



# SACRAMENTO REALTOR®

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JANUARY 2013

A PUBLICATION OF THE SACRAMENTO ASSOCIATION OF REALTORS®

## SAR Christmas CanTree: Three Decades of Giving

Celebrating its 30th year, another incredible CanTree season harvested wonderful results for 2012. Even amidst a challenging housing market, there was no shortage of generosity on the part of SAR Members. Donations still poured in, and we are happy to report that this year SAR has collected over \$65,000 for the Salvation Army.

For those who are unfamiliar with this program, the Christmas CanTree is a joint effort by both the Sacramento Association of REALTORS® and The Salvation Army to collect money donations for Sacramento's needy citizens. The "CanTree" aspect comes from SAR's volunteer help in constructing giant Christmas trees made of canned food. These monuments were on display at two area locations (Sunrise Mall in Citrus Heights and the Secret Garden in Elk Grove) for the month of December, providing much appreciated exposure for the Salvation Army and the Christmas CanTree effort.

As a thank you to those who have whole-heartedly donated both time and money to this cause, SAR has compiled this list of top donors, comprised of both business and individual contributions. SAR and The Salvation Army thank you for your continued support.

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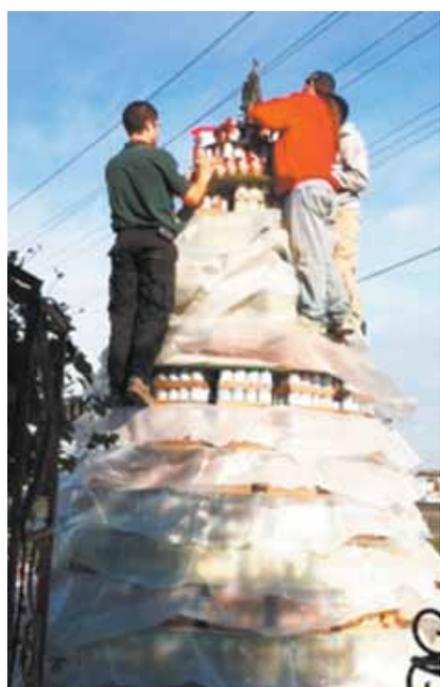
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*The mission of the Sacramento Association of REALTORS® is to enhance the ability of its Members to practice their profession ethically and effectively, to serve the community and to protect private property rights.*

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### 2013 PRESIDENT



CHRIS LITTLE

It is both thrilling and humbling to serve my fellow REALTORS® as your president this year. And what an exciting year we have ahead of us.

This year's theme is *Building a Foundation for the Future*. The significance of the foundation is important. The foundations we build upon for our businesses, our homes and our communities determine how high we can go.

I believe the Sacramento Association of REALTORS® provides our Members with a deep and strong foundation to build a successful career in real estate. The REALTOR® foundation we provide consists of education, ethics, political advocacy, charitable giving and a menu of incredible member services.

## PRESIDENT'S PERSPECTIVE

Each component is important to our individual and collective success. The **education** at SAR provides us with the knowledge to be better at our profession. I challenge each of you to take at least one course at SAR in 2013. Whether it is a Lunch & Learn course, certification course, or just something of interest to you, I am confident you will learn something that will make you a better REALTOR®.

Our **Code of Ethics** is what distinguishes us REALTORS® in our profession. It is part of our REALTOR® "brand" and we should be very proud of it. This July marks the 100th Anniversary of the "Code." We will be commemorating the milestone this year.

The Code of Ethics begins with the phrase, "Under all is the land..." As REALTORS® we are the primary advocate for private property rights in America. **Political advocacy** is essential to a healthy democracy. Our vigorous support of property rights and the development and security of our neighborhoods is one of our ongoing contributions to our community and our nation.

A further commitment to our community is through our **charitable giving**. The new SAR Charitable Foundation enables us to continue our support of many important causes in our community through a more focused process.

Another significant piece of our REALTOR® foundation is our **Member benefits**. SAR provides our Members the support we need to be successful in our daily business with everything from group health insurance to our outstanding retail store and much more.

The cornerstone of SAR, the critical piece, is our **staff and volunteers**. The staff's great work ethic, enthusiasm and smiles make everything happen day in and day out. The volunteers bring passion to their positions as well and it shows in the results of their efforts.

Thank you again for the opportunity to serve as your president in 2013. I look forward to working with you in 2013 *Building a Foundation for the Future*. Let's work hard, have fun and make 2013 a memorable year together.

## INTERNSHIP PROGRAM COMMITTEE

For many years, SAR operated a successful internship program associated with Los Rios Community College District.

It was led by Past President Bill Nunally and most recently, Professor Pat Hogarty. Then the economic downturn hit and, as a result, the number of students available to participate in the program dropped. As the economy improved, a task force was established to determine the viability of reviving

this valuable project. These Members decided it was worth pursuing and the task force evolved into a Committee.

The focus of the Internship Program Committee has been on creating more structure to the program including developing guidelines for the broker/REALTOR® responsible for the intern. They are also developing expected outcomes for the students, the goal being that at the end of the program interns will know whether or not they

want to pursue being a REALTOR®. Students should be ready to intern by September.

**Brian McMartin, Chair**

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### Sacramento REALTOR® Newsletter

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### Editorial Policy

The Sacramento Association of REALTORS® (SAR) welcomes articles of educational interest to its Members. Published articles will feature the author's name, title and company; however, no direct compensation will be paid to the author. SAR reserves the right to edit submitted articles for length, grammar and appropriateness. Articles will be printed in SAR's publications on a space available basis. Attempt will be made to publish submitted articles in a timely manner; however, submission of an article does not guarantee when, or if, it will be published.

## Government affairs: an intangible benefit

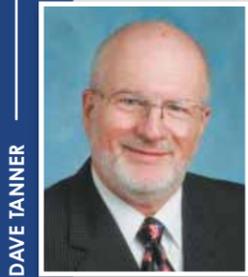
One of the greatest benefits from belonging to SAR is something Members may seldom actually hear about: local government affairs representation.

The SAR government affairs representatives work hard, usually behind the scenes. Last year alone, the SAR government affairs team eliminated a point-of-sale mandate from a local climate action plan and made sure digital downloads such as MetroList were not affected as area local governments restructure their utility users' taxes. Further, SAR was able to defeat a local proposal which would have required each individual REALTOR® to obtain their own business license, rather than the current system wherein individual REALTORS® are covered under their broker's business license.

Thanks to their efforts, some potentially irksome proposals never see the light of day. For example, when a city council staff person drafted a sign ordinance that would have had the effect of limiting open houses to Sunday afternoons only, quick work behind the scenes by SAR kept the measure from going any further.

These efforts and more by your Association saved you approximately \$300 last year alone. If you would like to learn more about issues the government affairs team is working on, come to the Public Issues Forum, held the third Friday of every month at 9:30 in the SAR Boardroom. The forum features a speaker on a timely local government concern, and a discussion among members of issues they may have become aware of. The forum is open to all SAR Members at no charge.

CHIEF EXECUTIVE OFFICER



DAVE TANNER

This year President Chris Little has chosen the theme of *Building a Foundation for the Future*. One of the ways we as real estate professionals can build for the future is to develop and protect the reputation of the real estate industry. As I always tell students in my Ethics classes, everything we do is establishing our reputation and our reputation stays with us forever. So before we do anything, we should

## CEO EXCHANGE

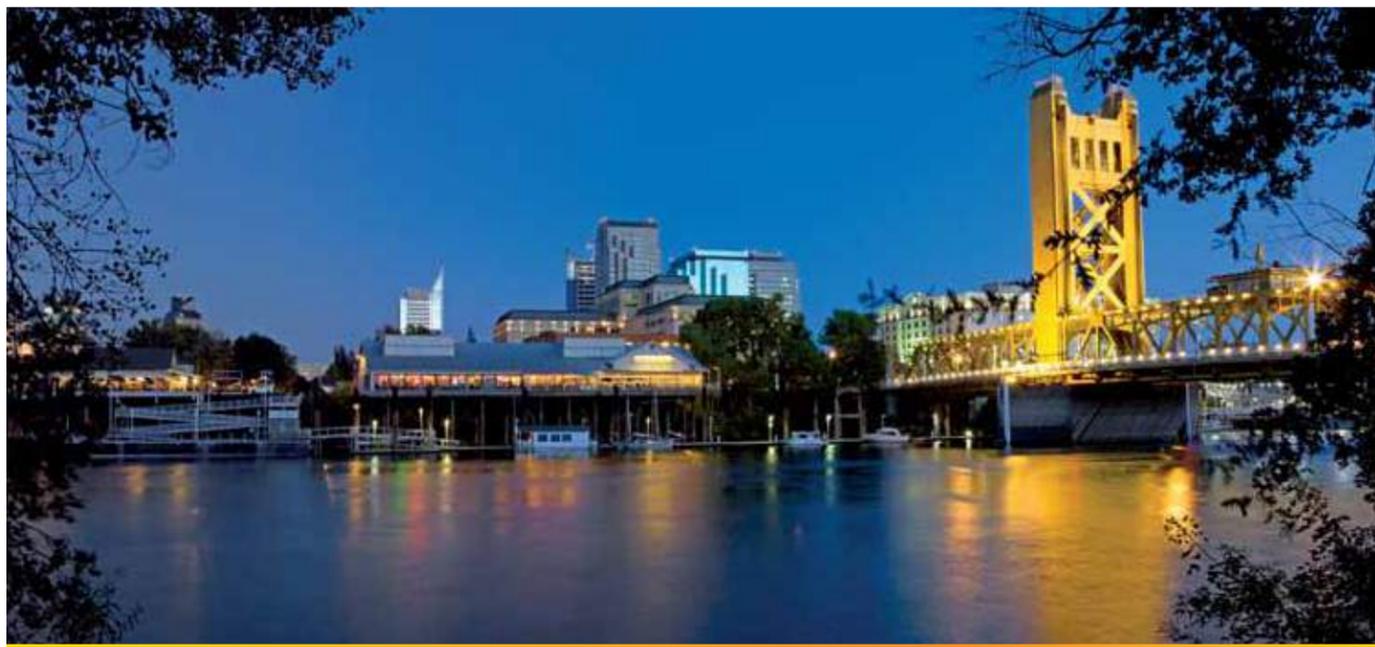
consider, does this enhance the reputation I would like to develop for myself with my fellow professionals. If not, don't do it.

The greatest number of complaints I hear in the industry is about people not returning phone calls. I am often guilty of not returning phone calls as promptly as I should. There are all kinds of excuses such as I am too busy, or I have nothing new to report. But if you do not return the phone call how will they know you have nothing new to report rather than that you are just ignoring them?

I wish everyone would email me rather than call me. I can respond more efficiently at a time such as 1:30 am, when they might not want to receive

my return call. If that is my preference then I need to make others aware of that preference. I will be changing my voice mail to let others know what to expect.

If you take a listing and want others to email you then say so in the agent remarks. If you will return all calls between 8 and 10 am, then say so in the agent remarks. Two-way communication is essential in our industry or in most other businesses for that matter. Effective two-way communication is one way we can enhance our reputation with others. And that is just one great way we can Build a Foundation for the Future.



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I am honored and excited to serve as the Finance Forum Chair this year. SAR President Chris Little gave me some simple "marching orders" for the committee --try to get more REALTORS® to the meetings, keep the meetings positive, informative, fun and done.

## ABOUT THE MARKET

By Larry Challis, Cherry Creek Mortgage

To that end, I will challenge every committee speaker to present topics that are user friendly. We will skip the insider acronyms, keep it short and make sure that every industry representative tells us how their information can help us do our respective businesses faster, cheaper and better.

The Finance Forum is open to all SAR Members. The meetings are held on the first Thursday of each month beginning on February 7, 2013 from 9:00am - 10:30am. We will not be holding a January meeting.

The new year will bring some interesting changes to the financial world. Three years after the signing of the Dodd Frank bill and the creation of the Consumer Financial Protection Bureau (CFPB) we will find out the specifics of how the QM-Qualified Mortgage legislation will be administered. The QM policies will hold the originating lender legally accountable for insuring that all borrowers have the ability to pay back the loans that they are given. It is hard to believe that underwriting guidelines could get any more demanding than they are already, but most industry leaders suspect they will find a way.

It is likely that, once released, the CFPB's new QM guidelines will result in some delays in the loan approval process while lenders figure out how to make sure that all loans are Qualified Mortgage compliant.

Please join us at the February 7th Finance Forum. I promise to do my best to make sure that you will find that the meetings follow Mr. Little's directions and are productive, fun and done.

## GOVERNMENT WATCH

# Why the Mortgage Interest Deduction should remain as is

Speculation is rampant about whether the nation will go off of the "fiscal cliff" at the end of 2012. The fiscal cliff refers to sweeping tax cuts enacted a decade ago that will expire at the end of 2012, so tax rates will automatically rise to previous levels, while at the same time automatic spending cuts enacted when the federal government's borrowing limit was raised a year ago will take effect. For example, payroll tax rates were rolled back from 6.2% to 4.2% to give individuals more money to spend as part of the stimulus packages. According to NAR Chief Economist Lawrence Yun, if Congress does nothing,

the double hit will mean a negative economic impact of about \$350 billion, enough to shrink the economy by four percent and push the country back into recession.

REALTOR® Associations including SAR, C.A.R., and NAR have significant concerns about the future of the mortgage interest deduction, worth discussing even if other aspects of the fiscal cliff have changed between this writing and publication. Think tanks have tossed around the idea of eliminating or changing the mortgage interest deduction for years, but the

fiscal cliff at the end of 2012 is probably the most credible threat we have seen in some time.

The mortgage interest deduction has been in place for 99 years, during which time the United States became a superpower. Thirty-seven million people in the United States claim the mortgage interest deduction on their taxes, and 90% of buyers finance their home purchase. But the impact of the mortgage interest deduction is even larger than that. In the United States, even after the turmoil in the housing market, homeowners have \$17 trillion of wealth in their homes. Should the mortgage interest deduction be changed, there would be a price effect on all homes, even those which are owned free and clear. The mortgage interest deduction allows people to afford more home than they could without the deduction. Should the deduction be altered or eliminated, an unintended effect would be to make homes less valuable, as buyers would be able to afford less home overnight. A neighbor who planned to downsize

on the home they own free and clear to fund retirement would have less money. And a family looking into a home equity line of credit to fund a home addition would have fewer resources.

Mr. Yun projects homes to appreciate in value 4-5% in 2013, which would help thousands of underwater homeowners. The projected appreciation would even push some people above their current underwater status. However, changing the mortgage interest deduction would wipe out this anticipated rebound.

While some individuals may not advocate completely eliminating the mortgage interest deduction, they claim they would like to see changes. Eliminating the deductibility of second homes. Changing it from a deduction to a flat credit have been discussed. While changing the mortgage interest deduction is never something SAR, C.A.R., or NAR would support, doing so now would be particularly harmful to the economy when cities across the nation, including the Sacramento region, are finally feeling some relief from decreasing home values.

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## More New Laws For 2013

by Christopher Hanson, Real Estate Broker/Attorney, Hanson Law Firm

violating any of these provisions would be subject to disciplinary action. Real estate licensees shall be regulated by DCA as of July 1, 2013.

Assembly Bill 1838 requires that as of January 1, 2013 the cover sheet itemizing homeowner association documents must be in at least 10-point font. C.A.R. form HOA complies with this requirement. This bill also prohibits HOAs from charging a cancellation fee if the request for documents is cancelled in writing before the work is performed.

Senate Bill 1964 and Assembly Bill 2386 modifies the California Fair Employment and Housing Act effective January 1, 2013 to require employers

to make reasonable accommodations for an employee's religious grooming or dress. FEHA has also been expanded by declaration to require employers to make reasonable accommodations for breastfeeding.

Senate Bill 1394 modifies smoke detector requirements in buildings for human occupancy. An owner is responsible for maintaining and testing smoke detectors in multi-family units as of January 1, 2013 and in single family residences as of January 1, 2014. As of January 1, 2016 owners will be responsible for installing additional smoke detectors to bring them up to current building standards.

Assembly Bill 805 makes significant revisions to the Davis-Stirling Common Interest Development Act as of January 1, 2014. It is primarily a reorganization of the Act but does add a few new provisions. The most significant is probably the requirement that the HOA release a lien recorded in error within 21 days. More on this before next year's effective date.

If you have any questions on this article or any other aspect of real estate law, please contact the Hanson Law Firm at 916-447-9181 or log on to our website at [www.HansonLawFirm.com](http://www.HansonLawFirm.com). You may sign up online for a free monthly email legal update.

A while ago, we focused on new California laws for 2013 related to landlord-tenant relationships. This month we will look at the remaining new California laws related to real estate.

Assembly Bill 1599 requires that for any Notice of Default (NOD) or Notice of Sale (NOS) recorded after April 1, 2013 against a one-to-four unit residential property, the borrower must receive a separate notice attached to the NOD or NOS providing a summary of the provisions of the NOD or NOS. The summary must be in English and five additional languages. If the summary notice is not published by the Department of Corporations (DOC) prior to January 1, 2013, then the effective date shall not be operative until 90 days after the form is released by DOC.

Senate Bill 978 establishes new requirements for brokers engaged in the sale of notes secured by real property effective January 1, 2013. These requirements include loan-to-value and appraisal requirements contained elsewhere in the law. They also require the four year retention of statements related to the purchaser's qualifications of income or net worth. The broker must also make reasonable efforts to determine the note is a suitable investment for the purchaser.

Assembly Bill 2150 establishes new requirements for notices to be given to personal property mobile homeowners effective January 1, 2013. The notice must advise of the mobile homeowner's right to a 90-day notice of rent increase, the right to just cause termination, the right to sell the home in place, the right not to sell to the park, the right not to pay any transfer or selling fee, the right to use a broker of the owner's choosing and the right not to waive any rights on a rental or sales agreement.

Assembly Bill 2570 becomes effective January 1, 2013 and provides that a licensee regulated by the Department of Consumer Affairs cannot include or permit the inclusion of any provision in a civil settlement agreement that would prohibit a party from filing a complaint with the DCA or require the withdrawal of a complaint already filed. It would also prohibit a provision that would preclude the party from cooperating with DCA in any investigation. A licensee



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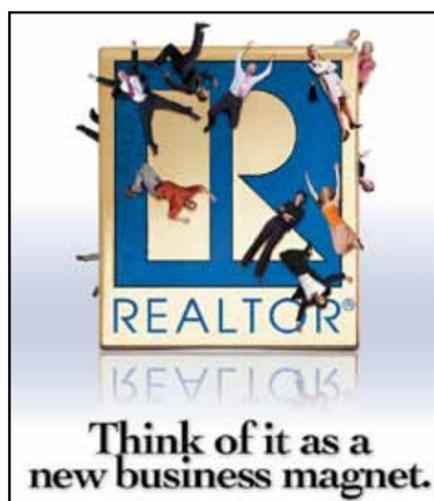


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By Patti Martinez

Here we are at the start of 2013 with a clean slate and ready to get off to a roaring start for the New Year. No excuses! We're going to contact our sphere, have open houses regularly, do "just listed and just sold" postcards, attend educational seminars and get actively involved in our association. Yes indeed, we have big plans to make Masters Club well before the end of the year. And, as the expression goes, "it takes a village"....it also takes our full commitment to make it happen.

Clients and friends often don't just pick up the phone and call to say "come list my house." They have to be reminded on a regular basis that we rely on them to help keep our business going. Gentle reminders are always good, like the occasional phone calls or postcards

and notes let them know we are still in the business and that we would love to help them, their family or friends when they have a real estate need. Word of mouth referrals and "testimonials" work wonders. People like to do business with people they know and respect. We want to be those people they refer.

Masters Club members seem to be exceptional at keeping in touch with their sphere and past clients. We know that this will be our "bread and butter" so to speak. Challenging clients might tend to be those who have not been referred to us, but who we might have met at an open house or a sign call. They may not know how successful we may have been, so we're basically starting from scratch with them unlike clients who are referred to us.

Part of reaching our goals for 2013 involves becoming or staying involved at SAR. Our association as well as Masters Club events offer so many opportunities to get involved by taking a class, joining a committee or working on a special project. By doing so, we meet agents we may very well have on the other end of a transaction. Doesn't that make that transaction so much easier if you're familiar with the agent working on the other end?

Recently, SAR hosted the President's Appreciation Breakfast and Patrick Lieuw, our SAR President, took the opportunity to thank each person who worked on various committees, as well as all of the SAR staff who keep our association running smoothly. Patrick's theme for the breakfast was "Focus on Collaboration" and seeing how many people were involved in the various committees was proof of how much effort is involved. It is impossible to name everyone who actively participated, and they know who they are, but some of the outstanding efforts were put forth by Deniece Ross-Francom and Linda Wood who chaired the Leadership Academy, Perry Georgallis for the Scholarship Committees, Doug Covill on the Government Relations Committee, Erin Stumpf as President of Masters Club, Susan Harrold for chairing Loaves and Fishes and endless others who participated on various committees. These activities surely could not be successful without the assistance from many REALTORS® and affiliates.

Watch the newsletter for upcoming events and make it one of your goals to participate this year. Every month that has a 5th Monday we volunteer at Loaves and Fishes -- mark your calendar and come join us. The Educational Roundtables are coming up on February 8 and the Masters Club luncheon is slated for April 12. There are lots of opportunities to participate and we hope to see you "front and center" in 2013. Let's make this an outstanding year.

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## Masters Club Membership Application Process

### Eligibility Requirements

In order to be eligible for 2012 Masters Club Membership, you must meet the 2012 qualifying amount and provide the required documentation listed below to SAR by Friday, February 8, 2013.

### 2012 Qualifying Amount

\$3 million in production AND 8 closed ends OR 20 closed ends

### Documents Required

VERY IMPORTANT: Before you start the application process, thoroughly read the Masters Club Standing Rules. Incomplete applications can mean Membership disqualification. (Find all forms at <http://www.sacrealtor.org/masters-club/application-process.html>)

1. You must submit both pages of the Masters Club Application Form.
2. Sign and have your broker sign the back page of the application.

*continued on page 7*

# Master Club Membership Application Process

continued from page 6

3. Staple your business card to the back page of the application form.
4. Attach a check written to SAR for the annual dues of \$65 plus plaque or year plate if ordering.
5. Attach an MLS Report (see the instructions at [www.sacrealtor.org/masters-club/application-process.html](http://www.sacrealtor.org/masters-club/application-process.html)) and/or Masters Club Verification Spreadsheet Form (for properties not in the MLS).
6. IF APPLICABLE - submit a New Home/ Non-MLS Sale Verification Form for each new home/non-MLS sale with the proper documentation. Make several copies of this form before starting. You will also need to use this form if the MLS print out has the wrong data.

If mailing please send to:

**Sacramento Association of REALTORS®**  
2003 Howe Avenue  
Sacramento, CA 95825



# MASTERS CLUB CORNER

Our Masters Club Annual Breakfast was a great success! The setting was cozy at Del Paso Country Club and guests' hearts were warmed as the Masters Club distributed the funds raised at Annual Charity Golf Tournament to three very grateful charities: The C.A.R. Housing Affordability Fund, Quinn Cottages and Sacramento Habitat for Humanity. With a total of \$18,000 raised, we were able to give each charitable organization a check for \$6,000.

Special thanks to Golf Tournament Chair Steve Galster for his tireless efforts in organizing the tournament. In addition, the tournament would not have been successful without the enthusiastic golfers and generous sponsors who supported the Masters Club and our designated charities.



Representatives from Habitat for Humanity receive their donation from Masters Club: Steve Galster, Anne Gambino, Ken Cross, Gene Mitchell, Roger Niello



Representatives from C.A.R. HAF their donation from Masters Club: Steve Galster, Monica Rodriguez, Gene Mitchell, Roger Niello



Representatives from Quinn Cottages receive their donation from Masters Club.



Thank you for your support and business in 2012!  
Wishing you and your family a Happy New Year.

## Sacramento



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# SAR EDUCATIONAL OFFERINGS

DATE	TIME	CLASS	COST	TOPIC	INSTRUCTOR
January 18	9:00 – 12noon	<b>Tech U Series: Course 1 – Mobile Devices &amp; Apps</b>	\$49	<b>Topics:</b> <ul style="list-style-type: none"> <li>Learn how to set up your mobile device as a virtual office.</li> <li>Learn to install apps from Android and Apple app stores.</li> <li>Establish a cloud environment to access your files from your smart phone or tablet.</li> <li>Make app boxes to bring your business apps to the forefront of your device.</li> <li>Discover how to get all of the necessary apps to run your real estate business in your mobile device.</li> </ul>	Kurtis Bieber
January 23	9:00am – 3:00pm	<b>The Art of a Short Sale</b>	\$49	<b>Topics:</b> <ul style="list-style-type: none"> <li>Start taking short sale listings immediately</li> <li>Improve, advance and master the short sale process and risk management skills</li> <li>Become a pro in closing short sales and building a profitable business</li> <li>Get the confidence you need to close your deals consistently</li> <li>Invest in your career and future today and generate a substantial income from short sales</li> <li>Get 6 hours of DRE approved CE credits</li> <li>Get credible certification as C.S.S.R. (Certified Short Sale Resource)</li> <li>Arm yourself with samples of proper documentation, checklists, forms, training manual, letters to help you handle your short sale transaction more effectively and safer</li> </ul>	Berta Volfer, industry leader in real estate professional education
January 24	9:00 – 11:00am	<b>Seller Financing for the Real Estate Agent</b>	\$10	<b>Topics:</b> <ul style="list-style-type: none"> <li>Get top dollar for your client</li> <li>Close transactions even when                             <ul style="list-style-type: none"> <li>Banks aren't lending</li> <li>Your seller is stuck on price</li> <li>Buyer credit is an issue</li> <li>Your client wants cash</li> </ul> </li> <li>Get up to twice the number of potential buyers for your listings</li> <li>Earn commissions when others are struggling</li> <li>Get the insider's story on the trillion dollar secondary market</li> </ul>	Ron Happe, NMLS broker and professional note investor; Tyler Happe, Licensed California attorney
January 25	9:00 – 12noon	<b>Tech U Series: Course 2 – Create &amp; Organize a Paperless Office</b>	\$49	<b>Topics:</b> <p>Create the four parts of this effective and efficient system that allows you to make a paperless office on the computer and iPad. Don't rely on your fax, printer or scanner to do business as you can use your computer to conduct a transaction anywhere. Learn the key aspects of the PDF Writer program as well how to get wet signatures.</p>	Jeffery Raskin
January 31	9:00 – 1:00pm	<b>Representing the Small or First-Time Investor Part I</b>	\$40	<b>Topics:</b> <ul style="list-style-type: none"> <li>Do you represent small or first-time investors?</li> <li>Are you a small or first-time investor?</li> <li>Should you be a small or first-time investor?</li> <li>Are you aware that the return on investment for duplexes and fourplexes has increased by 196% since the 2004-2005 market run-up?</li> <li>Do you know how to evaluate the investment value of a small income property?</li> <li>Are you able to compare the value and potential returns on small investment properties (i.e. vacant land vs. improved property)?</li> <li>Can you compare today's return on small investment properties to a "safe rate"?</li> </ul>	Gary Hancock, SAR Faculty Member

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 **Brian DeLisi** 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 early bird SAR Member fees.**

## 2013 Local Housing and Economic Forecast

### February Main Meeting

February 5 from 9:00-10:30 am

SAR Mack Powell Auditorium

Open to all SAR Members

**Speaker: Sara Sutachan, Senior Research Analyst for the California Association of REALTORS®**

Will 2013 be another transition year for the California housing market? Find out the latest regarding the U.S. financial system, job growth, and the stability of the overall economy at our February Main Meeting. Sara Sutachan, senior research analyst for the California Association of REALTORS®, will present the 2013 outlook for local housing and economic growth. Ms. Sutachan will focus on Sacramento and the Central Valley during her presentation.

As senior research analyst, Ms. Sutachan gathers and publishes information on the California housing market, and conducts survey research of consumers and C.A.R. members. She has spoken to international, state, and local audiences for the Association, and holds a Bachelor's degree from California State University, Northridge in Business Administration with concentrations in Finance and Real Estate and a Master's degree in Economics from California State University, Los Angeles.

## Building a Foundation for the Future

### Tips and Tools for a Successful 2013

Educational Roundtable Breakfast sponsored by SAR's Masters Club

Friday, February 8

8:00am – 12noon

SAR Mack Powell Auditorium

\$15 to attend if registered by January 31; \$20 after

The first part of the morning will include eight Roundtables. Attendees will choose a topic and sit at that table. A group leader will start off the discussion and all participants of the group will give their input and notes will be taken. Groups will meet for 20 minutes, after which attendees will move to a second topic group. Each person will have an opportunity to attend four topic groups. Feel free to attend topics you know a lot about and share your ideas, as well as those topics you'd like to learn more about. This is an opportunity for collaboration!

During the second part of the morning, each Roundtable leader will give a report from the tips gleaned from each session they conducted.

Attendees may attend four sessions, but they will get the information from all eight topics.

Topics for this year's Educational Roundtables are:

1. Writing a competitive offer
2. Short Sales
3. Financing
4. Appraisals
5. Technology
6. Social Media
7. Lead generation
8. Goal setting

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# FEBRUARY CALENDAR OF EVENTS

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
				<b>Office Closed – Staff Development</b> 7:30 – 8:30am <b>SAR - Tech U – Series (A)</b> 9:00am – 12Noon <b>Industry Update (B)</b> 9:30 – 10:30am
4 <b>Investor Course 2 – Gary Hancock (A)</b> 9:00am – 1:00pm <b>MetroList Training – Session I (T)</b> 9:00– 11:30am <b>MetroList Training – Session II (T)</b> 1:00 – 3:30pm	5 <b>Regional Meetings* (A)</b> 8:30 – 9:30am <b>Main Meeting (A)</b> 9:00 – 10:30am	6 <b>New Member Orientation (B)</b> 8:30am –12:30pm	7 <b>Real Estate Finance Forum (A)</b> 9:00am – 10:30pm	8 <b>Educational Roundtables</b> 8:00am –12noon
11 <b>Regional Professional Standards Training</b> 1:00pm-4:30pm	12 <b>Regional Meetings* (A)</b> 8:30 – 9:30am	13 <b>TDS Class - Shannon B. Jones</b> 9:00am – 12noon <b>45/15 Hour Duane Gomer License Renewal</b> 1:00 - 4:00pm	14 <b>Notary Seminar</b> 8:30am - 5:00pm <b>Realtist</b> 11:00am - 1:00pm	15 <b>Public Issues Forum (B)</b> 9:30 – 10:30am <b>SAR - Tech U – Series (A)</b> 9:00am – 12Noon
18 <b>SAR Closed for Holiday</b>	19 <b>Regional Meetings* (A)</b> 8:30 – 9:30am	20 <b>MetroList Training )</b> 9:00am – 4:00pm	21 <b>Seller Financing (A)</b> 9:00am – 1:00pm <b>YPC Forum</b> 9:00am-10:00am <b>Young Professionals Council Forum (A)</b> 10:00 – 11:00am <b>WCR Luncheon (A)</b> 11:00am – 2:00pm	22 <b>SAR - Tech U – Series (A)</b> 9:00am – 12Noon
25 <b>Certified Distressed Property Experts CDPE</b> (9:00am - 5:00pm) <b>MetroList Training – Realtist Workshop (T)</b> 9:00– 11:30am <b>MetroList Training – Searching &amp; CMA Workshop (T)</b> 1:00 – 3:30pm	26 <b>Regional Meetings* (A)</b> 8:30 – 9:30am <b>Certified Distressed Property Experts CDPE</b> 9:00am - 5:00pm	27 <b>Office Closed – Staff Development</b> 1:00 – 2:00pm <b>Bob McManus</b> 9:00am - 12noon	28	

## Calendar Information

\*For Regional Meeting locations and times, visit [www.sarcaravans.org](http://www.sarcaravans.org) or contact Tony Vicari at [tvicari@sacrealtor.org](mailto:tvicari@sacrealtor.org) or 437-1205.

*Meetings subject to change.*

(A) Mack Powell Auditorium

(B) Board Room, 2nd Floor

(T) Training Room, 2nd Floor

(U) Upstairs



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**Median sales price rises; conventional sales continue to dominate Sacramento market**

The current November median sales price of \$195,000 is the highest level since the October 2008 median sales price of \$195,100. This number is also 3.2% higher than the \$189,000 median sales price last month and 18.2% higher than \$165,000 median price last year. The total value of all single family home closed escrows was \$329,212,331, down 11.9% from \$373,546,698 in October.

The breakdown of sales for this month was 176 REOs (11.6%), 543 short sales (35.7%) and 801 conventional sales (52.7%) for a total of 1,520 sales. This number is down 11.9% from the previous month (1,726 sales) and .7% down from last year

(1,531 sales). The \$200,000 - \$249,999 price range accounts for 17.6% (268) of the 1,520 total sales this month. Homes under \$100,000 totaled 154 (10.1%) units. Closed escrows from conventional financing (572 units or 35.2% of all sales) decreased 3.2%, cash buyers increased .5% (604 units/37.1%) and FHA financing increased .5% (317/19.5%) sales. These numbers include the 107 condo sales this month. The average amount of days spent on the market (from list date to opening escrow) decreased from 38 to 35 days; the median DOM remained at 13.

**Zip Code of the Month**

**SAR will be highlighting area zip codes that have shown notable trends**

SAR keeps track of the number of home sales that were cash financed. The top zip code for cash financing was **95824 (Elder Creek/Fruitridge)** with 250 total sales this year, 170 of those being cash financed. Cash financed sales accounted for 68% of all sales in this zip code this year. The median sales price for cash financed sales in this zip code is \$67,450, while the overall median sales price for this zip code is \$74,000. This accounts for a 9.7% difference in sales price. The average price per square foot is \$69, the median DOM is 18 and the average DOM is 44. The average lot size in this zip code is .171 acre.

**Condominium Resale Market**

Sacramento condominium sales decreased for the month to 107 units. This figure is down 17.1% from the 129 units sold in October and up 13.8% from the 94 units sold in November 2011. REO property sales accounted for 10.3% (11) of all units sold, while short sales (42.1% or 45) and conventional sales (47.7% or 51) accounted for the remainder. The percentage of REO condo sales decreased 39.7%, short sales increased 6.5% and conventional sales increased 9.9%. The condominium median sales price increased 8.2% month-to-month, from \$85,000 to \$92,000. This current price is 6.4% higher than the November 2011 (\$86,500) median sales price. Breaking down the Listing Inventory, there are 88 Active Condo Listings (includes 11 Active Short Sales) and 212 Pending Short Sale/Lender Approval. The Total Value of Closed Escrows was \$12,107,590; this is down 9.2% from the October Total Value of \$13,330,257.



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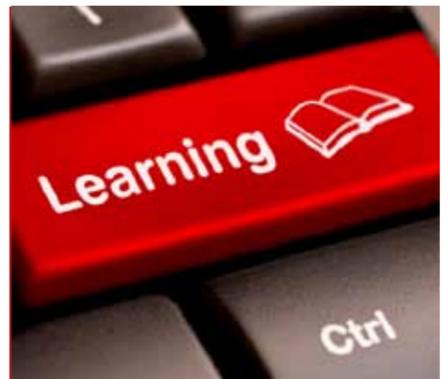


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**online education**

For more information: Brian at 437-1210 or bdelisi@sacrealtor.org

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## DECEMBER 2012 DATA FOR SACRAMENTO COUNTY AND THE CITY OF WEST SACRAMENTO

### MLS STATISTICS for November 2012 Data for Sacramento County and the City of West Sacramento

#### SINGLE FAMILY HOME RESALES

Monthly Statistics	Current Month	% of Total Sales	Last Month	Change	% of Total Sales	Last Year	% of Total Sales	Change
Listings Published this Month	1,455		1,786	-18.5%		1,886		-22.9%
Active Listing Inventory †	1,401		1,376	1.8%		3,236		-56.7%
Active Short Sale (included above)	161		170			N/A		
Pending Short Lender Approval	1,940		2,232			2,196		-11.7%
Pending Sales This Month	1,006		1,204	-16.4%		1,428		-29.6%
Number of REO Sales	176	11.6%	200	-12.0%	11.6%	514	33.6%	-65.8%
Number of Short Sales	543	35.7%	611	-11.1%	35.4%	453	29.6%	19.9%
Conventional Sales	801	52.7%	915	-12.5%	53.0%	564	36.8%	42.0%
Total Number of Closed Escrows	1,520	100.0%	1,726	-11.9%	100.0%	1,531	100.0%	-0.7%
Months Inventory	0.9 Months		0.8 Months	12.5%		2.1 Months		-57.1%
Dollar Value of Closed Escrows	\$329,212,331		\$373,546,698	-11.9%		\$283,794,546		16.0%
Median	\$195,000		\$189,000	3.2%		\$165,000		18.2%
Mean	\$216,587		\$217,052	-0.2%		\$185,365		16.8%

Year-to-Date Statistics	01/01/12 to 11/30/12	01/01/12 to 11/30/12	11/2011	Change
SAR monthly data, compiled		MetroList YTD data		
Number of Closed Escrows	17,662	18,407	17,148	3.0%
Dollar Value of Closed Escrows	\$3,507,579,928	\$3,682,588,797	\$3,244,339,002	8.1%
Median	\$175,000	\$175,000	\$165,690	5.6%
Mean	\$200,065	\$200,065	\$190,026	5.3%

#### CONDOMINIUM RESALES

Monthly Statistics	Current Month	% of Total	Last Month	Change	% of Total	Last Year	Change
Listings Published this Month	113		169	-33.1%		161	-29.8%
Active Listing Inventory †	88		129	-31.8%		296	-70.3%
Active Short Sale (included above)	11		21			N/A	
Pending Short Lender Approval	212		237			196	8.2%
Pending Sales This Month	72		74	-2.7%		110	-34.5%
Number of REO Sales	11	10.3%	22	-50.0%	17.1%	44	-75.0%
Number of Short Sales	45	42.1%	51	-11.8%	39.5%	31	45.2%
Conventional Sales	51	47.7%	56	-8.9%	43.4%	19	168.4%
Total Closed Escrows	107	100.0%	129	-17.1%	100.0%	94	13.8%
Dollar Value of Closed Escrows	\$12,107,590		\$13,330,257	-9.2%		\$10,272,245	17.9%
Median	\$92,000		\$85,000	8.2%		\$86,500	6.4%
Mean	\$113,155		\$103,335	9.5%		\$109,279	3.5%

Year-to-Date Statistics	01/01/12 to 11/30/12	01/01/12 to 10/31/12	11/2011	Change
SAR monthly data, compiled		MetroList YTD data		
Number of Closed Escrows	1,466	1,517	1,493	-1.8%
Dollar Value of Closed Escrows	\$146,599,686	\$152,186,764	\$147,938,524	-0.9%
Median	\$80,000	\$80,000	\$79,700	0.4%
Mean	\$100,321	\$100,321	\$98,821	1.5%

† includes: Active, Active Release Clause, Active Short Sale, Active Short Sale Contingent, Active Court Approval and Active Court Contingent listings

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### MLS STATISTICS for November 2012

#### Data for Sacramento County and the City of West Sacramento

#### BREAKDOWN OF SALES BY PRICE

Selling Price	Single-Fam Res.	% of Total	Condo/PUD	% of Total	Res. Incme.	Res. Lots/Land	Other Res.*
\$29,999 and under	2	0.1%	3	2.8%	0	0	0
\$30,000 - \$39,999	4	0.3%	10	9.3%	0	2	1
\$40,000 - \$49,999	13	0.9%	9	8.4%	0	3	2
\$50,000 - \$59,999	13	0.9%	6	5.6%	0	3	0
\$60,000 - \$69,999	22	1.4%	5	4.7%	0	0	1
\$70,000 - \$79,999	32	2.1%	7	6.5%	0	1	8
\$80,000 - \$89,999	29	1.9%	10	9.3%	1	2	6
\$90,000 - \$99,999	39	2.6%	6	5.6%	0	0	3
\$100,000 - \$119,999	79	5.2%	13	12.1%	2	2	5
\$120,000 - \$139,999	140	9.2%	12	11.2%	6	3	3
\$140,000 - \$159,999	145	9.5%	10	9.3%	3	0	3
\$160,000 - \$179,999	134	8.8%	4	3.7%	4	1	0
\$180,000 - \$199,999	151	9.9%	1	0.9%	6	1	0
\$200,000 - \$249,999	268	17.6%	5	4.7%	7	0	5
\$250,000 - \$299,999	170	11.2%	1	0.9%	5	0	0
\$300,000 - \$349,999	108	7.1%	3	2.8%	0	1	0
\$350,000 - \$399,999	71	4.7%	0	0.0%	2	0	0
\$400,000 - \$449,999	34	2.2%	0	0.0%	1	0	0
\$450,000 - \$499,999	30	2.0%	0	0.0%	1	0	0
\$500,000 - \$549,000	15	1.0%	2	1.9%	4	0	0
\$550,000 - \$599,000	5	0.3%	0	0.0%	0	0	0
\$600,000 - \$999,999	16	1.1%	0	0.0%	1	0	0
\$1,000,000 and over	0	0.0%	0	0.0%	0	0	1
<b>Total</b>	<b>1,520</b>	<b>100%</b>	<b>107</b>	<b>100%</b>	<b>43</b>	<b>19</b>	<b>38</b>

Type of Financing	Current Month		Previous Month		LENGTH OF TIME ON MARKET				
	# of Units	% of Total	# of Units	% of Total	(SFR & Condo) Days on Market	# of Units	Current Month	Last 4 Months	Last 12 Months
(SFR, condo, PUD only)									
Cash	604	37.1%	682	36.9%	0 - 30	1123	69.0%	64.4%	54.0%
Conventional	572	35.2%	673	36.4%	31 - 60	227	14.0%	13.8%	15.3%
FHA	317	19.5%	359	19.4%	61 - 90	96	5.9%	7.1%	9.4%
VA	50	3.1%	55	3.0%	91 - 120	69	4.2%	4.8%	6.9%
Other †	84	5.2%	81	4.4%	121 - 180	57	3.5%	4.9%	7.3%
<b>Total</b>	<b>1,627</b>	<b>100.0%</b>	<b>1,850</b>	<b>100.0%</b>	<b>181+</b>	<b>55</b>	<b>3.4%</b>	<b>4.8%</b>	<b>7.1%</b>
<b>Total</b>						<b>1,627</b>	<b>100.0%</b>	<b>100.0%</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: 13  
Average DOM: 35  
Average DOM 1 - 180 Days: 27  
Average DOM 181+ Days: 287

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Our sister management company, **Association Management Concepts (AMC)**, 1401 El Camino, Ste. 200, Sac Ca 95815, 916-565-8080. Specializes in managing homeowner associations throughout the Sacramento Region. Established in 1985. Brad Higgins, is the president. Feel free to contact him regarding any issues about HOAs. (managing homeowner associations does not require a real estate license)

**Brad Higgins**, President  
Since 1990  
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**Scott Bland**  
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Handles Sacramento Association  
South of HWY 80 to Elk Grove  
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**Barbara Lemaster**  
20 years with AMC  
North East of Sacramento, Placer County  
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**Steve Raya**  
9 years with AMC  
Sacramento, South East and Downtown  
916-565-8080 ext.318

**Chris Peters**  
4 years with AMC  
Yolo County and Sacramento  
916-565-8080 ext.306

Accounting Department: **Mary Cullen**,  
**Gretchen Burrill & Linda Nalbandian**  
Administrative Support: **Cecia Dailey**  
Maintenance Division: **Rolando Cuevas**

Receptionist for M&M and AMC **Olivia G.**  
Customer services: **Leslie Chapman**.



**BRUCE MILLS**  
DRE# 01100901  
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### Word is getting around about M&M Properties!

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## REALTORS® support Parkway Mile 13

For SAR Members looking for volunteer opportunities that include exercise and fresh air, consider the American River Parkway.

SAR currently sponsors Mile 13 of the Parkway, near Riverbend Park. Volunteer opportunities, including clean-up days, are promoted in the SAR weekly email blast and other media.

The American River Parkway is a true treasure in the landscape of Sacramento. The parkway is a 23-mile, 4,600 acre expanse of land, water and nature. Sacramento founders were far-sighted in wanting to protect this resource by creating a regional park.

The American River Parkway Foundation was created in 1983 with the vision of the parkway being a sustainable natural resource to all. To that end, the Foundation coordinates programs and works with volunteers to foster environmental stewardship, facilitate volunteer opportunities, as well as fund and implement Parkway projects.

The foundation's work would not be possible without the generosity of the greater Sacramento community. The donations that the Foundation receives go directly back to the

parkway, whether they are applied to removing invasive plants, cleaning up graffiti, replacing kiosks or being distributed through a grant process.

The Foundation receives \$16,000 a year from the County and raises all of the funds necessary to operate. The Foundation employs a staff of six and a cadre of volunteers who total more than 4,000. In 2011, volunteers put in over 16,000 hours to keep the parkway clean. More information is available on the website, [www.arpf.org](http://www.arpf.org), or from the Foundation's offices near William Pond Recreation Area.

## ETHICS CORNER

This year marks the 100th Anniversary of the Code of Ethics. It was adopted by the National Association of Real Estate Brokers, the original name of the National Association of REALTORS®, at their convention in 1913. Prior to that time the world of real estate sales had been primarily a free for all with a public beware attitude.

### Foundation + Focus + Fun = an EXPERIENCE to Remember

#### March Main Meeting

Tuesday, March 5

9:00 – 10:30am

SAR Mack Powell Auditorium

Guest Speaker: Debra Trappen

Debra Trappen is the founder of d11, a professional consulting firm. She advises companies on how to craft brands that engage, inspire, and delight customers with memorable experiences. Her clients are those companies ready to create a strong brand foundation, define their brand story, and amplify that message on social media to build consumer relationships, enhance consumer experience, and strengthen their brand recognition. Whenever possible, she infuses her passion for integrating mobile and technology into the process... with a fun side of redhead sass!

#### Foundation + Focus + Fun = an EXPERIENCE to Remember

We are all grown up and don't always get to have "fun" every single moment of our lives. However, we have a choice every day to embrace an attitude of fun... to ENJOY the process and delight our consumers in the details of the EXPERIENCE!

During this Main Meeting, Debra Trappen will focus on three areas to improve the industry and consumer experience, and will get you fired up for 2013

- 1: Build your business from a clear, solid FOUNDATION.
- 2: What you FOCUS on flourishes...
3. Enjoy the experience... yes, that means have FUN!

The Code of Ethics was the first attempt to regulate the industry. This was prior to state licensing laws or state regulations. In fact, most state regulatory laws were based on the Code of Ethics. From the very beginning we have been a self-regulating industry.

Through this Centennial year we will look at the Code and its evolution over the years. We will consider the changes in the industry that have driven the changes in the Code. The Code, after being adopted in 1913, was amended in 1924, 1928 and 1950. Three changes in 37 years: such was the stability of the real estate industry during that time.

On the other hand the Code has been amended 26 times in the past 30 years. Such is the dynamic change in the industry these days.

One of the greatest changes that has occurred in the industry in the past 100 years is not a change to the requirements of the Code but rather a change in the language used in the Code. The third section of the Code now is entitled Duties to REALTORS®. In the original Code the section was entitled The Duty of Real Estate Men to Other Real Estate Men. If that was still the language used the Code would not apply to over half of our industry. What a tremendous change in the membership of the REALTOR® family.

The matter of commissions has also changed substantially. In the original Code it provided that "An agent should always exact the regular real estate commission prescribed by the board or exchange of which he is a member." It also provided that the Real Estate Man

"should always be ready and willing to divide the regular commission equally with any member of the board who can produce a buyer for any of his clients." Both of these requirements would now be a violation of federal anti-trust law and many state laws as well.

But, aside from those two substantial differences, the balance of the Code is similar in intent these days to the intent expressed in the original Code to create a professional environment for the business of real estate without any broker taking advantage of the clients or of other brokers. The specific provisions for how we ensure that happens are the cause of all the changes in the Code and the focus of our articles during this Centennial Year. Welcome to the 100th Anniversary of the Code of Ethics.

### Mardi Gras 2013 CANTREE CRABFEST

Supporting the SAR Charitable Foundation for the benefit of Christmas CanTree

**Saturday, February 23, 2013**  
**5:30 - 11:00pm**  
**Citrus Heights Community Center**  
 6300 Fountain Square Dr., Citrus Heights  
**Tickets: \$45/person**

To register, download the registration form from [www.sacrealtor.org](http://www.sacrealtor.org) and fax to 916.779.3945  
 You may also register at [ims.sacrealtor.org](mailto:ims.sacrealtor.org)

Registration deadline: Friday, February 15  
 Questions: contact Lilly at 916.437.1212 or [lmishchuk@sacrealtor.org](mailto:lmishchuk@sacrealtor.org)

EVENT HIGHLIGHTS	SCHEDULE OF EVENTS
<ul style="list-style-type: none"> <li>● Gourmet Crab Dinner</li> <li>● Live Auction</li> <li>● Raffle</li> <li>● Live Band</li> <li>● No Host Cocktails</li> </ul>	<ul style="list-style-type: none"> <li>● Dancing</li> <li>● Prizes</li> <li>● Silent Auction</li> </ul>
	<ul style="list-style-type: none"> <li>5:30 - 6:30pm Cocktails, entertainment</li> <li>6:30 - 8:00pm Dinner, entertainment</li> <li>7:45pm Dessert Auction</li> <li>8:00pm Live Auction</li> <li>8:45pm \$500 Prize drawing</li> <li>9:00 - 11:00pm Dancing</li> </ul>



**1. How long have you been a Member of SAR?**

I believe Sue & I joined in 2001

**2. What did you do before you started up Weichert, REALTORS® - Galster Group?**

Before getting into real estate I worked in the software industry for HP, Unisys & Bluestone Software. I had a management position that required me to travel worldwide extensively. And after years of planes, trains and automobiles, missing my wife and missing out on my kids' birthdays it was time to stay home and make a living... hence real estate

**3. What do you like best about being a broker/owner?**

I actually enjoy teaching and helping others. I know it sounds corny ... but I do think I have a gift for it.

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

I think most of us have been surprised at how rapidly the conditions keep changing. I think for me now the key is trying to anticipate where the market is going next and prepare for that market instead of trying to play catch-up

**5. You are President Elect of Masters Club and incoming Chair of SAR's new foundation. Why do you contribute so much time to SAR?**

I think we all need to give back. SAR and all of its sub-organizations would either have no importance, value or cease to exist if we fail to give back.

**6. What have been some of your favorite activities at SAR?**

I do enjoy the golf tournament. It's one of the days we all (all industries associated with real estate) can come out and just have a blast.

## Invest in RAF and WIN!

The REALTOR® Action Fund is an investment to protect you and your business from onerous government regulations like point of sale requirements.

We are bringing back the fundraising contest. Each office that invests the most dollars per agent will be recognized at March's Main Meeting and receive an award. To have your investment in RAF count towards the contest it must be made by Friday, February 1, 2013.

**For this contest, offices will be divided based on size:**

- 1-4 Agents
- 5-10 Agents
- 11-24 Agents
- 25-50 Agents
- 51+ Agents



**7. Hobbies or other activities (unrelated to work)?**

I am an avid bow hunter and archer. And of course everyone knows I love to golf.

**8. How do you balance your personal and business lives?**

Achieving true balance is very difficult. Without scheduling down time we tend to work right through it... and I need my down time.

**9. What advice would you give a new SAR Member?**

Get involved, meet people from companies other than yours and only follow the advice of someone who is currently successful.

**10. Your hometown is Albany, NY. When did you move to Sacramento?**

I am 53. I moved here when I was 3... I am a Sacramentan not a New Yorker

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

I love the mountains in the fall (elk season) and beaches in the winter and warm weather locations for GOLF.

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

"The Dream Giver" by Bruce Wilkinson  
What did I like about it? It is a Christian book about serving and giving back.

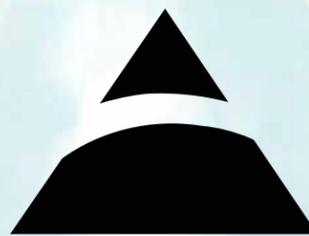
**13. Do you have a favorite saying or expression?**

Too many to list but "*Illegitimi non carborundum*" it's Latin meaning don't let the bastards grind you down or get to you... It may not be printable? Or "In real estate 2nd place is the first loser"

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

I am a softy at heart. I love to just burst out and start singing... I always talk to kids and *best of all I have been married for 30 years to the same wonder gal, the love of my life Sue Galster.*

Wishing  
YOU A JOYFUL  
2013



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TECH TIP

Four ways you're not using your iPad - but should

(BPT) - With about 100 million iPads sold since the ground-breaking tablet launched in April 2010, chances are you either have one or at least know someone who does. If you're the proud owner of an iPad, are you using it to its full potential? Possibly not, if the results of a 2012 Business Insider survey are any indication.

The survey of 2,242 iPad users found that the majority are using their tablets in very traditional ways, from Web browsing (37.3 percent) and communicating via email and social media (21.4 percent), to watching video (12.3 percent) and playing games (11 percent). Yet with a little creativity - and the right accessories - it's possible to find uses for your iPad in virtually every room of your home.

Here are four ways you could use your iPad to make life easier and more interesting:

1. As a cooking aid

Recipe websites abound, but when you want to try a new recipe do you find yourself printing it out and then juggling the paper while trying to cook? And if you like the recipe, what are the chances that you'll misplace that printout before you cook the dish again? Your iPad can help solve the problem.

Get yourself an iPad Mount for magnetic surfaces (Sanus makes the VTM7 for this purpose), mount your iPad on the side of the refrigerator closest to your cooking area, or on any other convenient metal surface, and you'll never have to deal with printed recipes again. The mount is designed to work with the Apple Smart Cover and is compatible with the iPad 2, and the third and fourth generation iPad.

2. To expand your home office

Millions of Americans now work from home, and many with traditional office jobs also do some work at home. A second monitor can make work tasks easier, but fitting two, full-sized monitors on the average home office desk can be a challenge. You can

use your iPad as a second monitor for your laptop or desktop computer with the help of apps designed for this purpose. These apps use your iPad's Wi-Fi capabilities to share a video signal with your tablet. Make it even easier with a VTM1 iPad Mount designed to hold your iPad upright on a desk.

3. To order a meal

Have you ever had to wait for a table at your favorite restaurant, and asked to look at the menu while you wait? What if they're so busy they don't have a menu to spare? Whip out your iPad (who doesn't carry it with them everywhere?), access the restaurant's website and peruse the menu online. By previewing the menu on your iPad, you can be ready to order as soon as you sit down. Some leading-edge restaurants have even begun using iPads for menus, complete with interactive apps that help you choose dishes and even indicate how you'd like your steak cooked.

4. To simplify your home technology

From the flat screen HDTV and blu-ray player to the surround sound and home automation systems, your home is probably full of remote controls. How many times have you wanted to turn off the TV and grabbed the wrong remote? Or couldn't find the remote that would allow you to set your home security system? With the right app and accessories, your iPad can simplify your home technology by replacing many (if not all) of those remotes. Many major cable and satellite providers offer free apps for this purpose.

It seems likely the iPad is here to stay. The Business Insider survey found that nearly half of all respondents (46.7 percent) now use their iPads as their primary computer. With the technology getting better all the time, iPad devotees will continue to find more creative uses for this groundbreaking tablet.

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# Branding: The Subtle Secret To Explosive Marketing

Written by Rich Levin

When I hear the word software I think of Microsoft. The mention of soft drink means Coke or Pepsi to me. Mention search engine and Google pops into my mind. So how do you make your name pop into people's minds when they hear the mention of Real Estate?

## It's Called Branding

Branding is the immediate association of a business name with its product type. In Canandaigua, New York, Cathy McWilliams means a successful Real Estate Experience. In Springfield, Illinois, Kyle Killebrew brings successful Real Estate to mind. In Lahabra Heights, California, it is Jan Fiore. These Agent brands are worth hundreds of thousands of dollars, maybe more. Can you establish a brand in your market in the same way? Yes, you can.

Consistency is the key; consistency of your graphics and consistency of the experience of you.

## It's More Than a Name

To Xerox something means to make a copy of it. You also believe that you can depend on a Xerox machine. A Kleenex means a facial tissue. You expect Kleenex to be decent quality. When you Google (which is now a commonly used verb) you are confident that you will find what you want. These brands are both recognizable by their name, their logo, and they are associated with dependable quality and service. All of that, the name, the look, and the quality of service are all part of their brand.

A Real Estate Agent's goal is to have the people in their market (which in most cases is simply their Spheres of Influence and farm areas) associate the mention of the Agent's name, or seeing the Agent's "brand" with a positive and successful Real Estate experience.

It takes more than a name, a slogan, or a logo. A successful brand is also the promise of something verifiable by the consumer as they work with the Agent. And to distinguish the Agent, the promise must be above the minimum expectation of quality. For a Real Estate Agent, that means more than a basic level of service, attentiveness and expertise. So, how do you both create a recognizable brand and raise your quality of service above the basic levels?

## Brand Graphics

Creating a successful look or visual brand is called Brand Graphics. It is not as intimidating as it sounds. Think of a Coke or Pepsi logo. It is a combination of a design, font, and colors. And the Brand Graphic does not change for years or even decades. A Real Estate Agent's Brand Graphics are also a simple combination of design, consistent font, colors, and use of their picture.

## Brand Experience

Creating a successful Brand Experience is also easier than it sounds. Many Agents have already done this and don't realize it. Think of your favorite store, restaurant, hair stylist, website, etc. The way they greet you, speak to you, interact with

you or in the case of a website, the navigation; there is consistency that you recognize and depend on. When you call the Real Estate Agent Thomas Howe in Lawrence, Kansas, you'll hear some variation of "And a grand good day to you?" or "Hello and a glorious good morning." The way an Agent answers the phone, conducts their listing or Buyer presentation; the speed and frequency of communication, giving of gifts, how they report progress, use video or social media, all contribute to the experience of the Agent. Consistency of that experience establishes their Brand Experience.

Be careful. An Agent wants to choose the most positive experiences to construct their Brand Experience. The way to discover which experiences to make consistent is to ask. Call your Clients from the past year or two and ask the following questions.

In addition to learning the best experiences to build your brand around, you are making a strong professional impression and you will likely generate some referrals.

- Ask, what they had heard about the way you do business?
- What do they remember most?
- What did they like and appreciate?
- If they were to refer you, what would they say are the best things about the way you do business?
- Why did they choose to work with you?

- What do they think would be important for you to keep on doing, do more of, do differently, or stop doing?

## Consistency is the Key

There is an important principle in marketing that says, 'the time when you are getting bored with your brand is about the time when it is just beginning to work.' Remember how long Coke, Pepsi, Kodak, Godiva, Google, and other extremely successful brands maintain their Brand Graphics and Brand Experience. It is measured in decades. Choose your brand characteristics and, unless there is a very compelling reason to change, keep your brand characteristics for at least two more years after you are feeling bored with them.

## You Don't Have to...

Finally, whenever I teach or coach marketing I ask Agents to write this down. "You don't have to get it perfect. Just get it going. And keep improving it." The way you do that is to choose deadlines. By when will you have your web design chosen? By when will you have your postcard designed? By when will you choose the photo you will use? Then, stick to those deadlines and move on to the next decision. Keep it moving and you will realize that getting it going and then improving it, is a key to success in your marketing.

Article taken from [www.frogpond.com](http://www.frogpond.com)

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# SACRAMENTO REALTOR®

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## Excuse Our Dust...

by Dave Tanner, CEO

A thirty-year-old person is quite young, as least from my perspective; but a building approaching that age is a different story. So as our building approaches that milestone we need to do some things to allow it to maintain its youthful appearance.

Over the next year you will see several projects occurring that are designed to enhance the building for the benefit of all the Members. You may ask how it benefits you if you rarely come to the building. The single greatest financial asset of the Association is our building. Protecting the value of that asset benefits us all.

The first project will be the removal of the elevating stage in the auditorium. The idea of an elevating stage was great at its inception. Over the years the pit that holds the stage has flooded on many occasions and the equipment has ceased to function. It has not operated in years. The cost to rehab the stage is about twice the cost to remove it. Since we have a portable stage which we regularly use, the most prudent course of action is to remove the elevating stage and fill in and cap the pit. This will also eliminate the musty smell that frequently

occurs in the east end of the auditorium as the result of standing water in the pit.

Other projects will include replacing the unsightly carpets, damaged wall coverings and stained ceiling tiles; enhancing our security system, installing new window coverings to provide the appropriate level of security and completing other deferred maintenance that has been postponed for years.

These projects will extend over several months. The work needs to be scheduled around meetings, events and auditorium rentals that will be continuing during the project period. It may seem like a long time to have work going on, but we guarantee it will be done faster than the fourteen years to took to rehab the DMV building downtown.

When the improvements are made, we think you will be proud of the building that is home to your association. At the same time, we will be preserving the value of the asset for years to come. Thank you for your patience and understanding during the project period.

JANUARY 2013

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## Constructing the Commercial Division

### one member at a time

The SAR Commercial Division is now entering its seventh year. The foundation of services established for our Members during that time includes monthly high quality educational programming, legislative updates and alerts, a website specifically for commercial practitioners and investors and a bi-monthly email blast that addresses up-to-date commercial activities, relevant articles and regional updates. We've also established one of the premier commercial REALTOR® services in the country, which is our mentoring program.

As we enter the New Year, we are committed to revamping our services and benefits for both full-time commercial agents as well as those who work part-time in their commercial transaction efforts. Our staff, along with the 2013 Chair Anthony Scotch from Century 21 Select Real Estate, have just completed a series of focus groups to establish where the needs are and how we can continue to build this division and provide a menu

of services that help SAR Members compete in this arena. We are also acutely aware of the importance of bringing awareness to the many benefits of REALTOR® membership.

Be on the lookout for additional promotion regarding the services that are provided for your use by the various tiers of the REALTOR® family, an updated and enhanced commercial logo, additional networking opportunities, enhancement of the professional image of commercial REALTORS®, additional representation as an entity of SAR and more. As this is your organization, we are certainly receptive to your feedback and suggestions regarding what your needs are and how we can help you. Please feel free to e-mail Janet Whitney at [jwhitney@sacrealtor.org](mailto:jwhitney@sacrealtor.org) and let her know how we are doing. Assist us in building the foundation for a better commercial division and get involved today.