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# Time to Take Charge

## **BY JILLY MacDOWELL**

It's worth mentioning that I produced this edition of NAMB Central while going under contract on a house. My fourth offer in as many years and the first one accepted! I'll be moving back to my adopted hometown, Philadelphia, where I went to college (Tyler School of Art, 1988).

That's where I learned graphic design, using expensive Koh-i-Noor ink pens, rubber cement & X-acto blades -- the kinds of "outernet" design tools our future leaders look at as adorable vintage pieces.

The fact is we need our techie twentysomethings, our future leaders, now more than ever! The mortgage industry, the country, the world – it's all moving at breakneck speed and rubber cement isn't going to slow it down.

So, in this issue of NAMBCentral, we look at leadership in practice and in theory. In an effort to build educated, powerful businesspersons, eventual board members and stewards of tomorrow, NAMB officially launches its Future Leaders program. Coach/trainer and NAMBCentral contributor Ron Vaimberg dissects the differences between leadership and management.

I also take a look into identity theft. Admittedly, I've always said, "I'm an open book." But here I am opening the literal book(s) to an agent, a lender, a broker and countless other parties in the precariously, critically timed theater of a home sale. They've earned my trust but I'll still keep a close eye on my credit report after the tranaction. Privacy matters! Protect yourself!

Tell me what's on your mind. Who do you want to hear from? Email magazine@namb.org. I promise, with each month, NAMBCentral will expand to cover the issues you care about. **NC** 

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SALES:
Valerie Saunders
MARKETING:
Jilly MacDowell
MEMBERSHIP:
Brad Patterson
ADMIN:
Hunter Higginbotham