

Prepare for upcoming Licensing Period



ith the end of the current licensing period three months away, The Real Estate Board is sending an early reminder of the requirement to complete Continuing Professional Development (CPD) Courses and that the Client Portal can be used to pay and register, as well as make regular licence fee payment for dealers and salesmen. The Client Portal can be accessed directly from the Board's website at www.reb.gov.jm.

Using either the desktop or mobile version of the site, users need only identify the "Go to the Portal" Tab on the home page. This tab is a part of the 'Three Ways to Pay' graphic on the page. The other two ways to pay are via the Scotia or NCB Bill payment platforms, and in office.

The Portal accepts all major debit or credit cards. Real estate salesmen or dealers are required to pay annual licensing fees, either in full by April 1 or in half-year instalments by September 1.

Users can register and pay for CPD Courses in a single process, which provides e-mail confirmation at the end of the process. The other payment options mentioned above may also be used by uploading the proof of payment to the Client Portal as a part of the registration process.

"Failure to complete the mandatory CPDs within

the given 2-year window post registration, is one of the main inhibitors to persons being able to be re-licensed at the end of the one-year or half year period," explained CEO, Mr. Phillip Chambers. He also reminded persons that they can check their CPD status on the website, and where they have courses outstanding, they should use the next few months to do so in order to avoid any anxiety come April.

There are six mandatory CPDs that all dealers or salesmen must do in order to be re-licensed. These are: Go-AML, Terrorism Prevention Act, Anti-Money Laundering II, Common Issues in the Real Estate Industry and the Real Estate Dealers and Developers Act.

He also explained that using the Client Portal is the quickest and most convenient payment method, eliminating the need to visit the Board's offices. "Online payment via our Client Portal is really the way to go, and is an easier process for all parties. There is also no need to provide proof of payment when using the Client Portal," Mr. Chambers explained.

To use the Client Portal, users must "Create an Account" from the landing page. He concluded by asking that should anyone encounter any difficulties or have a question, they may contact the Board by phone or email.

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REAL ESTATE Could be this funny!



On behalf of the Management and staff of the Real Estate Board and the Commission of Strata Corporations, I would like to use to this medium to thank all our clients, specifically our dealers, developers and salesmen, for your support and cooperation during the 2024 calendar year. Best wishes and prosperity in your practice/profession in 2025.

I would also like to thank all the persons who joined or are on the path to joining the industry through the pre-licensing courses during the year. We look forward to your contribution to the sector and impress upon you the importance of practicing with the highest level of professionalism and integrity. Please be reminded of the need to avail yourself of continuing professional development courses provided by the Board. We have streamlined this process to make it as easy and convenient to you as possible, being completely self-paced. This means you are able to do at your own convenience. On that note, I also want to acknowledge the Real Estate Training Institute (RETI) team, led by Dr Tina Beale, and supported by Mrs. Sasha Stephens and Mr. Ainsworth Norton, in making sure the courses continue to run efficiently. We have certainly come a long way in a relatively short space of

time.

The Commission of Strata Corporations continues to grapple with the limited compliance rate of Strata Corporations it regulates. We are confident that the efforts to address this, mainly through our bookkeeping and annual returns quarterly workshops, will bear fruit. The importance of filing annual returns can never be overstated as an mechanism in helping us to help you manage your property in a sustainable manner.

Our major plans and goals going forward, include legislative amendments to strengthen our regulatory capacity across the two main inspectorates. We are hopeful that sufficient progress will be made this year to ultimately result in the passage of the necessary pieces of legislation.

We also intent to strengthen our communication and media presence to ensure that the general public is aware of the services we offer and how those services may be of value to them, not just to real estate professionals.

I would also like to use this forum to thank the determined and hardworking team that I have the privilege of leading. I would also like to thank the Board of Directors for their direction and support over this period.

As covered herein, please bear in mind the upcoming re-licensing period, and ensure that you have met all the requirements to be able to do so with little to no hassle. As always, we welcome your feedback on any issue or suggestions that may help us to serve you better. Once again, a safe, healthy and prosperous 2025, personally and professionally.

I would also like to thank all the persons who joined or are on the path to joining the industry through the prelicensing courses during the year. We look forward to your contribution to the sector and impress upon you the importance of practicing with the highest level of professionalism and integrity. Please be reminded of the need to avail yourself of continuing professional development courses provided by the Board.



he Commission of Strata Corporations continues to receive high marks for its quarterly Annual Returns and basic bookkeeping workshops. These are a series of small, targeted sessions put on by the Commission to expose attendees to these specific areas of strata management and administration.

According to Cherry-Ann Smart, who participated in the Annual Returns Workshop, "The Workshop was a timely intervention for our strata operations. Presenters Mercede Scott, Shelliann Sullivan [CSC Inspectors], and [legal officer] Jared Johnson impressed us with their knowledge and professionalism as they led us through the workshop documents," stated in her assessment of the November 29 session held at the Commission's Trafalgar Road office.

"I am now empowered to better represent my strata community, to ensure fairly apportioned maintenance payments, adhere to the legal requirements for meetings, and submit timely and accurate annual returns. More importantly, I have since acquired a more positive attitude about the role and functions of the Commission of Strata Corporations and the services it offers," Ms Smart added.

Other attendees offered similarly effusive praise, saying there were now more significantly versed on a range of related issues such as notice for general meetings, passing of resolutions, invoicing, budgeting, apportioning contributions by unit of entitlement, among other things.

The Basic Bookkeeping workshop was held a week earlier on November 22, at the same location. This was facilitated by Audit Inspector, Sherri-Gay Douglas Grandison. Each session targets a maximum of 15 persons, by invitation only - including strata proprietors, executive committee

members and property managers. The quarterly meetings are deliberately kept small so that participants are afforded personal, near one-on-one attention.

Marketing Manager of the Commission, Damian Wilson, noted that the small, in-person sessions are important to achieving the desired result. "Sometimes when a session is large, persons get lost in the mix of not having their voice or questions heard. This is even more so the case with online platforms where persons are often distracted or disengaged from what is taking place. This sort of session ensures that we have the undivided attention of attendees, and we can better gage if they learned or retained something from the Workshop." Mr. Wilson also noted that these sessions help to give the Commission an indication of the areas where there is a gap in knowledge and how this contributes to the lack of compliance.

Strata Corporations are required under the Registration (Strata Titles) Act, to submit Annual Returns to the Corporation within 120 days after the end of a financial year. This includes Minutes of Annual General Meetings and Extraordinary General Meetings held during the filing period, names and addresses of the current Executive Committee members elected during the filing period, Certificate of Insurance (or copy of unanimous resolution not to insure the property).

Each attendee was given a workbook containing several exercises to be completed during the three-hour plus timeframe. They were also given a Certificate of Participation at the end of the session. The Commission will have ongoing Workshops on a quarterly basis, usually the last week of each quarter.

Commission of



OUR SERVICES

Providing prospective purchasers with the necessary information and guidance regarding strata living

The services
of the
Commission are
in furtherance of
any one or a
combination of
the following
objectives:

Providing an avenue for a strata to resolve disagreements through an objective dispute resolution mechanism

Providing on-going review and assessment of the affairs of strata corporations

The Commission also maintains a registry and provides for initial registration of such corporations





The Real Estate Board

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Seven former Board members of the Real Estate Board/Commission of Strata Corporations we acknowledged for over 10 years of dedicated and faithful service to the organization. All served at various points in the Board's history from its inception in 1988. Those acknowledged and (picture above from left to right are): Mr. Rollin Alveranga, Mr. Howard Johnson Jr., Mrs. Elizabeth Stair, Mr. Lloyd Davis and Mr. Trevor Blythe. They were presented with plaques at a staff function on Monday December 16 at the Grand Excelsior Hotel, Port Royal. Also acknowledged were Mr Karl Vendryes and Ms. Constance Trowers.





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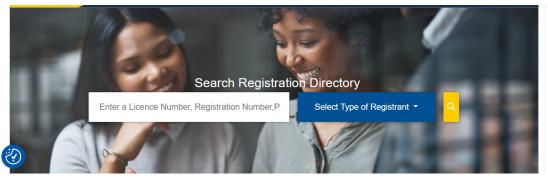
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Check the status of a strata, development/developer, dealer or salesman. Visit the Public Register Section of the website at www.reb.gov.jm



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No business shall be conducted at any general meeting unless a quorum of the persons eligible to vote is present (in person or by proxy) within half an hour of the scheduled start of the meeting.

The Commission of Strata Corporation









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Supreme Court upholds ruling restricting Short Term Rental



he Supreme Court has upheld an earlier ruling of the Commission of Strate Corporations (CSC), with estricted a strate proprietor from singh his strate into lot for short term entals. The strate corporation in tuestion seemingly sought the court's declaration that the CSC's clecialon is binding to enterend. The Court's office clear in the CSC's compliance; the proprietor gainst chorn the declaration was sought on the declaration was sought that the court's department of the court's declaration that the CSC's cold legal cost to the corporation. The Court's order arries significant senctions for normalized the compliance; the proprietor gainst short the declaration was sought that the conference of the cSC's 2021 utiling was a complaint by the strate corporation on the grounds that the proprietor used his strate to the conference of the cSC's 2021 utiling was a complaint by the strate corporation on the grounds that the proprietor used his strate to the conference of the cSC's 2021 utiling was a complaint by the strate corporation on the complaince; the conference of the cSC's 2021 utiling was a complaint by the strate corporation on the grounds that the proprietor was complaint by the strate corporation on the complaince; the complaince the complaince the complaince the complaince that the complaince that the complaince that the complaint that the complaint the complaint that the complaint that the complaint the complaint that the complaint that the complaint the complaint that the complaint Courts declaration that the CSC's declaration that the CSC's decision is binding to entrench our ruling, and to allow for stronger enforcement. The Courts or proprietor.

The genesis of the matter, and the CSC's 2021 ruling, was a complaint compliance; the proprietor against the proprietor used his strate to it contravention of its bythe starts to it contravention of its bythe starts the proprietor against the proprietor used his strate to it contravention of its bythe starts to it contravention of its bythe starts to contravention of the proprietor.

their strata lots for the purpose of short-term rentals, the CSC observe and accepted the judgment of th UK Privy Council in O'Connor v. PS 51, borne out of an appeal from th Turks and Calcos Islands. That cas established that, in certa circumstances, a strata corporation may disallow proprietors from usin

With the popularity of acquire strata lots with this specific investment opportunity in mind. In owner-occupier characteristic, and avoid the heavy turnover and footprint that come with commercial activity. This is likely to lead to an increase in such disputes centred on the applicable Laws and by-laws. This ruling therefore has far-



Real Estate NEWS

Prime Minister, the Most Hon. Andrew Holness and Minister of Local Government and Community Development and Member of Parliament for West Kingston, Hon. Desmond McKenzie, celebrate with new homeowners during handover of units at the Victoria Palms Housing Development relocation project in Denham Town, West Kingston on Friday December 13.



Victoria Palms Becomes First Relocation Project Under NSHP

he New Social Housing Programme (NSHP) has entered a new chapter, with the handing over of keys to residents in phase one of the Victoria Palms Housing Development in Denham Town, Kingston on Friday (Dec. 13).

The 12 unit, two-storey development, constructed at a cost of approximately \$72 million, was the first to be delivered under modality two of the initiative, which addresses the relocation of vulnerable communities.

In his keynote address, Prime Minister, Dr. the Most Hon. Andrew Holness, said the relocation project demonstrates the Government's commitment to revitalise urban spaces, and will be accelerated.

"The Government has a good plan, a strategy to deal with this issue of informal settlement, urban deterioration, urban areas affected by crime and that is, we are going to dedicate a substantial part of the budget, having now developed the administrative and technical part of it, to (facilitate) the acceleration of the project," he noted.

"We are going to build this at scale in communities across Jamaica that are like Denham Town or St. Paul's Lane. (We) are going to go there and intervene in that situation; we are going to rebuild the community and rebuild your house. That is the commitment of this Government," he said.

Dr. Holness urged the beneficiaries to take care of the property and use the asset for their economic well-being.

"The objective of the Government is to give you legal possession of the land to empower you as a homeowner and a landowner to make you a truly enabled economic agent by giving you ownership of an asset," he pointed out.

In her remarks, Permanent Secretary in the Ministry of

Economic Growth and Job Creation, Arlene Williams, said the complex, which will house 43 persons, exemplifies the vision and adaptability of the NSHP in addressing diverse housing challenges through partnership.

She noted that the Ministry collaborated in the undertaking with the Ministry of Local Government and Community Development and the Kingston and St. Andrew Municipal Corporation (KSAMC), which identified lands to accommodate the project.

"This collaboration demonstrates the strength of inter ministry cooperation which will offer a fresh start to families living in inadequate circumstances. It will foster stability, hope, and create opportunities for future generations," she added.

Launched in 2018 by Prime Minister Holness, the NSHP is designed to improve the housing condition of the country's poor and disadvantaged population by providing quality, affordable and sustainable housing.

Approximately 280 units have been delivered to date, impacting the lives of over 1000 Jamaicans. Another 50 units are under active construction.

Beneficiaries are required to sign a social contract which establishes the terms of usage, maintenance and inspection of the units.

Most housing units, to date, have been delivered under modality one of the programme, which is the provision of indigent housing across all 63 constituencies, with each constituency receiving five units per annum.

The third modality is the Upgrading of Tenements (Big Yards), with one such project to be undertaken per constituency.

The Jamaica Information Service Published: Saturday December 14, 2024 By Rochelle Williams

American homeowners are wasting more space



TM



here may not be a lot of homes for sale these days, but there is a lot of housing space sitting empty. In fact, the most in recorded history.

The number of extra bedrooms, which is defined as a bedroom in excess of the number of people in the home, and even including one for an office, has reached the highest level since the U.S. Census began recording this metric in 1970, according to a new report from Realtor.com.

Last year, which is the latest Census data available, the number of extra bedrooms reached 31.9 million, up from 31.3 million in 2022. Back in 1980, there were just 7 million extra bedrooms.

The fourfold jump comes as the number of people in any given household has declined, from a high of 3.1 persons per household in 1970 to a record low 2.5 per household in 2023.

"We are seeing more guest rooms for two main reasons: homes getting bigger and household size getting smaller," said Ralph McLaughlin, senior economist at Realtor.com. "What's more, we find that spare rooms are more popular in cheaper areas where it's more affordable to buy a home with extra bedrooms."

The average size of a new home grew during the famous "McMansion" era, beginning in the 1980s, when builders went big. But they stopped growing about a decade ago; much of that has to do with rising costs as well as both energy efficiency and environmental demands from consumers.

So the average number of bedrooms per home over the past 50 years has increased, from an average of 2.5 rooms in 1970 to 2.8 rooms in 2023, but there has

been no change over the past 10 years.

Looking regionally, since all real estate is local, excess space trends are highest in the Mountain West and in the South. That is simply because there is more land there, and homes are built with larger floor plans, according to the report. Urban homes have just the opposite dynamic.

"If people value having extra space, then we didn't overbuild during the McMansion era. But if homebuyers are simply tolerating these big homes because they're what's available, then perhaps we did overbuild a bit over the past few decades," McLaughlin added.

The 10 markets with the highest share of total bedrooms that could be considered excess are:

- 1. Ogden, Utah (12.2%)
- 2. Colorado Springs, Colo. (12.1%)
- 3. Salt Lake City, Utah (12%)
- 4. Memphis, Tenn. (11.8%)
- 5. Atlanta (11.6%)
- 6. Cleveland (11.3%)
- 7. Wichita, Kan. (11.3%)
- 8. Columbia, S.C. (10.8%)
- 9. Charleston, S.C. (10.7%)
- 10. Jackson, Miss. (10.7%)

The 10 markets with the lowest share of total bedrooms that could be considered excess are:

- 1. Miami (5.9%)
- 2. Sarasota, Fla. (6.4%)
- 3. New York (6.5%)
- 4. Los Angeles (6.6%)
- 5. New Haven, Conn. (6.7%)
- 6. Worcester, Mass. (6.9%)
- 7. Stockton, Calif. (6.9%)
- 8. Bakersfield, Calif. (7%)
- 9. Honolulu area (7%)
- 10. Providence, R.I. (7.1%)

CNBC News
Diana Olick

Published: Wed. December 18, 2024

Data Protection Compliance – An automated Approach to Monitoring



es! You guessed it, we are in a digital-first world, and data has become the lifeblood of businesses. From customer information to proprietary company insights, the proper handling of personal data is both a responsibility and a necessity. However, with the surge in data breaches, data protection regulations have made compliance an integral part of operations. At this juncture, a data protection compliance monitoring software steps in as a critical tool for businesses and a growing entity like the REB/CSC.

Why Manual Compliance May Be Insufficient

Manual compliance has its place as part of the foundations of modern compliance monitoring as that approach assisted in training the available technology. Manual compliance methods involve spreadsheets, emails, and sometimes random or ad-hoc processes. These can be very effective on a small-scale but will quickly prove to be unsuitable for efficiency and effectiveness in the modern complex data ecosystems. Manual systems are not only time-consuming but also open to greater occurrences of human error which opens an organization up to an increased risk of noncompliance, which can lead to a lack of trust and reputational damage, litigation and financial penalties.

Benefits of a Data Protection Compliance Monitoring Software

The following are a few benefits of using a Data Protection compliance monitoring software for the REB/CSC:

- Real-time monitoring of various subject access requests and alerts to pertinent developments within our framework,
- Data management is centralized in a way that allows authorized persons to access and generate reports at will,
- Some tasks which may otherwise be tedious can now be automated, thus allowing team members to provide greater focus on their core duties,
- As the software is populated, the organization can be in a state of readiness for compliance audits which will also be possible with the same level of effectiveness and efficiency as the organization grows and expands its operations and mandate.

A data protection compliance monitoring software not only serves as an added layer to safeguard the organization, but it also allows for some tasks to be automated which enhances our operational efficiency. In so doing, time and resources can be redirected to core business requirements.

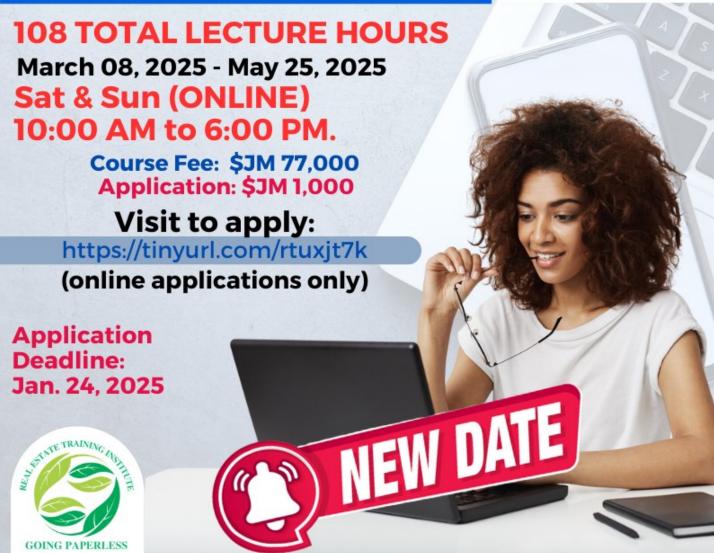
It is important to be mindful that non-compliance with Jamaica's Data Protection Act can result in a fine to both the organisation and employees while allowing for jail time for individuals. Further, the reputation and trust of the organisation, if harmed by possible violations of the DPA can have lasting effects. As a result, we believe that being empowered to enhance our compliance efforts through a specialized software enables significant improvements in efficiency.

The Right Solution

We considered the following when selecting our solution:

The Real Estate Training Institute

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- The software aligns with international standards,
- The software monitored applicable legislation,
- The software allows for sufficient customization, making it adaptable to our purpose, and
- Importantly, the software is easy to use and has a user-friendly interface.

We believe data protection compliance monitoring is essential to our operations and enlisting the assistance of a specialized software is a prudent move to not only protect our organization but also position it as one that is growing is a sustainable way in a world that is increasingly regulated. We believe these tools will help us to mitigate data protections risks and maintain trust with all our stakeholders.



Dwayne Wynter Data Protection Officer



Get your copy of the 2025 Real Estate Board/Commission of Strata Corporations Desk Calendar



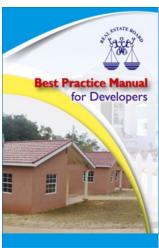


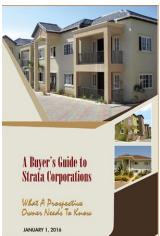












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Ways to Answer 'Why Should We Hire You?



hen hiring managers ask "Why should we hire you?" it can feel impossible to craft the perfect reply. In a sense, the question urges you to condense your case for the job into a few sentences. If you haven't thought about your reply, you could easily resort to stammering or launch into a long-winded answer. But if you go the other way and declare, "I'm the best person for the job," you could appear arrogant. Striking the right tone is a tricky balance.

To help you prepare for the "Why should we hire you?" question, here are some possible answers.

Present Yourself as a Problem Solver

This response demonstrates that you are adept at tackling challenges.

"The best answer to 'Why should we hire you?' should first address the employer's primary concerns," says Gena Cox, an organizational psychologist, executive coach and founder of Feels Human LLC, a business consultancy in Tampa, Florida.

"The applicant should address what (they) can do to help the employer solve a problem the employer has not articulated but the applicant has perceived," she says. "Then, the applicant can talk about the benefit they will derive from being hired."

Granted, this is hard to pull off if you don't see an obvious problem you can help solve. But if you do see something you can help the company fix, you could make a strong, positive impression.

"A response like this makes the applicant's

value explicit, demonstrates thoughtfulness and suggests that the applicant is interested in the organization beyond the immediate job opportunity," Cox says.

Example Answer

"You mentioned that your customer service is lacking. At my previous company, we had a similar problem. Here's how I solved it."

Deliver Your Elevator Pitch

In this response, you pitch yourself for the job in an impactful, succinct statement that

communicates your relevant experience, talent and purpose for pursuing the role.

"A candidate should have a well-articulated, unique and structured 30- to 45-second elevator pitch with a brief introduction of self, work conducted, work desired and a selling point as to how to deliver results," says Jennifer Preston, a human resources consultant with Flex HR, a human resources consultancy near Atlanta.

"An interview is a sales pitch," she says. "While not selling a product, a candidate needs to confidently – not arrogantly – sell themselves and how being hired will make a difference for the company and for those around them."

Example Answer

"I think I'd be great at this job. Here's why." And then start your elevator pitch. If you've already offered up your professional bio, list some of the skills that would make you effective in this position.

Tell a Story

This response shows the interviewer your value through examples.

"A strong response should include an example of a past performance situation, as this often predicts future performance," Preston says.

She suggests citing a specific example or two of prior work along with results to demonstrate what you can do for your future employer.

Example Answer

"I think you should hire me because I've been searching for this job for as long as I can remember. I have an interesting story about that, in fact ..." And then launch into an insightful story that communicates why you'd be a good fit for this position.

Get Specific

According to Travis Lindemoen, founder of jobs marketplace Enjoy Mondays and managing director at staffing agency Nexus IT Group, here are a few areas where you can dive into specific examples that illustrate why you should be hired.

- Expertise. Thoroughly research the company before your interview so you can explain how your background aligns with its mission, values and goals. "You should also be able to name specific areas of expertise that would enable you to succeed in the role," Lindemoen says.
- Unique skills. Highlight any experiences or skills that will help you stand out from other job candidates, such as fluency in another language or technical skills related to the job duties, he says. "It's OK if these skills aren't strictly job-related. Any advantage that sets you apart is something employers will take into consideration," Lindemoen says.

Accomplishments. Provide examples of past successes that demonstrate your understanding of what it takes for a business to progress efficiently, Lindemoen says. For instance, if you can say that you reduced costs in your department by 15% or improved customer satisfaction ratings by 20%, you should highlight that, Lindemoen says.

Example Answer

"I have a strong track record of doing well at my job, and I think I can bring the same success to this position. In my current position ..." Then you could offer specifics similar to Lindemoen's suggestions that demonstrate your track record.

Show Enthusiasm

Don't discount old-fashioned enthusiasm. "Companies want their candidates to want their job," says Kathleen Quinn Votaw, CEO of TalenTrust, a staffing solutions and recruitment agency in Golden, Colorado.

However you communicate your enthusiasm, "make it memorable and personal," Votaw says. For instance, she says, you could say something like: "I have dreamed of working in (this specific industry)."

If you position this job as your dream job (assuming it is), your employer will know you have the enthusiasm to take on the role. Your resume and background should also show that you also have the skills.

Example Answer

Votaw suggests saying something like this: "You should hire me because I want to make a difference in your company. I have the necessary skills to be successful. I want to learn and grow with this company, and your job is the one that fits me best."

Emphasize Your Helpfulness

This is a strategy similar to the "problem solver" approach. But with the "I am here to help" message, you're making it clear that you're interested in what you can do for the company rather than what the company can do for you.

"Talk about how this can make an impact for them," Dowd says.

He says when you talk about why you should be hired, "end the answer by turning the focus on them, the employer, and paint a distinct picture of how your background that you just highlighted will make you, and ultimately them, successful."

Example Answer

"I believe in this business, and I want to do everything I can to make this company successful. Here's how I hope to do that ..."

Dowd suggests offering details about how you will help the company, and "the more specific, the better," he says.

Be the Missing Puzzle Piece

One of the most important things you leave an interviewer with is the idea that you belong with this company.

You want to "succinctly show where there's commonality" between the business's needs and how you work, suggests Bill Catlette, a Memphis, Tennesseebased partner at Contented Cow Partners, a leadership and employee engagement consultancy.

Example Answer

Catlette says you might respond with something like, "My impression is that you've got a very labor-dependent business that requires high reliability. That's very much in sync with how I approach my job."

In other words, look for a quality that the business needs, whether it's creativity or engineering skills, and make it clear that you've got that quality.

Source:

US News

by: Geoff Williams

Published: Aug 20, 2024

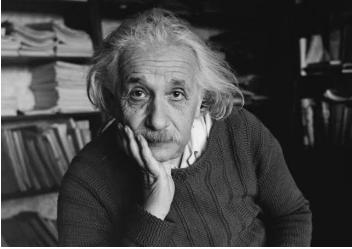
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https://money.usnews.com/careers/interviewing/articles/how-to-answer-why-should-we-hire-you



Q: How many estate agents does it take to change a lightbulb?

A: None! "The lightbulb is in excellent working order and comprised of a beautiful retro teardrop illuminator, offering original glass and metal features and located very centrally in the middle of the room. Local amenities abound and the property is serviced by a newly refurbished power cord connecting it to the ceiling. Nearby is a tasteful power switch to enable the purchaser to switch it on and off. Leasehold with share of power supply with lovingly improved wattage by the current owners. Would suit a professional couple or family looking for more light.



Einstein Knows What's Up

Einstein dies and goes to heaven. First person he see he asks, "Excuse me? What's your IQ" The person replies, 280. Einstein says, great! We can talk about astro physics!

Second person he runs into he asks the same question, what's your IQ? The person replies, 150. Great! says Einstein, we can talk about events of the day!

Third person he sees he once again asks about their IQ. This time the person says 45! Einsteins says, Great! Where do you think the real estate market is headed?

Who Knew Real Estate | was this Funny

You Should Be Ashamed

An old man was on his deathbed. He wanted badly to take some of his money with him. He called his priest, his doctor, and his real estate agent to his bedside.

"Here's \$30,000 cash to be held by each of you. I trust you to put this in my coffin when I die so I can take all my money with me," he said. At the funeral, each man put an envelope in the coffin. Riding away in a limousine, the priest suddenly broke into tears and confessed,

"I only put \$20,000 into the envelope because I needed \$10,000 for a new baptistery." "Well, since we're confiding in each other," said the doctor,

"I only put \$10,000 in the envelope because we needed a new machine at the hospital which cost \$20,000."

The real estate agent was aghast and said, "I'm ashamed of both of you, I want it known that when I put my envelope in that coffin, it held my personal cheque for the full \$30,000."



