



Amerival

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WHO'S TELLING THE TRUTH? This newsletter was derived as a means of Amerival telling it "like it is" which isn't always the news we want to hear or believe. None of the horrible events that have occurred this year and those that will very likely occur in 2016 were and will not be what we wanted or will want to experience. The saying is correct, "Life is what happens while you are planning it." [at least that's my version].

The reality of life is that which we are far too often led to believe is either good or bad. The American public is like a sponge. Depending on the TV or radio station or its choice of daily or weekly reading, that segment of the public will for the most part believe what is being provided. This is difficult to say and some may disagree but this is a pragmatic comprehension of the dissemination of a cacophony of news which surrounds us 24 / 7. The problem we face as the public is we have bought into the belief that we are listening to "news". As an example, 'a person is shot and killed on a street in NY'. That statement is news. However, you rarely ever hear or read that. You get an interpretation of the happening which due to the intent of the "news" provider becomes an 'event' of sort. The added dialogue is a prerogative of the reporter or reporting service. Hence, now we have embellishment. Why? You know already, don't you? The reporter and her or his media service needs to capture audience attention...at the expense of an unknowing and gullible American public.

A simple statement of an occurrence as cited above becomes, "a young man of Asian descent was brutally murdered on a rain soaked street in lower Manhattan while returning to his family after a hard day's work." Now, that may likely be true, but it's virtually legalized exhibitionism. The only need to know fact is 'a man is was shot on a street in New York City. Does it matter if he was young or old, Asian, Hispanic, White or Black? Does the color of the victim's skin or his heritage make the shooting more or less correct? The fact that he was returning home have anything to do with the shooting? No, to all of the foregoing. But that is reporting for profit, not facts. Sensationalism sells newspapers, radio and TV time, not just the simple fact that a man was shot.

Years ago there was a late night TV show in which a story was told to the last person in the last row of the audience. That person told the person in the next seat the story and told to pass it down. Approximately 400 people were in the audience. At the end of the show, the last person in the front row was asked to repeat the story told him / her. The story had no similarity in words, intent or actual account than that told to the first person. And, so when a story is started by those whose primary goal is readership or listenership which contains the saleable words, not the reporting words, the public is led to interpreting what the unnecessary adjectives mean. Therefore, what is truth to the American public?
(CON'T)

Courtesy of

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(CON'T) The point of the story on the 1st page is to focus on the reality of a story. We rely on media to keep us apprized of the happenings within each of our own worlds, realty, personalty, law, finance, retail etc..

Over the years the writer of this newsletter has taken potshots at providers of information related to the segments of our interest in our own worlds. My point over these years was to make the readers aware that all that is printed may not be the real truth. Corelogic is a front runner of information with regard to housing throughout the United States. I'm sure they have a good handle on the statistics which our real estate activity provides and conceivably better than any other. For one, I am glad they exist to that end and that end only. The interpretations they provide with virtually each of their reportings is that which I take offense. Statistics have become far too reaching to the real happenings in our word. Statistics is seen as the "proofs" of that which is happening but not the proof of what is behind the statistics.

The old adage is "figures lie and liars figure". Ladies and Gentlemen, that is true. We all have a tendency to set forth our opinions in a manner in which the readers or listeners will be shaking their heads in acceptance of *our* opinions. The professionals among us very likely are able to listen or read through the "puff" or "excitement" of the newscast or article, but the professionals don't make up the public. As a public we are not stupid but we are gullible because we have become lazy. We wait for others to tell us what is happening, then why it's happening and what the happening will do to change our lives. That's why the news stories today seem to go on ad infinitum. By so doing it gains readership or listenership and viewership. It sells newspapers, garners market share for radio and TV and now the internet which expands the strength of the dramatization of an event.

As for Corelogic, it has ownership of Marshal Swift Publishing Company which was a long time most respected cost estimating resource throughout North America. The data is likely still accurate. The shortcoming of the new ownership is that profits is first and their users are second. For decades the original owners realized the importance of their users and focused on their needs and recognized their limitations in affordability. That is how they grew their business to the point that it was recognized as the premier work available. The support team were given authority to help in most problems without gaining approval of the higher ups. Now, all has to be approved because the concern is not the needs of their subscribers but their bottom line. This past month the Words, Marshall Swift were reduced to a footnote on their products. I guarantee that within the year, it will disappear totally. So goes the corporate domination run by the executives who have no street knowledge of that which the subscribers do have, and of their needs. It's a sad epitaph that will be read:

HERE LIES MARSHALL SWIFT, VICTIM OF CORPORATE PROFIT TAKEOVER

ABOUT TURKEYS!—

Here's some statistics about that bird that creates such a fuss on Thanksgiving. In the 1930's your grandparents' average sized turkey was 13.2 lbs. Today our average sized turkey is 29.8 lbs, more than twice the size. The reason isn't comforting. In the '30's turkeys were wild and those in captivity were kept in areas that allowed them to exist as if still free. Turkeys today are fed special grains and God only knows what else. The males are so big 75—90 lbs that they can't walk and can't mate, so females are artificially inseminated to allow the continuance of the prized bird we so look forward to adorning our Thanksgiving Day tables.

Turkey consumption has increased 100% since 1970. Americans today consume 15.8 lbs of turkey. Turkeys are now labeled as "premium" or "natural" which according to the USDA are useless designations because there are virtually no means of proving whatever the difference really is. Kind of frightening to think the only means of protecting us from bad things in our foods is a government agency that can't discern the difference.

Turkeys are forced to live in very confined spaces which has resulted in cannibalism which has forced growers to de-beak them when only a few days old. Their food is laced with antibiotics that are now a major contributor to the rise of superbugs in human beings that as of today are resistant to our best medications. Yes, I love turkey, but find these facts disturbing. The turkeys' aren't the blame, we the people aren't the blame...that only leaves our illustrious government. And, now you know why Congress has an approval rating of about 18%.

Oh! Great! A Toothpick



One Good Turn Deserves Another...I guess. Hurry Up!



Don' Take it. Do you want to fight the guy that owns it?



May I have this dance? You gotta love it!!



Hope it's Johnny Walker Blue!



My Mommy can throw me higher than your Mommy can!



UPCOMING NEW JERSEY NAIFA 50TH ANNIVERSARY APPRAISAL CONFERENCE-

Dates: *April 12 & 13, 2016*

Place: *Harrah's Hotel in Atlantic City, NJ (777Harrah's Blvd.; Tel. 844-619-0667)*

The 1st day will have the 2016 & 2017 required 7 hour USPAP seminar. So don't miss the first opportunity of a professionally presented USPAP seminar being conducted by a highly recognized and sought after national instructor from Tennessee.

The next day will have several offerings of which one is a Land Use Seminar which will have 2 highly recognized land use attorneys and a New Jersey land use expert with years of successful experience and published in the specialty. This will be followed by a mock land use hearing featuring the two attorneys from the seminar and the expert who shall be chairman of the board accompanied by a partner from a New York law firm with high powered experience. They will present a land use case which will be decided by the board and then decided by the audience. Don't miss this!! Ask those who attended last years conference in which there was a mock tax board hearing that 150 people were absolutely thrilled. This will be at least as good.

Also scheduled is a 5 hour special FHA seminar to be conducted by Tom Munizzo, a former NAIFA national president. Mr. Munizzo, a highly recognized speaker throughout the U.S. with an exciting flair.

There is also a new real estate law seminar required for NJ appraisers which will be presented by Joseph Palumbo, a member of the NJ Appraisal Board. He was responsible for some of the success our 2015 conference enjoyed with the NJ board update.

And, an exciting and novel 2 hour "*edge of your seat*" seminar entitled "Weird and Unusual Assignments" which will be presented jointly by Chuck Blau, Esq, IFAS, Carl Mucciolo, IFAS and John Marrazzo, IFAS, all past NJ State Directors.

Keep watching for updates. Go to the NJNAIFA website for up to the minute updates for the seminar. The website is <http://NJNAIFA.COM>.