



# SACRAMENTO REALTOR®

Making Sacramento a Better Place to Call Home for Over 100 Years

OCTOBER 2009

A PUBLICATION OF THE SACRAMENTO ASSOCIATION OF REALTORS®

## Fall Conference and Expo

The Fall Conference was held on Friday, September 18 at the Radisson Hotel.

The day kicked off with Matthew Ferrara's opening general session on **Real Estate, the Next Generation**. This session gave insight on how the demographics of our market are changing, and showed us how doing business with the newer market segments (and soon the largest market segments) Gen-X and Gen-Y will differ from how we did business with the Baby Boomers.

The exhibit hall was filled with vendors of all types, on hand to provide products and services to our REALTOR® Members and their clients in their businesses and daily lives. Whether it was banking, insurance, roadside assistance, real estate products and services, home warranty, sustainable products & services, education, web or internet products, there was something for everyone.

Attendees gained a plethora of useful information from the three breakout sessions.

### Secrets of Social Networking, Matthew Ferrara

Social networking is "a fancy new term for prospecting, but it's a modern method of doing the single most important form of prospecting: relationship management," Matthew Ferrara told participants in his *Secrets of Social Networking* presentation.

"Treat social networking exactly like offline networking," he stated. "Build a relationship with a new contact before

you start marketing to them."

He noted that REALTORS® may spend too much time talking to each other. He suggested, "Hang out with other REALTORS® 10% of the time. Spend 70% of your efforts with consumers. Use 20% for research."

He described Facebook as a great database. He led participants through the use of fan pages, Facebook pages, and when to "friend" another Facebook subscriber. He also encouraged people to put their business contacts in LinkedIn and use Facebook for friends and family. Twitter, Matthew felt, was more for monitoring people, especially younger consumers, and to learn what others are thinking.

### It's Easy Being Green, Jim Casey

Jim Casey encouraged people to think of long-term sustainability and life-cycle costs in his presentation. For example, when buying a car or a furnace, "pre-cycle:" think beyond its initial energy efficiency to how long it will last (manufacturing is always energy intensive). He urged people to buy quality and take care of their possessions, describing such care as a way of "honoring the energy that went into manufacturing it."

Many of his "green" tips were far-ranging. For example, don't buy a dog or cat, but get one from a shelter. Sleep your computer when you're not using it. Either eat at home or eat at the restaurant – take-out often involves great

quantities of plastic and other waste from the containers, condiments, flatware and napkins.

He described bottled water as "the worst thing we've done to the planet in the last twenty years."

### Recharging Your Batteries. Managing Life in Difficult Times, Jay Grant

In this session the objective was to increase awareness of stress, recognize what you can change, take action, and review your progress. Most importantly, understand that the way things are now is not how they will be forever.

He helped us see the signs of burnout, as well as common stressors. He gave stress management tools such as deep breathing, progressive muscle relaxation, guided imagery, focusing on the present, maintaining a healthy lifestyle and keeping a sense of humor.

Restoring balance in one's life is an important part of stress reduction. One way to do this is to create a haven, organize clutter, unplug, hire out, manage time, and challenge "should". Creating a haven is especially important when working from home. Establish times you are available for work, and times you are not. When you are trying to work and be a parent at the same time you won't be effective at either.

Another tip was to have one day a week to unplug and do NO work at all.



Michelle Kaspari delivers a prize to one of the many winners



Old Republic team



Alan Wagner wins again



Ed Anderson awards gift certificate to Gary Lee



Stephen T. Webb and Rosanna Garcia enjoy the conference



Barbara Harsch helps collect lunch tickets



Anita Anderson gratefully accepts her energy efficient bicycle

## STATS NARRATIVE

### August sales slow, median sales price up

Breaking a period of stagnation, the median sales price made a positive movement, increasing 5.6% over July's median sales price. Sales volume, however, decreased month-over-month.

Single family home sales topped out at 1,683 in August, an 8.9% decrease from the 1,848 sales of July. Year-to-year, the current figure is 10% below the 1,871 sales last August. REO sales decreased 11.8% month-to-month, from 908 in July to 801 this month. REO Sales made up 47.6% of the total sales with short sales (18.8%) and traditional sales (33.6%) making up the remainder of sales. Compared with last month, REO sales have decreased slightly while short sales and equity sales showed slight increases.

The median sales price increased, breaking a three-month standstill, to \$190,000. This is a 5.6% change from the

\$180,000 median price of July. Compared year-to-year, the current figure is 12.8% below the \$218,000 of August 2008. The Total Listing Inventory declined from 5,327 to 4,987, a 6.4% change. The current Total Listing Inventory is 31% below the 7,225 listing in August 2008.

The Housing Market Supply figure increased slightly from 2.9 months in July to 3 months. Compared with last year, this figure is down 23% from the 3.9 months of inventory in August 2008. This figure represents the amount of time – in months – it would take to deplete the total listing inventory given the current rate of sales.

According to MetroList® MLS Data, the average home spent 47 days on market (from the time it was listed to the time escrow was opened) and was 1,714 square feet. Of the 1,683 sales this month, 158 (9.4%) had 2 bedrooms or

less, 880 (52.3%) contained 3 bedrooms, 506 (30.1%) were 4 bedroom properties and 136 (8.3%) boasted 5+ bedrooms.

2009 SAR President Charlene Singley stresses to on-the-fence buyers the importance of acting now. "Houses are more affordable now than they have been in many years and interest rates are at record lows." According to SAR historic records, the last time the Sacramento showed a similar median price was in April 2002 (\$190,000), just before the median price skyrocketed. "First-time buyers should be aware that new regulations are resulting in longer escrows," continues Singley, "and the \$8,000 federal tax credit is scheduled to expire November 30th. Now is really the time to get going for anyone planning to buy a home."

### Condominium Resale Market

Sacramento condominium sales shifted slightly with 118 units this month and 117 in July. Compared to last year, sales are down 9.2% from the 130 units sold. REO properties made up 44.9% (53) of all sales and short sales accounted for 16.1% (19) of the sales. Traditional sales represented 39% (46) of the monthly sales. The condominium median sales price decreased 11.1% month to month from \$104,900 to \$93,000. This current price is down 27.7% from the \$129,000 median sales price of August 2008. New condominium escrows increased month-to-month 15.1% from 106 to 122. The total listing inventory decreased slightly for the month (2.9%) from 519 listings to 504 listings. Compared with the total closed escrows, the total listing inventory represents 4.1 months of inventory in the local condominium market.

## Sacramento Association of REALTORS®

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### MetroList

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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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Saturday 9:00 am - 2:30 pm



2009 PRESIDENT

CHARLENE SINGLEY



What does "Quality of Life" mean to you? For REALTORS®, it's a critical concept. When we're working with buyers from outside the region, we instinctively want to know what local qualities will not only help them buy a house, but help them make Sacramento their home.

As a life-long Sacramentan, I don't get too nostalgic for what the city used to be (I remember hop fields and a chicken farm between Fair Oaks Boulevard and the American River, where Howe Avenue and Campus Commons are now), because it's grown in so many positive ways.

Sacramento is growing up. We used to be served by the Executive Airport. We now have an International airport and, even with a few fits and starts, and scaled-back plans, it is undergoing an

exciting expansion. Our light rail system, while also working through a few kinks, is another growing asset with big plans.

We now have an array of fabulous restaurants in the city and in the suburbs. Mayor Johnson commented to our Membership last month that, when he was playing professional basketball, many of his teammates didn't like to come to Sacramento because there were no restaurants open after 10 p.m., when they were ready for dinner. I hope professional athletes and other visitors find Sacramento a little livelier now.

From professional sports teams to a variety of theaters, we don't lack for things to do in Sacramento. Second Saturday and the American River Parkway all add to our quality of life. Did you know the Sacramento region has 15,000 acres of park land?

Speaking of expansion, I'm looking forward to the completion of the new addition at the Crocker Museum. Did you realize there are actually more than 50 museums in Sacramento County? Check it out at [www.sacmuseums.org](http://www.sacmuseums.org).

The California Pharmacy Museum, the Sojourner Truth Multicultural Arts Museum and the California Foundry History Museum are just a few that might be new to you.

Sacramento is also one of the most ethnically diverse communities you'll find. Many groups have their own festivals to entertain and educate all of us. Diversity also strengthens us as a community, as we learn to welcome and appreciate a variety of viewpoints and backgrounds.

Although the growth and new assets are exciting, we remain surrounded by history. Old Sacramento, Old Folsom, Sutter's Fort and the State Capitol all give us a greater sense of our history.

And best of all, Sacramento always has been and still is a great place to raise children. It's comfortable, with peaceful tree-lined neighborhoods, and thankfully, not as fast-paced as many cities. At the same time, as the state capital, we're very much in the mix of what's going on. Our beautiful capitol grounds and building are certainly assets in and of themselves.

## Regional Governance, Strength in Numbers

Regional governance has grown in popularity over the last several years. Community leaders realize that when politics as usual is the norm, everyone loses, and that if all major stakeholders can give a little, everyone stands to gain a lot. Regional governance is important because there is power in numbers.

Flood control exemplifies this fact better than any other regional issue. If neighborhood associations, water districts, and small cities asked for better flood control individually there would be little action. These groups with many others, joined together and were able

to make tremendous progress for the Sacramento region. SAR has an important seat at the table at many, if not all, of these important regional groups.

The Water Forum was the first successful effort in the country to join water purveyors, environmentalists, agriculturalists, and business leaders, along with city and county governments in Sacramento, El Dorado and Placer counties. These are groups that historically have not gotten along, especially on a contentious issue like water. Forty stakeholders signed the agreement in April 2000, and with this, the water

forum is able to successfully implement programs that will maintain long term stability for the North Area Groundwater Basin, conserve municipal and industrial water use, and protect fish and other public trust assets on the lower American River. SAR was one of the key stakeholders in this collaborative effort, which led to a commitment within the Forum that point of sale would not be used to implement any new programs. In the end, the water forum agreed on seven elements necessary to make

*continued on page 3*

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#### Sacramento REALTOR® Newsletter

**Editor:** Judy Wegener  
**Publisher:** Ned Foley, Foley Publications

**Design & Layout:** Scott Arnold, Foley Publications

**To Advertise:** Foley Publications - 1-800-628-6983

#### 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.



NELSON JANES

Your President-elect attends annual leadership training presented by the California Association and the National Association of REALTORS®. The intensive two-day sessions help prepare your leadership for the year ahead by covering every issue facing REALTORS® at the state and national levels. Barbara Harsh attended both sessions recently and was joined by Doug Covill, 2010 President-elect for the C.A.R. training.

The California Association's Chief Lobbyist Alex Creel reported that efforts to close the state's budget gap did not include a three percent independent contractor tax withholding proposal. This bill was strongly opposed by C.A.R. and would have required that three percent of your income be withheld until

your annual tax forms were filed.

Another C.A.R. victory moves the regulation of mortgage loan originators from the Department of Real Estate to a new Department of Financial Services beginning July 1, 2011.

At the federal level, Jerry Giovaniello, NAR's Chief Lobbyist reported that among other important victories was the retention of the home loan interest deduction.

NAR also exempted existing homes and buildings from federal labeling guidelines in the energy bill. Homes and buildings would have been graded on energy efficiency, creating a burden particularly on the elderly and on modest-income families in older urban

and rural communities.

NAR is working on an extension of the home buyers' tax credit through 2010 and expansion of the credit to all buyers, not only first-time home owners.

Many free and fee-reduced marketing and business resources are available to you through Realtor.org/RightTools. NAR has responded with these subsidized Member benefits to help you through current market conditions.

NAR Chief Economist, Lawrence Yun reported that 80 percent of customers are not only satisfied with their REALTOR® but would recommend them to others as well. He also noted that in 2010 there will be more GenYs than Baby Boomers in the marketplace and that 96 percent

of them are using social media.

Another important benefit new in 2009 is the on-line credit union that has been opened by NAR. Check out the good rates and low Member fees at [realtorsfcu.org](http://realtorsfcu.org).

## Regional Governance, Strength in Numbers

*continued from page 2*

the plan work: increased surface water diversions, actions to meet customer needs while reducing diversion impacts in drier years, support for improved pattern of fishery flow releases from Folsom Reservoir, lower American River habitat management, water conservation, groundwater management and the water forum successor effort.

Other successful regional efforts include the Metro Chamber's Capitol to Capitol trip. Each year, approximately 300 business leaders and elected officials from throughout the Sacramento region converge on the hill to lobby for an array of issues, including flood control. SAR participates in this trip every year, and always has at least one representative on the flood control team. These lobbying efforts have brought billions of dollars back to Sacramento with the help of local congressional leaders to ensure 200 year flood protection. This year, we advocated for improvements to levees at Knights Landing, West Sacramento, and along the American River. The group also lobbied for modernizing FEMA's classification of flood zones, and allowing public safety structures (hospitals, police, and fire) to be built in AE flood zones, such as Natomas.

Another success that shows the strength of our region has when it works together is the Folsom spillway, scheduled for completion in 2015. Once completed, the spillway will double flood protection for the Sacramento region. The already completed bridge connects Natoma Street on the east and Folsom-Auburn Road on the west. The spillway is adjacent to the main dam, and a concrete canal will connect it to the river. The spillway has the capability to release water through six submerged gates; it is also designed for water to flow over the top in the event of a more significant flooding event.

## 2010 PAC Nominations

Nancy Ardnorfer, Doug Covill and Chris Little were nominated to serve as Political Action Committee Trustees for 2010-2012. Additional nominees will be placed on the ballot if they are BORPAC contributors, have a signed petition by 4% of the SAR Membership as of November 1st, and submit their petition by November 15th.

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JIM HANSON



Most of you probably do not know, but my term as the Chair of the Real Estate Finance Forum is winding down. This position allows me the opportunity to write this article each month. I will in these last few articles attempt to stay focused on topics of high importance.

So this month's item of high importance is the state of the economy and the economic recovery. Please remember, I am not an economist but being in this business as an originator pretty much requires a regular dose of economic education every day. This is necessary to help the REALTOR® partner understand how the economy can affect their business on various levels. It is also necessary to help the prospective borrower get a basic understanding of what could lead to interest rate fluctuations.

So here are six economic indicators to watch. Interest Rate Spread, Existing Home Sales, Consumer Confidence,

Retail Sales, Durable Goods Orders and Jobless Claims. I researched and found these economic indicators in the Kiplinger Letter under Kiplinger's Recovery Index. Look it up using this link: <http://www.kiplinger.com/businessresource/recovery/index.html>. It is short, concise and a very valuable tool.

To close, I am going to go out on the limb and give you an idea of where rates are headed. In the short term, rates should remain low, around 5.0%. In the long term rates should increase as the demand by the federal government for purchasing Mortgage Backed Securities dries up and inflation begins to creep

into the economy. Stay tuned.

You can get updates about these topics and hear live updates from FHA, CalHFA, CalVet, VA, Fannie and Freddie, SHRA, CAMB, the appraisal industry, title industry and much more by attending our next meeting on November 5, 2009. Featured speaker will be Barbara Hayes from SACTO. 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 [comstockmortgage.com](mailto:comstockmortgage.com) or [jhanson@comstockmortgage.com](mailto:jhanson@comstockmortgage.com) or 916.226.6866.

ETHICS CORNER

CODE OF ETHICS: ARTICLE 6

REALTORS® shall not accept any commission, rebate or profit on expenditures made for their client, without the client's knowledge and consent.

When recommending real estate products or services (e.g. homeowner's insurance, warranty programs, mortgage financing, title insurance). REALTORS® shall disclose to the client or customer to whom the recommendation is made any financial benefits or fees, other than real estate referral fees, the REALTOR® or REALTOR's® firm may receive as a direct result of such recommendation. (Amended 1/99)

CASE INTERPRETATION: Case #6-6: Disclose Affiliated Business Relationships Prior to Recommending Real Estate-Related Products and Services

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REALTOR® Z, a broker and sole proprietor, had invested considerable time, money, and energy into developing her website. Seeking to recoup some of her costs, she approached virtually every provider of real estate-related products and services in her area, including financial institutions, title insurance companies, home inspectors, mortgage brokers, insurance agencies, appraisers, exterminators, decorators, landscapers, furniture and appliance dealers, rug and

carpet dealers, moving companies and others about advertising on her home page. As a condition of having a link to their own sites appear on her home page, REALTOR® Z required that a fee be paid to her each time a consumer "clicked through" from her site to an advertiser's.

Ads for providers of real estate-related products and services who agreed to REALTOR® Z's terms appeared on her home page under the head-

ing "Preferred Providers." Immediately under that heading read: "These vendors provide quality goods and services. Please patronize them."

Buyer A frequented REALTOR® Z's website seeking information about available properties. Using that website, he became aware of a property on Elm Street that he made an offer on through REALTOR® Z, which was accepted by the seller. The sale closed shortly afterwards.

Buyer A was an avid remodeler and, using REALTOR® Z's website, linked to a Real Rug company website, among others. Interested by what he found there, he subsequently visited their showroom in person and purchased wall-to-wall carpeting and several expensive area rugs.

Given the size of Buyer A's order, one of the owners of Real Rug came to over-

continued on page 5

MASTERS CLUB CORNER

Susan Harrold

Masters Club Steering Committee Member

Did you know that there are over 600 Masters Club Members in the Sacramento Association of REALTORS®? This number represents about 10% of the total SAR Membership. The club was formed to recognize the achievements of top REALTORS® who have earned a level of excellence in real estate sales. Members must complete the annual application process and are accepted into the Club by the Masters Club Steering Committee. This year potential Members must meet the minimum requirements of \$3 million in production and completing 8 transactions (this criterion varies based on the housing market.) The application period for the Masters Club begins October 1, 2009 and continues through January 30, 2010. Please plan on getting your application in early! Application forms and rules will be available on the SAR website soon.

Survey

The Masters Club Steering Committee recently conducted a survey to determine how the Association perceived the Club and what the Club could do to enhance its visibility and effectiveness. Thank you to the 510 SAR Members who took the time to complete the questionnaire. The information is invaluable as the Club plans future marketing programs and events. Three lucky SAR Members were drawn from the pool of survey participants to win fabulous prizes. The winners will be listed on SAR's Facebook page.

Annual Breakfast

As is the Club tradition, the proceeds raised at the golf tournament will be

awarded to tournament charities at the Masters Club Annual Breakfast held on Friday, November 20 at Del Paso Country Club. With Sheriff John McGinnis as the featured speaker, you don't want to miss this inspirational event.

Tips

Here are some tips from a Master's Club Member Carlos Kozlowski, Past President of the Master's Club and Member since 1987.

Carlos has a successful business because he has adjusted his business by anticipating changes in the real estate market. Over the past year he has balanced his efforts in 3 areas: properties in the lower end market (under \$300,000); short sales; and bank owned properties.

He recommends that new agents emulate someone in the office who is successful and whom they admire - shadow that person. It is important to find your own niche and do something you like, and you will be successful.

He understands that next year the real estate market will probably be different than today's, and he will readjust to that market yet again. Being flexible, making adjustments and finding a mentor are all great tips from a seasoned Masters Club member. Thank you Carlos!





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## Meet SAR's Communications Advisory Group

With over 6,000 Members, it is essential to have SAR communications effectively transmitted. This new advisory group evaluates SAR's communications vehicles and recommends ways to enhance them. The group's goal is to keep Members abreast of upcoming meetings, events and educational opportunities so they can fully participate.

There are difficulties associated with reaching a Membership as large as ours. Members span the age ranges of 25 - 85. Some Members frequent their iPhones for Facebook and Twitter updates, while others look to the postal system to bring their information. With this in mind, the group's challenge is to accommodate the diverse needs of all Members.

Since the MLS became internet based, email has grown in popularity among a majority of Members. Therefore the group's first priority has been to improve SAR's email delivery system and increase email readership. With the group's suggestions and staff implementation of those suggestions, SAR bumped its weekly email open rate (a count of those email recipients who actually open the messages) from 10% to a remarkable 34%. Reformatting the layout, using more intriguing subject lines, and install-

ing a dedicated email server contributed to the increase in readership.

This year's advisory group is chaired by Rob McQuade and includes Members Anthony Lombardo, Erin Attardi, Francisco Cuellar, Kat Loureiro, Linda Bennett, Norm Wagner and President-elect Barbara Harsch. Other group initiatives have involved creating association Facebook and Twitter pages, designing new pages for the website and considering ways to recruit more SAR volunteers.

If you are interested in participating in this group, please contact Judy Wegener, Director of Communications and Education at [jwegener@sacrealtor.org](mailto:jwegener@sacrealtor.org) or 437-1207.

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## Ethics Corner

*continued from page 2*

see the delivery and installation. In the course of conversation with Buyer A, he commented favorably on the amount of referral business received from REALTOR® Z's website. "And to think I only pay a small fee for each customer who's referred to me by REALTOR® Z," he commented.

Buyer A was somewhat surprised that REALTOR® Z would receive money for referring clients and customers to providers of real estate-related products and services and contacted the local association of REALTORS®. The association provided him with a copy of the Code of Ethics. Reading it carefully, Buyer A concluded that REALTOR® Z's actions might have violated Article 6, and he filed an ethics complaint against REALTOR® Z.

At the hearing, REALTOR® Z defended herself and her website, stating that the advertisements for real estate-related products and services on her website were simply that, only advertisements and not recommendations or endorsements of the products and services found there. She acknowledged she collected a fee each time a visitor to her website clicked on the links found under "Preferred Providers" but claimed that simply referring to those advertisers as "preferred" did not constitute a recommendation or endorsement of the products and/or services offered.

The hearing panel disagreed with REALTOR® Z's reasoning, pointing out that a reasonable consumer would certainly conclude that referring to a provider of real estate-related products or services as being "preferred" by a REALTOR® constituted a recommendation or endorsement. Further, since REALTOR® Z received a fee each time a consumer "clicked through" to one of REALTOR® Z's "Preferred Providers," REALTOR® Z received a referral fee, and disclosure of that fee was required under Article 6. REALTOR® Z was found in violation of Article 6.

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Ron Farrell  
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Jessica Pantages  
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# SAR EDUCATIONAL OFFERINGS

DATE	TIME	CLASS	COST	TOPIC	INSTRUCTOR
October 22	8:00am – 5:00pm	<b>Notary</b>	\$99	Upon registration you will receive practice exam questions and the State Notary Handbook electronically. This course is designed for everyone – practical training for rookies and an outstanding refresher for renewing notaries.	Duane Gomer, Inc.
October 26	12noon – 1:30pm	<b>Lunch and Learn: Probate Sales</b>	\$10	Understanding the Probate process • Overview of Court-Supervised Sales • Reviewing the Probate Contracts • Working with Professional Fiduciaries and Probate Attorneys	
October 28	9:00am – 12noon	<b>Show Me the Money</b>	\$10	Learn practical information on the most relevant and applicable loan programs today.	
November 5	9:30am – 11:30am	<b>10 Deadly Short Sale Listing Mistakes</b>	\$25	Learn about common mistakes REALTORS® make that can result in a lawsuit such as: Not explaining the homeowner's options, improperly charging a client for a short sale, having no policy or procedure in place for the handling of sensitive information in a short sale package and much more.	Linda Caoili-Hainsworth
November 5-6	8:30am – 4:30pm each day	<b>Certified Negotiation Expert</b>	\$199	You will learn: • Professional Negotiators – what they do differently vs. average negotiations • Competitive Bargaining – understand the “tough” approach to negotiating, when to use it, and how to handle that highly competitive hard bargainer across the table • Collaborative Negotiating – learn techniques and how this “win-win” approach leads to better outcomes for both parties • Psychology of Buying – the “whole brain” approach to influencing the buyer’s (and sellers) decision-making process	John Wenner
November 9	1:00pm – 5:00pm	<b>Distressed Properties</b>	\$59	• Recognize different stages of distressed properties • Explain different options of several workout solutions used between borrowers and lenders • Understand the tax and credit impact of short sales, bankruptcy and foreclosure • Recognize the restrictions when equity purchasers wish to buy property in foreclosure 4 DRE credits	Neil Kalin
November 18	9:00am – 12noon	<b>Risk Management by Design</b>	\$25	• Apply risk management principles to REO/foreclosure transactions • Learn the five absolute best “Red Flag” disclosure strategies • Avoid the most common TDS/AD errors	Robert Brand

All classes listed above are held at SAR's Mack Powell Auditorium. To register online, visit [ims.sacrealtor.org](http://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. Effective October 1, you cannot 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](http://www.sacrealtor.org).



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# NOVEMBER CALENDAR OF EVENTS

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	MAIN MEETING SCHEDULE
2 <b>Broker Training Institute (BTI) (A)</b> 9:00am - 12noon	3 <b>Main Meeting (A)</b> 9:00-10:30pm <b>Video Seminar (T)</b> 9:30am - 12:30pm <b>Community Outreach Committee (B)</b> 10:30-11:30am	4 <b>Commercial Forum - Writing a Letter of Intent (A)</b> 8:00 - 10:00am <b>New Member Orientation (U)</b> 8:30am - 12:30pm <b>Risk Management by Design (A)</b> 9:00am - 12noon	5 <b>Certified Negotiation Expert (A)</b> 8:30am-4:30pm <b>Real Estate Finance Forum (A)</b> 9:00-10:30am <b>Cantree Committee (B)</b> 10:15-11:30am <b>Video Seminar (T)</b> 12:30 - 3:30pm	6 <b>Certified Negotiation Expert (A)</b> 8:30am-4:30pm <b>Real Estate Training Institute (RETI) (A)</b> 9:00am-12noon	NOVEMBER 3  <i>Speaker:</i> <i>Shannon P. Jones, Esq.</i>
9 <b>BTI (A)</b> 9:00am - 12noon <b>MetroList Prospector - Session 1 (U)</b> 9:00am - 12noon <b>Education Committee (B)</b> 9:00 - 10:30am <b>MetroList Prospector - Session 2 (U)</b> 1:00 - 4:00pm <b>Distressed Properties (A)</b> 1:00 - 5:00pm	10 <b>Regional Meeting*</b> 8:30-9:30am <b>Video Seminar (T)</b> 9:30am - 12:30p	11 <b>SAR Closed - Veterans Day</b>	12 <b>GRI (A)</b> 8:00am - 5:00pm <b>Realtist (A)</b> 9:00 - 11:00am <b>Equal Opportunity/Cultural Diversity Committee Meeting (B)</b> 11:15am - 12:30pm <b>Video Seminar (T)</b> 12:30 - 3:30pm	13 <b>RETI (A)</b> 9:00am-12noon <b>YPC Dance (A)</b> 6:00-11:00pm	
16 <b>BTI (A)</b> 9:00am - 12noon <b>MetroList Next Generation - Session 1 (U)</b> 9:00am - 12noon <b>WINForms Desktop (A)</b> 9:00am - 12noon <b>New Member Orientation (U)</b> 12:30 - 4:30pm <b>MetroList Next Generation - Session 2 (U)</b> 1:00 - 4:00pm <b>WINForms Online (A)</b> 1:00 - 4:00pm	17 <b>Regional Meeting*</b> 8:30-9:30am <b>Video Seminar (T)</b> 9:30am - 12:30pm <b>Lunch &amp; Learn - Prelims (U)</b> 12:00 - 1:30pm	18	19 <b>What the Purchase Contract Really Says (A)</b> 9:00am - 12noon <b>Young Professionals Council Forum (A)</b> 9:00 - 10:00am <b>WCR Luncheon (A)</b> 11:00am - 2:00pm <b>Video Seminar (T)</b> 12:30 - 3:30pm	20 <b>RETI (A)</b> 9:00am-12noon <b>Public Issues Forum (B)</b> 9:30 - 10:30am	
23 <b>MetroList Prospector Session 1 (U)</b> 9:00am - 12noon <b>MetroList Prospector Session 2 (U)</b> 1:00 - 4:00pm / 30	24 <b>Regional Meeting*</b> 8:30-9:30am <b>Video Seminar (T)</b> 9:30am - 12:30pm	25 <b>Office Closed - Staff Development (A)</b> 1:00 - 2:00pm <b>Housing Opportunity Committee (B)</b> 2:30-4:30pm	26 <b>SAR Closed - In observance of Thanksgiving Day</b>	27 <b>SAR Closed - In observance of Thanksgiving Day</b>	

\*For Regional Meeting locations and times, visit [www.sarcavans.org](http://www.sarcavans.org) or contact Tony Vicari at [tvicari@sacrealtor.org](mailto: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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## August 2009

### New REALTOR® Members

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**Heather M. Ali**  
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**John Amaro**  
Excel Realty Inc.

**Colin J. Bardin**  
Evans & Evans Inc

**Timothy D. Beard**  
Luke Michael Beard Broker

**John Beshara**  
RE/MAX Gold Sacramento

**Joshua G. Bruno**  
JCL Realty, Inc.

**Rhonda Coleman**  
Exit Realty West

**Edwin Covarrubias**  
Smooth Sailing Realty & P. M.

**Shayla N. Emken**  
Elite Realty Services

**Carrie L. Freitas**  
Amen Real Estate

**Marcelo Gollner**  
Windermere Dunnigan, REALTORS®

**Jessica L. Hanson**  
Hanson Realty

**Dawn E. Harrigan**  
Lyon RE Fair Oaks East

**Uva Dean Harris**  
Massey Advantage Inc.

**Danny R. Hayes**  
Excel Realty Inc.

**Rakesh K. Heer**  
Century 21 Landmark Network

**Heather A. Henson**  
Prime Equity Realty

**Jeana M. Hughes**  
Choice Realty

**Valentina B. Knighton**  
Lyon RE Folsom

**Damon J. LaPorta**  
Paragon Real Estate

**Mary Ann C LaRose**  
Lyon Real Estate

**Areti Lessis**  
Keller Williams Realty

**Stephanie L. Long**  
Security Pacific Real Estate

**Ruth McGrath**  
Regency Real Estate Services

**Jay R. Montecillo**  
iSELL Real Estate

**Rajen B. Naria**  
Linnarian Inc

**Thuy Nga T. Nguyen**  
Lyon RE Elk Grove

**Jason Parsons**  
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**Chiffon L. Pruitt**  
Elite Realty Services

**Dianne K. Rankin**  
Keller Williams Realty

**William R. Ray**  
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**Timur M. Safi**  
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**Josh A. Schmidt**  
CB Richard Ellis

**Erica J. Schummer**  
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**Michelle Solorio**  
Novella Garcia Real Estate Inc

**Krysta M. Steele**  
Steele Realty & Invest, Inc

**Kristyann Thorp**  
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**Denise C. Tyler**  
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**Amy M. Van Hoose**  
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Lyon RE Fair Oaks East

**Suanna Gurovich**  
RE/MAX Gold Laguna

**Laurence D. McGriff**  
Keller Williams Realty

**Gary A. Stoll**  
Prudential CA Realty

### New Designated REALTORS®

**Patrick H. Bodoh Jr**  
Home Loan Placement Services

**Marjorie R. Hepworth**  
Marjorie Hepworth

**Christopher V. Hussain**  
Christopher Hussain Broker

**James E. Kassis**  
James E. Kassis

**Sandra L. Keenon**  
Sandra Keenon, Broker

**Kristin A. Marshall**  
Prima Terra Inc.

**Sara Samoylovich**  
Vlasara Real Estate

**Suzanne L. Staley**  
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### New Affiliate Members

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Bank of America Home Loans

**Anne Jensen-Higbe**  
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**Catherine R. Ramsey**  
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**Eric Sui**  
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## AUGUST DATA FOR SACRAMENTO COUNTY AND THE CITY OF WEST SACRAMENTO

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

#### SINGLE FAMILY HOME RESALES

Monthly Statistics	Current Month	% of Sales	Last Month	Change	% of Sales	Last Year	Change
New Listings Published	1,705		1,911	-10.8%		2,156	-20.9%
Total Listing Inventory	4,987		5,327	-6.4%		7,225	-31.0%
Number of New Escrows	1,653		1,788	-7.6%		2,134	-22.5%
Number of REO Sales	801	47.6%	908	-11.8%	49.1%	1,239	-35.4%
Number of Short Sales	317	18.8%	310	2.3%	16.8%	n/a	n/a
Conventional Sales	565	33.6%	630	-10.3%	34.1%	n/a	n/a
Total Number of Closed Escrows	1,683	100.0%	1,848	-8.9%	100.0%	1,871	-10.0%
Months Inventory	3 Months		2.9 Months	3.4%		3.9 Months	-23.1%
Dollar Value of Closed Escrows	\$346,597,302		\$376,335,738	-7.9%		\$453,071,653	-23.5%
Median	\$190,000		\$180,000	5.6%		\$218,000	-12.8%
Mean	\$205,940		\$203,645	1.1%		\$242,155	-15.0%
Mode	\$200,000 - \$249,999		\$200,000 - \$249,999			\$200,000 - \$250,000	

Year-to-Date Statistics	01/01/09 to 08/31/09 SAR monthly data, compiled	01/01/09 to 08/31/09 MetroList YTD data	01/01/08 to 8/31/2008	Change
Number of Closed Escrows	13,554	14,170	11,515	17.7%
Dollar Value of Closed Escrows	\$2,668,395,031	\$2,787,234,668	\$2,941,972,550	-9.3%
Median	\$173,000	\$175,000	\$230,000	-24.8%
Mean	\$196,871	\$196,700	\$255,490	-22.9%

#### CONDOMINIUM RESALES

Monthly Statistics	Current Month	% of REOs	Last Month	Change	% of REOs	Last Year	Change
New Listings Published	160		192	-16.7%		169	-5.3%
Total Listing Inventory	504		519	-2.9%		568	-11.3%
Number of New Escrows	122		106	15.1%		182	-33.0%
Number of REO Sales	53	44.9%	71	-25.4%	60.7%	77	-31.2%
Number of Short Sales	19	16.1%	32	-40.6%	27.4%	n/a	n/a
Conventional Sales	46	39.0%	14	228.6%	12.0%	n/a	n/a
Total Closed Escrows	118	100.0%	117	0.9%	100.0%	130	-9.2%
Dollar Value of Closed Escrows	\$13,804,994		\$14,866,191	-7.1%		\$18,944,201	-27.1%
Median	\$93,300		\$104,900	-11.1%		\$129,000	-27.7%
Mean	\$116,991		\$127,061	-7.9%		\$145,725	-19.7%
Mode	\$100,000 - \$119,999		\$100,000 - \$119,999			\$120,000 - \$139,999	

Year-to-Date Statistics	01/01/09 to 08/31/09 SAR monthly data, compiled	01/01/09 to 08/31/09 MetroList YTD Data	01/01/08 to 8/31/2008	Change
Number of Closed Escrows	876	936	836	4.8%
Dollar Value of Closed Escrows	\$104,199,610	\$111,561,975	\$136,520,855	-23.7%
Median	\$99,000	\$99,444	\$139,000	-28.8%
Mean	\$118,949	\$119,190	\$163,302	-27.2%

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### MLS STATISTICS for August 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	6	0.4%	2	1.7%	1	3	0
\$30,000 - \$39,999	13	0.8%	5	4.2%	0	0	1
\$40,000 - \$49,999	25	1.5%	10	8.5%	2	0	2
\$50,000 - \$59,999	32	1.9%	6	5.1%	0	1	7
\$60,000 - \$69,999	43	2.6%	11	9.3%	1	2	3
\$70,000 - \$79,999	41	2.4%	10	8.5%	2	0	3
\$80,000 - \$89,999	47	2.8%	9	7.6%	1	0	3
\$90,000 - \$99,999	55	3.3%	10	8.5%	3	2	1
\$100,000 - \$119,999	93	5.5%	10	8.5%	7	1	5
\$120,000 - \$139,999	141	8.4%	8	6.8%	9	0	6
\$140,000 - \$159,999	131	7.8%	6	5.1%	13	2	3
\$160,000 - \$179,999	138	8.2%	9	7.6%	1	0	3
\$180,000 - \$199,999	127	7.5%	5	4.2%	4	1	4
\$200,000 - \$249,999	314	18.7%	11	9.3%	6	1	1
\$250,000 - \$299,999	198	11.8%	2	1.7%	1	0	1
\$300,000 - \$349,999	120	7.1%	3	2.5%	1	0	1
\$350,000 - \$399,999	77	4.6%	1	0.8%	2	0	0
\$400,000 - \$449,999	37	2.2%	0	0.0%	0	0	1
\$450,000 - \$499,999	17	1.0%	0	0.0%	2	0	0
\$500,000 - \$549,000	8	0.5%	0	0.0%	0	0	0
\$550,000 - \$599,000	8	0.5%	0	0.0%	1	0	0
\$600,000 - \$999,999	9	0.5%	0	0.0%	0	0	0
\$1,000,000 and over	3	0.2%	0	0.0%	0	0	0
<b>Total</b>	<b>1,683</b>	<b>100%</b>	<b>118</b>	<b>100%</b>	<b>57</b>	<b>13</b>	<b>45</b>

Type of Financing	Current Month		Previous Month		LENGTH OF TIME ON MARKET		
(SFR, condo, PUD only)	# of Units	% of Total	# of Units	% of Total	(SFR, condo, PUD only)	# of Units	% of Total
Financing Method					Days on Market (DOM)		
Cash	445	24.7%	524	26.7%	0 - 30	1,116	62.0%
Conventional	691	38.4%	750	38.2%	31 - 60	252	14.0%
FHA	484	26.9%	530	27.0%	61 - 90	136	7.6%
VA	39	2.2%	47	2.4%	91 - 120	88	4.9%
Other †	142	7.9%	114	5.8%	121 - 180	104	5.8%
<b>Total</b>	<b>1,801</b>	<b>100.0%</b>	<b>1,965</b>	<b>100.0%</b>	181+	105	5.8%
					<b>Total</b>	<b>1,801</b>	<b>100.0%</b>

\* half-plex, 2-on-1, mobile home

† includes: cal vet, contract of sale, creative, farm home loan, owner financing.

Median DOM: 16  
Average DOM: 47  
Average DOM 1 - 180 Days: 33  
Average DOM 181+ Days: 272

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Phil Adams – Folsom, Eldorado Hills, Fair Oaks, Cameron Park, 916-923-6181x118

Ernest Alexander – North and South Natomas (zip codes 95833,95834,95835) 916-717-0232

Renee Cabral – South East Sacramento (zip codes 95828, 95829, Elk Grove 95624) 916-923-6181x152

Susie Cabrillo – Sacramento (zip codes 95829, 95828, 95827) 916-213-8526

Cathy Galligan – Carmichael, Fair Oaks, Orangevale 916-923-6181x168

Jim Hall – South Sacramento- (zip codes 95823, 95832, 95831) (Greenhaven/Pocket), Land Park (zip code 95818), Mid-Town (zip codes 95816, 95814), West Sacramento (zip codes 95691, 95605) 916-923-6181x122

Penny Jarrett – Sacramento (zip codes 95821, 95825, 95864) Carmichael 916-709-5930

Kent Kincaid – Lincoln, Rocklin, East Roseville and Granite Bay 916-923-6181x131

George Dahdough – Laguna (95757,95758) Galt 916-271-3804

Renea Negri – Rio Linda, Elverta, North Highlands, Antelope, Roseville (95747) 916-205-6415

Ron Queensbury – Elk Grove (zip codes 95624, 95757) 916-879-2766

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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**REO Coalition**

Several months ago, Carl Simpson, Director of Code Enforcement in Sacramento County approached SAR. Simpson wanted to gain a better understanding on exactly how the REO process works. We brought in many of the top REO agents and created an open

dialogue between Sacramento County and SAR. The County was struggling, as many of us are, on how to deal with vacant properties causing blight, without unintended consequences, undue problems and restrictions.

Working together, an open infor-

mal dialogue was created between the County and SAR. The agents involved in this program gave Carl their contact information, and they have Carl's information. If an agent gets a property that needs attention, they can let code enforcement know they are working

on it, even if it will take a few weeks to clean up. If Carl has a problem, he now can contact a listing agent to follow up, rather than imposing burdensome fees, and using vital county staff resources. The County currently is not imposing any fees on vacant property beyond out-of-pocket costs, despite budget shortfalls. Carl and his team understand the best solution for vacant houses is to get them sold and occupied, and that unpaid fees will detract buyers.

This open dialogue is good for everyone. County code enforcement lost several staff members with the recent budget cutbacks. If they know that an agent is taking care of a property, staff resources can focus on more important issues in the county, rather than sending someone out to that property. This also helps SAR Members, even if they do not deal in REO properties. Working with the county should go a long way to help avoid onerous vacant property ordinances. This market is temporary; however, any ordinances would be permanent. REALTOR® Associations in other areas of the state are already struggling with overly burdensome vacant property ordinances enacted because of problems in the REO market. Our opportunity to work with the County is a great coalition for everyone involved.

If you would like more information, please feel free to contact Government Affairs Director Caylyn Brown at [cbrown@sacrealtor.org](mailto:cbrown@sacrealtor.org)

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KATHY FOX



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

I had an independent bookkeeping business for small businesses.

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

The independence. People ask me if this is part-time work. I always answer "yes." I can work whichever 12 hours of the day I like! :)

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

I have learned (and I continue to learn) new facets of the industry. Recently I have taken on listing REO properties and am in the process of nailing short sales, none of which are easy, but are necessary to adequately serve the public.

**4. You were just elected Secretary/Treasurer to SAR's Board of Directors. Congratulations. Why did you choose to run for this leadership position?**

For the 19+/- years I have been in the industry, I have watched as the industry has changed dramatically. Serving in the Secretary/Treasurer position gives me the opportunity to give back. Additionally, it allows me to better influence our local association to continue to serve the individual REALTOR® so that each of us may remain in a business environment that not only allows us to achieve our personal goals but to serve the public and foster private property rights.

**5. Besides the Board of Directors, what are some other ways you are involved in the Association?**

I have been actively involved with the CanTree for many years. It serves my passion for helping others. Additionally, I have served on the Budget Committee for the past 2 years. I have been honored to serve on the Strategic Planning Committee for the past 3 cycles as well as serving on the Centennial Committee in 2008. Over the years, there have been more opportunities than I can name.

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

One of the ways I keep up is by attending the Fall Conference (formerly known as the "Tech Fair"). This is always a great way to tap into the new technologies, to discover what they are as well as to learn how to better use them. Additionally, I take classes both at the Association and through other venues as I am able.

**7. Hobbies or other activities?**

I find great relaxation in gardening. Several years ago a couple of friends and I started a gardening club "The Potted Ladies." We meet monthly at various venues and enjoy sharing gardening tips. My husband and I enjoy traveling. As this edition comes out, we will be

enjoying a cruise on the Mediterranean with some friends. SCUBA is also a passion.

**8. How long have you lived in Sacramento?**

Gary and I have lived in Sacramento for 38 years. We have watched it grow from a small town to a vibrant city.

**9. What are some of your favorite places to visit?**

Hawaii (any island--I love them all) is my favorite. We also love the central coast, especially the Carmel area. And, anytime I can visit my kids, I am in paradise.

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

Real estate so closely matches my pas-

sion of helping people, that I don't really know what else I would do. Whatever it would be, it would be entrepreneurial in nature.

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

*The Present* by Spencer Johnson is a short read, but totally relevant for each of us.

**12. What would people be surprised to learn about you?**

That I am one of six children, born in the Bay Area, but raised in the Central Valley. My childhood helped to develop my passion for helping people, for being a teacher at heart, and for doing the "right" thing regardless of the circumstances.



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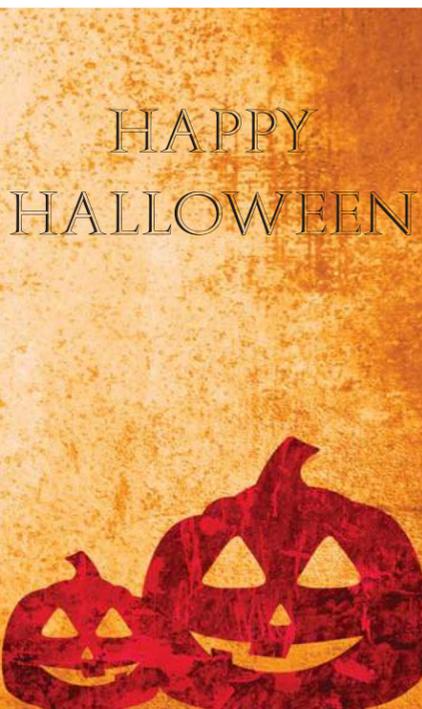
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## This Year's Bowling Tournament was "like crazy, like wow"\*

A whole bunch of dollies wearing peepers (women wearing glasses) and jelly rolled greasers (guys with 50s hair styles) were fat city (having fun) at this year's radioactive (very popular) 2nd Annual Bowling for the American Dream Tournament. SAR's Young Professionals Council and Housing Opportunities Committee spearheaded the planning efforts for this boss (great) retro-themed event that was held on Saturday, September 12 at Land Park Lanes. The tournament was another unreal (exceptional) success thanks to our two committees and the support of 28 sponsors and 27 teams who came out to participate. Prizes were awarded for best and worst team score, as well as best threads (costumes), and raffle prizes were given away throughout the evening.

The participating committees were on Cloud 9 (really happy) with having raised \$2,500 for the C.A.R. Housing Affordability Fund. The bowling tournament is part of a statewide tournament put on by C.A.R. HAF which began in 2008.

\*For the sake of our GenXers and GenY's, fifties lingo is being translated in parentheses.

OCTOBER 2009

## INSIDE THIS ISSUE

President's  
Perspective

PAGE  
**2**

EVP Exchange

PAGE  
**3**

SAR Educational  
Offerings

PAGE  
**6**

November  
Calendar

PAGE  
**7**

New SAR  
Members

PAGE  
**8**

SAR WEBSITE:  
[www.sacrealtor.org](http://www.sacrealtor.org)



The retro YPC Members team up for H.A.F.



Patrick Liew and SAR Staff join in the fun



Leigh Rutledge and Alyssa Lopez-Lozano enjoy a laugh



Jessica Lombardo, Erin Attardi and Rico Rivera - fabulous fifties friends

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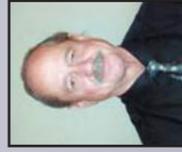
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