

# O NOV/DEC REAL TO R Your local association news source



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### PRESIDENT'S MESSAGE: Planning Season

Just as farmers have planting seasons, REALTORS® have planning seasons. As we head into the holidays it's a great time to reflect on and celebrate the years accomplishments and begin planning for the coming year. Two of the most impactful habits in Steven Covey's 7 Habits of Highly Effective People are Habit 2, Begin With The End In Mind and Habit 3, Put First Things First. These are great suggestions for effective planning. The first step is defining your clear goals and the second step is prioritizing your activities for achieving those goals. This process applies to individuals and organizations alike. Almost any organization that is having success has clearly defined goals and a road map for reaching those goals.

Here at SCCAR, our leadership team takes time to craft a strategic plan for our Association and then use that plan to guide us when making important decisions that affect our members and staff. This plan reflects the tenets of our mission statement and the values we aspire to.



Pete Cullen 2021 SCCAR President Bailey Properties

cont'd on page 2

#### President's Message Cont'd

For individuals the process is basically the same. One way to get clear on your goals is to get clear on your values and decide what is most important in the different roles we all play, whether family members, community members, or professionals. Covey stresses the benefits of crafting a personal mission statement to support that value clarification. The compass, not the clock, should be our North Star to guide us to our destination. When we disconnect from our values, we run the risk of going off course and being busy without being productive.

Earl Nightingale in his classic recording "The Strangest Secret In The World" uses the analogy of a ship in a harbor getting ready to sail for a destination. The captain and the crew start the journey with a clear destination and a chart to guide their way. Imagine now a ship without a captain, crew or destination that is let to drift on its own with no one at the helm. It's pretty clear that only one of those ships has any chance of reaching its desired port of call. So it is with us.

Now is a great time to plan for the upcoming year. What do you want to accomplish in 2022? What personal and business goals are important to you? Take time to really think about where you would like to be personally and professionally this time next year. This will be time well spent as planning and organizing your courses of action are high leverage activities. To quote Archimedes from the third century BCE, "Give me a lever long enough, and a fulcrum on which to place it, and I shall move the world." Each of us has the opportunity make a positive difference in our own lives and in the lives of others. It all starts with a clear vision of what that looks like for each of us personally and a road map for achieving that vision.

Finally, keep it simple. The most effective personal and business planning is uncomplicated and concise. Aim high, have fun and enjoy the journey.

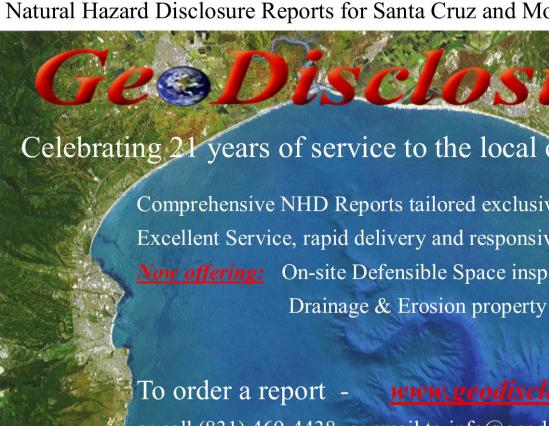
With Gratitude and Appreciation, President Pete

### 2022 Dues Notice

Annual Association Dues bills will be sent out in early November.

Depending on your delivery preference you will recieve your bill either by mail or email. The deadline to pay your dues is December 31, 2021.

Thank you







### Natural Hazard Disclosure Reports for Santa Cruz and Monterey Counties

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or call (831) 469-4438, or email to info@geodisclosure.com

### **Annual Golf & Cornhole Tournament Raises Thousands for Local Charities**

A rocking good time and a super success sums up our annual Charity & Cornhole Tournament held at DeLaveaga Friday, September 24! It had been too long since we had seen many of you and it was a genuine treat to see everyone. Thank you to everyone who came out to play and who contributed to helping us all give back our community. It all would not have been possible without our events committee, volunteers, sponsors and raffle donations - thank you one and all!

#### **Our Charities**

Jacob's Heart Children's Cancer Support Services, Second Harvest Food Bank Santa Cruz, Santa Cruz County Association of Realtors Housing Foundation

#### Our Sponsors

ARE Inspections. All Cal Financial, Anderson Christie Real Estate, Bay Federal Credit Union, David Lyng Real Estate, Duncan Plumbing, Envoy Mortgage, Flagstar Bank, HomeGuard Incorporated, JCP/LGS Disclosures, Killer Whale Painting, IoanDepot, MLSListings, Santa Cruz Lending Group, TourFactory Bay Area

#### **Our Events Committee & Volunteers**

Connie Landes, Suzanne Gorham Schmidt, Loree Doan, Tamar Frey, Jennifer Lyng Watson, Kristie Dalman-Goes, Jim Black, Lori Lester, Julie Lynn, Dwayne Dawson, Jeri Skipper, Vanessa Haven and Mary Thomas

#### **Our Raffle Donors**

Jim Black, All Cal Financial - Sereno - Jeri Skipper, Financial Solutions Home Loans, Inc. - Reinita Osborne, Fidelity National Home Warranty - Baily Properties, Inc. -Spenga - Santa Cruz Lending Group - Gordon Rudy, Schwarzback Assoc. REAL-TORS® - Steve Johnson, Monterey Bay Properties – Anderson Christie, Inc. – Steve Clifton, Seabright Mortgage - Pete Cullen, Love Livin in Santa Cruz - Iris Littrell, First American Home Warranty – Debra Frey, Intero – Marvin Christie, Anderson Christie, Inc. - Mary Thomas, Bradfield & Associates.







1st Place: Shaye Carter, Mackenzie Hesson, Jeremy Larson, Brant Schenk 2nd Place: Thomas Ronzano, Phil Dundas, Bassel Fal;tas, Burt Murcado Cornhole: Dwayne Dawson & Walt Heil Closest to the Pin: Monika Davidson & Bennett Bilgere Best Dressed: Kiss - Misty Ewald, Jeff Wickum, Brian deDiego, Paul Locatelli Best Decorated: Duncan Plumbing













**Events** 







### WE JUST WANT TO SAY... THANK YOU! We are so grateful to our sponsors who are committed to our industry, community and SCCAR. Thank you for your continued support! santa cruz ending group tourfactory" CHRIST REAL ESTATE Bav Federa ALL CAL FINANCIAL **GeoDisclosure** MORTGAGE **⊜JCP**







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2021 Real Estate in a Digital Age report. The report takes a look at how technology is used in the home search, by real estate firms, and by REALTOR® members, and how social media and other trends are shaping real estate moving forward.

### Read full report



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## What Sellers Really Want From a Listing Agent

Sellers want to know real estate agents are listening to them before they give you the listing.



Sellers want to be heard. Sellers today have access to information and technology, and they want to know they are speaking to an expert who can give them wise advice. They want you to listen to their goals, their dreams, their wishes. They want to tell you about their property. They want you to appreciate their property. They want you to be the champion of their home, of their value, and they want to know that you're going to fight for them.

Next, they want to hear about the marketing. What are the things you're going to do to bring exposure to the property, but to also deliver that right buyer? Emphasizing the proactive marketing methods will help you get away from spending a significant amount of money on marketing. Because now you're showing them that it's not just about running ads in a magazine, it's about the proactive things you do to go out and find the ideal buyer.

Make sure you're leveraging the tools and the resources that your company provides. Whatever tool, technology or feature you are presenting, you need to answer the question, "How does this benefit the seller?"

Of course, they want to know a little bit about you and your track record. For those of you who have a strong track record, leverage how your experience and expertise will net

them more money. For those of you who do not have a big track record, leverage the power of the track record of your company. Use what you've got.

After that, you need to prove to them that you will follow through with everything you say you'll do. The proof will be in your reviews and your testimonials.

#### In summary here is what they really want to know:

- That you're on their side, defending their home, defending its value.
- They want to know who you are and what you bring to the table and that they feel comfortable working with you.
- They want to know a little bit about what you are going to do to market their home and find their ideal buyer.
- And finally, they want some reassurance or proof that you will keep those promises and keep those commitments.

Think about it from their perspective. Walk a mile in their shoes. Enter the conversation in their mind. When you're there at that meeting, make it very engaging and interactive

By Debbie De Grote, RealTrends

# Your REALTOR<sup>®</sup> Action Fund Dollars at Work!

SCCAR, through government affairs staff and committed REALTOR<sup>®</sup> members, has well-connected, politically astute individuals working hard to ensure that issues affecting our industry are addressed in a manner that will benefit our community. Much of the work we do involves building and maintaining strong relationships with public-sector officials so the flow of information between us and them is constant, comprehensive and trusted. Below is some of the work your RAF funds allowed us to make happen this year.

#### **Public Policy**

We constantly monitor policy issues throughout our various jurisdictions to educate ourselves, our members and local public officials about the impact policy decisions have on the real estate industry. Here is an abridged list of topics addressed during 2021:

- Capitola Mall Revitalization
- Housing Element Compliance
- Residential Entitlements Advocacy
- Modifications to Help REALTORS<sup>®</sup>
- County and Watsonville Sewer Lateral
- Regional Housing Needs Accountability Advocacy
- Ordinance Updates:
  - COVID-19 Shelter in Place Eviction Moratorium Opposition Advocacy Loosening ADU Restrictions

#### Member Engagement/Education

#### **Government Relations**

Over the past year, we have met face-to-face with the following (partial list) to communicate REALTOR<sup>®</sup> views with both our state and local representatives:

Mayor Jimmy Dutra, Watsonville Mayor Derek Timm, Scotts Valley Carlos Landaverry, Watsonville Housing Dept. Guy Preston, SCCRTC Councilmember Shebreh Katalari-Johnson, City of Santa Cruz Mayor Yvette Brooks, Capitola Supervisor Zach Friend Supervisor Bruce McPherson Assemblymember Mark Stone Senator John Laird Councilmember Donna Meyers, City of Santa Cruz Lee Butler, City of Santa Cruz Planning/Building

An extremely important component of our work is how it is communicated back to you. We constantly strive to keep all information up-to-date under the "Advocacy" section of our website. Additionally, we send out government affairs-related articles through our weekly Local Government Watch, SCCAR newsletter and weekly eScoop. Lastly, each year we host our "State of the County Breakfast" which serves as a key opportunity for members to engage with local government leadership.

Help protect your livelihood by contributing to the REALTOR<sup>®</sup> Action Fund in your 2022 Dues payment!





# **Understanding the NEW RPA**

### New Residential Purchase Agreement (RPA) Training

For the first time since 2014, the California Association of REALTORS<sup>®</sup> has issued a complete makeover of the standard Residential Purchase Agreement (RPA), the standard form used in the overwhelming majority of California home sales.

With the RPA being the cornerstone of every successful real estate transaction, REALTORS<sup>®</sup> should be extremely well-versed with the principles and applications of this form. With this forms' release slated for December 2021, get detailed instructions on how to properly complete and use the RPA from one of our experts, Renee Mello, Keller Williams Realty – SC!

#### Learning Objectives:

- Get familiar with the latest changes
- Receive instruction on forms related to the RPA such as the Residential Listing Agreement (RLA), Requests for Repairs (RR), and more
- Understand all mandatory and recommended disclosures
- Learn how to create, modify, cancel, or close a transaction
- Ensure all commissions are paid-in-full and on-time
- Better serve and protect your clients



Instructor: Renee Mello, SCCAR Past President

#### Education

Wednesday Training Dates: November 3 November 10 November 17 9 AM - 12 PM via Zoom

Register at www.mysccar.org or 831-464-2000. Fee \$25



### **Education & Event Highlights**

Find a complete line up of classes on our website at mysccar.org

#### November 3, 10, 17: Understanding the NEW RPA

With this forms' release slated for December 2021, get detailed instructions on how to properly complete and use the RPA from one of our experts, Renee Mello, Keller Williams Realty – SC!

#### November 5: Lenders Panel 2021

Contingencies, CZU Lending, COVID, Appraisals How the lending landscape has been affected and what the future could hold.

#### **November 12: Upcoming County Projects**

This class will discuss major projects on the table, planning obstacles facing builders, solutions to red tags and unpermitted structures, biggest hurdles working with county/city planning/building depts.

## **LENDERS PANEL 2021**

**Friday, November 5, 2021** 9:30 - 11 AM

Zoom event



Flagstar Bank

Envoy Mortgage Academy Mortgage American Advisors Group

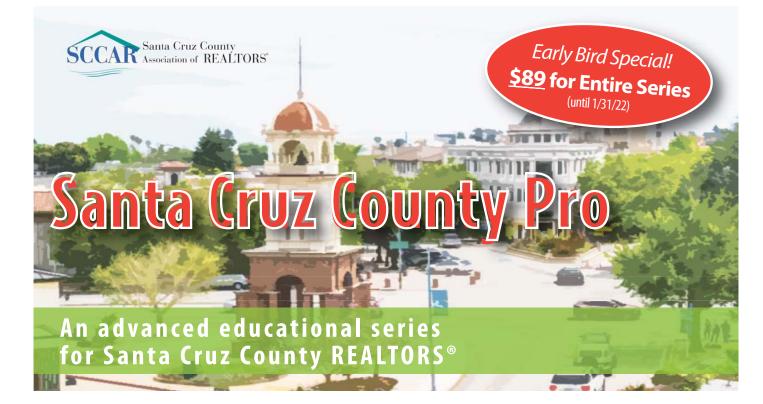
Contingencies, CZU Lending, COVID, Appraisals How the lending landscape has been affected and what the future could hold.



#### SAVE THE DATES

JAN 19, 2022 Measure J & O

FEB 2, 2022 Multi Offer Market Panel



Santa Cruz County Pro is designed to provide REALTORS<sup>®</sup> with knowledge and information to better assist their clients in buying and selling real estate in Santa Cruz County. Upon completion of this series you will have obtained advanced skills about the workings and nature of Santa Cruz County communities and earned your SCCP Certificate!

#### What Attendees Are Saying...

"Wow what a great series! I recommend this series for any part-time or full time Realtor. Great topics and lovely teachers! *Sheila Feddema, Broker, REALTOR*®

- "Well organized. Wonderfully informative. Well worth the time." - *Mike Young, REALTOR®, Broker Associate, MBA, SFR, CDPE, HAFA* 

- "The SCCP series of educational courses for REALTORS® has been fantastic this year! I have learned so many new things about Santa Cruz County!" *Ruth Bates, REALTOR®, Broker Associate & MBA* 



Presented by the SCCAR Education Committee

#### Education

# 2022 Schedule\*

Course 1: February 18 - History & Culture
Course 2: March 18, 9:30 AM - Legislative Briefing
Course 3: April 22, 9:30 AM - All About ADU's
Course 4: May 20, 9:30 AM - Land Use
Course 5: June 17, 9:30 AM - Affordable Housing
Course 6: August 19, 9:30 AM - City & County Schools
Course 7: September 16, 9:30 AM - Coastal Commission
Course 8: October 21, 9:30 AM - Geology, Biology & Climate
Course 9: November 18, 9:30 AM - Upcoming County Projects

\*Seven of the nine classes need to be completed to earn your certification. Order of classes is subject to change.

### Pricing: After 1/31/2022 is \$159 Individual classes are \$20 each

Register online at: www.mysccar.org/wpress/sccp or call 831-464-2000

# Your Year End Contribution Will Help Locals in Need

It sure has been a great year in the real estate world! Thank you so much for your contributions to the Santa Cruz County Association's Housing Foundation.

Because of your support, we have been able to help teachers, single parents, community heroes, veterans, and seniors buy new homes. So far this year, the Foundation has provided closing-cost assistance to 9 buyers (totaling \$22,500). We hope you will continue to work with us and help us reach our goal of raising an additional \$100,000 in 2022. Each assistance grant is for \$2,500, so we would be able to help 40 more buyers next year. That would be AMAZING!

As we approach the end of 2021, please consider a year-end donation to the Housing Foundation. Donations are 501 (c) (3) tax-deductible. Your donations directly help your community.

It's easy to donate, just go to the Housing Foundation Website www.sccarhf.org and click on How to contribute.

Thank you for your help!











www.sccarhf.org



Hey SCCAR members! SCCAR wants to know what you and your offices are doing for our community! We are aware that many of you, either individually or through your office, support charities and volunteer in a variety of ways to make our community a better place and want to recognize those efforts. To assist in that endeavor, we are initializing the #screaltorsCare hashtag on facebook to pull together those activities into one common topic.

Its' easy! Whenever you or your company post about giving back to the community add #screaltorsCare to the post! This will make it possible for us and others to easily find out what good works are happening and acknowledge those efforts.



## Essential iGuide Benefits for Every Real Estate Agent

If you have been thinking of ways to increase awareness and capture more qualified leads for your real estate services, iGuide is essential. With thousands of agents competing for the attention of buyers and sellers, you can stand out by showing why you are the Realtor® of choice. Your professionalism and experience are key to guiding the consumer on their real estate journey and the best way to prove your worth is by showcasing accurate and inviting property information. An iGuide from TourFactory can do exactly that.

The benefits of using an iGuide range from lead capture to fostering professionalism in your industry. A real estate agent's professional reputation relies on the perception of the public and you can make yourself shine by using state-of-theart tools as part of your real estate marketing plan. So, what can an iGuide do for you?

#### Prove your worth

Real estate commissions are always being talked about. What are you giving the consumer for the fees you charge? With an iGuide, you can prove your worth by providing accurate information, easy-to-navigate 3D tours and floor plans, and reliable square footage of every listing. An iGuide is the proof that you are working for the seller to get their home sold quickly and with the least amount of hassle or disruption.

#### Show professionalism

Being a real estate agent is more than passing a test to qualify for a license. You must demonstrate professionalism at every step of the buyer's and seller's journey. Assisting the consumer with one of the biggest purchases in their life requires an element of trust. An iGuide helps you build your brand awareness while fostering professionalism in the eyes of the consumer. Consistent listing information across all your marketing channels from your website to social media platforms is possible with iGuides' immersive 3D tours, professional real estate photography, and accurate floor plans. You are a professional and your real estate marketing reflects that by increasing awareness and helping confidently represent the consumer.



#### More referrals and farther reach

iGuide technology allows you to extend your business reach farther than ever before. When you have satisfied the seller with a quick sale by using an iGuide in your real estate marketing, you can expect a referral in the future. There is nothing a real estate agent needs more than referrals from a happy consumer. Extending your reach beyond the typical area you "farm" for business is possible when using iGuide to capture the attention of buyers in remote locations or around the world.

When you are serious about real estate, the benefits of using an iGuide along with TourFactory's Powerhouse Platform for unparalleled syndication gives you an advantage in an extremely competitive field.



https://www.tourfactory.com 888-458-3943

## **Congratulations to our new C.A.R. Honorary Members!**

Director for Life is one of the most prestigious awards that C.A.R. can bestow on a member. To be considered, a member must have years of outstanding performance and dedicated service to the Association, including twenty five years of active service to C.A.R. We are pleased to announce that five members of SCCAR have received this honor. Congratulations Sally Bookman, Vicki Malandra, Sally Lyng, Honora Robertson and W.L. Rockelman! Thank you for all you do for our industry.





Vicki Malandra David Lyng Real Estate



Honora Robertson Robertson Real Estate



W.L. Rockelman Thunderbird Real Estate



Sally Lyng David Lyng Real Estate



Sally Bookman Sally Bookman Real Estate





### August Housing Starts Better Than Expected "The nation's homebuilders are finding pectations, keep their pipelines moving

By Brooklee Han, RealTrends

U.S. homebuilders started construction on 1.615 million homes in August, up 3.9% from July 2021 and 17.4% higher than a year ago, according to a new report by the U.S. Census Bureau and the U.S. Department of Housing and Urban Development.

Across the country, 1.728 million building permits were pulled, which is 6% above the revised rate from a month prior and 13.5% higher than the August 2020 rate. Additionally, 1.33 million homes were completed, a decrease of 4.5% from July 2021, but this is still 9.4% higher than a year prior.

"The August month-over-month increase in permits and housing starts indicates that builders are eagerly responding to near record-low rates, a limited supply of existinghomes for sale and sturdy demand driven by millennials aging into homeownership," First American Deputy Chief Economist Odeta Kushi said in a statement.

This increase comes as builders continue to face material shortages and a tight construction labor market. This is reflected in a 50% increase in the number of single-family units permitted but not started compared to a year ago. In addition, only 25% of new homes sold in July were completely built. In comparison, 40% of new homes sold in Spring 2020 were completely finished.

"The nation's homebuilders are finding ways to defy expectations, keep their pipelines moving and put up more homes," Zillow economist Matthew Speakman said in a statement. "It's not all perfect, and some creativity is being shown by builders to keep things moving. These choppy waters are unlikely to calm anytime soon, but builders are continuing to find ways to stay afloat."

A more thorough examination of the data reveals that strong production of multifamily housing was the primary driver in the increase in total starts. Although the number of single-family building permits pulled was 0.6% above the revised July rate, the number of single-family housing starts was down 2.8% from July. In comparison, multifamily permits and multifamily housing starts both increased 15.8% and 20.6%, respectively, from July to August.

Despite this, the National Association of Home Builder's (NAHB) chief economist Robert Dietz is optimistic about the single-family market's trajectory.

"More inventory is coming for a market that continues to face a housing deficit," Dietz said in a statement. "The number of single-family homes under construction in August is the highest since the Great Recession and is 32.7% higher than a year ago."

Regionally, combined single-family and multifamily starts are up across the country, with the Northeast region seeing the greatest increase (35.9%) on a year-to-date (January through August) compared to the same period of time in 2020. This report comes on the heels of the release of the September NAHB and Wells Fargo Housing Market Index (HMI) report, which revealed that homebuilder sentiment increased for the first time in three months







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### **SCCAR Holiday Office Closures**

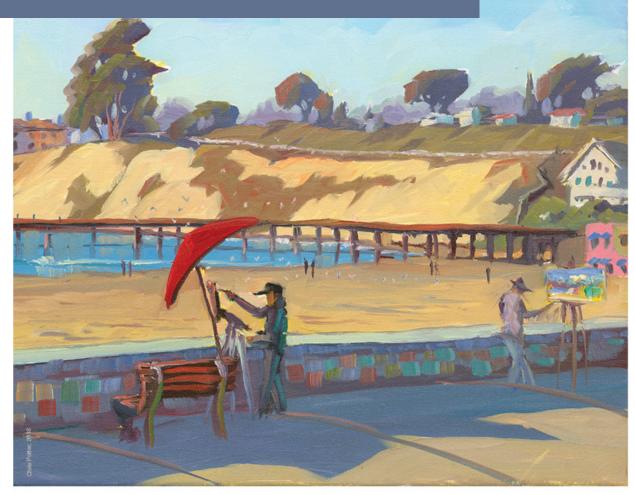
Thursday, November 25 Friday, November 26 Friday, December 24 Friday, December 31



#### **Santa Cruz County Housing Statistics**

#### Local Event

### SCCAR is a proud supporter of this fabulously creative event! Mark your calendars for November 7!



CAPITOLA **PLEIN AIR** WATCH 40 ARTISTS PAINT THE TOWN **NOV 1-6** 

#### **EXHIBITION & FINE ART SALE**

Sunday, November 7, 2021 11:00a.m.-4:00p.m.

New Brighton Middle School Performing Arts Center 250 Washburn Avenue, Capitola

#### www.capitolapleinair.com



September 2021: Santa Cruz County - Single Family Residential												
City	New	Inventory	Sold	Avg. DOM	Avg. Sale Price	Median Sale Price	Median \$/Sqft	% LP Rec'd	Sale Volume	Avg. Home Sq. Ft.	Avg. Lot Sq. Ft.	Months of Inventory
Aptos	24	37	31	36	\$1,522,951	\$1,490,000	\$704.00	103%	\$47,211,500	2,148	56,391	1.3
Ben Lomond	13	20	6	16	\$979,333	\$1,080,000	\$521.00	100%	\$5,876,000	1,831	42,050	2
Boulder Creek	22	42	20	13	\$703,644	\$689,500	\$617.00	104%	\$14,072,888	1,285	42,547	2.3
Brookdale	2	2	1	14	\$850,000	\$850,000	\$678.00	106%	\$850,000	1,254	7,928	1.5
Capitola	4	5	4	10	\$1,878,625	\$1,401,000	\$1,163.00	115%	\$7,514,500	1,635	6,098	0.8
Corralitos	3	7	2	44	\$1,527,500	\$1,527,500	\$1,244.00	93%	\$3,055,000	1,421	206,997	3
Davenport	1	0	1	0	\$700,000	\$700,000	\$528.00	100%	\$700,000	1,326	4,966	0
Felton	10	20	11	14	\$986,030	\$775,000	\$648.00	106%	\$10,846,333	1,681	57,626	1.5
Freedom	3	3	4	10	\$758,750	\$775,000	\$578.00	101%	\$3,035,000	1,311	7,068	1.5
La Selva Beach	1	1	2	340	\$3,606,250	\$3,606,250	\$772.00	93%	\$7,212,500	4,346	119,115	0.5
Los Gatos	3	19	9	46	\$1,295,066	\$1,350,000	\$607.00	102%	\$11,655,600	2,204	115,148	2.2
Mount Hermon	1	1	1	14	\$855,000	\$855,000	\$852.00	114%	\$855,000	1,004	12,632	0.8
Santa Cruz	46	75	47	25	\$1,623,826	\$1,300,000	\$904.00	103%	\$76,319,844	1,713	10,525	1.4
Scotts Valley	13	14	15	28	\$1,314,066	\$1,218,000	\$608.00	102%	\$19,710,999	2,290	25,070	0.9
Soquel	2	7	12	12	\$1,513,916	\$1,407,500	\$696.00	110%	\$18,167,000	2,254	104,359	0.7
Watsonville	23	41	20	11	\$933,100	\$782,500	\$563.00	104%	\$18,662,000	1,581	111,361	1.9
Summary	171	294	186	40	\$ 1,315,504	\$1,149,000	\$663	104%	\$245,744,164	1,830	58,118	1.4

September 2021: Santa Cruz County - Common Interest Development												
City	New	Inventory	Sold	Avg. DOM	Avg. Sale Price	Median Sale Price	Median \$/Sqft	% LP Rec'd	Sale Volume	Avg. Home Sq. Ft.	Avg. Lot Sq. Ft.	Months of Inventory
Aptos	9	9	14	24	\$793,000	\$757,500	\$665	104%	\$11,102,000	1,208	1,282	0.9
Boulder Creek	1	2	3	33	\$552,833	\$546,000	\$410	99%	\$1,658,500	1,270	1,263	1.5
Capitola	8	8	4	5	\$820,250	\$726,000	\$913	101%	\$3,281,000	971	1,002	2.2
Freedom	1	1	0									
La Selva Beach	0	0	1	7	\$1,360,000	\$1,360,000	\$1,308	91%	\$1,360,000	1,040		0
Santa Cruz	17	21	28	19	\$720,120	\$690,000	\$645	102%	\$20,163,382	1,097	1,801	1
Scotts Valley	2	5	3	17	\$789,333	\$810,000	\$580	101%	\$2,368,000	1,365	1,310	1.4
Soquel	1	2	2	15	\$755,000	\$755,000	\$639	101%	\$1,510,000	1,180	937	1.5
Watsonville	6	5	5	21	\$726,300	\$799,000	\$890	102%	\$3,631,500	1,001		0.7
Summary	45	53	60	18	\$814,605	\$756,250	\$655	100%	\$ 45,074,382	1,142	1,266	1.2

Data provided by MLS Listings, Inc. and compiled by the Santa Cruz County Association of REALTORS®

### Market Snapshot - September 2021 Santa Cruz County - Single Family Residential





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