

The Turnbull Times

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The Journey is What Happens Between The Start and Finish

Jeez summer is just flying by. I feel like the 4th of July was just yesterday, but before we get to the 4th, let's rewind to the 3rd of July.

There we were, Tab and I in the middle of the Coeur d'Alene River mountains on the side by side, just the two of us. Twenty miles from camp taking in the beautiful scenery. In full explorer mode.

While we were stopped to look at an elk feeding on the mountainside across the canyon I had noticed a marked trail for atv's, so I took it expecting it to meet back up to the road further down the mountain...

About 4 miles in on the trail my mental compass was starting to go off. We weren't going down the mountain, but rather traversing away from the road we had left. The sun was starting to set, and the gas gauge was quickly approaching empty.

Tab began to notice the gas gauge as well and began to ask if we were going to run out of gas?

"No I assured her. We will be fine." I said in an assuring tone.

If we turned around to back track, we could possibly make it back to camp with the gas we had, but my curiosity and confidence kept us moving forward.

Every time I would stop to pick up firewood, Tab was checking for supplies.

We had no food, no water, no beer, no vodka. Just a chainsaw, some matches and tissue paper...

I was at a point to where I would never live it down if we ran out of gas on that mountain, but I had faith that following my instincts on the road less traveled would work out.

Each mile down that trail I kept my faith, and kept Tabatha believing that I knew we were

going to make it back to camp that night, in the side by side.

Eventually 8 miles of trail later, as the sky was darkening we found ourselves out on a road. I wasn't exactly sure where the road was going to take us but I could tell it was well traveled.

Within a few miles I had my bearings, and knew exactly where we were. I assured Tab that we were going to make it back to camp and not have to sleep in the woods with no supplies or walk out in the dark.

And make it back to camp we did...

You see the difference between the driver and the passenger in this situation is I have been faced with being in the woods in the dark before. At first it's an unnerving idea. I was terrified of it. But once I experienced I realized it wasn't so bad.

After all what was the worse thing that would have happened to us? We wouldn't have starved. I did have my pistol, we could have fired up some squirrel on the fire if need be.

As for the water, well the stuff coming out of the mountain isn't ideal, but I've drank worse.

What we do as humans is we try to avoid obstacles because they make us uncomfortable.

They challenge us, and usually give us experiences we never would normally have.

But it's important to have a leader that knows the way. One that may not know the exact path along the way, but knows how to make it to the finish line.

Like Christopher Columbus.

Could you imagine the pressure he felt as they set off across the Atlantic Ocean in discovery of the new world? Any signs of uncertainty or weakness they would have lost the confidence of the entire crew on board.

But Columbus didn't waiver. He couldn't.

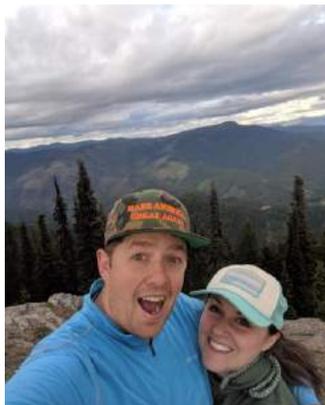
He knew he was in charge and responsible for the expedition.

Or have you ever watched the show Running wild with Bear Grylls where he takes celebrities on expeditions in the wild?

My favorite episode is where Beast Mode goes out with Bear in Corsica. I mean talk about being out of your element. Beast Mode who is from the streets of Oakland, to putting his faith and trust into Bear getting them through their expedition which included killing a hog with a homemade spear.

Beast mode would have been lost the moment he stepped foot on that mountain.

Every day in real estate we are challenged with obstacles as the leaders of the expedition. Financing, inspections, deadlines, busy contractors, you name it, we face it. However we realize being the navigator of the expedition that we are responsible for getting our passengers through the excursion with the least amount of stress possible.



Just remember, your passengers don't always need to know when the gas light is on. All they need to know is that they can trust you, your instincts, your intuitions and leadership to get them home.

Tab & I on Cougar Peak Before she saw the gas gauge

The stage is being set for our 5th Impact Club event. The event will be Thursday, September 13th at Paddy's Sports Bar from 6:30 – 7:30 pm. Nominations for charities will begin on the week of August 20th. We are in the middle of creating a database of local charities and non-profits for members to nominate, but need your help in building that out so they all get a crack at \$11,200 or more this September. Have the group leader go to this site, and register <https://impactclub.com/charity-registration/>. In the matter of 4 events we, as Impact Club Coeur d'Alene donated \$41,300 to Newby-Ginnings of North Idaho, The Anna Schindler Foundation, Camp Journey, and Matt's Place Foundation. Who will be next?



EVENT #5: SEPTEMBER 13TH, 2018 PADDY'S SPORTS BAR 630-730PM

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ENTREPRENEURS. PHILANTHROPISTS. LEADERS.

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A Case Study- How First Time Home Buyers Applied The Value-Driven Approach to Buying Real Estate

For a couple years now I have been putting “The Value-Driven Approach” to work in helping clients maximize their profits in the sale of their homes. It all stems from our documented approach, “The Value-Driven Approach To Sell Real Estate”, but what about our approach to helping clients buy real estate?

The psychology that goes into it can be applied directly to the purchase, just flipped. When working with buyers we are constantly on the look for mistakes made by home sellers, in which can generate greater value than if you were to take a cost approach. We look for those deficiencies and help coach our clients in ways in which they can take advantage and generate equity after a purchase.

However it isn't always as black and white as it seems, especially when you are dealing with new construction at entry level prices.

Meet the clients

Kyler and Nick. This amazing couple just gave birth to their beautiful baby boy Braxton, and knew it was time to get serious about investing in their futures.

I have known Kyler for around ten years as she used to be our phone girl back in the day at the Coeur d'Alene Resort's valet and bell desk. I met Nick through friends of friends on the softball fields, and through fantasy football.

The Situation

Nick and Kyler were faced with the challenge that many first time home buyers are challenged with. How do you afford a baby,

and buying a new home with prices going the way they have been? They first met with their lender Andy years ago, to get on track for becoming home owners.

The options

Option 1: They could continue to rent, further paying someone else's mortgage and not building towards financial security.

Option 2: They could take the path that has made so many Americans comfortable and even wealthy financially by investing in real estate even with the market reaching all time highs in prices. It is a proven statistic that the long game of real estate is one of the safer investments you can make.

The Decision

For Nick and Kyler option one was something they knew wasn't best for them, but we were having a tough time finding what they were looking for at their price point. They backed off the market for a few months, and were able to get their financing increased to where it needed to be to buy the new home they had been eyeing.

They had decided which neighborhood they wanted to live in, but weren't sure about the floor plan. When we sat down with the builders' agent we went over their plans for future homes on the street they were looking at, and weighed the pros and cons of the two floor plans they had in mind.

One was a very popular floor plan, actually was the one that they were walking in thinking they were going to go with. The challenge is that every other house on the block is that

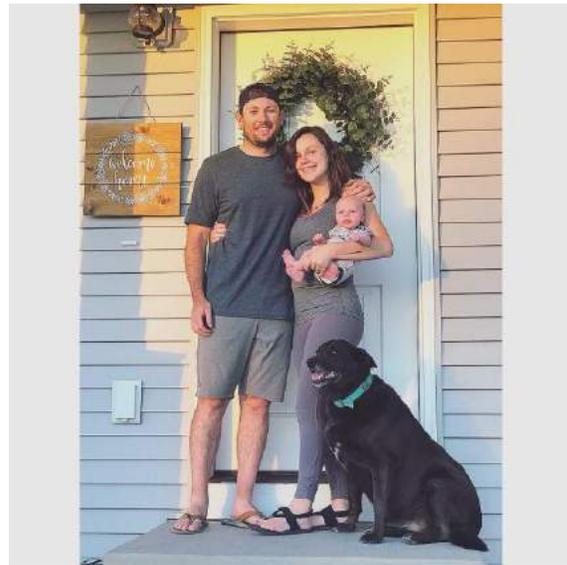
same floor plan. On resale it makes it far more difficult to manipulate your values when you have ten of the same houses. With that in mind they decided to go with the floor plan that had yet to be built by the builder.

The Outcome

After putting an offer on the home, and getting it accepted back in late April the waiting game began. Being a track home there were some finishes,

stressed to them in getting a home inspection even on a new build.

Fortunately for us, we were able to avoid any big mishaps, and navigate to an on time closing in this market of new construction which has been almost unheard of!



“

Cole was everything a realtor should be. Very professional & supportive of all of our houses. He gave us straightforward answers and it never felt like he was telling us what we wanted to hear just to make money.

Communication is super important when buying a home, especially as a first time home owner. Cole was always available to answer my questions via email or by call/text. I never felt like I was out of the loop throughout this entire process.

I HIGHLY recommend Cole Turnbull for any of your real estate needs. He is extremely knowledgeable about the area, very professional, an excellent communicator and more importantly, a genuinely great person. We couldn't be happier with our experience purchasing our first home, and Cole was a huge part of that. Can't thank him enough.



Kyler Healey - Post Falls, ID

On behalf of Cole Turnbull
REALTOR[®], Lic# SP90532
Professional Realty Services Idaho
<http://www.realsatisfied.com/Cole-Turnbull>

As for the future, well I can't predict what it will hold, but what I do know is that when Nick and Kyler go to sell their home and make the move up they will be happy that they went with the less popular floor plan when it comes to executing the Value-Driven Approach to Selling.

Cheers to you and your accomplishment Nick and Kyler, and thank you for the kind review!

colors, flooring, etc that were to be decided and they did an awesome job with their choices on those. While it was by no means a perfect build from start to finish, it was pretty seamless as far as recent experiences have been with new construction. With the industry booming, builders have been putting up homes as fast as possible, in which sometimes results in missed details, and questionable building practices which is why I



You are Your Brand with Andy and Jennifer Morsell of Mountain Madness Soap Co.

A soap making hobby, turned into a business about fourteen years ago in Fairbanks, Alaska. Jennifer, whose past time turned into Mountain Madness Soap Co. met Andy Morsell and soon the two fell in love with the not only each other but also with a business of natural homemade soaps.

As the businesses demand grew Jennifer's made the decision to leave her previous day job of dental assisting to take on the soap business full time. Andy who also had another day job eventually decided to take on the soap business full time as well. The two who have unique strengths in different parts of business have developed a productive and successful partnership that has grown with Mountain Madness Soap Co.

Mountain Madness prides themselves on high quality natural homemade soaps that are all handmade. The company uses local ingredients that have health benefits to create the best product for your body. Their product in its most raw form is similar to the values that Jennifer and Andy live by and how they run their business. By being direct, honest, true, genuine and nice to those around you "can add positivity in places where positivity is needed".

Andy states "we are also proud of where our business has grown over the years" and Jennifer says "our goal has never been to be rich but to provide a great work environment, enjoy work everyday, and be an asset to the community. That's what drives us!"

To find out more about Mountain Madness Soap Co. head down to their story off of Sherman at 310 East Sherman Avenue, Coeur d'Alene, ID 83814 or head to their website at <https://www.mountainmadnesssoap.com/>



Follow Your Passion with Your Neighbor Danica Gilbert of Slate Creek Brewing Co.

"Sometime you want to go where everybody knows your name and they are always glad you came!!" and that is no exception at the newly reopened Coeur d'Alene establishment, Slate Creek Brewing Co. Slate Creek has a special place in the heart of the new owner/operator Danica Gilbert, who started out here bartending, and then managing the brewery that she loves so much.

Located off of fourth street and spruce, Slate Creek Brewing Co. offers a quaint tasting room where locals from all walks of life come together to swap stories, catch up, and make new friends. "That's the best part about this place" Danica states, "You are forced to talk to the person next to you".

Before Danica took over, the business closed its doors and left a void in the brewing culture of Coeur d'Alene. That void was nothing compared to the the feeling Danica felt, she compares the vacancy to a "bad breakup". Something had to happen, Danica decided to take on the challenge of buying the business and opening back up the favorite meeting place of many with the support and help from the previous owners.

With the reopening, new ideas, events and local collaboration has added a new flair to the business. Adding to the fun, many musicians perform frequently in the taproom. Currently Danica is learning, growing, and developing the future of Slate Creek and continues to develop new ideas and outlooks for the years to come!

Stop in, meet a friend, have a cold beverage and enjoy the place so many people missed. Welcome back Slate Creek!

Check them out at their taproom located at 1710 N 4th St Ste 115.



Serving Those Who Serve with Glenn Gatherer of Nate's New York Pizza

Giving back to the men and women who provide us with a life of freedom has always been a priority to Glenn Gatherer.

Growing up with a father who was in the armed forces, and having friends who are police officers, Glenn realized there was a need in the community.

Nate's New York Pizza wants all law enforcement, armed forces, EMS, etc. to feel safe, comfortable and at home in their establishment.

Not only do people in uniform enjoy the experience, but customers with a large appetite do as well. The serving sizes are made to fill you up, especially in regards to the 36 inch pizza challenge that Nate's is known for.

The challenge requires a team of four to eat a pizza weighing in at 24 pounds and each team member is responsible for their own two slices of pizza. The catch is that the two pieces equate to an 18in pizza by yourself.

Out of 17 teams, no one has yet to complete the famous 36 inch pizza challenge. However, if a team were to win, they would receive their extra large pizza for free and win the challenge pot which contains 25 dollars from each losing team. The challenge may not be for the faint of heart, but Participation and donation to local charities is something that Nate's New York Pizza holds dear to them.

Each year, Nate's participates in Holidays and Heroes, where they donate 60 pizzas to Post Falls Police Department and other local agencies while they help underprivileged kids shop for Christmas gifts.

Check out Nate's New York Pizza located in Post Falls at 920 ID-41 and Mullan or give them a call at (208) 773-6697.



Have Grit with Michael Pereira of Pereira Consulting

Coeur d'Alene native and avid businessman, Michael Pereira finds pride in his home town and does everything he can to make Coeur d'Alene a better place.

With visions of a brighter future and growth for the city, Michael decided to make a stand and run for District 4 Senate. Not only has he taken on that challenge, but he also runs two small businesses Pereira Consulting and Studio Ten-20 jointly with his wife.

Speaking towards Michael's goals as a politician, Michael understands the need for education improvements in the area. There's a substantial need for advancement in education and focus in areas such as tech trades and innovation, which Michael wants to push towards. Along with education, he also sees serious needs in infrastructure to balance the growth of the city with our growing population.

"Education is the base of everything" and Michael sees improving education as a top priority for our community. "Successful kids, leads to successful businesses, which leads to a successful Coeur d'Alene".

But ultimately, Michael says "at the end of the day we need leadership that works with people, who knows how to create relationships with people and unites the community for the common purpose. What can I do to help? What can I do to make Coeur d'Alene better?"

Regardless of his political aspirations, Michael has truly embedded himself in the community. Not with just politics, but he is also involved in CDA 2030 as a board member, The Coeur Group former President, he is also on the board for Idaho Drug Free Youth, and much more.

Michael Pereira, is making an impact on Coeur d'Alene we look forward to watching it continue!



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July Edition

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.



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