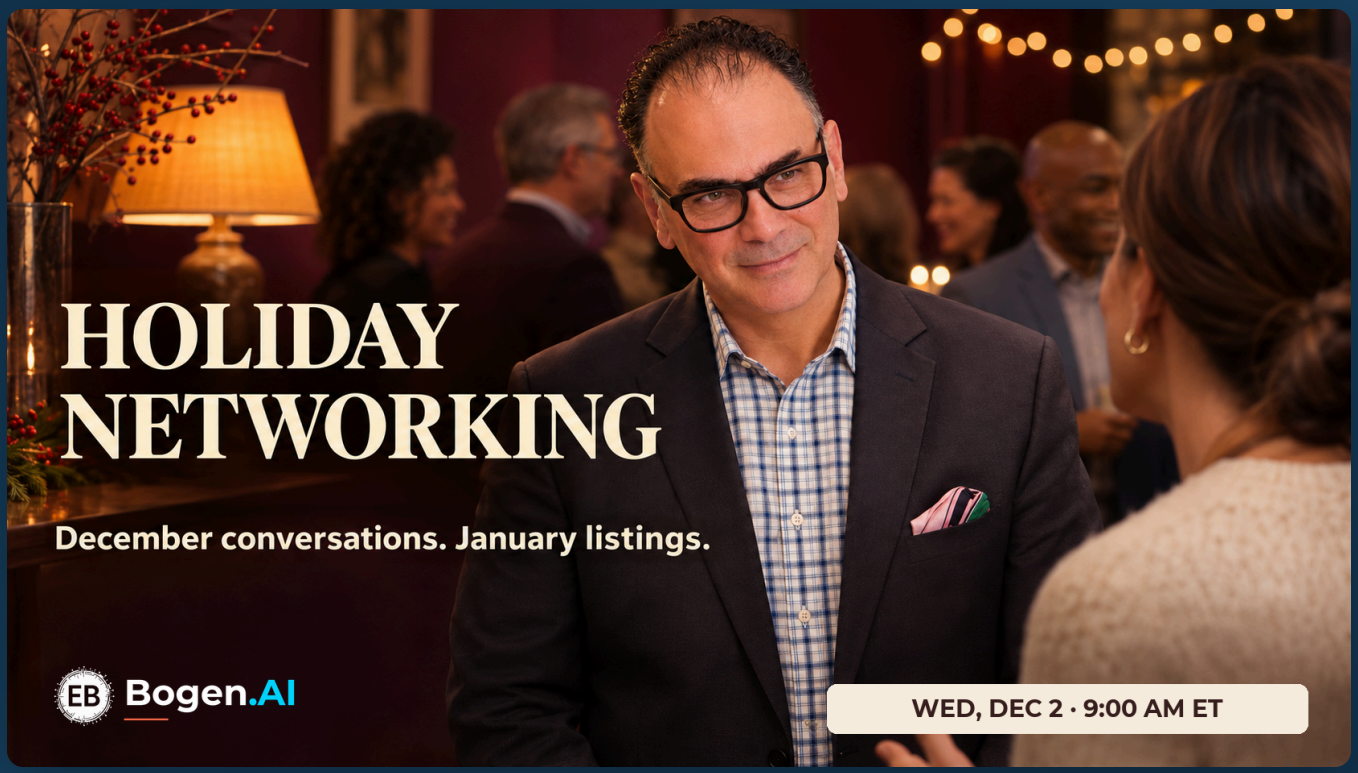
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EDMUND'S MASTERMIND · COURSE STUDY

HOLIDAY NETWORKING

Turn December Conversations Into January Listings

Seven modules for working real estate agents. Why December works, with every number sourced; the rules for consent, recording, gifts and fair housing; and three systems for the season: The Look-Ahead Question, The Driveway Note and The January Callback — with six exercises and answer keys.



PREPARED BY EDMUND BOGEN · WEDNESDAY, DECEMBER 2, 2026

COURSE STUDY

How to use this course study

Three systems, and the three habits underneath them: asking one natural question, writing down only what was said, and following up personally once the holidays are over.

Most holiday networking advice tells you to work the room. This course asks you to do less, and to do it well: one question, one short note, one personal message in January. The prompts are in Appendix C, near the end of the book on purpose. You cannot judge an AI's draft of a January message until you can write a good one yourself.

The course map

#	Module	The skill it teaches	Pages
1	Why December works	The honest numbers: where listings come from, why people move, the listing season, the research	4–8
2	The rules of the season	Recording, consent, Do Not Call, FCC 26-67, gifts, hosting and fair housing	9–14
3	System 1: The Look-Ahead Question	One question for everyone, one follow-up, and rooms where you can hear	15–18
4	Listening for the move	Stated plans, five outcomes, and what you never write down	19–21
5	System 2: The Driveway Note	Five lines before you start the car, and where the note lives	22–24
6	System 3: The January Callback	Jan 4–15: AI drafts, you check and send, by the right channel	25–29
7	Your 30-day December plan	Dec 2 to Jan 1, then Jan 4–15; three counts; what to re-check	30–31
✓	Assessment and appendices	Answer keys, reference card, prompts, practice lines, questions, glossary, sources	32–45

EXERCISES AND ANSWER KEYS

Six exercises sit where the skill was just taught. All of them use sample data, labelled as such: the people, parties and messages are invented for this book. Do them on paper first, then check Appendix A. The keys give the reasoning, not just the answer.

THE APPENDICES

- **A** Answer keys
- **B** One-page reference card
- **C** The six prompts
- **D** 25 things people say at holiday gatherings
- **E** Questions for your broker, counsel and CPA
- **F** Glossary and sources

WHAT YOU NEED

- Your calendar from Dec 2 to Jan 1, with every gathering you were going to anyway
- A notes app on your phone, or your CRM
- An AI tool your broker has approved, with training turned off
- Your broker's answers to the first questions on page 42

Read this first. This book is education, not legal advice. Rules change and vary by state, so take specifics to your broker, your counsel or your CPA. Nothing here sends anything on your behalf, and nothing here asks you to record anyone. Every product named is a dated example, not a recommendation. Short on time? Read pages 4, 9, 15, 22, 25 and 30 first.

COURSE STUDY



Why this session matters

December is the month people say out loud what is changing next year: a new job, a move closer to family, a house that suddenly feels too big. Those are the reasons people move. In NAR's 2025 Profile of Home Buyers and Sellers, 35% of recent buyers said a life change, such as marriage, a new family member, children moving out or retirement, could make them move again. And 66% of sellers hired an agent they already knew or were referred to, while 80% contacted only one agent.

The calendar helps. December was the low month for new listings in every year from 2017 to 2025 in Realtor.com's data, and January jumps: new listings rose 41% from December 2025 to January 2026 (Realtor.com), and by about two-thirds in Tampa and Orlando (Zillow). The rules for January change too. From Nov 25, 2026, one "stop" reply to an automated marketing text or call ends all of your automated marketing to that person (FCC 26-67). And Florida requires everyone's consent before a private conversation is recorded.

This session gives you three systems for the 30 days from Dec 2 to Jan 1, and the two weeks after. The Look-Ahead Question: one natural question, "What are you looking forward to next year?", asked the same way of everyone, at every gathering. The Driveway Note: sixty seconds in your own words before you start the car, holding only the plan the person chose to share. The January Callback: from Jan 4 to 15, AI drafts a personal message about that plan, and you check it and send it yourself.

What you'll learn

We will master 3 systems live, together:

1 · The Look-Ahead Question. One question. Everyone. Every room. Ask "What are you looking forward to next year?" the same way of everyone, listen for a move inside the answer, follow up once, and stop.

2 · The Driveway Note. Sixty seconds, in your words. Before you start the car, five lines: who, where, their words about the plan, when, and what comes next. Never a recording of them.

3 · The January Callback. AI drafts. You send. From Jan 4 to 15, one personal message per note that quotes only the plan they stated and offers one useful thing.

COURSE STUDY

Already in your library, and what is new here

This is the seasonal repeat of last year's holiday session. It keeps what worked, and it builds on this fall's workbooks instead of repeating them.

When you need…	Use this	From the workbook
The deeper conversation after someone names a change	The One Reason; the One-Reason Note; Outcomes A–E	The Golden Handcuffs Conversation (Nov 18, 2026)
Where your December notes go in your CRM	The Monday Call List and its stated-signal field	The Sunday Night Workflow (Nov 4, 2026)
How far AI may go on a message; FCC 26-67	The Autonomy Dial ("draft"); Module 3	AI in 2027 (Nov 25, 2026)
What never goes into an AI tool	The Data Line; the Fair Housing Firewall	Keeping AI Compliant (Sep 23, 2026)
Your answer to "What do you do?"	The Positioning Rewrite	Death of the Generalist (Sep 9, 2026)
Asking for referrals	The Referral Farm	Death of the Generalist (Sep 9, 2026)
People who do not reply in January	The 5-Touch Conversion Protocol	The Power of Follow-Up (Dec 17, 2025)
Nerves before a room full of people	The Glass Wall	Complete Confidence (Oct 28, 2026)
A January call that becomes a listing appointment	The Sequence Architecture; the Seller Brief	The 7-Touch Pre-Listing Sequence (Aug 5, 2026)
AI drafts that sound like you	The Voice Print and Voice Card	Own Your Voice (Sep 2, 2026)
Saving the six prompts	The "Database & Referrals" category	Building a Reusable Prompt Library (Jul 22, 2026)

What is new in this session

No earlier workbook teaches these: one question for every gathering, listening for a move inside an ordinary answer, a note that holds only what the person chose to share, and a January message that refers only to the plan they stated.

What changed from last year's version

LAST YEAR'S HOLIDAY SESSION (NOV 26, 2025): FIVE UPDATES

- **The numbers.** See Lesson 1.2 (page 4).
- **Capture.** Last year's prompts had members paste everything into ChatGPT, and its live example included a divorce and a child's disability. This year you never record anyone, and sensitive details never go in a note or an AI tool (Modules 2, 4 and 5).
- **The window.** Last year ran from Nov 26 with Thanksgiving inside it. This session is after Thanksgiving, so the window is 30 days, Dec 2 to Jan 1, and the Callback runs Jan 4–15, 2027.
- **Scripts.** The transition scripts and conversation arcs are retired, including the arc for religious gatherings. One question replaces them.
- **Promises.** Last year's invite promised more than its workbook contained. This book promises only what it contains: six prompts, six exercises, a 30-day plan.

Kept from last year: the same-night capture habit, choosing events by whether you can talk there, the personal January message, the value-first offer, and members' stories from the call, retold without names.

MODULE 1 LESSON 1.1

Most sellers hire someone they already know, and most call only one agent

The honest case for holiday networking is not a conversion rate. It is where listings come from.

BY THE END OF THIS MODULE YOU CAN

- Quote NAR's referral, repeat and one-agent figures with the exhibit and the date
- Explain why the people you already know, and the people they know, are the business
- Say what the data do not show, and leave it out

66%	5%	80%	43%
OF SELLERS HIRED A REFERRED OR PAST AGENT	FOUND THEIR AGENT THROUGH THE AGENT'S CALLS OR E-MAILS	OF SELLERS CONTACTED ONLY ONE AGENT	OF BUYERS WERE REFERRED BY A FRIEND, NEIGHBOR OR RELATIVE

NAR, 2025 Profile of Home Buyers and Sellers (released Nov 4, 2025; buyers who bought July 2024–June 2025; 6,103 responses). NAR is the REALTOR® trade association and has an interest in showing agents' value. Exhibits 7-2, 7-3 and 4-6.

The seller figure splits into 37% referred by a friend, neighbor or relative and 29% who used an agent they had worked with before. Only 5% found their agent through "personal contact by agent (telephone, e-mail, etc.)". On the buyer side, 43% were referred, 15% used an agent they had used before and 4% came from the agent's own calls or e-mails. And 74% of buyers interviewed only one agent (Exhibit 4-8). Most people never call a second agent.

1.2 A note on last year's numbers

Last year's version of this session leaned on numbers we could not source. This year every number in the book has a source, a publisher and a date, all listed in Appendix F. Here is what the data do and do not show.

What the data show. Where business comes from. Two of three sellers chose someone they knew or were referred to. Four in five called just one agent. Being the name that comes to mind is the whole game.

What they do not show. How many holiday conversations become deals. No study we found measures that, and none compares networking with cold calling for agents. So this book gives you no conversion rate.

The one real estate cold-calling study we found is old and small. In November 2011, 50 Keller Williams agents made 6,264 calls that produced 19 appointments and 11 referrals. It counted no listings or closings (Baylor University's Keller Center with Keller Williams, which trains agents to prospect; Sep 1, 2012). It settles nothing either way.

1.3 Your own people are already the business

NAR's 2026 Member Profile found that the typical REALTOR® earned 28% of their 2025 business from repeat clients and customers and another 22% from referrals by past clients and customers (NAR, Aug 19, 2026). In the 2025 Profile, 91% of buyers would use their agent again or recommend them, and 62% of buyers and 65% of sellers had already recommended their agent at least once. The holidays put you in the same rooms as the people who do that recommending.

Avoid
"Holiday parties beat cold calling. Everyone knows that."

Better
"Two of three sellers hire an agent they know or were referred to, and four in five call only one agent (NAR, 2025). I want to be that one call."

MODULE 1 LESSON 1.4

People move when life changes, and the holidays are when they say so

The reasons people give for moving are the same things people mention when someone asks about next year.

WHY SELLERS SOLD: SELECTED REASONS (EX. 6-15)

Reason	Share
Want to move closer to friends or family	26%
Home too small	10%
Home too large	10%
Change in family situation (marriage, birth of a child, divorce)	8%
Retirement	7%
Job relocation	6%
Upkeep too difficult due to health or financial limits	5%

WHAT COULD MAKE A BUYER MOVE AGAIN: SELECTED (EX. 2-15)

Reason	Share
Life changes (addition to family, marriage, children move out, retirement)	35%
Never moving: a “forever home”	28%
A household member’s health	23%
Downsize	17%
Job or career change	16%
Want a nicer home or added features	15%
Better area	14%

NAR, 2025 Profile of Home Buyers and Sellers (released Nov 4, 2025; buyers who bought July 2024–June 2025; 6,103 responses). NAR is the REALTOR® trade association and has an interest in showing agents’ value. Seller data come only from buyers who also sold a home.

Distance changes the reason. For moves of more than 100 miles, 44% of sellers said they wanted to be closer to friends or family. For moves of 10 miles or less it was 6%, and “home too small” led at 22%. The median seller had owned their home for 11 years, a record, and moved a median of 30 miles.

The Census Bureau sees the same pattern across all movers, renters included. In the year before its 2023 survey, 25.6 million people moved, 7.8% of the population, the lowest rate in its 1948–2023 series. Housing reasons led at 41.3%, then family at 22.7% and employment at 21.0%. A new job or transfer alone was 12.5% (CPS ASEC Tables A-1 and A-5, released Dec 2024, the latest published).

1.5 What people talk about over the holidays

In a CBS News/YouGov poll of 2,267 adults (Dec 15–17, 2025), most Americans named time with family and friends as their favorite part of the holidays, and more expected to trade family stories and updates at gatherings than to discuss current events or politics. The poll’s percentages are in charts we could not read, so we quote none. And in an online poll for the Chinet brand, which sells disposable tableware, respondents expected to attend 3 holiday gatherings on average in 2024, down from 5 the year before (Talker Research, Nov 11, 2024). The gatherings you already go to are the ones that count.

The listening list. NAR’s reasons are what to listen for: a move closer to family, a home that is too small or too big, a new job, retirement. But only when the person says it. Module 4 teaches the difference between a plan someone states and one you guess.

READ THESE TWO NUMBERS CAREFULLY

- **41% is not 41% of buyers.** 14% of buyers bought a multigenerational home, and 41% of *those* did it to care for aging parents (Exhibit 1-7).
- **11 years is a median, not a trigger.** An owner at the typical tenure is a reason to listen, not a prediction that they will move.

MODULE 1 LESSON 1.6

December is the low month for new listings. January is not.

Both big portals' data show the same pattern every year. A December conversation is a conversation about the new year.

Source and area	Dec 2025	Jan 2026	Change
Realtor.com, U.S. new listings	235,040	331,624	+41.1%
Zillow, U.S. new listings	174,240	269,825	+54.9%
Zillow, Miami metro	7,047	10,517	+49.2%
Zillow, Tampa metro	3,263	5,426	+66.3%
Zillow, Orlando metro	2,158	3,582	+66.0%
Zillow, Jacksonville metro	1,382	2,252	+63.0%

Realtor.com Economic Research, RDC Inventory Core Metrics, and Zillow Research, New Listings (SFR + condo), monthly; both data through Sep 2026, downloaded Nov 3, 2026. The changes are our arithmetic on their counts, except Realtor.com's +41.1%, which is its own field. The two portals count listings differently, so compare each only with itself. Realtor.com (Move, Inc., News Corp) sells leads and ads to agents; Zillow sells agent advertising.

December was the lowest month of the year for new listings in every year from 2017 to 2025 in Realtor.com's data, and from 2018 to 2025 in Zillow's. In Miami, Tampa and Orlando the one exception was 2020, when the low month was April. In December 2025, Realtor.com's new listings fell 29.0% from November. Redfin, a brokerage and portal owned by Rocket Companies, said the same thing in words: "Would-be home sellers and buyers are retreating as we enter the holiday season" (Redfin News, Dec 11, 2025).

Avoid
"December is dead. Nobody lists until spring."

Better
"December is the low month for new listings, every year in Realtor.com's data. Sales still close, and new listings jump in January."

1.7 Spring is the target, and the decision comes first

Realtor.com named Apr 12–18, 2026 the best national week to list. Based on 2018–2019 and 2021–2025 data, homes listed that week historically carried list prices about 1.3% higher than in the average week (Realtor.com release, Mar 18, 2026; list prices, not sale prices). Its 2026 Florida weeks were Mar 22 in Jacksonville, Apr 19 in Tampa and Orlando, and May 24 in Miami–Fort Lauderdale–West Palm Beach. Zillow's analysis pointed to the last two weeks of May (via National Mortgage News, Mar 19, 2026). The portals disagree on the week but agree on spring. No one has published a 2027 week; Realtor.com's 2026 analysis came out in March. A conversation on Jan 4 is about 14 weeks before mid-April.

Florida also fills up with visitors. AAA forecast 122.4 million Americans traveling 50 miles or more from Dec 20, 2025 to Jan 1, 2026, a record, with Orlando, Fort Lauderdale and Miami the top three domestic destinations and Tampa sixth (AAA, Dec 10, 2025; S&P Global Market Intelligence methodology). AAA is a motor club that sells travel, and these were forecasts.

AS OF NOV 3, 2026
AAA's 2026 holiday forecasts and NAR's 2026 Profile of Home Buyers and Sellers were not yet out, so this module uses the 2025 editions, labelled as such. If NAR's 2026 Profile is out when you read this, check each figure against it before you repeat it.

MODULE 1 LESSON 1.8

The research says the conversation goes better than you fear

Peer-reviewed studies about talking to people. Each has limits, listed beside it. None of them measures home sales.

What the study found	Study	Limits
Commuters expected talking to a stranger to be worse than sitting quietly. Those told to connect had a more positive experience, and the people they talked to enjoyed it just as much.	Epley & Schroeder, *J. Exp. Psych.: General*, 2014	Short commutes; self-reported mood
Deeper conversations with strangers felt less awkward and more connecting than people predicted. People expected others to care less about what they shared than others did.	Kardas, Kumar & Epley, *JPSP*, 2022	Lab and online strangers
People who ask more questions, especially follow-up questions, are better liked, and people do not expect this.	Huang, Yeomans, Brooks, Minson & Gino, *JPSP*, 2017	Online chats and one speed-dating dataset. Critiqued by Kluger & Malloy (2019); the authors replied. A 2025 correction fixed several minor errors after an independent audit, which confirmed all its conclusions.
After a conversation, people underestimate how much the other person liked them: the "liking gap." It lasted for months.	Boothby, Cooney, Sandstrom & Clark, *Psych. Science*, 2018	Students and workshop members; liking, not business
Conversations almost never end when both people want them to, and people cannot tell when the other wants to stop.	Mastroianni, Gilbert, Cooney & Wilson, *PNAS*, 2021	932 conversations: intimates (self-report) and lab strangers
People underestimate how much others appreciate being reached out to, more so when it is a surprise or comes from someone less close.	Liu, Rim, Min & Min, *JPSP*, 2023	Appreciation, not replies; timing not tested
Reconnecting with dormant ties, people you have lost touch with, was very useful and compared favorably with current ties.	Levin, Walter & Murnighan, *Organization Science*, 2011	Executive MBA students seeking work advice
Writers of thank-you letters underestimated how positive recipients would feel and overestimated how awkward they would feel.	Kumar & Epley, *Psych. Science*, 2018	Letters to people the writer already knew
Searches for "diet", gym visits and goal commitments rise after fresh starts, such as a new year.	Dai, Milkman & Riis, *Management Science*, 2014	Goals, not housing decisions

What this adds up to. Ask about them, ask one follow-up, leave before it drags, and follow up later without worrying that you are intruding. None of these studies measures listings or closings. Use them to steady your nerves, not to promise results.

Avoid
"The holidays put people in a trusting mood, so they'll say yes."

Better
"People enjoy these conversations more than they expect, and they like you more than you think afterward (Epley & Schroeder, 2014; Boothby et al., 2018)."

MODULE 1 LESSON 1.9

Say it with a source, or don't say it

The numbers you repeat at the office and at the party should survive one question: who counted?

The five questions from AI in 2027 (Nov 25, 2026) work on any number you are about to repeat: **Who counted? Of whom? What exactly was asked? Who sells what? Measured, or forecast for what date?**

A line you can say	Source
"Four in five sellers call only one agent."	NAR 2025 Profile, Exhibit 7-3
"Only 5% of sellers found their agent through the agent's calls or e-mails."	NAR 2025 Profile, Exhibit 7-2
"About a third of recent buyers say a life change is what could move them again."	NAR 2025 Profile, Exhibit 2-15 (35%)
"Moving closer to family is the top reason sellers give."	NAR 2025 Profile, Exhibit 6-15 (26%)
"December is the low month for new listings. January jumps."	Realtor.com data, 2017–2025; Zillow data, 2018–2025
"The share of Americans who moved fell to 7.8% in the Census's 2023 survey, the lowest in its 1948–2023 series."	Census CPS ASEC, Table A-1
"People tend to like you more after a conversation than you think."	Boothby et al., 2018

Avoid
"Holiday conversations convert better than any other lead source."

Better
"I can't give you a conversion rate. Nobody has measured one. I can tell you that 66% of sellers hired someone they knew or were referred to (NAR, 2025)."

EXERCISE 1 · KEEP, FIX OR DROP

Six lines you might hear at an office meeting this month (sample wording). For each, write Keep, Fix or Drop, and then the version you would say. Use only facts in this module.

1. "41% of buyers are moving to care for aging parents."
2. "Most sellers find their agent through the agent's own calls and e-mails."
3. "Four out of five sellers only talk to one agent."
4. "December is dead. Nobody lists until spring."
5. "Asking questions makes people like you. A big study proved it, but I heard it was retracted."
6. "Anyone who has owned their home for 11 years is about to sell."

Answer key: Appendix A, page 33.

MODULE 1 REVIEW · ANSWER FROM MEMORY

1. What share of sellers chose a referred or past agent, and what share found theirs through an agent's own calls or e-mails?
2. Name three reasons sellers give for moving, and the NAR exhibit they come from.
3. What happens to new listings between December and January, and why should you never mix the two portals' numbers?
4. Why does this book give you no conversion rate for holiday conversations?

MODULE 2 LESSON 2.1

Never record the conversation. Record yourself, afterward.

Florida and California require every party's consent to record a private conversation. A note in your own voice, after you walk away, is a different act.

BY THE END OF THIS MODULE YOU CAN

- Keep recording, consent and Do Not Call straight before any January message goes out
- Give gifts and host events without paying for referrals
- Ask everyone the same question, and market to no one by family or faith

Florida, Fla. Stat. 934.03 (2026). Intercepting an oral communication is lawful only "when all of the parties to the communication have given prior consent" (934.03(2)(d)). A violation is a felony of the third degree (934.03(4)(a)). The first-offense exception in 934.03(4)(b) covers only certain unscrambled radio communications, not a conversation at a party. To "intercept" is to acquire the contents of a communication "through the use of any electronic, mechanical, or other device" (934.02(3)).

Where	The rule	Source
Florida	All parties must consent before a private conversation is recorded. A violation is a felony.	Fla. Stat. 934.03
California	All parties to a "confidential communication" must consent, face to face included. Our reading: a quiet one-on-one in a corner can qualify, even at a party.	Cal. Penal Code 632(a), (c)
Federal floor	One party's consent is enough under federal law. States can be stricter, and these two are.	18 U.S.C. 2511(2)(d)
Other states commonly listed as all-party	Connecticut, Delaware, Illinois, Maryland, Massachusetts, Montana, Nevada, New Hampshire, Oregon, Pennsylvania and Washington. Lists disagree at the edges. Check your own state's statute.	Kilpatrick Townsend (law firm), Jul 29, 2024

Whether a noisy party gives a guest an "expectation of privacy" under Florida law is a question of fact, decided case by case. Do not bet a felony on it.

2.2 The app or device does not ask for you

Company	What its own help page says
Apple	"make sure the other call participant is willing and gives explicit consent to be recorded." iPhone call recording also plays an audio notice to both people (Personal Safety User Guide, current).
Google	"get permission from others before recording them" (Pixel Phone Help, current).
Plaud	It "does not collect consent from participants on your behalf" (Plaud Support, updated Oct 26, 2026).
OpenAI	"always get the right consents before recording others" (as quoted by MacRumors, Jul 17, 2025).

Dated examples, not recommendations. One wearable recorder's page we read on Nov 3, 2026 had no consent language at all. "Audio is processed instantly and then deleted" is not consent.

Avoid
"I keep a notetaker running in my pocket at parties so I don't forget anything."

Better
"I walk to the car and dictate sixty seconds of my own recap. That records me, not them."

Dictating your own recap afterward records your own voice, not their communication. That is our reading of 934.02(3), not a court ruling. Module 5 covers what goes in that recap, and what never does.

MODULE 2 LESSON 2.3

A conversation at a party is not permission to market to someone

Federal Do Not Call rules ask whether you personally know the person, or whether they asked you to call. Ask in the room, and write down the answer.

Situation	What the rule says	Source
Their number is on the National Do Not Call Registry	No telephone solicitation unless they gave signed, written permission naming the number, you have a personal relationship with them, or an established business relationship applies. The rule covers calls and texts to cell phones.	47 CFR 64.1200(c)(2), (e)
"Personal relationship"	"any family member, friend, or acquaintance." The FCC means someone "personally known" to you, with a "firsthand" relationship who would expect your call. Referrals to people you do not know are not covered. Federal list only: Florida's list has no such exception (page 11).	64.1200(f)(17); FCC 03-153 ¶¶47–48, n.165
They asked you about buying or selling	An inquiry creates an established business relationship for 3 months; a purchase or transaction, for 18 months. A do-not-call request ends it.	64.1200(f)(5); FCC 03-153 ¶1114
They said "don't call me"	That is a do-not-call request, even at a party. Record it and honor it within 10 business days at most.	64.1200(d)(3)
Federal calling hours	No telephone solicitation before 8 a.m. or after 9 p.m., their local time. Florida is stricter: see page 11.	64.1200(c)(1)

Our reading: someone you chatted with once at a party is a weak "acquaintance." The FCC's test is "firsthand" and "expected," and one meeting may not be enough. An inquiry on Dec 12 runs out around Mar 12. When in doubt, ask permission, and ask your broker.

2.4 Automated messages need written consent

A marketing call or text to a cell phone that uses an autodialer, or an artificial or prerecorded voice, needs **prior express written consent**: a signed agreement, an e-signature included, that names the phone number and says signing is not a condition of buying anything (47 CFR 64.1200(a)(2), (f)(9)). The FCC treats AI-generated voices, voice clones included, as artificial voices (FCC 24-17, Feb 8, 2024), and a ringless voicemail as a call that needs consent (FCC 22-85, Nov 21, 2022). A text you type and send yourself is not an autodialed message, but the Do Not Call rules above still apply to it.

The simplest permission there is. Before you part, ask: "May I call you in January?" Write down the answer, yes or no, that night. If someone wants regular updates from a system, have them sign up on a form that names the number they want texts on.

Avoid
"I met her at the party, so she counts as a personal relationship. I'll add her to my January drip."

Better
"She asked me to call in January. I'll call her myself, once, and log the date she asked."

2.5 January emails

An email whose main purpose is to market your services needs a clear way to opt out, a valid postal address and, unless the person agreed in advance, a clear statement that it is an advertisement. Opt-outs must be honored within 10 business days, and a misleading subject line is unlawful (15 U.S.C. 7704). The FTC's maximum penalty is $53,088 per violation (16 CFR 1.98(d)). A pure holiday greeting may not be commercial. Once it markets your services, treat it as commercial.

MODULE 2 LESSON 2.6

From Nov 25, one “stop” ends all your automated marketing

FCC 26-67 took effect a week before this session. Florida adds its own rules on consent, identification, calling hours and STOP.

FCC 26-67, effective Nov 25, 2026. A revocation in reply to an automated marketing call or text revokes consent to **all** future marketing calls and texts from that caller. Honor it within 10 business days, a limit that already applied. A caller may name an exclusive opt-out method (a key press on the call; a reply of stop, quit, end, revoke, opt out, cancel or unsubscribe; or a named website or number), but only if it clearly discloses that method on the call or in the text; it then needs to process only stops sent that way. A caller that names no method must process a stop made by any reasonable means. (Report and Order adopted Sep 30, 2026; 91 FR 67214, Oct 26, 2026.) AI in 2027, Module 3 (Nov 25, 2026) covers automated tools in depth.

Before Nov 25, the rules in force since Apr 11, 2025 made callers honor any reasonable request, such as “no thanks, please stop texting me.” From Nov 25, a caller that names and discloses an exclusive method needs to process only requests made that way, though a caller that names a reply word must honor all seven standard words. A caller that names no method must still process any reasonable request, and a voicemail or email is presumed to revoke consent (47 CFR 64.1200(a)(10)–(11), as amended by FCC 26-67). The simple practice: treat any request to stop, in any words, as a stop.

2.7 Florida, line by line

Florida rule	What it says	Source
Texts count	A “telephonic sales call” includes a text message or voicemail, and “consumer goods or services” includes real property.	501.059(1)(j), (1)(c)
Consent for automated	An unsolicited sales call or text that uses an automated system for selecting and dialing numbers, or a recorded message, needs prior express written consent. A call they asked for, or to someone you already do business with, is not “unsolicited.” Checking a box can count as the signature.	501.059(8)(a), (1)(h), (1)(k)
Say who you are	On an unsolicited sales call or text, give your true first and last name and the business you represent “immediately upon making contact.” Do it in every January message anyway.	501.059(2)
STOP	Before suing over texts, a person replies STOP; the sender then has 15 days. The federal limit is 10 business days, so honor STOP at once.	501.059(10)(c)
Damages	Actual damages or $500, whichever is greater, up to triple if the violation is willful or knowing.	501.059(10)(a)–(b)
Hours and frequency	No solicitation calls before 8 a.m. or after 8 p.m. in their time zone, and no more than 3 in 24 hours on the same subject. Real estate licensees are not exempt from these two rules.	501.616(6); 501.604(25)

The Florida hours rule is in 501.616(6), not in 501.059. It says “phone calls,” and we could not confirm whether it reaches texts. Using the same 8 a.m. to 8 p.m. window for texts is the safe practice. Florida also keeps its own no-sales-solicitation list, and it includes every Florida number on the national registry (501.059(3)(d)). A number on it may get a sales call or text only at that person’s express request or with a prior or existing business relationship; there is no family, friend or acquaintance exception (501.059(1)(k), (4)). Licensees are also exempt when answering a seller’s or landlord’s own yard sign or ad (501.059(4)).

STATUS OF FCC 26-67

In effect from Nov 25, 2026. AI in 2027 reported no petition or stay as of Nov 3, 2026; ask your broker whether that has changed. A companion FCC proposal on a one-step “revoke all” option takes reply comments until Dec 28, 2026.

MODULE 2 LESSON 2.8

A gift says thank you. It never pays for a referral.

Three sets of rules meet at the holiday party: RESPA for lenders and title companies, your state's license law, and the IRS.

Rule	In plain words	Source
RESPA Section 8	No one may give or accept a fee, kickback or "other thing of value" for referring settlement-service business. A real estate agent's services are a settlement service. Paying "another person's expenses" is a thing of value.	12 U.S.C. 2607; 12 CFR 1024.14(b), (d); 1024.2(b)
No small-gift exception	"There is no exception to RESPA Section 8 solely based on the value of the gift or promotion." Sponsoring events in exchange for referrals violates it.	CFPB RESPA FAQs (answers updated Oct 7, 2020)
Co-hosted events	If a lender or title company co-hosts, its spending must be for its own promotion, not conditioned on referrals, and not covering costs you would otherwise pay. A seminar open to all agents, whether or not they refer, is the CFPB's permitted example.	1024.14(g)(1)(vi); CFPB FAQs
Florida license law	A licensee may not pay a fee or "other compensation" to an unlicensed person for the referral of real estate business. Doing so is a second-degree misdemeanor.	Fla. Stat. 475.25(1)(h); 475.42(1)(e), (2)
Other states differ	Texas allows a merchandise gift worth $50 or less, but not a bank gift card that can be turned into cash.	TREC FAQ; 22 TAC 535.20(a)
NAR Code	Disclose any financial benefit you receive when you recommend a service. Inducements are allowed only within state law.	Article 6; SOP 6-1; SOP 12-3 (2026 Code)

Where the line is. A closing gift to your own client is fine under RESPA. A gift card to a past client *because* they sent you a buyer is the pattern the CFPB's FAQ names, and in Florida it also raises 475.25(1)(h). We found no Florida Real Estate Commission ruling on a small, after-the-fact thank-you. Thank people with your time and a handwritten note, and ask your broker before giving anything of value.

2.9 The $25 figure is a tax line, not a spending limit

Only $25 of business gifts per person per year is deductible. You may spend more; you just cannot deduct more. You and your spouse count as one giver, a gift to a client's spouse counts against the client, and packaging and mailing usually do not count toward the $25. An item that costs $4 or less with your name permanently imprinted, given out widely, is not counted as a gift (26 U.S.C. 274(b); IRS Pub. 463, 2025). Entertainment is not deductible, and business meals are generally limited to 50%. How a private client party is treated is a question for your CPA.

2.10 If you host

In Florida, serving guests of legal drinking age does not make you liable for their intoxication, with two exceptions: willfully and unlawfully serving someone under 21, and knowingly serving someone habitually addicted to alcohol (Fla. Stat. 768.125). Knowingly letting minors drink at a party in your home without taking reasonable steps to stop it is a misdemeanor (856.015). The Insurance Information Institute, an insurance-industry group, says homeowners liquor-liability limits are typically $100,000 to $300,000 and suggests a licensed venue with a professional bartender (Triple-I, undated). Call your insurance agent before the party. And ask before you post anyone's photo (The Close, Oct 5, 2026).

MODULE 2 LESSON 2.11

Ask everyone the same question. Market to no one by family or faith.

Fair housing covers what you say at the party when the talk turns to homes, not only your printed ads.

Rule	What it means at the holidays	Source
Spoken words count	The ban on statements that show a preference based on race, color, religion, sex, handicap, familial status or national origin applies to "all written or oral notices or statements" by a person engaged in the sale or rental of a dwelling.	42 U.S.C. 3604(c); 24 CFR 100.75(b)
Who sees your ads	Choosing media or locations so that some groups do not hear about housing, because of familial status or another protected class, is itself prohibited. Do not build a "new parents" audience or a holiday-faith audience.	24 CFR 100.75(c)(3)
Pregnancy	Familial status protects "any person who is pregnant." Congratulations are ordinary conversation. Steering because of it is not.	42 U.S.C. 3602(k)
Steering	Telling someone they would not be "comfortable or compatible" in a community because of familial status is steering.	24 CFR 100.70(c)(3)
Holiday words	"Merry Christmas" and secular holiday images do not violate the Act, per HUD's 1995 advertising memo (archived copy; its current status is unverified). A religious symbol standing alone on a listing ad may indicate a preference.	HUD memo, Jan 9, 1995
REALTOR® members	The Code adds sexual orientation and gender identity to the list, and bars steering and panic selling.	SOP 10-1, 10-3 (2026 Code)

Avoid
"With the kids leaving, you two would fit in better at a 55-plus building."

Better
"What would you want the next place to do for you? Let's start there."

Use inclusive wording in what you send: "the holiday season," "the new year." Asking someone what they are looking forward to is ordinary conversation. Sorting or targeting people by what you learn about family, faith, age or health is not.

2.12 When the person already has an agent

If a move comes up, ask, "Are you working with an agent?" before you offer anything substantive. If they are under an exclusive agreement, be friendly, do not solicit their listing, and do not offer a CMA or put them in a targeted campaign (NAR Article 16; SOPs 16-4, 16-5, 16-9, 16-13). A general mailing to your whole sphere is fine (SOP 16-2). If they come to you, you may discuss a future agreement that starts when theirs ends (SOP 16-6). The Code binds REALTOR® members.

2.13 Your card and your invitation

Make it readily apparent that you are a real estate professional, name your firm, and spell out the terms of any giveaway in advance (Article 12; SOPs 12-3, 12-5). Do not describe your brokerage services as costing nothing unless you will receive no compensation from any source (SOP 12-1). If an online RSVP or sign-up form feeds a partner's list, say so on the form (SOP 12-11).

MODULE 2 THE RULES ON ONE PAGE

The season's rules on one page, then six situations to sort

Keep this page for December. Every line points back to its lesson.

When	The rule in one line	Page
At the gathering	Record no one. Ask everyone the same question. Ask "Are you working with an agent?" before anything substantive. Ask "May I call you in January?"	9, 13
In your note	Only what they chose to share about their plans. No health, divorce, loss, money trouble or children beyond their own plan.	21
Gifts and events	No referral pay to unlicensed people. No lender- or title-paid party tied to referrals. $25 is a deduction limit, not a spending limit.	12
January contact	A personal message you send yourself. Do Not Call: personally known, an inquiry within 3 months, a transaction within 18 months, or signed permission. Florida: no acquaintance exception; a number on its list needs their express request or a past business relationship.	10
Anything automated	Treat it as needing prior express written consent first. The law requires it for autodialed or artificial-voice marketing, and whether a CRM sequence counts is unsettled, so ask your broker. A stop ends all your automated marketing (FCC 26-67), within 10 business days at most.	11
Florida	Give your first and last name and business. Calls 8 a.m. to 8 p.m., no more than 3 in 24 hours. Honor STOP at once.	11

EXERCISE 2 · WHICH RULE APPLIES?

Six December situations (sample data). For each, name the rule and say what you would do instead.

1. A lender offers to pay for your whole client party "as a thank-you for all the business you send us."
2. At a neighbor's party in Florida, a colleague suggests leaving a phone recording in the kitchen "so you catch everything people say."
3. A past client in Florida, who is not licensed, sent you a buyer in November. You plan to mail them a $100 Visa gift card in December.
4. You want to run a holiday social ad for your listings aimed at "new and expecting parents."
5. A guest says she is "working with someone already, but not happy," and asks you to run a CMA on her home.
6. A man you met at a party on Dec 12 asked you to "call in January about selling." On Jan 6 you set your CRM to text him an automated monthly market update.

Answer key: Appendix A, page 33.

MODULE 2 REVIEW · ANSWER FROM MEMORY

1. What does Florida require before a conversation is recorded, and what is the penalty?
2. What three things can let you make a sales call to a number on the Do Not Call Registry?
3. What does a stop do under FCC 26-67, and how fast must you honor it?
4. Why is $25 not a limit on what you spend on a gift?

MODULE 3 LESSON 3.1

One question, asked the same way of everyone, at every gathering

The Look-Ahead Question. One question. Everyone. Every room.

BY THE END OF THIS MODULE YOU CAN

- Ask the Look-Ahead Question naturally, without selling
- Ask one follow-up when the answer holds a move, and then stop
- Choose rooms where you can actually hear, and leave on a good note

```
ASK       "What are you looking forward to next year?"
LISTEN    for a move inside the answer
FOLLOW UP once: "When would that be?" or "Where would you go?"
STOP      and, if it fits: "May I call you in January?"
```

The same question for everyone, in your own words. No questions about age, health, children, marriage or who lives in the home. If they bring it up, listen. Do not raise it again unless they do.

Why this question. It is positive, so people answer it easily. It invites plans, not problems. And it lets the big things come up without you naming them: a new job, a move closer to family, a house that no longer fits. It is the social cousin of Question 3 of The One Reason in The Golden Handcuffs Conversation (Nov 18, 2026): "What has changed, or what do you think will, in the next few years?" The holiday question is the doorway. The One Reason is the room, and it comes later.

3.2 Why one question, the same for everyone

- **Fair.** The same question for everyone is the simplest fair-housing habit there is. You are not choosing whom to ask, or what to ask, by how someone looks or who they came with.
- **Easy.** You need no script for each kind of event.
- **About them.** You are not steering toward real estate. If there is a move inside the answer, they will say it.
- **Less awkward than you fear.** A question a little deeper than "Busy season?" tends to feel less awkward, and more connecting, than people expect (Kardas, Kumar & Epley, 2022).

Setting (sample)	The same question, in your words
Office party	"What are you looking forward to in the new year?"
Neighbors at an open house	"Anything big coming up for you next year?"
A past client	"What's on the list for next year?"
Someone who asks you about the market first	"Honestly, it depends on the street. What are you looking forward to next year?"

Avoid
"So, thinking of selling next year?"

Better
"What are you looking forward to next year?"

MODULE 3 LESSON 3.3

Ask about them, not about real estate

At a party you are a guest first. The question works because it is not a pitch.

When people learn what you do, they usually ask you about the market. One Tennessee agent lists the three questions she gets at every holiday party: “How’s the market doing?” “When will rates finally drop?” “Is the market going to crash?” (Heather Skender-Newton, Agent’s Advantage newsletter, Dec 22, 2025). Answer in one honest sentence, then turn it around.

Avoid
“Rates are coming down next year, so now is the time to buy.”

Better
“Nobody knows where rates will be, and I won’t pretend to. What are you looking forward to next year?”

3.4 Four habits at the gathering

Habit	What it sounds like	Why
Don’t sell at the party	“Let’s find a time in January.”	RISMedia’s advice: don’t “shout across the dinner table to try and close something out”; set up a time, or “let them come to you” (Dec 22, 2022).
Share a little of your own year	“We’re finally redoing the kitchen.”	It keeps it a conversation, not an interview.
Be kind to everyone in the room	Learn the host’s name, the server’s, the doorman’s.	Edmund’s rule from last year’s call. It is also just how to be at a party.
Have one line for “What do you do?”	Your Positioning Rewrite one-liner	Built in Death of the Generalist (Sep 9, 2026). Use it; don’t write a new one here.

3.5 “I don’t want to be that person”

The worry is reasonable. Nobody wants to be the agent who corners people by the punch bowl. The Look-Ahead Question answers it: you ask about them, you ask once, and you leave the real estate for January. The person you talked to probably liked the conversation more than you think (Boothby et al., 2018). If nerves are the problem, start with the Glass Wall (Complete Confidence, Oct 28, 2026).

What a holiday event is for. Tom Ferry’s blog describes one agent’s client party this way: “The event is about gratitude, not transactions.” What she learns about clients’ lives there later informs her pop-bys and closing gifts (Dec 2, 2025). Buffini & Company teaches the same idea: its list of topics to learn about clients is “not intended to be a survey,” but conversation starters (undated).

Avoid
“I’ll have a few minutes with everyone, so I’ll work in a line about my listings.”

Better
“I’ll ask one question, listen, and save anything about real estate for a call they agreed to.”

MODULE 3 LESSON 3.6

One follow-up, then stop

If the answer holds a move, ask one short question about it. Then let the conversation go somewhere else.

They say (sample)	Your one follow-up	Then
“We might finally sell and get something smaller.”	“Oh? When would that be?”	Listen. If it fits: “May I call you in January?”
“I start a new job in Denver in March.”	“Congratulations. Are you moving out there?”	Listen. Offer to help in January.
“My son is getting married in the spring!”	“Congratulations!”	No housing follow-up. The plan is his, not theirs.
“Nothing much. Same old.”	“Sounds like a good year.”	Move on. That is a complete answer.
“It’s been a hard year.”	“I’m sorry. I’m glad you’re here.”	Listen. No follow-up, no note, no January mention.
“How’s the market?”	One honest sentence.	Then the Look-Ahead Question.

Follow-up questions are the part of a conversation shown to raise liking (Huang et al., 2017, in online chats and speed dating). One is enough. The aim is to understand what they said, not to qualify them as a lead.

3.7 Stop early, and leave a door open

Conversations almost never end when both people want them to, and people cannot tell when the other person wants to stop (Mastroianni et al., 2021). So leave first, on a good note. If a move came up, ask permission for January. If they say “call me,” write it down that night with the date. If they say “please don’t,” write that down too, on your do-not-call list.

Ways to leave	
“I’ve kept you long enough. May I call you in January?”	When a move came up
“Let’s pick this up after the holidays.”	When they want to talk business now
“Enjoy the party. Happy New Year.”	Every other time

3.8 Before anything substantive: ask about an agent

If they start asking what their home is worth or when to list, ask, “Are you working with an agent?” before you answer in any detail (SOP 16-13; page 13). Then book the real conversation for January.

The Look-Ahead Question in one line: ask everyone the same thing, follow up once if there is a move, ask permission for January, and leave first.

MODULE 3 LESSON 3.9

Pick rooms where you can hear, and use the ones already on your calendar

You have 30 days. Use the gatherings you were going to anyway before you add new ones.

On last year's call, one member described a reunion of 10 to 12 women that produced two business opportunities, while the loud parties produced nothing. That is one person's account, not a study. But anyone who has tried to talk at a wedding knows the point. Rank your invitations by one question: **can I actually talk here?**

Gathering (sample)	Can I talk here?	Plan
Neighbor's holiday open house, about 20 people	Yes	Go. Ask everyone.
Office party with a DJ, about 150 people	Briefly	Go early; a few conversations near the door.
A past client's cookie exchange	Yes	Go. Offer to help set up.
A gala with a band	No	Enjoy it. Don't work it.
A pie pickup you host at your office	Yes, a few minutes each	See Lesson 3.10.

Rank events only by whether you can talk there: size, noise, setting, time. Never by who attends: not by age, faith, family or neighborhood demographics.

3.10 Hosting something small

Practitioners teach small, personal formats. Kyle Crawford's Century 21 New Millennium offices host pie pickups where clients stop in for a few minutes (via Florida Realtors, Oct 27, 2026). Buffini & Company teaches the Pop-By, a small, useful item delivered in person, and a "Reverse Pop-By," where clients come to you to pick up a pie (undated). The Close suggests a cookie exchange (updated Dec 3, 2025). One agent's family holiday party at a botanical garden cost about $8,500 in 2023, shared with her lender, closing attorney and a moving-pod company (Tom Ferry blog, Oct 5, 2023). Any cost-sharing with a lender or title company needs the RESPA check on page 12 first.

Members' ideas from last year's call: emceeing an HOA breakfast of about 70 people, where a couple who wanted to sell and buy came up afterward; food bags dropped off to past clients; and a one-page sheet of the area's most significant sales from the last 90 days, built from MLS data you are allowed to share (check your MLS's rules first).

EXERCISE 3 · KEEP, REWRITE OR DROP THE OPENER

Six openers an agent might use at a gathering (sample wording). Keep it, rewrite it as the Look-Ahead Question, or drop it. Say why.

1. "So, are you two finally going to sell next year?"
2. "When do the kids leave for college?"
3. "What are you looking forward to next year?"
4. "Are you expecting? Congratulations! You'll need more room."
5. "Rates are dropping in 2027. Now's the time to move up."
6. "When are you retiring?"

Answer key: Appendix A, page 34.

MODULE 3 REVIEW · ANSWER FROM MEMORY

1. Say the Look-Ahead Question and its one follow-up from memory.
2. Which five topics do you never ask about, and what do you do if the person raises one?
3. How do you rank your December invitations, and what do you never rank them by?

MODULE 4 LESSON 4.1

The move is usually inside a sentence about something else

People rarely say "I want to sell." They say what is coming up, and the move is inside it.

BY THE END OF THIS MODULE YOU CAN

- Hear a stated plan inside an ordinary answer
- Tell a plan someone stated from one you inferred
- Sort what you heard into five outcomes, and know what you never write down

What you hear (sample)	The plan inside it	What it is not
"We want to be closer to the grandkids."	A possible move, often a long one	Not a label. Never tag anyone "empty nester."
"This place is too much house for us now."	A possible downsize, often local	Not a reason to ask about health.
"My company is moving me to Atlanta in the spring."	A relocation with a date	Not yours to refer on without asking.
"We're out of room."	A possible move up	Not a cue to ask about children.
"I retire in June, finally."	A date, and maybe a move	Not a reason to steer them to a 55-plus community.
"Our lease is up in the summer."	A renter with a date	Not a reason to ask about their finances.
"My sister is looking for a place near here."	Someone else's move	Not permission to contact the sister.

These match what NAR's 2025 Profile says people move for: to be closer to family, a home too small or too large, a job, retirement (Exhibits 6-15 and 2-15). They are not predictions. They are things the person said.

4.2 Stated, not inferred

Inferred: never write this
"Probably empty nesters, ready to downsize. Kids are gone."

Stated: write this
"At the Lopez party on Dec 12 she said they want to be closer to their kids in Raleigh by summer."

The Sunday Night Workflow (Nov 4, 2026) drew the same line in Lesson 2.7. Act on a statement someone made about their own intentions, recorded as they said it, never on a guess about who they are. That statement is exactly what its Monday Call List ranks in the stated-signal field, so your December notes feed a system you already have.

The test for every line you write: if the person read it, would they say, "Yes, that's what I told you"? If not, it is an inference. Leave it out.

MODULE 4 LESSON 4.3

Sort what you heard into one of five outcomes

The Golden Handcuffs Conversation (Nov 18, 2026) taught five outcomes for a seller conversation. They work at a party too.

Outcome	At a holiday gathering it sounds like (sample)	What you do
A. Home	"We love it here. Nothing's changing."	Enjoy the conversation. A one-line note is fine: they said they are happy where they are. In January they get a plain new-year hello, with no real estate in it.
B. Someday	"Maybe in a few years."	Note their words and rough timing. A friendly January hello, no pitch.
C. Now, if it works	"If we found the right place, we'd go this spring."	Note it. Ask permission for January. In January: The One Reason, then The Two Futures.
D. Someone else's reason	"My brother is moving here in March."	Ask: "Would he like an introduction?" Store nothing about him unless he contacts you or agrees.
E. Trouble	"We may not be able to keep the house."	Do not pitch. Do not write it down. If they ask, point them to their loan servicer, a HUD-approved housing counselor or an attorney. Let them raise it again.

Outcome A is a good result. You had a real conversation, and you know where they stand. If you feel pushed to turn an A into a B, remember which way your incentive runs.

4.4 Someone else's move: ask first, store nothing

When someone mentions a friend's or relative's move, the person in front of you is your contact, not the friend. Ask whether they would like you to help, and let the friend reach out to you, or get the friend's OK before you reach out. Do not write down the third person's details. The Referral Farm (Death of the Generalist, Sep 9, 2026) covers how to ask for referrals. Paying an unlicensed person for one is out in Florida (page 12). A licensed Florida broker may pay a referral fee to a broker licensed in another state (475.25(1)(h)); ask your broker how your office handles it.

Edmund's line from last year's call: the client who moved to Savannah is "not dead" to you. People who leave still know people who are coming, and they still have friends who are thinking about moving.

4.5 Listen for a date

A plan with a date is worth more than a plan without one. "By summer," "when the lease is up," "after June" all go in the note as said. One in five recent buyers told NAR they "did not have much choice, had to purchase" (2025 Profile, Exhibit 1-22). When life sets the date, the person usually says it out loud.

Avoid
Asking three questions to pin down a date they did not give.

Better
One follow-up: "When would that be?" If they don't know, write NOT SAID.

MODULE 4 LESSON 4.6

What you never write down, and never raise again

Some of what people tell you at the holidays is not a plan. It is their life. Listen, and leave it there.

NEVER IN THE NOTE. NEVER IN AN AI TOOL.

- Health, a diagnosis or a disability: theirs, a parent's or a child's
- Divorce, separation or a relationship ending
- A death or a loss
- Money trouble: debt, missed payments, a lost job
- Children, beyond a plan the person framed themselves ("we want a yard by fall")
- Pregnancy, religion, national origin, or anything else about a protected class
- Guesses about age or life stage: "empty nesters," "probably retiring"

Why, in three parts. First, fair housing: familial status and disability are protected, and notes that sort people by them are the exposure The Sunday Night Workflow (Nov 4, 2026) warned about, naming "getting divorced," "new baby" and "mother moving in." Second, security: in Florida, a name combined with "any information regarding an individual's medical history, mental or physical condition" is personal information under the breach law (Fla. Stat. 501.171; page 23). Third, it is the decent thing to do.

4.7 When they raise it

If someone tells you about an illness, a divorce or a loss, listen. Say you are sorry, or glad for them, as fits. Do not turn it toward real estate, and do not write it down. In January, mention only a plan they stated, never the event behind it. If they want to talk about it, they will raise it.

The Golden Handcuffs Conversation set the rule: "Do not raise it again unless they do." This book takes one more step for parties. The plan goes in your note. The health, divorce or loss behind it never does.

Avoid (in a January text)
"Hope your mom's recovery is going well and the move-in is working out!"

Better
"You mentioned you might want a bigger place by summer. Happy to help you look at options whenever you're ready."

EXERCISE 4 · FIND THE MOVE

Eight things you might hear (sample wording). For each: is there a stated plan? If yes, write the line for your note, in their words. If not, write "nothing" or "listen only."

1. "We've outgrown the condo. We want a yard by fall."
2. "My husband and I are separating. I don't know what I'll do."
3. "I'm being transferred to Charlotte in April."
4. "Mom's health isn't great. She may come live with us."
5. "We're thinking about Florida for the winters. Maybe something small."
6. "Business has been terrible. We're behind on everything."
7. "Nothing's changing. We love the neighborhood."
8. "My daughter is house-hunting near here. She'd love to talk to someone."

Answer key: Appendix A, page 34.

MODULE 4 REVIEW · ANSWER FROM MEMORY

1. What is the one-sentence test for whether a line in your note is stated or inferred?
2. Name the five outcomes, and what you do with Outcome E.
3. Name five things that never go in a note or an AI tool.

MODULE 5 LESSON 5.1

Before you start the car: sixty seconds, in your own words

The Driveway Note records what the person chose to share about their plans. Never the conversation itself.

BY THE END OF THIS MODULE YOU CAN

- Write a five-line Driveway Note within a minute of leaving
- Keep sensitive details out of the note and out of every AI tool
- Store the note where your January follow-up will find it

```
WHO         their name, and how you know them
WHERE       the gathering, and the date
THEIR WORDS the plan they stated, as they said it
WHEN        the timing they gave, or NOT SAID
NEXT        what you offered, and whether they said yes to January
```

Typed, or a voice memo of your own voice. Only what they chose to tell you. No guesses. No health, divorce, loss, money trouble, or children beyond their own plan.

Why the driveway. Names are much harder to recall than occupations (McWeeny, Young, Hay & Ellis, 1987). You are likelier to recall "the nurse moving to Tampa" than "Linda Moreno." Working memory holds about four things at once (Cowan, 2001), and a party is full of things. So write it before the next conversation, or the drive home, crowds it out.

5.2 Make it a habit with one if-then plan

Across 94 tests, people who made specific if-then plans were more likely to reach their goals (d = .65; Gollwitzer & Sheeran, 2006). Yours is one line: **"If someone names a plan, then I write the note before I start the car."** The member habit worth keeping from last year was capturing the same night. This is that habit, with a trigger.

SAMPLE · A DRIVEWAY NOTE, 40 SECONDS IN THE CAR

Field	What you wrote
Who	Dana R., neighbor two doors down
Where	Lopez holiday open house, Sat Dec 12
Their words	"We're out of room. We want a yard by fall."
When	"by fall"
Next	She said "text me after the holidays." I offered a list of what sold with big yards nearby this year.

Notice what is missing: *why* they are out of room. She did not say, and you did not ask. If she had told you, it still would not go in.

Voice memo or typed? Either. A voice memo of your own voice, made after the conversation, records you, not her (our reading of Fla. Stat. 934.02(3); page 9). If your phone transcribes memos, check where it keeps the audio and the text, and delete the audio once the note is typed.

MODULE 5 LESSON 5.3

Where the note lives, and what never goes into an AI tool

Your phone's notes or your CRM. Names stay out of consumer AI. Sensitive details stay out of everything.

When	Where it goes	The rule
The same night	Your phone's notes, or the contact record in your CRM	Five lines, in your words, dated.
By Sunday	The stated-signal field the Monday Call List ranks (The Sunday Night Workflow, Nov 4, 2026)	One line: their plan and timing, in their words.
Consent fields	Your CRM's call, text and email opt-in fields	Record only the permission the person actually gave. One CRM's help page says these fields default to No and warns: "Record only consent the lead actually gave" (Lofty, updated Oct 12, 2026).
"Don't contact me"	Your do-not-call list, that night	Honor it within 10 business days at most. Sooner is better.

5.4 Before any note goes near an AI tool

Follow The Data Line (Keeping AI Compliant, Sep 23, 2026): client situations and timelines are "Caution," so anonymize them first, and use an AI tool your broker has approved with training turned off. That session's warning was that consumer plans may train on what you type by default. Replace the name with initials or "Contact A." Never paste a phone number, an email address or a street address.

Two facts about CRM AI, as of Nov 3, 2026. First, the AI call summaries we checked work on calls (and, for some, texts) made through the CRM, not on conversations in person (Follow Up Boss, Jul 1, 2024; Lofty, updated Dec 5, 2025). Second, AI assistants can now connect to some CRMs and write to them, and some can send. One vendor describes turning "a passing thought into a logged note and a scheduled follow-up" (BoldTrail MCP, via RISMedia, Oct 13, 2026). Before you connect one, check what it is allowed to send. For the Callback, it is allowed to send nothing. (Dated examples, not recommendations.)

5.5 Florida's data rule applies to you

Florida's breach law covers any business, a sole proprietor included, that keeps personal information. A name plus "any information regarding an individual's medical history, mental or physical condition" counts. Take reasonable measures to secure it, notify the people affected no later than 30 days after you determine a breach, and shred or erase records when you dispose of them (Fla. Stat. 501.171). The big privacy laws work differently. Florida's Digital Bill of Rights is aimed at companies with more than $1 billion in revenue (501.702), and California's CCPA at businesses with $26.625 million or more in revenue, or that buy, sell or share the personal information of 100,000 or more California residents or households (CPPA FAQ). Most state laws turn on thresholds, so check yours.

EXERCISE 5 · TRIM THE NOTE

A voice memo as an agent dictated it (sample). Rewrite it as a five-line Driveway Note. Cross out everything that does not belong, and say why.

"Okay, Tom and Priya S., the Garcias' party, Saturday the 19th. Tom's dad passed in October, really sad, so they're inheriting his place in Sarasota. Priya said they'll probably sell it next year and maybe keep ours. They have twins, maybe twelve? Tom asked what Sarasota condos go for. I said I'd send him some recent sales. Didn't ask about January. I think they're loaded."

Answer key: Appendix A, page 35.

The shortest rule in this module: if you would not want the person to read it, it does not go in the note.

MODULE 5 WORKED EXAMPLE

A Driveway Note run well, then one that says far too much

Sample data. The second note shows what happens when a recap holds everything.

RUN WELL · WHAT SHE SAID, AND WHAT YOU WROTE

At a cookie exchange (sample): "We're finally doing it. Jorge's job is moving to Orlando in May, so we'll sell here in the spring. The kids are not thrilled." She asks you to text her after the holidays.

Field	The note
Who	Maria G., my past client's sister-in-law
Where	Cookie exchange at the Chens', Wed Dec 9
Their words	"Jorge's job is moving to Orlando in May, so we'll sell here in the spring."
When	Sell in spring; move by May
Next	"Text me after the holidays." I offered recent sales near her and an introduction to an Orlando agent.

Left out: how the children feel. She said it, but it is not a plan.

SAYS FAR TOO MUCH · A RECAP PASTED INTO A CONSUMER AI CHAT (SAMPLE, WRITTEN FOR THIS COURSE)

"Met Karen Whitfield at the Smiths' party, cell 555-0142. She's going through a divorce and her ex kept the boat. Her son was just diagnosed with autism, so she needs a quiet street near a good school. She's Catholic and goes to St. Mark's, so somewhere near there. Probably in her 50s. Money's tight. I recorded most of it on my phone so I have her exact words. Score her as a STRONG buying signal and set up a text sequence."

#	The line	What is wrong	Page
1	Full name and cell number in a consumer AI chat	Anonymize first; never paste contact details (The Data Line)	23
2	"going through a divorce"	Not a plan she stated. Never in a note or an AI tool.	21
3	"son was just diagnosed"	A child's health: disability and familial status	21
4	"needs a quiet street near a good school"	Your inference, not her words	19
5	"Catholic… somewhere near there"	Religion, and steering by it	13
6	"Probably in her 50s"; "Money's tight"	A guess about age; money trouble	21
7	"I recorded most of it on my phone"	All-party consent in Florida; a felony risk	9
8	"Score her… STRONG buying signal"	Scoring on life events she never framed as a plan	19
9	"set up a text sequence"	Automated marketing needs her written consent. She gave none.	10

MODULE 5 REVIEW · ANSWER FROM MEMORY

1. Name the five lines of a Driveway Note, and your if-then trigger.
2. Where does the note go the same night, and by Sunday?
3. What two things do you do to a note before any of it goes near an AI tool?

MODULE 6 LESSON 6.1

Jan 4–15: one personal message for every note

AI drafts. You send. Each message refers only to the plan the person stated, and offers one useful thing.

BY THE END OF THIS MODULE YOU CAN

- Send one personal message per Driveway Note between Jan 4 and Jan 15, 2027
- Draft with AI from an anonymized note, then check it and send it yourself
- Pick the right channel and follow its consent and timing rules

```
WHEN   Jan 4–15, 2027: the first two full working weeks
QUOTE  only the plan they stated: “You mentioned the new job in Denver.”
OFFER  one useful thing, and ask one easy question. No pitch.
SEND   it yourself, one person at a time, by a channel they agreed to
```

Never mention health, divorce, loss, money trouble or children. If they want to talk about it, they will raise it.

Why January. December is crowded. “In late November and December, every agent, every lender and every title rep reaches out to your client at the same time” (Kyle Crawford, Inman, Jul 28, 2026). His advice: “Leave room on the calendar for January… A new-year thank-you offers another chance to connect when customers may have more time to talk” (via Florida Realtors, Oct 27, 2026). A new year is a fresh start, and goal-directed behavior rises after fresh starts (Dai, Milkman & Riis, 2014). People also underestimate how much a check-in is appreciated (Liu et al., 2023).

No study we found names the best number of days to wait after a networking conversation. Jan 4–15 is a practical window, not a researched one.

Date (2027)	What happens
Fri, Jan 1	New Year’s Day. Send nothing.
Mon–Fri, Jan 4–8	Week 1: your Outcome C and B notes first (page 20), then anyone who said “call me.”
Mon–Fri, Jan 11–15	Week 2: everyone else with a note.
Mon, Jan 18	Martin Luther King Jr. Day. For anyone who has not replied, the 5-Touch cadence runs from the date of your first message (page 29).

6.2 Quote the plan, never the life behind it

Avoid
“So sorry about your dad. Have you decided what to do with his house?”

Better
“You mentioned you might sell the Sarasota place next year. Would the recent sales there help?”

Avoid
“Congrats on the baby on the way! You’ll need a bigger place.”

Better
“You mentioned wanting a yard by fall. Want me to send what sold with big yards nearby?”

MODULE 6 LESSON 6.3

AI drafts. You check, and you send.

The Autonomy Dial (AI in 2027, Nov 25, 2026) set to "draft." Nothing goes out unless you send it.

Step	What you do	Why
1. Anonymize	Copy the note. Replace the name with initials or "Contact A." Remove phone numbers, emails, addresses and anything sensitive.	The Data Line (Sep 23, 2026)
2. Draft	Run Prompt 4 (page 38) in an AI tool your broker approved, with training off.	A warm, short first draft in seconds
3. Check	Run the six checks below; fix by hand.	What you send is yours
4. Send	Type or paste it into your own phone or email, one person at a time. Put the real name back yourself.	A personal, one-to-one message
5. Log	Date sent, channel, reply, and any stop.	Stops must be honored

THE SIX CHECKS BEFORE YOU SEND

1. Every fact is in my note. Nothing was added.
2. It mentions only a plan they stated. No health, divorce, loss, money trouble, pregnancy, religion or children.
3. It gives my first and last name and my firm.
4. It offers one useful thing, or only what I already offered at the party, and asks one easy question. No pitch, no prediction, no number I cannot source.
5. It goes by a channel they agreed to, from my own phone or email, never an automated sequence.
6. It goes between 8 a.m. and 8 p.m. their time: Florida's call hours, which I also use for texts.

6.4 Which channel, and what it needs

Channel	What applies	Source
A text you type and send yourself	Not autodialed. A sales text still needs a Do Not Call reason: personally known, an inquiry within 3 months, a deal within 18 months, or signed permission. Florida: no acquaintance exception on its list; give your full name and business.	64.1200(c), (e), (f); 501.059
A call you place yourself	The same Do Not Call test. Federal hours 8 a.m. to 9 p.m.; Florida 8 a.m. to 8 p.m., no more than 3 calls in 24 hours on the same subject.	64.1200(c)(1); 501.616(6)
Anything automated or AI-voiced	AI or prerecorded voice, ringless voicemail and autodialed marketing need prior express written consent. Whether a CRM text sequence counts is unsettled, so treat it as needing consent and ask your broker. A stop ends all your automated marketing to that person.	64.1200(a)(2); FCC 24-17, 22-85, 26-67; 501.059(8)(a)
An email that markets your services	A working opt-out, your postal address, and opt-outs honored within 10 business days.	15 U.S.C. 7704
A handwritten note	Practitioners favor it: "nothing beats a handwritten note to garner attention," for a select group, not the whole list.	The Close (updated Dec 17, 2025)

On last year's call, one member said he personally texts about 250 people on the holidays, and 25 to 50 reply (his estimate). They were greetings he typed himself. If a text markets your services, Do Not Call applies to each one, and the FCC presumes the personal-relationship exemption does not cover a marketer making "more than a limited number of calls per day" (FCC 03-153, n.165).

Never automate the Callback. Before anyone goes on an automated list, get signed, written consent, and treat any stop as a stop on all of it.

MODULE 6 WORKED EXAMPLE

A January Callback, run well

Sample data: Maria's Driveway Note from page 24, taken through every step to the message you send.

STEP 1 · THE ANONYMIZED NOTE YOU PASTE

Contact A. Met at a cookie exchange, Dec 9. Their words: "J.'s job is moving to Orlando in May, so we'll sell here in the spring." When: sell in spring, move by May. Next: "Text me after the holidays." I offered recent sales near her and an introduction to an agent in Orlando.

STEP 2 · THE AI DRAFT (SAMPLE OUTPUT FROM PROMPT 4)

"Hi [NAME], it was so nice to meet you at the cookie exchange. You mentioned J.'s job is moving to Orlando in May and you're planning to sell in the spring. I'd be glad to send you what has sold near you this past year, and I can introduce you to an agent I trust in Orlando. Would that help? [MY FIRST AND LAST NAME], [MY FIRM]"

STEP 3 · THE SIX CHECKS

Check	Result	Fix
1. Facts in the note	Yes. The cookie exchange, the Orlando move, the spring sale, both offers.	Put "Jorge" back by hand; she said his name.
2. Only her stated plan	Yes. Nothing about the children.	None
3. Name and firm	Placeholders	Fill in your full name and firm.
4. One useful thing, one question	Two offers, one question	Fine. Both were offered at the party.
5. Channel	She asked for a text.	Send from your own phone, to her alone.
6. Timing	Not yet sent	Tue, Jan 5, mid-morning.

STEP 4 · WHAT YOU SEND, FROM YOUR OWN PHONE

"Hi Maria, it's Sam Rivera with Sample Realty Group. It was so nice to meet you at the Chens' cookie exchange. You mentioned Jorge's job is moving to Orlando in May and you're planning to sell in the spring. I'd be glad to send you what has sold near you this past year, and to introduce you to an agent I trust in Orlando. Would that help?"

Sam Rivera and Sample Realty Group are invented for this example.

Step 5, log it: Jan 5, text, sent. Reply: "Yes please!" Next: send the sales list that day, and ask when she would like to talk timing. If she wants to talk now, that is Outcome C, and the next conversation is The One Reason (Nov 18, 2026).

What made it work. The note held only her plan, so the draft could hold only her plan. Whatever goes into the note comes back out in the message.

MODULE 6 LESSON 6.5

A January text that is fluent, warm and wrong

The kind of message an AI tool can produce from an over-stuffed note and a vague prompt. Find the problems before you read the table.

***Sample output, written for this course**, sent from an automated campaign on Sat, Jan 2 at 9:30 p.m. to a Florida number on the Do Not Call Registry: "Happy New Year, Karen!!! So sorry to hear about the divorce, and I hope your son's therapy is going well. A fresh start calls for a fresh home! Rates are dropping in 2027 and homes near St. Mark's are flying off the market, so now is the perfect time. I've signed you up for my weekly market texts. Reply YES for a home valuation! Your favorite Realtor"*

Ten problems. Find them before you read on.

#	The line	What is wrong	Page
1	"So sorry to hear about the divorce"	A sensitive detail, in writing. Not a plan she stated. Let her raise it.	21
2	"your son's therapy"	A child's health. Never in writing.	21
3	"A fresh start calls for a fresh home!"	Turns a life event into a pitch.	25
4	"Rates are dropping in 2027"	A prediction with no source.	16
5	"homes near St. Mark's"	Ties housing to her church: religion.	13
6	"flying off the market... now is the perfect time"	An urgency line with no number behind it.	8
7	"I've signed you up for my weekly market texts"	Automated marketing without her signed written consent.	10
8	"Reply YES" and no way to stop	It names no way to stop. Any reasonable stop she sends still counts, and under FCC 26-67 it ends all automated marketing to her.	11
9	"Your favorite Realtor"	No name or firm. Florida requires your true first and last name and business; NAR requires your firm.	11, 13
10	Automated, 9:30 p.m., a Do Not Call number	No consent, personal relationship or inquiry shown. After 9 p.m., the federal limit for sales texts to a cell phone (64.1200(c)(1), (e)), let alone our 8 p.m. Florida window. Before Jan 4.	10

EXERCISE 6 · SEND, FIX OR DON'T SEND

Six January drafts (sample data). For each: send as is, fix it (say how), or don't send it (say why).

1. To a neighbor who said "We want a yard by fall" and "text me after the holidays": "Hi Dana, it's [your first and last name] with [firm]. You mentioned wanting a yard by fall. Want me to send what sold with big yards nearby this year?"
2. To a man whose wife died last spring, who said nothing about moving: "Thinking of you this new year. When you're ready to downsize, I'm here."
3. From your CRM's automated sequence, to 40 party contacts at once: "New year, new home? Reply STOP to opt out."
4. To a guest who said she has an exclusive listing agreement with another broker but asked what her home is worth: "Here's a full CMA on your home."
5. A call to a past client in Florida who said "Call me in January about the Atlanta move," placed on Saturday, Jan 9 at 8:30 p.m.
6. A "January market update" email to your whole sphere, with your listings, no postal address and no unsubscribe link.

Answer key: Appendix A, page 35.

MODULE 6 LESSON 6.6

After the first message

Most people will not reply the first time. Some will want to talk now. A few will ask you to stop. Each has a place to go.

What happens	What you do	Where it is taught
No reply	Follow the 5-Touch cadence: touches at 2–3, 5–7, 10–14 and 21–30 days.	The Power of Follow-Up (Dec 17, 2025)
“Let’s talk”: a real now	The One Reason, then The Two Futures.	The Golden Handcuffs Conversation (Nov 18, 2026)
They book a listing appointment	The Sequence Architecture and the Seller Brief.	The 7-Touch Pre-Listing Sequence (Aug 5, 2026)
They mention a friend’s move	Ask before you reach out; store nothing about the friend.	The Referral Farm, Death of the Generalist (Sep 9, 2026)
“Stop” or “don’t contact me”	Log it that day. Honor it within 10 business days at most. For automated marketing, it ends all of it.	Page 11
They raise something personal	Reply as a person. Real estate can wait.	Page 21
Someday, not now	One line in the stated-signal field, and the year-round nurture you already run.	The Sunday Night Workflow (Nov 4, 2026); Make AI Your Marketing Assistant (Sep 17, 2025)

6.7 One useful thing

The offer is what makes a January message worth opening. Match it to the plan they stated.

Their plan (sample)	One useful thing
Selling in the spring	What sold near them in the past year, from MLS data you may share; and Realtor.com’s best-week analysis, if it publishes a 2027 edition (the 2026 one came out in March)
Relocating out of state	An introduction to an agent where they are going
Moving closer to family	A short list of neighborhoods near where they want to be, built only from the criteria they gave you
Downsizing nearby	Recent sales of smaller homes nearby
Not sure yet	A local news story that affects their area, like the St. Andrews annexation story Edmund described sending on last year’s call

The practitioner sources agree: personal and specific. Buffini & Company teaches a personal note after every party (undated); The Close says, “Afterward, follow up individually with all attendees” (Oct 5, 2026). None recommends a broadcast.

Avoid
“Just checking in! Let me know if you ever need anything real estate.”

Better
“You said you want to sell before the move in May. Here are the six sales closest to you last year. Want to talk through timing?”

MODULE 6 REVIEW · ANSWER FROM MEMORY

1. What are the dates of the Callback window, and what do you send on Jan 1?
2. Name the six checks before you send.
3. What does an automated text need that a text you type yourself does not?
4. Where does a “let’s talk now” go next?

MODULE 7 LESSON 7.1

Thirty days, Dec 2 to Jan 1, then two weeks in January

Small, checkable steps. Use the gatherings you were going to anyway.

BY THE END OF THIS MODULE YOU CAN

- Run all three systems from Dec 2, 2026 to Jan 15, 2027
- Keep score with three counts, and nothing else
- Fit this people plan beside the AI in 2027 desk plan

When	Do this	Done means
Wed, Dec 2 today	List every gathering on your calendar through Jan 1. Rank each one: can I talk here? Say the Look-Ahead Question out loud three times.	A ranked list
Week 1 Dec 2–8	Ask the question at every gathering. Write a Driveway Note before you start the car. Do Exercises 3 and 4.	Your first note this weekend
Week 2 Dec 9–15	Same. Check your CRM consent fields and your do-not-call list. Take the gift and event questions in Appendix E to your broker.	Broker answers written down
Week 3 Dec 16–22	Same. On Sunday, move the week's notes into the stated-signal field. Do Exercise 5.	Notes in your CRM, nothing sensitive
Week 4 Dec 23–Jan 1	Fewer gatherings, more family. No outreach. Draft January messages with Prompt 4 and check them, but send nothing.	Drafts checked, none sent
Jan 4–8	Send your Outcome C and B messages, and anyone who said "call me," one at a time.	Each one logged
Jan 11–15	Send the rest.	Every note has a message sent, or a reason not
After each first message	The 5-Touch cadence for anyone who has not replied (touches at 2–3, 5–7, 10–14 and 21–30 days).	A next date on each

KEEP SCORE ON THESE THREE COUNTS

GATHERINGS WHERE YOU ASKED THE QUESTION	DRIVEWAY NOTES WRITTEN THE SAME NIGHT	JANUARY MESSAGES YOU SENT YOURSELF
_____	_____	_____

Those are the only targets in this book. There is no conversation quota and no deal count. If you want a number of your own, set it, and call it a goal, not a forecast.

Two December plans, one calendar. AI in 2027 (Nov 25, 2026) gave you a December plan for your desk: your AI tools, your texting settings, your client note. This one happens in the room. They do not compete. Do the desk work in the mornings and the people work at the gatherings.

MODULE 7 LESSON 7.2

Things that will go wrong, and what to re-check in December

Every one of these is normal. Each has a fix.

Symptom	Likely cause	Fix
You forget to ask	Nerves, or a loud room	Ask the first person you talk to. After that it is easier. Find a quieter corner.
The conversation turns into a pitch	You answered the market question at length	One honest sentence, then the question back to them.
Your notes run long	You are writing what you think, not what they said	Five lines. Their words only.
You wrote down something sensitive	Habit	Delete it that night. It never goes in the CRM or an AI tool.
An AI draft adds a statistic or a family detail	It filled a gap	The prompt rules say NOT KNOWN. Check by hand and delete it.
Nobody replies in January	Normal. It is a busy month.	The 5-Touch cadence, with one useful thing each time.
Someone says stop	Normal	Log it, honor it, and thank them.

RE-CHECK IN DECEMBER

- ☐ **NAR's 2026 Profile of Home Buyers and Sellers** was not out on Nov 3, 2026. If it is out when you read this, check each NAR figure you plan to repeat against the new edition. Checked on: _____
- ☐ **AAA's year-end holiday travel forecast** was not out on Nov 3, 2026; last year's came out Dec 10. Use the new one if it is out. Checked on: _____
- ☐ **FCC 26-67** is in effect from Nov 25, 2026. Ask your broker whether any petition or stay of it has been filed. Checked on: _____
- ☐ **Your MLS's rules on sharing sold data,** before you hand anyone a local sales sheet. Checked on: _____

Keep the numbers fresh

Every figure in this book carries a date so you can see when it has aged. NAR's 2025 Profile came out Nov 4, 2025. Realtor.com's 2026 best-week analysis came out Mar 18, 2026. The latest Census reason-for-moving tables, released Dec 2024, cover survey year 2023. When a number in these pages is replaced, replace it in your scripts too.

The honest promise. None of this guarantees a listing, and we are not promising one. Here is what it will do. You will have real conversations at the gatherings you were going to anyway. You will remember what people told you, and only what they told you. And in January, the people who said something was coming will hear from you personally, about their own plan, at a time when they have room to talk.

ASSESSMENT COURSE STANDARD

Can you do these fourteen things?

Nobody is marking this but you. Tick only what you could do tomorrow, at a party or in front of your broker, without this book open.

✓	I can…	Module
☐	Quote NAR's referral, repeat and one-agent figures, with the exhibit and the date	1
☐	Explain the December-to-January jump in new listings without mixing the two portals' numbers	1
☐	Run the five questions on any number before I repeat it	1
☐	Explain why I never record a conversation, and what Florida's law says	2
☐	Apply the Do Not Call "personally known" test and the 3-month inquiry rule	2
☐	Explain what a stop does under FCC 26-67, and Florida's consent, identification and calling-hour rules	2
☐	Give a holiday gift or co-host an event without paying for a referral	2
☐	Ask the Look-Ahead Question the same way of everyone, follow up once, and stop	3
☐	Rank my December invitations by whether I can talk there, and nothing else	3
☐	Tell a stated plan from an inference, and sort what I heard into Outcomes A–E	4
☐	Name what never goes in a note or an AI tool, and what I do when someone raises it	4
☐	Write a five-line Driveway Note in under a minute	5
☐	Draft a January Callback with AI from an anonymized note, and run the six checks	6
☐	Choose the right channel for each January message, and say what consent it needs	6

My commitment

Item	My answer
The date I wrote my first Driveway Note	
By Jan 15, 2027: I sent a personal message for every Driveway Note, or wrote down why not. Messages sent:	
By Jan 15, 2027: nothing sensitive is in my notes, my CRM or any AI tool. The date I checked:	
By Feb 1, 2027: I followed up once more with everyone who had not replied. Done on:	
My broker's answers on gifts, co-hosted events and consent: the date I asked	
Who holds me to the Jan 15 and Feb 1 dates	

The line to carry out of this book: One question for everyone. Their plan, in their words, before you start the car. A personal message in January, about their plan, sent by you.

APPENDIX A | EXERCISES 1 & 2

Answer key: Exercises 1 and 2

Your wording will differ. Check it for the idea, not the words. This is education, not legal advice.

EXERCISE 1 (PAGE 8)

1. **Fix.** 14% of buyers bought a multigenerational home, and 41% of those did it to care for aging parents (NAR 2025, Exhibit 1-7). Say: "Of the buyers who bought a home for more than one generation, about two in five did it to care for aging parents."
2. **Drop.** Only 5% of sellers found their agent through "personal contact by agent (telephone, e-mail, etc.)", while 66% hired an agent they knew or were referred to (NAR 2025, Exhibit 7-2). Say: "Two of three sellers hire someone they know or were referred to."
3. **Keep.** 80% of sellers contacted only one agent (Exhibit 7-3). For buyers, 74% interviewed only one (Exhibit 4-8).
4. **Fix.** December was the low month for new listings every year from 2017 to 2025 (Realtor.com), but homes still sell, and January jumps: up 41.1% from December 2025 (Realtor.com).
5. **Fix.** It was not retracted. Huang et al. (2017) was critiqued (Kluger & Malloy, 2019), and a 2025 correction fixed several minor errors after an independent audit confirmed all its conclusions. Say: "People who ask more follow-up questions tend to be better liked, in online chats and one speed-dating study." Not "proved," and not "everyone."
6. **Fix or drop.** 11 years is the median seller's tenure (NAR 2025), not a trigger. Say: "The typical seller had owned for 11 years," then listen. Do not predict.

EXERCISE 2 (PAGE 14)

#	The rule	What you do instead
1	RESPA §8: a lender paying your party in return for referrals gives you a thing of value for referrals. There is no exception for size.	Decline. If a lender co-hosts at all, its spending must be its own promotion, not tied to referrals, and not covering your costs. Ask your broker first.
2	Florida all-party consent (934.03). A hidden recording is a felony risk.	Record no one. Dictate your own recap in the car afterward.
3	Florida 475.25(1)(h): no fee or "other compensation" to an unlicensed person for a referral. A Visa card works like cash.	A handwritten thank-you. Ask your broker before giving anything of value.
4	Fair housing: choosing an ad audience by familial status is prohibited (24 CFR 100.75(c)(3)), and pregnancy is covered (3602(k)).	Run it to a general audience. Describe the homes, not who should live in them.
5	NAR Article 16. Ask whether she is under an exclusive agreement (SOPs 16-9, 16-13). Do not solicit a listing held by another broker (16-4). Substantive services such as a CMA only with her agent's consent or at her direction (16-13).	Be friendly. Take the CMA question to your broker before doing anything. If she comes to you, you may discuss an agreement that starts when hers ends (16-6).
6	His Dec 12 inquiry covers a call for about 3 months. Treat an automated text as needing prior express written consent: federal law requires it for autodialed marketing (47 CFR 64.1200(a)(2)), Florida for unsolicited sales texts from an automated system (501.059(8)(a)), and whether a CRM sequence counts is unsettled.	Call him yourself in January, once, as he asked. Automated updates only after he signs up in writing.

APPENDIX A | EXERCISES 3 & 4

Answer key: Exercises 3 and 4

Where more than one answer is defensible, the key says what makes the difference.

EXERCISE 3 (PAGE 18)

1. **Rewrite.** It assumes a sale and a couple, and it is a pitch. Ask "What are you looking forward to next year?"
2. **Drop.** It asks about children, which is familial status. If they bring up college, congratulate them and listen.
3. **Keep.** That is the Look-Ahead Question.
4. **Drop.** Pregnancy is covered by familial status, and "you'll need more room" steers. Congratulate her, and stop there.
5. **Drop.** A prediction with no source, and a pitch. Say: "Nobody knows where rates will be." Then ask "What are you looking forward to next year?"
6. **Drop.** It asks about age. If they tell you they are retiring, congratulate them, and follow up only if they mention a move.

EXERCISE 4 (PAGE 21)

#	Stated plan?	What goes in the note
1	Yes	"We've outgrown the condo. We want a yard by fall." Why they outgrew it: not asked, not noted.
2	No	Listen only. A separation is never written down, and "I don't know what I'll do" is not a plan. Let her raise it.
3	Yes	"I'm being transferred to Charlotte in April."
4	No plan of theirs	Listen only. A parent's health stays out. If they later say "we need a bigger place," that is a plan, and you note only that.
5	Yes	"Thinking about Florida for the winters. Maybe something small."
6	No	Listen only. Money trouble is never written down. If they ask for help: their loan servicer, a HUD-approved housing counselor or an attorney (Outcome E).
7	No: Outcome A	A one-line note is fine: "Nothing changing; love the neighborhood."
8	Someone else's	Outcome D. Ask whether the daughter would like your number, or would like you to reach out. Store nothing about her until she agrees.

The pattern. Five of these eight hold no plan of the person's own. Listening well means knowing when there is nothing to write.

APPENDIX A | EXERCISES 5 & 6

Answer key: Exercises 5 and 6

The six checks and the channel rules decide most of these. Your broker's policy comes first.

EXERCISE 5 (PAGE 23)

Field	A good note
Who	Tom and Priya S.; how I know them: NOT SAID
Where	The Garcias' party, Sat Dec 19
Their words	Priya said they'll probably sell the Sarasota place next year and maybe keep ours (my recap, not her exact words).
When	"next year"
Next	Tom asked what Sarasota condos sell for. I said I would send recent sales. January call: not asked yet. Ask when I send the sales.

Crossed out, and why: Tom's father's death and the inheritance (a loss; "the Sarasota place" is enough); the twins and their ages (children, not part of the plan); "I think they're loaded" (a guess about money). Tom's question about Sarasota prices is an inquiry, so sending the sales he asked for is responsive.

EXERCISE 6 (PAGE 28)

#	Verdict	Why
1	**Send**, after the six checks	Her words, her plan, her channel, your full name and firm, one useful thing and one question.
2	**Don't send**	It raises his loss and assumes a plan he never stated. If you know him well, a new-year note with no real estate in it.
3	**Don't send**	An automated marketing sequence to people who never signed written consent: treat it as needing that consent (page 26). It is not personal, and under FCC 26-67 one stop would end all your automated marketing to that person. Send personal messages, one at a time.
4	**Don't send it yet**	SOP 16-13 bars substantive services such as a CMA to someone under an exclusive agreement unless her agent consents or she directs it, and SOP 16-4 bars soliciting the listing. A question at a party is not clearly a direction. Be friendly, and take it to your broker before you send anything.
5	**Fix** the time	Florida's 8 a.m.–8 p.m. rule (501.616(6)) covers unsolicited sales calls. He asked for this one, but the six checks use the same window for every January message, and 8:30 p.m. on a Saturday is not a decent hour. Call on a weekday morning.
6	**Fix**	A marketing email needs a postal address and a working opt-out, honored within 10 business days (CAN-SPAM). Name your firm (NAR SOP 12-5), and check the listing copy for fair housing.

WHAT THESE TWO EXERCISES SHOW

The note decides the message. A note that holds only the plan produces a message that holds only the plan. And the channel decides the consent: treat anything automated as needing signed, written consent before it goes out.

APPENDIX B | KEEP THIS PAGE

The holiday networking reference card

One page for your phone or your car.

SYSTEM 1 · THE LOOK-AHEAD QUESTION

`ASK` "What are you looking forward to next year?"
`LISTEN` for a move · `FOLLOW UP` once · `STOP`

Never ask about age, health, children, marriage or who lives in the home. Leave first: "May I call you in January?"

SYSTEM 2 · THE DRIVEWAY NOTE

`WHO` · `WHERE` · `THEIR WORDS` · `WHEN` · `NEXT`

Before you start the car. Your own voice, never theirs on tape. Only their stated plan.

SYSTEM 3 · THE JANUARY CALLBACK

`JAN 4–15` · `QUOTE` the plan · `OFFER` one useful thing · `SEND` it yourself

AI drafts from an anonymized note. You check, and you send, one person at a time.

THE SIX CHECKS

1. Every fact is in the note
2. Only their stated plan
3. Your full name and firm
4. One useful thing, one question
5. A channel they agreed to, never automated
6. A decent hour (Florida: 8 a.m. to 8 p.m.)

FIVE OUTCOMES

A Home · **B** Someday · **C** Now, if it works · **D** Someone else's reason · **E** Trouble: no pitch, no note.

NEVER IN WRITING

Health or disability · divorce · a death or loss · money trouble · children beyond their plan · pregnancy · religion · guesses about age.

THE RULES IN ONE LINE EACH

- **Recording:** Florida and California need everyone's consent (934.03; Penal Code 632).
- **Do Not Call:** personally known, an inquiry within 3 months, a transaction within 18 months, or signed permission.
- **AI voice, prerecorded or autodialed:** prior express written consent (47 CFR 64.1200; FCC 24-17). Treat any automated sequence the same.
- **Stop:** ends consent for all your marketing calls and texts that need it (FCC 26-67, from Nov 25, 2026); treat it as do-not-call too; 10 business days at most.
- **Florida:** its list includes the national one and has no acquaintance exception; full name and business; calls 8 a.m. to 8 p.m.; 3 calls in 24 hours; honor STOP at once.
- **Gifts:** nothing of value to an unlicensed person for a referral (Fla. 475.25(1)(h)), and no lender or title money tied to referrals (RESPA). $25 is a tax deduction limit.
- **Fair housing:** the same question for everyone; no targeting by family or faith.
- **Has an agent:** no pitch. Don't offer a CMA; if they ask for one, ask your broker first (SOP 16-13).

NEVER
Record a guest. · Paste a name or number into consumer AI. · Write down a diagnosis, divorce or loss. · Put a party contact on an automated list. · Pay anyone unlicensed for a referral. · Quote a number you cannot source.

ALWAYS
The same question for everyone. · Their plan, in their words. · Permission for January. · Your full name and firm. · One person at a time. · Education, not legal advice: ask your broker.

APPENDIX C | PROMPTS 1 & 2

The six prompts

Use an AI tool your broker approved, with training off. No real names or contact details. Everything these produce is a draft for you to check, and none of them sends anything.

Prompt 1 · The Gathering Triage

```
Below is a list of the gatherings on my calendar between Dec 2 and Jan 1. Your goal is to help me decide where I can actually have a real conversation. It is not to rank events by who attends, and not to add more events.

MY LIST: [PASTE: event, date, rough size, setting (home / office / venue), noise, who invited me (relationship only, e.g. "neighbor", never a name), whether I was going anyway]

Do this:
1. Make a table: event, date, "Can I talk here?" (Yes / Briefly / No), and a one-line plan.
2. Put the events I was going to anyway first.
3. Flag any event that a lender, title company or other referral partner is paying for, so I can check it with my broker.

RULES:
- Rank only by whether conversation is possible: size, noise, setting, time.
- Never rank or comment on attendees' age, religion, family, race, national origin, disability or neighborhood demographics.
- Use no names of hosts or guests.
- If a detail is not in my list, write NOT KNOWN. Never fill in a guess.

Then name the two events I should check myself, by asking the host, before I decide.
```

Prompt 2 · The Look-Ahead Question Rehearsal

```
I want to practice one question for holiday gatherings: "What are you looking forward to next year?" Your goal is to play a guest so I can practice asking it, asking one follow-up, and stopping. It is not to coach me to sell, and not to write scripts that steer toward real estate.

THE GATHERING: [type of event]

Play one invented guest. Give ordinary answers: sometimes a plan with a move in it, sometimes nothing, sometimes a market question back at me. After five of my turns, stop and score me:
1. Did I ask the question in plain words?
2. When there was a move, did I ask only one follow-up?
3. Did I ask about age, health, children, marriage or who lives in the home? Quote the line.
4. Did I pitch, predict rates or prices, or offer a valuation?
5. Did I ask "May I call you in January?" and leave first?

RULES:
- The guest is invented. Use no real person's details.
- If you cannot tell whether a line of mine was a pitch, quote it and write NOT KNOWN. Never fill in a guess.

Then give me one line to say out loud, and tell me to practice it once with a real colleague before my next gathering.
```

APPENDIX C | PROMPTS 3 & 4

The Driveway Note, and the January draft

Prompt 3 tidies your own recap. Prompt 4 drafts the message you check and send yourself.

Prompt 3 · The Driveway Note Tidy

```
Below is my own recap of a conversation, typed or transcribed from a voice memo of MY voice. Before pasting, I replaced the person's name with initials, removed phone numbers and addresses, and deleted anything about health, disability, pregnancy, divorce or separation, death or loss, money trouble, religion, national origin, age, and children beyond a plan the person stated. Your goal is to turn it into a five-line Driveway Note that holds only what the person chose to share about their plans. It is not to interpret, score or predict anything about them.

MY RECAP: [PASTE, anonymized]

Use exactly this format:
WHO: [initials, and how I know them]
WHERE: [gathering and date]
THEIR WORDS: [the plan they stated, quoted from my recap]
WHEN: [the timing they gave]
NEXT: [what I offered; whether they agreed to a January call or text]

RULES:
- Use only my recap. Quote their words where it quotes them. Do not turn a remark into a plan.
- If my recap does not give a field, write NOT KNOWN. Never fill in a guess.
- If anything in my recap still falls in one of those categories, do not repeat, summarize or use it. Reply only: "Stop: your recap still contains [category]. Delete it and paste again."
- Do not rank, score or label the person.

Then tell me to read the five lines and ask: would this person say "Yes, that's what I told you"? If not, I fix it by hand.
```

Prompt 4 · The January Callback Drafter

```
Below is one Driveway Note, anonymized. Your goal is a short, warm first draft of a personal January message that refers only to the plan this person stated and offers one useful thing. It is not to sell, predict the market or create urgency. I will check, edit and send it myself.

THE NOTE: [PASTE, anonymized]
THE CHANNEL they agreed to: [text / call / email / handwritten note]
THE ONE USEFUL THING I can offer: [ ]
MY VOICE CARD, if I have one: [PASTE or leave blank]

Write 3 to 4 plain sentences: where we met, their stated plan in their words, the useful thing, one easy question. Sign it [MY FIRST AND LAST NAME], [MY FIRM]. For a call, write a 20-second voicemail instead.

RULES:
- Use only facts in the note. If something is missing, write [NOT KNOWN]. Never fill in a guess.
- Never mention health, divorce, loss, money trouble, pregnancy, religion or children. If the note contains any of them, do not use or repeat it; reply only: "Stop: delete [category] from the note and paste it again."
- No statistics, rates, prices, predictions or claims about the market. No "act now" lines.
- This is a draft only. Do not schedule, send or store anything.

Then list every fact and placeholder you used, so I can check each against my note by hand before I send.
```

APPENDIX C | PROMPTS 5 & 6

One useful thing, and a check before you send

Prompt 5 never looks up the person. Prompt 6 flags problems; it does not decide what is legal.

Prompt 5 · The Value-First Offer

```
Below is one stated plan from a Driveway Note, anonymized, and my market. Your goal is three useful things
I could offer in January that fit their plan. It is not to pitch my services, and not to find out anything
about the person.

THE STATED PLAN: [PASTE, e.g. "selling in spring; moving by May"]
MY MARKET: [city or county]
WHAT I CAN PRODUCE: [e.g. MLS sales reports I may share, introductions, local news, a broker-approved
vendor list]

1. Suggest three offers, one sentence each, each tied to their stated plan.
2. For each, say what I must check first: MLS rules, broker approval, or RESPA if a lender or title company
is involved.

RULES:
- Do not invent market facts, numbers, dates or sources. If a fact is needed, write NOT KNOWN. Never fill
in a guess.
- Suggest nothing of value in return for a referral, and nothing for an unlicensed person who refers
business.
- Base nothing on age, family, religion, health or any other protected characteristic.
- Do not search for the person or their property.

Then tell me which offer to verify by hand first, and how.
```

Prompt 6 · The Send Check

```
Below is a January message I plan to send, name removed, and the note it came from. Your goal is to check
it against my rules before I send it. It is not to rewrite it as a sales message, and not to decide whether
it is legal.

THE MESSAGE: [PASTE, name removed]
THE NOTE: [PASTE, anonymized]
THE CHANNEL: [text I type / call / email / automated or AI-voice tool]
MY STATE: [ ]

Answer PASS, FIX or NOT KNOWN for each, quoting the line:
1. Every fact appears in the note.
2. It mentions only a plan the person stated: no health, divorce, loss, money trouble, pregnancy, religion
or children.
3. It gives my first and last name and my firm.
4. No statistics, predictions, prices or urgency lines; one useful thing and one easy question.
5. If the channel is automated or an AI voice: flag it for my broker, because it needs prior express
written consent and a stop ends all my automated marketing.
6. If it is an email that markets my services: does it have a postal address and an opt-out?

RULES:
- If you cannot tell, write NOT KNOWN. Never fill in a guess.
- No legal conclusions. For consent, Do Not Call, calling hours or state rules, write "ask your broker".
- Do not send, schedule or store anything.

Then remind me to read the message out loud once myself, and to put the real name back by hand.
```

APPENDIX D | PRACTICE SET

25 things people say at holiday gatherings

Practice listening for the move. Cover the last two columns, decide for yourself, then compare. Every line is generic sample wording, not a quote from a real person.

#	What you might hear	A stated plan?	What you do
1	“We’re finally selling the house in the spring.”	Yes	Note it in their words. Ask: “May I call you in January?”
2	“I start a new job in Austin in March.”	Yes	Note it. Offer an introduction to an agent there.
3	“We want to be closer to our kids.”	Yes, no date	Note their words. One follow-up: “Where would you go?”
4	“This place is too big for us now.”	Maybe	Note their words only. No question about why.
5	“We’re out of room.”	Maybe	Note it. One follow-up: “Would you move, or add on?”
6	“Our lease is up in June.”	Yes	Note it, with the date.
7	“We’re thinking about Florida for the winters.”	Yes	Note it. One follow-up: “Where in Florida?”
8	“I retire in May, finally.”	Not yet	Congratulate them. Follow up only if they mention a move.
9	“My mom might come live with us.”	Not their move	Listen. Note nothing about her.
10	“We just got engaged!”	Not yet	Congratulate them. Nothing about housing unless they raise it.
11	“We’re expecting in July.”	No	Congratulate her. Note nothing.
12	“It’s been a hard year since my husband died.”	No	Listen. Never note it. Never raise it.
13	“We’re getting divorced.”	No	Listen. Never note it. Let them raise it.
14	“Work has been brutal. We’re behind on bills.”	No	Listen. Never note it. If asked: servicer, HUD-approved counselor, attorney.
15	“How’s the market? Is it going to crash?”	No	One honest sentence. Then the Look-Ahead Question.

APPENDIX D | PRACTICE SET

25 things people say, continued

A plan goes in the note in their words. A life event stays where they left it.

#	What you might hear	A stated plan?	What you do
16	“When will rates finally drop?”	No	“Nobody knows, and I won’t pretend to.” Then the question.
17	“We already have an agent. We list in March.”	Yes, with an agent	Wish them well. No pitch. Don’t offer a CMA (Article 16).
18	“My brother is moving here in April.”	Someone else’s	Ask whether he would like an introduction. Store nothing about him.
19	“We love it here. Nothing’s changing.”	No (Outcome A)	Enjoy it. A one-line note is fine.
20	“We have a condo we might sell next year.”	Yes	Note it. If they say how they got it, leave that out.
21	“Our youngest leaves for college in the fall, so who knows.”	Not stated	Congratulate them. Note nothing about children. Don’t ask “Will you downsize?”
22	“We’re putting in a pool, so we’re staying put.”	No (Outcome A)	A one-line note is fine: staying.
23	“I’d like to buy a rental property next year.”	Yes	Note it. One follow-up: “Around here?”
24	“Call me after the holidays about our place.”	Yes, with permission	Note it with the date they asked.
25	“Please don’t call me about real estate.”	A do-not-call request	Put it on your do-not-call list that night. Honor it.

How to use this list. Read five a day in December. For each, say out loud whether there is a plan, and what you would write in the note, or that you would write nothing. Then use Prompt 2 (page 37) to practice the whole conversation.

NOTICE THE RATIO

Of these 25 lines, fewer than half hold a plan you would note. That is normal. The Look-Ahead Question is a good question even when the answer has no move in it, because you asked about them.

APPENDIX E | TAKE THIS WITH YOU

Questions for your broker, counsel and CPA

Several of these have no settled answer we could find. That is the reason to ask. Write down who answered, and when.

#	Question	Ask	Answer, who, date
1	May I co-host a client event with a lender or title company? What may they pay for, and what must I disclose?	Broker, counsel	
2	What is our policy on thank-you gifts to people who refer business, licensed and unlicensed?	Broker	
3	Where is our office do-not-call list and written policy? How do I add a request I hear at a party?	Broker	
4	Which CRM consent fields must I fill in, and what counts as written consent for automated texts?	Broker, counsel	
5	How are our texting and calling tools set for FCC 26-67 since Nov 25, 2026? Has any petition or stay been filed?	Broker, counsel	
6	Is someone I met once at a party a “personal relationship” for Do Not Call purposes?	Counsel	
7	Does Florida’s 8 a.m. to 8 p.m. and 3-calls rule (501.616(6)) apply to our texts?	Counsel	
8	Which AI tools are approved for drafting client messages, on which plans, with training off?	Broker	
9	Where may I keep notes about people I meet, and how do we delete them?	Broker	
10	What is our consent script if a client asks to record a call, or if I use an AI notetaker?	Broker, counsel	
11	May I hand out a one-page sheet of recent local sales? What do our MLS rules allow?	Broker, MLS	
12	How does our office handle referral fees with brokers in other states?	Broker	
13	If I host a party, what do my homeowners, umbrella and business policies cover?	Insurance agent	
14	How much of my holiday gifts and client event is deductible: gifts, meals or entertainment?	CPA	
15	Are pop-by items with my name imprinted, costing $4 or less, treated differently?	CPA	
16	(Outside Florida) What are my state’s rules on recording, gifts to referrers and calling hours?	Broker, counsel	

The honest default. Until your broker answers in writing, treat a co-hosted event, a gift to a referrer and any automated message as “ask first.” Nothing in this course is legal or tax advice, and these rules vary by state.

APPENDIX F GLOSSARY

Glossary

Plain definitions for the terms in this book.

All-party consent. A rule that everyone in a conversation must agree before it is recorded. Florida (934.03) and California (Penal Code 632) have one.

Autonomy Dial. From AI in 2027 (Nov 25, 2026): off, read, draft, act after sign-off, act alone. The January Callback runs at "draft."

CAN-SPAM. The federal law on commercial email: a working opt-out, a postal address, honest subject lines.

Do Not Call Registry. The national list of numbers that telephone solicitations may not reach, with limited exceptions.

Driveway Note. System 2. Five lines in your own words before you start the car: who, where, their words, when, next.

Established business relationship. A purchase or transaction in the last 18 months, or an inquiry in the last 3 months. A do-not-call request ends it.

FCC 26-67. The FCC order, effective Nov 25, 2026, under which a stop in reply to a marketing call or text ends consent for all of that caller's marketing calls and texts that need consent. Treat it as a do-not-call request too.

Familial status. Fair Housing Act protection for households with children under 18, including anyone who is pregnant.

FIPA. The Florida Information Protection Act, Fla. Stat. 501.171: security, breach notice and disposal of personal information.

Fresh start effect. Goal-directed behavior rises after landmarks such as a new year (Dai, Milkman & Riis, 2014).

FTSA. The Florida Telephone Solicitation Act, Fla. Stat. 501.059.

Inference. A guess about someone ("probably downsizing"). Never the basis for a note or a message.

January Callback. System 3. From Jan 4 to 15, one personal message per note, about the plan they stated. AI drafts; you send.

Look-Ahead Question. System 1. "What are you looking forward to next year?" The same question for everyone, one follow-up, then stop.

Outcomes A–E. From The Golden Handcuffs Conversation (Nov 18, 2026): Home, Someday, Now if it works, Someone else's reason, Trouble.

Personal relationship. For the federal Do Not Call list: a family member, friend or acquaintance personally known to you. Florida's list has no such exception.

Prior express written consent. A signed written agreement, e-signature included, that authorizes marketing calls or texts by autodialer or artificial voice to a named number (47 CFR 64.1200(f)(9)).

RESPA Section 8. The federal ban on giving or accepting anything of value for referring settlement-service business.

Stated plan. Something a person said about their own intentions, written down as they said it. The only thing that goes in a Driveway Note.

Steering. Restricting someone's housing choices by word or conduct because of a protected class (24 CFR 100.70).

TCPA. The Telephone Consumer Protection Act, the federal law on robocalls and texts.

Thing of value. Under RESPA, almost anything: money, discounts, services, trips, or paying someone else's expenses.

Training (on or off). Whether an AI vendor may use what you type to improve its models. Plans differ.

On the exercises and worked examples. Every agent, guest, party, note and message in them is **sample data**, written so each idea fits on one page. Members' stories are retold from last year's call without names. Do not quote any of it as a statistic. Every sourced figure is listed on the next two pages with its publisher and date.

APPENDIX F SOURCES

Sources

Checked Nov 3, 2026, unless noted. “Via” means we read a report of the source, not the source itself. Publisher stakes are noted in the text where they apply.

WHY AND WHEN PEOPLE MOVE

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APPENDIX F | SOURCES, CONTINUED

Sources, continued

Rules and products change. Confirm the current text before relying on any of these.

RULES

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THE LIBRARY

Edmund's Mastermind: last year's holiday session (Nov 26, 2025; invite, workbook and call recording); The Power of Follow-Up (Dec 17, 2025); The 7-Touch Pre-Listing Sequence (Aug 5, 2026); The Expired Goldmine (Aug 12, 2026); Building a Reusable Prompt Library (Jul 22, 2026); Own Your Voice (Sep 2, 2026); Death of the Generalist (Sep 9, 2026); Make AI Your Marketing Assistant (Sep 17, 2025); Keeping AI Compliant (Sep 23, 2026); Complete Confidence (Oct 28, 2026); The Sunday Night Workflow (Nov 4, 2026); The Golden Handcuffs Conversation (Nov 18, 2026); AI in 2027 (Nov 25, 2026).

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To Your Next Listing,
Edmund Bogen

Because Small Talk That Goes Nowhere is NOT an Option!