



SACRAMENTO REALTOR®

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Making Sacramento A Better Place to Call Home for 100 Years

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PRESIDENT ALAN WAGNER KICKS OFF SAR'S CENTENNIAL YEAR WITH A INSTALLATION OUT OF THE 1900S

Draped in black with old fashioned gas street lights, a silent movie running and a stage depicting Sacramento at the turn-of-the-century, SAR's Mack Powell Auditorium easily convinced visitors they had taken a trip back in time... to the year 1908 when SAR first began one hundred years ago.



Alan receives his official Presidential gavel from Tracey

The 2008 SAR Officer and Director Installation and Awards Ceremony was more than our annual leadership inauguration. It was also the kickoff of a Centennial Celebration that will launch SAR into the next century.

Former SAR president **Dave Tanner** served as Master of Ceremonies and set the event in motion by inviting Lodi's incoming President Linda Bush to sing the National Anthem. Dave then led the Pledge of Allegiance and introduced many guests from outside our Association, including the leadership of the Lodi, Yolo, Placer and El Dorado Associations. He then recog-

nized our luncheon's sponsors, RE/MAX Gold and Roseville Termite and Pest Control.

Being the start of our Centennial year, SAR was very grateful to have 18 of our Past Presidents in attendance to help kick it off: John Bowker (1965), Deno Paoli (1969), Chuck Manly (1977), Marilyn MacBride (1982), Bert MacBride (1988), Judy Schoer (1989), Paula Colombo (1991), Mike Lyon (1992), Brian Holloway (1996), Clay Sigg (1998), Laura Mikulecky (1999), Bill Nunally (2000), James Day (2001), John Quinn (2002), Dick Swayne (2003), Nancy Arndorfer (2004), Dave Tanner (2005), and Leigh Rutledge (2006).

As is the tradition, incoming President Alan Wagner recognized 2007 President Tracey Saizan for her outstanding job

in leading the organization. Tracey gave a heartfelt speech thanking all who had supported her, especially Executive Officer **Nelson Janes**. She stated that Nelson had been available anytime she needed direction and she was most grateful for his patience with her.

Department of Real Estate Commissioner **Jeff Davi** presided over the swearing-in and installation of SAR's new leadership: President **Alan Wagner** of RE/MAX Gold Elk Grove, President-Elect **Charlene Singley** of Lyon Real Estate, Secretary/Treasurer **Patrick Liew** of RE/MAX Gold and Immediate Past President **Tracey Saizan** of Realty World White House Real Estate all accepted their charges to the Executive Committee at SAR's helm for 2008.

Also taking the oath of leadership were the elected Members of the 2008 Board of Directors – **Ed Anderson** of RE/MAX Gold Folsom **Lorin Brown** of Lyon Real

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2006 REALTOR of the Year Leigh Rutledge stands with 2007 recipient Charlene Singley

SAR'S CENTENNIAL MOMENT

Sacramento Real Estate Roars in the 1900s

Each month this year SAR's Executive Assistant and Archivist Devyn Henry will present a written picture of a decade from our past 100 years.

On April 15th, 1918, the Sacramento Real Estate Board was elected to membership of the National Association of Real Estate Boards and Members were able to use the term REALTOR® for the first time. By 1920, the National Association reported that it had over 10,000 Members comprising 183 local and state Boards around the country. The California Real Estate Boards Convention was held that year in San Francisco and was well attended by Sacramento Members. During a tour of the city

waterfront Sacramento Past President Dan Carmichael bribed the skipper of the boat to "take the company up the Sacramento River to his home town. Undoubtedly the REALTORS® would have spent the night in Sacramento, for already the towering dome of the state capital was seen in the distance and Dan Carmichael was exulting...". The boat did turn around and head back to the Bay after the men remembered their evening entertainment of a boxing match. The Sacramento Association continued to grow with over fifty Members in 1920 and in 1922 was called one of the most active groups in the city by the *Sacramento Bee*.

Sacramento, post World War I and into the 1920s, was experiencing a huge building boom. Downtown, buildings went up and dairy farms and ranches were transformed into suburban neighborhoods. Memorial Auditorium was completed in 1927, was built to honor

the heroes of the War and designed by Sacramento architects Dean and Dean. Buildings sprang up along J and I Streets, including a new library, the Masonic Temple, and the Southern Pacific Depot.

Sacramento Real Estate Board Members were not just selling homes but building them as well. Wright and Kimbrough began to develop Tract 24 of East Sacramento, the area we now know as the Fabulous Forties. Chris R. Jones, Wilber Brand, and Frank Williams formed the Sierra Oaks Development Corporation and set about developing the areas along and around H Street in East Sacramento. All three men would serve as President of the Association, Jones and Michael both being elected three different times. Jones was first elected in 1919 and served twice more in 1920 and 1921 with Michael serving in the latter part of the decade, 1927 and 28 and once more in the 1930's.

Sacramento Association of REALTORS®

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2008 SAR Board of Directors

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Patrick Lieuw <i>Secretary/Treasurer</i>	Tracey Saizan <i>Immediate Past President</i>

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Ed Anderson	Lorin Brown
Kathy Chigbrow	Doug Covill
Judy Covington	Sally Dunbar
Kathy Fox	Jim Hanson
Barbara Harsch	Gina LaPlaca
Cathryn Snow	Dave Tanner
Stephen T. Webb	

SAR Mission Statement

The purpose of the Sacramento Association of REALTORS® is to enhance the ability of its Members to practice their profession ethically and effectively through ongoing training and accountability.

Vision Statement

Our vision is to promote the highest level of professionalism and ethics and to affect changes in the real estate industry to benefit our Members and the community at large.

Here to Serve You

SAR Staff

Feel free to call us direct.

Nelson Janes – 916.437.1201
Executive Vice President

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Aaron Truby – 916.437.1203
Staff Accountant

Janelle Fallan – 916.437.1208
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Carl Carlson – 916.437.1223
Director of Retail Operations

Doreen Lambrite – 916.437.1224
Retail Center Specialist

Kimberly Mar – 916.437.1222
Retail Center Assistant

Monday - Friday 7:30 am - 4:30 pm
Saturday 9:00 am - 1:00 pm



PRESIDENT'S PERSPECTIVE



SAR
President,

Alan
Wagner

This past January was a time for celebration. The SAR Officer and Director Installation and Awards Ceremony was definitely more spectacular than I had expected, and I would like to express my appreciation to all those who attended to support for me and the other SAR Members being recognized. I look forward to the remainder of the year and want to focus on future accomplishments and events. With a full calendar and limited free time, I would like to get down to business.

Throughout each year, it is important to be financially responsible and consider what kind of outside sources may affect your upcoming fiscal year. This year, many governmental changes and policies are taking place, making 2008 an especially crucial year. A very important subject for this February is one you may be familiar with. As a new presidential election gets underway, there is one thing on the minds of REALTORS®: politics. Some live for political discussion and debate and become quite passionate about their political views and beliefs. We, as REALTORS®, are also politically inclined and have much to gain and lose with final election results. As many of you know, REALTORS® are faced with stringent ordinances and laws that affect the transaction process. These force us through hoops and call for additional costs and fees. Many can turn into a nightmare and even cause the cancellation of a transaction. This is where REALTOR® Politics begin.

With a nationwide Membership of over 1.3 million, REALTORS® make up the largest trade association in the United States. This gives us a considerable influence at local, state and national levels of politics. Providing housing to citizens and closing these transactions is key to a healthy economy. Nevertheless, certain ordinances have a tendency to make this process more difficult. In the past, REALTORS® have been fighting to preserve their rights and have taken on difficult, often daunting political fights.

Hindrances are an element present in all professions, but the real estate industry is faced with ever-changing codes and ordinances that target industry-related aspects. One such example would be local sign ordinances that have led to confiscated "Open House" signs. In addition, there has been pressure to have all "offsite" signs (open house, for sale, etc.) registered, which requires a small fee, but also gives the information of the sign-placing culprit. This would

apply to all surrounding cities, requiring individual registrations for each, which could tally up to one expensive sign. REALTORS® have also experienced difficulty with private transfer taxes. These remain dormant, sometimes for years, until a property changes owners and is activated and then imposed on unsuspecting REALTORS® and their clients. In an endless sea of opposing ordinances, REALTORS® can't afford to let their guard down. The group responsible for protecting us at a local level begins here at SAR.

The Government Relations Committee is comprised of career REALTORS® that meet monthly to discuss the most current and ominous issues at hand. This Committee, filled by appointment, is led by 2008 Committee Chair and Immediate Past President **Tracey Saizan**. SAR's Legislative Advocate **Eric Rasmusson**, keeps these key Members up-to-date with monthly reports on SAR's battles in the Sacramento political arena. This Committee acts in the best interest of REALTORS® and doesn't make decisions based on political ideology. SAR is grateful and fortunate to have such a group.

If you happen to be interested in joining SAR's political efforts, there is just the meeting for you. The SAR Legislative Forum meets monthly and is open to all Members interested in contributing to discussions on local issues. Recently, Darryl Hoopes, Senior Accounting Manager to the Sacramento Sheriff's Department's Administrative Division, spoke about the county-wide Emergency Alarm Ordinance. Darryl gave insight on the purpose, costs and exceptions of the ordinance and took the time to answer the questions of the REALTORS® who attended. This Forum, Chaired by **Rich Wilks**, has many more interesting and engaging speakers lined up for 2008. Look for more information on meeting dates and speaker topics in a later article in this newsletter and do not forget to mark your calendar!

Another, very important method of contributing to the political strength of REALTORS® is by investing in the 2008 REALTOR® Action Fund. This investment, while voluntary, should be synonymous with paying your yearly dues. All REALTORS® serious about their profession should be investing and encouraging their cohorts to do so as well. Investing in this fund helps build the financial security needed to support or oppose political issues and candidates who have an impact on the real estate industry. This fund is drawn upon each year to fight SAR's political opponents and protect our rights to conduct ethical business. A contribution of \$197 represents "The True Cost of Doing Business" and is a small price to pay (no more than 54 cents per day) to protect the well being of an industry through which so many of us have made a living.

Handling the decisions as to where these fund go, are the esteemed PAC

(Political Action Committee) Trustees. Comprised of longtime Members elected by current PAC Trustees, this group acts as SAR's "political watchdog" and is responsible for sending financial contributions to the appropriate candidate(s). The Trustees act as liaisons for SAR and attend various political/fundraising events. They appreciate your support as much as I do.

Monthly Main Meetings have been commonplace at SAR for decades and still serve as the best opportunity to get in touch with and learn about your Association. These meetings, which take place at 9:00am on the first Tuesday of every month, feature nationally known speakers who provide great information focusing on industry-relevant topics. For more information on who is speaking and when, please call SAR (922-7711). You can look forward to many exciting speakers throughout 2008; it is up to you to attend.

In conclusion, I encourage you to take full advantage of your Member benefits. Use them as a means of fighting for REALTORS® rights and becoming involved in the action. By joining committees and attending meetings and forums, you are entitled to express your pride, join in celebrations and extend your help to the preservation of an Association built on a foundation of ethics and fair business. Thank you for dedication.



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Editorial Policy

The Sacramento Association of REALTORS® (SAR) welcomes articles of educational interest to its members. Published articles will feature the author's name, title and company; however, no direct compensation will be paid to the author. SAR reserves the right to edit submitted articles for length, grammar, and appropriateness.

Articles will be printed in SAR's publications on a space available basis. Attempt will be made to publish submitted articles in a timely manner; however, submission of an article does not guarantee when, or if, it will be published.



Executive Vice President,

Nelson Janes

The National Association's new Chief Economist, Lawrence Yun, said there is a pull and tug exerting itself on the market, making the exact timing and strength of a home sales recovery uncertain.

"On the one hand, we have a pent

up demand from the four million jobs added to our economy over the past two years of sales decline," he said. On the other, consumers continue to wait for additional signs of market stabilization. There are more people with financial capacity now than in 2005, but many are trying to market-time their purchase. A meaningful recovery in existing home sales could occur as early as this spring, or it may be further delayed toward late 2008."

To help you assist buyers with their important financial decision, NAR is reaching out with the facts about the value of real estate as a long term investment. The Association has developed an advertising campaign that pro-

vides housing data to help consumers make informed decisions about buying a home. Over the past 30 years, the median price of existing homes has increased by an average of more than 6 percent every year, and home values have nearly doubled every tenth year, NAR data show.

Meanwhile, a Federal Reserve study has found that the average homeowner's net worth is 46 times the net worth of the average renter. Despite these and other findings, home buyers are being kept on the sidelines as they react to national media reports about the housing market.

The downturn in housing has cap-

tured most of the headlines in the real estate news, but things remain positive in commercial sectors. The fundamentals in commercial real estate are essentially sound. Job creation continues to fuel demand for office space, the decline in housing is helping the multi-family sector, and despite lower consumer confidence, retail vacancy rates remain fairly stable. Commercial sectors will likely remain healthy and investment in commercial properties is expected to stay strong.

From the Internal News Service for Association Executives.

FUNDS AVAILABLE FOR FIRST-TIME HOME BUYERS

Assistance is still available to moderate-income, first-time home buyers through the Homebuyers Equity Leveraging Program (H.E.L.P.).

The Sacramento Credit Union (SCU) administers the loan program and is taking applications on a first-come, first-served basis. "Moderate income" is defined as 80% to 120% of the area's median income, adjusted for household size. In 2007, median family income for a family of four in Sacramento County was \$67,200.

The goal of the program is to pro-

vide low-cost, low-interest loans that – when combined with other available mortgage financing products, grants and assistance – will enable a significant number of first-time homebuyers with mid-range incomes to complete a home financing package. The estimated range for loans will be up to 3% of the purchase price with a maximum loan of \$10,000.

For more information, call Janelle K Fallan, Director of Public Affairs and Commercial Division, SAR, jfallan@sacrealtor.org, 916/437-1208 or Peggy Coughlin, Mortgage Loan Manager,

pcoughlin@sactocu.org, 916/444-8599, ext 3026.

SAR's commitment is to maintain the fund into perpetuity, so that payments and proceeds will be continually rein-

vested into leveraging home ownership opportunities for Sacramento's skilled workforce. It's one more way that REALTORS® are making Sacramento a better place to call home.



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Fluent in Romanian



John Kim
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Nahid Murtaza
(916) 567-5339
Fluent in Farsi



Linda Morgan
(916) 419-1506



Bob Capparelli
(916) 419-1505



Michael Quihuiz
(916) 567-5350



Sherri Radovich
(916) 567-5345
Russian



Mark Shelton
(916) 567-5359



Robyn Sims
(916) 419-1502



John Burgess
(916) 567-5327



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Programs subject to change. We have loan offices and accept applications in Washington Mutual Bank. FA - many states: Washington Mutual Bank - ID, OR, UT, WA; and Washington Mutual Bank fsb - ID, MT, UT.

Leadership Is Key Focus of SAR PAC As Well

By Eric Rasmusson,
Legislative Advocate

As we've chronicled, SAR, through its various political programs, has been quite successful in supporting for local and state office those candidates who have shown the ability to represent their communities within SAR's jurisdiction. While a candidate's position or approach to specific REALTOR® issues may be the primary focus of SAR PAC Trustees interviews, the candidate's leadership ability can play a huge role in deciding whether or not to offer SAR PAC support.

We may focus on specific issues such as point of sale retrofit, rent control and taxation matters, but often a final deci-

sion of support can be influenced by the candidate's ability and willingness to lead.

Any issue battle isn't won or lost by a single elected official's vote. On the councils, boards and commissions, majorities rule. A lobbyist's job is to try to ensure that the majority of votes are cast in the best interest of the client. Since SAR is a fairly large association and can mobilize significant numbers of constituents quickly, we've been relatively influential in our efforts to educate elected officials as to the REALTOR® position. Up-to-date elected officials may have all the information they need to ensure a vote favorable to REALTORS® but unless someone can persuade them, bad policy can easily

win the day.

Leadership in politics is key. SAR has some of the best spokespeople in the industry and can deliver compelling public testimony, but only those elected can actually vote. You'll often hear lobbyists and other professional vote counters ask about a candidate: "Can he/she put together 5 votes?" Ultimately, while each vote is important, the elected official who can not only champion your cause but also lead his or her elected colleagues to vote along is ultimately the most valuable to the community and interest.

With local governments facing serious budgetary issues and the local real estate market experiencing such an

impact, there may be no more important time for our various cities' mayors and council members and members of our county Board of Supervisors to hone their leadership skills. Homeowners' viability, the community's quality of life and a REALTOR'S® ability to make a living all may hinge on an elected official's ability to get out in front of an issue and put together the necessary votes.

ABOUT THE MARKET



Jim Hanson

*Commerce
Financing
Home
Mortgage*

In a surprise move on January 22, 2008, the Federal Reserve Bank cut the Federal Funds rate by .75% lowering it to 3.5%. The cut was the first intermeeting Fed action since September 17, 2001, and the deepest one day Fed cut since 1984. This action does not directly affect long term interest rates.

Exciting things are also happening in the mortgage market. 2008 began with interest rates at the lowest levels since June 2005. This will continue to help more borrowers qualify to purchase homes and that is great news. Exotic loan programs of late continue to consolidate so we are getting back to basics. Like common sense underwriting and actually having to work with borrowers to get them qualified. Loan programs like FHA, VA and Cal Vet will grow in popularity as we move through these challenging times. Never fear there are still some of us out there that have been around awhile and still know how to put these transactions together.

As most of you know, conforming loans, (\$417,000 or less) which are underwritten, approved, closed and sold under Fannie Mae and Freddie Mac guidelines are under a watchful eye. The guidelines are tightening up and continuously changing. Two of the latest changes are adverse market price increases and credit risk price increases. Both make it more expensive to borrow money. The credit risk price increase affects anyone with a credit score below 680. Most lenders have experienced this pricing increase if they sell their loans to Fannie Mae or Freddie Mac. This is much more complicated and it can't be explained in a short article. I recommend you have your favorite lender expand on this subject or attend SAR's Real Estate Finance Forum each month.

It is my goal to bring you valuable information in this update each month. If you have questions or ideas, please email them to: jimhanson@softcom.net

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New REALTOR® Members

- Patricia L. Anderson**
Century 21-Haley & Assoc, Inc
- May Jay M. Carino El-Sayegh**
AtHome Realty
- Nita F. Caskey**
Windermere Dunnigan, REALTORS
- James Charles**
Pinnacle Real Estate Svcs Grp
- Sean R. Dail**
Code 3 Realty & Mortgage, Inc
- Brian L. Maita**
GLC Real Estate, Inc

- Alice Matthews**
Prudential CA Realty
- Bryan Michel Palomera**
Dreamcasa Inc.
- Augustin Murar**
American River Real Estate Inc
- Ricardo Panameno Jr**
Code 3 Realty & Mortgage, Inc
- James R. Quessenberry**
James Quessenberry
- Linda D. Russell**
ZipRealty, Inc.
- Todd V. Sanfilippo**
Todd Sanfilippo

- John W. Ser**
Coldwell Banker-Res R E Srv
- Sam A. Tran**
Elite Realty Services
- Thien Kim N. Vu**
Coldwell Banker-Res R E Srv
- Jared W. Weisker**
Coldwell Banker-Res R E Srv

- Mark A. Halda**
Allison James Estates & Homes
- William C. Neasham**
William Neasham, Broker
- Stephanie Taylor**
Bar None Real Estate Auctions

New Designated REALTORS®

- Raymond E Areshenko**
Areshenko, Raymond E
- Jeanette D. Champagne**
Connect Realty.com

New Affiliate Members

- Dini Corl**
Bank of the West
- Alfredo A. Tellez**
In-Demand Property Inspections

PAC TRUSTEES TO INTERVIEW CANDIDATES

Political candidates for offices throughout Sacramento County will meet with the PAC Trustees this spring for candidate interviews.

The interviews are a crucial element of the Trustees' decisions on which candidates will receive PAC support. "The PAC Trustees attempt to interview all candidates for positions that have a potential impact on REALTOR® issues," Dave Tanner, PAC Chair, said. "In addition to interviewing candidates, PAC Trustees also attempt to educate candidates on REALTOR® issues. Many of

the people we interview will not be elected in this cycle, but if they run again, they will be better-informed on our concerns."

Through the California Real Estate Political Action Committee (CREPAC) and the local Board of REALTORS® PAC (BOPAC), the SAR PAC Trustees direct funds to local candidates who support Members' ability to do business.

SAR Members are asked to invest \$197 in political action as "the true cost of doing business." One of the most impor-

tant services SAR and C.A.R. provide is representation in the halls of government at all levels. Members' investment will support candidates who represent their rights and support the real estate industry's position on important issues.

Candidates will file for office between February 11 and March 7. The primary election (not to be confused with the presidential primary, which was held February 5) is June 3.



Who would've thought something so small could say so much!

In Remembrance



Madeline (Maddy) Eleanor Swim of Camelot Real Estate and Investments passed away in early January. Madeline had many friends in the real estate community and had been an SAR Member for nearly 30 years. A memorial service was held Sunday, January 13 at Home of Peace Cemetery. In lieu of flowers the family requests donations to Mercy Hospice & the American Cancer Society.

Charles Gilbert Gage, Broker/Owner of Gage Realty died on January 8. He had been a SAR Member from 1969 – 1996. Originally with Kernan Realty, Gage bought into the Century 21 franchise and eventually launched Gage Realty. Memorial services were held in Elk Grove on January 19.





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SAR EDUCATIONAL OFFERINGS

All classes listed below are held at SAR's Mack Powell Auditorium. To register online, visit ims.sacrealtor.org. Questions - contact Traci Sarria or call 916.437.1210. (Please contact us for non-member pricing).

Introduction to ePro

Instructor: Floyd Arnold
Wednesday, February 20
 1:00 – 2:30pm
 Cost: Free

Short Sale Seminar: How to Handle an Upside Down/ Under Water Home Sale

(covers the new Mortgage Forgiveness Debt Relief Act of 2007)

Instructor: Dennis McKenzie
Thursday, February 21
 9:00am – 12 Noon
 Cost: \$35 if paid by Tuesday, February 19

Topics:

- If a seller owes more than what the home is worth, which is the best way to go? Add cash? Short Sale? Foreclosure? Pros and Cons of both.
- Recourse vs. Non-recourse loans... major liability issues.
- Impact on credit scores and debt forgiveness in come tax considerations

7 Secrets to Getting The Sale

Instructor: Debra Pestrak
Monday, February 25
 9:00am – 12 Noon
 Cost: \$35, if paid by Friday, February 22
 3 DRE Credits*

Topics:

- Expanding your "likeability" factor.
- Discover your client's #1 expectation.
- Determining how to build life-long relationships.
- Evaluate the 10 traits of all top performers.
- Developing marketing that drives clients to you and eliminates the need for "cold calling".

ABR – Accredited Buyer Representative

Instructor: Curtis Hall
Wednesday – Friday, February 27-29
 8:00am – 5:00pm
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CCIM Intro

(Certified Commercial Investment Member)

Monday – Tuesday, March 10-11
 8:00 a.m. - 5:30 p.m. each day
 17 hours CA DRE Credit
 For more information about this class and other CCIM education opportunities, visit www.NCalCCIM.com or email: NCalCCIM@earthlink.net

Topics:

- Increase your income & skills
- Overview – Commercial Investment Real Estate
- Understand Commercial Leases
- Learn the basics of Investment Analysis
- Mortgage Loans
- Discounted Cash Flows
- Internal rate of Return
- Comprehensive Case Study
- Improve your HP-10BII calculator skills
- Review of core principles

* This course is approved for continuing education credit by the California Department of Real Estate. However, this approval does not constitute an endorsement of the views or opinions which are expressed by the course sponsor, instructor, authors or lecturers. You must attend 90% of the class & have proof of identification to qualify for DRE Credits.

SAR MEMBER PROFILE

Edwina Supnet



1. What did you do before you became a Broker? *I was working as a Financial Manager in an accounting unit; currently I am an Accounting Systems Specialist. Both positions are with the State. I pursued my salesperson license. After a few years. I got my brokers license, then I opened my own real estate business, Rockwell Realty.*

2. Why did you enter this field? *I was encouraged by a relative and I wanted to help individuals and friends by establishing quality relationships while taking care of individual needs by helping in finding their new home or selling their existing home.*

3. How long have you been a Member of the Association? *Since July 2006.*

4. In the short time you have been an SAR Member, what do you feel are the benefits of Membership? *In the short time I have been a SAR Member, I feel that I am more connected and knowledgeable in the Real Estate field by taking courses that are available to me. I am able to provide valuable information to my clients in order to make good decisions with their real estate transactions. In addition, I am able to share the information with my agents too in order to keep them educated and have the tools to perform their own transactions for their clients. Also, the opportunity to make new friends and contacts in the real estate industry.*

5. How have you participated at SAR? *I attended the 2007 Expo where I received many useful tips for my business. I've also taken 12 different classes, as well as the Broker Trainer Institute (BTI).*

6. What would you tell Members who rarely take part in SAR activities? *I believe they are missing out. SAR has a lot to offer, especially educational opportunities. As a new broker, I enjoyed taking many classes in the past year. In addition, I had the opportunity to take the Broker's Training Institute where I learned a lot more about the industry, building a network of resource, and most of all, information that I can share with my agents.*

7. Do you have suggestions on how we can improve the Association? *SAR is the best! I want to thank the friendly staff and great customer service that I have received for my needs as a new broker. I do not have any suggestions at this time.*

8. How do you balance your work and home lives? *First of all, I give my life to a higher authority which is the center of my life, family and friends, then work.*

9. What do you do in your free time? *In my free time I enjoy being with family and friends. I also like to work out at the gym.*

10. What is your favorite restaurant? *I do not have a favorite restaurant; I like all kinds of foods.*

11. Do you like to travel? If so, what is your favorite destination? *Yes, I like to travel. Two of my favorite locations are Hawaii and New York.*

12. Any big changes on the horizon? *None at this time.*

SAVE THE DATE

Masters Club Awards Luncheon

April 4, 2008

11am-noon | No-host cocktails; Noon-2pm | Program

Sheraton Hotel, 1230 J Street

Cost: \$35.00 per person

This year's event will be held at the gorgeous Sheraton Grand Hotel downtown. Hundreds of SAR REALTORS® and Affiliates gather to applaud SAR's top-producing REALTORS®. Year after year this event is SAR's largest formal affair. Keep an eye out for more details and your invitation soon. Registration will open to all SAR members March 1st.

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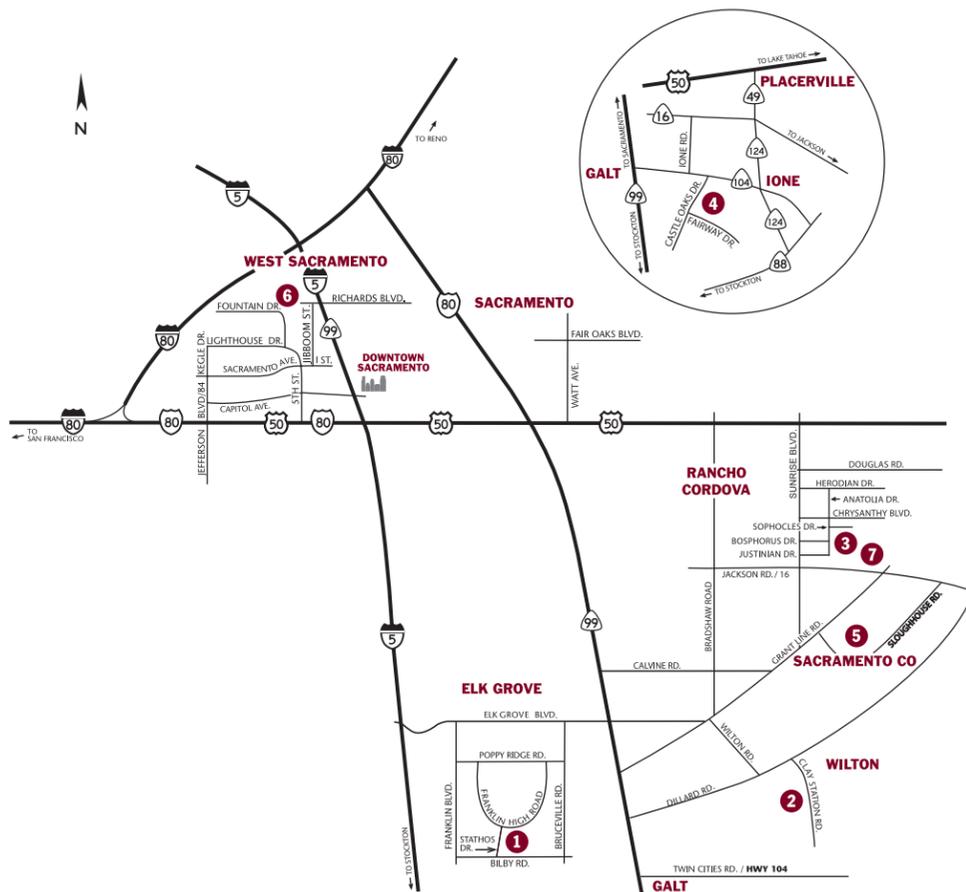
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New 2008 Case Interpretation for ARTICLE 12:

The following new case interpretation related to Article 12 was adopted illustrating Standard of Practice 12-10's prohibition on use of deceptive metatags, key words, and other devices intended to direct/drive Internet traffic to REALTORS' websites.

REALTOR® A, a residential broker in a major metropolitan city, spent several weeks each year in his cabin in the north woods where he planned to retire one day. Even while at home in the city, REALTOR® A stayed abreast of local news, events, and especially the local real estate market by subscribing to the print and on-line editions of the local newspaper. He also bookmarked a number of north woods brokers' websites to stay current with the market and to watch for potential investment opportunities.

One evening while surfing the Internet, REALTOR® A came across a URL he was unfamiliar with – northwoodsandlakesmls.com. REALTOR® A was pleased to see the MLS serving the area where he vacationed for so many years had created a publicly-accessible website. Clicking on the link, he was surprised to find that the website he was connected with was not an MLS's

website but instead was REALTOR® Z's company website. Having had prior dealings with REALTOR® Z, REALTOR® A spent some time carefully scrutinizing the website. He noted, among other things, that the name of REALTOR® Z's firm did not include the letters MLS.

REALTOR® A sent an e-mail to the association's executive officer asking whether REALTOR® Z had been authorized by the association to use the URL northwoodsandlakesmls.com and whether the association felt it presented a true picture as required by Article 12 of the Code of Ethics. The association executive responded that their association did not assign, review, or approve URLs used by their members, but added that if REALTOR® A felt a possible violation of the Code of Ethics had occurred, the appropriate step was to file an ethics complaint. REALTOR® A did just that, alleging in his complaint that when he clicked on what appeared to be a real estate-related URL that included the letters "MLS" he expected to be connected with a website operated by a multiple listing service. He stated he felt that REALTOR® Z's URL was deceptive and did not meet Article 12's true picture test.

At the hearing, REALTOR® Z defended his URL on a number of grounds including the fact that he was a participant in good standing in the MLS and that he was authorized under the MLS's rules to display other participants' listings on his

website. "If I used 'MLS' in the name of my firm, I could see how that might be perceived as something less than a true picture," he argued, "but by simply using MLS in my URL I am telling consumers that they can get MLS-provided information about properties in the north woods from me. What could be truer than that?"

The hearing panel disagreed with REALTOR® Z's reasoning. While REALTOR® Z's website included information about other participants' listings that the MLS had provided—and that REALTOR® Z

was authorized to display—the fact remained that a real estate-related URL that included the letters MLS would lead reasonable consumers to conclude that the website would be an MLS's and not a broker's website. REALTOR® Z was found in violation of Article 12 as interpreted by Standards of Practice 12-10.

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MLS STATISTICS for December 2007
Data for Sacramento County and the City of West Sacramento

SINGLE FAMILY HOME RESALES

Monthly Statistics	Current Month	Last Month	Change	Last Year	Change
New Listings Published	2,154	2,545	-15.4%	N/A*	
Total Listing Inventory	8,965	9,967	-10.1%	N/A*	
Number of New Escrows	894	978	-8.6%	N/A*	
Number of Closed Escrows	805	814	-1.1%	967	-16.8%
Month's Inventory	11.1 Months	12.2 Months	-9.0%	N/A*	
Dollar Value of Closed Escrows	\$250,204,976	\$268,945,284	-7.0%	\$380,088,808	-34.2%
Median	\$280,000	\$299,450	-6.5%	\$355,000	-21.1%
Mean	\$310,814	\$330,400	-5.9%	\$393,060	-20.9%
Mode	\$250,000 - \$299,000	\$250,000 - \$299,000		\$300,000-\$349,999	

Year-to-Date Statistics	01/01/07 to 12/31/2007	01/01/06 to 12/31/2006	Change
Number of New Escrows	15,192	N/A*	
Number of Closed Escrows	10,620	13,970	-24.0%
Dollar Value of Closed Escrows	\$3,927,385,972	\$5,704,648,742	-31.2%
Median	\$335,000	\$369,000	-9.2%
Mean	\$369,810	\$408,350	-9.4%

CONDOMINIUM / PUD RESALES

Monthly Statistics	Current Month	Last Month	Change	Last Year	Change
New Listings Published	169	200	-15.5%	N/A*	
Total Listing Inventory	738	839	-12.0%	N/A*	
Number of New Escrows	62	59	5.1%	N/A*	
Number of Closed Escrows	57	59	-3.4%	67	-15%
Dollar Value of Closed Escrows	\$11,381,269	\$14,486,034	-21.4%	\$17,432,310	-35%
Median	\$190,000	\$222,500	-14.6%	\$229,000	-17%
Mean	\$199,671	\$245,526	-18.7%	\$260,184	-23%
Mode	\$200,000 - \$249,999	\$250,000 - \$299,999		\$200,000 - \$249,999	

Year-to-Date Statistics	01/01/07 to 12/31/2007	01/01/06 to 12/31/2006	Change
Number of New Escrows	1,116	N/A*	
Number of Closed Escrows	888	858	3.5%
Dollar Value of Closed Escrows	\$210,792,068	\$268,252,176	-21.4%
Median	\$219,000	\$235,000	-6.8%
Mean	\$237,378	\$254,750	-6.8%

Median: The midpoint at which an equal number of homes sold above and below this value.

Mean: The arithmetic average of the total number of residential sales divided into total residential sales dollar volume.

Mode: The price range within which the most number of homes were sold.

*To ensure the greatest possible accuracy, SAR, with the assistance of MetroList, has refined its search methods. Last year's reported listing inventory covered a date range rather than all homes on the market at a specific date.

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MLS STATISTICS for December 2007
Data for Sacramento County and the City of West Sacramento

SALE PRICE BRACKET BASED ON FINAL SALES

Selling Price	Single-Family Residential	% of Total	Condo/PUD	% of Total	Residential Income	Residential Lots/Land	Other Residential*
UNDER \$140,000	47	5.8%	17	29.8%	1	4	3
\$140,000-\$159,999	31	3.9%	3	5.3%	1	0	1
\$160,000-\$179,999	39	4.8%	7	12.3%	1	1	1
\$180,000-\$199,999	46	5.7%	3	5.3%	2	1	1
\$200,000-\$249,999	138	17.1%	13	22.8%	8	1	4
\$250,000-\$299,999	143	17.8%	9	15.8%	3	3	2
\$300,000-\$349,999	126	15.7%	3	5.3%	2	0	2
\$350,000-\$399,999	101	12.5%	0	0.0%	2	2	1
\$400,000-\$449,999	44	5.5%	1	1.8%	1	0	0
\$450,000-\$499,999	24	3.0%	0	0.0%	1	0	0
\$500,000-\$549,000	21	2.6%	0	0.0%	0	0	0
\$550,000-\$599,000	13	1.6%	0	0.0%	1	0	0
\$600,000-\$649,999	7	0.9%	0	0.0%	0	0	1
\$650,000 - \$699,999	4	0.5%	0	0.0%	0	0	0
\$700,000-\$749,999	6	0.7%	0	0.0%	0	0	0
\$750,000 - \$799,999	2	0.2%	0	0.0%	0	0	0
\$800,000-\$849,999	2	0.2%	1	1.8%	0	0	0
\$850,000 - \$899,999	3	0.4%	0	0.0%	0	0	0
\$900,000-\$949,999	0	0.0%	0	0.0%	0	0	0
\$950,000-\$999,999	1	0.1%	0	0.0%	0	0	0
\$1,000,000 and over	7	0.9%	0	0.0%	0	0	0
Total	805	100%	57	100%	23	12	16

Type of Financing	# of Units	% of Total	LENGTH OF TIME ON MARKET (SFR, condo, PUD only) Days on Market (DOM)	# of Units	% of Total
(SFR, condo, PUD only) Financing Method					
Cash	63	7.3%	1-30	270	31.3%
Conventional	714	82.8%	31 - 60	197	22.9%
FHA	13	1.5%	61 - 90	142	16.5%
VA	2	0.2%	91 - 120	107	12.4%
Other †	70	8.1%	121 - 180	85	9.9%
	862	100.0%	181+	61	7.1%
				862	100.0%

† includes: 1031 exchange, interest buy down, Cal Vet, contract of sale.
* half-plex, 2-on-1, mobile home

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2008 Installation

continued from the front page

Estate, Elk Grove; **Kathy Chigbrow** of Lyon Real Estate, Fair Oaks; **Doug Covill** of Coldwell Banker; **Judy Covington** of Keller Williams Realty, Elk Grove; **Sally Dunbar** of Lyon Real Estate, Fair Oaks; **Kathy Fox** of Coldwell Banker, Jim Hanson of Commerce Financing Home Mortgage; **Barbara Harsch** of Lyon Real Estate, Downtown; **Gina LaPlaca** of Coldwell Banker-Dunnigan; **Steve Ostrom** of Coldwell Banker; **Dave Tanner** of RE/MAX Gold; and **Stephen T. Webb** of Keller Williams. Members Chigbrow, Ostrom and Webb are serving for the first time in 2008.

The ceremony hit its full stride when incoming President **Alan Wagner** took the podium to honor and thank all those in attendance, especially his mother from Florida, two brothers, his daughter and Association Member **Christy**

Edelman, and his cousins. His brothers escorted their mother to the stage to receive a bouquet of roses from Alan. Alan mentioned that his mother gave him a real estate book early on that said "how to make your first million." Alan took his mother's advice and has had a successful career since then. He encouraged Members to face this year with optimism and to do what they say they will do—"maintain accountability and there will be real payoffs."

Down the home stretch, Immediate Past President **Tracey Saizan** had the honor of presenting the Association's 2007 Service Awards in various categories to individuals for extraordinary efforts to improve the programs and services of SAR.

In the area of internal association activities, honorees were: **Bruce Werking** of



Scott Short receives his Affiliate of the Year Award from last year's winner Jim Hanson

Werking Realty and **Steve Cassani** of Premier Financial Group.

Receiving the service award in the area of Political Affairs was **Dave Tanner** of RE/MAX Gold.

Receiving the service award for contributions to SAR's exceptional educa-

tion programs was **Peter Lee** of DKP Mortgage.

Receiving the service award in the area of Civic Affairs was **Gil Albiani** of Lyon Real Estate.

Receiving the service award for leadership contributions at the State (C.A.R.) level was **Eva Garcia** of Garcia Realty.

Receiving the award for leadership contributions at the national (NAR) level was **Brian Holloway** of Holloway Land Company who has served SAR as a C.A.R. Director for 30 years. This milestone is truly a remarkable accomplishment.

The SAR President's Award is bestowed each year on the one SAR Member who - in the opinion of the Board President - best exemplifies the professionalism and dedication to service for which the Association was established. The 2007 President's award was presented to **Bruce Werking** of Werking Realty for his committed volunteer service in the area of Professional Standards and Grievance. Bruce has been a passionate enforcer of the Code of Ethics, often using much of his personal time to follow up on those failing to adhere to its rules. SAR is most grateful to Bruce because his diligence has increased the level of professionalism in our Association.

The National Association of REALTORS® Lifetime Service Award was presented to a qualifying recipient for 2007. The recipient of this award must have been a Member of SAR for at least 15 years and a Member of NAR for at least 20 years at the time of selection. The recipient must have actively contributed to SAR for at least ten of those years and be a current member of SAR. The 2007 Lifetime Service Award was presented to **Perry Georgallis** of GBC REALTORS®, 2005 REALTOR® of the Year and SAR's Scholarship Trustee Chair. Through his fervent pursuit of funds for the Scholarship Fund, Perry has raised more money for SAR Scholarships than the whole state combined.

Scott Short, Certified Mortgage Planning Specialist of Empire Home Loan Corp was presented the 2007 Affiliate of the Year Award by 2006 recipient **Jim Hanson**, Senior Representative for Commerce Financing Home Mortgage. Scott was recognized for his enthusiastic and outstanding service on the Equal Opportunity/Cultural Diversity, Education and Housing Opportunity Committee along with active participation in SAR's Affiliate/Finance Forum.

Charlene Singley of Lyon Real Estate was presented the 2007 award for SAR REALTOR® of the Year in recognition of her outstanding achievements as 2003 Masters Club President, Member of SAR's Board of Directors, and participant in numerous other volunteer capacities. She has a special passion for making homes more affordable for first-time home buyers in the service sector - both here in Sacramento and throughout the state. In fact, she is serving as C.A.R.'s Vice Chair of the Housing Affordability Fund this year. 2006 recipient **Leigh Rutledge** of Dunnigan Sierra Oaks made the presentation.

SAR Members have a record of excellence in professional leadership and community service. The Association looks forward to building on the tradition of excellence in 2008, our Centennial year!

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COMMITTEE SPOTLIGHT FEBRUARY 2008: LEGISLATIVE FORUM

In this technically advanced day and age, the most accessible means of collecting information comes from the vast realm of the Internet. Search engines, chat rooms and blogs often contain helpful information, but often result in a feeling of insecurity about the credibility of the source. When seeking local legislative information, SAR Members need not worry about surfing the net; SAR has empirical data for you.

The SAR Legislative Forum takes place in the SAR Board Room on the 3rd Friday of every month and begins at 9:30am. This Forum was developed for Members to shed light on issues and ordinances that may affect REALTORS® and the real estate industry. These issues, identified at local, state and national levels, range from briefings on County Sign Ordinances to presentations on Flood Control. This Forum is the starting point for a Member to enter the well-respected and powerful political force of SAR. Consider this your "ticket" to be a spectator in the Sacramento political arena. It is another great and informational benefit offered to SAR Members.

Developing interesting topics and booking notable and credible sources are the focus of newly appointed Legislative Forum Chair Rich Wilks and Vice-Chair Steve Ostrom. A passion

for real estate and years of experience have more than qualified these two REALTORS® for their year-long positions. With help from Eric Rasmusson, SAR's Legislative Advocate, there is no shortage of elected officials available.

In the upcoming months, this forum will cover various topics, including law enforcement, rental inspection, transportation and county planning. Presenting these topics will be county supervisors, city council members and other elected officials, including Jeff Slowey, 2007 Citrus Heights Mayor, and Christopher Cabaldon, the Mayor of West Sacramento. Attending Members can anticipate a wealth of information from the speaker. The Forum chairs expect an inquiring, but respectful, audience. Time for questioning will be allotted post presentation and will relate to the topic.

Depending on the topic and the relevance of the issue, the Committee can make a motion to send an issue to the Government Relations Committee for further review. From here, Government Relations can move to take action and work for or against an issue, providing support in favor of REALTORS® and their profession.

We are expecting great turnouts this year and hope to "pack the house" with

inquisitive and enthusiastic Members. Take a look at the speakers scheduled for the upcoming months below and remember to mark your calendars!

2008 Legislative Forum Speaker Schedule

Feb. 15
Topic: Rental Inspection Discussion
Speaker: City Director of Code Enforcement, Max Fernandez

Mar. 21
Topic: Transportation/Downtown/Natomas/Airport (DNA)
Speaker: Councilmember Ray Tretheway

Apr. 18
Speaker: Mayor of West Sacramento, Christopher Cabaldon

May 16
Speaker: Citrus Heights Councilmember Jeff Slowey

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Through a special partnership made on behalf of our Members, you receive 7 – 71% off list prices at Office Depot. For example, color copies regularly priced at .89 each would be available for only .25 each. Also, you receive extra savings through monthly specials announced in Office Depot's email notices. As an added benefit, Office Depot contributes 2% of your purchase amount to SAR's Scholarship Fund.

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misplaced it or never received one, simply request a card from Carl Carlson in the Retail Center. *Savings on office supplies is just another way SAR is looking out for you, our valued Member.*



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MARCH CALENDAR OF EVENTS

Meetings subject to change.

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
2	3	4	5	6	7	8
	Metrolist – Realtist.com (A) 8:30am – 4:00pm WCR (A) 12:00 – 1:30pm	Main Meeting (A) 9:00 – 10:30am REVEI (T) 9:30am – 12:30pm Community Relations (B) 10:15 – 11:45am Exams (T) 2:00 – 4:30pm	Commercial Forum (A) 7:30am – 9:15am Foreclosure/Default (A) 8:00am – 5:00pm New Member Orientation 8:30am Interns (B) 2:00 – 3:00pm	Foreclosure/Default (A) 8:00am – 5:00pm Real Estate Finance Forum (A) 9:00 – 10:30am CanTree Committee (B) 10:15 – 11:30am WCR (A) 11:30am – 4:00pm REVEI (T) 12:30 – 3:30pm		
9	10	11	12	13	14	15
	Intro CCIM (A) 8:00am – 5:00pm Metrolist (T) 8:30am – 4:00pm CRS 206 (offsite) 8:00am – 5:00pm	Intro CCIM (A) 8:00am – 5:00pm CRS 206 (offsite) 8:00am – 5:00pm REVEI (T) 9:30am – 12:30pm Government Relations (B) 10:15 – 11:45am Exams (T) 2:00 – 4:30pm	Interns (B) 2:00 – 3:00pm	GRI (A) 8:00am – 5:30pm Realtist (A) 9:00 – 11:00am Equal Opportunity (B) 11:15am – 12:30pm REVEI (T) 12:30 – 3:30pm	Legislative Committee (B) 9:30 – 10:30am	
16	17	18	19	20	21	22
	Duane Gomer Notary (A) 8:00am – 5:00pm Metrolist (T) 8:30am – 4:00pm REO (A) 9:00am – 1:00pm Trustee's Sale (A) 5:30 – 9:30pm New Member Orientation - 12:30pm	Regional Meetings Foreclosure & REO (A) 9:00am – 12:00pm REVEI (T) 9:30am – 12:30pm Government Relations (B) 10:15 – 11:45am Exams (T) 2:00 – 4:30pm	Interns (B) 2:00 – 3:00pm	YPC (A) 9:00 – 10:00am WCR Luncheon (A) 11:00am – 2:00pm REVEI (T) 12:30 – 3:30pm	SAR Closes at Noon – Good Friday	
23	24	25	26	27	28	29
	Metrolist (T) 8:30am – 4:00pm	Regional Meetings REVEI (T) 9:30am – 12:30pm Exams (T) 2:00 – 4:30pm	Risk Management (A) 9:00am – 12:00pm Interns (B) 2:00 – 3:00pm	GRI R.E. Masters (A) 8:00am – 5:00pm REVEI (T) 12:30 – 3:30pm	Broker/Manager Forum (A) 9:00 – 10:00am	
30	31	APRIL 1	APRIL 2	APRIL 3	APRIL 4	APRIL 5
	Metrolist (T) 8:30am – 4:00pm	Main Meeting (A) 9:00 – 10:30am REVEI (T) 9:30am – 12:30pm Community Relations (B) 10:15 – 11:45am Exams (T) 2:00 – 4:30pm	Commercial Forum (A) 7:30am New Member Orientation (B) 8:30am	Real Estate Finance Forum (A) 9:00 – 10:30am CanTree Committee (B) 10:15 – 11:30am REVEI (T) 12:30 – 3:30pm	Masters Club Luncheon offsite	

YOUNG PROFESSIONALS COUNCIL

A successful group of professionals excels by combining two important elements: knowledge and drive. The Young Professionals Council displays both a professional demeanor and an admirable enthusiasm for growing in their real estate career. This Council was created to provide networking, social and educational opportunities to young Members paving a path to success in the real estate industry.

To join this enthusiastic group, you must be an SAR Member (REALTOR® or Affiliate) in your 20s or 30s and eager to excel in your career as a real estate professional. (Mixers are open to all SAR

Members.) Contact Liliya Mishchuk at (916) 437-1212 or lmishchuk@sacrealtor.org for more details.

Next YPC Meeting
Thursday, February 21
9:00 – 10:00am
SAR West Auditorium
Speaker: Gary Link – Eviction Attorney

The meetings are filled with networking, educational speakers, community, charity projects and much more. A passionate and motivated REALTOR® will experience many opportunities for growth. Mark this on your calendar!

COMMERCIAL DIVISION RECEIVES NAR GRANT

Thanks to a Signature Series grant awarded by NAR, Steven Good, CEO and Chairman of Sheldon Good and Co., will speak to the SAR Commercial Division this fall.

Mr. Good has been involved in the sale of more than \$4 billion of real estate. His company has been ranked as the largest firm in the United States exclusively conducting real estate auctions. He was 121st President of the Chicago Association of REALTORS®. He is currently vice-chair of the National Association of REALTORS Commercial Alliance Committee.

The Signature Series was created to enhance commercial professional development at state and local associations.

"This grant will provide SAR's commercial Members with a top-notch training seminar," Noël Smith, RE/MAX Gold Commercial, who chairs the Commercial Division Education Committee, commented. "Mr. Good is an exciting speaker and an established authority in his field."

His seminar will be open to all SAR members. Cost and registration information will be announced later.



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