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SCAOR Sponsors Capitola Twilight Concert



Nearly a thousand Santa Cruz locals and tourists alike enjoyed beautiful weather and a night of musical memories drummed up by the classic rock sounds of City Rocks at the July 5th Twilight

Concert, sponsored by the Santa Cruz Association of REALTORS®. The Twilight Concert Series is held at Esplanade Park in Capitola and is hosted by the City's Art & Cultural

Commission. Concerts are held every Wednesday evening from 6-8pm and continue through the end of August. If you'd like to attend one of these great

See *Capitola Twilight*, Page 8

County Sign Permit Renewed

The Santa Cruz Association of REALTORS® has renewed, and paid, the County of Santa Cruz Sign Encroachment Permit through June 30, 2007. This permit is for the benefit of members of our association. We have assured the County that we will pass on to our members the following rules regarding sign usage in Santa Cruz County:

- 1) Real estate signs on county property may be posted for no more than 72 hours. (These are typically open house and directional signs.)
- 2) There are sign placement rules.

We must adhere to these rules or we will be in jeopardy of losing our sign permit as written, and any subsequent permit would likely be much more stringently written.

- 3) Signs may be removed by authorized Public Works staff if they:
 - Block the sight distance on county roads at intersections of county roads, private roads or driveways
 - Restrict the use of the highway including bike lanes and sidewalks or otherwise clearly

cause problems for the traveling public

- Obscure fire hydrants, traffic signs, traffic signals or other traffic control devices
- Are attached to or distract the attention of drivers from any traffic control devices
- Are identified as other traffic hazards by the Director of Public Works consistent with the content of this policy
- Are at a location where the adjacent property owner strongly objects to the

See *Signs*, Page 14



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For advertising & deadline information, please contact

Amy Ferrasci-Harp

(831) 464-2000 or amy@scaor.org

REAL ESTATE is the official monthly newspaper 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 real estate news and the Association's calendar of events.

Santa Cruz Association of REALTORS®
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 www.scaor.org

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President's Message

WELCOME WATSONVILLE!

In continuing to realize our Vision of "Creating Better REALTORS®," we have entered into a shared service agreement with the Watsonville Association of REALTORS®. This is a big step towards bringing our two associations together to work for the greater good. The services now being shared include the Open House Tour, Education, and Local Government Relations.

Members of the Watsonville Association have joined us in a collaborative tour, so the Thursday Broker Tour now has both associations' tours integrated into one tour document. SCAOR Chief Executive Officer Philip Tedesco, along with your Leadership Team, worked to put this great partnership together for you. Another important person critical to making this happen is Christina Morales, President of the Watsonville Association. When you see her, please give her a big thank you for her work towards the realization of this agreement.

I look forward to all the great things we will do together!

SIGN, SIGNS, EVERYWHERE A SIGN.....

The Santa Cruz Association of REALTORS® has renewed, and paid, the County of Santa Cruz Sign Encroachment Permit through June 30, 2007. This permit is for the benefit of members of our association. Make sure to read the article on the cover of this issue of the newsletter to find out more information about this important issue.

C.A.R. LEGAL HOTLINE TO GIVE PRIORITY TO TRANSACTIONAL QUESTIONS

In order to provide members with expedited legal services on time-sensitive questions, C.A.R.'s Legal Hotline will now give priority to questions involving specific real estate transactions over those of a general nature.

Prioritizing transactional questions in this way should give members a

quick response time for many of their time-sensitive questions.

By instituting these procedures, it is anticipated that the Legal Hotline will be able to provide faster service to those with time-critical transactions and also continue to service general questions. Brokers, owners and office managers will not be affected by this new procedure.

Members with general questions can still call the Legal Hotline, though they also may be able to get answers to general questions more quickly by checking the legal section of C.A.R. Online at <http://www.car.org/index.php?id=Ng> or signing up for many of the online or live classes available through the education section of C.A.R. Online at <http://www.car.org/index.php?id=MTA>.

HAND-OUTS FOR CONSUMERS FROM REALTOR.ORG

Nothing solidifies your image as an experienced REALTOR® more than providing accurate, comprehensive information on the real estate process to prospects, clients, and customers. These handouts, free to REALTORS®, were created by REALTOR® Magazine Online for your use in marketing materials, websites, and more. Personalize them with your business contact information and customize them with information specific to your market — some handouts even have blank spaces for you to insert your market data. Or, use them as the basis for articles in your newsletter, local newspaper, or website. Find them at REALTOR.org -- another member benefit.

A quote for the time we live in..... "We could learn a lot from crayons: some are sharp, some are pretty, some are dull, some have weird names, and all are different colors....but! they all exist very nicely in the same box." -- No author listed



Bobbie Nelson

2006 SCAOR

President

(831) 419-7253

bobbie@bobbienelson.com

Affiliate Update

Shelly Paine's Affiliate Update will be back in September, but for now, on behalf of the SCAOR Affiliate Committee, we'd like to extend a warm welcome to our newest Affiliate members: Alex Greenless, Bank of America, Aptos; Kulvinder Hummel, Bank of America, Santa Cruz; and Michael Taormina, Blue Adobe Mortgage!

Our committee continues to grow with the direction of Shelly Paine, SCAOR Affiliate Committee Chairperson, and Norma Milete, SCAOR Director of Membership Services.

Rick Campbell, Wells Fargo Home Mortgage, reports that the Education/Lenders Panel meets every other month, and encourages you to contact him for more information regarding this sub-committee at rick.d.campbell@wellsfargo.com or call (831) 465-8606.

The revised affiliate directory has been a great asset, as is the SCAOR website (www.scaor.org). We ask that you pass along your comments to other potential affiliates and encourage them to become a member of our Affiliate Team!

New Members

REALTOR® Members

American Dream Realty

Sara Burke

Victoria Doria

Michael McCarthy

Bailey Properties

Bill Bertone

Sylvia Nunez

Century 21 Arrowhead

Isabel Alvarado

Century 21 Award Real Estate

Pamela Harnett

Century 21 Showcase

REALTORS®

Cari Wade

David Lyng & Associates

Electra Stockwell

Equitable Real Estate Services

Christopher Reed

Fireside Realty

Danielle Arigoni

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Pacific Sun Properties

Randy Golstein

Santa Cruz Financial, Inc.

Gary Swanson

Vanguard REALTORS®

Rick Miritz

Affiliate Members

Bank of America - Aptos

Alex Greenlee

Bank of America - Santa Cruz

Kulvinder Hummel

Blue Adobe Mortgage

Michael Taormina

Correction:

A new affiliate member was incorrectly identified last month. Please welcome **Jacqueline Sommers of Waste-Water Warehouse, Inc.** as a new member.

Comments about an applicant's admittance should be submitted in writing to the Santa Cruz Association of REALTORS®, 2525 Main St., Soquel, CA 95073.

If you're interested in marketing your business through an enhanced listing in the Affiliate Resource Guide or an advertisement in this newsletter, contact SCAOR Member Services Coordinator, Amy Ferrasci-Harp, at amy@scaor.org or (831) 464-2000.

The next Affiliate Committee meeting will be held on Wednesday, August 9th at 8:30am at the Association office, 2525 Main Street in Soquel.

California REALTOR® EXPO 2006



California REALTOR® EXPO 2006, the state's largest real estate trade show, draws thousands of California's key franchise execs, top producers, and movers and shakers every year for educational, networking and professional development opportunities.

In addition, hundreds of top industry vendors and service providers showcase their latest products and information in the Exhibit Hall. And, a special pre-EXPO event, Tech Tuesday, features a full day of comprehensive training geared toward assisting today's REALTOR® to stay on the cutting edge of real estate technology.

Don't miss your chance to hone your professional knowledge and network with peers at the California REALTOR® EXPO 2006 at the Long Beach Convention Center.

Why attend EXPO?

FREE EXPO for Members*! California REALTOR® EXPO 2006 brings you two days of new programs, seminars, networking opportunities

FREE of charge*.

Stay Sharp with EXPO Seminars

Learn the fine art of home staging. Figure out how to better serve the Latino market. Increase your commission. EXPO gives you the opportunity to do it all!

Your One-Stop Shop for the Latest Products

Keep your competitive edge with the latest real estate products and services. More than 250 exhibitors are part of this year's EXPO.

Forum with DRE Commissioner

Join California DRE Commissioner Jeff Davi on Wednesday for this informative session.

Something for Everyone

Do you work with seniors? Learn how to serve them better with a Seniors Real Estate Specialist® designation. Are you a new agent? Attend seminars geared to help you get off to a strong start. Are commercial properties your forté? Don't miss the Commercial Day, with events and seminars geared toward commercial agents.

And much more!

*Admission to the Exhibit Hall and most seminars on Wednesday and Thursday is free of charge to C.A.R. members. Fees apply for Tech Tuesday seminars and events, lunches and ticketed special events.

EXPO Schedule

EXPO Program Hours

Wednesday, October 18, 2006:

7:30am - 5pm

Thursday, October 19, 2006:

7:30am - 4pm

EXPO Exhibit Hall Hours

Tuesday, October 17, 2006:

6pm - 8pm

Wednesday, October 18, 2006:

9:00am - 5pm

Thursday, October 19, 2006:

9:00am - 4pm

Special Programs

In addition to the EXPO and Tech Tuesday, take advantage of the following programs:

Commercial Day

Wednesday, October 18, 2006

Whether you're just getting started or already have experience, learn how to conduct commercial transactions with this one-day special event. Registration is through the EXPO online registration system.

Asian Real Estate Association of America (AREAA) Convention & Gala

October 15-16, 2006

www.areaa.org

C.A.R. members are invited to attend the Asian Real Estate Association of America's (AREAA) first annual Convention and Gala, held Oct. 15-16 in Long Beach, Calif. AREAA's mission

is to promote education and professional development in the Asian Pacific American home-buying community. For more information about this event, or to register, visit www.areaa.org. Seniors Real Estate Specialist® (SRES) Designation Program www.seniorsrealestate.com

The Seniors Real Estate Specialist® (SRES) Designation Program equips REALTORS® with the skills needed to counsel and market their services to consumers ages 50 and beyond as they undergo the financial, legal, and lifestyle changes involved in relocating, refinancing, or selling the family home. Divided into two segments, one day of interactive lecture followed by a series of online modules, the complete program teaches SRES® applicants how to profitably work with various generations as seniors deal with issues such as determining their true cost of housing, managing capital gains, aging in place, or obtaining a reverse mortgage.

The SRES® Designation Program is \$399 and includes one year's membership in the Senior Advantage Real Estate Council®. To enroll in this program, please call (800) 500-4564. For more information, visit www.seniorsrealestate.com.



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REALTOR® Family Designation Programs

The NATIONAL ASSOCIATION OF REALTORS® has nine affiliated Institutes, Societies, and Councils that provide a wide-ranging menu of programs and services that assist members in increasing skills, productivity and knowledge. Designations acknowledging experience and expertise in various real estate sectors are awarded by each Affiliated group upon completion of required courses. In addition, NAR offers two certification programs to its members.

Please visit the Santa Cruz Association of REALTORS® website, www.scaor.org, then click on Member Resources, and then Education to see a newly updated list of NAR Designations, read descriptions of them, and find links to sign up or learn more.

Free GIS Class Packs SCAOR



This free-to-members presentation packed the SCAOR Seminar Room

On Friday, June 23rd the Santa Cruz Association of REALTORS® hosted a presentation on Geographic Information System (GIS) Basics Presented by Paul Garcia, Senior GIS Analyst, County of Santa Cruz Information Services Department.

The Santa Cruz County Assessor's Geographic Information System (GIS) combines layers of information about the Santa Cruz County to reveal a better understanding of the area. Aspects of the GIS that were covered included how to select a parcel or an area of the County. Participants also discovered the

various designations that will affect use of the land, such as zoning, the General Plan land use designation, resources, and constraints.

The SCAOR Seminar Room was packed with attendees who learned the basics of GIS, including terminology, data concerns, uses, "how-to's" and features of GISWEB, including:

- Parcel (APN) searches and information
- Available data layers
- Select Map feature
- Toolbar basics (pan, zoom, identify)

- Data download site
- Map gallery
- Printing
- Online Help

Karen Kirwan, SCAOR's Director of Education, organized the event, which was free to SCAOR members (Non-members were also invited at the cost of a \$10 registration fee). This class was so well received and informative, Karen is excited to offer more presentations of this type in the future. If you're interested in learning about future offerings of this type presented by SCAOR, please contact Karen at (831) 464-2000 or karen@scaor.org.



Paul Garcia, Senior GIS Analyst, County of Santa Cruz

Mortgage Lending for Realtors ... What you need to know

What you will learn:

- How to pre-qualify your clients in 5 minutes or less,
- How credit scoring works and why it's important,
- How to recognize "red flags" when speaking with your clients,
- Avoiding breakdowns in the loan process,
- Key financial calculations,
- What is a valid pre approval and why it's a critical element in the offer,
- Much more!

Next 2 hour workshop:

Monday August 28th, 2006
Monday Sept 25th, 2006
Monday Oct 23rd, 2006
2:00 to 4:00 pm

Reservations required.
Training Cost, **Priceless** and Free.

Who will benefit?

- Any Real Estate Agent in the industry, less than three years.

Results!

- Close more transactions.
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Call Hal Webb or James Fernandes
(831) 465-8023/465-8024
to reserve your seat

Webb-Fernandes Home Financing Team



You will leave with a clear understanding of the lending process and how your lending "partner" can help you close more transactions, quickly and with certainty.

Call now for your reservation!

Upcoming Educational Offerings

RE Infolink (MLS) Training:

REIL.com v3.0

August 16th, 9am, 11:30am & 2:30pm
The launch of REIL.com 3.0 is the debut of a next-generation MLS tool with such features as:

- Sophisticated mapping capabilities
- Full view reports
- Photo views
- Hot sheet
- Customizable quick search results page

Hands-on training sessions are approximately 1.5 hours in length. Pre-registration is required; seating is 12 per class. For further details or to register, go to www.scaor.org/pdf/reil3.pdf.

New Agent Quick-Start Program by C.A.R.

September 11th, 18th and 25th
This is a fast-paced three day, interactive classroom program designed to introduce a new licensee to skills essential for getting started in today's competitive real estate market or for those who are re-entering the real estate business and need a refresher. Day One will cover the basics of the industry, methods for success, comprehending your client's needs; On Day Two you will discover winning tactics for working

face to face with buyers & sellers; and On Day Three you will learn all about the RPA, offers, disclosures, agency and much more! To register go online to www.eDesignations.com/QuickStart or call 888-785-4800.

Certified Commercial Investment Member (CCIM):

"Introduction to Commercial Investment Real Estate Analysis"

September 13th and 14th
Enhance your knowledge! This introductory course provides an overview of every aspect of commercial real estate – from property inspection through follow-through after the property is sold. You will be introduced to the many ways to profit in the multi-faceted, dynamic field of commercial investment real estate.

For more information, go to www.scaor.org/pdf/ccim.pdf or to register, call the CCIM Institute at 800-621-7027.

CRS 200:

"Business Planning and Marketing for the Residential Specialist"

September 28th and 29th
A strong foundation is the key

to building a successful real estate career. The Business Planning and Marketing course helps students learn the fundamentals of business planning. After taking this course, they will be able to identify the benefits of a business plan, develop income goals using the budgeting process, and create a marketing plan to meet their goals and objectives. These business essentials will generate increased profit and productivity.

For more details or to register, go to www.scaor.org/pdf/crs200.pdf

Accredited Buyer Representative (ABR) Designation

November 2nd and 3rd

Instructor: Adorna Carroll. This 2-day designation course focuses entirely on the buyer's side of the transaction. Client-Level versus Customer Level Service, Fiduciary Duties of representation, needs assessment, property selection, offering process, negotiation strategies and protecting the buyer's interests are explored in great deal. Great focus is placed on the buyer counseling session and setting the client's expectation level for a smooth transaction to retain the client for life.

Marketing and Prospecting techniques are highlighted. Course fee includes the attendee's first year's dues. Offered in cooperation with the Women's Council of REALTORS®, Santa Cruz Chapter.

Planned Giving Workshop

November 8th 2pm-3pm
This is a free one-hour workshop emphasizing charitable remainder and lead trusts. This workshop will be useful to professionals in ALL areas of real estate. This workshop is brought to you by the Santa Cruz Association of REALTORS® Housing Foundation and the Housing Foundation Planned Giving Committee.

For more details, visit the web at www.scaor.org/hf/pdf/pgworkshops.pdf

Graduate REALTOR® Institute (GRI)

To register for a GRI Course, simply go to www.edesignations.com or call toll free 888-785-4800

For more information on these or future classes being offered, please contact the Association office at (831) 464-2000 or visit our website at www.scaor.org (click on Member Resources).



How to Handle an Upside Down/Underwater Home Sale

Instructor: Dennis J. McKenzie

As the housing market slows down, some homeowners who need to sell may find they are "upside down or underwater," meaning loan balances and seller closing costs are more than the current value of the home. A real estate agents may need to handle a "short sale," which occurs when a lender is willing to reduce the amount owed on the loan(s) to allow a home sale to take place. These situations require consideration of major income tax and credit issues, in addition to the cash flow calculations.

Seminar Topics

- How to compute a home seller's cash short
- If a seller owes more than what the home is worth, which is the best way to go?
 - Recourse vs. non-recourse loans
- Impact on credit scores and debt forgiveness
- Hardship issues the lender will want to review
- Disclosures to insert in the listing agreement, MLS and deposit receipt

Friday, September 22, 2006
9am-Noon

Registration begins @ 8:30am

Santa Cruz Association of REALTORS®
2525 Main Street
Soquel, CA 95073

\$35 Early-Bird SCAOR/WAR Members*
\$50 Regular REALTOR® Price
\$75 Non-REALTOR® Price

*SCAOR and WAR Members by August 31. SCAOR/WAR Members after Aug. 31 & other REALTORS® pay regular price of \$50.

Course approved for 3 hours DRE Consumer Protection Continuing Education credit.
Breakfast sponsored by Santa Cruz Title Co.

About the Instructor:

Dennis J. McKenzie, MBR, MA Economics, is a real estate editor for a national textbook publisher and an instructor in real estate at College of the Redwoods. He is currently a REALTOR®, GRI, a faculty member of the REALTORS® Institute, and co-author of best selling college real estate textbooks.

RSVP Leslie: (831) 464-2000 • fax (831) 464-2881 • email lfhnt@scaor.org

Early-Bird Local REALTOR® (\$35) Regular REALTOR® (\$50) Non-REALTOR® (\$75)

Name: _____ Company: _____

Phone: _____ Email: _____

Cancellation Policy: A full refund will be honored if the cancellation notification is received 72 hours prior to the event. After that time, NO REFUNDS WILL BE GIVEN.

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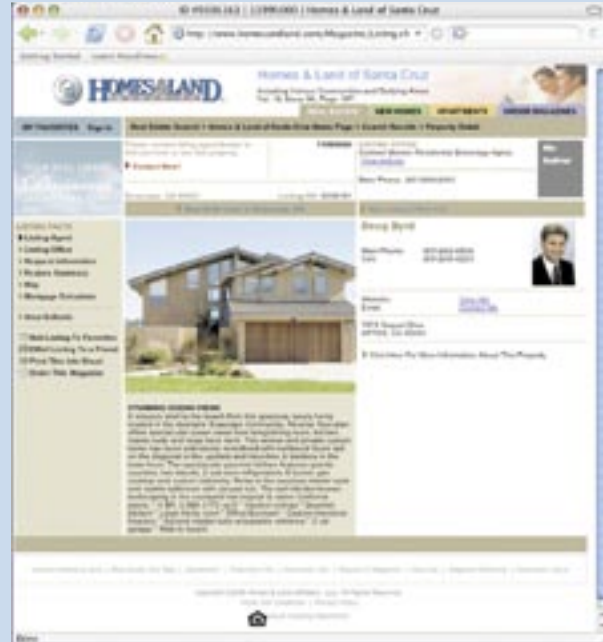
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The New Supra I-Boxes Are Here!

All those of you who have been waiting for the infrared lockboxes, the wait is over! The cost is \$115 for members and \$165 for non-members (MLS only). Refresher courses on using them will be held the afternoon of August 28.

Check our website (www.scaor.org) and Email Eds for more information on these classes, contact our Director of Education, Karen Kirwan at (831) 464-2000 or karen@scaor.org.

Twilight Capitola...

continued from page 1

community events, bring your beach chair and reserve your spot early!

Here's the schedule for the month of August:

Aug. 2 – *Mike Hadly & The Grove*, Rock & Roll, Sponsored by Margaritaville

Aug. 9 – *Extra Large*, Rock Funk, Sponsored by Gayle's Bakery & Rosticceria

Aug. 16 – *Lou De Luca Band*, Rock & Blues, Sponsored by Vacations by the Sea, Inc. and Beauty

Treatments, Inc.

Aug. 23 – *The Sparkletones*, 50's Revival, Sponsored by Zelda's

Aug. 30 – *Digbeats*, Rock & Roll, Sponsored by Stockton Bridge Grill



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The audience mingles while waiting for the next performance



Taking a break to introduce the band members



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Protect your corner of the market and your good reputation with Mortgage Loans from the largest, locally owned financial institution in Santa Cruz County. Nearly 50 years of service makes Bay Federal a partner you can trust. From the loan interview to underwriting, to funding, through closing, we're the only lender in the county that handles the entire process locally. Call our Mortgage Lending Department today and discover the huge difference it makes to have a local in your corner.



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All Locations 831.479.6000

ATTENTION BROKERS

Save the Date!

BROKER FORUM

Monday, August 28th, 2006

8:30 am – Registration/Buffer Breakfast
9:00 am – Program

Best Western Seacliff Inn
Limited Seating ~ Reservations a Must!

Contact Karen Kirwan at 831.464.2000 or
karen@scaor.org to reserve your seat!

Santa Cruz County Statistics

Single Family Residences

2006	Current Inventory	New	Sold	Average	Median
Apr.	970	343	181	\$841,507	\$744,000
May	1,121	505	193	\$846,921	\$755,000
June	1,220	489	210	\$838,208	\$760,000

Condos/Townhouses

2006	Current Inventory	New	Sold	Average	Median
Apr.	236	87	43	\$515,486	\$519,000
May	281	144	42	\$574,801	\$550,000
June	292	101	41	\$579,170	\$510,000

For more information, go to www.scaor.org
and click on "News & Events."

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When customers ask you to recommend a mortgage lender, be sure to recommend a company that shares your knowledge of the local markets and can provide the financial security vital for their peace of mind.

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Most loan companies can arrange financing, but will they help you build profitable relationships with each homebuyer?

In addition to home loans, First Horizon can also provide products designed to deliver real convenience and value – especially for homeowners. These include checking and savings accounts, insurance, retirement plans, home equity lines of credit* consumer loans and more.

Call us today.

First Horizon Home Loans
2160 41st Avenue, Suite #101
Capitola, CA 95010
Phone: (831) 476-7880
Toll-free: (800) 252-9282
Web site: www.firsthorizonusa.com/santacruz



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Santa Cruz Association of REALTORS®
HOUSING FOUNDATION

Bridging the Gap to Homeownership

"A Taste of Michael's" Turns Out a Delicious Success

Michael's at Main hosted a fundraising night to benefit the Santa Cruz Association of REALTORS® on Thursday, June 29, 2006. This well-attended event filled up their large front

dining room and spilled out into the rest of the restaurant. While Michael Clark, owner of the restaurant, donated 10% of the food proceeds to the Housing Foundation, in addition to a personal

contribution, some of the greatest success of the event was the wonderful buzz it created and the great turnout for the event was a testament to our community's recognition of the value

of the Housing Foundation's goal of "Bridging the Gap to Home Ownership."



Amy Ferrasci-Harp, Kevin Harp, Norma Milete, Bobbie Nelson, Dawn Valentine, Loree Doan, Sandy Kaplan, Philip Tedesco, Leslie Flint and Karen Kirwan



Michele Friesell, a member of the SCAORHF Fundraising Committee, filled a table at the fundraiser with colleagues



Dan Sedenquist, SCAOR Past President, and his wife Lyn



SCAORHF Programs Committee Chair Janee DelColletti & her husband Joe



Tiffany Zachmeier huddles with Jessica Arent and Libbey Blumberg



Mary Lanham, Kristine Ronzano, Wendy Taylor & Jane Lum sit with a table of charity-minded diners



Susie Stelle with her granddaughter & Dennis Norton, Barbara & Donald Dimitruk & their daughter




SCAOR Member Services Coordinator Amy Ferrasci-Harp and her husband Kevin



Linda Amador and Barbara Townend brought a great group to the benefit dinner

Save the Date for




A Taste of Santa Cruz

Thursday, Nov. 2, 6-9pm

Cocoanut Grove

Grand Ballroom and Bayview Room

831.464.2000
www.scaorhf.org

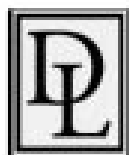


Aaron David Jane Celeste Paula Anina Rose Samantha Laurel Michael Sunny Nancy Vicki Jeri Nicole
Marilyn Jeff Sara Katie Dee Dee Gail Larry Dan Susan Victoria Megan Kelley Holly Craig Caryl Joell
George Jeanne Alex Dana Angelica Christina Sean Patty Mike Heather Deborah Sally Teresa Janet Tai
Sandra Diana Neal Michael Audrey Brandi Margaret Frank Mary Pat Sarah Charlie Deebett Vicki
Farzie Bonnie Vince Bill Patty James Gloria Steve Denise Mike Jo-Ann Diana Terry David Debbie Tina
Elaine Elizabeth Gregg Denise Janet Mona Cort Kim Lori Gail Elizabeth Sloane Tony Dan Susan Lucy
Marcy Patti Stephanie Sven Roger Adelene Jenny Nick Ken Carie Caroline Teresa Amber Lisa Robin Don
Claudia Billie Jeri Karen Mariano Katie Aaron David Jane Celeste Paula Anina Rose Samantha Laurel
Marilyn Jeff Sara Katie Dee Dee Gail Larry Dan Susan Victoria Megan Kelley Holly Craig Caryl Joell
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HOME

(it's
a
feeling.)

Claudia Billie Jeri Karen Mariano Katie Aaron David Jane Celeste Paula Anina Rose Samantha Laurel
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Calendar

August 2006

Sun	Mon	Tues	Wed	Thur	Fri	Sat
		1	2 <i>EDUCATION COMMITTEE 9:00A.M.</i>	3	4	5
<i>HF = HOUSING FOUNDATION</i>						
6	7	8 <i>HF FUNDRAISING COMMITTEE 3:30P.M. Wells Fargo Home Mortgage</i>	9 <i>AFFILIATE COMMITTEE 8:30A.M. PLANNED GIVING 2:00P.M.</i>	10	11 <i>GRI 110 8:00A.M.-5:00P.M. BOARD OF DIRECTORS 8:45A.M.</i>	12
13	14	15	16 <i>HF PROGRAMS 10:00A.M. GRIEVANCE COMMITTEE 2:30P.M. REIL V.3 11:30A.M, 2:30P.M, 4:00P.M</i>	17	18 <i>LGR 8:30A.M.</i>	19
20	21 <i>INTRO TO HOMEWORKS 9:00A.M.-12:00P.M. ADVANCED HOMEWORKS 1:00P.M.-4:00P.M. HF TRUSTEES 3:00P.M.</i>	22	23	24	25	26
27	28 <i>BROKER FORUM 8:30A.M. Registration 9:00A.M. Program Best Western Seacliff Inn SUPRA IBOX REFRESHER COURSE</i>	29	30	31	28	29

Save The Date!

October 18-21 – C.A.R. Meetings (Long Beach, CA)

November 8-13 – NAR Governance Meetings,

October 25 & 27 – SCAOR New Member Orientation

Conference & Expo (New Orleans, LA)

November 2 – “A Taste of Santa Cruz” SCAORHF
Fundraiser at the Coconut Grove

Signs...

continued from page 1

- placement of signs
- Interfere with normal maintenance efforts

Currently, signs may be removed and placed in the County's corporate maintenance yard, and be picked up by anyone without cost. The County is, however, considering imposing financial penalties for improper placement of signs, rather than just removal of the signs.

The Santa Cruz Association of REALTORS® strongly suggests that all signs not in compliance with the above rules be removed by the end of July. This action will demonstrate to the County Board of Supervisors and Public Works that the membership of the Santa Cruz Association of REALTORS® is willing to abide by the Sign Ordinance and Permit, and that stronger rules and penalties are not necessary. It is our understanding that the sign issue may be considered again in mid-August.

Please refer to the "Members-Only" section of the Association website (scaor.org) for sign regulations throughout the county. If you have any questions or comments please contact Barbara Palmer, the 2006 SCAOR Local Governmental Relations Committee Chairperson, at (831) 688-7434 or bpalmer@baileyproperties.com.

Free Online Marketing Tool – E-news for Your Consumers



Free service for C.A.R. members.

Put yourself in front of your clients monthly with the HomeOwner's Guide, a recently enhanced marketing tool. C.A.R. members can sign up for the free "HomeOwner's Guide™" at www.car.org/index.php?id=MjgwNw. This professionally designed, free e-mail newsletter can be personalized with your photo and contact information,

and is then sent directly to your clients and prospects once a month.

Keep in touch with clients. From buying to selling to owning a new home, the HomeOwner's Guide is the perfect way to remind your clients of the valuable service you provide as their REALTOR®. Each issue features the vital information they need about every stage of the homeownership process.

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- Active Links to Your Personal Web Page
- Real Estate News & Info
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2. Add to Favorites (or create a "Bookmark" to) your personalized newsletter and control panel pages (That way you can return later to add new clients or change your contact info).

3. If you have questions, contact cs@car.org or call (213) 351-8450 for customer support.

Sign up for your free Homeowner's Guide™, a \$149 annual value, today!

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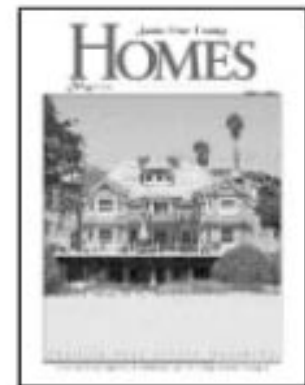
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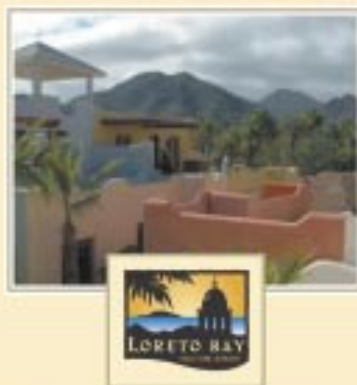


Once again, Intero Real Estate Services has provided our agents with the opportunity to increase their business through exclusive strategic partnerships with resort developments, such as, Tahoe Mountain Resorts, 8050 Northstar, Loreto Bay in Baja, Mexico and Trump International Hotel and Tower at Waikiki Beach Walk.

By offering these exclusive programs - only available to Intero Realtors - our agents generate business by taking full advantage of Intero branded & customized marketing information, expert training, and complementary professional collateral.



Tahoe Mountain Resorts is a collection of four distinct communities and an innovative Club, which offers world-class amenities and activities. The communities include The Village at Northstar, Gray's Crossing, Old Greenwood, and The Highlands at Northstar. This unique vision is brought to you by East West Partners, the developers that created Beaver Creek in Colorado.



The Villages of Loreto Bay is a series of seaside neighborhoods situated along three miles of beachfront in Baja Sur, Mexico. Village homes, condominiums and custom homes on the beachfront or golf course are arranged in walkable neighborhoods that encourage interaction with the social and natural environment. Next to the stunning Sierra de la Giganta Mountains and just steps from the Sea of Cortes, The Villages of Loreto Bay is striking a chord with second home buyers across North America.



The only new high-rise tower to be built in Waikiki in 25 years: The Trump International Hotel and Tower at Waikiki Beach Walk!

Trump Tower Waikiki will offer all the comforts of a personal residence combined with the services and amenities of a 5 star luxury hotel, with ocean views, amenities and services beyond compare. There will be a range of floor plans from studios to penthouses, and an architectural design of sophistication and timeless elegance.



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Alex Crush
REALTOR®



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Michele Repogle
REALTOR®

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Krista Brox
Transaction Coach
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For further information please contact
Robert Bailey at 831.688.7434

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