚ State fishing and hunting regulations
- ✚ Restaurant guides, personal favorites, etc.
- ✚ Shopping facilities-area map (highlighting shopping malls, housing area, etc.)
- ✚ Cultural activities-theater, art exhibits, museums
- ✚ Colleges and universities
- ✚ Recreational programs
- ✚ Finance handbook
- ✚ Tax information
- ✚ Auto registration and licensing, state license manual and requirements

Shown on the following pages are several sample “Requests for Information”:

SAMPLE A
REQUEST FOR INFORMTION

If you need information on any of the subjects below, please check the box and return the request in the enclosed envelope. We will gather the information and forward it to your attention.

- | | |
|--|---|
| <input type="checkbox"/> Map | <input type="checkbox"/> Pests and Quarantine Rules |
| <input type="checkbox"/> Important Phone Numbers | <input type="checkbox"/> TLA, VHA, BAQ, COLA |
| <input type="checkbox"/> Moving Checklist | <input type="checkbox"/> Personal Vehicle, Shipping/Licensing |
| <input type="checkbox"/> Map of your base | <input type="checkbox"/> Church List |
| <input type="checkbox"/> Schools _____ | <input type="checkbox"/> Other _____ |
| _____ | _____ |
| _____ | _____ |
| _____ | _____ |
| _____ | _____ |

Name/Rank: _____

Address: _____

City/State/Zip: _____

Telephone: _____

Signed: _____ Date: _____

SAMPLE B
BUYER QUALIFICATION REAL ESTATE SHEET

This form has been prepared as the basis for your housing research.

- Please read the estimates carefully and note the assumptions we have made.
- Make any corrections to assumptions or estimates you feel will more accurately reflect your preferences.
- Note any suggestion or question in the space provided below.
- Return one copy in the enclosed, self-addressed envelope.

This housing financial fact sheet has been prepared for:

Name: _____

Rank: _____ Years in Service: _____ Branch of Service: _____

Service: _____ Orders: _____

Key Dates: Today's Date: _____ Home Buying Trip: _____ Arrival Date: _____

Preferred Home: Single Family Townhouse Apartment No preference

No. of Bedrooms: _____ No. of Bathrooms: _____ Minutes from my assignment: _____

Variable Housing Allowance(VHA): _____ Basic Allowance for Quarters(BAQ): _____

Cost of Living Allowance: _____ Personal Funds Available (Monthly): _____

Amount of Variable Funds Available for Housing: _____

Your Own Estimate of Monthly Payment Amount: _____

Presently Rent Base Housing Own Home, Present Equity: _____

Source of Down Payment: _____ Amount Targeted: _____

Based on the above information, the most likely monthly home mortgage is: _____

Assume Your Monthly Mortgage is: _____ for a term of _____ years

Assume Your Monthly Interest Rate is: ____ A Second Deed of Trust for: _____

The information results in our estimating that the Home Price may be: _____

With Monthly Payments of: _____

Does this meet with your approval? Return this copy and we will go to the next step in the Military Markets Program process. (Please use the back for any comments or suggestions.)

**SAMPLE C1
TRANSFEREE QUESTIONNAIRE**

PERSONAL PROFILE

DATE: _____

Name: _____ Spouse: _____
Last Name First Last Name First

Present Address: _____
Street

City State Zip Code

Phone: _____ Best time to call: _____
Home Work

Rank: _____ Branch of Service: _____ Anticipated Arrival: _____

Upon Arrival, I plan to: Rent Buy Occupy Quarters Not sure

Please Meet my Flight: Yes No Airline & Flight Number: _____

Require Assistance with Hotel Reservations: Yes No

Existing Home Price: _____ Sold: _____

New Housing Style Preference: _____

Price Range: _____ No. of Bedrooms: _____ No. of Baths: _____

Down payment: _____ Monthly payment (PITI): _____

Ages of Children, Boys: _____ Girls: _____

Schools: Public Private Parochial

First Time Buyer Previous/Current Buyer

Approx. Square Footage Desired: _____ Dining Room/Area Eat-in Kitchen

Family Room/Den Fenced Yard Garage Carport

Other Special Features: _____

**SAMPLE C1
TRANSFEREE QUESTIONNAIRE (CONT)**

Maximum Amount of Time Willing to Spend Driving to Work: _____

If familiar with our community, desired area(s): _____

Special Needs:

I Do/ Do Not anticipate an Advance Housing Hunting Trip. If so, date: _____

In which paper did you see our advertisement?

Army Times Navy Times Air Force Times Other: _____

Remarks: _____

Financial (Optional)

We would appreciate this information to enable us to quickly and effectively assist you in finding and purchasing a home.

Your Pay Grade: _____ Years of Service: _____ Incentive Pay: _____

Spouse's Pay Grade: _____ Years of Service: _____ Incentive Pay: _____

Your Gross Monthly Income: _____ Spouse's Gross Monthly Income: _____
(If not entered above)

Additional Income: _____ Per Month: _____

Total amount of Long-Term Debt (Over three months): _____

Cash available for initial investment in house: _____

VA Eligibility: Yes No

SESSION 3
“SUPPORT RESOURCES” AND
“MILITARY ADDRESSES, SALUTATIONS & ACORNYMS”

SUPPORT RESOURCES

Know where to Send for Help

In recent years, all the services have been giving greater attention to family matters and how they affect military readiness and retention. For example, the Army has established a **Family Liaison Office** in the Pentagon and begun publishing quarterly newsletters for Army families. The Army has also had family symposiums with delegates from all over the world, including family members, commanders and policy makers, to discuss family problems and how to solve them. Many posts have had similar local symposiums.

The Navy and Air Force have gone even further. The Navy has started establishing **Family Service Centers**, designed to be central points of contact for family matters such as financial problems, domestic violence and employment. The centers, staffed by military and civilian professionals, provide information and referrals to Navy families and single sailors who need help.

In the Air Force, these centers are called **Family Support Centers**. As in the Navy, each base's center provides different services, depending on the needs of the local population. But the goal is the same – to provide a central place where military personnel can go for information and referrals on family matters such as medical care, mental health, jobs and financial planning.

Some centers offer a 24-hour hotline; some offer detailed information about Air Force bases where you might be stationed. The Family Centers are not meant to duplicate services already offered by other groups such as Family Services or the Red Cross, but to coordinate with and support these groups.

You should become familiar with the Family Center(s) operating in your market and the services provided.

Family or Community Services

One of the most commonly visited offices on base is the place where you get information about a new duty station. In the Air Force, this is the **Family Services office**; in the Army, it's called **Army Community Services**; for Navy families, there's the **Family Service Center**.

Each of these offices maintains files about installations all over the world. When a service person gets orders, they can drop by the office and look through the brochures about their new assignment. They'll find maps and information about housing, schools, climate, recreation facilities and shopping.

In the Marine Corps, such orientation is handled through its **sponsorship program**. Marine families are given the name and address of a Marine family at the new base, and can call or write them for advice.

Once they have moved to their new assignment, they may find themselves waiting for their household goods. Family or Community Services steps in then too. They can borrow pots and pans, cribs and cots, irons, vacuum cleaners and even linens at some foreign posts. Most offices have a limit on how long you can keep these “hospitality kits” (usually 30 days), but extensions can be arranged. In the Coast Guard and Marine Corps, this program is often handled by wives’ clubs and is not available at every base.

Family or Community Services centers are staffed by professionals (often the personnel officer) and supplemented by volunteers. When they can handle a problem, they’ll do it. But sometimes they will refer them to another military agency for help with legal matters, housing or more specialized counseling.

Each Family or Community Services center is different, and in addition to the orientation and hospitality programs, some overseas centers offer foreign language instructions and group tours for dependents. Other centers organize activities for spouses living alone. Still others provide emergency baby-sitting service and can dispense information about resources for handicapped children.

Emergency Relief

If the service member needs financial assistance, they may find it necessary to turn to one of the **emergency relief societies**. These are the **Air Force Aid Society, Navy Relief Society, Army Emergency Relief and Coast Guard Welfare**. All are non-profit charitable associations that service active duty and retired military members and their dependents. None of them receive government funds; they rely on donations and income from investments for their operation.

The most popular service these organizations perform is the granting of emergency loans. Occasionally, the groups make outright grants of money. These loans and grants are made when there is a genuine emergency hardship, such as a foul-up in pay that leaves a service family temporarily destitute. And they will loan or grant them money to cover emergency travel, funeral expenses and certain medical expenses not covered by normal military benefits.

Financial counseling is usually available, and while the societies will not grant funds for such “needs” as buying a car or paying taxes, any sincere request will be considered.

Local chapters of relief societies are located at most large installations, both in the states and overseas. At a small post, the service person can find out about financial assistance through the local Red Cross chapter.

As an example, a real estate professional was able to help an Army widow avoid foreclosure on her house by telling her about Army Emergency Relief. While the real estate professional did not get a listing, the personal and company image of goodwill that was created was worth much more in the form of potential future business than the one commission.

MILITARY INFORMATION

When addressing correspondence to military members, it is important to recognize their position and rank. Following are examples of how to address both envelopes and salutation.

Properly Written Address and Salutations

- ✚ When both husband and wife are on active duty, whether male or female, the senior ranking member is always first in address or salutation, e.g., Captain John Smith is married to Major Mary Smith. (A list of ranks is shown below)

...Address envelope to:

Major Mary Smith
and Captain John Smith (indent 4 spaces)

...Salutation:

Dear Major Mary Smith
and Captain John Smith (indent 4 spaces)

- ✚ When male is active duty member, use traditional form.

...Address envelope to:

Captain and Mrs. John Smith (indent 4 spaces)

...Salutation:

Dear Captain and Mrs. Smith

- ✚ If wife is active duty member, e.g., Sergeant Mary Smith is married to Mr. John Smith:

...Address envelope to:

Sergeant Mary Smith
and Mr. John Smith (indent 4 spaces)

...Salutation:

Dear Sergeant Smith
and Mr. Smith (indent 4 spaces)

Learning military acronyms and rank are critical to the communication process with military members and their families. Shown below are a number of military acronyms that will assist you in your communication efforts. You will also find a list of Army, Navy, Air Force and Marine ranks, how the individual should be introduced orally and in writing.

MILITARY ACRONYMS

TDY	Temporary Duty
TAD	Temporary Additional Duty (Navy)
PCS	Permanent Change of Station
JAG	Judge Advocate Group (Legal Office)
LES	Leave and Earnings Statement
SGLI	Servicemans' Group Life Insurance
JUMPS	Joint Uniform Military Pay System
BAS	Basic Allowance for Subsistence
BAQ	Basic Allowance for Quarters
VHA	Variable Housing Allowance
NCO	Non-Commissioned Officer
CO	Commanding Officer
FICA	Federal Insurance contributions Act (Social Security)
FITW	Federal Income Tax Withheld
ConUS	Continental United States
PHR	Permanent Home of Record
MILPO	Military Personnel Office (Army)
CBPO	Consolidate Base Personnel Office (Air Force)
PSD	Personnel Services Detachment
ATVN	(Autovon) Military Phone System
APO	Army/Air Force Overseas Post Offices
FPO	Fleet Post Office (Navy)
BEQ	Bachelor Enlisted Quarters
BOQ	Bachelor Officer's Quarters
DVQ	Distinguished Visitor's Quarters (0-6 and above)
GOQ	General Officer's Quarters
TAQ	Transient Airmans' Quarters
TLF	Temporary Lodging Facility
TLQ	Temporary Living Quarters
VOQ	Visiting Officer's Quarters
VIP	Very Important Person
HRO	Housing Referral Office
FYI	For Your Information
ASAP	As Soon As Possible
Standby One	Would you wait a moment please
Say Again	Would you repeat that please

Slightly Laundered	Just for fun
PDQ	Pretty “darn” quick
FIGMO	“Forget It” I Got My Orders
SNAFU	Situation Normal, All “Fouled” Up
YGBSM	You Gotta Be “Spoofin” Me
Check Six/CYA	Cover Your “Anatomy”
I’m a Dot	I will be gone very quickly

RANK

ARMY

RANK	INTRODUCE AS	ADDRESS AS (ORAL) SALUTATION (WRITTEN)/NO ABBREVIATIONS	OUTSIDE ADDRESS ABBREVIATIONS
0-1	Second Lieutenant	Lieutenant	2LT
0-2	First Lieutenant	Lieutenant	1LT
0-3	Captain	Captain	CPT
0-4	Major	Major	MAJ
0-5	Lieutenant Colonel	Colonel	LTC
0-6	Colonel	Colonel	COL
0-7	Brigadier General	General	B/G
0-8	Major General	General	M/G
0-9	Lieutenant General	General	L/G
0-10	General	General	GEN
W-1	Warrant Officer	Mr. Mrs. Miss	WO-1
W-2	Chief Warrant Officer	Mr. Mrs. Miss	CWO-2
W-3	Chief Warrant Officer	Mr. Mrs. Miss	CWO-3
W-4	Chief Warrant Officer	Mr. Mrs. Miss	CWO-4
E-1/E-2	Private	Private	PVT
E-3	Private First Class	Private	PFC
E-4	Specialist 4/Corporal	Specialist/Corporal	SP4/CPL
E-5	Specialist 5/Sergeant	Specialist/Sergeant	SP5/SGT
E-6	Specialist 6/Staff Sergeant	Specialist/Sergeant	SP6/SSG
E-7	Sergeant First Class	Sergeant	SFC
E-8	Master Sergeant	Master Sergeant	MSG
	First Sergeant	First Sergeant/TOP	1SG
E-9	Sergeant Major	Sergeant Major	SGM
	Command Sergeant Major	Sergeant Major	CSM

AIR FORCE

RANK	INTRODUCE AS	ADDRESS AS (ORAL) SALUTATION (WRITTEN) NO ABBREVIATIONS	OUTSIDE ADDRESS/ ABBREVIATIONS
0-1	Second Lieutenant	Lieutenant	2LT
0-2	First Lieutenant	Lieutenant	1LT
0-3	Captain	Captain	CPT
0-4	Major	Major	MAJ
0-5	Lieutenant Colonel	Colonel	LTC
0-6	Colonel	Colonel	COL
0-7	Brigadier General	General	B/G
0-8	Major General	General	M/G
0-9	Lieutenant General	General	L/G
0-10	General	General	GEN
W-1	Warrant Officer	Mr., Mrs., Miss	WO-1
W-2	Chief Warrant Officer	Mr., Mrs., Miss	CWO-2
W-3	Chief Warrant Officer	Mr., Mrs., Miss	CWO-3
W-4	Chief Warrant Officer	Mr., Mrs., Miss	CWO-4
E-1	Airman Basic	Airman	AMN
E-2	Airman	Airman	AMN
E-3	Airman First Class	Airman	AIC
E-4	Senior Airman	Airman	SRA
E-4	Sergeant	Sergeant	SGT
E-5	Staff Sergeant	Sergeant	SSG
E-6	Technical Sergeant	Sergeant	TSG
E-7	Master Sergeant	Master Sergeant	MSG
E-8	Senior Master Sergeant	Sergeant	SMS
E-9	Chief Master Sergeant	Chief	CMS

NAVY

RANK	INTRODUCE AS	ADDRESS AS (ORAL) SALUTATION (WRITTEN) NO ABBREVIATIONS	OUTSIDE ADDRESS/ ABBREVIATIONS
0-1	Ensign	Ensign	ENS
0-2	Lieutenant Jr. Grade	Lieutenant	LTJG
0-3	Lieutenant	Lieutenant	LT
0-4	Lieutenant Commander	Commander	LCDR
0-5	Commander	Commander	CDR
0-6	Captain	Captain	CPT
0-7	Commodore	Commodore	COMO
0-7-/08	Rear Admiral	Admiral	RADM
0-9	Vice Admiral	Admiral	VADM
0-10	Admiral	Admiral	ADM
W-1	Warrant Officer	Mr., Mrs., Miss	WO-1
W-2	Chief Warrant Officer	Mr., Mrs., Miss	CWO-2
W-3	Chief Warrant Officer	Mr., Mrs., Miss	CWO-3
W-4	Chief Warrant Officer	Mr., Mrs., Miss	CWO-4
E-1	Seaman Recruit	Seaman	SR
E-2	Seaman Apprentice	Seaman	SA
E-3	Seaman	Seaman	SN
E-4	Petty Officer 3 rd Class	Petty Officer	PO3
E-5	Petty Officer 2 nd Class	Petty Officer	PO2
E-6	Petty Officer 1 st Class	Petty Officer	PO1
E-7	Chief Petty Officer	Chief	CPO
E-8	Sr. Chief Petty Officer	Senior Chief	SCPO
E-9	Master Chief/Petty Officer	Master Chief	MCPO

MARINES

RANK	INTRODUCE AS	ADDRESS AS (ORAL) SALUTATION (WRITTEN) NO ABBREVIATIONS	OUTSIDE ADDRESS/ ABBREVIATIONS
O-1	Second Lieutenant	Lieutenant	2LT
O-2	First Lieutenant	Lieutenant	1LT
O-3	Captain	Captain	CPT
O-4	Major	Major	MAJ
O-5	Lieutenant Colonel	Colonel	LTC
O-6	Colonel	Colonel	COL
O-7	Brigadier General	General	B/G
O-8	Major General	General	M/G
O-9	Lieutenant General	General	L/G
O-10	General	General	GEN
W-1	Warrant Officer	Mr., Mrs., Miss	WO-1
W-2	Chief Warrant Officer	Mr., Mrs., Miss	CWO-2
W-3	Chief Warrant Officer	Mr., Mrs., Miss	CWO-3
W-4	Chief Warrant Officer	Mr., Mrs., Miss	CWO-4
E-1	Private	Private	PVT
E-2	Private First Class	Private	PFC
E-3	Lance Corporal	Corporal	LCPL
E-4	Corporal	Corporal	CPL
E-5	Sergeant	Sergeant	SGT
E-6	Staff Sergeant	Sergeant	S SGT
E-7	Gunnery Sergeant	Sergeant	GY SGT
E-8	Master Sergeant	Master Sergeant	M SGT
E-8	First Sergeant	First Major	1ST SGT
E-9	Sergeant Major	Sergeant Major	SGT MAJ
E-9	Master Gunnery Sgt.	Master Gunnery Sgt.	M GY SGT

SESSION 4
“THE MILITARY RELOCATION HOUSING FAIR”

HOUSING FAIR GUIDE



DEFINITION

A military family relocation housing fair is an event designed to help relocating military families by providing nationwide housing information, home financing assistance and contacts at their new assignment with real estate professionals who have been specially trained and selected for their understanding of the unique needs of military families, and their demonstrated competence in helping these families.

BACKGROUND





For many years real estate professionals or company representatives have visited intermediate and senior service schools, setting up shop in nearby motel conference rooms and providing information to families who may be moving to their location.

A military family relocation fair takes this traditional relocation assistance one step further through an organized and unified effort between cooperating real estate professionals, lenders and other key service providers to provide relocation services on a much wider scale and on a more professional basis.

Relocation fairs have proven so successful for the military that one, and sometimes two, relocation fairs are held each year at military bases or facilities.

Residual business to the sponsoring company resulting from community goodwill and agent-to agent personal contacts across the United States has not been calculated, but it is significant.

BENEFITS TO THE HOST COMPANY

-  Enhanced public image
-  Bonding and morale building
-  Increased local business
-  Personal network of reliable agents

BENEFITS TO PARTICIPANTS

- ✚ Good, solid, qualified referrals
- ✚ Additional sales activity
- ✚ Personal network of reliable agents
- ✚ Enhanced public image (local news releases and company advertising of this unique effort to attract buyers).

BENEFITS TO PARTICIPANTS

The primary benefit to participants is a relocation and home purchase, which is free of much of the anxiety and emotional trauma usually associated with a family relocation. This is made possible through the caring and personal efforts of their new friend in the new community, namely “you”, their military markets specialist.

THE TARGET MARKET

Most potential military homebuyers are in the **commissioned officer or senior enlisted grades**, so from a business standpoint these service members may be your primary prospects.

However, as part of our overall real estate activities, you should continue to help lower ranking enlisted men and women and their families in every way possible by assisting these young service people in purchasing modest housing or in locating suitable rentals.

THE TARGET INSTALLATIONS

Military installations likely to have the greatest potential for relocation fairs are Army, Navy and Air Force installations offering short term and long-term schooling to non-commissioned officers and commissioned officers in the grades of 0-3 through 0-5 (Army and Air Force Captains through Lieutenant Colonels and Navy Lieutenants through Commanders.).

The war colleges of the Armed Forces and certain medical career specialty schools should also be considered as potential fair sites.

Following is a list of some of the major commissioned officer training centers, schools and war colleges that could be candidates for relocation fairs.

- ✚ War Colleges (0-5 and 0-6)
 - Army War College, Carlisle Barrack, Pennsylvania
 - Naval War College, New London, Connecticut
 - Air War College, Maxwell Air Force Base, Montgomery, Alabama
 - Industrial College of the Armed Forces, Ft. McNair, Virginia

- ✚ Senior Service Schools (0-4-05)
 - Army Command and General Staff College, Fort Leavenworth, Kansas
 - Naval War College, New London, Connecticut
 - Air Command and Staff College, Montgomery, Alabama
 - Phase 11 Joint Staff University, Norfolk, Virginia (9-week course) (Formerly Armed Forces Staff College)
 - Naval Post-Graduate School, Monterey, California

DETERMINE MILITARY INSTALLATION AND HOST BROKER

- ✚ Select the military installation based on criteria previously discussed.
- ✚ Select a host broker. The broker selected must be aggressive and enthusiastic.
- ✚ If such host broker is not found—do it alone!

HOST BROKER OR COORDINATOR RESPONSIBILITIES

- ✚ Coordinate activity with the school's scheduling office and select a date and time for the fair that will be convenient for most students and will be as soon after students receive their orders as possible!
- ✚ Obtain commitments from military brokers from as many military installations as possible. The larger the representation, the more successful the fair will be. Have participants list administrative support requirements on a fair registration form.
- ✚ Select a site for the fair.
 - Find one with as much space as possible.
 - Make sure it is convenient for students and real estate professionals.
 - Examples include shopping malls, hotels or motels with convention-type facilities, National Guard Armory, American Legion Hall, etc.
 - Sketch a layout of fair activities such as participant booths, seminar area, reception desk, childcare area, coffee lounge, etc.
- ✚ Arrange for equipment, supplies and signs.
 - Rent and/or obtain video or technology equipment. Do this early and test after it has been set up at the fair.
 - Ensure that plenty of extension cords are available.
 - Rent and/or obtain the numbers of tables and chairs needed to support all activities. Be sure to have enough chairs to accommodate three or four visitors at each installation booth.
 - Determine the types and numbers of signs needed and have them professionally produced prior to the fair. Large signs for each installation and activity plus directional signs inside and outside of the fair site are typically required.
 - Contact a professional Fair and Exhibition Company to provide booth separators, red, white and blue bunting, table coverings, etc.
- ✚ Plan and program pre-fair publicity and follow-up activities.
 - There is no single thing that will contribute more to the success of a relocation fair than a well-planned, coordinated and executed publicity and promotion plan.

FOLLOWING ARE SOME SUGGESTIONS FOR PUBLICITY:

- ✚ Select a name and logo for the fair – Use the name in all publicity and promotion material for the first fair and all future fairs.
- ✚ Obtain the mailing address of students as soon as possible for use in direct mail promotions and follow-up.
- ✚ Participate in the student registration and welcome activities to the extent permitted by the school.
- ✚ Have a refrigerator stick-on calendar or other items promoting the fair included in Chamber of Commerce or school welcoming packets.
- ✚ Plan a direct mail and telephone follow-up program.

SUGGESTED SCHEDULE OF ACTIVITIES

Month 1

- ✓ Participate in welcome activities
- ✓ Refrigerator stick-on in packet
- ✓ Welcome letter with grocery checklist and discount coupons, etc.
- ✓ Follow-up phone call, etc.

Month 2

- ✓ Brief letter explaining your services
- ✓ Program brochure, etc.
- ✓ Recipe card, fair promotion, etc.
- ✓ Follow-up phone call

Month 3

- ✓ 18 month calendar promoting your seller services and buyer services and the Military Markets Program
- ✓ 800 number for referral information
- ✓ Follow-up phone call

Month 4

- ✓ Brief letter with fair promotion and VA financing fact sheet
- ✓ Recipe card, etc
- ✓ Follow-up phone call

Month 5

- ✓ Flyer promoting fair with installations represented and photographs of participating brokers and agents
- ✓ Home Buying Check List
- ✓ Follow-up phone call

Month 6

- ✓ Posters in installation and civilian facilities to the maximum extent permitted

Military Market Specialist Course

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- ✓ Brief letter explaining special program for assisting in obtaining and expediting their VA Certificate of Eligibility.
- ✓ Fair “door prizes,” admission tickets are enclosed
- ✓ Follow-up phone call
- ✓ Showtime!

Month 7

- ✓ “Thanks for attending” or “Sorry you could not make it, but we can still help” follow-up letters. Address what to do if orders are changed. Ask to help their friends.
- ✓ Recipe card, etc.
- ✓ Telephone call confirming that the agent at their new location is staying in contact, providing assistance, etc. Ask to help their friends.
- ✓ Contact by new agent

Month 8

- ✓ Staying in touch letter
- ✓ Recipe card, etc.
- ✓ Financing update
- ✓ Contact by new agent
- ✓ Follow-up phone call. Ask to help friends.

Month 9

- ✓ Staying in touch letter
- ✓ Recipe card, etc.
- ✓ Follow-up phone call. Ask to help friends.
- ✓ Contact by new agent

Month 10

- ✓ Staying in touch letter
- ✓ Recipe card, etc.
- ✓ Follow-up phone call. Ask to help friends.
- ✓ Contact by new agent

Month 11

- ✓ Staying in touch letter
- ✓ Recipe card, etc.
- ✓ Follow-up phone call. Ask to help friends.
- ✓ Contact by new agent. Possible house-hunting trip

Month 12

- ✓ Staying in touch letter; good luck in new assignment
- ✓ Recipe card, etc.
- ✓ Business cards for friends moving back this way
- ✓ Follow-up by new agent – this is the payoff! If they did not buy during the house hunting trip, now is the time.

HOST COMPANY INTERNAL ACTIVITIES

- ✚ Assign students and agent sponsor
- ✚ Prepare direct mail letter
- ✚ Coordinate Video & Technology equipment
- ✚ Order Signs
- ✚ Prepare Brochures
- ✚ Prepare Flyers
- ✚ Determine and arrange for Social Activities
- ✚ Arrange for Child care
- ✚ Coordinate advertising support from local businesses
- ✚ Coordinate transportation for fair participants
- ✚ Coordinate welcome reception for fair participants
- ✚ Assign fair reception desk and registration assignments
- ✚ Assign agents as sponsors to participating brokers and agents
- ✚ Arrange for coffee and participant lounge
- ✚ Set up and clean up

TYPICAL FAIR ACTIVITIES

- ✚ Booths manned by agents representing their respective installations. An “all location booth”:
 - Packets from companies representing installations that do not have personal representation at the fair.
 - Pre-arranged 800 number of collect-call telephone service to agents at the non-represented installations who are standing by their telephones during fair hours to answer questions and provide assistance.
 - Registration and reception desk at fair entrance. Students attending the fair should sign a registration roster and are directed to the installation of their interest.
 - Computer set up with your web site installed to access properties near military bases all across North America.
- ✚ Real Estate Financing and Tax Seminar
 - An area accommodating 30-50 chairs is partitioned for a finance and tax seminar.
 - A financing expert (an agent from the host company or a loan officer) and a local CPA present 50-minute seminars on a scheduled basis throughout the fair.
 - Military oriented financing institutions (for example: USAA or Navy Federal Credit Union, NFCU) and insurance companies.
- ✚ Miscellaneous Activities
 - Child Care Facility-a partitioned area with childcare facilities, TV and VCR with Walt Disney-type movies, coloring books, etc.
 - Partitioned break area for fair participants (smoking restricted).
 - Rest rooms and/or directions

FAIR OPERATING DATES AND TIMES

Suggested days for your event are Friday afternoon and evening, all day Saturday and possibly Sunday afternoon. Once a schedule is decided upon, stick to it. A relocation fair in some respects is like an open house: you never know who, how many or when people will stop by, but you need to be there when they do. For example, if your advertising promotes the fair to be open during specified hours, make certain that the participating representatives are there as advertised. To do otherwise would justifiably result in negative reactions.

FINANCIAL PLANNING AND BUDGETING

With the exception of perhaps some local advertising expenses paid by the host company, the expenses of the fair should be very reasonable and covered by registration fees of the participants or by local merchants who are usually pleased to take out ads in the calendar and/or fair informational booklet distributed to students.

A SAMPLE BUDGET

Mailings to students	\$1,000.00
Installation newspaper advertising	\$1,500.00
VCR and/or TV rental	\$200.00
Partitions and bunting	\$1,000.00
Signs (one-time expense)	\$400.00
Printing of brochures and flyers	\$700.00
Chair and table rental	\$250.00
Setup/Clean up	\$100.00
Space rental	\$400.00
TOTAL	\$5,550.00

The previous “budget” is possibly on the high side. Cost savings can be achieved by using personal VCRs and TVs. Or you may choose to offset other expenses through local merchant advertising in a calendar and/or other informational material. But even given a \$5,550 budget, if you have 25 participants, the registration fee would only be \$222 per participating company for a well-organized production.

EVALUATION FOLLOWING THE CONFERENCE

Select a time late in the fair to gather all participants and solicit their comments for changes, improvements etc.

A FINAL WORD

The military community is a tightly knit network of people with common interests and common concerns. Many times a specialized group, an office, a command or branch knows their opposite members at other bases. Often, assignments will bring families back into contact several times in a career. Even if they have never met, members of a common group will be in contact with each other. This is particularly true when orders are cut, the network will quickly identify others who have been stationed in a particular area. Bad news travels at the speed of light-good reports are somewhat slower! To be a “bad news” experience to one transferee may prejudice your chances with many others.

One of the most important lessons is the recognition that while every relocating family has problems, the “temporarily permanent” aspect of the military creates a special “Past-Present-Future” impact. Although the military family differs from the civilian world in the total acceptance of this impermanence, the military family still needs the feeling of belonging and of acceptance into their new community. They just need it more quickly and with lots of care!

MILITARY MARKETS EXAMINATION
Return with payment & evaluation to:
Basics and Beyond Real Estate Institute
4235 SE Mile Hill Drive, Port Orchard, WA 98366

You must score at least 70% to receive CE Credit

Answer T for true or F for false beside each of the following questions:

- _____ 1. The life and world of the military professional is similar in many aspects to that of a person who is a member of a major corporation.
- _____ 2. It is not important to have a basic understanding of military vocabulary and culture in order to effectively work with members of the military.
- _____ 3. The government buys the service member's home when they receive orders for reassignment.
- _____ 4. Military persons tend to be FSBOs because they need the money they believe they will save.
- _____ 5. The majority of younger service members live in government quarters or rent off-base.
- _____ 6. Many military children lag behind their peers in education because of the constantly moving life style.
- _____ 7. The close proximity to military bases is not that important to service persons and their families.
- _____ 8. Developing a partnership attitude will required that the service member is convinced that neither bias nor lack of effort is impeding their search.
- _____ 9. You will need to address the state requirements for a power-of-attorney for an overseas returnee.
- _____ 10. Permissive TDY is used when a military member is approved for a temporary duty trip to locate housing.
- _____ 11. The unmarried military member has a greater need for tax shelters than the member with a family.
- _____ 12. The least important consideration when choosing housing is its affect on the children.

_____ 13. The difference between a contented family and a discontented one often involves leisure time activities.

_____ 14. Members of the military often cluster in areas as a result of the “Separated-Family” Worry”

_____ 15. The most common complaint by military members after they’ve settled in is that the schools don’t meet their expectations.

_____ 16. Military installations likely to have the greatest potential for relocation fairs are installations offering short-term and long-term schooling for non-commissioned and commissioned officers.

_____ 17. The two main revenue sources available to you for off-setting Relocation Fair Costs are ticket sales to military members and Local Merchant Advertising.

There are support resources available to military personnel. Write the name of the support office for each branch indicated below:

- 18. Army: _____
- 19. Navy: _____
- 20. Air Force: _____

It is important that you make contact with the support center in your area. In addition, each branch of service has an office where personnel can go to find out about a new duty station. Name each office:

- 21. Army: _____
- 22. Navy: _____
- 23. Air Force: _____
- 24. The Marine Corps handles this service through the _____

Details are important to people in the military. Below are several of your new military customers. Address an envelope and write out the appropriate salutation for each.

25. Colonel Sally Rogers is married to civilian Frank Smith

Address Envelope: _____

Salutation: _____

26. Major Robert Boyd is married to Captain Patricia Boyd

Address Envelope: _____

Salutation: _____

27. Warrant Officer James Allen is married to civilian Jane Allen

Address Envelope: _____

Salutation: _____

Write the term abbreviated by each acronym below.

28. PHR _____

29. BOQ _____

30. PSD _____

31. VHA _____

32. HRO _____

33. "I'm a Dot: _____

34. TLQ _____

35. CBPO _____

Mandatory Course Evaluation

NAME: _____ DATE: _____

COURSE TITLE: Military Markets Specialist Course

SCHOOL: Basics & Beyond Real Estate Institute SO216

INSTRUCTOR: Lorraine Du Paul **DELIVERY METHOD:** Distance Education

Please check your answer to each question	Yes	No
Did you receive a copy of course curriculum/objectives?		
Did the course content conform with the published description?		
Did you read the material in the booklet on this date?		
Did you complete the quiz for the course & use the enclosed answer sheet?		
Did you complete this course evaluation & sign the form below?		

Why did you choose to take this course? Circle all that apply: Topic Time Cost Ease or Other (Specify) _____

Course (5 being excellent, 1 being poor)	EXC				POOR
How useful was the information acquired from this course?	5	4	3	2	1
How current was the information presented?	5	4	3	2	1
How would you rate the organization of the information?	5	4	3	2	1
How would you rate the quality of the materials used?	5	4	3	2	1
What is your overall evaluation of this course?	5	4	3	2	1

DELIVERY METHOD (DISTANCE EDUC)	ANSWERS
How many hours did it take you to finish the course?	
Was your assessment of your clock hours inclusive of homework assignments? If yes, then break down the seat time.	
Did the course have periodic measures of time spent and progression towards completion?	
Did the delivery method allow interactivity with an instructor? Was the instructor available?	
Additional comments about the course, instructor or delivery method.	

Would you take another correspondence course from Basics & Beyond Real Estate Institute? Yes/No Why? _____

Thank you for taking this course: _____

Your Signature

To file a complaint regarding any education issues, you can download the Education Complaint Form from the following web site: www.dol.wa.gov/forms/620013.htm

DISCLAIMER: No denial of full continuing education credit for the subject course may occur as a result of completing this evaluation form.