

# The Mark Borst Letter

Volume  
16-10

## Dichotomy of everything.... Morals VS Money

First I want to apologize. I missed a month of my newsletter. I have had people inquire about it and ask if everything was ok. Yes, life is good and I appreciate all the feedback I have received after starting to write this monthly newsletter. I also started doing Yoga about the same time I started writing this newsletter, and like yoga, daily practice is necessary to get better. If a yoga instructor watched me do my yoga they would probably know I am a beginner but my improvement over the last 6 months is easily noticed. I hope you agree about the writing.

Two times a year I mastermind with a group of people from around the globe with our common thread being Real Estate... The crazy part about this group, we never talk about real estate! Anyway, this year's Fall meeting was scheduled the first week of October in Orlando Florida, and if you remember, Hurricane Mathew was barreling up the coast the first week of October... I have never spent so much time watching weather maps on TV. The eye of the storm was supposed to hit Orlando at Noon on Friday the 7th. My scheduled return flight was 11:55

AM on the 7th. Some People beat the storm out but After multiple rescheduled/canceled flights later, I had to spend an extra 30 hours in Orlando. A couple positives from that week. First, luckily for us the storm never really hit where we were. I wasn't too



The Crew that was stuck in Orlando

worried about it, but im not sure if that was just ignorance of never experiencing a Hurricane before. Second, we had a killer week and I'm so excited to roll out our new initiatives over the next few week/months.



**ABOUT THE AUTHOR** - Mark Borst is an entrepreneur and an innovator of the real estate industry, Mark Borst is the creator of the "Value-Driven Approach to Sell Real Estate," and is the Broker/Owner of Versatile Real Estate Solutions LLC. Borst has been called "a committed philanthropist" for his mission to raise/donate over \$10,000 to medical-related charities each year including his own charity Naked Heads Limited started with his Son in mind. Mark is a leader in the Northwest Indiana business community, including sitting on various boards past and present. Mark can be reached at [Mark@OurFreeBook4Charity.com](mailto:Mark@OurFreeBook4Charity.com)

1. What the f\*\*\* are you even doing here?  
2. I come bearing gifts.  
1. [rustles] Open it.[rustles] - [scoffs]  
2. I want you to have that.  
2. As a reminder.  
1. I don't need a reminder.  
1. The memory of shoving that up your ass makes me laugh at least once a day.  
2. Yeah, I bet it does.  
2. [package rustles] [thud] But I'm not laughing.  
1. Oh, you should.  
1. The studies say that laughter does more to contribute to a general sense of well-being than almost anything else.  
2. Oh, yeah.  
2. No, of course.  
2. I love to laugh.  
2. I'm not laughing now is what I should've said.  
1. Oh, why is that? 2. Because my wife kicked me out.  
- [clothes rustle] 1. Good for her! But she's not here either, if you're trying to find her.  
[sighs] We've both lost her.  
2. Oh.  
2. Well, then maybe you have a sliver of my pain, because you stripped away everything that matters to me.  
1. You came at me! 2. Because you're a criminal, Bob.  
2. And it's my job to shut 'em down and put 'em in jail.  
1. Well, if that's true, you're not very good at it.  
1. You're also full of shit.  
[footsteps scuffle] 1. What have I done wrong? Really? Except make money, succeed.  
All these rules and regulations arbitrary, chalked up by politicians for their own ends.  
And these fines you're always going after Where do they go? Who gets them? The poor?  
No.  
1. The Treasury, the government.  
1. [sighs] It's taxation by other means.  
2. Save the civics lesson and the Ayn Rand

bullshit.  
2. The fines are the minimum of what you should have to pay.  
1. Oh, you decide what cases to take, and you only take the cases you won't lose.  
1. But you got it wrong with me, - because this country - [sighs] was built on industry and competition.  
So they will always have a place for me.  
2. Oh.  
2. And maybe a few generations from now, they'll tell stories about you, - like they do Jesse James - [chuckles] or Billy the Kid.  
2. Oh, the myth is so fuckin' romantic.  
2. The rugged individual who won't back down to the unimaginative, do-gooder authorities. Only in reality, those guys stole and hurt and destroyed lives.  
2. Now you say you don't think you've harmed anyone.  
2. I say that the effect is the same, worse even, because you infect the entire world. You throw the whole system off balance, leaving chaos and poverty in your wake.  
1. I make the system run.  
1. I have contributed hundreds of millions of dollars in taxes and philanthropy.  
[laughs] I employ hundreds of people directly, thousands indirectly.  
1. What do you do? Nothing besides suck from the municipality, feed off of it. And in exchange, you what? Keep order? You're a traffic cop hiding in federal robes.  
2. [pats chest] I'm moved.  
2. I am that is gonna play huge to the other guys - on your cell block.  
2. [chuckling] Oh, you're sure to become President of the, uh, Libertarian Club of Danbury Federal Prison.  
2. 'Cause no matter what you say, that's where you're ending up.  
2. Keep that as a memento.  
2. And every time you look at it, know that deal is as good as it is ever gonna get for you.

2. And one day, you are gonna wish like fucking hell that it was still on the table.

1. Then you should've kept half of that for yourself, too.

1. Because when I pull a deal off the table, I leave Nagasaki behind.

2. dramatic music [footsteps scuffle] You know the only enemy more dangerous than a man with unlimited resources is one with nothing to lose.

2. And that is what you are looking at right here. [Titus Andronicus' "Dimed Out" playing]

The above excerpt was from the last scene of the last episode of season one from a show called *Billions*. An underrated show in my opinion, on SHOWTIME, that has some fantastic dialogue that you should have undivided attention to enjoy.



For any great story, we must have a Protagonist and Antagonist to move the story from A to B. But to be an even better story and to draw more people in is to have these two main characters but not know which is which. Who is the "good guy or hero" and who is the "bad guy or evil". Two people with different views can read/watch/listen to the same story/dialogue and end up with two completely different thoughts or opinions and both think that the story was directed at their point of view.... That's good entertainment!

## *Important News*

With 4th and 9th Grades in full swing now, Both boys tell me they are on target for straight A's. It seems that high school has started in a positive way and I believe that Xandru is Enjoying it and has integrated himself well.



He ended up running Cross Country for the Fall and he bested his own time almost every race. Starting from the second day of practice when he asked if he could quit to the regional tournament where he was rostered on the Varsity, I would say he had a good season. With Brogan's Hockey is in full swing, he has already played in two tournaments, winning the Championship in one.





In a recent blog post James Altucher writes

*“Politics mixed with bureaucracy creates death. Creates delay. Creates debt. Politics mixed with television creates ratings. Creates advertising dollars. Newspaper stories. Water cooler conversation. Twitter memes. Each election has to up the ante for entertainment.”*

Ask random people about their opinion about the government. The majority will say, “it’s broken and needs to be fixed”, yet repeatedly we all elect the same group of politicians to “represent” (term used very loosely) the people.

Are politics in the US just a show? We all watch, comment and consume too much of our lives fighting about who is running, but no one does much to solve any problem. No matter who wins the 2016 Presidential Election a large majority of people are going to be upset and think the US ceases to exist as it once did. The thought is that we are so far down a rabbit hole of debt and deceit, that if we continue, **CHAOS**...but if we stop and turn back, **CHAOS**. This is the Dichotomy of society, no happy medium, no sitting at a table to hashing things out...only gridlock and polarization! I blame the media, or should I say the entertainment industry, that is what the news organizations have become, **ENTERTAINMENT**. To gather audiences which bring advertisers which brings the almighty dollar.

This brings me to a comment from Seth Godin:

### **The problem with complaining about the system**

*...is that the system can’t hear you. Only people can.*

*And the problem is that people in the system are too often swayed to believe that they have no power over the system, that they are merely victims of it, pawns, cogs in a machine bigger than themselves.*

*Alas, when the system can’t hear you, and those who can believe they have no power, nothing improves.*

*Systems don’t mistreat us, misrepresent us, waste our resources, govern poorly, support an unfair status quo and generally screw things up—people do.*

*If we care enough, we can make it change.*

Soon we will be introducing new content that we feel will make a difference. We are taking decisive action to make an impact, here in NWI but also North America and as far away as New Zealand. We will be launching an initiative that will not effect politics in any way, but we will continue to make a difference in the lives of those around us.

**My goal is to stand in my truth and share my journey as a means to contribute to the lives of others . . . To do my part to grow and strengthen the chain of inspiration.**

## MARK's Corner of Incitement

### Quote I'm Pondering

You'll never be polished if you get irritated with every rub.

~ Rumi; Indian Philosopher

### Recommended Podcast

Freakonomics Radio on itunes or stitcher radio

### Rant of the Month

you will know the truth, and the truth will set you free



## COMMING SOON

Mark Borst, publisher, creator: The Value-Driven Approach To Sell Real Estate: A practical guide to protect yourself from Real Estate Greed & bank an extra \$30,000.

## Now, It's Public!

When the country's largest real estate trade group bares some of its innermost worries, should owners, sellers and buyers of homes pay attention?

That is the question columnist Kenneth Harney asked, in his article published in the Washington Post. He went on to say, "Absolutely, if you want valuable insights into current issues and problems with the housing marketplace. You might even save some money or avoid a bad experience with an agent or broker."

It's that last statement though, that I think deserves the most attention. Let's face it, most consumers don't care much about the housing market from a business perspective. Agents, and the National Association of Realtors®, who commissioned the D.A.N.G.E.R Report, care about the housing market from a business perspective. The consumer, though, he cares about real estate from the retail and investment perspective, which means, working with the wrong agent, like choosing the wrong plastic surgeon, can have negative and lasting consequences.

And see, here's the telling thing about the National Association of Realtors®, and the industry

as a whole. I don't know how much it cost to commission this Report. Maybe \$100,000 or \$500,000, or maybe a million or more. But, while the Report looked at the dangers impacting agents and brokers, and the dangers impacting NAR, and the state and local associations, and the dangers impacting the MLS, it did nothing to identify the dangers [of all of this] to/on the consumer—you, the people who hire agents.

I've long said, "Real estate is a dog eat dog industry" and, from the top down, "Not enough eyes are focused on serving the consumer."

Instead of worrying about the value delivered to the consumer, the Reports cites "A variety of powerful forces exert significant downward pressure on real estate commissions," as one of the greatest dangers. Yeah, but what about you? Is that a concern of yours, paying lower commissions? Obviously, consumers want to pay less to real estate agents. And I get, I know why consumers [as a whole] want to pay less. It's due to a truth that NAR [and the industry] refuses to confront.

Below are quotes straight from the findings of the Report. These are not my opinions. I did not make these up. These are based on the facts and data:

- "The real estate industry is saddled with a large number of part-time, untrained, unethical and/or incompetent agents. This knowledge gap threatens the credibility of the industry."
- "Most professions (doctors, lawyers, accountants, and engineers) require thousands of hours of study, beginning with a bachelors degree. Even becoming an earth driller requires an average of 704 hours of instruction, and becoming a cosmetologist requires an average of 372 hours. But to become a licensed real estate agent requires an average of only 70 hours with the lowest state requirement being

13 hours. The delta between great real estate service and poor real estate service has simply become too large, due to the unacceptably low entry requirements to become a real estate agent."

So why doesn't NAR just lobby to just raise the bar of entry? Because, it's about money. The National Association of Realtors®—the nation's largest lobbying group—is, in essence, a government. Just like the federal and state governments, NAR makes its money through membership dues. In a way, members are like taxpayers. The more members, the more money. So, to raise the bar for entry, to make it harder to be a real estate agent—would decrease the total number of members nationwide. Thus, decreasing the revenues paid [by members] to the national, state and local associations.

Does the government ever want fewer taxpayers?



Neither does NAR!

And the saddest part is, the leaders of the real estate industry preach to no end, "serve the consumer." But then, by their actions, demonstrate their true intention [to line their pockets] by not making licensing requirements more stringent. And see, personally, I think it's common sense.

If you allow a cockroach infestation to exist, by doing nothing to eradicate the bugs, then by inaction you're condoning the cockroaches, their filth and behavior, by allowing more to take root and multiply.

This is why, for publishing articles like this, someone the other day called me, "The Voice against a broken industry." Because unlike those who just talk about better-serving clients, I actually do. The book I published, *The Value-Driven Approach To Sell Real Estate*. A practical guide to protect yourself from REAL ESTATE GREED & bank an extra \$30,000 in profit by thinking like the great WARREN BUFFETT, is a testament to that. In fact, much of what is exposed in the D.A.N.G.E.R Report, I talk about in Chapter 1. But more important, unlike the D.A.N.G.E.R. Report, I also provide the solutions. I, frankly, couldn't care less how brokers, NAR, the state and local associations, and the MLS is being [negatively] impacted, by their own doing, due to the inferior foundation they built when they chose to build on low morals, ethics and insatiable greed.

You, the consumer—my readers—are my focus. Not them, nor their problems.

If the real estate industry is truly "dog eat dog," then I choose to be in the bunker with you. Leaving those in the 'good ol' boys club' to fight amongst themselves. They deserve each other. They can lie and stab each other in the back. They can cheat and steal from one another. I want no part of it.

As the report states, and I quote, "Professional, hardworking agents increasingly understand that the "not so good" agents are bringing the entire industry down." There is much truth in that statement. The problem remains, though, there may still be more of them—the "not so good" ones—than there are of us. So, despite articles like this, publishing the truth and fighting the status quo to protect

clients, consumers must still do their due diligence. If you'd like a complete copy of the 160-page D.A.N.G.E.R Report, just holler. I'll provide you one, along with, if you'd like, a complimentary copy of my book, as a blueprint to a greater return on your investment.

For a more in-depth discussion on these topics, go to: [www.OurFreeBook4Charity.com](http://www.OurFreeBook4Charity.com). There you can request a FREE copy of our book "The Value-Driven Approach To Sell Real Estate: How to protect yourself from Real Estate Greed & bank an extra \$30K in profit." Expect delivery in 1-3 business days via USPS Priority Mail.

