



SANTA CRUZ ASSOCIATION OF REALTORS®
Creating better REALTORS®

inside REAL ESTATE

Santa Cruz County's Real Estate News Source

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Incoming President Lela Willet
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*Bottom Left (l - r)
Susie Stelle, 2009 President
Lela Willet, Lori Strusis,
Councilman Dennis Norton
and Kathy Hartman enjoy the
event.*

*Bottom Right
Great Minds Think Alike – at
least in the wardrobe! Lela
Willet & Bernice Wong.*



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For Advertising and deadline information, please contact SCAOR.

andrea@scaor.org

INSIDE REAL ESTATE Newsletter

Inside Real Estate is the official monthly newsletter of the Santa Cruz Association of REALTORS® provided as a member service to inform, educate and update REALTOR® and Affiliate members on local, state and national news, as well as the Association's calendar of events.

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President's Message

What the Focus Groups Said We Need, and What We have Done So Far



Lela Willet
2009 Association President

Unique Homes & Land
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lela@thewilletway.com

As President of your Association, I see 2009 as a real opportunity to help in challenging times. Our job will be to stay focused on what is important and alert to what really matters.

This past year we met in Focus Groups. We reached out across the broad real estate community, seeking input and participation from the new and from the experienced agents, from the affiliates and commercial agents, large and small brokerages, from our staff and our Association Executive.

The same detailed questions were asked of each group. Following is what we found:

This is what was said:

There was a realization in many focus groups that, "Ah ha"! We ARE the Association. It is not a separate entity existing apart from the members. All groups felt strongly supported by the staff. They are our super stars, hard working and always there to help.

Broaden our educational offerings. Offer More on Risk management. More Commercial. Taxes, legal, investment. REO Short sale, loan modification. Enhance the REALTOR® professional image. Emphasize the value of REALTORS®.

Keep up the great work in Local Government Relations Committee. Position our members as the most trusted source

of real estate information, thus combating negative articles and news.

Improve the Association website. Add more statistics and links. Add better agent lists. Include articles agents can use to put a positive spin on the market. Consider blogs where newer members could go to get advice from other REALTORS®, lenders, appraisers, title companies.

Advocate for better area descriptions in the MLS. Educate regarding a statewide MLS run through California Association of REALTORS®.

Contemplate a Commercial broker's tour and classes. How about our budget and shrinking reserves? How do we increase

sources of non dues revenue in this time of decreased membership? Get a better cross section on committees and task forces.

That is a lot. Remaining focused on the Mission Statement of the Association, this is what we are doing so far:

Education: we have re-established the Education Committee. Affiliates who have done so much to encourage and support our classes have been asked to work side by side with REALTOR® members to enhance the work being done by our stellar staff. You will see more Risk Management classes, technology, visits from attorneys and tax advisors and Commercial offerings. What about Green Building courses? We look forward to collaborating with WCR, CRS, and neighboring associations to the north and to the south.

Our Budget is crying out for
Continued on next page.

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President's Message

(Continued from previous page)

non-dues revenue. Education can be a double winner: enhancing professionalism while increasing income.

The budget? Membership is our main source of revenue. Last year we cut 18% from the budget projecting an 18% drop in membership. We lost close to that. This year, following CAR guidelines, we have cut another 15% from the budget. Kathy Hartman, our new Association Executive arrived just in time. She rolled up her sleeves and revamped the accounting system so we could see the picture more clearly. "Profit Centers" were clearly defined in the budget so we could see what the income line item is which covers an associated expense line. We cut from every single line item. Absolutely nothing was left untouched. Even after all of the tightening and cutting, there were losses. The Board was in the unenviable position of raising dues, which had not been raised in seven years. The need now is to envision a future with expanded sources of revenue. For example, the Association Store is being revamped. Your Association needs your ideas. Please share them!

The website is in the process of being revised to provide the tools we need. Statistics are readily available by area; one can click on the woman at the bottom of the webpage to get answers to often asked questions. We are working on providing members with comprehensive lists of agents. Will you write an article which other members can use to put a positive spin on our market

place? Are you interested in participating in an Association blog? Call us!

We look to break down barriers in our broad real estate community, seeking input and participation from the young, from the experienced agents, the affiliates, and commercial agents, large and small brokerages, from our staff and from our Association Executive. Please join me; personally invite members to contribute. The members we invite and inspire today are the ones who will lead us into the future. Who will they be?

A Young Leaders Group will be created to encourage new leadership and to harness fresh visions. Do you know someone who should be in a group like this?

How will we get everything done? It will "take a village" of us collaborating for the future of our association. The village will become more eclectic as we broaden the scope of participants. We will continue to ask ourselves if our Strategic Plan is advancing the Mission Statement of the Association.

Mission Statement: The purpose of the Santa Cruz Association of REALTORS® is to enhance the professionalism and integrity of our members and to protect and promote private property rights.

Get involved, ask someone else to join in. If you are asked to dance, please say "yes"!

CEO's Message

Kathy Hartman, RCE.
Chief Executive Officer

DEALING WITH TOUGH TIMES

When times are tough, there's no wringing of hands in this business. REALTORS® are proactive and when times are tough, as they are now, we circle the wagons and powwow until we find solutions. We have been going through a market change for the last couple of years. I have worked through 3 previous market downturns and this is by far the worst I have seen. With that being said, your Association is doing everything it can do to help members survive.

Last year, when we surveyed the membership using e-mail surveys, paper surveys and focus group meetings, we were able to identify best practices for dealing with these "tough" times and provide suitable educational opportunities to support our members. We heard from the brokers and the agents and we listened.

The military motto "Adapt and Overcome" fits the challenges our industry faces in today's market. There is a renewed sense of urgency to measure performance and benefits to prove the value of membership in your Association.

The Leadership team and SCAOR staff are focused on you, the member. Committee's that were sunset in the past have been brought back and we are asking you, our member, to serve on them. So, if you are asked to serve at committee level or on a task force or focus group, I hope you will accept the invitation. We will continue to survey your needs and suggestions during this year through a variety of survey tools. Please help us to help you by completing all surveys and

responding to communications as soon as you receive them.

We now have electronic communications vehicles that are being used; e scoop, online newspaper and e alert are just a few that I will name. We are looking to put in place e-communications for our brokers and for our affiliate members. The Association website is being changed to be more user friendly and a better resource of information to you, the member. A young professionals group is being organized and I hope that the more "seasoned" professional will be available to assist and inspire our future generation of professionals. We will be instituting online payments and revamping our REALTOR® Service Center to include items that will help you do business.

If you have suggestions please send them to me. My door is always open to any member and I welcome the opportunity to talk with each and every one of you. Your input and suggestions are always valued and given full consideration by me and the rest of the leadership team.

Remember, change rarely happens in an up market – most change happens in a down market. There are ups and downs in any business – savvy entrepreneurs are the ones who advance their business when times are hard.

As a final thought, when was the last time you looked at and updated your business plan? Now is the perfect time to review and tweak how you plan to succeed in the immediate and medium term.

*Barbara Palmer Recognized as
2008 REALTOR® Of The Year*



*Barbara Palmer is congratulated by Past Presidents
Sandy Kaplan and Christa Shanaman.*

Barbara Palmer was honored as the 2008 REALTOR® of the Year at the Annual Installation & Awards Luncheon on January 14th.

The REALTOR® of the Year award is given to a REALTOR® member in good standing who has made significant contributions to the Association and its representative communities, has shown high ethical conduct towards the public and other members and is active in both the Santa Cruz AOR and the California Association of REALTORS®.

Barbara was born in Stockton and has lived in many places including Tracy, Fresno, Davis and Honolulu (where she met her spouse at the Snack Wagon in Honolulu, married and had a son). She moved to Santa Cruz and, in 1980 joined SCAOR and

went to work as a real estate salesperson. After 2 years she decided to work in the company's financial area and was a great asset in helping grow the companies business.

Barbara is very involved in government, in fact she chaired the Association's LGR Committee a couple of times and this year serves on the Association Budget & Finance Committee. At the State level she has served on Federal Issues, Local Government Relations and Land Use & Environmental Committees. This year she is serving on the California Association of REALTORS® Executive Committee. She has received numerous awards including Woman of the Year and the Woman of the Century from the Aptos Chamber and in 2006 received the Community Service Award from SCAOR.



*Sharing the
Love*

*Peg Popken and Dee Buckelew enjoy the
Installation and
Awards Luncheon*

**ANNUAL DUES CONTEST
WINNER**



The winner of the "Dues Renewal Contest", Benjamin Dunn, was presented with a check for \$499 by Steve Allen. Ben, who is with Vanguard REALTORS®, was one of 746 members who renewed their

membership before December 31 and has been a member of SCAOR since 1978. The drawing for the reimbursement of local, state and national dues was held at the January Board of Directors meeting.

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STATEWIDE SEPTIC REGULATIONS AB885

The proposed Statewide Septic Regulations, AB885, have been released by the State of California. With 23,000 septic systems in Santa Cruz County, the largest number in the State, this could have a huge impact on our community. To educate us on how AB885 could effect the County, John Ricker, from Santa Cruz County Environmental Health Services, met with the LGR Committee, January 16. CAR has issued a Red Alert stating their concerns about the bill due to the high cost to the property owner to comply, lack of scientific data proving septic systems are causing water quality problems, and there will likely be thousands of properties deemed uninhabitable or unbuildable as a result of AB885.

The major points of the bill are:

1) Property owners will be required to have their septic systems inspected every 5 years by a qualified service provider. Estimated cost around \$325.

2) Owners with private groundwater wells must have a state certified analytical laboratory analyze the well water every 5 years. Results must be transmitted electronically to the state water board. Estimated cost around \$325. This will be required even though there is no evidence of infiltration.

3) Owners with existing septic systems within 600 feet of a surface water body (i.e. San Lorenzo River) that does not meet water quality standards

will be subject to special requirements, inspections, and potential retrofit estimated around \$45,000.

4) An operation manual and a maintenance report must be kept by the property owner for all existing, new and replaced systems.

5) There is a new point of sale requirement to transfer the operations and maintenance manuals during the escrow period.

6) Construction of new septic systems must comply with the above, in addition to more stringent site assessments, design, inspections, and construction.

The proposed bill was released November 2007 and can be viewed at www.waterboards.ca.gov/water_issues/programs/septic_tanks/. Until February 9, 2009 the proposal is open to public review and comments. CAR is urging all concerned to email their comments and concerns to the state water board by February 9. Please email your comments to AB885@waterboards.ca.gov.

WATER, WATER

The Pajaro Valley Water Management Agency has won the lawsuit with Pajaro Sunny Hills Community Services District of North Monterey County. Pajaro Valley manages the groundwater basin that forms the primary source of agriculture and residential water use in the Pajaro Valley. The basin is in overdraft with more water being taken out than can be replenished. Seawater has infiltrated under-

ground freshwater supplies as a result.

There are many rumblings of rationing being heard throughout the County if our current drought conditions persist.

PROPERTY MANAGEMENT

Interest is paid yearly to tenants, by their landlords, on the security deposit and last month's rent. The cities of Capitola, Santa Cruz, and Watsonville, and the County have this interest requirement ordinance. The interest rate changes each year. For

2009 the interest rate due residential tenants has been set at 0.23%.

REO's and the CITY OF WATSONVILLE

Reminder: Any listing agent with an REO in the City of Watsonville must register that property with the City. The fee is \$50.00 per property.

Thank you to LGR Committee Members Renee Mello, Bobbie Nelson, Tom Sanders and Rose Marie McNair for contributing to this article.

NOW IS THE TIME TO INVEST IN REAL ESTATE!

Subscribe to the **INVESTORS EDGE** for information about current Foreclosures, Notices of Default, and Trustee Deeds (REOs) in your area of interest.

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Bruce Southstone receives the Lifetime Achievement Award from Bobbie Nelson and Dan Sedenquist .

Lifetime Achievement Award For Bruce Southstone.

The Lifetime Achievement Award is given to a REALTOR® member in good standing (broker or salesperson) who shows exemplary behavior in all aspects of life; high ethical conduct; continuous support and service to the Association over a number of years and community involvement that enhances the reputation of the Association.

Our 2008 Recipient has been a member for 19 years and has obtained the following designations: GRI, CRS and CBR. He has a Bachelor's Degree in Psychology from California State University at Chico. Prior to college, he served four years in the US Navy and visited such exotic places as McMurdo Sound, Antarctica, Eniwetok and Bikini Atolls

in the Marshall Islands.

He has been involved with the Santa Cruz Association of REALTORS® serving on so many committees for the Association and the California Association of REALTORS® that it would take three pages, singled spaced to list them all as well as being a Past President of the Association!

Bruce served on Budget & Finance, is an Orientation Instructor for the Association, where he receives rave reviews for helping new members understand the mysterious legal documents concerning agency disclosure. On top of all this he is serving on a work group for the DRE and our MLS.



Paul Bailey congratulates Michael Clark , recipient of the Community Service Award

Michael Clark Recognized For Community Service

The Community Service Award is given to a deserving member of the community. Awardees are not necessarily REALTORS®.

Michael Clark, our 2008 recipient, is an award winning chef who has spent his entire life cooking. He opened the successful restaurant "Michael's On Main", a certified green restaurant, in November 2001. It would be an understatement to say that food and wine are his passion.

"Michael's On Main" and its proprietor have a strong commitment to support the community. Local artists' works grace the walls of each dining room in the restaurant. Together, Michael and his restaurant have participated in many diverse communi-

ty events from promoting various health and environmental needs to supporting local schools; from elementary school theatrical plays to Cabrillo Stage productions at UCSC. He has been actively involved in many local events such as the Vintner's Festival, the Capitola Art & Wine Festival, the Aptos Gala and is a wine judge for the Santa Cruz Wine Growers Association.

Michael has been a supporter of the Santa Cruz Association of REALTORS®, Second Harvest Food Bank, the Central Coast's Community Alliance with Family Farmers and dozens of other organizations. We applaud Michael for his commitment to our community.



Enjoying the Installation and Awards Luncheon.

FromLeft to Right.:

Frank May, Bobbie Nelson, Zel Longacre, Julie Rumsey, Woutje Swets and Joe Ganeff

Real Estate Legal Matters

NEW LAWS FOR 2009

By Lloyd Williams, Association Attorney



The California Association of REALTORS® has published a Chart listing new federal and state laws affecting the real estate industry, and I recommend that you read it. The purpose of this article is to focus on some of the new laws that may have a greater local impact.

1. Assembly Bill 2881.

This Bill, among other things, amends Civil Code §1103.4, which deals with limiting the liability of a Seller and the Agents involved in the sale from liability for erroneous information or omission of information if the information is not known to the Seller or Agents and was based on the information provided to the Buyer by public agencies or licensed engineers, land surveyors, geologists or experts in natural hazard discovery (collectively, "expert"). The expert must determine if the property in question is located within one mile of real property designated as "Prime Farmland," "Farmland of Statewide Importance," "Unique Farmland," "Farmland of Local Importance," or "Grazing Land" on the most current "Important Farmland Map" issued by the California Department of Conservation, Division of Land Resource Protection." If the property is located within this one-mile area, the expert must include a specific notice to that effect, which has been added to Civil Code §1103.4, and which includes language similar to the Santa Cruz County Code notice regarding impacts of farm operations (e.g., noise, odors and dust). Section 1103.4 applies to real property containing one to

four dwelling units. Given the amount of agricultural land, including grazing land, along the north coast and in the south part of the County, this notice could be required as part of an expert's report for many residential sales. Although companies that provide natural hazard disclosure reports may keep up with changes in the laws, individual experts may not.

2. Senate Bill 1595.

This Bill amends certain Government and Public Resource Code sections relating to requirements of a person who owns, leases, controls, operates or maintains an occupied dwelling or occupied structure in order to prevent or minimize damage or destruction due to wildfires. The obligation of maintaining a fire-break of at least 30 feet on each side of a structure has been removed and replaced with the following: if a structure is located within a very high fire hazard severity zone or in a state responsibility area, the requirement now is to maintain a "defensible space" of no greater than 100 feet from each side of the structure. However, the state, the local government or an insurance company may impose a larger area if such a clearing is necessary, and may, in certain circumstances, require clearing beyond the property line. We will need to monitor the impacts of these changes to current law; however, if you are involved in the sale of a qualified property located within one of these zones, your principal, whether Seller or Buyer, should be informed of the law and advised to check whether the property is in compliance. Of

course, the law applies regardless of whether the property is for sale, thus an owner should take appropriate action to comply rather than wait until he or she is selling the property.

3. Assembly Bill No. 2025.

This Bill creates a new law regarding the disposition of personal property remaining on the premises of commercial real property following termination of a tenancy. Prior to January 1, 2009, the law uniformly applied to residential and commercial properties, basically requiring the landlord to give the tenant, or whomever the landlord believes is the owner of the personal property, notice in a particular form contained in Civil Code §1984, giving the tenant or other owner 15 days, if personally delivered, or 18 days if delivered by mail, to pick up the personal property. If not picked up, the property would be sold by public auction. If the personal property was worth less than \$300, the landlord had the right to dispose of the property without public auction. Under the new law, the commercial landlord must give notice to the

tenant or other owner, as before, but the landlord has no duty to dispose of the property by public auction if the property is worth less than the lesser of \$750 or \$1.00 per square foot of the premises. With the economy affecting the continuation of businesses, the issue of personal property left after termination of a commercial tenancy may become more of an issue.

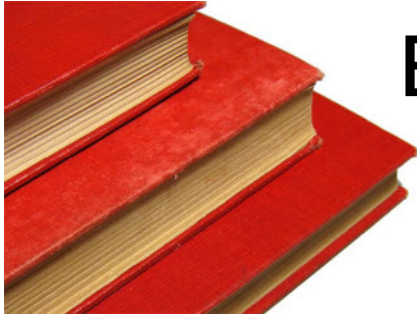
Another companion problem is when the personal property is collateral for a loan and the lender wants to have a sale of the property on the premises, thus delaying the landlord's ability to prepare the premises for leasing to a new tenant. Careful attention should be given to any Waiver form submitted to a landlord to sign when a tenant is borrowing and securing the loan against furniture, fixtures and equipment. The lender wants the landlord to agree that the landlord has no lien or other interest in the personal property; however, the landlord may want to include language that prohibits the lender from leaving the personal property on the premises and having a sale in order to pay down or pay off its loan.

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Education and Professional Development



Home buying Strategies with FHA Loans.

Wed. Feb. 4. 10:00-11:30 am
Cost: FREE to SCAOR Members (if registered by 1/28/09)
\$15 at the door. \$25 Non member

Speakers: Tai Boutell, Peter Boutell, Mary Ann Kirch, Victor Romero, Diane Baird, and Ken Marple

FHA insured loans have helped to lead our real estate market through 2008 and will continue to be the predominant loan program in 2009. Come and hear directly from a HUD Approved Direct FHA Lender with Full Eagle Endorsement, HUD certified DE Underwriters and an FHA certified Appraiser. Get the details! Hear the experiences! Learn the strategies! Why FHA? FHA is the ONLY loan that allows 3.5% down payment, even up to \$729,750; FHA is the ONLY loan that allows the down payment to be ALL GIFT; FHA is the ONLY loan that allows a non-occupant (like a parent) to co-sign on a loan

Distressed Properties: Short Sales, Foreclosures and Lender REO's

Fri. Feb. 6, 9:00am-1:00pm
Cost: \$59 SCAOR Members \$74 at the door. \$89 Non-member.
Instructor: Neil Kalin, C.A.R. Assistant General Counsel

This is a "DON'T MISS" Seminar! Attend this seminar and become familiar with the procedures used in the sale and disposi-

tion of distressed properties. This four-hour program reveals the opportunities for agents to do more business with sellers, buyers, and lenders, while gaining a clear understanding of their responsibilities. The job description and paper work required changes according to whom the agent is representing. This course will show you how to provide assistance to "short sale" sellers and how to work with lenders who have foreclosure property, also know as Real Estate Owned (REO). Students will gain an overview of the tax/credit impact of these sales.

Economic & Housing Outlook .

Fri. Feb. 13, 10:00-12:00pm
Cost: \$15 Members, \$25 at the door, \$35 Non-member
Instructor: Leslie Appleton Young, CAR Vice President and Chief Economist

Topics covered are Economic Outlook for US & California; Current market conditions for California and the Region; Housing Market outlook for 2009

New MLS Training Class.

Tue. Feb. 17. 1:30pm-3:00pm
Cost: FREE
Instructor: MLS Listings, Inc.

LISTING LIFECYCLE This 90 minute course focuses on effective Listing Management techniques, and how the rules of the MLS apply when inputting and maintaining your listing throughout its lifecycle. Topics include: Use of Listing

Remarks; Status Changes; Closing a Sale; Use & Display of MLS Data; Photo Management, and more!

REO Listings: Getting Your Foot in the Door

Wed. Feb. 18, 9:00-12:00pm
Cost: \$35 Members, \$50 at the door. \$70 Non-member
Instructor: Bob Barrie

BACK BY POPULAR DEMAND. This seminar will sell out fast! Are you interested in working the REO market and frustrated with the lack of information on how to get started? If so, this is the class for you! In this class you will get to the heart of the REO business, you will learn how to get the BPO's, what forms to use, payment information, how to do an occupancy check, handling utilities and general maintenance of the property, marketing tips, handling offers, addendums, and much more!

e-PRO Workshop

Fri. Feb. 20 9:00-10:30am
Cost: FREE
Instructor(s): Saul Klein, Internet Crusade

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PRO Workshop to learn invaluable tech tips (for FREE) and how e-PRO will benefit you. RECEIVE A \$25 DISCOUNT TOWARDS YOUR e-PRO ENROLLMENT BY ATTENDING THIS WORKSHOP! Discover Hidden Secrets · Interact with the "Connected Customer" · Plug into an electronic community. · Create a Web-based marketing strategy. · Utilize the latest high-tech advances such as: Digital cameras, virtual tours, MLS systems

Your Guide to the Residential Purchase Agreement

Mon. Feb. 23, 9:30-12:30pm
Cost: \$49 Member, \$69 at the door. \$79 Non-Member
Instructor(s): Gov Hutchinson, Assistant General Counsel for the CAR.

Learn from the #1 authority on the C.A.R. Residential Purchase Agreement Contract; a comprehensive line by line analysis. The California Residential Purchase Agreement and Joint Escrow Instructions (RPA-CA) is the cornerstone of every successful real estate transaction in the Golden State, and there are several essential concepts, principals, and facts about this form that all REALTORS® should know. THIS CLASS IS A MUST ATTEND FOR EVERY AGENT, BROKER, TRANSACTION COORDINATOR OR PERSONAL ASSISTANT!

Education Calendar continued on next page.

Education Calendar Continued.

Santa Cruz County Update with Assessor, Gary Hazelton

Tue. Feb.24, 1:00-2:30pm
(check-in will open at 12:30pm)
Cost: **Free to Members. \$15
after 2/23/09 and at the door.
\$25 Non-member
Instructor(s): Gary Hazelton,
County Assessor Sean Saldavia

Come and learn about the primary functions and responsibilities of the Assessor's office; Prop 60; Base-year transfer; Prop 58; Parent-child exclusion; Mobile homes; Prop 8; declining values, and more! ** Members must register by 2/23/09 to receive special pricing. A credit card is required to reserve your seat. The card will not be charged unless you fail to cancel your reservation within 3 business days of this event.

MLS Essentials

Wed.Feb. 25, Basic 10:00am-12:00pm
Quick Search; Hot Sheet; Property Views; Report Options; Print / Email; Quick CMA; Mapping; Driving Directions; Adding Clients; Automated Email; Saving Searches
Advanced 1:30pm-3:30pm
Hide/Show Feature; Customized Searches; Advanced Searches; Statistics REO / Short Sale Searches; Hot Sheet; Customizing Columns and Quick Search Page

Escrow Coordination Secrets!

Fri. Feb. 27, 8:30-12:30pm
Cost: \$65 Member and/or Assistant. \$80 at the door. \$95 Non-member
Instructor: Diana Turnbloom

Are you ready to improve your closing rate, save time and start creating hassle-free transactions? Then attend this seminar

by Leading Authority and Instructor on Transaction Management, Diana Turnbloom. These techniques and insights are more than theoretical ideas. They have evolved and been perfected through instructor experience. You WILL be able to immediately apply what you have learned. SPECIAL POINTS OF INTEREST: 4 hours of intense training for all ranges of experience 3 top things you must know at all times when managing pending sales! Who YOUR Team is and what "tools" are needed to do a good job; Easy to use systems (Sample custom forms, letters, emails to help you stay organized!); How to read termite and title reports. Locate "deal killer" sentences! The "meat and potatoes" of a purchase agreement contract; Lender language. What does loan approval REALLY mean?

Coming up in March

4th Introduction to Commercial Real Estate: Advanced Commercial Real Estate: Applied Real Estate Investments, Development & Lease Analysis...What numbers really count?

9th Goal Planning & Farming

23rd Deal with Difficult Tenants Part 1

25th Duane Gomer's License Renewal & Review

30th Winforms Desktop & Online, Basic & Advanced

*"Education is what survives
when what has been learned
has been forgotten"*

*B.F.Skinner
American Psychologist*



Sandy Kaplan

I'm a Grandma!

Past President of SCAOR, Sandy Kaplan makes the following proud announcement.

"My daughter Carly Covey and husband Chris Covey gave birth to their daughter (and my granddaughter) on January 5th, 2009. She weighed 6lb 4oz and was 18.5inches long. Her name is Vayda Covey.



Here's a picture of Carly and Chris' daughter, Vayda Mae Covey when she was 1 day old!

Leslie Appleton-Young is Coming to SCAOR!

Be sure to register for the upcoming "Economic and Housing Market Outlook for 2009" presented by Leslie Appleton-Young, Vice President and Chief Economist for the California Association of REALTORS® (C.A.R.) being held at SCAOR on February 13th from 10:00am-12:00pm.

Leslie will be covering topics ranging from the economic outlook for the US and California as well the Bay Area and local regions. She will also be presenting her housing market outlook for the year. For more information on how to register go to www.scaor.org/memberresources or call Karen Kirwan, Director of Education/Professional Services & Communications at 831-464-2000.

Mrs. Appleton-Young directs the activities of the Association's Member Information

Group at C.A.R. She oversees the analysis of housing market and brokerage industry trends, member communications, and membership development activities. She is also closely involved in the Association's strategic planning efforts and is a well-known speaker in California's real estate community.

Before joining C.A.R. in 1984, Leslie Appleton-Young was a consultant with Telesis Inc. in Rhode Island. She also spent several years working as a research associate at the Federal Reserve Bank of Philadelphia and as an instructor at the University of Pennsylvania. Mrs. Appleton-Young earned a Bachelor of Arts degree in economics from the University of California, Berkeley, and her Masters from the University of Pennsylvania.

The California Association of REALTORS® (C.A.R.), is a statewide trade organization with almost 175,000 members.



Thoughts following the Inauguration

Elaine Della-Santina

SCAOR Housing Foundation Chair 2009

Several months ago I was feeling rather insulated from our current economic woes, my business has flourished, and my family and friends enjoy good health. I knew that life was changing for many but, over all, I knew by tightening belts and pulling up boot straps we could get through.

Then little by little the walls that safely had surrounded me began to crumble, a family member lost a job after 20 + years, another after 35, my husband is being forced to re-locate out of state in order to keep a job- so we will be a dual state couple for who knows how long, and retirement accounts dwindling for all of us. It is scary out there.

Why, you might be asking yourself is Elaine telling us about her personal issues when she should be updating us on the Housing Foundation? Well, because when times are tough we need to each reach out, we need to look beyond the border of our own lives, trials and issues and give some support and kindness to others.

I can think of no better way to do this than helping to provide basic needs to families who are asking for our help. How wonderful to come home to your own home at night after a hard days work, to watch your children play in the yard, enjoy an outdoor BBQ, or a cozy afternoon by the fire.

The Housing Foundation is proud of the fact that we have NEVER turned away a qualified applicant due to lack of funding, and we NEVER plan to. By being part of the housing solution we help our neighbors, our peers and ourselves. It is easy to be part of the answer, next time you close an escrow complete the Escrow Contribution form, or make the call and volunteer to be part of the foundation donating your time.

No matter how you voted, today's historic event had to have moved you deeply in a number of ways. I hope that like myself the event has provided a sense of hope for our future as a country and a people, united.



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ADVERTISE

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The SCAOR Newsletter is the *only* local publication that is specifically aimed at Real Estate Industry professionals in Santa Cruz County.

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LOCAL BOY MAKES GOOD!

Richard Bagdonas, raised in Santa Cruz, became a member of the Santa Cruz Association of REALTORS in 1991 and received his Brokers license in 1993. He moved to Merlin, Oregon in 1995 to be closer to family. He obtained his Oregon real estate Principal Brokers license and opened Blackbird Real Estate in the town of Merlin, just north of Grants Pass the gateway to the recreational and scenic Rogue River.



Richard has maintained his California license and membership of SCAOR to better serve the community with opportunities to retire or relocate to this beautiful area of Oregon. *Where to Retire Magazine* profiled Grants Pass as a city with many features that appeal to retirees in

their January/February issue. The magazine points to the area's recreational offerings such as white water rafting, fly fishing and golf, as well as its temperate climate.

Richard served as Vice President of the Grants Pass MLS Board

and has just recently been inducted as the Board President of the Grants Pass Association of REALTORS® for 2009. Richard believes that cooperation in both Santa Cruz and Southern Oregon will not only benefit prospective clients but REALTORS® in both locations.

An Easy way to buy and sell online

eBay is an Internet giant but it isn't the best site for those new to selling online.

That's because it can be difficult to list items for sale. You also need to pay listing fees and transaction fees. This often gets confusing.

If you're new to online selling, I recommend Wigix.com. You'll appreciate the simplicity of listing items for sale.

Say you want to sell an old DVD. All you need do is find someone offering the same item. Click a button, and you can list your copy in minutes.

And, with Wigix, the fees are much easier on your wallet. There are no listing fees. Selling items under \$25 is also free. Fees on larger amounts won't break the bank.

Wigix is a great way to make some spare cash.

In Memoriam

Our sincere condolences to the family and friends of Eric Schwarzbach of Blackbrook Associates.

Eric passed away on January 11 after a lengthy illness.

NAR LEADERSHIP ACADEMY



Suzanne Yost was recently chosen to participate in the National Association of REALTORS® Leadership Academy. Yost is one of 27 REALTORS from throughout the United States chosen to participate in the program. NAR developed the program to identify emerging leaders and provide encouragement to maximize leadership skills.

The Academy is a nine-month, five-stage training and development program structured around national meetings, designed to develop future NAR leaders. Applications are currently being accepted for the 2009-10 academy. Anyone interested may find more information and the application on www.realtor.org. The deadline to apply is March 31, 2009.



Affiliate Update

THE YEAR IS OFF AND RUNNING “HOPEFULLY WITH OUR DIRECTION”



Dick Cornelsen
2009 Chair,
Affiliate Committee
Wellsfargo Reverse
Mortgages
(831) 320-8143

No matter where you are in the real estate industry you want to “ride the wave” or you want to “make the right moves”, so that business will go your way. In most places in the real estate industry today “riding the wave” might not be a good place to be. “Making the right moves” could be looked at as *ALWAYS THE BEST WAY*.

Relationships, Planning and Consistency will always put you in the best place for our industry in 2009. The SCAOR Affiliate Committees’ purpose is to help provide the working relationships that assist in making the right moves so that we all can take advantage of the opportunities that are in front of us.

Our Mission Statement

The purpose of the Santa Cruz Association of REALTORS® Affiliate Committee is to provide a channel of communication to enhance and maintain good working relationships among the REALTORS® and Affiliates, to support Affiliate and REALTOR® members through the programs and services that promote the professionalism and common goals of Association membership, to assist and participate in special events and activities of the Association, and lend their knowledge, expertise and experience in the real estate industry.

We heard a lot of very encouraging and engaging information and direction at the Board Installation Luncheon January 14.

I for one liked what I heard and believe we can build on those thoughts for our industry this year. Here’s a thought: How about REALTORS® and Affiliates get together and brain storm how we can help each other see and move through opportunities?

For those who are considering joining the Affiliate group it is a great place to network and promote better relations among the affiliate companies who support the real estate industry, to be a source of information for real estate professionals regarding industry services, sponsor educational programs and events.

Special Events

Spring Fling Barbecue and Baking Contest

June Election of Officers and Directors and Legal Update

Golf Tournament

“A Taste of Santa Cruz”
SCAOR Foundation
Fundraiser

Holiday Open House

Installation and Awards
Luncheon

Educational Seminars

General Membership Meetings

*For additional information
contact :*

*Norma Milete at SCAOR
831-464-2000*

*Dick Cornelsen at Wellsfargo
Reverse Mortgages
831-320-8143*

Affiliate of the Year



Dimitri Timm and Jeff McCormac congratulate 2008 Affiliate of the Year Joe Ganeff

Joe Ganeff Honored by SCAOR

The Affiliate of the Year Award is given to an Affiliate member who has a high degree of cooperation with Association members, high ethical and business standards and makes a significant contribution to the Association.

This year’s recipient, Joe Ganeff, is a Bay Area native growing up in Mountain View and Sunnyvale and is continuing undergraduate studies at San Jose University majoring in Economics. He is also working on obtaining the CCIM designation

and is an active member of both the California Escrow Association and the Women’s Council of REALTORS® in Santa Cruz.

Joe can be seen often in the Association office working away on articles for this newsletter. He is also a “candy sponsor” purchasing candy for the membership candy jar at the front counter.

Please thank Joe for his service when you next speak with him.

Adopt –A-Family a Huge Success

2008 Affiliate Committee Chair Joe Ganeff and Norma Milete presented Irma Perez of Families in Transition with monetary donations for two adopted families. The Adopt –A-Family was a huge success this year thanks to our Affiliate Committee, REALTOR® members and Association staff who opened up their hearts and pocket books. It was through their generosity that these families were able to enjoy their very first

Christmas. Caseworker Irma Perez from Families in Transition was overwhelmed by the response and was all smiles when she walked into the Association seminar room and saw the numerous presents and clothing that were donated. It’s true what they say that “every little bit makes a difference”.

Thank you for being that difference.



SCAOR Calendar February 2009

Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2	3	4 10:00am-11:30am Homebuying Strategies with FHA Loans	5	6 9:00am-1:00pm Distressed Properties	7
8	9 2:30pm SCAORHF Trustees	10	11 8:30am Affiliate Committee 8:00am-5:00pm Precision Ultrasound	12	13 9:00am Board of Directors 11:30am-1:00pm Economic Update with Leslie Applaton Young	14
15	16 SCAOR Office Closed for President's Day	17 1:30-3:00pm MLS Listing Lifecycle	18 9:00am-12:00pm REO Listings	19	20 9:00am-10:30am E-Pro Workshop	21
22	23 9:30am-12:30pm Guide to the Residential Purchase Agreement 9:00am Budget & Finance	24 1:00-2:30pm County Assessor, Gary Hazelton	25 10:00am-12:00pm MLS Essentials (Basic) 1:30pm-3:30pm MLS Essentials (Advanced)	26	27 8:30am-12:30am Escrow Coordination Secrets!	28

AFFILIATE PROFILE EMAH A. ANYANG

We welcome as a new Affiliate member Emah A. Anyang, an Internet Advertising Account Executive with LocalAdLink.



LocalAdLink uses geo-targeting technology which determines the physical location of a website visitor and delivers different content to that visitor based on his or her location. A link to a video demonstration of the power of LocalAdLink may be found at www.adlinktraining.com

Have a look at the company's website at <http://www.localadlink.com> and contact Emah at emahanyang@yahoo.com or call him at 831-247-2727

New REALTOR® Members January 2009

Bailey Properties

Greg Wynne

Coldwell Banker

Residential Brokerage

Joe Rodgers

Intero R. E. Services

Jesse Wilson

Keller Williams Realty

Charles Norman

Monterey Bay Properties

Cynthia Stebbins

MVK Enterprises

Erick Fernandez

Norcal Realty

Dale Fendorf

New Affiliate Members January 2009

Rossi, Hamerslough, Reischl & Chuck

Dave Hamerslough

Cheryl Rebottaro – Morgan Stanley

Cheryl Rebottaro

Wachovia Securities, LLC

Julie Harrop

Local Ad Link

Emah Anyang

Looking Forward Mortgage

Greg Turnquist