

inside **REAL ESTATE**

Santa Cruz County's Real Estate News Source

A publication of the Santa Cruz County Association of REALTORS®

October 2011



Time For Brat's N' Beer!
October 20th, 4-6 pm



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INSIDE REAL ESTATE Newsletter

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

Santa Cruz County Association of REALTORS®

2525 Main Street, Soquel, CA 95073
(831) 464-2000
(831) 464-2881 (fax)

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Sandy Kaplan Honored By C.A.R. Receives Bette Dobkin Award Presented By The C.A.R Housing Affordability Fund

Sandy Kaplan of Santa Cruz Properties has been a local REALTOR® for over 25 years. As a valued member of the Santa Cruz County Association of REALTORS® and an advocate for affordable housing, Sandy was honored by the California Association of REALTORS® (C.A.R.) by receiving the C.A.R Housing Affordability Fund's Bette Dobkin Award.

This award recognizes those who have a passion for and dedication to Housing Affordability issues. Sandy

has served on C.A.R.'s Housing Affordability Fund Committee for the past three years and on the Santa Cruz Association of REALTORS® Housing Foundation for over 5 years. She was a major participant in the SCAOR Foundation's inception in 2004, whose mission is to help low income families and individuals become homeowners, initially through our Closing Cost Assistance Grant. Sandy continually donates both her time and expertise to the cause of affordable housing.

Please Join Us in Congratulating Sandy For Her Achievements



Message From The President

I couldn't have said it better myself...

Candace Bradfield
SCCAR President 2011
bradfield@cruzio.com

I was inspired by the philosophy of Bill Taylor, cofounder of the award-winning business magazine Fast Company. He says that in an era of economic uncertainty, it is a perfect time to turn your business on its head through transformational thinking. This can apply to real estate, too, he says. The following are excerpts from his book...

What does it take to be a great business leader?

Successful business leaders understand that what you sell is less important than what you stand for. At the heart of the great leader and entrepreneur is a deep commitment to a set of ideas and a sense of purpose. Great leaders possess a clarity that they're trying to not just build a big business but make a difference in the industry or redefine the terms of the industry. There is always a better way—in the real estate business or any business.

Why do you think that this is a great time for business?

In periods of great turmoil, there are huge opportunities to rethink the conventional wisdom, to look at the ways you do business and see if you could be doing it better. Hard times can be the best time for change. Often people become more conservative during a market slowdown and cut back on advertising and spending. So people who take risks have a chance to break through. In an age when customers in general are nervous, worried, and suspicious of deals, the way to stand out from the crowd is to focus not on price, commission, or the economy but rather on your passion and building a psychological connection to the customer.

How could this be applied to real estate?

Anything agents can do to ratchet up the human factor will help them to succeed. Practitioners need to think about the emotional messages they send to their clients. The goal is to seem not more

competitive but more authentic. This will count for a lot when customers are anxious and suspicious. It's not about the value proposition for them but rather the values proposition.

What advice do you have for those struggling?

The world of real estate has offered up an extreme version of what the rest of the world is going through. The highs are higher and the lows are lower, and the recovery is slower. In this environment most people are kept up at night wondering, "How am I going to make payroll?" I would suggest to agents that they focus on other questions: "What gets me up in the morning?" or "What is it about the profession that keeps me excited and creative?" To win the game you need to change the game. Success during trying times is a willingness to be determined, and that comes with a sense of passion.

And...DREAM BIG!



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Welcome to the Neighborhood Soquel

*Candie Noel,
Bailey Properties, Inc.
cnoel@baileyproperties.com*

Question: Where did Soquel get its name? True or False

1. an Ohlone word for village
2. named after Suquer, the leader of the nearby Uypi (Ohlone) settlement
3. the incidence when a patron asked the bar-keep if he could soak his boots, and the bar-keep said "you go and soak hell"

A soaking is a good way to describe the history of the Soquel Village. Its history is awash with flooding. Soquel Village sits on a floodplain that Soquel Creek has used naturally for flood water storage and movement. The Soquel Creek watershed is about 42 square miles, and is the third largest in Santa Cruz County. The Creek originates in the Santa Cruz Mountains, rising at 2,800 feet at Mayments Flat near the summit. It then flows south for about 15 miles, and empties into Soquel Cove.

Relatively low order flooding events occur in intervals of 30 and 16 years. When a high-order event, such as a 100-year flood, occurs in conjunction with a log jam at a bridge (at one time there were 3 bridges in the Village), the damage to Soquel Village can be devastating.

The first documented flood was in 1847 when a winter deluge washed away the towns sawmill. Since then flood waters have flowed into Soquel Village fourteen times. Eight of those times severe damage was incurred. Due to flooding and the destruction caused by log jams, Soquel Creek Bridge has been destroyed and rebuilt at least 4 times. Not only does the rushing creek water create flooding, but log jams forming at the bridge divert the majority of the creek's flow through downtown. In 1862 there was an "ah ha" moment. The Village of Soquel sat in a basin. The citizens lugged dirt from the surrounding hillsides and added it to the floodplain. The commercial buildings in that shallow spot downtown were built on stilts.

A storm in January 1890 again flooded and battered the downtown. Logs jammed up below the paper mill on Paper Mill Road. Villagers saw their barns and houses undercut and sagging over the creek.

The last major event was in 1982 when 26,900 cubic yards of logs and sediment jammed against the bridge. The storm flooded 70 buildings. The rushing waters overturned and crunched around 60 homes in the two mobile home parks. Soquel Village sat in mud and muck for weeks. The damage was so severe it took years to repair. The current bridge built in 2002 is 2 feet higher than past bridges to prevent future log jams. Didn't the March 2010 rains create some anxiety over the height of the Creek at Soquel Bridge?

The first sawmill was built in 1846 by John Hames and John Daubenbiss for Martina Castro and her husband, Michael Lodge. Martina held title to Soquel Augmentation Rancho, a grant from the government of Mexico. The Rancho was estimated to be 32,702 acres and included land from what is now the City of Capitola, New Brighton State Beach, Monterey Bay Heights, and part of Cabrillo College. The mill Hames and Daubenbiss built marked the beginnings of Soquel Village.

Continued on next page



Welcome to the Neighborhood

Soquel *Continued from previous page*

The mill, storage yard, and millpond dam were located on Soquel Creek on South Main, below the present site of Soquel Lions Park. The mill was washed away in that big storm of 1847. When the Daubenbiss/Hames mill was destroyed a second sawmill was built, but on higher ground further upstream, on Page Mill Road. Another sawmill, called the Savage Mill, was built even higher up the Creek. The South Coast Paper Mill was later established Paper Mill Road. It reached a capacity of 3.5 tons of straw wrapping paper.

By 1883 Soquel was a thriving Village. Mr. Porter was planning to build a large boot and shoe factory. The chair factory had a capacity for making 200 chairs a day, and was employing 15 men. The O'Neil Brothers built a new shed 400 feet x 40 feet x 40 feet and filled it with 2,000 tons of straw from Pajaro Valley. It was enough straw to last the paper mill two years. One of Soquel's major wants was "cheap tenement" housing, evidence that the population was increasing and the Village was prospering.

Needing a bridge for people, horses, and teams to cross the creek, the citizens of Soquel made a request to the Board of Supervisors to build one. In 1886 the Supervisors agreed to the bridge, but only if the Soquel citizens contributed \$1000 toward its construction. Several business owners contributed \$100 each, and the balance was paid by the Soquel taxpayers. The California Bridge Company was awarded the contract with a low bid of \$2,080. The entire length totaled 320 feet. The bridge span was 100 feet, with an 80 foot curved approach on the east, and 100 foot approach on the west. A roadway of 18 feet and a 4 foot sidewalk ran the length of the bridge. The bridge took four weeks to build. If this bridge was built today, how long would it take to just get the permits?

Today Soquel remains the quaint Village, mirroring the past, and retaining that small town, good feel community. The sawmills and stilts are gone, but the buildings remain basically the same as they did 100 years ago. The beautiful Italianate style Daubenbiss home built in 1867-1868 remains high on the hill above the flood basin. The Congregational Church of Soquel, also above the flood basin, was built in 1868 in the classic New England style, and is an area landmark. At the Village center around the intersection of Porter and Soquel take a look at the buildings and flash back 100 years or so. You will see Sam's Senate Saloon, and Ned Porter's store. Martina Castro's Averon House remains, but is hidden by the Capitola Mansion Apartments.

Many antique shops, housed in the historic buildings, dot the area. Walking through the Village you will find everything from heirloom jewelry, early American furniture, china and crystal, personal accessories, and various collectables. Make it a day. Take a walking tour meandering through the antiquaries of Brian W. Curtis, Center Street, Soquel Village, Frank's, Cobblestone, Trader's Emporium. Don't miss any of them.

Right around the corner is the historic Bargetto Winery where you can enjoy a glass of wine at the rustic tasting room and beautiful creekside courtyard. The Bargetto's began making wine in an old barn on this site in 1918. The start of Prohibition in 1919 did not stop them from continuing this family tradition and business.



Dining options are international and eclectic. A few to whet your appetite are: Creekside dining at Michael's On Main for "cutting edge comfort cuisine". Tortilla Flats, Little Tampico, Taqueria La Cabana for the obvious, and for margaritas. Sawasdee and Star of Siam for your Thai fix. Don't forget Carpos for the best burgers around. Get your shot of java at the Ugly Mug, a locally owned coffee shop.

With your stomach full, it's time to walk off all that good food. On the outside of town you will find the Soquel Cemetery, an excellent place for a historic walking tour. With markers dating back to the early 1800's the cemetery provides a good history of this 164 year old community. The land was donated by founders John and Sarah Daubenbiss who are buried here along with the majority of the town's pioneers. Take an afternoon to walk through the small, local cemetery and read the markers. You will participate in the town's history and strong sense of patriotic loyalty. It is a cemetery of founders and the indigent, and more. Look for the old headstone of Bozo Choldat, a Swiss immigrant who killed himself with poison. A more recent marker is the 1999 headstone of drummer Skip Spence, of Jefferson Airplane and The Doobie Brothers fame. There are thousands buried here, and there is room for thousands more. Nothing to do tonight? Come back in the evening. Did I mention it was haunted?



SAVE THE DATE

*The Santa Cruz County Association of REALTORS®
Presents*



2012 Installation and Awards Luncheon "Strength Through Association"

Friday, January 13

11 – 2:30 pm

Cocoanut Grove

400 Beach Street

Santa Cruz, CA 95060

Installation of 2012 Officers and Directors

Barbara Palmer, President

John Hickey, President-Elect

Betty Danner, Treasurer

Candace Bradfield, Immediate Past President



Make Your Taste Buds Happy!



Sandy Kaplan, SCAOR Housing Foundation Chair
Santa Cruz Properties, 831- 471-8000

Sample tantalizing tastes from over 30 local restaurants and wineries/breweries at the 7th Annual 'A Taste of Santa Cruz' on November 3rd! Take your taste buds on a tour of everything Santa Cruz has to offer and experience some new offerings from The True Olive Connection, Pono Hawaiian Grill and Oak Tree Ristorante (to name a few). Check out the complete 'tasty line-up' on page 8 to really get your mouth watering! Don't forget our Live and Silent Auctions where you can get some great items for yourself or your holiday shopping. This event continues to offer the same low ticket price of \$30 in advance. Visit www.atosc.com to purchase your ticket on line. All proceeds benefit low income first time homebuyers in our County via the Santa Cruz Association of REALTORS® [Housing Foundation](#).

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**See Page 8 For
This Year's Tasty Line
Up!**



Greenwich S.F., LLC v. Wong Aggrieved Buyers Can Recover Lost Profits For a Seller's Breach

Terry Rein
Bosso Williams, APC

**Real Estate
Legal
Matters**

When a Seller breaches a Real Estate Purchase Agreement by refusing to close escrow, the Buyer may seek specific performance or recover the measure of damages allowed under Civil Code §3306, which provides for recovery of:

- The price actually paid;
- Title and escrow expenses;
- The difference between the price agreed on and the value of the property at the time of breach;
- Expenses in preparing to enter the property;
- *Consequential damages*; and
- Interest.

In *Greenwich S.F., LLC v. Wong*, the Court of Appeal broke new ground in determining that lost profits are properly included in "consequential damages" recoverable by the Buyer under Section Civil Code §3306. In that case, the Buyer entered into a real property sale agreement with plans to renovate and sell the property at a profit. The original contract price was \$760,000, but the Seller later breached the agreement by demanding more. In the lawsuit that followed, the trial court awarded the Buyer \$600,000 for the lost profits that the Buyer had expected to earn after improving and re-selling the property, in addition to other damages.

On appeal, the *Greenwich S.F.* court explained that consequential damages are those damages that Buyers and Sellers could reasonably have considered to be a likely consequence of a breach *at the time of entering into the contract*. The Court limited the recovery of lost profits to cases where "such profits are the natural and direct consequence of the breach, where the amount of the lost profits can be established with reasonable certainty, and where the Seller knew of the Buyer's intent to use the property for profit." The requirements are cumulative, and all must be met if lost profits are to be recovered.

The requirement that the Seller must know of the Buyer's intent to use the property for profits was established in *Greenwich S. F.*, but the Buyer was not able to establish lost profits with reasonable certainty. Thus, the appellate court reversed the trial court's award of \$600,000 in lost profits because the profits were too "uncertain" and "speculative."

REALTORS® representing Buyers who intend to renovate and sell property at a profit should consider making the Seller aware of the Buyer's profit plans in the Real Estate Purchase Agreement or contract document in appropriate cases. If the Seller is not informed of the buyer's profit intentions at the time of entering into the contract, lost profits will not be awarded.



This Year's Tasty Line Up!



3 Steves Winery
Bruno's Barbeque
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burger.
Chef Ray Ray
Cocoanut Grove
Cowboy Diner
Dessert First
Freedom Bakery & Confections
Fresh Prep Kitchens
Hollins House
Jenna Sue's Café
Johnny's Harborside
Kianti's Pizza & Pasta Bar
Kiss Catering
Live Oak Café & Bakery
Michael's On Main
Miramar
Nuevo Southwest Grill
Nut Kreations
Oak Tree Ristorante
Original Sin Desserts
Paradise Beach Grille

Pele's Oven
Pono Hawaiian Grill
Santa Cruz Mountain Brewing
Scotts Valley Market/Crown Deli and Catering
Seascape Foods
SmoQe
Staff of Life
Stagnaro Bros.
Stockton Bridge Grille
The True Olive Connection
Vivas
Zameen's

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Education & Professional Development



Register Online by visiting our [Education Calendar](#) or our [Online Registration Center](#)

Matrix Cutover is November 15, 2011!
Be sure your prepared, sign up for a training session

[Matrix Essentials](#)

Friday, October 14, 10:30 am - 12 pm
Cost: Free to SCCAR Members with pre-registration
Instructor(s): MLS Listings, Inc.

This 90 minute course will provide you with the basic skill requirements for the Matrix search application. Upon completion you will have learned: Application Navigation, Inputting Search Queries, Map Search, Reporting & Results Options, Driving Directions, Adding Search Fields, Saving Searches, Emailing & Printing

[Mastering Matrix](#)

Friday, October 14, 1 - 2:30 pm
Cost: Free to SCCAR Members with pre-registration
Instructor(s): MLS Listings, Inc.

This course will provide you with advanced skill levels for the Matrix search application. Upon completion you will have learned: Sorting Results, Statistics from Results, CMA's from Results, Area Statistics, Customizing Results, Building Hotsheets, Emailing Results, Auto Emailing

[Matrix Essentials](#)

Friday, October 21, 10:30 am - 12 pm
Cost: Free to SCCAR Members with pre-registration
Instructor(s): MLS Listings, Inc.

This 90 minute course will provide you with the basic skill requirements for the Matrix search application. Upon completion you will have learned: Application Navigation, Inputting Search Queries, Map Search, Reporting & Results Options, Driving Directions, Adding Search Fields, Saving Searches, Emailing & Printing

[Matrix Essentials](#)

Friday, October 21, 1 - 2:30 pm
Cost: Free to SCCAR Members with pre-registration
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This 90 minute course will provide you with the basic skill requirements for the Matrix search application. Upon completion you will have learned: Application Navigation, Inputting Search Queries, Map Search, Reporting & Results Options, Driving Directions, Adding Search Fields, Saving Searches, Emailing & Printing

Other Education Offerings This Month

[Mortgage Loan Origination Course](#)

Wednesday, October 12, 8:30 am - 4:30 pm
Cost: \$139 SCCAR Member, \$155 Non Member

8 Hour live continuing education comprehensive course for mortgage loan originators. Includes three hours federal law and regulations, two hours of ethics, two hours of lending standards of nontraditional mortgages and one elective hour to meet all National and State yearly renewal requirements.

[New Short Sale Guidelines](#)

Wednesday, October 19, 1 - 3:30 pm
Cost: \$10 SCCAR Member, \$20 SCCAR member at the door, \$35 Non-member anytime
Instructor(s): Bob McManus

Learn How the NEW DEBT CEILING will IMPACT the Short Sale Market! In this class, you will Learn.....new guidelines that will dramatically increase your closings, the techniques that will help you close more short sales, the right short sales to pursue & which ones not to touch, exactly what the banks are looking for from you and more.

Unless otherwise stated, all Education & Professional Development offerings are held at the SCCAR offices at 2525 Main Street, Soquel, CA 95073

For more information on any seminar, please click on the blue heading to link to the appropriate flyer and full details of the event.

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Has Your Contact Info Changed?

Be sure SCCAR has your current mailing address so you continue to receive important member mailings (such as dues billing). Click [here](#) to verify your information. If you do have changes, please send them to Norma Milete at norma@mysccar.org.



SEIZE THE DAY

It's your time to shine

- Take charge at the 2011 REALTORS® Conference & Expo in sunny southern California
- Train with the best at the premiere real estate event in the U.S.
- Join 18,000 professionals for four intensive days of networking, education, motivation, and fun
- Explore the largest trade show floor in real estate, where 400 exhibitors will excite and inspire you
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With hotels starting at \$89 per night, Anaheim is an affordable destination for the 2011 REALTORS® Conference & Expo.

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NATIONAL ASSOCIATION of REALTORS®



November 11-14, 2011 • ANAHEIM



From the desk of Dale Gray

Government Affairs Director

Seeking Nominations For LCRC at SCCAR

The Local Candidate Recommendation Committee (LCRC) has formed its Nominating Committee for the three (3) open two-year term Trustee positions. If you are interested, or know someone who might be, please submit the name, contact information, and reason for consideration to dale@mysccar.org.

The Trustees are charged with interviewing, assessing and recommending local candidates, including state and federal candidates from the Santa Cruz County area. Unlike the quiet 2011 year, 2012 will be a busy time for the LCRC Trustees. Rest assured that there will be increased pressure for funding needs in 2012 and 2014 where there will be a Governor's race, redistricting will be in effect, and we may have open primaries.

Funding For Candidates & Issues

REALTOR® Action Fund is a voluntary contribution raised year round, with the largest percentage coming during the dues billing. Any level of contribution is accepted, but the recognized levels range from \$49-\$5,000. At the beginning of each year SCCAR determines how its portion of the funds is split between Local Candidate Recommendation Committee (LCRC) and Local Issues Mobilization Political Action Committee (Local IMPAC).

REALTOR® Action Assessment (RAA) is an assessment as part of the C.A.R. membership dues. Similar to the RAF, SCCAR can determine how these funds are split between LCRC and Local IMPAC. All members must pay the RAA, or dedicate the funds to issues funding only. The funds for the assessment cannot be disbursed for federal campaigns. Thirty percent of these funds are distributed to the Local Association (SCCAR). The Assessment was first billed to REALTOR® members in the current 2011 dues billing cycle. C.A.R. explained the purpose for the RAA prior to the billing cycle to REALTORS® membership as:

○ The influence of REALTORS® has diminished. C.A.R.'s California Real Estate Political Action Committee (CREPAC) used to be ranked in the top 10 of the state's PACs. It now ranks 37th.

○ C.A.R.'s Political Action Committees (PACs) consistently have been outspent by numerous special interest groups that often are in opposition to issues supported and represented by C.A.R.

○ For nearly 10 years, C.A.R.'s dues have remained unchanged.

○ Given today's challenging legislative environment and the ongoing threats facing the real estate industry, C.A.R. would be remiss if it did not take action at this critical time and raise C.A.R.'s legislative profile at all levels.

○ Increasing C.A.R.'s profile at the local, state, and national levels requires a great deal of resources—especially funding—to ensure the interests of REALTORS® are well-represented.

In addition to Candidates, SCCAR's Local Government Relations Committee (LGR) is the watch dog for local issues affecting REALTORS®, real estate and private property rights. A portion of your contribution to REALTOR® Action Fund (RAF) each year is used, when needed, to support and communicate our position.

Your involvement and your contributions are greatly appreciated!

.....



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Here's Who Your Housing Foundation Helps...

We just wanted to thank you for your closing cost grant that you recently contributed in our behalf. Your generous gift made all the difference. The work that you do is so vital to families like ours, who would otherwise not be able to bridge the gap to home ownership.

We have lived and worked in Santa Cruz County for ten years and had been trying for a very long time to purchase a home here, but it wasn't until we discovered your foundation and closing cost grant program, that we were finally given a fighting chance.

Your grant has been a tremendous gift. Thank you for your outrageous generosity and for believing in us and our dream to give our children something we never had - a beautiful, safe place to call home for many, many years to come.

With All Our Gratitude,
The Huerta Family

Visit www.scaorhf.org for information on our programs and how to make a donation.

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Affiliate Spotlight

Deborah Logan
Broker Associate,
TreeHouse Mortgage Group
Deb@treehousemortgage.com,
831.645.1160.



Deborah Logan, a Santa Cruz County resident, has joined the team at Treehouse Mortgage Group, a branch of American Pacific Mortgage, as Broker Associate.

Deborah has more than 25 years of experience working in the financial and non-profit sectors as well working as a financial consultant. Deborah's passion is helping individuals and small businesses find, purchase and refinance loans. "TreeHouse has been offering great rates and terms on mortgage loans for years," said Heidi Daunt, Branch Manager. "Deborah has both the experience and knowledge to provide customers with the mortgage that is right for them."

"Mortgage lending provides me with the great opportunity to meet and service people," Logan said. "I look forward to being part of TreeHouse Mortgage Group's family with its competitive products and employees that take pride in helping people make their dreams come true."

Deborah holds a Bachelor of Science in Business Administration with a minor in Accounting from the University of New York at Buffalo. Deborah is also a California Licensed Real Estate Broker and a California Notary Public. Deborah enjoys reading, traveling, outdoor activities and sports. She has two daughters ages 10 and 2.

Deborah is looking forward to serving the REALTORS® and residents of Santa Cruz County and can be reached at Deb@treehousemortgage.com, or call 831.645.1160.

Smart Affordable Health Plans

Kaiser 'Open Enrollment' is here from October 1 -31st! Benefits Store is now offering local C.A.R. members a choice of 13 Health Care Plans through Kaiser. Plan advantages include: everyone is accepted, unlimited benefits, no claim forms, over 250 medical centers statewide, choose physicians/hospitals in your area. Get your free quote today; contact the Benefits Store at benefits@benefitsstore.com or 800-446-2663. For program details visit www.benefitsstore.com

The Santa Cruz County Association of REALTORS® & The Affiliate Committee

Invite You To:



Thursday, October 20

4:00 pm to 6:00 pm

2525 Main Street • Soquel, CA 95073

JOIN US FOR DELICIOUS 'BRATS N' BEER', MUSIC AND NETWORKING AT THIS FUN SOCIAL EVENT!

PRICE: \$5.95



Event registration form - \$5.95

Please call 831-464-2000 to register, fax a completed form to 831-464-2881 or go online www.mysccar.org.

Name _____ Company _____

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October 2011

SUN	MON	TUE	WED	THU	FRI	SAT
						1
2	3 Affiliate Meeting 8:30 am Events Meeting 11 am	4	5	6 Tour Marketing Mtg. 8:30 - 9 am	7 Local Government Relations—8:30 am	8
9	10 Columbus Day SCCAR Office Closed	11 SCAOR Housing Foundation: 2:30 pm	12 SCAORHF Fundraising: 1:15 pm Broker Mtg: 1 pm MLO Class 8 am—5 pm	13 Tour Marketing Mtg. 8:30 - 9 am	14 Matrix Essentials 10:30 am - 12 pm Mastering Matrix 1 - 2:30 pm	15
16	17 Education Meeting 9:30 am	18	19 Short Sale Class 1—3:30 pm	20 Tour Marketing Mtg. 8:30 - 9 am Oktoberfest 4—6 pm	21 BOD: 8:30 am Matrix Essentials 10:30 am - 12 pm Matrix Essentials 1 - 2:30 pm	22
23	24	25	26	27 Tour Marketing Mtg. 8:30 - 9 am	28	29
30	31 Budget & Finance 8:30 am	Happy Halloween 			 Celebrating 100 Years of Service Santa Cruz County Association of REALTORS, Inc.	

SCCAR Welcomes The Following New Members! September 2011

REALTOR® Members

Coldwell Banker Residential Brokerage

Tracy Ross

Keller Williams Realty

David Ray
Phyllis T. Mattinson
Janet Baptista
Zana Kirkpatrick
Andrew Strahle

Monterey Bay Properties

Huvelin "Huve" Rivas

The Office of Ed Duron

Ed Duron

The Office of Dr. Jerry Seehof

Jerry Seehof

AFFILIATE Member

Old Republic Title Co.

Robin Magana