



SACRAMENTO REALTOR®

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DECEMBER 2009

A PUBLICATION OF THE SACRAMENTO ASSOCIATION OF REALTORS®

2009 IN REVIEW



2009 Presidential Installation

Simple elegance set the tone of this year's Officer and Director Installation and Awards Ceremony. Past SAR President **Leigh Rutledge** presided over the swearing-in and installation of SAR's new leadership: President **Charlene Singley**, President-Elect **Barbara Harsch**, Secretary/Treasurer **Doug Covill** and Immediate Past President **Alan Wagner**.



2009 Fall Conference

Over 300 attendees Refueled, Retooled and Plugged In at the conference, visiting the diverse real estate-related exhibitors, attending the three breakout sessions and winning prizes. Key speakers this year included Jay Grant, Jim Casey and Matthew Ferrara. Top prizes included a package featuring a Netbook, Flip video camera, six-month subscription to MetroList MLS and gift certificates to the SAR Retail Center and the SAR education department.



Masters Club Awards Luncheon

Mardi Gras was the theme for the 2009 Masters Club Annual Luncheon held on March 13. Jazz music played in the background as the new Masters Club Members mingled with veteran Members. Eric Rasmusson served as Master of Ceremonies, keeping the crowd entertained throughout the event. SAR President Charlene Singley proudly installed 2009 Masters Club President Andy Thielen and his 2009 Master Club Steering Committee.



Masters Club Golf Tournament and Breakfast

Under the reins of first-time golf tournament co-chairs Steve Galster and Jeremy Tuchsén, the "Endless Summer" event attracted 26 foursomes of enthusiastic players who enjoyed a relaxing day of golf at North Ridge Country Club. Their contributions, plus those who attended the dinner and silent auction, allowed the Masters Club to dispense checks totaling over \$9,000 to three local charities at their November 20 annual breakfast. The recipients included The GreenHouse, WIND Youth Services and Wellspring Women's Center. Each charity was carefully selected by a subcommittee of the Masters Club Steering Committee.



March Main Meeting

Each year, SAR looks forward to an economic forecast, presented at this Main Meeting by C.A.R. Vice President and Chief Economist Leslie Appleton-Young. Housing Market Forecast and the Current California Real Estate Trends was the focus of this year's update. Appleton-Young gave SAR Members a look into the future of the local housing market – a topic on the minds all of REALTORS®.



YPC Bowling for the American Dream - HAF Fundraiser

Thanks to SAR's Young Professionals Council and Housing Opportunities Committee who spearheaded the planning efforts of this second annual event, the bowling tournament held September 12 was another huge success. Along with the generous contributions by Members to the C.A.R. Housing Affordability Fund throughout the year, the more than \$2,500 raised enabled SAR to be awarded C.A.R.'s Top Local Association award and receive an enormous trophy to recognize our achievement.



June Main Meeting

Each year the SAR Scholarship Trustees work tirelessly to distribute funds fairly to local high school and college students. This year marked the 47th year of awarding scholarships, with a record 64 students submitting applications. The Trustees awarded \$44,500 in scholarships to 36 deserving students, truly an amazing feat given the tough economic times.



Christmas CanTree

A team with 27 years of history behind it, the Salvation Army and SAR's Christmas CanTree combined efforts once again to make 2009 a festive CanTree year by raising \$65,000. The CanTree Committee introduced an epicurean innovation in which all SAR Members could participate – a CanTree Cookbook. Mindful of the current economy, contributors were invited to submit budget-conscious recipes. The outstanding response made for a book with a wide selection of affordable, tasty and easy-to-prepare dishes. The "Quick Meals on a Budget" cookbook is available at www.RealtySupplyCenter.com for \$25.



Rebuilding Together

SAR once again united to change the lives of a few Sacramento families. On April 25th, in the quiet neighborhood of Colonial Heights about 20 SAR Members got to work scraping, painting, cleaning and more to help the elderly resident rehabilitate her home. Six months later, on October 3rd, just as many Members came together – this time at another South Sacramento home. If you have yet to participate with Rebuilding Together, consider volunteering in 2010.



August Main Meeting – Kevin Johnson

Sacramento Mayor Kevin Johnson held the floor at the SAR's August Main Meeting and discussed Sacramento's economy and real estate's impact. It was one of the most well-attended Main Meetings of the past few years.

Along with the cookbook fundraiser, the Committee sponsored their first Sip 'n' Support event at Carvalho Family Winery in Clarksburg. The winery was alive with SAR Members indulging in delicious wine and beer tasting, snack-

ing on tasty appetizers and dancing to a live band. Many attendees raved about the fundraiser and encouraged the Committee to make it an annual affair.

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The mission of the Sacramento Association of REALTORS® is to enhance the ability of its Members to practice their profession ethically and effectively, to serve the community and to protect private property rights.

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2009 PRESIDENT

CHARLENE SINGLEY



They say time flies, and boy, does it! This year has gone so very quickly, and quite successfully too, I might add. The credit for any success has to be given to the nearly 200 individuals who volunteered during the year in so many ways.

When I asked how many individual people serve in one or more capacities, I was astounded when I was told it is nearly 200 people. And, in most cases, they don't serve on only one committee. The generosity of spirit and time is truly inspiring.

First of all, I am the first to acknowledge that nothing in this association gets done without the absolute best staff in the entire state! The reason I always praise Nelson Janes at meetings is just because he does such an excellent job. He is the reason SAR maintains an even keel year after year. His leadership enables the association to hire and maintain such a high-quality staff. Each and every one works tirelessly on your behalf and I appreciate so very much everything they do for all of us.

The Education Committee stepped up the pace this year with many classes covering the hot button issues. The new Lunch & Learn classes have been extremely successful. Jeff Jurach and Denise Ross-Francom, the Chair and Vice-chair, and their committee members have done an excellent job.

Speaking of education, who would have thought in a year like 2009, with all the economic uncertainty, that the Scholarship Committee would be able to award 36 scholarships totaling \$44,500? But with the passionate commitment of Chair Perry Georgallis, they certain did. Incredible!

Mary Willett, Chair, and Kevin Nunn,

PRESIDENT'S PERSPECTIVE

Thank You, Thank You, Thank You

Vice-chair, of the Housing Opportunities Committee, did admirable jobs in keeping affordable housing and availability at the forefront. The Committee put on two excellent, hugely successful seminars and got the Homebuyers Equity Leveraging Program (H.E.L.P) up and running.

The Equal Opportunities and Cultural Diversity Committee has been hard at work this year creating and strengthening SAR's relationships with many ethnic and cultural groups. Bob Ingols, Chair, and Elena Crawford, Vice-chair, have done a great job in drawing the blueprints for our outreach, focusing on Asian, Hispanic, Hmong, Slavic and Indus Valley organizations.

CanTree Committee continues to amaze me! They bring to light how proud we all can be of the generosity of our Membership. Just as Scholarship has been able to forge forward in a tough economy, so has CanTree. Many thanks to Tim McGuire, Chair, and David Boliard, Vice-chair, and an outstanding committee for doing what needs to be done to benefit those in need.

Young Professionals Council! Rico Rivera, Chair, and Erin Attardi, Vice-chair, have brought so much enthusiasm and excitement to the group. Our YPC makes me so very proud. If something needs to be done, they are the ones to do it. When YPC was accredited by NAR this year, it was recognition for a level of professionalism and commitment that we in Sacramento knew all along.

Congratulations and sincere thanks go to the Government Relations Committee chaired by Alan Wagner; the Political Action Committee with Leigh Rutledge as Chair and Dick Swayne as Vice-chair, and Steve Ostrom, who chaired the Public Issues Forum. This year we even started a new committee, the REALTOR® Action Fund, and a big thank-you to Doug Covill for heading that up. As always, many issues arose that would directly affect your ability to do busi-

ness. SAR is always at the forefront of working with government officials to resolve conflicts and keep our relationships strong.

Jim Hanson chaired the Real Estate Finance Forum with great success; that forum is always worthwhile. Additionally, Barbara Harsch headed the Industry Update Forum. Many thanks to her for bringing in good speakers and up-to-the-minute information designed for brokers in the association.

Grievance, chaired by Paula Swayne with assistance from Tina Jones, Vice-chair, and Professional Standards, chaired by Cleo Brown with Leigh Rutledge as Vice-chair, did a fine job of handling all the ethics issues that came to the association. They and their committees did an excellent job in this crucial area, which is what sets us apart as REALTORS®.

Under the leadership of Judy Schoer, Chair, and Kathy Russell, Vice-chair, the Community Outreach Committee distributed our philanthropy dollars to the worthwhile causes meeting our criteria of shelter and underserved groups. Rebuilding Together, Francis House, the Sacramento Food Bank and St. John's Shelter Program are just a few recipients of REALTORS® support.

The Communications Advisory Group, led by Rob McQuade and the Fall Conference, led by Kellie Swayne and Bill McKnight, contributed to our success. The Leadership Development, chaired this year by Chris Little, will bear fruit sooner rather than later as dynamic new leaders move into positions of responsibility.

Chris Little also chaired the Commercial Division Task Force this year. Congratulations are due the Commercial Division, which received its REALTORS® Commercial Alliance certification from NAR this year.

Masters Club recognizes the achieve-

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Sacramento REALTOR® Newsletter

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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.

Helping you succeed, protecting private property rights, connecting the community – this is the mission of your Sacramento Association.

What did SAR do in the often troubling times brought on by 2009 to further that mission?

More to the point – what did SAR do for you this year?

Helping You Succeed

Presenting 95 skill-based classes, the Education Committee provided a record number of programs and reached a record number of Members in a year when you needed them most. The Housing Opportunity Committee presented two market-sensitive programs as well.

Education innovations this year included the Lunch and Learns on such topics as social networking and preliminary reports. The new Fall Conference with three national speakers, numerous breakouts and an exhibit hall brought you late-breaking industry skills, products and services.

SAR continued to offer the full Graduate, Real Estate Institute (GRI) Designation over the course of the year, two Real Estate Training Institutes and a Broker Training Institute. Each of these programs gives you the basic grounding you need to serve as a true professional.

Terry Watson, Sheriff John McGinnis, Mayor Kevin Johnson, C.A.R. Chief Economist Leslie Appleton-Young, risk management expert Shannon B. Jones –

President's Perspective

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ments of top REALTORS®. Under the leadership of President Aileen Santee, Masters Club also conducted a dynamic roundtable session and, during President Andy Theilen's term, they raised over \$9000 for selected charities at their annual golf tournament.

Secretary/Treasurer Doug Covill and the Budget Committee Chair showed fiscal leadership amid an economic downturn by expanding SAR investment opportunities, maximizing interest rates and maintaining a positive budget in 2009 without an increase in Members' dues.

Many thanks to the Executive Committee, consisting of Alan Wagner, Barbara Harsch and Doug Covill. You can be very proud of them for their leadership during the year. The Members of the Board of Directors all did a fantastic job of leading the Association in a challenging year. Also, the Directors for CAR and NAR are excellent. Rest assured that you are being very well-represented at both the State and National level by these dedicated volunteers.

And that's what it is all about: we are all volunteers. No one gets paid for anything they do, yet they give and give of themselves, often without even being asked. Nearly 200 different individuals have helped me this year, frequently in more than one setting, and I want to thank each and every one of you. You are the connection between REALTORS® and the community. At the beginning of the year, I noted in this column how you, our Members, embody the spirit of my theme, *Connecting the Community*. You have done that time and again throughout the year.

May you all have a wonderful holiday season, rest up, and come back next year for more challenges and fun! Thank you, thank you, thank you.

some of the luminaries appearing at your monthly Main Membership Meetings to bring you unique perspectives and fresh information on the industry and economy.

Six weekly regional meetings and three monthly forums focused on Real Estate Finance, Industry Updates and Public Issues to give you more vital information to help you perform at your best in this economy.

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On an administrative note, we are fortunate to have some 4,000 visits to the SAR building each month while

the Membership and MetroList Service Center processed over 1,300 applications and assisted countless others of you with key pads, lock boxes and cell phone connections – six days a week.

Protecting Property Rights

Volunteers, your staff and legislative contractor, steeped in political issues affecting the way you do business, worked tirelessly on your behalf. This year they have successfully avoided point-of-sale retrofits and fees that were proposed as attachments to the transaction and to the way you do business as independent contractors. Good news at the federal level, too, where the National Association – with your response to Red Alerts – was able to extend and expand the homebuyer tax credit into 2010. Closer to home, the California Association was able to have a separate license required for lending and for lenders to be regulated outside of the



NELSON JANES

Department of Real Estate by mid-2010.

In short, the REALTOR® organization at the local, state and federal levels saved each of you some \$13,000 as you conducted your business this year.

Connecting the Community

SAR was ranked 14th in philanthropy by the Sacramento Business Journal – favorably comparing us with major for-profit corporations in the region. Here's how you got that distinction of community service.

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This is my 24th and final article as the Chair of the Real Estate Finance Forum. What a blessing it has been to serve this Association and you, its Members. I wanted to take this opportunity to say thank you to all my faithful readers. It has been a blast. I have learned so much and this position has helped me grow as a person and as a mortgage originator. Serving on the Board has

taught me many valuable lessons as well. I will miss embarrassing myself every month at the Main Meeting giving the financial update. I have done my very best to bring value in every aspect of this position.

I would like to leave you with one important reminder. I wrote about this back in 2008 and believe it to be the single most important topic I covered. **Education.** You have to stay informed. The massive changes in the mortgage industry are a great example. I noted many changes in our industry over the last two years, some good and some not so good. SAR and the Housing Opportunities Committee have done an outstanding job offering forums that are designed to educate us on the changes taking place in front of our eyes. We

must be proactive in staying ahead of the curve. Use change to grow. Use change to make change. Use change to fight changes you do not agree with.

Economically speaking, we are in good shape for the moment. Rates are still low. Last time I looked, inflation was in check. Employment is a huge factor in our economic recovery and is very complicated. Government intervention in many areas of our economy is at an all time high. I am not sure how to respond to the decisions that are being made in Washington at this time. We can only hope our economy gets fired up and pulls us out of the struggles we are having.

Again, at this time of the year, I like to remind all not to slow down. Keep the pedal to the metal. Yes the holidays

are here but we have to keep pushing forward. It is not a good idea to take a month off. Take time with family but stay focused.

Please join the next Real Estate Finance Forum and hear live updates from FHA, CalHFA, CalVet, VA, Fannie and Freddie, SHRA, CAMB, the appraisal and title industries and much more. There will be no meeting in January 2010. The next meeting is on February 4th 2010. The Real Estate Finance Forum meets regularly the first Thursday of every month at 9:00 A.M. in the SAR auditorium. Please contact me for suggestions at Comstock Mortgage, jhanson@comstockmortgage.com or you can call me at 916.226.6866.

ETHICS CORNER

CODE OF ETHICS: ARTICLE 2

REALTORS® shall not deny equal professional services to any person for reasons of race, color, religion, sex, handicap, familial status or national origin. REALTORS® shall not be parties to any plan or agreement to discriminate against a person or persons on the basis of race, color, religion, sex, handicap, familial status or national origin (Amended 1/90)

REALTORS®, in their real estate employment practices, shall not discriminate against any person or persons on the basis or race, color, religion, sex, handicap, familial status or national origin. (Amended 1/00)

INTERPRETATION: Case #10-1: Equal Professional Services by the REALTOR®

(Reaffirmed May 1988.) Reprinted from the Ethics and Arbitration Manual with permission from the National Association of REALTORS®.

A minority couple called on REALTOR® A and expressed interest in purchasing a home in the \$130,000 to \$145,000 price range with at least three bedrooms, a large lot and located in the Cedar Ridge area of town. Being familiar with Cedar Ridge through handling of numerous listings in that area, REALTOR® A explained that houses in Cedar Ridge generally sold in the price range from \$180,000 to \$220,000. The couple there-

after indicated that they would then like to see "what was available" within their economic means. After further discussion with the couple concerning their financial circumstances and the maximum price range they could afford, REALTOR® A concluded that the couple could not afford more than \$137,500 as an absolute maximum. The couple was then shown homes which met the criteria they had described to REALTOR®

A. However, although REALTOR® A discussed with the couple the amenities and assets of each of the properties shown to them, they expressed no interest in any of the properties shown. A few days later, the minority couple filed charges with the Secretary of the Board, charging REALTOR® A with a violation of Article 10 of the Code of Ethics, alleging that REALTOR® A had violated the Article by an alleged act of racial steering in his service to the minority couple.

The Secretary promptly referred the complaint to the Grievance Committee, which conducted a preliminary review and referred the complaint back to the Secretary, instructing that a hearing be arranged before a Hearing Panel of the Professional Standards Committee. REALTOR® A was duly noticed and provided with an opportunity to make his response to the complaint.

At the hearing, the minority couple elaborated upon their charge of the alleged racial steering by REALTOR® A, telling the Hearing Panel that they had specifically expressed an interest in purchasing a home in the Cedar Ridge area, but were not shown any homes in Cedar Ridge. REALTOR® A responded by producing written records documenting the housing preference of the couple as they had described it to him, including price range and demonstrating that he had shown them a number of listings that met the requirements as expressed by them, although admittedly none

of the properties shown were located in Cedar Ridge. However, REALTOR® A explained that he had advised the minority couple that there were no listings available in Cedar Ridge falling within the price range expressed by them. Further, REALTOR® A produced listing and sales information concerning numerous homes in Cedar Ridge which confirmed an average sales price of \$180,000 to \$220,000. REALTOR® A told the Hearing Panel that he had, in fact, offered equal professional service to the minority couple by showing them properties which met the criteria they had presented to him. He pointed out to the Hearing Panel that the couple was charging him with "racial steering" which presumably they were relating to the denial of equal professional service. REALTOR® A stated, "If there were listings in Cedar Ridge in the \$130,000 to \$145,000 price range with at least three bedrooms and a large lot, and I had refused to show them such listings, then they might have a point in their charge. But there are no such listings available now, nor have there been at any time since the original development of the Cedar Ridge area five years ago. I could not show them what did not and does not exist."

The Hearing Panel concluded that REALTOR® A had properly met his obligation to offer equal professional service and was not in violation of Article 10.

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Congratulations Erin Attardi

Within SAR, you may have seen Erin Attardi teaching social networking classes, promoting YPC events as YPC President, writing on her active blog, or participating in various committees. Now, our local technology guru is receiving national recognition.

Ms. Attardi was awarded the grand prize of the 2009 HP Real Estate Technology contest. The award was announced at NAR in San Diego this November. Her prize was an HP Mobile Office. According to an HP new release, "an aggressive internet strategy, including multiple websites and a blog, differentiates Attardi's business from others in the region.

In 2008, 53 percent of closed transactions were a direct result of Arrardi's internet strategy."

Congratulations, Erin, for leading the way in real estate related technology.



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EVP Exchange

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Besides hours put in at Rebuilding Together, Loaves and Fishes and other hands-on community efforts, your fund raising made SAR the largest annual donor to the Salvation Army's food drive – and these programs aren't even on the radar when the Sacramento Business Journal does its survey.

The Masters Club raised more than \$9,000 this year for three local charities. Their Membership was up to 663 highly productive and committed Members with 175 new inductees this year.

Young Professionals Council raised some \$15,000 through their events and put SAR over the top as the largest contributor to the State Association's Housing Affordability Fund this year – besting associations twice our size. The YPC also gained national recognition as a certified Young Professionals Network while Vice Chair Erin Attardi was named by *REALTOR® Magazine* as a leader in the use of technology.

Your Community Outreach Committee touched an additional 34 local charities with gifts totaling \$35,800.

Scholarship Trustees led by Perry Georgallis raised \$44,500 for 36 outstanding college-bound students in Sacramento – again, a REALTOR® record-breaker in the state.

Winning national accreditation this year, the Commercial Division offered monthly education programs and published bi-weekly electronic newsletters keeping you up-to-date on that important segment of our community and the economy. They are also hosting a new and improved website – visit SacCommercial.org

AAREA, the relatively new Asian American Real Estate Association, is establishing a Sacramento Chapter led by Sacramento REALTOR® Andrew Lee.

Finally, SAR's Leadership Academy saw its second class of volunteers graduate this month. Participants went through six months of meetings at SAR and in the community to learn more about service and developing themselves as leaders. Members of last year's class are already involved as Committee Chairs and Directors on the Board.

Repeating President Charlene's comments this month – your generosity of spirit is truly remarkable – especially in the market conditions that you have weathered during 2009.

My hat's certainly off to you as you continue to make Sacramento a better place to call home.

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SAR EDUCATIONAL OFFERINGS

DATE	TIME	CLASS	COST	TOPIC	INSTRUCTOR
December 15	12:00 – 1:30pm	Lunch & Learn – New Real Estate Laws for 2010	\$10, if paid by Dec.14	• New restrictions for Mortgage Loan Originators and Mortgage Brokers • Short Sale lender response time regulations • New restrictions on Reverse Mortgage sales • Increased regulation of Appraisers • Multilingual loan docs required • More more!	David Tanner
December 17	9:00am, 10:30am, 1:00pm, or 2:30pm	ID Theft Red Flags Rule	\$30	• Data safe techniques • Steps to take to ensure you are not working with someone who is an imposter • Processes required under the new laws to protect the non-public information used in normal business activities	Bill Ferrell
January 12	9:00am – 1:00pm	Pest Control & Home Inspections	\$25	4 DRE Credits	David Lovenvirth
January 20	8:30am – 12:30pm	Escrow Coordination Secrets*	\$70	• Locate the “meat and potatoes” of contracts, title, tax and termite reports • Identify and prevent deal-killer issues • Organize terms in an easy-to-understand format • Understand who team is and effectively participate in problem-solving • Create bullet-proof systems that ensure each transaction is smooth and hassle-free 3 DRE Credits	Diana Turnbloom

All classes listed above are held at SAR's Mack Powell Auditorium. To register online, visit ims.sacrealtor.org. Questions - contact **Chris Ly** or call 916.437.1210. (Please contact us for non-Member pricing.) *Prices listed reflect early-bird fees.*

Cancellation policy: If you cannot attend a seminar for which you have registered, you may send a substitute. You will receive a full refund when cancelling 24 hours in advance. If you cancel less than 24 hours in advance, your registration fee will be forfeited.

* 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, pass a written exam and have **proof of identification** to qualify for DRE Credits.

All costs listed are based on SAR's early bird fee

SAR Video Seminars News

For nearly a decade, SAR has provided video seminars as a means for acquiring your DRE credits. Regrettably, the company that supplies the videos, REVEI, has decided to discontinue this service for a number of its videos. Due to online training and the economy, they no longer can afford to offer this type of training. You can no longer view REVEI videos with consumer service or consumer protection credit. You will, however, be able to attend classes on the five mandated courses: Agency, Ethics, Fair Housing, Trust Funds and Risk Management for a limited amount of time. To view the current schedule, visit www.sacrealtor.org.

Young Professionals Council

By Erin Attardi

Did you attend the YPC CanTree Fundraiser - Dancing Through the Decades? If not, you missed a fantastic event! Aside from enjoying great wines with tastings offered by Carvalho Family Winery, Revolution Wines, and Ehrhardt Estates; delicious food provided by BJ's Brewery, Tokyo Fro's, and Zocalo; dance music mixed by our very own DJ Rico Rivera; and a silent auction with items provided by numerous local donors,

everyone had a great time...AND we raised over \$4,000 for the Christmas CanTree!

On another note - It's official! Recently our Young Professionals Council received word that it has been officially recognized by the National Association of REALTORS® as the Sacramento Chapter of its Young Professionals Network. I have had the chance to meet the leadership of other NAR YPN chapters at vari-

ous events this year, and there are going to be some fantastic offerings from YPN in the time to come.

Reflecting on 2009, I am extremely proud of what our Young Professionals Council has accomplished! We have raised thousands of dollars for charitable causes, and have given REALTORS® and Affiliates a forum to network and exchange ideas. Did you know that we have been able to engage hundreds

of SAR members at our forums and events? I am very much looking forward to being your YPC Chair in 2010 and I know that Nikki Chapman is also looking forward to being YPC Vice-Chair.

YPC will be releasing its 2010 events calendar very soon, so please be watching for it. It will include the schedule for all of our monthly forums, informal happy hours, and our fundraising events.



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JANUARY CALENDAR OF EVENTS

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
				1 SAR Closed – In observance of New Years Day
4	5 Officers and Directors Installation (A) 11:30am – 1:00pm Video Seminar (T) 9:30am – 12:30pm	6 New Member Orientation (U) 8:30am - 12:30pm	7 Real Estate Finance Forum (A) 9:00-10:30am CanTree Committee (B) 10:15-11:30am Video Seminar (T) 12:30 – 3:30pm	8
11 Education Committee (B) 9:00 – 10:30am Staff Offsite Meeting 1:00 – 3:00pm	12 Regional Meeting* 8:30-9:30am Video Seminar (T) 9:30am – 12:30pm Lunch + Learn (A) 12noon-1:30pm	13	14 GRI (A) 8:00am – 5:00pm Realists (A) 9:00 – 11:00am Masters Club Committee (B) 9:30 – 11:00am Equal Opportunity/Cultural Diversity Committee Meeting (B) 11:15am – 12:30pm Video Seminar (T) 12:30 – 3:30pm	15 Public Issues Forum (B) 9:30 - 10:30am
18 SAR Closed In observance of Martin Luther King, Jr. Day	19 Regional Meeting* 8:30-9:30am Video Seminar (T) 9:30am – 12:30pm Escrow Coordination (A) 8:30am-12:30pm Fall Conference Committee (B) 2:00pm-4:00pm	20	21 Young Professionals Council Forum (A) 9:00 – 10:00am WCR Luncheon (A) 11:00am – 2:00pm Video Seminar (T) 12:30 – 3:30pm	22 Industry Update (B) 9:00 – 10:00am
25 New Member Orientation (U) 12:30 – 4:30pm C.A.R. RPA Class (A) 1:00pm-4:00pm	26 Regional Meeting* 8:30-9:30am Video Seminar (T) 9:30am – 12:30pm	27 SAR Closed – Staff Development 1:00 – 2:00pm Housing Opportunity Committee (B) 2:30-4:30pm	28 Video Seminar (T) 12:30 – 3:30pm	29 Masters Club Roundtables (A) 8:00am – 12noon



*For Regional Meeting locations and times, visit www.sarcaravans.org or contact Tony Vicari at tvicari@sacrealtor.org or 437-1205.
(A) Mack Powell Auditorium (B) Board Room, 2nd Floor (T) Training Room, 2nd Floor (U) Upstairs Meetings subject to change.



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by Susan Harrold

The Masters Club breakfast, held at Del Paso Country Club on November 20th, was a great success! This annual event is organized to highlight the three charities that benefit from our fundraising efforts- primarily the annual golf tournament. The charities The Green House, Wellspring Women's Center and WIND were very grateful to be given money to implement their programs for the 2010 year. Sheriff John McGinness was the featured speaker and we learned many insights on the inner workings of the City of Sacramento.

Master's Club applications are now being accepted and the application period will remain open until close of business on Friday, January 29, 2010. Application forms and rules are available on the SAR website.

We wanted to express a warm thank you to Debbie Davies for hosting the Masters Club Mixer at her fabulous listing on 1213 Mariemont Avenue. It was a wonderful setting to meet and mingle with Masters Club Members and their guests.

Response to the Masters Club Survey was fantastic! We received several hundred responses and we truly appreciate each of you who took the time to answer the questionnaire and provide your comments. Because of the tremendous response it's going to be another month before we have an opportunity to peruse and digest all of them. . . but we anticipate providing an overview of these comments in the near future. The Masters Club Steering Committee also promises to take into consider-

ation every comment. The winners of the drawing were: \$75 Gas Card - Gil Fernandez, Davis and Davis; Flip Video Camera - Julie Rees, Coldwell Banker; Digital Camera - Michael Barnovitz, Lyon Real Estate.

Insights from a Masters Club Member:

Here are some thoughts from a successful Master's Club Member, Rich Cazneaux of Coldwell Banker, who is really forging ahead in this challenging market. Rich has been in real estate for the last six years. He started in a hot market and he is still committed to spending his marketing dollars and believes it will pay him back tenfold. When the market returns to a more steady pace he will be the agent his clients remember. He has a very strategic approach to this market by focusing on capturing buyers. He holds three open

houses each weekend- one on Saturday and two on Sunday. This enables him to meet potential clients several times and his professionalism stands out.

Prior to his real estate career, Rich was buying and selling homes for himself. He has a passion for real estate and his core area, East Sacramento. He loves the neighborhood and the community and I could hear this in his voice. Rich has three sons and he enjoys coaching their soccer and little league teams during his time off.

His pet peeves are managing the uncertainty of this business and agents who are not adjusting to this marketplace by looking for new opportunities.

What sound advice from a successful Masters Club member! Thank you Rich Cazneaux.

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Application Time for the Masters Club is Open!

If you believe that you may qualify for SAR's 2009 Masters Club, please read the following carefully:

- The deadline is Friday, January 29, 2010.** All applications must be received (not postmarked) at SAR by the end of the business day at 4:30 p.m. to be considered on time and not incur a \$100 late fee.
- The qualifying amount remains the same: a minimum of **8 transaction ends AND \$3 million in production OR 30 closed ends.**
- New this year:** If all of your transactions have been entered into MetroList, you need only provide the Masters Club Report from MetroList in addition to the front and back page of the application. You will not need to provide any additional paperwork for each transaction. If the report has not totaled, you will need to attach a tape showing the total of all the transactions reported. If you have transactions that are not listed on the Masters Club Report, you will need to enter them on the Excel spreadsheet and attach the requested information on the non-MLS form.
- Application is individual.** If you work with a team, you must each qualify. Credit is based upon the names entered into the MLS at either 50% or 100%.
- Gaps in membership:** If you were a previous Masters Club Member and have not paid dues for three years or more, you will start over as a new Member.
- Where do you find all forms and information?** Go to the SAR website at www.sacrealtor.org. On the home page, click on the section titled "Do You Qualify for Masters?"

If you have any questions, please check the Masters Club Standing Rules or contact Pat Lowell at (916) 437-1206 or plowell@sacrealtor.org.



OCTOBER DATA FOR SACRAMENTO COUNTY AND THE CITY OF WEST SACRAMENTO

MLS STATISTICS for October 2009 Data for Sacramento County and the City of West Sacramento

SINGLE FAMILY HOME RESALES

Monthly Statistics	Current Month	% of Total	Last Month	Change	% of Total	Last Year	Change
New Listings Published	1,869		1,794	4.2%		2,333	-19.9%
Total Listing Inventory	5,392		5,273	2.3%		7,304	-26.2%
Number of New Escrows	1,582		1,679	-5.8%		2,058	-23.1%
Number of REO Sales	713	41.6%	741	-3.8%	45.4%	1,533	-53.5%
Number of Short Sales	356	20.7%	314	13.4%	19.3%	n/a	n/a
Conventional Sales	647	37.7%	576	12.3%	35.3%	n/a	n/a
Total Number of Closed Escrows	1,716	100.0%	1,631	5.2%	100.0%	2,103	-18.4%
Months Inventory	3.1 Months		3.2 Months	-3.1%		3.5 Months	-11.4%
Dollar Value of Closed Escrows	\$357,138,323		\$337,941,846	5.7%		\$461,010,840	-22.5%
Median	\$185,000		\$183,000	1.1%		\$195,100	-5.2%
Mean	\$208,123		\$207,199	0.4%		\$219,216	-5.1%
Mode	\$200,000 - \$249,999		\$200,000 - \$249,999			\$200,000 - \$250,000	

Year-to-Date Statistics	01/01/09 to 10/31/09 SAR monthly data, compiled	01/01/09 to 10/31/09 MetroList YTD data	01/01/08 to 10/31/2008	Change
Number of Closed Escrows	16,901	17,659	15,638	8.1%
Dollar Value of Closed Escrows	\$3,363,475,200	\$3,508,334,346	\$3,836,364,046	-13.3%
Median	\$175,000	\$178,000	\$222,000	-21.2%
Mean	\$199,010	\$198,671	\$245,323	-18.9%

CONDOMINIUM RESALES

Monthly Statistics	Current Month	% of Total	Last Month	Change	% of Total	Last Year	Change
New Listings Published	201		189	6.3%		161	24.8%
Total Listing Inventory	557		532	4.7%		555	0.4%
Number of New Escrows	115		117	-1.7%		119	-3.4%
Number of REO Sales	77	57.9%	63	22.2%	54.8%	85	-9.4%
Number of Short Sales	22	16.5%	14	57.1%	12.2%	n/a	n/a
Conventional Sales	34	25.6%	38	-10.5%	33.0%	n/a	n/a
Total Closed Escrows	133	100.0%	115	15.7%	100.0%	136	-2.2%
Dollar Value of Closed Escrows	\$15,744,943		\$13,779,076	14.3%		\$19,896,398	-20.9%
Median	\$95,000		\$90,000	5.6%		\$114,500	-17.0%
Mean	\$199,818		\$199,818	0.0%		\$146,297	36.6%
Mode	\$100,000 - \$119,999		\$100,000 - \$119,999			\$100,000 - \$119,999	

Year-to-Date Statistics	01/01/09 to 10/31/09 SAR monthly data, compiled	01/01/09 to 10/31/09 MetroList YTD Data	01/01/08 to 10/31/2008	Change
Number of Closed Escrows	1124	1193	1,019	10.3%
Dollar Value of Closed Escrows	\$133,723,629	\$142,086,494	\$161,247,427	-17.1%
Median	\$99,444	\$97,000	\$135,000	-26.3%
Mean	\$118,971	\$119,100	\$158,241	-24.8%

This representation is based in whole or in part on data supplied by MetroList. MetroList does not guarantee, nor is it in any way responsible for, its accuracy. Data maintained by MetroList does not reflect all real estate activity in the market. All information provided is deemed reliable, but it is not guaranteed and should be independently verified. For the most current statistical information, visit www.sacrealtor.org/publicaffairs/statistics

MLS STATISTICS for October 2009 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*
\$29,999 and under	4	0.2%	4	3.0%	0	1	1
\$30,000 - \$39,999	8	0.5%	6	4.5%	0	2	0
\$40,000 - \$49,999	11	0.6%	17	12.8%	1	0	2
\$50,000 - \$59,999	17	1.0%	14	10.5%	0	0	5
\$60,000 - \$69,999	37	2.2%	9	6.8%	3	1	3
\$70,000 - \$79,999	53	3.1%	8	6.0%	1	0	2
\$80,000 - \$89,999	41	2.4%	5	3.8%	3	2	4
\$90,000 - \$99,999	54	3.1%	7	5.3%	0	0	2
\$100,000 - \$119,999	115	6.7%	10	7.5%	2	0	4
\$120,000 - \$139,999	165	9.6%	13	9.8%	8	1	2
\$140,000 - \$159,999	146	8.5%	9	6.8%	5	0	4
\$160,000 - \$179,999	156	9.1%	6	4.5%	6	3	0
\$180,000 - \$199,999	123	7.2%	6	4.5%	4	1	6
\$200,000 - \$249,999	311	18.1%	11	8.3%	5	0	5
\$250,000 - \$299,999	196	11.4%	2	1.5%	6	1	0
\$300,000 - \$349,999	103	6.0%	3	2.3%	3	0	0
\$350,000 - \$399,999	72	4.2%	1	0.8%	2	0	0
\$400,000 - \$449,999	39	2.3%	0	0.0%	0	0	0
\$450,000 - \$499,999	15	0.9%	0	0.0%	0	0	0
\$500,000 - \$549,999	19	1.1%	0	0.0%	0	0	0
\$550,000 - \$599,999	10	0.6%	2	1.5%	0	0	0
\$600,000 - \$999,999	20	1.2%	0	0.0%	1	1	0
\$1,000,000 and over	1	0.1%	0	0.0%	0	0	0
Total	1,716	100%	133	100%	50	13	40

Type of Financing	Current Month		Previous Month		LENGTH OF TIME ON MARKET		
	# of Units	% of Total	# of Units	% of Total	(SFR, condo, PUD only) Days on Market (DOM)	# of Units	% of Total
(SFR, condo, PUD only)							
Financing Method							
Cash	455	24.6%	440	25.2%	0 - 30	1,135	61.4%
Conventional	725	39.2%	673	38.5%	31 - 60	246	13.3%
FHA	534	28.9%	482	27.6%	61 - 90	142	7.7%
VA	39	2.1%	35	2.0%	91 - 120	98	5.3%
Other †	96	5.2%	116	6.6%	121 - 180	117	6.3%
Total	1,849	100.0%	1,746	100.0%	181+	111	6.0%
					Total	1,849	100.0%

* half-plex, 2-on-1, mobile home
† includes: cal vet, contract of sale, creative, farm home loan, owner financing.

Median DOM: 19
Average DOM: 49
Average DOM 1 - 180 Days: 35
Average DOM 181+ Days: 253

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Wes Richie – Sacramento 95842, Antelope 95843, North Highlands 95660, Rio Linda 95673, West Roseville 95678

Phil Sparks – Sacramento (zip codes 95831, 95822, 95818, 95816) 916-752-2086

Cathy Stratton – Citrus Heights (95610, 95621) Foothill Farms (95841 Sacramento) East Sacramento (95819) 916-923-6181x120

Linda Stover – College Greens (95826), Rosemont (95827) Rancho Cordova/Gold River (95670), Anatolia (95742) Mather (95655) 916-548-7712

Geri Wells – Sacramento 95815, 95821,95825, 95864 Arden Oaks/Arden Fair 916-849-5541.

Jan Windsor – Carmichael 95608, Arden Oaks/ Arden Fair (95864,95821,95825 East Sacramento 95819) 916-923-6181x132

Barbara LeMaster – Small Commercial, Apartments (16 units or more) Sacramento County 916-923-6181x128



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In Your Pocket

Government budgets are now chronically in the red, both at the state and local level. The past year, California has been operating on a three to five month budget cycle, rather than the traditional year. The State has had trouble balancing the budget and in an attempt to do so made unrealistic revenue projections and delayed payments, i.e. mov-

ing state payroll to July when it's really paid in June to balance things on paper. On some level, governments are currently hurting from the stagnated economy, like families throughout California. Income taxes are down because people made less money this year, hurting state revenue. Local government in California relies on property taxes and sales taxes

for the majority of their revenue, which are both down. As everyone already knows, there seems to be a lot less money to go around these days.

The unfortunate truth about this is that government often goes into your pocket to balance its budget. In the last round of state budget negotiations, a proposal surfaced that would with-

hold 3% of all payments to independent contractors throughout the state. In real estate, brokers would take 3% off the top of all commission checks, but agents would still pay normal quarterly withholdings. At the end of the tax year, if quarterly estimates were accurate, the 3% would be issued as a refund. With thousands of independent contractors in various lines of work throughout the State of California, this would likely have been a great deal of money the State could have earned interest on for a few months to backfill their budget somewhat before returning it to you. This proposal was defeated, but the state budget is again leaking red ink, and there is a great possibility it may resurface when Legislators return to the negotiating table.

California also attempted to help county governments throughout the state with AB 827. In the budget fallout, counties often suffer the most because they are required to provide more services than other levels of government with less money. This bill would impose a \$3 per document recording "fee" on property related documents to fund archival services, like County Supervisor meeting minutes or the like. This bill should really be classified as a tax, which would require a super majority 2/3 vote of the Legislature. Fees need to have a direct link between money collected and services provided, but only require a simple majority vote to pass. This bill is on hold until January, at which time the author will likely try to find enough votes for it to pass, so the real estate industry is not necessarily out of the woods yet.

continued on page 11

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PAULA SWAYNE



1. What did you do before you were in real estate?

I started my "career path" in retail; first as a sales clerk and then a buyer of children's clothing at Lawrence's Department Store for nine years. I then went into the family business of specialty automobile ski racks (Mohn Ski Racks) for another nine years. I was asked to cover the receptionist position at Dunnigan REALTORS® for a few weeks and the rest is history.

2. What do you like best about being in real estate?

Handing over keys to a first-time home-buyer just can't be beat. Professionally, I enjoy the freedom real estate offers and the diversity of the work. Personally, I have met some wonderful people and have made some good friends in the industry.

3. How have you adjusted to changing market conditions in the past couple of years?

Simply put, I work harder and more purposefully. This market has forced me to become a better REALTOR®, becoming more directed and knowledgeable.

4. Real estate seems to be a family affair for the Swaynes. How many of your family members are part of SAR?

Let's see, at last count, my mother, Geoff Zimmerman; my husband, Richard Swayne, and my daughters, Kellie Swayne and Katie McCraw. I will work on my son at my first chance!

5. You serve on the SAR Grievance Committee. Tell us about your experience and why you chose to be a part of this committee.

One of the principles that our business has been founded on is fair treatment to all involved. Being a participant on the Grievance Committee has been a natural offshoot of that philosophy. I have learned a great deal as each case has been brought before the committee, which has made me not only a better REALTOR®, but a better person.

In Your Pocket

continued from page 10

The numerous point of sale proposals that crop up at the local, state, and national level has become a politically expedient way to enact policies that ultimately cost REALTORS® and buyers and sellers money. In these proposals, government is asking REALTORS® to deliver often times bad and expensive news. News of a mandatory program that requires fixtures and apparatus to be replaced should be the government's responsibility to deliver. And during these increasingly difficult market conditions, programs that focus only on those homes that are placed on the market runs the risk of prolonging the troubled market and thus the economy in general.

But the news is not all bad. While these proposals may be ill advised they are often times just the result of elected officials being put in the position of being expected to do more with less. And Sacramentans can be glad that elected officials in the region are anxious to listen to REALTORS® and their clients and have always been supportive of the more comprehensive and equitable approaches to enacting change. Pressure on your industry to implement and fund programs and policies will continue but with our continued constant REALTOR® involvement and our elected representatives' commitment to work with you, the challenge can be met.

6. What are other ways you participate at SAR?

I have always been a supporter and participant in SAR events – from Masters Club to Regional meetings, YPC events to CanTree events. I enjoyed being a part of Strategic Planning three years ago, helping with the Nominating Committee last year and sharing my blogging knowledge at a Lunch and Learn.

7. Technology has changed a lot in recent years – how have you kept up-to-date?

I am fortunate to have younger REALTORS® in my family who keep me challenged in the latest technology. Due to their input, I text, blog, Tweet and comment on Facebook. I love my laptop and love new updates such as Mercado, Zipforms and TrendGraphix (when it gets here). What I have found most interesting is how much new technology is facilitating me keeping in touch with friends and clients. Technology and human interaction are not mutually exclusive.

8. Hobbies or other activities?

I was an art major in college and in recent years have put it to use doing wildlife bronze sculptures. It's fun to go to art shows and see the reaction of the people attending. I also love riding my bike – but I have to have a destination such as the paint store, grocery store or taking photos of the neighborhood.

9. How long have you lived in Sacramento?

Let's see...I'm 57 and have lived here all but three years at college. So, 54 years if my math is correct!

10. What are some of your favorite places to visit?

Wherever my family is. We go to Lake Almanor every summer for a week – that is hard to beat. We have gone to Las Vegas and believe it or not, had a blast. I enjoyed Seattle with my husband, even if it was only for three days and we were stuck on a bridge for four hours of that time!

11. What would you do if you weren't a real estate professional?

If I could make a living of it, I would sculpt. I simply can't imagine another 8 to 5 career that I would like, but then if the people I worked with were fun, who knows?

12. What's a good book you've read recently?

Okay...I am a murder/mystery fan, not a big reader of "improve my life" books. I enjoy James Patterson and just finished "Cross Country" in about three days. I read "Beautiful Boy", which gave me an appreciation of what families go through when there is addiction involved.

13. What would people be surprised to learn about you?

Usually, people are surprised that I sculpt. Other than that, probably that I can get upset fairly quickly if people present me with in injustice and say there is nothing that can be done... really?...ARGH!



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DECEMBER 2009

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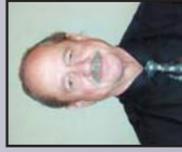
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Join a Committee – Leadership Academy

SAR Members looking to become more active within the Membership are encouraged to join one of the many committees offered. These committees are where active REALTORS® and Affiliates can share their ideas with other like-minded Members to benefit the Association. This is also the starting point in the climb to the top of SAR leadership. For those even more motivated, there is the SAR Leadership Development Series that raises the bar for aspiring leadership candidates.

Unlike many SAR Committees, the Leadership Development Series is not an open committee – an application must be submitted. The applications are reviewed by the Leadership Development Series Chair and Vice Chair and approved applicants begin the six month long commitment. The purpose of the SAR Leadership Development Series is to expose Members to the wide variety of opportunities through the Association for their personal and professional development. This is accomplished through a number of requirements throughout the year including attendance at such events as the C.A.R. Legislative Day & Expo, City Council meetings, a variety of volunteer opportunities and many other SAR meetings and events. This series encourages Members to participate in the fullest and, in doing so, prepares them for productive and proactive Membership. Those who participated in the 2009 series had great things to say:

"This is a very action-oriented Association. I've never been much of a "joiner", but since getting involved with committees and leadership here, I see a real opportunity for individuals making a difference. The committees really create an opportunity for members to contribute, have their voices heard, and make real change. It's a really impressive democracy here." – Jeff Jurach, Lyon RE Sierra Oaks

"You just can't put a value on the business relationships & friendships that are formed with the other members in the series." – Nikki Chapman, Coastal Pacific Mortgage

"Participating in the Leadership Development Series at SAR has taught me a very valuable lesson in this business. Being a REALTOR® is so much more than selling houses. Our involvement in the community is more precious than any commission check. We really make a difference for our members and our community!" – Garrett Abben, Lyon RE Downtown

The Leadership Development Series, led in 2009 by Chair Chris Little and Vice Chair Mary Willett, included SAR Members Garrett Abben, Nikki Chapman, Allison Couchman, Jeff Jurach, Jennifer Odama, Mark Peters and Kyle Thompson. All participants will be recognized at the President's Appreciation Breakfast on December 4th. Look for more of these active Members in 2010!

Masters Club Annual Breakfast



(Left to Right) Randy Zopf, President, Roseville Termité & Pest Control; Sister Judy Illig, Wellspring Women's Center; Andy Thielen, REALTOR®; Yolanda Torrecillas, Wellspring Women's Center; Mike Brim, WIND; Kacie Stratton and Erick Soderlund, The GreenHouse.

Nearly \$9,500 was presented to three local charities on November 20, at the Del Paso Country Club where the Masters Club held their annual breakfast. The funds were raised at the groups 30th Annual Golf Tournament and a reception held the previous month.