

# In focus

## Dick Marsyla:

# A man whose happiness is reflected by his profession

By Laura Henkes  
For the Print

Dick Marsyla smiled with the self-assurance of one who knows that his profession is synonymous with his goals, his interests, and his personal happiness.

"I like teaching because it gives me personal satisfaction--especially teaching real estate. You have students approximately one year. Then they take the exam, and you see the results of your efforts. They are able to apply the information they have learned," Marsyla said.

Marsyla was working on his masters degree at Washington State University two years ago when he accepted his full-time position as real estate instructor at CCC.

"I really like my job here," he said. "The students are great--the administration is great. I think we do an even better job than some of the four-year institutions. Here the instructors have the time, and they want to help the students."

Through the years, Marsyla has built up extensive experience which has, no doubt, contributed to his growing reputation as a quality instructor.

In planning for a second career prior to his retirement from the Navy, (20 years of service) he started taking real estate classes and selling real estate part-time in the various places he was stationed which include Rhode Island, Texas, California, and Bermuda. He

gained supervisory experience as Master Chief in command of 750 people and teaching experience as an educational supervisor during a significant portion of his enlistment.

After his retirement, he and his wife of 25 years (who is also a licensed real estate agent) moved to Bellingham, Washington, where he continued his studies and eventually became part-owner of a real estate office after receiving his associate broker's license. Prior to teaching at CCC, he had also taught part time at the community college level and also had his own pre-license real estate school.

In addition to teaching real estate full time, Marsyla also serves on the Oregon Real Estate Advisory Committee. One of his important duties as a member of the advisory committee is his participation in a special committee which screens the test questions used for the state exam.

The advisory committee, he explained, is very active in Oregon. They are also involved in putting together seminars and offering continuing education classes.

When asked of his philosophy of life in general, Marsyla revealed an attitude that he displays in the classroom. "Enjoy it as you go, and maintain your sense of humor. Without that, it is pretty difficult."

Eventually, Marsyla's goal will be to "retire on the water"--a house or a small grocery store and condo, pro-

bably in his native state of Washington.

"If there was just me," Marsyla commented, "I would live on a boat, but my wife gets seasick. She has to have a home to go to, so we are trying to combine both our desires so we will both be happy. Just like anything else, you have to make some compromises."

### Following are some of the major questions which were addressed by THE PRINT reporter Laura Henkes in her interview with Dick Marsyla regarding real estate and future economic trends:

**P:** Considering the current housing market, why should someone take real estate classes or get their license at this time?

**M:** What a lot of people fail to see is that this is a good time to prepare themselves, and then they will be ready for it when the market changes. They can put their license on an inactive status and keep the registration up. (In Oregon, successful completion of three classes--Real Estate Practice, Real Estate Law, and Real Estate Finance, and passing grades on the state exam are required for a person to obtain their license as a real estate salesperson.)

**P:** What does the future hold for real estate?

**M:** The 1980's are supposed to be one of the best markets we will have had in business. The market--the buyers are there--the sellers are there. If we could just finance them. However, subdividers and contractors are going to build smaller homes (approximately 1,100 sq. ft.) as they did in the 50's. We can't afford modern housing.

Not only did the size of homes increase, but the extras such as the hot tubs and Jenn Air's also increased--and the consumers want them. The tendency is for young people to look for instant gratification when they see what Mom and Dad have. They go out there to buy, and there is no way they can do it.

Other trends in real estate would include more condominiums, reductions in some of the requirements for subdivisions (street widths, etc.), and an increase in manufactured housing (mobile homes).

Pressure will be exerted on local governments to permit development of manufactured home subdivisions. The trend



Staff photo by Jay Graham

### Real Estate Instructor-Dick Marsyla

will be toward buying a lot in a subdivision so you don't have that high space rental.

**P:** Will the cost of housing significantly decrease?

**M:** The cost of homes will not significantly come down except for isolated areas that would suffer a drop--because the demand is there, regardless of financing.

Metropolitan Portland is not true of the entire U.S. The Southwest is still doing a very good business. So much of our economy is tied to the lumber industry. If we could have diversified sooner (such as electronics), it would have helped.

We've got to be optimistic. We have had periods like this in our history and real estate has always come around, and I am sure it will this time.

**P:** What about financing? What changes will we see there?

**M:** There will be a reduction in long-term amortized loans--the 30-year fixed monthly payment loan. Loans will possibly be tied to some type of index, and the interest rates would fluctuate up and down. How can you plan your house payments, though, with differences ranging from 12 to 18 percent? The savings and loans have the option of using these types of mortgages now. In a significant portion of loans now, there is private financing, and there will be a trend in this direction until the rates come back down to 12-13 percent, if they come back down that far. This is not the first time in our history that we have had high interest rates. One mortgage that we showed in class dated January 7, 1896, had an interest rate of 12 percent.

**P:** When do you think there will be a significant change in the interest rates?

**M:** We are seeing some changes now. People I have talked with seem to think the prime would be down to around 16 percent early 1982, which would permit real estate loans at 14 or 14.5 percent. Then in the mid-quarters, down to 13.5 percent. Some

people think that buyers would enter the market at 13 percent.

**P:** What about savings and loans?

**M:** There is no doubt about it. They are having tremendous problems. You will probably see mergers and eventually there will not be distinguishing factors between commercial banks and savings and loans as they will both be full-service institutions. The overhead on the savings and loans is too high to compete with larger institutions.

**P:** What is the most important thing a student could learn from the study of real estate that he could use in his own life?

**M:** Be cautious. The Introduction to Real Estate class gives a general overview of everything but doesn't make you an expert at anything. It gives you enough to make you dangerous. There is something in this class for everyone whether they want to get into sales or deal on their own. It is my favorite class, and I think the students really learn a lot.

Often, people think of real estate and only think of a real estate salesperson--and that is just one area. If I were a young person, I would really consider property management or appraisal. Both take expertise, but once you get there, they are very rewarding.

**P:** What do you feel it takes to be successful in real estate?

**M:** First of all, you have to be motivated. In sales, it is not an eight-hour day; and you are going to have to be able to budget your personal finances because it is all in commissions. You are going to have to be somewhat aggressive and persistent.

As a private investor, you would need knowledge and motivation; but you may have problems--tenant relations, maintenance problems. If you have a sense of humor with the above traits and the education you can probably be quite successful in real estate.

## Ceramics-more than a craft for La Lone

By Lynn Griffith  
and Dave Hayden  
Of the Print

Slowly she presses her hand against the clay. Gradually, with each touch, she develops the mound of potter's clay.

For Kay La Lone the sculpting and potting of clay is more than a craft. To her it's a profession she can use to communicate with and a medium in which to work and become absorbed.

As a paraprofessional at the College, La Lone oversees ceramic labs. She helps students develop their ceramic potting techniques. She also mixes oxides for the glazing of pottery and sets up the kiln before the pots are fired.

La Lone became involved in art and ceramics very early in life. "My mother taught school and did a great deal of art," La

Lone said, "Because of her interest I became involved."

Later, in high school, her interests in art intensified. Kay Rosser, La Lone's high school art teacher, was instrumental in the development of her art fascination. "The most important thing she did was to tell me what was good and what was bad," La Lone said. "She made me realize the talent I had and developed it. She became my friend. She still teaches like that. I suppose I shouldn't say this, but I use to get so involved in art that I cut classes to work on it."

This past week La Lone has had a pottery showing in the College library. Many of the pieces on display were thrown while she was doing demonstrations for Richard's Mug Mill at Nordstroms.

Wednesday, November 18, 1981

