

# The Turnbull Times

September, 2016 Volume 6

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## **The Ethical Approach; How Doctors shouldn't shoot from the hip**

Back in my May newsletter I wrote about the double lung transplant my Mom received three years ago this month.

Since then lots has happened with her health and medical treatment. Actually as I write this article I sit at an AirBNB in Seattle between doctor appointments for my Mom. After her last trip to the Lung doctors down in Phoenix we as a family decided it was time for a change of scenery.

Our family will be forever grateful for the care the team in Phoenix provided her, but it had reached a point where logistics and a change in approach came into play. After her last appointment in AZ I could tell that my Mom's attitude had changed. One of the major doctors that had been taking care of her for the last three years ago or so told her "we have done

everything we can for you" while we could see her health spiraling in the wrong direction. It was at that point when we started exploring transferring her care to the University of Washington Lung Team where a new outlook and approach couldn't do anything, but be for the better.

After Phoenix telling her that the "odds are slim, Washington typically doesn't accept outside patients" we got her in touch with U Dub and helped push the process through getting her transferred.

In July my Mom started a new chapter in her book of health care and headed over to Seattle to meet with her new doctor. The new Dr. Leise had a much different approach to treatment for my mom. She changed some of her meds, took her completely off some, and had a positive outlook on my Mom's future.

Funny thing is I am no doctor, but I would like to think of my documented approach to something similar that I have witnessed from Dr. Leise. We arrived at the hospital at 8AM in time

to start the battery of tests, and scans before the visit with the doctor.

We went from getting a CT Scan, to blood work, to a Pulmonary Function Test, then finally to her office for the appointment.

This goes just like my documented approach. Initially I will come to your home, do a walk through, run a battery of tests, and prepare your home for the market.

The idea of treating each home like a patient is something that I take pride in. I want to see each and every home I list sell for top dollar, without leaving any money on the table from “shooting from the hip”. After the initial consultation I will sit down, and explore the different options to achieve maximum profit using the Value-Driven Approach.

After the game plan is drawn up, the execution is also critical. Timing and getting the necessary specialists involved to get the desired result is critical.

After my Mom’s morning at the hospital getting the battery of tests and meeting with Dr. Leise she received further testing. The Doc believed that most of her issues are coming from Acid Reflux. This appointment was one of the tougher ones I have ever been to. They stuck a tube the size of a drink straw through her nose, down her throat, and into her stomach to get some video of how everything is operating. The gag reflex of course was out strong, and the discomfort of being awake for this had to be one of the worst tests she has ever had run.

After we were done with the numerous tests done to analyze her Acid Reflux we met with the Digestion Doc. He puts together his team of experts, goes over all of the data and information they had collected from the different tests they

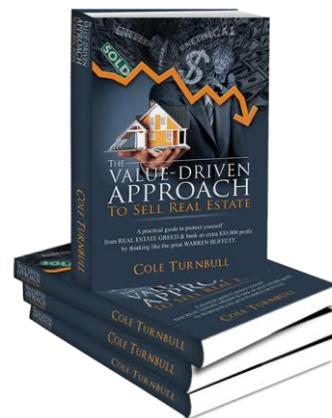
ran, and make an educated decision based on the results of the tests.

As it turns out her Acid Reflux isn’t bad enough in the Doc’s eyes to warrant surgery. They will continue to treat the condition with a medication.

While we were hoping that the Acid Reflux tests were going to come back with a different diagnosis as that would be a telling sign that was giving Mom her issues, we are grateful that the doctor ran the necessary tests, and didn’t run an unnecessary surgery.

Too often I hear horror stories about unethical agents taking advantage of their clients. Typically this is fueled by greed. I touch further on this in my book, [The Value-Driven Approach To Sell Real Estate; A practical guide to protect yourself from REAL ESTATE GREED & bank and extra \\$30,000 profit by thinking like the great WARREN BUFFETT.](#)

If you would like to receive a copy of the book please visit [www.Freebook4cdacharity.com](http://www.Freebook4cdacharity.com). I do not charge for the book, heck I even pay your shipping. All I ask for in return is for you to donate at least \$5 to a local charity of your choice.



## **Airbnb, Uber Meets Real Estate**

### **Millions of consumers love Airbnb, Uber, and dozens of other similar platforms that have disrupted their respective industries. So what about real estate? – how do their secrets apply?...**

Well, first, you have to define what a Platform is.

For this, we can look to the book *Platform Revolution: How networked markets are transforming the economy—and how to make them work for you*. “A platform’s overarching purpose: to consummate matches among users and facilitate the exchange of goods, services, or social currency, thereby enabling value-creation for all participants.”

To make this more concrete, we can look at the dynamics of Airbnb. The platform itself is Airbnb.com, then there exist two different markets. The consumer. The person who is searching Airbnb for lodging options. And the host, who has posted their room or house as an available option. And in between those two, consummating the match, is Airbnb—and for this value-creation, through the match, Airbnb collects a percentage of the transaction total.

So if the consumer jumps on Airbnb.com to find a suitable housing option for their upcoming trip, and they find one. Booking the room or house, for this match—Airbnb collects, say, 15% of the booking fee. The host gets compensated too, and the consumer has secured a great room or property.

Uber works in exactly the same manner. And, right now, because of people’s preference for this 2-sided marketplace, with a Platform in the middle, to consummate matches, Uber is disrupting the hotel industry—in the same manner Airbnb is its industry.

From the book, “Airbnb is, in a sense, in the same business as Hilton or Marriot. Like the hotel giants, it uses refined pricing and booking systems designed to allow guests to find, reserve, and pay for rooms as they need them. But Airbnb applies the platform model to the hotel business: Airbnb doesn’t own any rooms. Instead, it created and maintains the platform that allows individual participants to provide rooms directly to consumers. In return, Airbnb takes 9-15% (average 11%) per transaction.

Again, Uber, same thing.

Uber is, in a sense, in the same business as the Taxi cabs—except Uber owns no cars. They simply match the person who wants a ride, with the person who owns a car, and for their middleman status, collect a percentage of the total transaction.

I say all this to create the foundation of similarity between those platforms (Uber,

Airbnb) and the traditional real estate brokerage. For example, ABC Realty—they're all the same, so it doesn't matter which brokerage we reference—through marketing and promotion, tries to build brand awareness for its company, as a means to create demand on the consumer side, which it then can consummate a match, between that homeowner and one of their ABC agents. And, for their role as the middleman—like Uber, like Airbnb—ABC Realty then collects a 15 to 50% of the paid commission.

Here, though, is where real estate brokerages fail, and how the consumer i.e. homeowner gets the short-end of the stick. In Airbnb's case, consumer demand is built by having more attractive options; rooms, houses, etc. for reservation. If you visited Airbnb and wanted to stay in Seattle, WA. But only found rooms in a run-down, crappy apartment, that more resembled a homeless shelter than a suitable hotel alternative—you quickly would be turned off.

Alternatively, if you searched for rooms and found that every property, posted by the dozens of Airbnb hosts, was superior in amenities and location, and similar in price—Airbnb would be your new favorite option. You would tell your family and friends. And demand on the consumer side, thanks to people like you, would grow exponentially. In fact just this month while in Seattle I had my first Airbnb experience, and it was fantastic.

In our upcoming trips to see the doctors in Seattle we will stay at the same house we stayed at this time around, unless it's booked up. We spent a fraction of what we would have in a Seattle Hotel, and had a relaxing, good experience.

This is, in fact, exactly what you've seen with Airbnb and Uber, in their respective industries.

In the real estate industry, though, here's the problem. The broker, ABC Realty, doesn't have any agent with any documented alternative, to achieve for the homeowner, a superior result in terms of profit.

Think about it. I mean it. Really think about it.

Think about all the real estate companies that you can possibly name. And now, please enunciate to me, the methodology that any of those companies use to guarantee to homeowners a superior result—more profit, a better experience?

I bet you can't. And that's because these brokerages—and, all brokerages—none of them operate as true platforms, and do not understand the disruptive forces of the 2-sided market business model.

In part two of this article, we'll dive deeper. For starters, though, for there to be viral word of mouth, a standardized method/documentated approach must exist to guarantee the homeowner the greatest outcome possible.

### **Brain Teaser**

Two Fathers and two sons each shoot a duck.

-No one has shot the same duck.

-Only 3 ducks have been shot.

How is this possible?

Text the answer to 208-660-6079 to be entered to win \$25 gift card to Paddy's.

# Coming Soon!!

All of the materials have arrived, and I will be starting my weekly podcast "Coeur d'Alene Advice Givers" next week!

The **Coeur d'Alene Advice Givers Podcast**, in a sense, works just like Dirty Jobs with Mike Rowe, which aired on the Discovery Channel for many years. To book and schedule future guests, in addition to our own efforts to find the best minds, we depend on your recommendation of local experts, inspiring entrepreneurs, and thought-leaders in the community. In other words, who should we Interview? Have a recommendation? If you know of someone who has an important message or story to tell, please introduce us. My email is: [Cole@CoeurdaleneAdviceGivers.com](mailto:Cole@CoeurdaleneAdviceGivers.com). *Thank you!*

For booking please visit:

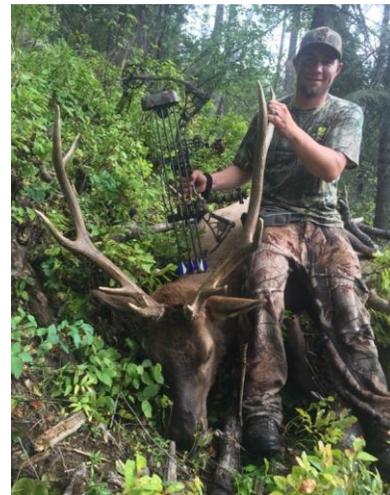
<http://localadvicegivers.com/coeurdalene>



# The Brag Board



Congratulations to Calli and Scott Schmaltz on their new baby boy, Lucas Wade Schmaltz.



Congratulations Ty Sanders on your Archery Bull Elk!



Congratulations Ryan Alltus (AKA BTH) on your Monster Bull Elk taken in New Mexico!

# Tales from the Hood

## **Real stories from Cole Turnbull's every day experiences. The Good, The Bad, and the Ugly!**

Recently A LOT of attention has been brought upon Colin Kaepernick and other members of the NFL for sitting and or kneeling during the playing of the national anthem before games. This has been a very hot topic all around the country for the last couple of weeks.

Kaepernick decided to take a seat on the bench originally during the National Anthem in the niners first pre season game on August 14<sup>th</sup>, and again on August 20<sup>th</sup>. This went unnoticed by the media as Colin wasn't in uniform. Finally on August 26<sup>th</sup> in the Niners third pre season game the media caught Colin sitting on the bench during the National Anthem.

"I am not going to stand up to show pride in a flag for a country that oppresses black people, and people of color" Kaepernick stated after the game.

Since then there have been many players around the league that have joined into the "movement", but the "movement" has changed from sitting, to kneeling. Teams such as the Seahawks and Chiefs organized a team demonstration by locking arms during the anthem on the season opener September 11<sup>th</sup>.

The issue I have with Colin, and other members of the league isn't the message they are trying to send, but the way they are doing it.

In a recent article I read on ESPN really hit the nail on the head., "Master SGT. Cedric King on Colin Kaepernick: Kneeling will not stop the injustice"

Master SGT. Cedric King lost both of his legs in Afghanistan while fighting for our country said "I respect his courage to stand with those who have been oppressed in this country and wish more people would take action rather than sit passively". He went on to say "I hope that he (Kaepernick) realizes that just sitting or kneeling will not stop the injustice which he is in strong opposition of"

SGT. King and I have a similar train of thought on this topic. The media has been focusing on who is kneeling, or demonstrating instead of the message the players are trying to get across.

Kaepernick did pledge to donate a million out of the 114 million dollar contract he signed back in 2014 to organizations fighting social injustices and police brutality. But what else is going to be done to solve these issues?

I am in no way an expert in the field of solving social injustices, but as time goes on the demonstration has shown to be running out of fuel.

The media has basically stopped talking about the demonstrations, and the general public has better shit to do than worry about whether or not players are remaining on a knee during the greatest anthem in the world.

You see Kaepernick, and all of the other players that have joined in the protest haven't thought this out very well. In order to stand behind their actions, they will have to continue to kneel, raise a fist, or lock arms for eternity. There is no exit strategy.

Social injustices aren't something that is new to this country. From the moment the Europeans came to the Americas there has been social issues.

At certain times social injustices hit a boiling point, shit hits the fan for a few weeks, and then it gets back to room temperature. Nothing is ever completely solved, and no good has been accomplished. As a nation we simply revert to where we were before the madness and continue on.

So my question is will players such as Kaepernick continue to kneel, raise a fist, or lock arms until social injustices are solved in our GREAT country? I doubt it.

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# THANK YOU

Cole is a great realtor who knows the CDA area. He is very patient and understanding even through all my impatience and many questions. I would strongly recommend him to any friends or family in need of selling or buying a home. Matt, CDA, ID

Thank you for the opportunity to help you Matt and Holly! Excited for your new home!

Cole Turnbull is a fantastic agent. He made everything so easy for us, as first time home buyers. We enjoyed everything about our process in working with Cole. He was always answering our numerous questions promptly, and honestly. We didn't feel like we were just another number, just another sale. It felt like he was really there for us, and to help us find the perfect home for our family. If we ever have a need for an agent, we will definitely give Cole a call- I have already recommended him to friends buying in the area too, and will continue to do so for anyone I know looking to buy a home. Kathy Patzer, Rathdrum

Thank you for the kind words Kathy and Ethan. Very thankful for the opportunity to help you!

# The Turnbull Times

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## September Edition

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**About the Author-** Cole Turnbull is an entrepreneur and relentless innovator of the real estate industry. He is the creator of the "Value Driven Approach to Sell Real Estate". Fortunate enough to be one of the few who were born and raised in North Idaho. Cole Enjoys spending time in the great outdoors, and is an avid Seahawks and Sun Devil fan.

Cole also supports many great national charities too, such as: National Foundation for Transplants, St. Josephs Foundation, Boys and Girls Club, Movember Foundation, Forward Assist Foundation, Rocky Mountain Elk Foundation among others. Being a committed philanthropist he hopes to raise/donate over \$10,000 to local charities each year.



This newsletter is intended for entertainment purposes only.



