Bogen.AI

EDMUND'S MASTERMIND · COURSE STUDY

SNAIL MAIL IN THE AGE OF AI

The Psychology of Mail Your Clients Keep

Seven modules for working real estate agents. What the research on gratitude, AI authorship and handwriting actually says, with its limits; the rules of mail, from the mailbox to fair housing; and three systems: The Keep List, The Pen Pass and The Postmark Plan — with six exercises, six prompts and answer keys.



PREPARED BY EDMUND BOGEN · WEDNESDAY, DECEMBER 9, 2026

COURSE STUDY

How to use this course study

Three systems, and the three habits underneath them: choosing who gets what, writing the warm part yourself, and checking every piece before it goes in the mail.

Most mail advice tells you to send more. This course asks you to send less, and send it well: a real note to the people who know you, a card to the rest of your sphere, one honest piece to your farm, nothing to strangers. The prompts are in Appendix C, near the end of the book on purpose. You cannot judge what AI does to a thank-you note until you have written a good one yourself.

The course map

#	Module	The skill it teaches	Pages
1	What the research actually says	Gratitude, AI authorship, effort, handwriting, relationship mail	4–10
2	The rules of mail	Mailbox, mail class, postage, EDDM, brokerage name, “sold”, fair housing	11–17
3	System 1: The Keep List	Hand, Card, Route or None, by relationship, rules attached	18–20
4	Writing the warm part	Specific, about them, in your words; where AI helps	21–23
5	System 2: The Pen Pass	Your words, a tidy, your hand, your stamp; robot pens and costs	24–29
6	System 3: The Postmark Plan	The calendar, Dec 17 or the New Year, the ten-point check	30–34
7	Your 30 days	Dec 9 to Jan 8, three counts, what to re-check	35–36
✓	Assessment and appendices	Answer keys, reference card, prompts, practice lines, questions, glossary, sources	37–50

EXERCISES AND ANSWER KEYS

Six exercises sit where the skill was just taught. All use sample data, labelled as such: the people, addresses and notes are invented. 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 note openings and lines to practice on
- **E** Questions for your broker and counsel
- **F** Glossary and sources

WHAT YOU NEED

- Your CRM export, or your Monday Call List (The Sunday Night Workflow, Nov 4, 2026)
- Rectangular cards, a pen you like, and Forever stamps
- An AI tool your broker has approved, with training turned off
- Your broker’s answers to the first questions on page 47

Read this first. This book is education, not legal advice. Rules change and vary by state, so take specifics to your broker or your counsel. Nothing here sends or mails anything on your behalf. Every product and price named is a dated example, not a recommendation. Short on time? Read pages 4, 5, 11, 18, 24 and 31 first.

COURSE STUDY



Why this session matters

When anyone can produce a warm message in seconds, the words stop being the hard part. What matters is whether people believe a person took the time. In seven preregistered experiments, people who believed an emotional marketing message was written by AI reported less positive word of mouth and less loyalty, and the penalty was smaller when AI only edited a message a person wrote (Kirk & Givi, Journal of Business Research, 2025). The problem is not that AI writes badly. A warm message loses its value when people think no one wrote it.

The rest of the research is on your side. People who wrote thank-you letters underestimated how good their recipients would feel, and recipients rated the letters better written and warmer than the writers expected (Kumar & Epley, Psychological Science, 2018). Paper alone is not the trick: for 1,132 past donors to a German opera house, handwritten thank-you postcards did no better than printed ones (Adena, Huck & Neyse, Experimental Economics, 2025). And in USPS's own FY2025 Household Mail Survey, households said they read 64% of ad mail from businesses they know and 36% from others.

This session gives you three systems for Dec 9 to Jan 8. The Keep List: who gets a handwritten note, a card, the farm piece or nothing, sphere first. The Pen Pass: your words first, AI tidies at most, then you write it out by hand, sign it and stamp it. The Postmark Plan: the year's mail on one page, with a pre-send checklist. USPS's First-Class date for Christmas delivery is Dec 17, eight days after the session, so a New Year card is the practical choice for most of what you send.

What you'll learn

We will master 3 systems live, together:

1 · The Keep List. Who gets what: a handwritten note, a card, the farm piece or nothing. By relationship, never by who people are.

2 · The Pen Pass. Your words first. AI may tidy, never write the warm part. Then your hand, your signature, your stamp.

3 · The Postmark Plan. The year's mail on one page: Dec 17 or the New Year this season, and a ten-point check before anything is mailed.

COURSE STUDY

Already in your library, and what is new here

This session builds on this fall's workbooks instead of repeating them. Use these when you need them.

When you need...	Use this	From the workbook
The personal January message, its Jan 4–15 window, and the gift and RESPA rules	The January Callback; Lesson 2.8	Holiday Networking (Dec 2, 2026)
The research on reaching out and on fresh starts	Lesson 1.8 (Liu et al. 2023; Dai, Milkman & Riis 2014; Kumar & Epley 2018 in one line)	Holiday Networking (Dec 2, 2026)
AI drafts that sound like you, and the honest answer if a client asks	The Voice Card; the honesty line	Own Your Voice (Sep 2, 2026)
Who in your database has gone quiet	The Monday Call List and its touch-neglect scoring	The Sunday Night Workflow (Nov 4, 2026)
Postcard art	The Landmark Library; the Style Card	Neighborhood Famous (Sep 16, 2026)
A fair-housing check on AI copy; what never goes into an AI tool	The Fair Housing Firewall; the Data Line	Keeping AI Compliant (Sep 23, 2026)
State AI disclosure laws; fake reviews and the FTC penalty	Module 3; the testimonial rule	AI in 2027 (Nov 25, 2026)
A payment or rate figure on a mailer; a lender who offers to pay for mail	The Reg Z lesson; RESPA in Lesson 2.5	The Golden Handcuffs Conversation (Nov 18, 2026)
Mail to expired listings	The Article 16 guardrails	The Expired Goldmine (Aug 12, 2026)
Choosing a farm or a niche	The Niche Finder; the Referral Farm	Death of the Generalist (Sep 9, 2026)

What is new in this session

No earlier workbook teaches these: the mailbox rule (18 U.S.C. 1725); which mail class a handwritten note must use; 2026 postage and sizes; what EDDM can carry; the "sold" rule (SOP 12-7) and Florida's brokerage-name rule in print; mailing lists and stop requests; and the research on warm messages people believe AI wrote. The live discussion at the end of The Price-Cut Conversation (Oct 14, 2026) turned to handwritten notes. This is the full version.

Updates to earlier workbooks

FIVE UPDATES TO EARLIER PASSAGES

- **An earlier version of the May 13, 2026 Prospecting in the AI Age course study** suggested dropping a report in the homeowner's mailbox; it was corrected on Nov 3, 2026 to "on the doorstep", because 18 U.S.C. 1725 bars unstamped items in or on a mailbox. Do not repeat that workbook's "10:1" and "1/5 the cost" claims; we could not source them.
- **The 7-Touch Pre-Listing Sequence (Aug 5, 2026) and Your Database Knows Who's About to Sell (Jun 10, 2026).** Both aimed for messages that "feel hand-written." This book draws the line between feeling handwritten and being handwritten. Retire that goal.
- **Claude Code Part 2 (Jun 11, 2026) and Notion for Realtors (Aug 7, 2026).** Their just-sold prompts need SOP 12-7: "sold" only on deals you were on (page 14).
- **The New Real Estate Battleground (May 20, 2026).** Do not reuse its luxury direct-mail cost line; it has no source. If you mail by home value, apply page 15 first.
- **Tired of Writing Prompts? (Sep 30, 2026).** Its /handwritten command makes an image of handwriting. Printed on a card, that is not handwriting (page 25).

MODULE 1 LESSON 1.1

The people you thank feel better than you expect, and your words land better than you fear

The core finding behind this session is about gratitude, not paper. It comes from experiments with real letters and real recipients.

BY THE END OF THIS MODULE YOU CAN

- Explain what Kumar & Epley (2018) found, and what it did not test
- Explain why the AI question is about belief, not the quality of the words
- Tell independent research from studies paid for by the mail industry

Amit Kumar and Nicholas Epley asked people to write a letter of gratitude to someone who mattered to them, then surveyed the people who received it. Writers **underestimated** how surprised recipients would be, by the letter and by what was in it. They **overestimated** how awkward recipients would feel. And they **underestimated** how positive recipients would feel. Writing the letter also lifted the writer's own mood.

Experiment	Who wrote	Recipients who replied
1	107 MBA students, in a voluntary class exercise	80 of the 92 contacted (87%)
2	100 lab participants, writing to anyone	58 of 92 (63%)
3a, 3b	50 and 98 people choosing whom to write to	They chose recipients they expected to feel less awkward and more positive
4	127 students	78 of 96 (81%)

Kumar & Epley, *Psychological Science* 29(9), 2018; full text read. The authors note that imperfect response rates could bias results; they found no difference in predictions between writers whose recipients did and did not reply.

1.2 Your words land better than you fear

In Experiment 4, writers predicted how recipients would rate them. Recipients rated the writers more **competent**, meaning more articulate, with words that were just right, than writers expected (9.28 against 6.99 predicted), and **warmer** (9.54 against 8.40). The gap was biggest on competence: writers worried about what they would actually write and how articulate they would be. The authors call that worry "an unwarranted barrier to expressing gratitude." Their reading is that recipients focus more on a thank-you's warmth than on its wording. The study compared predictions with ratings; it did not measure which one recipients weighed more.

What this means for AI. The worry that stops people writing thank-you notes is about wording, and recipients rated the wording better than writers expected. So using AI to polish a thank-you note solves a problem recipients don't have. Using AI to remind you to write one, or to ask you what you remember, goes after the real barrier. That last point is our inference, not something the study tested.

WHAT THIS STUDY DID NOT TEST

Paper. Writers "wrote and sent" their letters, and in one experiment (3b) chose e-mail or a notecard the researchers mailed. The paper did not compare handwritten letters with e-mailed ones. Samples were students and lab participants, and we found no independent direct replication. Holiday Networking (Dec 2, 2026) listed this study in one line; this page is what is inside it.

Avoid
"Studies prove handwritten letters work."

Better
"People who write thank-you letters underestimate how good the recipient will feel. The study was about saying thanks, not about paper (Kumar & Epley, 2018)."

MODULE 1 LESSON 1.3

When people believe AI wrote a warm message, it lands worse

The penalty attaches to the belief that AI wrote it, not to the quality of the words. When readers don't know, AI's words often score as well as a person's.

What the study found	Study	Limits
People who believed an emotional marketing message was written by AI gave less positive word of mouth and less loyalty. The penalty was weaker for factual messages and when AI only edited the message.	Kirk & Givi, *J. Business Research*, 2025; 7 preregistered experiments	Mostly hypothetical scenarios; online US and UK panels
People who disclosed that they used AI were trusted less, in 13 experiments. Being exposed by someone else hurt trust more than disclosing.	Schilke & Reimann, *Org. Behavior and Human Decision Processes*, 2025	Workplace and professional settings
A label such as "This text has been edited by AI" reduced how sincere a thank-you message seemed. A 90-second video about AI in social messages, which mentioned AI holiday greetings, made people more suspicious of unlabelled messages.	Cao & Li, *J. Computer-Mediated Communication*, 2026; 2 preregistered studies	Brief vignettes; a teacher receiving a student's thank-you
AI-written messages made people feel more heard than human-written ones, until they learned AI wrote them.	Yin, Jia & Wakslak, *PNAS*, 2024	Not about mail
Third-party raters judged AI-written empathetic responses more compassionate than those of selected humans, expert crisis responders included.	Ovsyannikova, Oldemburgo de Mello & Inzlicht, *Communications Psychology*, 2025	Raters were not the person the message was written to
When possible AI use was not raised, recipients showed no skepticism. Disclosing it hurt.	Zhu & Molnár, 2025	Preprint, not peer-reviewed

One study up close, from the authors' preprint. In Kirk & Givi's first study, 300 US participants imagined buying weights at a local store and getting a warm follow-up e-mail from the salesperson. In the AI version, a line under the signature said the letter was prepared by ChatGPT. Positive word of mouth was 4.11 with the label against 5.45 without; loyalty was 5.02 against 5.85. In their third study, a condolence e-mail that a person wrote and AI edited did better than AI-written versions. These figures come from the OSF preprint. We could not open the published paper's full text; its abstract reports the same direction.

Read them together. The words are not the weak point. What costs goodwill is the reader's belief that no person took the time. And the more people hear about AI greetings, the more they may doubt messages you did write yourself (Cao & Li, 2026). One 2022 study found that being told AI helped lowered trust overall, yet trust was higher when AI helped write interpersonal rather than transactional e-mails (Liu, Mittal, Yang & Bruckman, CHI 2022). That runs against Kirk & Givi, so the field is not settled on that point.

Avoid
"AI-written messages are worse. People can always tell."

Better
"AI writes fine. People respond worse when they believe AI wrote something that was meant to be personal."

MODULE 1 LESSON 1.4

Effort is the signal, and an assistant is no better than AI

Why the belief matters: people read effort as care. Take the effort away, or seem to, and the message says less about you.

What the study found	Study	Limits
When a friend used AI help for a support message, advice or a birthday celebration, people saw less effort, felt less satisfied with the relationship and more uncertain. Getting help from **another person** was not significantly different from using AI.	Liu, Kang & Wei, *J. Social and Personal Relationships*, 2024; N = 208	Hypothetical scenarios with a fictional close friend
Help given with AI assistance was seen as less warm, created less sense of obligation, and made people less likely to return the favor.	Dishop, Brown, Chao, Kuznetsov & Woolley, *J. Business and Psychology*, 2025	Coworker setting
An "AI-assisted" label weakened what a message said about the sender's character. An AI-assisted apology made the sender seem less warm.	Khadpe, Wenzel, Loewenstein & Kaufman, AAAI/ACM AIES, 2025; N = 399	Two vignette studies
Using one of three AI tools on an apology did not reduce how authentic it seemed. Heavier use did.	Glikson & Asscher, *Computers in Human Behavior*, 2023	Read via a university research-portal summary

1.5 The effort heuristic, and its mixed replications

In 2004, Kruger and colleagues found people rated a poem and paintings as better, and worth more money, when told they took longer to make (*J. Experimental Social Psychology*, student samples). Two preregistered replications with 1,405 online participants were mixed: the paintings result held with smaller effects; the poem result failed on one panel and, on the other, held for liking but not for money (Ziano et al., *Collabra: Psychology*, 2023). The fair summary: people tend to rate things higher when they know effort went in, more weakly than first reported, and least reliably on price.

A related finding: websites that showed the work they were doing were valued more, even with longer waits for the same results, and people felt a pull to reciprocate (Buell & Norton, *Management Science*, 2011; simulated online services). "I pulled the three sales on your street myself" is the mail version. Applying it to mail is our inference.

Two practical rules come out of this page. Keep AI out of the parts that are meant to be personal, rather than hiding that you used it: being exposed hurt trust more than disclosing (Schilke & Reimann, 2025). And do not hand the warm part to an assistant: in Liu, Kang & Wei, help from another person looked no better than AI. Your assistant can address and stamp.

Avoid
"Have my assistant write the notes. That's still human."

Better
"I write the warm part myself. My assistant addresses the envelopes and buys the stamps."

MODULE 1 LESSON 1.6

Handwriting alone is not magic. The sender may matter more than the ink.

The largest preregistered field test on this page found handwritten thank-you cards did no better than printed ones. The details explain why.

19.3%
OF DONORS GAVE AFTER A HANDWRITTEN THANK-YOU POSTCARD (569 CARDS)

18.7%
GAVE AFTER A PRINTED ONE (563 CARDS). NOT SIGNIFICANT.

€87 vs €114
AVERAGE GIFT, HANDWRITTEN VS PRINTED. ALSO NOT SIGNIFICANT.

In May 2023, 1,132 past donors to a German opera house got a fundraising letter with a postcard thanking them for past gifts. Every handwritten card was written individually, with a pen that needed some pressure, and deliberately imperfect lettering. It made no measurable difference. The printed cards in fact brought the larger average gift (€114.19 against €86.50) and more money per letter (€21.30 against €16.72), though neither gap was significant. In a separate test, adding "Thank you in advance" to 8,800 letters made no difference either (1.8% gave with the phrase, 1.6% without; not significant). The authors' explanation, which they did not test: the cards "were not perceived as personal because they were sent by an institution rather than by a genuine peer" (Adena, Huck & Neyse, *Experimental Economics*, 2025; full text read).

What the study found	Study	Read it as
A handwritten sticky note asking for help raised survey returns: 76%, against 48% for the same handwritten message on the cover letter and 36% with no note. It also beat a blank sticky note.	Garner, *J. Consumer Psychology*, 2005; numbers via The Decision Lab summary	The form of a personal favor mattered, not just the ink. Surveys, not purchases.
A server writing "thank you" on the check was followed by higher tips (16% to 18%). Adding her first name added nothing.	Rind & Bordia, *J. Applied Social Psychology*, 1995; numbers via Lynn (Cornell)	Thanks versus nothing, not handwriting versus print. One server.
Handwriting-style *fonts* made products feel more human and better liked. The effect shrank for brands people were already attached to, and reversed for functional products.	Schroll, Schnurr & Grewal, *J. Consumer Research*, 2018	Fonts, not real handwriting. Products, not notes.
A handwriting-style font on charity appeals raised willingness to take part, more so for viewers not strongly connected to the brand.	Chu, Tok, Zhou & Chen, *Psychology & Marketing*, 2023	Fonts on ads

We found no controlled study that compares real handwriting, a handwriting font and plain print in one experiment.

Avoid
"Handwritten notes increase response."

Better
"A handwritten card from an institution did nothing in one large test. A personal request in someone's hand helped in another. The person sending it seems to matter more than the ink."

MODULE 1 LESSON 1.7

People read mail from businesses they already know

USPS's own survey shows a wide gap between mail to existing customers and mail to prospects. It is the strongest number in this book for sphere first.

USPS Marketing Mail, FY2025 (quarters 2–4)	Read	"Very likely to respond"
Sent to **existing customers**	64%	25%
Sent to **prospects**	36%	3%
All recipients	50%	13%

USPS Household Mail Survey FY2025 (formerly the Household Diary Study), prepared for USPS by RCF Economic & Financial Consulting, dated March 2026; Table E.5 / 5.5. About 5,200 households a year; the survey was redesigned in January 2025, so FY2025 mixes old and new methods. USPS paid for it and earns money from mail. "Very likely to respond" is what households said, not what they did. Not about real estate.

Also from the FY2025 survey	Figure
Advertising pieces read, all ad mail (46% in 2020; 47% in 2015)	51%; 10% set aside; 39% thrown away unread
Ad mail read by households earning $150,000 or more	42% (about 58% under $50,000)
Greeting, holiday or birthday cards a household sent in 2025	11.0, down from 17.8 in 2015 (−38%)
Personal letters or cards a household received in 2025	19.5 (24.9 in 2015)
Correspondence received: homeowners against renters	105 against 68 pieces
All mail received or sent per household	637 pieces (1,040.6 in 2015)

1.8 Cards from strangers

In 1976, two researchers mailed Christmas cards to strangers, and about 20% sent one back, as a later paper describes it (Kunz & Woolcott, *Social Science Research*). When a 2016 study mailed cards to 755 people from a supposed stranger, 2% reciprocated, and a follow-up survey linked lower reciprocation with suspicion (Meier, *J. Social Psychology*). A card from a stranger can read as a reason to be wary.

What this means for the Keep List. Sphere first. Strangers last. The people who already know your name are the group that reads the most. Fewer cards are being sent than ten years ago, which is one argument that a real one stands out; the survey does not test that. Higher-income households read a smaller share of their ad mail, which is a reason to make a piece personal rather than to send more of them. Both readings are ours.

Avoid
"64% of your past clients will read your card."

Better
"In USPS's FY2025 survey, households said they read 64% of ad mail from businesses they deal with and 36% from businesses they don't. It was self-reported, and not about real estate."

MODULE 1 LESSON 1.9

Paper, touch and memory: check who paid for the study

The most-quoted mail statistics come from studies commissioned by postal operators. They are worth reading. Say who paid when you quote them.

What it found	Who did it	Read it as
People said they liked postcard ads and e-mail ads about equally, and their stated willingness to pay did not differ. A week later they remembered *where* they had seen postcard ads more accurately and confidently. Brain value regions were more active for those items.	USPS Office of Inspector General with Temple University, Report RARC-WP-15-012, June 15, 2015; 56 people analyzed, then 39 in the scanner	Government-commissioned, not peer-reviewed. Small lab sample; brain results at an uncorrected threshold. USPS: ad mail was 31% of its revenue in FY2014.
"Direct mail requires 21% less cognitive effort to process than digital media"; unaided brand recall 75% after mail against 44% after a digital ad.	Canada Post, with True Impact Marketing, July 31, 2015; 270 people, 30 per format, mock brands	Commissioned by a postal operator; the vendor's own metrics; no significance tests reported
People valued digital versions of goods, such as souvenir photos, books and films, less than physical versions.	Atasoy & Morewedge, *J. Consumer Research*, 2018; 5 experiments	Products, not messages. A printed closing photo is closer to what was studied than a card.
Merely touching an object raised people's sense of owning it.	Peck & Shu, *J. Consumer Research*, 2009	Handheld objects. Anything about houses is a leap.
A texture in a communication persuaded more when it connected to the message.	Peck & Wiggins, *J. Marketing*, 2006	Abstract only; field design not found
Heavy clipboards made job candidates seem more important.	Ackerman, Nocera & Bargh, *Science*, 2010	**Failed** a preregistered replication (Selker, Beek et al., 2017)

The defensible line. "A USPS Inspector General lab study found people said they liked postcard and e-mail ads equally, but a week later remembered the postcards' context better." Not: "Neuroscience proves mail makes people buy." Stated willingness to pay did not differ. And if you quote the Canada Post figures at all, start with "A study commissioned by Canada Post reported…"

Avoid
"Use heavy cardstock. Weight signals importance."

Better
"Pick paper you like writing on. The study that said weight signals importance failed to replicate."

MODULE 1 LESSON 1.10

What no study shows, and how to say what one does

The honest version of this session's premise is narrower than the slogan. Here is the edge of the evidence.

WE SEARCHED AND FOUND NONE OF THESE

- A study showing that handwritten notes are **kept** longer, or that AI e-mails are deleted more. "Kept" is this book's aim, not a finding.
- A study of recipients spotting robot-pen handwriting, or reacting when they find out.
- A study comparing a New Year card with a December holiday card, or testing when mail arrives.
- A controlled study of handwritten notes, mailed cards or AI-written client messages in real estate.
- Monthly USPS mail volume. USPS publishes quarterly national totals only.
- An independent direct replication of Kumar & Epley (2018).

A line you can say	Source
"People who write thank-you letters underestimate how good the recipient will feel."	Kumar & Epley, *Psychological Science* 29(9), 2018
"Thank-you writers worried most about their wording, yet recipients rated their letters more articulate, and warmer, than the writers expected."	Kumar & Epley, 2018, Experiment 4
"When people believe AI wrote a warm message, they respond worse. When AI only edits your draft, the penalty is smaller."	Kirk & Givi, *J. Business Research*, 2025
"In one big field test, handwritten thank-you cards from an institution did no better than printed ones."	Adena, Huck & Neyse, *Experimental Economics*, 2025
"Households said they read 64% of ad mail from businesses they deal with, and 36% from others."	USPS Household Mail Survey FY2025 (USPS-funded)
"Households sent 11 greeting, holiday or birthday cards in 2025, down from 17.8 in 2015."	USPS Household Mail Survey FY2025

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. "Studies show a handwritten note gets kept and an AI e-mail gets deleted."
2. "Neuroscience proves direct mail makes people want to buy."
3. "Recipients care more about warmth than about perfect wording."
4. "Holiday cards to strangers get about 20% back."
5. "Use heavy cardstock. Weight signals importance."
6. "Direct mail takes 21% less effort to process than digital."

Answer key: Appendix A, page 38.

MODULE 1 REVIEW · ANSWER FROM MEMORY

1. What did Kumar & Epley's letter writers get wrong about their recipients, and what did the study not test?
2. What attaches the AI penalty to a warm message: the quality of the words, or something else?
3. Why might handwritten cards from an opera house have done no better than printed ones?
4. Which three sources in this module were paid for by USPS, its Inspector General or Canada Post, and how do you say so when you quote them?

MODULE 2 LESSON 2.1

The mailbox takes only stamped mail

A federal criminal statute and the USPS mail manual say the same thing: nothing without postage goes in, on or hanging from a mailbox.

BY THE END OF THIS MODULE YOU CAN

- Keep anything unstamped out of mailboxes, and send personal notes by the right class
- Price a card correctly, square and lumpy envelopes included
- Name the brokerage, claim only your own sales, and keep farm mail fair

18 U.S.C. 1725. "Whoever knowingly and willfully deposits any mailable matter such as statements of accounts, circulars, sale bills, or other like matter, on which no postage has been paid, in any letter box established, approved, or accepted by the Postal Service for the receipt or delivery of mail matter on any mail route with intent to avoid payment of lawful postage thereon, shall for each such offense be fined under this title." The Supreme Court upheld it in 1981, because it is not "geared in any way to the content of the message" (*U.S. Postal Service v. Council of Greenburgh Civic Assns.*, 453 U.S. 114).

The USPS mail manual is broader. Mail receptacles "may be used only for matter bearing postage," and nothing without postage may be "placed upon, supported by, attached to, hung from, or inserted into a mail receptacle." Anything found there "is subject to the same postage as would be paid if it were carried by mail" (DMM 508.3.1.3). And "Any advertising on a mailbox or its support is prohibited" (DMM 508.3.2.5).

The piece	In or on the mailbox?	At the door?
A thank-you note you deliver by hand, no stamp	No	Yes
A door hanger	No, and not hung from the box or its post	Yes. Check HOA and city rules first.
A one-page market report	No	Yes, or stamp it and mail it
A stamped card that went through USPS	Yes. That is mail.	—

We did not research HOA or city rules on door hangers, and did not compute a dollar figure for a fine.

2.2 A handwritten note must go First-Class

The rule	Source
"Mail containing handwritten or typewritten material must be mailed as First-Class Mail, USPS Ground Advantage — Retail, Priority Mail, or Priority Mail Express."	DMM 133.3.4
Mail with "personal information," meaning "any information specific to the addressee," must go by the same classes.	DMM 133.3.3
EDDM-Retail may not carry handwritten or typewritten matter, or personal information.	DMM 143.3.4, 143.3.2
Marketing Mail may not carry handwritten or typewritten matter, except limited additions such as "Do Not Open Until Christmas" and "Happy Birthday, Mother."	DMM 243.2.4, 243.2.6

So a real handwritten note travels First-Class with a stamp. It cannot ride in an EDDM farm drop or a bulk Marketing Mail run. A personal line on a bulk postcard ("Great seeing you at the block party, Maria") turns it into personal correspondence. We found no USPS ruling on whether robot-pen script or a handwriting font counts as "handwritten matter," so if you use a service, ask the vendor and USPS which class applies.

Avoid
"I'll slip the notes into mailboxes on my walk."

Better
"I'll leave them at the door, or stamp them and mail them."

MODULE 2 LESSON 2.3

What it costs to mail a card: prices as of Oct 4, 2026

Stamp prices rose on July 12, 2026. Shape and contents can add a surcharge. Say the date whenever you quote a price.

The piece	Postage	Note
Letter or card in an envelope, 1 oz (Forever stamp)	$0.82	Was $0.78 before July 12, 2026
Each additional ounce	$0.29	A 2-oz stamped letter is $1.11
Postcard, rectangular, card size	$0.65	Was $0.61
Square card, or one with a ribbon, clasp, coin, pen, magnet or other lump	$0.82 + $0.49 = $1.31	Nonmachinable surcharge
Large envelope (flat), 1 oz	$1.69	
Metered letter, 1 oz	$0.78	Office postage meters
EDDM-Retail flat, up to 3.3 oz	$0.26	Postage only, before printing

USPS news release, Apr 9, 2026 (prices effective July 12, 2026; the Postal Regulatory Commission approved them on May 27, 2026, per UMass Lowell, June 1, 2026). USPS Notice 123, page header “Effective October 04, 2026”; the Oct 4 change touched parcels only. A book of 20 Forever stamps is $16.40 (our arithmetic).

2.4 Shape and size change the price

- **Postcard price.** Only for a rectangular card at least 3½ inches high, 5 inches long and 0.007 inch thick, and no more than 4¼ inches high, 6 inches long and 0.016 inch thick. Other cards pay letter prices (DMM 101.6.2.2). A 6 × 9 “jumbo” postcard you stamp yourself pays letter postage.
- **Square envelopes.** A letter is nonmachinable if its length divided by its height is less than 1.3 or more than 2.5 (DMM 101.1.2). A square envelope is 1.0, so it pays the $0.49 surcharge.
- **Lumps and closures.** Pens, pencils, keys or coins that make the thickness uneven, a rigid piece, or clasps, strings and buttons also make it nonmachinable (DMM 101.1.2).
- **Printed postcards.** For commercial mailings the manual allows postcards up to 6 × 9 inches, with an aspect ratio of 1.3 to 2.5 (DMM 201.1.2.1). Confirm with your printer or USPS before you order.

2.5 Will stamps go up in January?

We found no USPS filing for a January 2027 stamp increase. In July 2026 USPS asked the Postal Regulatory Commission for a waiver so it could move to a January cycle (Docket R2027-1). Trade press reports the Commission denied it on Aug 21, 2026 (PRINTING United Alliance, Aug 25, 2026). The next increase is expected in mid-2027 at the earliest. We read industry reports, not the order itself, and those sources have an interest in mail volume.

Avoid
“Stamps go up in January, so buy now.” “A square card mails for one stamp.”

Better
“No January increase has been filed. As of Oct 4, 2026: card 82¢, postcard 65¢, square card $1.31.”

MODULE 2 LESSON 2.6

EDDM is for the farm. Lists, privacy and stop requests.

Every Door Direct Mail reaches whole carrier routes without names. Your own lists carry their own rules.

EDDM-Retail rule	Source
Flats only: longer than 10½ inches, or higher than 6⅛ inches, or thicker than ¼ inch; no more than 3.3 ounces.	DMM 143.2.5
At least 200 pieces (or 50 pounds) and up to 5,000 pieces per day per 5-digit ZIP Code. Fewer is allowed only when the whole ZIP has fewer than 200 deliverable addresses.	DMM 143.2.5
Entered at the Post Office that serves the routes, in bundles of 50 to 100 with a facing slip, sorted by route from the EDDM tool's counts.	DMM 143.2.5; 145.1.3
Addressed to "Postal Customer." No forwarding or return service.	usps.com EDDM page; DMM 143.2.3
Nothing personal and nothing handwritten.	DMM 143.3.2, 143.3.4

The EDDM online tool can filter routes by age, income and household size from Census data. Our advice: leave the filters off and mail whole routes you chose by geography. Choosing locations so that groups are denied housing information because of a protected class is prohibited (24 CFR 100.75(c)(3); page 15).

2.7 Your lists, and the people on them

Situation	What applies	Source
A Florida parcel shows no owner name	The owner may hold a protected-address exemption; the appraiser removes the name, not the address. Address the piece to "Current Resident" and leave the record alone.	Fla. Stat. 119.071 (2026)
Mailing owners named in county records	Florida's Digital Bill of Rights reaches only "Controllers" with more than $1 billion in revenue, and excludes information lawfully available through government records.	Fla. Stat. 501.702 (2026)
A list bought from a data broker	Since Aug 1, 2026, data brokers must check California's deletion system at least every 45 days. Ask your vendor how it handles deletions and opt-outs.	Cal. Civ. Code 1798.99.86(c), per CPPA
"Is there a Do Not Mail list?"	We found no federal one. DMAchoice is a voluntary service of the ANA, a marketers' trade group. PS Form 1500 orders cover only sexually oriented ads.	FTC (Jul 2022); dmachoice.org; 39 U.S.C. 3008
Anyone asks you to stop mailing	Flag them in your CRM that day and take them off every list, your vendor's included.	Our advice

Before any mailing, check your addresses for moves. USPS requires lists for presorted First-Class and Marketing Mail prices to be updated within 95 days before mailing, NCOALink being one method (PostalPro, read via a search excerpt). AI cannot fix a stale address list. E-mail follows different rules: CAN-SPAM opt-outs apply only to e-mail, as Holiday Networking (Dec 2, 2026) taught. Other states' privacy laws were not reviewed.

MODULE 2 LESSON 2.8

Name the brokerage on every piece. Claim only the sales you were on.

Florida's advertising rule and the NAR Code both reach printed mail. A brand or team name alone is not enough.

Florida, Fla. Admin. Code 61J2-10.025(1). "All advertising must be in a manner in which reasonable persons would know they are dealing with a real estate licensee. All real estate advertisements must include the licensed name of the brokerage firm. No real estate advertisement placed or caused to be placed by a licensee shall be fraudulent, false, deceptive or misleading." If your own name appears, at least your last name must be used as registered with the Commission (61J2-10.025(2)).

Rule	What it means for mail	Source
QR codes and web pages	A page your postcard points to follows Florida's internet rule: the brokerage name "adjacent to or immediately above or below the point of contact information."	61J2-10.025(3)(a)
Discipline	A licensee may be disciplined for advertising that is "fraudulent, false, deceptive, or misleading in form or content."	Fla. Stat. 475.25(1)(c)
Team names, phone numbers	We found no Florida rule on team names; workshops in 2016 and 2017 adopted nothing. The 2007 amendment removed the phone-number requirement.	Rule effective 2/5/2007
Another state: Texas	The broker's name "in at least half the size of the largest contact information" for any agent or team in the ad. Communications to a current client are excluded.	22 TAC 535.155 (LII mirror, amended 9/4/2018)
NAR: the firm's name	In any medium, print included, disclose your firm's name "in a reasonable and readily apparent manner."	SOP 12-5
NAR: true picture	Be honest and truthful, present "a true picture," and make your status as a real estate professional apparent.	Article 12
NAR: other lines	Do not describe your services as costing clients nothing unless you receive no compensation from any source (12-1). Spell out a giveaway's terms in advance (12-3). Advertise property only with authority (12-4), and only credentials you hold (12-13).	SOPs 12-1, 12-3, 12-4, 12-13

2.9 "Sold" belongs to the listing or cooperating broker

SOP 12-7. "Only REALTORS® who participated in the transaction as the listing broker or cooperating broker (selling broker) may claim to have 'sold' the property. Prior to closing, a cooperating broker may post a 'sold' sign only with the consent of the listing broker."

A neighbor's sale handled by another brokerage cannot appear as "we sold." You may report it as a market fact, "a home on your street closed at $X (source: MLS)," if your MLS rules allow; we did not check MLS rules on sold data in print. A handwritten note to a past client is safest with the brokerage on the card or the envelope (our advice). The NAR Code quoted here is the 2026 Code; the 2027 Code was not posted on Nov 3, 2026, so re-check it before you print in January.

Avoid
"JUST SOLD! 14 Oak Lane." (Another brokerage's sale.)

Better
"A home on Oak Lane closed this month (source: MLS)." Your name, your brokerage's licensed name.

MODULE 2 LESSON 2.10

Send the same piece to the whole area. Show the home, not the people.

A mailer is a "flyer" under the fair housing rules. Choose the area by geography, and keep people out of the pictures.

Rule	What it says	Source
No preference in ads	Unlawful to make, print or publish any notice, statement or advertisement about the sale or rental of a dwelling that "indicates any preference, limitation, or discrimination based on race, color, religion, sex, handicap, familial status, or national origin."	42 U.S.C. 3604(c)
Mail counts	Written notices include "flyers, brochures... or any documents used with respect to the sale or rental of a dwelling."	24 CFR 100.75(b)
Words and pictures	"Using words, phrases, photographs, illustrations, symbols or forms which convey that dwellings are available or not available to a particular group of persons" because of a protected class.	100.75(c)(1)
Where you mail	"Selecting media or locations for advertising... which deny particular segments of the housing market information about housing opportunities" because of a protected class.	100.75(c)(3)
REALTOR® members	The same, with sexual orientation and gender identity added.	SOP 10-3 (2026 Code)

Where HUD guidance stands. HUD withdrew its April 29, 2024 guidance on digital advertising, effective Sep 17, 2025: it "should not be relied upon as authoritative," and actions that do not comply with the Act "continue to be subject to enforcement" (91 FR 17291, Apr 6, 2026). The 1995 Achtenberg advertising memo is not on that withdrawal list, but its old HUD web address no longer works, so its status is unclear. We found no guidance on human models in ads in force. The withdrawn guidance never changed the law.

In practice. Pick your farm by geography and your own business reasons, never by who lives there. AI-generated families, couples or "ideal buyers" on a postcard are "photographs, illustrations" under 100.75(c)(1). Feature the home, the street and the landmark. Neighborhood Famous (Sep 16, 2026) already listed "photoreal people" under what you never do, and Keeping AI Compliant (Sep 23, 2026) gave you the Fair Housing Firewall for AI copy. If a mailer shows an AI-generated person, the synthetic-performer laws taught in AI in 2027 (Nov 25, 2026) may apply too.

2.11 Article 16: general mail is fine; targeted mail to listed owners is not

A "general mailing or distribution addressed to all prospects in a given geographical area" is allowed even if some recipients are listed with another REALTOR® (SOP 16-2). What Article 16 targets is written solicitation of owners whose properties are listed with another REALTOR®, aimed at them through current listings, signs or MLS information (the paragraph after SOP 16-2), and soliciting a listing that is currently exclusive with another broker (SOP 16-4). So for any targeted piece, such as a note to selected owners, an AI-built "likely to sell" list or a home-value offer, remove active listings first. The Expired Goldmine (Aug 12, 2026) and The Golden Handcuffs Conversation (Nov 18, 2026) already teach this filter.

Avoid
"Mail the ZIPs with the most young families: 'Perfect for your growing family!'"

Better
"Mail every address on the routes around the listing: 'Just listed on Oak Lane: three bedrooms, a quarter-acre lot.'"

MODULE 2 LESSON 2.12

Honest mail: robot pens, testimonials, AI and who pays

Four questions that come up as soon as AI and vendors touch your mail. Where no specific rule exists, we say so.

Question	What we found	Source
Can a robot pen imply I wrote it?	No specific rule. We found no FTC rule, guidance or case, and no state law, on machine-written "handwritten" mail. The general test: the FTC finds deception in "a representation, omission or practice that is likely to mislead the consumer acting reasonably in the circumstances, to the consumer's detriment," judged by "the net impression." Florida's FDUTPA gives FTC interpretations "great weight."	FTC Policy Statement on Deception (Oct 14, 1983); Fla. Stat. 501.204 (2026)
Can AI polish a client's quote?	Not into anything they did not say. A business may not "write, create, or sell" a consumer testimonial that materially misrepresents that the person exists, used the service, or had the experience described. Use their words as given, with permission. A quote from your own team member needs that relationship disclosed. Civil penalties run up to $53,088 per violation (16 CFR 1.98(d)), as AI in 2027 taught.	16 CFR 465.2(a), 465.5(b)(1); 1.98(d)
Must I label AI-drafted mail?	We found no state law requiring it for printed letters, cards or postcards. The laws taught in AI in 2027 cover chatbots, AI "synthetic performers" in ads, and decisions. Your broker's AI policy still applies.	AI in 2027, Module 3 (not re-verified here)
A lender wants its name on my postcard	Each party pays its own share at fair market value. A partner paying for your mail is a thing of value, and the CFPB's FAQs name paying an agent for "direct mail campaigns" it does not perform, or above market value, as prohibited.	12 CFR 1024.14(b), (g)(2); CFPB RESPA FAQs (updated Oct 7, 2020)

Our reading on robot pens, not a ruling. A robot pen may write your words. It should not claim effort you did not make: no "I sat down tonight to write this by hand," and no faked ink smudges sold as personal. Keep a real hand-signed tier for your closest people. If anyone asks, tell the truth. Own Your Voice (Sep 2, 2026) gave the line: "I write with AI, but every word is mine before it ships." Under the Pen Pass you can usually say something simpler: "Yes, I wrote it."

Where this book stops. Cost-sharing with lenders, title companies and local businesses is the subject of Split the Bill (Jan 6, 2027, planned). RESPA and gifts are in Holiday Networking (Dec 2, 2026) and The Golden Handcuffs Conversation (Nov 18, 2026, Lesson 2.5). Any payment or rate figure on a mailer goes through The Golden Handcuffs Conversation first. As it put it: "The same number can escape the ad rule in a meeting and trigger it on a postcard."

Avoid
"Clients will never know a robot wrote it."

Better
"If a machine wrote it, I don't pass it off as my hand. If anyone asks, I tell the truth."

MODULE 2 THE RULES ON ONE PAGE

The rules of mail on one page, then six situations to sort

Keep this page by the stamps. Every line points back to its lesson.

When	The rule in one line	Page
The mailbox	Only stamped mail goes in, on or hanging from it. Hand-delivered pieces go to the door.	11
Handwritten or personal	First-Class with a stamp. Never EDDM, never Marketing Mail.	11
Postage	As of Oct 4, 2026: card 82¢, postcard 65¢ (card size only), square or lumpy $1.31.	12
EDDM	Flats, at least 200 pieces a mailing and up to 5,000 per ZIP per day, whole routes, nothing personal.	13
Brokerage	The licensed brokerage name on every piece of advertising (Florida); the firm name in any medium (NAR).	14
“Sold”	Only on deals you were on as listing or cooperating broker; before closing, the listing broker’s consent.	14
Fair housing	Whole areas by geography. Homes, streets and landmarks in the pictures, not people.	15
Article 16	General mail to an area is fine. Targeted pieces skip owners listed with another broker.	15
Honesty	Real quotes, with permission. A machine’s writing never claims your hand.	16
Stop requests	Flag that day, on every list, vendors included.	13

EXERCISE 2 · WHICH RULE APPLIES?

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

1. You plan to tuck a handwritten “Happy New Year, neighbor!” note into each piece of your 1,200-piece EDDM farm drop.
2. Your team’s holiday postcard says “The Rivera Team” and a cell number, with no brokerage name.
3. A colleague suggests sliding your one-page market report into mailboxes on the street where you just listed.
4. You want to mail a “Just Sold” card for a home on your farm street that another brokerage listed and sold.
5. You bought square, gold-sealed holiday cards and plan one Forever stamp each.
6. Your AI tool builds a farm list of the three ZIP codes “with the fewest children” and drafts “Ready to downsize, empty nesters?”

Answer key: Appendix A, page 38.

MODULE 2 REVIEW · ANSWER FROM MEMORY

1. Where may an unstamped note go, and where may it never go?
2. Which mail classes may carry a handwritten note, and which may not?
3. What does a square card cost to mail as of Oct 4, 2026, and why?
4. Who may claim “sold” on a mailer, and what must every Florida mailer name?

MODULE 3 LESSON 3.1

Four tiers: a note, a card, the farm piece, or nothing

The Keep List decides who gets which kind of mail before anyone writes a word. Sphere first. Strangers last.

BY THE END OF THIS MODULE YOU CAN

- Sort your database into four tiers by your relationship with each person, never by who they are
- Keep the rules attached to each tier
- Size the Hand tier to what you can actually write

```
HAND   the few who get a real pen-and-ink note from you
CARD   past clients and sphere: a card you sign, with one line in your own hand; or a service card in your words that claims no hand
ROUTE  the farm: one identical piece to every address on routes you chose by geography
NONE   anyone who asked you to stop, and anyone you have no reason to mail
```

Sort by your relationship with the person: closed with you, referred you, knows you by name. Never by age, family, faith, health, national origin or any other protected characteristic.

Tier	Who (sample)	What they get	How it travels	Rules that ride along
Hand	Clients you closed with this year; anyone who sent you business; people you would call friends	A note you wrote yourself, in your hand	First-Class, stamped. 82¢ for a rectangular card.	Real memories only (Module 4). Brokerage on the card or envelope (our advice).
Card	Past clients from other years; the rest of your sphere	A card you sign by hand, with one handwritten line; or a service card in your words that makes no claim to be your hand	First-Class, stamped. A handwritten line requires it; ask the vendor about service cards.	DMM 133.3.4. Owners listed with another broker come off this tier for anything about your services.
Route	Every address on the farm routes you chose	One identical piece, no names	EDDM-Retail ($0.26), or a saturation Marketing Mail run	Nothing personal or handwritten. Brokerage name. “Sold” only for your deals. Whole routes by geography.
None	Anyone who asked you to stop; strangers you have no reason to mail	Nothing	—	A do-not-mail flag on every list, your vendors’ included.

3.2 Why the tiers run this way

- **People read mail from businesses they know.** In USPS’s FY2025 survey, 64% of ad mail to existing customers was read, against 36% to prospects (page 8).
- **The sender may matter more than the ink.** Handwritten cards from an institution did no better than printed ones (Adena, Huck & Neyse, 2025). The authors think the cards fell flat because they came from an institution, not a genuine peer, which they did not test (page 7).
- **Strangers can read a card as a reason to be wary.** Only 2% of 755 people sent back a card from a stranger (Meier, 2016).
- **The gap is biggest with people you have drifted from.** Holiday Networking (Dec 2, 2026) taught that people underestimate how much a check-in is appreciated, more so between less close people (Liu et al., 2023). A past client you have not spoken to in years is one of those (our inference).

Why “Keep”? Because being kept, on the fridge or in a drawer, is the aim. No study we found shows that notes are kept longer than e-mail. It is what we are aiming for, not a finding.

MODULE 3 LESSON 3.3

Build it from the list you already have

You do not need a new database. You need four labels on the one you have, and the rules that ride with them.

Start with the Monday Call List from The Sunday Night Workflow (Nov 4, 2026). Its scoring already includes "touch neglect," which catches people on a mailing list who have had no real contact. Use it to find the quiet past clients; do not rebuild the scoring here. Then add one field: Hand, Card, Route or None.

3.4 How big is the Hand tier?

As big as the notes you can write in your own hand, with real memories, by the date you need them. Count your hours, not your contacts. Practitioners have taught versions of this for years, with no statistics behind them: Tom Ferry's 2007 lead-generation book gives each past client or center of influence "3 personal notes (handwritten by me personally)," a holiday card and a New Year letter a year, beside newsletters and branded postcards, and tells agents to "send out a handful of handwritten notes each day." Buffini & Company's 2018 "Personal Notes" sheet lists when to write: "After you've received a referral," "To re-establish contact," "To simply make someone's day." Holiday Networking quoted The Close ("nothing beats a handwritten note to garner attention") and kept it for a select group, not the whole list.

THE RULES THAT RIDE ALONG, BEFORE ANY TIER IS FINAL

- ☐ **Active listings.** Owners listed with another broker come off the Hand and Card tiers for anything about your services (NAR Article 16; SOP 16-4). A general Route piece to their whole route is fine (SOP 16-2).
- ☐ **Route tier by geography.** Whole routes around your listings or your farm, chosen for your business reasons. Never by who lives there (24 CFR 100.75(c)(3)).
- ☐ **Stop requests.** Anyone who asked you to stop is None, on every list, vendors included.
- ☐ **Florida parcels with no owner name.** "Current Resident," and leave the record alone (Fla. Stat. 119.071).
- ☐ **Addresses.** Checked for moves before you mail. AI cannot fix a stale list.
- ☐ **No sorting fields** for age, family, faith, health, national origin or disability. If your CRM has one, do not use it to tier.

Referral partners. A thank-you note to a lender, inspector or title rep is fine. Anything of value tied to referrals is not: RESPA has no small-gift exception (Holiday Networking, Lesson 2.8, covers the gift rules).

AI and the list. Prompt 1 (page 42) sorts an export by relationship fields only. Follow The Data Line (Keeping AI Compliant, Sep 23, 2026): replace names with ID numbers or role labels ("Buyer A") before anything goes into an AI tool, and never paste an exact address or anything that pairs an address with a person.

Avoid
"Tag everyone over 65 for the Hand tier. They read the most mail."

Better
"Tier by relationship: who I closed with, who referred me, who I would call a friend."

MODULE 3 WORKED EXAMPLE

A Keep List, sorted, and one to sort yourself

Sample data: ten rows from an invented agent's database, each with the reason for its tier.

SAMPLE · TEN ROWS, FOUR TIERS

Contact (sample)	What you know	Tier	Why
A	Bought with you in 2025; you talk every few months	Hand	A close, recent client
B	Sent you a buyer in October	Hand	A referral this year. A note, nothing of value.
C	Sold with you in 2019; no contact since	Card	Gone quiet; flagged by touch neglect. Hand, if you remember them well.
D	An inspector you work with often	Hand	A referral partner. A note only.
E	Past client; home now listed with another broker	None for now	Article 16. Ask your broker about a purely personal greeting.
F	Asked you in March to stop mailing	None	Do-not-mail flag, everywhere
G	Signed in at an open house in May; one conversation	None	Close to a stranger. The Route piece reaches them if they live on your routes.
H	A neighbor you know by name	Card	Sphere
Oak Lane routes	1,100 addresses around your listing	Route	Whole routes, chosen by geography
Parcel, no owner name	On your farm, Florida	Route	"Current Resident"

EXERCISE 3 · SORT THE KEEP LIST

Eight entries from a sample database. Give each a tier, Hand, Card, Route or None, and the reason. Name any rule that applies.

1. A couple who closed with you in August and sent you a thank-you basket.
2. A lender who referred two buyers to you this year.
3. A past client from 2017 whose face you cannot picture.
4. The owner of a house on your farm street, listed with another broker right now. You planned a handwritten "thinking of selling?" note.
5. 400 addresses in the ZIP code your AI tool flagged as having "the highest share of young families."
6. A sphere contact who e-mailed, "Please take me off your mailing list."
7. A name on a purchased list of "likely sellers" in a town where you have no clients.
8. A neighbor you chat with every week.

Answer key: Appendix A, page 39.

MODULE 3 REVIEW · ANSWER FROM MEMORY

1. Name the four tiers, and what each one gets.
2. What decides a person's tier, and what never does?
3. Who comes off the Hand and Card tiers before you mail anything about your services?

MODULE 4 LESSON 4.1

Warm means specific, about them, and in your words

Your words land better than you fear. Warmth is easier to write than you think, and harder to fake than AI makes it look.

BY THE END OF THIS MODULE YOU CAN

- Write a three-sentence note from a real memory
- Praise the person, not your own business
- Know where AI helps with a note and where it never does

```
THE MOMENT one specific thing you remember, that really happened
THE PERSON what it said about them
THE WISH   something for their year. No pitch.
YOUR NAME  signed by hand
```

Only real memories. If you cannot remember a specific moment, write a shorter note, never an invented one.

What the research says	Study	How it shows up in a note
Writers underestimated how articulate and how warm recipients would find them, most of all on wording.	Kumar & Epley, *Psych. Science*, 2018	Plain words are fine.
In couples' conversations, praising the partner was linked with the partner seeing them as responsive, feeling good and feeling loved.	Algoe, Kurtz & Hilaire, *Social Psych. and Personality Science*, 2016; 370 couples; correlational	"You were so patient through three inspections" is closer to this than "Thanks for your business." An association, not proof.
The giver's thoughtfulness counted only when something prompted receivers to think about it.	Zhang & Epley, *J. Exp. Psych.: General*, 2012	A specific detail makes the thought visible (our inference).
Showing the work raised how much a service was valued.	Buell & Norton, *Management Science*, 2011	"I pulled the three sales on your street myself" (our inference for mail).

Avoid
"Thank you for your business! Remember me for all your real estate needs."

Better
"You were so patient through three inspections. Thank you for trusting me with your first home. I hope the yard gets a lot of use this year."

No pitch in the warm part. This is our rule, not a finding: a thank-you note is a thank-you. Buffini's list of reasons to write includes "To simply make someone's day." If you have business to raise, raise it another day, by a channel the person agreed to. The January Callback (Holiday Networking) is that channel for the people you met in December.

MODULE 4 LESSON 4.2

Five notes, before and after

Sample wording. Each Better version uses only a memory the writer actually has, written in the writer's own voice.

Avoid: after a closing "Congratulations on your new home!!! Let me know if you need anything!"	**Better** "You held out through two low offers, and you were right to. I learned something watching you negotiate. Enjoy the first spring in the new place."
Avoid: a referral thank-you "Thanks for the referral! I appreciate your business!"	**Better** "Thank you for thinking of me when your coworker needed help. It means a lot that you trusted me with someone you know. I will take good care of them."
Avoid: reaching out after years "It's been a while! The market is moving. Thinking of selling?"	**Better** "I drove past your old street last week and thought of the day you got the keys. I hope the years since have been good to you."
Avoid: a New Year card "Happy New Year from the #1 team in town! New year, new home?"	**Better** "Happy New Year. Working with you was one of the best parts of my year. I hope 2027 is a good one for you."
Avoid: to an inspector "Thanks for your help this year!"	**Better** "Thank you for coming back out on a Saturday to re-check that roof. You kept a closing on schedule, and my clients noticed."

4.3 Sometimes, follow the note with your voice

In a field experiment and lab chats, conversations by phone or video built stronger bonds than e-mail or text, with no more awkwardness, yet people's expectations still led them to prefer text (Kumar & Epley, *J. Exp. Psych.: General*, 2021). Paper was not tested, and a note followed by a call was not tested either; the combination is only consistent with the research. Practitioners pair them: Buffini teaches a handwritten note as a follow-up to a call, visit or mailing, and Tom Ferry's 2007 book recommends following postcards with a phone call or door contact.

4.4 Small gestures go further than you think

People who did a small, unexpected kindness, like handing out hot chocolate in a park, underestimated how positive recipients would feel (Kumar & Epley, *J. Exp. Psych.: General*, 2023). Compliment-givers underestimated how good the recipient would feel and overestimated how uncomfortable (Boothby & Bohns, *Personality and Social Psychology Bulletin*, 2021). The same pattern runs through this whole module: senders hold back because they expect awkwardness that recipients do not feel.

Your voice is the point. Write the way you talk. If "the roof guy" is how you say it, leave it. A note in your words, slightly rough, is the one that sounds like you.

MODULE 4 LESSON 4.5

Where AI helps with a note, and where it never does

The barrier to a thank-you note is starting, and remembering what to say. AI can help with both, as long as the memory and the words stay yours.

The job	AI may help?	Why
Reminding you who is due a note: closings, referrals, people gone quiet	**Yes**	Getting started is the practical barrier (our inference; the study found the worry is about wording, page 4). Lists and dates are factual work.
Asking you questions so you remember a moment	**Yes, questions only**	Prompt 2 asks; you answer. The memory must be yours.
Tidying your draft: spelling, length, a clumsy sentence	**Lightly**	A message a person wrote and AI edited held up best of the AI options tested (Kirk & Givi, 2025). Prompt 3.
Writing the warm part	**No**	People respond worse when they believe AI wrote something personal (page 5), and you could not honestly say you wrote it.
Supplying a memory, a feeling or a detail	**Never**	It did not happen, or you do not know that it did.
Planning the year's mail calendar	**Yes**	From dates you give it. Prompt 4.
Checking a farm piece or a card against your rules	**Yes, as flags**	It flags; you and your broker decide. Prompts 5 and 6.

EXERCISE 4 · MAKE IT WARM

Five sample notes, each with a sample memory. Rewrite each as three sentences: the moment, the person, the wish. Use only what the memory gives you. Add nothing.

1. "Thank you for your business. Please remember me for your real estate needs." *Memory: on closing day, the buyer baked cookies for the movers.*
2. "Congrats on the sale!" *Memory: the sellers left a handwritten welcome letter for the buyers.*
3. "Happy Holidays from all of us at Sample Realty Group." *Memory: this contact sent you a neighbor in October, who closed in November.*
4. "Thanks for everything this year." *Memory: a lender answered your call at 9 p.m. so a buyer could make an offer that night.*
5. "Happy New Year! The market is heating up. Call me if you're thinking of selling." *Memory: a 2019 client; you remember the tomato plants on their porch.*

Answer key: Appendix A, page 39.

MODULE 4 REVIEW · ANSWER FROM MEMORY

1. Name the three sentences of a warm note.
2. What does AI never supply to a note?
3. Why does the warm part carry no pitch?

MODULE 5 LESSON 5.1

Your words first. AI may tidy. Then your hand and your stamp.

The Pen Pass keeps the warm part yours from the first word to the stamp. AI tidies spelling and clarity, at most.

BY THE END OF THIS MODULE YOU CAN

- Run the four steps of the Pen Pass on any personal note
- Keep AI and assistants out of the warm part, and say why
- Draw an honest line on robot pens and handwriting fonts

```
1 YOUR WORDS  write the three sentences yourself, on paper or your phone
2 TIDY       optional: AI may fix spelling and punctuation, smooth a hard-to-read line
3 YOUR HAND   copy it out by hand, editing as you go
4 SIGN, STAMP sign it, address it, stamp it, and mail it First-Class
```

AI never adds a memory, a feeling or a detail. If the tidy changes what you meant, or how you talk, change it back.

Why each step	The evidence	Source
Your words first	When people believe AI wrote an emotional message, word of mouth and loyalty drop. A message a person wrote and AI edited was the least-penalized AI option tested.	Kirk & Givi, 2025 (page 5)
Tidy lightly	Using one of three AI tools on an apology did not reduce how authentic it seemed; heavier use did.	Glikson & Asscher, 2023, via a research-portal summary
Not your assistant either	Help from another person looked no better than AI help in a relationship task.	Liu, Kang & Wei, 2024 (page 6)
Your hand	Handwriting alone did nothing for an institution's cards; the authors think a card from a genuine peer might differ, which they did not test. A personal request on a sticky note helped in another study.	Adena et al., 2025; Garner, 2005 (page 7)
First-Class, stamped	Handwritten matter must go First-Class, or Ground Advantage Retail or Priority.	DMM 133.3.4 (page 11)

5.2 Why your words come first, not AI's

If AI writes the warm part and you copy it out by hand, the ink is yours but the words are not. That is the belief that costs goodwill when people suspect it, and you could not honestly say "I wrote this." With your words first, the honest answer is simple. Own Your Voice (Sep 2, 2026) gave you the line for AI-assisted work: "I write with AI, but every word is mine before it ships." For a Pen Pass note you can say, "Yes, I wrote it."

Avoid
"Have AI write 40 warm notes from my CRM, then copy them out by hand."

Better
"Write each warm part myself, let AI fix the spelling, then copy it out by hand."

MODULE 5 LESSON 5.3

Robot pens and handwriting fonts: what the services say

Six services, in their own words. Dated examples, not recommendations. None of them says how to tell recipients.

Service	How the writing is made (their words)	What they say about recipients knowing
Handwrytten	“custom-designed handwriting robots that hold real pens”	Nothing. A testimonial says “You would never know that these weren’t actually handwritten.”
Simply Noted	“written by a robot holding a real ballpoint pen with real ink, not printed in a handwriting font”	FAQ: “recipients cannot tell it apart from a note written by hand.”
Thankster	Handwriting fonts: “system handwriting fonts,” or a custom font from your scanned writing	Nothing
Postable	Printed: “We print, stamp and mail”; “handwriting fonts so realistic…”	Nothing
Felt	Your own handwriting, entered in the app, then printed on card stock; “We hand apply a first class stamp.”	Calls it “100% authentic.”
thanks.io	“digitally rendered handwriting” / “Handwriting-style font”	Nothing

Vendor claims, from each vendor’s own site or app listing, checked Nov 3, 2026. Not independently verified.

Several add AI writing. Handwrytten: “use our AI to perfect your message.” Simply Noted: “write your message (or let our AI draft it).” Thankster has an “AI Message” tool, and its own FAQ suggests keeping it to about 100 words and says you will likely want to edit the result: a vendor admitting the draft is not the final card.

WHAT WE SEARCHED FOR AND DID NOT FIND

- Any vendor guidance on telling recipients that a card was robot-written, font-printed or AI-drafted.
- Any FTC rule, guidance or case, or state law, on machine-written “handwritten” mail.
- Any study of recipients detecting robot handwriting, or reacting when they find out.
- Any USPS ruling on whether robot script or a handwriting font counts as “handwritten matter.” thanks.io’s listed prices are for Standard (Marketing) Mail, with First-Class +$0.21; ask the vendor and USPS which class applies.

This book’s line: if a machine wrote it, don’t pass it off as your hand. A robot pen or a font can carry your words to the Card tier, once your broker agrees and the vendor and USPS confirm the mail class. It never says “I sat down tonight to write this by hand,” never fakes an ink smudge, and never goes to your Hand tier. If anyone asks, tell the truth. This is our reading of the FTC’s deception standard (page 16), not a ruling.

MODULE 5 LESSON 5.4

What 100 cards cost, by method

Our arithmetic on published prices, checked Nov 3, 2026. Vendors change prices; check before you order.

Method (dated example)	How it is written	Math	Total for 100
Your own cards, Forever stamps	Your hand	100 × $0.82	**$82.00** + cards and your time
Your own postcards, postcard stamps	Your hand	100 × $0.65	**$65.00** + cards
Your own square cards	Your hand	100 × ($0.82 + $0.49)	**$131.00** + cards
thanks.io notecard, pay as you go	Handwriting-style font	100 × $3.04 (Marketing Mail)	**$304.00**
thanks.io notecard, First-Class upgrade	Handwriting-style font	100 × ($3.04 + $0.21)	**$325.00**
Simply Noted folded card	Robot pen	“100 credits for $362”	**$362.00**
Felt	Your handwriting, printed	100 × $4.50, postage included	**$450.00**
Handwrytten, retail, plus postage	Robot pen	100 × ($3.75 + $0.82)	**$457.00**
Postable, 20–199 cards	Printed handwriting font	100 × ($4.59 + $0.82)	**$541.00**

Sources: USPS Notice 123 (effective Oct 4, 2026); each vendor’s own pricing page or app listing, Nov 3, 2026. The cost of a box of cards is not included; we found no published retail price to use. Standard cards only: custom cards, gift cards, inserts and international postage are extra. The Handwrytten line assumes postage at the 82¢ USPS rate, which is how its plans bill, and shows no sign-up discounts. Simply Noted labels its 100-credit tier “Incl. $0.82/card postage” ($2.80 + $0.82 a card) and its FAQ calls package prices “all-in,” yet the same answer says postage is “$0.82 per card on top of the credit price.” We used the all-in $362. Felt’s price is “start at just $4.50 (including postage),” before volume credits.

5.5 Read the table for what it does not say

- **The three cheapest lines are the only ones in your own hand.** What they cost instead is your time. That is the trade the Keep List sizes for you.
- **None of these services was tested** in the research in Module 1. Adena and colleagues used real handwriting; Schroll and Chu tested fonts on products and ads.
- **Timing.** Simply Noted says writing takes 1–3 business days, then First-Class delivers in 3–5 business days. Felt’s listing says cards go out within 24 hours, Monday to Friday. Both are vendor claims. For a service card to arrive by Christmas, order several business days before Dec 17. USPS published no holiday date for Marketing Mail.
- **Vendor results claims**, such as Simply Noted’s “300% higher response vs. print” attributed to “DMA data,” or a thanks.io testimonial citing a “30% increase,” come with no document or baseline. Do not repeat them.

Avoid
“Robot cards are cheaper than my time, so they’re my Hand tier now.”

Better
“A robot or font card can carry my words to the Card tier, without pretending to be my hand. My Hand tier gets my hand.”

MODULE 5 WORKED EXAMPLE

A Pen Pass, run well

Sample data. Sam's note to a buyer who closed in August, taken through all four steps.

STEP 1 · YOUR WORDS (TYPED ON SAM'S PHONE, SAMPLE)

dana — thanks again for being so patient w/ the 3 inspections in aug. you never lost your cool even when the roof guy was late twice. hope the yard is everything you wanted and the first year in the house is a great one. sam

Before pasting into Prompt 3, Sam replaces "dana" with "Buyer A."

STEP 2 · THE TIDY (SAMPLE OUTPUT FROM PROMPT 3)

"Buyer A, thank you again for being so patient through the three inspections in August. You never lost your cool, even when the roofer was late twice. I hope the yard is everything you wanted, and that your first year in the house is a great one. Sam"

CHANGES: capitals and punctuation; "thanks" to "thank you"; "w/" to "through"; "3" to "three"; "aug." to "August"; "roof guy" to "roofer"; "hope" to "I hope"; "and the first year" to "and that your first year." ADDED: nothing. NOT KNOWN: none.

STEP 3 · THE HAND CHECK, BEFORE YOU PICK UP THE PEN

Check	Result	Fix
Every detail is mine	Yes: the inspections, the late roofer, the yard	None
Nothing was added	Yes. The tool listed every change and added none.	None
It sounds like me	"Roofer" is not how Sam talks.	Put "roof guy" back.
No pitch	Yes	None
It fits the card	Three sentences	None

STEP 4 · YOUR HAND, YOUR STAMP

Sam copies it onto a rectangular card, writes Dana's name back in by hand, changes nothing else, and signs it "Sam." The card has Sample Realty Group printed on the back, and the return address on the envelope names the brokerage (our advice). One Forever stamp, 82¢ as of Oct 4, 2026. Into a USPS collection box, First-Class. Logged in the CRM: date mailed, Hand tier.

Dana, Sam and Sample Realty Group are invented for this example.

What made it work. Every detail came from Sam's memory. AI tidied the spelling and punctuation, listed every change, and added nothing. Sam took one change back to keep his own voice. The hand and the stamp did the rest.

MODULE 5 LESSON 5.6

A “handwritten” card that is fluent, warm and wrong

The kind of card a robot-pen app and its AI can produce from a CRM record. Find the problems before you read the table.

Sample, written for this course. *Ordered through a robot-pen app whose AI wrote the message from a CRM record. Square envelope, a fridge magnet inside, one Forever stamp. Mailed to a farm address the agent has never met: “Dear Karen, I sat down by the fire tonight to write this to you by hand. I’ll never forget toasting your new patio with champagne! Thank you in advance for all your referrals. JUST SOLD: 22 Oak Lane, your neighbors chose us! Your home is now worth $85,000 more. ‘Sam is the best agent in the state!’ — A Happy Seller. The new year is the perfect time for families like yours to move up. Your friend, Sam”*

Ten problems. Find them before you read on.

#	The line	What is wrong	Page
1	“Dear Karen… Your friend,” to someone he has never met	A stranger written to as a friend. Strangers are last on the Keep List; cards from strangers can read as suspicious.	18
2	“I sat down by the fire tonight to write this… by hand”	A robot wrote it. It claims effort he did not make (our reading of the FTC standard).	16
3	“toasting your new patio with champagne”	Invented by the AI. They have never met.	21
4	“Thank you in advance for all your referrals”	An ask dressed as thanks. It had no effect on 8,800 fundraising letters.	7
5	“JUST SOLD: 22 Oak Lane”	Another brokerage’s sale. SOP 12-7.	14
6	“worth $85,000 more”	A number with no source; not a true picture (Article 12).	14
7	“— A Happy Seller”	An invented testimonial. 16 CFR 465.2.	16
8	“families like yours”	Wording that ties housing to family status. 24 CFR 100.75(c)(1).	15
9	Signed “Sam,” no brokerage anywhere	Florida requires the licensed brokerage name on advertising; NAR requires the firm.	14
10	Square envelope, a magnet, one stamp	Nonmachinable twice over: $1.31 at least, not 82¢.	12

What the ten have in common. Every line sounds warm. None of it is true, or allowed, or both. A card is only as honest as the person who checks it before it goes in the mail.

MODULE 5 EXERCISE 5

Pass, fix or don’t send

Six Pen Pass situations, all sample data. The four steps and the honest line decide most of them.

EXERCISE 5 · PASS, FIX OR DON’T SEND

For each: pass it, fix it (say how), or don’t send it (say why).

1. You wrote three sentences on your phone, ran Prompt 3 to fix the spelling, copied the note by hand onto a rectangular card, and stamped it for First-Class.
2. Your AI tool wrote the warm part from your CRM notes. You copied it out by hand, word for word.
3. Your assistant hand-writes 60 holiday notes in her own handwriting, signed with your name.
4. A robot-pen service sends your Card tier a New Year card that reads “Wishing you a happy 2027. Sam Rivera, Sample Realty Group.” It makes no claim to be handwritten by you.
5. To save postage, you plan to add your handwritten New Year notes to next week’s EDDM farm drop.
6. A past client wrote “Sam made it easy!” in an e-mail. Your AI tool “polished” it to “Sam is the most brilliant negotiator in South Florida,” and you want it on a farm postcard.

Answer key: Appendix A, page 40.

5.7 If someone asks, “Did you write this yourself?”

What you did	The true answer
The Pen Pass: your words, your hand	“Yes, I wrote it.”
Your words; AI fixed the spelling	“Yes. I had the spelling checked.” Or simply “Yes.” The words are yours.
A robot pen or font carried your words	“I wrote the words. A service printed or penned the card.”
AI drafted it and you edited	“I write with AI, but every word is mine before it ships” (Own Your Voice, Sep 2, 2026).

Being exposed by someone else hurt trust more than disclosing it yourself (Schilke & Reimann, 2025). That is not a case for announcing every tool. It is a case for never needing to hide one.

MODULE 5 REVIEW · ANSWER FROM MEMORY

1. Name the four steps of the Pen Pass, and what AI may never do in step 2.
2. Why is an assistant’s handwriting no answer to the AI problem?
3. What did none of the six robot-pen and font services say, and what is this book’s line?
4. What do 100 cards cost with your own Forever stamps, and what does that leave out?

MODULE 6 LESSON 6.1

The year's mail on one page

Who gets what, and when it goes in the mail. One page, built from your own dates.

BY THE END OF THIS MODULE YOU CAN

- Lay out a year of mail by tier on one page
- Choose Dec 17 or the New Year for this season, and fit it around the January Callback
- Run the ten-point pre-send checklist on any piece

```
WHO   the tier, from the Keep List
WHAT  a note, a card or the route piece
WHEN  the date it goes in the mail, not the date you hope it arrives
CHECK the ten points on page 32, every time
```

Your own dates: closings, referrals, the farm drops you can afford. Prompt 4 lays them out. Nothing on it sends anything.

SAMPLE · ONE AGENT'S POSTMARK PLAN FOR 2027

When	Hand tier	Card tier	Route tier
Dec 21–22, 2026	New Year notes	New Year cards, signed, one handwritten line	—
After each closing	A thank-you note	—	—
After each referral	A thank-you note. Nothing of value.	—	—
Each closing anniversary	A short note	A card	—
Quarterly (sample: Mar, Jun, Sep)	—	—	One identical piece to whole farm routes
When you list or sell (your deals only)	—	—	Just listed or just sold to the routes around it
Late Nov 2027	Holiday notes, by USPS's 2027 First-Class date	Holiday cards	—

A sample plan, not a researched schedule. No study we found tests one calendar against another.

Practitioners differ. Tom Ferry's 2007 plan gave each past client or center of influence a holiday card, a New Year letter, three personal notes, six newsletters and six branded postcards a year, and told agents to mail postcards to "200+ homes around the property after you list it, when it sells and after it closes," followed up by phone or at the door. Buffini & Company's system mails an "Item of Value" on the 1st of each month. Buffini's claim that a phone call makes that mail "seven times" more effective has no source we could find.

The Route tier is a different tool. EDDM costs $0.26 a piece in postage before printing, reaches whole carrier routes, and carries nothing personal (page 13). Just-sold pieces are for deals you were on as listing or cooperating broker (SOP 12-7). We found no independent statistic on response to just-sold or farm postcards.

MODULE 6 LESSON 6.2

December 2026: Dec 17, or the New Year

USPS's First-Class date for Christmas delivery is eight days after this session. For most of what you have not written yet, a New Year card is the practical choice.

Date	What it is	Source
Wed, Dec 9	This session	—
Thu, Dec 17	Recommended First-Class send-by date for delivery by Dec 25, in the lower 48 and to Alaska, Hawaii and Puerto Rico. In the lower 48, Ground Advantage is also Dec 17.	USPS release, Sep 22, 2026
Fri, Dec 18 · Sat, Dec 19	Priority Mail · Priority Mail Express send-by dates	Same
Marketing Mail	No holiday date published. Do not count on a Marketing Mail card arriving by Christmas.	Same
Mon–Tue, Dec 21–22	This book's New Year mailing window, before the quiet week. Our practical choice, not a USPS date.	Ours
Wed, Dec 23 – Fri, Jan 1	Holiday Networking's quiet week: no outreach, and nothing sent on New Year's Day.	Holiday Networking (Dec 2, 2026)
Mon, Jan 4 – Fri, Jan 15	Holiday Networking's January Callback. It follows the cards.	Holiday Networking (Dec 2, 2026)

Military and international dates are on usps.com/holiday; we did not verify them. USPS delivery times are not promised here.

Why the New Year is the practical play. Eight days is not long to write real notes, and services that write and mail for you need production time on top. So write the warm part now and mail New Year notes on Mon–Tue, Dec 21–22, before Holiday Networking's quiet week starts on Dec 23. Holiday Networking's January Callback (Jan 4–15) follows. That timing is a practical choice. We found no study that compares a New Year card with a December card, or that tests when mail arrives.

What the data can say. In USPS's quarterly results, October–December 2023 carried 12.4% more Marketing Mail than January–March 2024, but only 2.0% more First-Class Mail (our arithmetic on USPS releases of Feb 6 and May 9, 2025; we used 2023–24 because late 2024 was swollen by election mail). That is consistent with less advertising mail in the January quarter. It does not show December against January, or what reaches any one household. USPS does not publish monthly volume.

Fresh starts. Holiday Networking taught that goal-directed behavior rises after the New Year (Dai, Milkman & Riis, 2014). One study more: in a randomized mailing to 6,082 university employees in October 2013, framing a future savings date as a fresh start, such as a birthday or the first day of spring, raised later contributions; placebo dates did not; and 91% saw New Year's as the beginning of a new cycle (Beshears, Dai, Milkman & Benartzi, *Org. Behavior and Human Decision Processes*, 2021). It tested wording, not arrival dates, and savings, not homes. On a Route piece, a line such as "If 2027 is the year you move, here is what sold on your street in 2026 (source: MLS)" borrows that fresh-start wording. Whether it raises response is untested.

Fit it around the January Callback. The New Year card is not the Callback. The card thanks and wishes, with no pitch. The Callback, from Jan 4 to 15, is the personal message about a plan someone told you, by the channel they agreed to. Same person, two different jobs.

Avoid
"January mailboxes are emptier, so your card stands out."

Better
"USPS's January quarter usually carries less advertising mail than the holiday quarter. Nobody has measured whether that makes a card stand out."

MODULE 6 LESSON 6.3

The pre-send checklist: ten points, every piece

Run it on every note, card and route piece before it goes in the mail. Each point names its rule and its page.

THE TEN POINTS

1. **Class and stamp.** Anything handwritten or personal goes First-Class with a stamp. Never EDDM, never Marketing Mail (DMM 133.3.3–3.4, 143.3.4, 243.2.4; page 11).
2. **The mailbox.** Nothing unstamped in, on or hanging from a mailbox. The door, or the Post Office (18 U.S.C. 1725; page 11).
3. **Size and postage.** Rectangular card 82¢; postcard 65¢, card size only; square or lumpy $1.31; heavier pieces more, as of Oct 4, 2026 (page 12).
4. **Brokerage.** The licensed brokerage name on anything that is advertising (Fla. Admin. Code 61J2-10.025; SOP 12-5). On personal notes, on the card or envelope (our advice; page 14).
5. **"Sold."** Only on deals you were on as listing or cooperating broker; before closing, the listing broker's consent (SOP 12-7; page 14).
6. **Fair housing.** The same piece to whole routes chosen by geography. Words and pictures show homes, streets and landmarks, not people (42 U.S.C. 3604(c); 24 CFR 100.75(c)(1), (3); page 15).
7. **Listed with another broker.** No targeted piece to those owners (Article 16; SOP 16-4; page 15).
8. **True and real.** No number without a source. Testimonials only in real clients' real words, with permission (Article 12; 16 CFR 465; page 16).
9. **Honest hand.** If a machine wrote it, nothing on it claims your hand (our rule; page 25).
10. **The list.** Do-not-mail flags honored, vendors included; addresses checked for moves; Florida parcels with no owner name to "Current Resident" (page 13).

STOP AND CHECK FIRST

- **A lender's or title company's name or money on the piece:** each pays its own fair-market share. See page 16 and ask your broker.
- **A payment or rate figure:** The Golden Handcuffs Conversation (Nov 18, 2026) first.
- **A person in the picture, real or AI-made:** fair housing (page 15), and AI in 2027's synthetic-performer lesson.

The last question is ours, not a finding. Is the warm part in my words, and in my hand? If it is, you have done the part the research speaks to: the words are yours, and no one has to wonder who wrote them. Whether they keep it is up to them.

MODULE 6 LESSON 6.4

A farm postcard that is polished and wrong

An AI tool can design and write a farm piece in minutes. This one fails the checklist on almost every point.

Sample, written for this course. *A 6 × 11 postcard an AI tool designed and wrote, sent by EDDM to the three ZIP codes the tool said had "the most young families," with "Hi neighbor! — Sam" handwritten on each, and 50 extras slipped into mailboxes on Oak Lane.* ***Front:*** *an AI-generated photo of a smiling young family on a porch, and "PERFECT FOR GROWING FAMILIES!"* ***Back:*** *"JUST SOLD: 14 Oak Lane" (listed and sold by another brokerage). "Homes here are flying off the market!" "'Best agent ever!' — The Smiths." "Your payment could be as low as $2,950 a month." "Sam Rivera · The Rivera Team · 555-0142."*

#	The problem	Checklist point	Page
1	An AI-generated family in the photo	6. Pictures show homes, not people (100.75(c)(1))	15
2	"Perfect for growing families!"	6. Wording tied to familial status	15
3	ZIP codes picked for "the most young families"	6. Choosing locations by who lives there (100.75(c)(3))	15
4	"Hi neighbor! — Sam" handwritten on an EDDM piece	1. Handwritten matter may not go EDDM (DMM 143.3.4)	11
5	50 extras slipped into mailboxes	2. Nothing unstamped in a mailbox (18 U.S.C. 1725)	11
6	"JUST SOLD: 14 Oak Lane," another brokerage's deal	5. SOP 12-7	14
7	"Flying off the market!"	8. No number, no source	14
8	"Best agent ever!" — The Smiths	8. Real clients? Real words? Permission? (16 CFR 465)	16
9	"as low as $2,950 a month"	Stop: The Golden Handcuffs Conversation first	16
10	A team name and a cell number, no brokerage	4. 61J2-10.025(1); SOP 12-5	14

THE SAME POSTCARD, FIXED

A photo of the oak trees on Oak Lane, no people. "A home on Oak Lane closed this month (source: MLS)," if your MLS rules allow. One line about Sam's own listing two streets over, with its real details. No testimonial unless a real client gave those words and written permission. No payment figure. "Sam Rivera, Sample Realty Group," the licensed brokerage name in full. Sent by EDDM to every address on the routes around Oak Lane, chosen on a map. Nothing handwritten, nothing in a mailbox by hand.

MODULE 6 EXERCISE 6

Run the checklist

Six pieces, all sample data. For each, run the ten points and give a verdict.

EXERCISE 6 · MAIL IT, FIX IT OR STOP

For each piece: mail it as is, fix it (say how), or stop and check first (say with whom).

1. A rectangular holiday card with a handwritten note inside, a Forever stamp, the brokerage on the return address, mailed First-Class on Dec 15.
2. A 4 × 6 New Year postcard, printed message plus “Hope 2027 is a great one! — Sam” in your hand, with a 65¢ postcard stamp and no brokerage name anywhere.
3. A just-listed EDDM flat for your own listing: a photo of the house, its real details, your brokerage’s licensed name, sent to every address on the three routes around it.
4. Square holiday cards with a ribbon, each with one Forever stamp.
5. A robot-pen card to your Card tier that begins “I wrote this by hand tonight, thinking of you.”
6. A postcard co-branded with your lender, who has offered to pay the whole printing and postage bill.

Answer key: Appendix A, page 40.

6.5 Keeping the plan alive after January

- **Log every piece:** date mailed, tier, and any reply. A reply is a reason for a call, not for more mail.
- **Re-run the Keep List each quarter** from the Monday Call List. People move between tiers.
- **Re-check prices and rules** before each farm drop: USPS Notice 123, your MLS rules on sold data, and the current NAR Code.
- **Count only what you control:** notes written, cards signed, pieces that passed the checklist. This book gives you no response rate, because we found no independent one for real estate mail.

MODULE 6 REVIEW · ANSWER FROM MEMORY

1. What is USPS’s recommended First-Class send-by date for delivery by Dec 25, 2026?
2. Why is a New Year card a practical choice, and what has no study tested?
3. How is the New Year card different from the January Callback?
4. Name the ten points of the pre-send checklist.

MODULE 7 LESSON 7.1

Thirty days, Dec 9 to Jan 8

Small, checkable steps. The pen work fits at your desk; the people work from Holiday Networking happens at the gatherings.

BY THE END OF THIS MODULE YOU CAN

- Run all three systems from Dec 9, 2026 to Jan 8, 2027
- Keep score with three counts, and nothing else
- Fit this plan beside Holiday Networking's

When	Do this	Done means
Wed, Dec 9 today	Open your Monday Call List or CRM export. Draft your Keep List with Prompt 1, anonymized. Count your Hand tier against the hours you have. Buy rectangular cards and Forever stamps.	Four tiers, and a Hand tier you can actually write
Dec 10–16	Write Hand-tier holiday notes, if you can mail them by Dec 17. Your words first; Prompt 3 only to tidy. Do Exercises 3 and 4.	Notes written in your hand, stamped
Thu, Dec 17	USPS's recommended First-Class send-by date for Dec 25. Anything not written yet becomes a New Year note.	Holiday notes in the mail
Fri–Sun, Dec 18–20	Write the New Year notes and sign the Card-tier cards, one handwritten line each. Run the ten-point checklist on every piece. Do Exercises 5 and 6.	A checked stack, addressed and stamped
Mon–Tue, Dec 21–22	Mail the New Year notes and cards, First-Class, before Holiday Networking's quiet week begins.	In the mail
Dec 23 – Jan 1	Holiday Networking's quiet week: no outreach. Nothing to write, nothing to send.	—
Jan 4–8	Holiday Networking's January Callback (Jan 4–15) follows the cards. The card is not the Callback. Log replies to your cards. On Fri, Jan 8, sketch your 2027 Postmark Plan with Prompt 4 and date the first Route-tier drop.	A 2027 plan on one page

KEEP SCORE ON THESE THREE COUNTS

NOTES WRITTEN IN YOUR OWN HAND	CARDS SIGNED, WITH A HANDWRITTEN LINE	PIECES THAT PASSED THE TEN-POINT CHECKLIST

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

MODULE 7 LESSON 7.2

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

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

Symptom	Likely cause	Fix
You freeze at the blank card	Worry about wording	Three sentences. Your words land better than you fear (page 4).
The Hand tier is too long for your hand	Too many people in it	Move some to the Card tier. Count hours, not contacts.
The tidy added a memory or a feeling	It filled a gap	Delete it. Prompt 3's rule is NOT KNOWN, never a guess.
Square cards came back for postage	Nonmachinable surcharge	$1.31 each, or rectangular cards next time.
A client asks whether a machine wrote it	A fair question	Tell the truth (page 29).
Someone asks you to stop mailing	Normal	Flag it that day, on every list, and thank them.
You missed Dec 17	Normal	It is a New Year note now.
Nobody writes back	Normal. Cards rarely ask for a reply.	Nothing to fix. The card was a thank-you.

RE-CHECK BEFORE YOU RELY ON IT

- ☐ **The 2027 NAR Code of Ethics** (effective Jan 1, 2027) was not posted on Nov 3, 2026. Check SOPs 12-5, 12-7, 10-3 and Article 16 against it. Checked on: _____
- ☐ **USPS Notice 123** before you quote a price. No January 2027 stamp increase had been filed as of Nov 3, 2026. Checked on: _____
- ☐ **Your MLS rules** on sold data in printed mail. Checked on: _____
- ☐ **Vendor prices and terms**, if you use a service. Every price here is as published on Nov 3, 2026. Checked on: _____

The honest promise. None of this guarantees a listing, and we are not promising one. Here is what it will do. The people who already know you will get something you wrote yourself, about something that really happened, in your own hand. Your farm will get one clean piece that passed the ten-point check and your broker's review. Nothing will claim effort you did not make. And when someone asks whether you wrote it, the answer will be yes.

ASSESSMENT COURSE STANDARD

Can you do these fourteen things?

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

✓	I can…	Module
☐	Explain what Kumar & Epley (2018) found about thank-you letters, and what it did not test	1
☐	Explain why the AI penalty attaches to belief, not to the quality of the words	1
☐	Say what the opera-house test found about handwritten cards, and why it matters	1
☐	Label a commissioned study, a vendor claim and stated intent whenever I quote one	1
☐	Keep anything unstamped out of mailboxes, and send handwritten notes First-Class	2
☐	Price a rectangular card, a postcard and a square card at 2026 postage, with the date	2
☐	Put the licensed brokerage name on advertising, and claim “sold” only for my own deals	2
☐	Choose farm routes by geography, and keep people out of farm imagery	2
☐	Sort my database into Hand, Card, Route and None by relationship alone	3
☐	Take active listings and stop requests out of every targeted tier	3
☐	Write a three-sentence warm note from a real memory, with no pitch	4
☐	Run the Pen Pass: my words, an optional tidy, my hand, my stamp	5
☐	Explain the honest line on robot pens and fonts, and answer truthfully if asked	5
☐	Plan December around Dec 17 and the New Year, and run the ten-point checklist	6

My commitment

Item	My answer
My Keep List counts on Dec 9: Hand / Card / Route / None	
By Dec 17: Hand-tier holiday notes mailed, or moved to the New Year. Number mailed:	
By Dec 22: New Year notes and cards mailed, every one through the ten-point checklist. Number mailed:	
By Jan 8, 2027: my 2027 Postmark Plan on one page. The date I finished it:	
My broker’s answers on the brokerage name, robot pens and co-branded mail: the date I asked	
Who holds me to the Dec 22 and Jan 8 dates	

The line to carry out of this book: The people who know you first. Your words, in your hand. Nothing in a mailbox without a stamp, and nothing that claims effort you did not make.

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 10)

1. **Drop.** We found no study showing notes are kept longer or AI e-mails deleted more. Say: "When people believe AI wrote a warm message, they respond worse (Kirk & Givi, 2025). Being kept is what I'm aiming for."
2. **Drop.** The USPS Inspector General study (2015) found no difference in stated willingness to pay; only brain activity differed, at an uncorrected threshold, in 39 people, and the study was government-commissioned. Say: "People said they liked postcard and e-mail ads equally, but a week later remembered the postcards' context better."
3. **Fix.** Say: "Recipients rated thank-you letters more articulate and warmer than the writers expected" (Kumar & Epley, 2018, Experiment 4). That recipients focus on warmth is the authors' reading, not something they measured. Add that the study was about letters, not paper.
4. **Fix.** The 1976 figure, about 20%, fell to 2% when 755 people got a card from a stranger (Meier, 2016). Say: "Cards from strangers rarely come back. Mail the people who know you."
5. **Drop.** The heavy-clipboard effect failed a preregistered replication (Selker, Beek et al., 2017).
6. **Fix.** Attribute it: "A 2015 study commissioned by Canada Post reported…" It used the vendor's own metrics and reported no significance tests.

EXERCISE 2 (PAGE 17)

#	The rule	What you do instead
1	Handwritten matter may not be entered as EDDM-Retail (DMM 143.3.4), and a personal line makes it personal correspondence.	Send the EDDM piece clean. Mail handwritten notes First-Class to your Hand and Card tiers.
2	Florida: all real estate advertising must include the licensed brokerage name (61J2-10.025(1)); NAR: the firm name in any medium (SOP 12-5).	Add the brokerage's licensed name. We found no Florida team-name rule, so ask your broker how the team name may appear beside it.
3	Nothing unstamped in a mailbox (18 U.S.C. 1725; DMM 508.3.1.3).	Leave the report at the door, or stamp it and mail it.
4	Only the listing or cooperating broker may claim "sold" (SOP 12-7).	Report it as a market fact, "A home on Oak Lane closed this month (source: MLS)," if your MLS rules allow, with your brokerage name.
5	A square envelope, a ribbon or a seal makes it nonmachinable: $0.82 + $0.49 = $1.31 (DMM 101.1.2; Notice 123).	Put $1.31 on each, or use rectangular cards.
6	"Fewest children" and "empty nesters" both point at familial status, a protected class (42 U.S.C. 3604(c)). Choosing locations on that basis (24 CFR 100.75(c)(3)) and wording that signals who the home is for (100.75(c)(1)) are both covered.	Choose whole routes on a map, for your own business reasons. Describe the homes, not the people.

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 20)

#	Tier	Why
1	Hand	A close, recent client. A note about something real from the deal.
2	Hand	A thank-you note. Nothing of value tied to the referrals: RESPA has no small-gift exception (Holiday Networking, Lesson 2.8).
3	Card	You cannot write a real memory, so do not invent one. One honest handwritten line: “I hope the house has been good to you.”
4	None, for that note	A targeted “thinking of selling?” note to an owner listed with another broker is what Article 16 and SOP 16-4 bar. Your general Route piece to the whole route is fine (SOP 16-2).
5	Route, but not that way	Choosing locations by “share of young families” is the pattern 24 CFR 100.75(c)(3) prohibits. Leave the filter off and pick whole routes on a map.
6	None	Flag it that day, on every list, your vendors’ included.
7	None	A stranger, and cards from strangers rarely land (Meier, 2016). If you use any “likely seller” list, ask how it was built, and take active listings off it first (Article 16).
8	Hand or Card	Both are right. It depends on the hours you have. Sphere either way.

EXERCISE 4 (PAGE 23)

1. “I still smile about the cookies you baked for the movers on closing day. On your own big day, you were thinking about everyone else. I hope the first year in your new home is a happy one.”
2. “The welcome letter you left for your buyers was a kind thing to do. It showed how much you cared about that home. I hope the next place feels just as good.”
3. “Thank you for sending your neighbor my way in October. It means a lot that you trusted me with someone you know. Wishing you a happy new year.”
4. “Thank you for picking up at 9 p.m. so my buyer could make an offer that night. That is the kind of partner I want to work with. I hope you get a few quiet evenings in the new year.”
5. “I still think about the tomato plants on your porch. You made that house a home. Happy New Year, and I hope 2027 is a good one.” The pitch and “the market is heating up” are gone: a thank-you carries no pitch, and the market line had no source.

How to check your own answers. Every fact must come from the memory. The middle sentence is your reading of the moment, which is yours to give. If you added a detail the memory did not contain, such as “your clients loved it,” take it out.

APPENDIX A | EXERCISES 5 & 6

Answer key: Exercises 5 and 6

The Pen Pass and the ten points decide most of these. Your broker's policy comes first.

EXERCISE 5 (PAGE 29)

#	Verdict	Why
1	**Pass**	That is the Pen Pass: your words, a light tidy, your hand, First-Class with a stamp.
2	**Fix**	The ink is yours, the words are not. Write the warm part yourself first, then tidy. Check the AI version for details it invented.
3	**Fix**	Help from another person looked no better than AI help (Liu, Kang & Wei, 2024), and her hand signed with your name passes off someone else's hand as yours. She can address and stamp. You write the warm part, or move those people to the Card tier and sign the cards yourself.
4	**Pass**, in the Card tier	Your words, your brokerage, no claim of your hand. Ask the vendor and USPS which mail class applies. If the service pens your signature, sign it yourself or print the name.
5	**Don't**	Handwritten matter may not be entered as EDDM-Retail (DMM 143.3.4). Mail them First-Class.
6	**Don't**	A business may not create a testimonial that misrepresents the client's experience (16 CFR 465.2(a)), and the superlative has no source. Use "Sam made it easy!" word for word, with their written permission.

EXERCISE 6 (PAGE 34)

#	Verdict	Why
1	**Mail it**	Rectangular, stamped, First-Class, brokerage on the envelope, and before Dec 17.
2	**Fix**	A postcard is First-Class, so the handwritten line is fine, and 65¢ covers it if it is card size (3½–4¼ by 5–6 inches; a 4 × 6 fits). But there is no envelope, so put the brokerage's licensed name on the card.
3	**Mail it**	Your own listing, whole routes, the house and not people, the brokerage named. Check EDDM size and the 200-piece minimum per mailing.
4	**Fix**	Square and ribboned: $1.31 each, not 82¢.
5	**Fix**	Delete "I wrote this by hand tonight." A machine's writing never claims your hand.
6	**Stop**	A partner paying the whole bill is a thing of value under RESPA. Each party pays its own fair-market share. Take it to your broker (page 16).

WHAT THESE TWO EXERCISES SHOW

The honest version is usually one small change away: write the words yourself, delete one false line, add the brokerage name, pay the right postage. The pieces to stop or not send are the ones that break a mail rule, or use someone else's words, sale or money.

APPENDIX B | KEEP THIS PAGE

The snail mail reference card

One page for your desk, next to the stamps.

SYSTEM 1 · THE KEEP LIST

`HAND · CARD · ROUTE · NONE`

By relationship, never by who they are. Sphere first, strangers last. Active listings and stop requests out of every targeted tier.

SYSTEM 2 · THE PEN PASS

`YOUR WORDS · TIDY (optional) · YOUR HAND · SIGN, STAMP`

AI never adds a memory, a feeling or a detail. Not your assistant either.

SYSTEM 3 · THE POSTMARK PLAN

`WHO · WHAT · WHEN · CHECK`

First-Class by Dec 17 for Dec 25 (USPS, 2026). New Year mail Dec 21–22, before the quiet week. The card is not the January Callback.

THE WARM PART

The moment that really happened · **the person**, what it said about them · **the wish**, no pitch · **your name**, by hand.

POSTAGE AS OF OCT 4, 2026

Card 82¢ · postcard 65¢ (card size only) · square or lumpy $1.31 · EDDM flat $0.26.

THE TEN POINTS

1. First-Class and a stamp for anything handwritten or personal
2. Nothing unstamped in or on a mailbox
3. Size and postage, with the date
4. The licensed brokerage name
5. “Sold” only on your deals
6. Whole routes by geography; homes, not people
7. No targeted piece to owners listed elsewhere
8. Sourced numbers; real quotes, with permission
9. A machine’s writing never claims your hand
10. Stop requests honored; addresses checked

THE RESEARCH IN FOUR LINES

- Thank-you writers underestimate how good the recipient will feel (Kumar & Epley, 2018).
- Believed-AI warm messages land worse; AI-edited ones less so (Kirk & Givi, 2025).
- Handwritten cards from an institution did no better than printed ones (Adena et al., 2025).
- Ad mail from known businesses: 64% read; from others: 36% (USPS HMS FY2025, self-reported).

NEVER
An unstamped piece in a mailbox. · A handwritten line on an EDDM piece. · “Sold” on someone else’s deal. · People in farm imagery. · An invented memory or quote. · “I wrote this by hand” on a machine’s card.

ALWAYS
Your words first. · Your hand for your closest people. · The brokerage name. · The date on every price. · The truth if anyone asks. · 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. Every prompt produces a draft or a flag for you to check by hand. None of them writes the warm part, and none sends anything.

Prompt 1 · The Keep List Sort

```
Below is an export of my contacts, anonymized: ID numbers or role labels (“Buyer A”) only, no names, phone numbers, e-mails or addresses. Your goal is to suggest a tier for each row, Hand, Card, Route or None, based only on my relationship with the person. It is not to rank people by value, predict who will sell, or add anyone.

MY EXPORT: [PASTE: ID, relationship (closed with me / referred me / sphere / farm route / met once), year of last transaction, last real contact, do-not-mail (Y/N), listed with another broker now (Y/N/NOT KNOWN)]
MY HAND-TIER LIMIT: [how many notes I can write by hand this month]

Do this:
1. Make a table: ID, suggested tier, one-line reason taken from my fields.
2. Anyone flagged do-not-mail goes to None. Anyone listed with another broker goes to None for anything about my services; flag them for my broker.
3. If more people qualify for Hand than my limit, mark the extras "Hand or Card: my choice."

RULES:
- Use only the relationship fields I gave. Never use or infer age, family, children, religion, health, disability, race, national origin, sex or income.
- Route-tier rows are whole routes I chose on a map. Never suggest routes by who lives there.
- If a field is missing, write NOT KNOWN. Never fill in a guess.

Then tell me to check every Hand-tier row by hand: can I name a real moment with this person? If not, it moves to Card.
```

Prompt 2 · The Memory Questions

```
I want to write a short thank-you note to one person and I am stuck on what to say. Your goal is to ask me questions that help me remember a specific, real moment with them. It is not to write the note, suggest memories, or guess what happened.

WHO (relationship only, no name): [e.g. "buyer, closed in August"]
WHAT I REMEMBER SO FAR: [anything, or "nothing yet"]

Ask me five short questions, one at a time, about what happened between us: a moment, a decision, something they did or said. Wait for my answer each time.

RULES:
- Ask only. Never offer a memory, an example from someone else, or a detail I did not give you.
- Never ask about health, family situation, religion, money or anything personal they did not share with me as part of our work.
- If an answer is vague, ask one follow-up. If I still cannot remember, write NOT KNOWN and say: "Write a shorter note. Don't invent one."

Then list my answers back to me, in my words, so I can pick one moment and write the three sentences myself.
```

APPENDIX C | PROMPTS 3 & 4

The tidy, and the calendar

Prompt 3 is the only prompt that touches a note, and it touches only spelling and clarity. Prompt 4 plans; it never schedules.

Prompt 3 · The Tidy Pass

```
Below is a note I wrote myself, in my own words. Your goal is to tidy it: spelling, punctuation, and any sentence that is hard to read. It is not to make it warmer, longer or more polished, and not to change how I talk.

MY NOTE: [PASTE, with the person's name replaced by a role label such as "Buyer A"]
LENGTH LIMIT: [e.g. fits a 4 x 6 card, about 60 words]

RULES:
- Keep my words. Change only what is wrong or unclear.
- Never add a memory, a feeling, a detail, a compliment, a date or a fact. If a sentence seems to be missing something, write [NOT KNOWN] there. Never fill in a guess.
- Never add a pitch, a statistic, a prediction or a call to action.
- Keep slang and phrases that sound like a person talking.

Show the tidied note, then list: CHANGES (each one, before and after), ADDED (this should say "nothing"), NOT KNOWN (any gaps you marked).

Then tell me to read it out loud, put back anything that does not sound like me, and copy it out by hand.
```

Prompt 4 · The Postmark Calendar

```
Below are my dates for next year and my Keep List counts. Your goal is a one-page mail calendar: who gets what, and the date each piece goes in the mail. It is not to add mailings, set response targets or invent deadlines.

MY KEEP LIST COUNTS: Hand [ ], Card [ ], Route [routes / addresses]
MY DATES: [closings and anniversaries by month, no names; farm drops I can afford, by month]
USPS DATES I CHECKED MYSELF: [paste, with the date I checked, or leave blank]

Make a table: month, Hand tier, Card tier, Route tier, the date each piece goes in the mail.

RULES:
- Use only my dates and the USPS dates I pasted. If a date is missing, write NOT KNOWN. Never fill in a guess, and never state a USPS deadline I did not give you.
- Anything handwritten or personal is First-Class. Route-tier pieces carry nothing personal.
- No mail to anyone flagged do-not-mail.
- This is a plan only. Do not schedule, send or order anything.

Then tell me which three dates to check by hand against USPS and my own calendar.
```

APPENDIX C | PROMPTS 5 & 6

Two checks before anything goes in the mail

Both prompts flag problems. Neither decides what is legal, and neither rewrites your piece as a stronger sales message.

Prompt 5 · The Farm Piece Check

```
Below is the text of a farm mail piece and a description of its images. Your goal is to flag anything that
may need fixing before my broker reviews it. It is not to rewrite it as a stronger sales piece, and not to
decide what is legal.

THE PIECE: [PASTE the text; describe each image]
HOW IT WILL BE MAILED: [EDDM / Marketing Mail / First-Class]
HOW I CHOSE THE AREA: [e.g. "the three routes around my listing, picked on a map"]
MY BROKERAGE'S LICENSED NAME: [ ]

Answer PASS, FLAG or NOT KNOWN for each, quoting the line:
1. Does any word, phrase or image suggest who the home is for, or show people?
2. Was the area chosen by geography only?
3. Does the licensed brokerage name appear?
4. Does it claim "sold"? If so, I must confirm I was the listing or cooperating broker.
5. Any number, claim or superlative without a source?
6. Any testimonial? If so, I must confirm a real client's real words, with permission.
7. Any payment or rate figure, or a partner's name or logo? Flag it for my broker.
8. Anything handwritten or personal on an EDDM or Marketing Mail piece?

RULES:
- If you cannot tell, write NOT KNOWN. Never fill in a guess.
- No legal conclusions. Write "ask your broker" instead.
- Never suggest targeting any group or adding people to the images.

Then remind me to run the ten-point checklist myself and send the piece to my broker.
```

Prompt 6 · The Pre-Send Check

```
Below is one note or card I plan to mail, and how it will travel. Your goal is to check it against my ten-
point checklist. It is not to rewrite the message, and not to decide what is legal.

THE MESSAGE: [PASTE, name removed]
WHO WROTE THE WORDS: [me / me, AI tidied / AI drafted / a service]
HOW IT IS WRITTEN: [my hand / robot pen / font / printed]
SIZE, SHAPE, CONTENTS: [e.g. 5 x 7 rectangular, card only]
POSTAGE AND CLASS: [ ] HOW IT GETS THERE: [Post Office / collection box / by hand to the door]
BROKERAGE NAME: [where it appears, or "none"]

Answer PASS, FIX or NOT KNOWN for each: 1. Handwritten or personal content goes First-Class with a stamp.
2. Nothing unstamped goes in or on a mailbox. 3. Postage fits the size and shape (I will confirm prices).
4. The brokerage name appears. 5. No unconfirmed "sold" claim. 6. No wording or images about who a home is
for. 7. Not a targeted piece to an owner listed elsewhere. 8. No unsourced number; any quote is real, with
permission. 9. If a machine wrote it, nothing claims my hand. 10. The person is not flagged do-not-mail.

RULES:
- If you cannot tell, write NOT KNOWN. Never fill in a guess.
- No legal conclusions; write "ask your broker".
- Do not send, order or schedule anything.

Then remind me to read it once more myself before I stamp it.
```

APPENDIX D | PRACTICE SET

25 note openings and lines to practice on

Generic sample wording, not quotes from real notes. Each blank is for something that really happened between you and the person. If nothing fits, skip the line.

#	The line	Fits	Fill the blank with
1	“You were so patient through ___.”	After a closing	The real hard part: three inspections, a long search
2	“Thank you for trusting me with ___.”	After a closing	The home, the sale, a first purchase
3	“I still smile thinking about ___.”	Any time	A moment you shared
4	“Thank you for thinking of me when ___ needed help.”	A referral	How they know the person: a coworker, a friend
5	“It has been a while, and I wanted to say ___.”	Reconnecting	A plain thank-you or a good wish
6	“I hope the first year in the house has been ___.”	A closing anniversary	Your honest wish
7	“Happy New Year. I hope 2027 brings ___.”	New Year	Something they told you they were looking forward to
8	“You made a hard week easier by ___.”	After a closing	What they did
9	“I drove past ___ and thought of you.”	Reconnecting	The street or the house, only if you did
10	“Thank you for your patience when ___.”	After a delay	The delay, in plain words
11	“Working with you reminded me that ___.”	After a closing	Something you learned
12	“I’m grateful for the way you ___.”	Any time	A habit you saw while working together
13	“I hope the ___ is everything you wanted.”	After a closing	The yard, the kitchen, the view
14	“Thank you for the kind words about ___.”	After a review or a compliment	What they said

APPENDIX D | PRACTICE SET

25 note openings, continued

Practice the warm part by hand, not by prompt.

#	The line	Fits	Fill the blank with
15	"It was good to see you at ___."	After running into them	The place
16	"No business in this note. Just thank you for ___."	Any time	One specific thing
17	"Here's to a good year in the new place."	New Year	Nothing. It stands alone.
18	"Thank you for coming back out to ___."	An inspector or contractor	The re-check, the visit
19	"Thank you for picking up when ___."	A lender or title rep	The moment they helped
20	"You asked a good question about ___. Here is what I found."	A follow-up they asked for	Their question
21	"I pulled the sales on your street myself, and ___."	A follow-up they asked for	What you found, with the source
22	"Congratulations on ___."	Any time	Something they told you about their own plans: a new job, a finished project
23	"I learned something from you: ___."	After a closing	The lesson
24	"Thank you for making room for me in a busy ___."	After a closing	The season, the month
25	"See you around the neighborhood."	Sphere	Nothing. It stands alone.

How to use this list. Pick three lines a day in December. Fill each blank with a real moment from your own work and write the note out by hand on scrap paper. If you cannot fill a blank honestly, that line is not for that person. Then use Prompt 2 (page 42) when you are stuck on who or what.

WHAT NEVER GOES IN THE BLANK

- A memory you do not have, or one AI suggested.
- Health, a family situation, faith or money, in any note that touches real estate.
- A number you cannot source, or a prediction about the market.
- Anything that tells the person who their home is for.

APPENDIX E | TAKE THIS WITH YOU

Questions for your broker and counsel

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	Must the brokerage name appear on personal notes to past clients, or only on advertising? Where: card, envelope or both?	Broker	
2	How may our team name appear next to the brokerage name in print?	Broker	
3	May I mail “just sold” for a deal where I was the buyer’s agent? How do I get the listing broker’s consent before closing?	Broker	
4	What do our MLS rules allow on sold data in printed mail?	Broker, MLS	
5	What is our policy on robot-pen and handwriting-font services? Must recipients be told?	Broker, counsel	
6	Which mail class should a robot-pen or font card use?	Vendor, USPS	
7	Which AI tools are approved for client mail, on which plans, with training off?	Broker	
8	How do we record a do-not-mail request, including on vendor lists? Does our mail house suppress DMAchoice registrants?	Broker, mail house	
9	A lender or title company wants its name on our postcard. Who pays what, and how is it documented?	Broker, counsel	
10	May I send a purely personal holiday greeting to a past client whose home is now listed with another broker?	Broker	
11	Who reviews our farm routes and imagery for fair housing before we print?	Broker	
12	What written permission do we keep before using a client’s words on a mailer?	Broker, counsel	
13	What are the HOA and city rules on door hangers in my farm?	Broker, HOA, city	
14	How should we address Florida parcels that show no owner name?	Broker	
15	Does any state we mail into require a license number or other details on solicitations?	Broker, counsel	
16	(Outside Florida) What does my state’s advertising rule require on printed mail?	Broker, counsel	

The honest default. Until your broker answers in writing, treat robot-pen services, co-branded pieces and “sold” claims on deals you did not list as “ask first.” Nothing in this course is legal advice, and these rules vary by state.

APPENDIX F GLOSSARY

Glossary

Plain definitions for the terms in this book.

18 U.S.C. 1725. The federal statute against putting unstamped mailable matter in a mailbox to avoid postage. Upheld by the Supreme Court in 1981.

Aspect ratio. Length divided by height. Letters outside 1.3 to 2.5, a square envelope included, pay the nonmachinable surcharge.

Card tier. Keep List tier 2. Past clients and sphere: a card you sign by hand, with one handwritten line; or a service card in your words that makes no claim to be your hand.

Commissioned study. Research paid for by an organization with a stake in the answer, such as a postal operator. Quote it with who paid.

DMM. The USPS Domestic Mail Manual, the rulebook for what each mail class may carry.

EDDM. Every Door Direct Mail. Unaddressed flats to every address on chosen carrier routes. Nothing personal or handwritten.

Effort heuristic. The tendency to rate things higher when you know effort went in. Replications were mixed.

First-Class Mail. The everyday class for stamped letters and cards, and one of the few classes allowed to carry handwritten or personal mail. A Forever stamp covers a 1-oz letter.

Hand tier. Keep List tier 1. The few who get a real pen-and-ink note from you.

Handwriting font. A typeface that imitates handwriting, printed by machine.

Keep List. System 1. Hand, Card, Route or None, by relationship, with the rules attached.

Marketing Mail. USPS's bulk advertising class. Needs a permit; may not carry handwritten matter.

Nonmachinable surcharge. $0.49 on a letter that is square, lumpy, rigid or has a clasp or string (as of Oct 4, 2026).

Notice 123. USPS's current price list.

Pen Pass. System 2. Your words, an optional AI tidy, your hand, your stamp.

Postmark Plan. System 3. The year's mail on one page, plus the ten-point pre-send checklist.

Preprint. A paper posted before peer review.

Preregistered. A study whose plan was filed publicly before the data came in.

Robot pen. A machine that holds a real pen and writes the card for you.

Route tier. Keep List tier 3. One identical piece to whole farm routes chosen by geography.

SOP 12-7. The NAR Standard of Practice that limits "sold" claims to the listing or cooperating broker.

Stated intent. What people say they will do on a survey, such as "very likely to respond." Not measured behavior.

Vendor claim. A company's statement about its own product or results, not independently checked.

On the exercises and worked examples. Every agent, client, address, note and card in them is **sample data**, written so each idea fits on one page. Do not quote any of it as a statistic. Every source is listed on the next two pages.

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.

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APPENDIX F | SOURCES, CONTINUED

Sources, continued

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

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Dated on purpose. This edition uses data available on Nov 3, 2026. The readings of rules that we label as ours are this course's judgment, not agency language, not legal advice and not a safe harbor. Products and prices are dated examples, not recommendations. Confirm your own state's rules with your broker or counsel.

To Your Next Listing,
Edmund Bogen

Because Mail That Goes Straight in the Bin is NOT an Option!