



DAN FORSMAN
PRESIDENT & CEO

WELCOME TO THURSDAY TRIVIA

All PGR agents who answer the trivia question correctly will be entered into a drawing for a **\$100 gift card**. Answers must be provided prior to 5pm today. The answer and the winner will be announced tomorrow. Check back next Thursday for more "Thursday Trivia".

[CLICK HERE FOR TODAY'S TRIVIA QUESTION](#)

**Just Answer The Question
And You Could Win A \$100 Gift Card!**

**More Importantly, You Might Learn
Something Valuable That Helps You
Finish Strong In 2012!**

The 2-Part Question:

1. What Are The Two Versions of The PGR Real Estate Advisor?

(Note: See The Prospecting & Marketing Solutions Section On The Intranet)

2. How Much More Will A Consumer Spend On A \$200,000 Loan (30-year Mortgage) If Rates Rise To 5%?

(Note: See The First Article In The Real Estate Advisor)

**Email Your Answer to
Intranet@PrudentialGA.com**

*** Must be received before 5pm.**

Introducing..

The Atlanta Investor Hot List!

www.AtlantaInvestorHotList.com



**Designed To Help
PGR Agents Find
More Properties
For Their
Investor Clients.**

Overview Of The Atlanta Investor Hot List

Listing Agents	PGR Agents
Any agent (PGR or other broker) can submit their listing that meets the investment criteria.	This helps identify potential investor properties for our PGR agents representing investors.
The listing agent visits our website page at www.AtlantaInvestorHotList.com and submits their property using the customized submission form located on the page.	PGR agents can access the spreadsheet of properties submitted located on our PGR Agent Intranet. It is located at the bottom just below the sections for Fine Homes, New Homes and Commercial.
The form automatically populates a spreadsheet that is available to PGR agents on our intranet. <i>This spreadsheet is not available to other brokerages.</i>	PGR agents can view or download the spreadsheet and contact the listing agent to further qualify the property.
The form is designed to help qualify properties that would be appropriate for our investors. For example, it states that the property must be approved by the HOA as a rental.	The spreadsheet is updated automatically after every submission, so check for updates as frequently as you would like.
If you have any questions, please contact Tony.Floyd@PrudentialGA.com .	

Continue To Send Your October Video Market Reports!

ATLANTA REAL ESTATE UPDATE



Market Update

- Local Market Reports
- Updated Monthly
- Data Directly From MLS
- Additional Details Available

Better Information Leads to Better Decisions!
Click picture to view full size image

We Are Pleased To Provide Our Updated Video Market Report

Just click the video below for the latest real estate market update for the Atlanta Metro. You may also view additional video reports for many of our local markets in the metro area. Please contact us with any questions regarding your real estate needs. We have access to proprietary information resources that are not available to the public and can help you understand the real facts in your area. ***Better information leads to better decisions!***

Atlanta Metro Video Market Update

Days On Market 2011-2012

93 DAYS

AUG 2011

79 DAYS

AUG 2012

14%

↓


RESIDENTIAL LISTINGS

00:40 01:24 Prudential Georgia Realty

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Office Phone 770-992-4100



Many Agents
Are Opening
New Doors
To Sellers
and Buyers!

[For iPhone/iPad, Click Here For Atlanta Metro Georgia Market Update](#)

[Click Here To View Additional Video Market Updates](#)

Get Your Databases Ready For:

- **PGR Real Estate Advisor - 10/26**
- **Metro Atlanta Case-Shiller Index – 10/30**
- **AMN Message For Halloween – 10/31**
- **AMN Message For Time Change – 11/2**
- **November Video Market Reports - 11/13 & 14**
- **Holiday Version of New Movers Smart Magazine – Late November**

PGR Real Estate Advisor

- eNewsletter + Print Version

- eNewsletter Launches Friday, 10/26

Prudential Georgia Realty Real Estate Advisor November 2012

We are providing this monthly real estate advisor report to keep you informed about the latest trends and issues in the real estate market. If you know someone else who might be interested in receiving this report or who may benefit from our expertise, please let us know. Better information helps our clients make better real estate decisions!

Should I Stay Or Should I Go?



Should I stay or should I go? That popular song written by The Clash in 1981 now poses a common question for homeowners. There are thousands of homeowners around Metro Atlanta considering their options. Should I stay in my current home and wait until values improve or should I go ahead and sell now and move? The answer to that question depends upon a number of variables for your specific situation. But there may be some big surprises in store for some who wait. The following is a brief discussion of some factors to consider. |

First, you want to do the math on the value of your current property and the outstanding mortgage. If you are significantly upside down on your equity, you may have to bring money to the closing table. If that is not feasible, you may need to wait until the market values improve. Another option is to rent your current property, go ahead and purchase the desired property and then sell your rented property when values return. There may also be an option for a short sale if you have a financial hardship.

If you do have sufficient equity, then your options change. The most common thinking for people in this category is to wait until values return to higher levels and then sell. But one must consider the other side of the math equation. What will it cost you to buy your next home in the future? If home prices return back to peak levels, the cost of the next home will also rise. But that is only part of the math. Now, let's consider mortgage rates plus ongoing costs for maintenance and energy.

Energy costs continue to rise and most analysts expect them to be higher in the future. On average, a newer home costs 30% less for energy than homes built in previous decades. Maintenance and repair costs are also lower. Tired of paying to mow the grass and rake the leaves? Are your HVAC systems in need of replacement? What about

AnnounceMyNews Message

- Happy Halloween
- Message Coming To Your Inbox On Tuesday 10-30

PUMPKIN IDEAS FOR HALLOWEEN



Click picture to view full size image

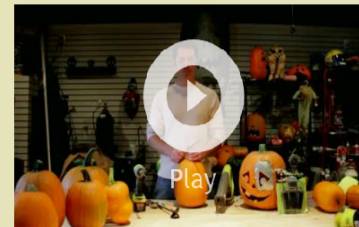
Wishing You A Safe
And Happy Halloween!

Prudential Georgia Realty would like to wish you and your family a safe and Happy Halloween. Since Halloween is only a few days away, we wanted to share a couple of pumpkin ideas that you might use to get ready.


Pumpkin pie is one of the most popular culinary delights of the fall season. Here is a recipe from AllRecipes.com that received the "5-star rating" as [The Perfect Pumpkin Pie](#).

For those that are a little more adventurous with your pumpkins, you may want to carve up some scary or funny pumpkins to decorate your home. We thought you might enjoy the video below from Tom Nardone on Extreme Pumpkin Carving. Now you can have the coolest house on the street!

Have A Safe And Happy Halloween!



[Click here for iPhone/iPad version](#)

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Prudential Georgia Realty serves the metro [Atlanta real estate market](#).

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AnnounceMyNews Message

- Time Change
- Message Coming To Your Inbox On Friday 11-2

TIME CHANGE ON SUNDAY NOV 4TH

Share This!



Turn Your Clock Back
One Hour On Sunday 11/4

Click picture to view full size image

Yes, it is that time of year again. **Daylight Saving Time ends so we turn our clocks back one hour at 2am Sunday morning, November 4th.** This change puts us back on Standard Time. The good news is that everyone can get an extra hour of sleep!

History of Day Saving Time: People often ask - what is Daylight Saving Time and why do we have it? Daylight Saving Time (or summer time as it is called in many countries) is a way of getting more light out of the day by advancing clocks by one hour during the summer. During Daylight Saving Time, the sun appears to rise one hour later in the morning, when people are usually asleep anyway, and sets one hour later in the evening, seeming to stretch the day longer.

The reason many countries implement DST is to make better use of the daylight in the evenings. Some believe that it could be linked to reducing the amount of road accidents and injuries. The extra hour of daylight in the evening is said to give children more social time with friends and family and can even boost the tourism industry because it increases the amount of outdoor activities. DST is also considered a means to save energy due to less artificial light needed during the evening hours. Clocks are set one hour ahead during the spring, and one hour back to standard time in the autumn.



Benjamin Franklin first suggested Daylight Saving Time in 1784, but modern DST was not formally proposed until 1895 when an entomologist from New Zealand, George Vernon Hudson, presented a proposal for a two-hour daylight saving shift to the Wellington Philosophical Society. The conception of DST was mainly credited to an English builder, William Willett in 1905, when he presented the idea to advance the clock during the summer months. His proposal was published two years later and introduced to the House of Commons in February 1908. The first Daylight Saving Bill was examined by a select committee but was never made into a law. It wasn't until World War I, in 1916, that DST was adopted and implemented by several countries in Europe. The United States, Canada and some other countries extended DST in 2007. The new start date is the second Sunday in March (previously the first Sunday in April) through to the first Sunday in November (previously the last Sunday in October).

If you would like to set your clock to the correct time, [please click this link](#).

**Now That You Have An Extra Hour, What
Will You Do With It?**

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 Send us an e-mail

Corporate Offices
Prudential Georgia Realty
863 Holcomb Bridge Road
Roswell, GA 30076

Phone 770-992-4100



New PGR Training Opportunities

Social Media Workshops

(Sponsored by HSA)

National Trainer - Burke Smith

Oct. 23 - Peachtree City Office

Oct. 24 - Perimeter North Office

Oct. 25 - Suwanee/ Duluth Office

Oct. 26 - Northwest Office

Register On PGRU.com Today!

4th Quarter Listing Contest

- Win Breakfast With Dan
- Cash Prizes
- Prizes For Office Staff!



4TH QTR FINISH STRONG

LISTING CONTEST - OCTOBER 1ST - NOVEMBER 30TH

Build your LISTING INVENTORY now to finish strong in 2012 and get a fast start in 2013!

Win a Breakfast with Dan!

One branch winner per office will be invited to a *Breakfast with Dan Forsman* (date to be determined)

Each branch office winner will be entered into a **GRAND PRIZE DRAWING** to be held at the breakfast

◀ **YOU COULD WIN \$1,000!**

The drawing will be held at the breakfast; the agent does not have to be present to win.

In addition, the winning agent's office staff will each be given a **\$100 Gift Card and a Half-Day Shopping Spree!**

Broker to coordinate half-day shopping spree with office staff.

Rules of the Game:


1. The time period for the contest is October 1 through November 30, 2012. All listings must be received no later than the close of business Friday, November 30th.
2. All new residential listings (90 days or greater) processed during the contest period will count. Also, all extensions or re-lists of existing residential listings (that expire during the period of the listing contest) will also count. Rental listings, commercial, or vacant lot listings will not count.
3. At the end of the contest period, agents who have obtained qualified listings will place a card in the hat for each listing taken over the listing contest period, and then a single card will be drawn to determine the branch office winner.

Good Luck In The Contest...
Finish Strong In 2012!



TeamBuilder Contest

- \$50 For Each Broker Interview
- Plus TeamBuilder Rewards For Registrations From The Previous Contest!




TeamBuilder

**FINISH
STRONG**

4th Quarter TeamBuilder Contest (October 1 - November 30)

Any agent who sponsors a TeamBuilder candidate AND helps secure an interview with the managing broker will receive:


\$50 CASH



5 Cash Prizes Available In Each Branch!

Build The Team and Finish Strong in 2012!

\$50 cash prize only valid after the interview occurs. All other TeamBuilder rules apply. Contest ends November 30th at 11:59pm. See your Broker for all rules and stipulations.

 **Prudential**
Georgia Realty