



SANTA CRUZ ASSOCIATION OF REALTORS®
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NOVEMBER 2008 • SCAOR.ORG

inside REAL ESTATE

Santa Cruz County's Real Estate News Source

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ASSOCIATION MEMBERSHIP RENEWALS.

Renewal Notices will be mailed to your preferred mailing address in the week commencing Monday, November 3.

Payment for your 2009 annual renewal is due by December 31, 2008. This year, the Association is sponsoring a Dues Renewal Contest and one lucky member will receive a refund for their entire annual dues. The drawing will be held on January 9, 2009. See the flyer in this newsletter.

If you have any questions regarding either the annual renewal or the contest, please contact the SCAOR staff at 464-2000.

2009 HOUSING FOUNDATION TRUSTEES NEEDED.

The Association is inviting members in good standing to serve on the 2009 Board of your Housing Foundation. If you are interested, please call Kathy at the Associa-

tion (464-2000) to discuss the requirements and receive further details. Closing date for applications is November 12, 2009.

2009 COMMITTEES ARE BEING PUT TOGETHER NOW.

This is your opportunity to join in creating the direction your Association Committees take in 2009. Committee service is the entry point of the Association leadership pipeline and is where the journey begins for those interested in involvement at the local, state and national levels in the REALTOR® organization. For a small commitment in time, the benefits can be huge. If you would like to know more, please call SCAOR staff at 464-2000.

NAR VOLUNTEER OPPORTUNITY

There is an opportunity available for REALTORS® to participate in the *School of the Future Student Design Competition* and to mentor middle school students as they prepare designs that cut energy costs and conserve energy in their

school. Student teams that are selected as regional winners can win up to \$500 and teams selected as finalists win a trip to Washington, D.C. to compete for a portion of the \$6,000 cash reward for their school. School of the Future Student Design Competition is operated by the Council of Educational Facility Planners International Foundation (CEFPI), in partnership with the NATIONAL ASSOCIATION OF REALTORS® (NAR).

As mentors, REALTORS® will act as technical advisors to teams of middle school students and encourage the students to share their ideas and help them learn from their mistakes. Flexibility is a key component to mentoring in this program.

The deadline to sign up for *School of the Future Student Design Competition* is Nov. 30. For more information, visit NAR's Web site at www.realtor.org/schooldesign

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ADVERTISING INFORMATION

For Advertising and deadline Information, please contact SCAOR.

INSIDE REAL ESTATE Newsletter

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

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President's Message

"Elders" as a Resource



Christa Shanaman
2008 Association President
Coast Country Real Estate
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christa@coastcountryhomes.com

Dear Members and Friends,

As I thought over (again) in my mind about what I wanted to write for this article this month, I kept thinking about the great changes that we are all going through. I was leaning toward writing something pithy and informational, but then decided to go with my gut instincts instead, and talk about the elephant in the room....change.

From the changing global economy, to the change of national leadership; the changing real estate industry, to our own personal changes, we are in a time of great flux. It is easy to feel a loss of control when so many things around us seem to no longer have the solidity that they once had....the stock market, banks, polar ice caps, and the real estate market to name a few (a "few" is more than enough!). We, by nature, are a group of people that like control; control of our personal business, control of a transaction, client control. We thrive on being "independent contractors", confident and in charge. So what happens now? With everything around us changing, how do we move forward through the uncertainty of the present? By looking back.

Begin by looking at your friends, family, clients and neighbors for "Elders"...the people that have seen this path before, and may hold some insight as to how to walk it.

Next, recognize that there is only a limited part of the world that you can exercise some control over (the stock market, real estate market and banks are not on that list....polar ice caps, maybe). Then, talk with the elders; whether they are the elders of the Association, the elders in the community, or the elders of your family, they have been here before. Ask them how they got through; what did they do during the tough times? How did they keep it together? What changes do they see us having to make in order to adapt to our new reality? Then listen.

There are fewer and fewer Americans alive today that remember the Great Depression, and the crash of 1929. In many societies, the elders are the central part of the "village", with their knowledge being passed

easily from one generation to the next. It is time that we take time to listen to them, and learn from them. Perhaps by doing so we will find the beginnings of a sense of control, just in knowing that others have been in a similar situation before, and survived. We are being tested on all levels, and put into the crucible. That which survives the crucible, will be made of stronger, heartier stuff.

Now for the pithy, informational part of my article!

Get out and VOTE! November 4th!

A Taste of Santa Cruz is November 13th! Tickets are available at the Association office.

The SCAOR Holiday Open House is December 3rd at 4pm.....Bring your holiday cheer!

My best to all of you,

Christa

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POLITICS IS LOCAL ...

Submitted by Barbara J Palmer, Co-Chair, LGR Committee

In every election local politics will always supersede national politics. Your vote counts. Elections in Santa Cruz County have been won or lost by one vote. The concerns that come up in local races eventually are discussed state-wide and then nationally in one form or another.

Local politics in the smallest of races are democracy in action. Please educate yourself, discuss the issues, especially with someone that may not agree with you, and you will both become better educated voters.

The Board of Supervisors have 2 seats open for election, and our 4 cities all have elections. They are all important. **VOTE!**

City of Santa Cruz: 2nd Unit Regulations

Again during our last LGR meeting we heard of clients who purchased a

home with a second unit and their life changed which created a need for income. The primary unit could not be rented out, even on a temporary basis, because the permit issued limited the use of the property. All **REALTORS®** need to be diligent and check CCRs, Prelims, and when necessary, with the Planning Dept. for restrictions on property with 2nd units.

Santa Cruz Board of Supervisors Meeting Report

During the last few months there has been a group of people asking the Board of Supervisors to create an Appeals Board. The purpose of the board would be to appeal decisions made by the Planning Department. Supervisor Ellen Pirie has supplied us with a copy of the appeals process. It was explained that this is a complicated and lengthy document (110 pages) because the process is different depending upon which part of the planning process one is

going through. The appealing process one is appealing. It is available to anyone by calling the Planning Department, your local supervisor, or going on-line.

We have scheduled Planning Director Tom Burns to come to our next meeting to explain the appeals process as well as bring us up to date on the several properties that have

burned this past summer. He will give us a report on securing permits to rebuild; answer questions about listing a property that has been destroyed by fire either partially or completely.

We will report that process in the next e-news.

LGR meets the 3rd Friday of each month at 8:30 AM. All Santa Cruz Association of **REALTOR®** members are welcome.

NOW IS THE TIME TO INVEST IN REAL ESTATE!

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

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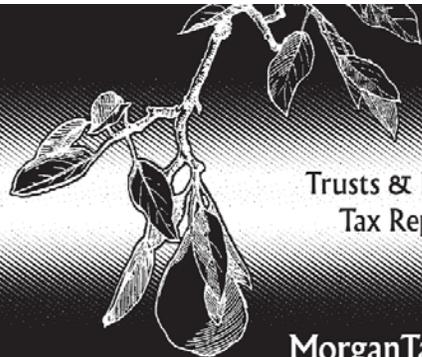
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Education and Professional Development



Tax Strategies for the Self-Employed Real Estate Professional.

Mon. November 3rd. 9am-11am

Cost: \$10 SCAOR Members
\$25 at the door & non-members anytime

You could have overpaid your taxes by \$11, 438! Many of us assume our accountants take care of our taxes...but forget that WE are the ones giving them the numbers and records they are using to prepare our tax return. This seminar is guaranteed to identify between \$2500 and \$27,000 in NEW Deductions that can be used right away to pocket thousands in tax savings. These deductions are based in tax LAW, but presented in a way that all of us can easily understand.

Boomers to Zoomers and even N. Generational Differences & Real Estate.

Wed. November 5th 1pm-4pm
Cost: \$5 SCAOR Members/\$15 at the door. \$25 non-members.

Recognizing not only cultural but generational differences can make or break your Escrow transaction. Are you tuned into the real estate client of the future? They are inspired, desired, admired, assured and empowered. It's not your father's Oldsmobile anymore! Come and find out how to address title, escrow, and other real estate needs of Seniors, Boomers, Gen-X, Gen-Y and even Generations N.

Street Smart Negotiation Skills.

A Charlie Krackeler Seminar

Mon. November 10th.9am-3pm

Cost: \$49 SCAOR Members/\$69 at the door & non-members anytime

Six (6) DRE CEU's in Consumer Protection

At this seminar you will learn that Information is power; Low risk places to practice negotiating skills; Different personality styles in negotiating; Common gambits used in negotiating; The offer and the counter offer; Working with deadlines (yours and theirs); Working through the dreaded deadlock; Working with buyers (as the seller); Working with sellers (as the buyer); Negotiating on the telephone; Tips for negotiating with lawyers, and much more

Trends in Business Technology

Mon. Nov. 17th 1:30-3:30pm
Cost: \$5 Member/\$15 Member at the door. \$25 Non-member anytime.

Good business technology increases revenue, reduces costs, and improves client relationships. Would you like to client relations and communication? Simplify and enhance business administrative activities? Improve mobility and flexibility? Then this is the class for you! Seminar topics include Technology goals; Phone networks; Latest trends in Mobile Internet Devices (MID's); Questions to ask before purchasing any MID; Software trends; Business resources; Methods of Interactive Communication (IM, Blogging,

Email, Twitter), Networking websites; Other things to think about and more!

Legal Update with Gov Hutchinson.

CAR Assistant General Counsel

Tue. Nov. 18th 10am-11:30am
Cost: FREE to SCAOR members (must register before November 17th) \$15 SCAOR Members (after 11/17). \$15 Non-members anytime

New Developments in State & Federal Laws; New Forms; New legal cases; Taxes on Short Sales; Solar Energy; Notice to Tenants on Foreclosures; Inspections; Business cards, and so much more!

Guide to the Residential Purchase Agreement

Instructor: Gov Hutchinson, CAR Assistant General Counsel

Tue. November 18th 1-4pm
Cost: \$49 SCAOR Members/\$69 at the door. \$69 non members anytime.

Class is approved by the DRE for 3hrs CEU's in Consumer Protection.

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

THIS CLASS IS A MUST ATTEND FOR EVERY AGENT, BROKER, TRANS-ACTION COORDINATOR OR PERSONAL ASSISTANT!

Coming Up in December

December 5th: Getting your foot in the door. REO Listings.

December 8th: Pricing Properties to Sell in a Default Market.

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RE Legal Matters**DRAFTING CONTRACTS***By Lloyd Williams, Association Attorney*

Thirty-five years ago the Santa Cruz Association of REALTORS® printed its own Purchase Agreement and Receipt for Deposit (“Deposit Receipt”), consisting of one page, 8.5 by 13 or 14 inches, of which approximately one half consisted of blank lines to be used to fill in the terms of the transaction.

The California Association of REALTORS® began publishing a Deposit Receipt that was initially two pages, 8.5 by 11 inches, also containing a fair amount of lines to fill in. Over the years this form has grown into 10 pages with Addenda and other forms to handle the myriad of issues that must be addressed due to statutes, court decisions and other factors, including clearing up different interpretations of provisions in the published forms. For example, in the past some Buyers and Sellers who received an acceptance to their offer or counter offer, but failed to sign and deliver a confirmation of receipt, claimed no “Acceptance” had occurred and, thus, no contract was entered into. To correct this misunderstanding, CAR added language to both the Residential Purchase Agreement and the Counter Offer forms, clarifying that Acceptance occurred upon signing and timely delivery of acceptance, and the offering party did not have to sign a confirmation of receipt of acceptance to create a binding contract. (Note, however, that when there are multiple counter offers made and the box is checked in paragraph 4 of the Counter Offer form, the Seller must resign a counter offer that has been signed by a buy-

er, before the Seller is bound. Adding paragraph 4 to the form Counter Offer has helped agents avoid inadvertently causing the Seller to be bound to sell to more than one Buyer through use of multiple counter offers.)

Another example of changing the form to clear up confusion in the minds of some parties or their agents is removal of the term, “AS IS”. Previously, this term was included in the CAR Residential Purchase Agreement, but was replaced with “present physical condition” due to some sellers and/or their agent believing “AS IS” meant there was no obligation to make the statutory disclosures regarding the condition of the property.

In spite of the fact that the number of blank lines in the forms has decreased in favor of boxes to check to include certain printed provisions, clear and informative drafting is still an important part of an Agent’s responsibility. Courts will allow extrinsic evidence to clarify terms in a contract to make them consistent with what the parties intended; however, it is a better practice for the contract to be drafted correctly in the first place, with the least amount of uncertainty.

An example of a drafting problem was in an appellate court case filed last May, involving interpretation of a commercial lease. Under the lease, the tenant had an option to extend the term for an additional 10 years with rent to be “at the then prevailing rate,” but not to exceed the rent paid by a particular bank, “or succes-

or,” that leased space in the same shopping center. Unfortunately, the bank went out of business and the landlord ended up leasing the space to retail tenants at approximately ½ the rent per square foot of the bank’s rent. The tenant wanted to pay the lesser retail rate, claiming “or successor” meant the tenant or tenants who succeeded to the space the bank rented. The landlord claimed the rent should be at a rate comparable to rent charged banks in the surrounding area. The court agreed with the landlord. Had the parties thought about the possibility that the bank might go out of business, they could have addressed fixing the extended term rent more clearly and avoided the litigation.

New Members

SCAOR welcomes the following new members and wish them the best of luck!

REALTOR® MEMBERS**American Dream Realty**

Nick Handley

Bayview Properties

David Long

California Homes Realty

David Farnum

Jim Leonard’s Mortgage Connection

Travis Rebert

Keller Williams Realty

Jennifer Rupnow




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Affiliate Update

The Holidays Begin...



Joe Ganeff
2008 Affiliate Cmte. Chair
Xchange Solutions
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Finally that time of year has arrived, the Queen Mary of events for Santa Cruz Association Members, the 4th Annual A Taste Of Santa Cruz, happening on Thursday November 13th. Called by some the “West Coast Mardi Gras”, where the air is filled with the flavors of thirty four different cuisines, the clinking of glasses, and the hustle and bustle of an eager auction crowd. There is nothing more to write. It’s time to make your grand entrance to this grandest of fund raisers. Be there!

Holiday Open House

This years Holiday Open House will be held on Thursday, December 11 from 4 – 6 PM with the highly esteemed local musician Jim Rosenberg playing live and in concert! Food will be provided by the Affiliates, Board of Directors and Housing Foundation Trustees, while attendees are asked to bring a beverage of their choice to share. This is the last social networking event of the year for the Association members, and as you’ll read later, an es-

sential element of your real estate career. I look forward to seeing you there!

Adopt A Family

Last year the Affiliate Committee “adopted” two families, and we are doing the same again for the 2008 Holiday Season. The families will live and work in Santa Cruz County, and the Association will maintain the ‘Christmas list’ of the wished for items. We will also take direct money donations, and gift certificates. The money and certificates collected will go to purchase the items for the families. The final details will be announced in our next issue, but in the meantime, remember that it only takes a little support from each of our many Realtor and Affiliate Members to make a huge difference to these families this holiday. So while we are all tightening our own budgets, I encourage everyone to contribute what we are able, even the smallest amount will help spread the good cheer.

If you would like more information about the program or how to participate, please feel free to contact myself, or Norma Milete at the SCAOR.

Bank Failures: Precursor To A Healthier Real Estate Market?

Its traditionally understood when the stock market is up, the housing market cools,

and when stocks are down, investors run to real estate. So how do we navigate the investment world when both markets are so drastically down? The real question is, which market is most likely to rebound first?

Here’s my outlook on the subject. As of this writing, both the DOW and NASDAQ have dropped nearly all the way back down to their tech-bubble-popping lows of 2002, while during this same period the Santa Cruz housing market values have dropped to 2004 levels.

Since the whole purpose of the ‘bailout’ is to free the credit blockage currently impeding the real estate market, we can presume once the bank funding takes place, we should begin to see home loans start to flow for those able-bodied buyers who have been waiting eagerly on the sidelines. Bank of America is to allocate \$3.5 billion to California, which is estimated to have 125,000 Countrywide borrowers in need of assistance.

Continued on next page.



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quarter page	\$70	\$63	\$115	\$103
eighth page	\$40	\$36	\$65	\$58

Placement: Add 15% per issue. Rates listed are per issue. Advertising space is limited, advertisements will be accepted on a first come first served basis. All ads are in color.

To reserve advertising space or for more information, please contact Amy Ferrascl-Harp at amy@scaor.org.

Affiliate Update *Continued*

For the past few months, investors and first time homebuyers have continued to realize that 'now' is the time to buy real property, and according to one California Association of REALTORS® forecast, home prices across the state will continue to drop next year even as sales [volume, driven by bank owned properties] keeps rising.

Ruth Bates, a REALTOR® at Thunderbird who holds an MBA, supports that CAR prediction noting that "bank-owned and short sale closes comprised 32% of all 'solds' in Santa Cruz County the past 3 months. This number is rapidly moving up, and investors are beginning to see more 'cash flow' possibilities".

Simple economics provide that more investors will again look back to real estate, as an alternative to a declining or uncertain stock market.

Another message of 'timing' for the real estate market came two years ago from the FEA (Federation of Exchange Accommodators) economist who gave the following real estate advice:

2007: Stop spending.

2008: Hoard your money.

2009 – 2010: Buy all real estate possible.

And finally, one of the best ideas I've heard recently was from a member of our very own Board of Directors, whom had deliberately given herself "two

days off" from the news, to allow herself a mental break from the steady barrage of bad news. I found this quite refreshing when I did it myself, and in no worse financial condition for doing so.

Net-Net

Give yourself a break from the day to day fears, stay focused on the long term 'big picture', and stick to your plans. Stock market fears are just beginning, while the housing market is gradually improving and WILL break free. Be prepared. Use these next few months to learn, network, and get ready for an increased work load next year.

And please, don't forget to use your privilege to vote November 4th!

**Win Back
Your
Annual
Dues**

**See details
of the
competition
in this
newsletter**

Affiliate Spotlight

Bob DeAngelo

DeAngelo Pest Control

After working for various companies for seventeen years, our family and I decided to start our own termite company in May of 1976.

We first opened our doors on Reservation Road in Marina and a branch office on Mattison Lane in Santa Cruz. The size of our new business and the number of employees rapidly expanded to the point that a larger facility was soon required. In 1977, we moved the business to 283 E. Alisal Street in Salinas, and have remained at this location to this day.

Next January will be my 50th year in this trade.

We have been joined by our Grandson, David, who is trained and licensed in both the termite department as well as the general pest control department.

Our Granddaughter, Quelli, has recently joined us and is working in the office doing the pest control scheduling.

Through the years, we have all gone to various schools, classes, demonstrations, and training seminars addressing all phases of our business. We have a training period for all new employees to ensure that they can perform their job correctly and in a safe and efficient manner.

Our Contractors license in combination with our Pest Control Operators license,

has allowed us to make repairs on a large variety of structures with problems ranging from minor dry rot to very severe termite damage.

We are trained to eradicate termites in many ways, from fumigation to alternative methods such as our Foam-Gard system for localized spot treatments. Our Pest Control department addresses all types of pests found in homes and commercial establishments. We guarantee all work performed by this company, and take pride in the work we do.

As it says on our logo,

**"OUR QUALITY MAKES
THE DIFFERENCE"**

DeAngelo Pest Control has been responsible for the realtors BBQ "Spring Fling" for over 25 years and is in the process of finishing the BBQ patio area with the laying of bricks at the Santa Cruz Board of Realtors office.

Please, buy your brick and have your name or company's name engraved in it, so that we can complete this project.

If you mention reading this article, when scheduling a service we will give you a \$25.00 discount.

Thank you for your support over the past years, we are looking forward to serving you in the future.

A Taste of Santa Cruz

A \$30 ticket provides you with tastes and sips from 34 different local restaurants and wineries.

The 4th annual "A Taste of Santa Cruz" is coming up on November 13th and is almost sold out! With ticket prices at only \$30 for all-you-can-eat and all-you-can-drink cuisine and wine from over 34 different restaurants, it's beyond a bargain! The best thing is that not only is the event an affordable affair, it raises funds to help low income, first time homeowners purchase a home. It's the best of both worlds! But it WILL sell out!

Over 35 families have been able to purchase a home of their own in Santa Cruz County because of the efforts of the SCAOR Housing Foundation and specifically, due to the success of the "A Taste of Santa Cruz" event each year. Did you know that over \$150,000 has been raised so far due to the generosity of the real estate community and its support of the "A Taste of Santa Cruz"? Well, we have families currently waiting in the wings for a chance to purchase their own homes and they are counting on the Closing Cost Assistance Grant Program to be able to cover their closing costs so they can make that purchase. We need your help to be able to continue to offer the grants to more homeowners for the rest of 2008 and into 2009!

"A Taste of Santa Cruz" is being held on November 13th, from 5:30-9:00 p.m. at the Cocoanut Grove in Santa Cruz. Your \$30 ticket provides you with tastes and sips from 34 different local restaurants and wineries. Do your Christmas shopping early and get a tax deduction from your purchases at our silent and live auction! Its all fun and its all for charity, so please contact the Santa Cruz Association of REALTORS® at 464-2000 for your tickets or go to www.ATOSC.com and purchase your tickets online.

Thank you very much to our sponsors for making this event a success. Thank you to Presenting Sponsors: David Lyng Real Estate and MetLife Home Loans, our Event Sponsor, Keller Williams Realty and our Media Sponsors, The Good Times and Pacific Publishing/Homes and Land. Their financial support, along with our 34 booth sponsors working with the various restaurants and wineries will contribute to the absolute success of this event. It is the collaborative efforts of our volunteers and our sponsors that creates this wonderful event each year for the enjoyment of more than 800 people. Be part of the fun and get your tickets today!

SCAOR Housing Foundation Angel of the Month!

There are two types of investors: People who invest time and people who invest money. We are very fortunate to have our Angel Investor, Bobbie Nelson, because she invests both!

volunteer and we are blessed to have her financial support and also her experience in fundraising and community outreach. Thank you Bobbie!

Bobbie Nelson was a Housing Foundation Trustee in 2007 where she donated her expertise and time to the Foundation. In 2008, she has donated her money to the Housing Foundation's Close of Escrow Program, helping the Housing Foundation make an investment in the Closing Cost Assistance Grant Program. Bobbie is an active community



Questions to ask when considering a new e-mail provider:

What other e-mail services do you offer? Auto responders, list servs, etc?

- 1 How many e-mail accounts can I have under my subscription?
- 2 Is there an attachment size restriction?
- 3 Is there a limit to the number of e-mail addressees per message?
- 4 What is the storage capacity of my e-mail account?
- 5 Am I notified when my storage capacity limit is exceeded?
- 6 Are senders notified when my account limit has been exceeded?
- 7 Am I notified when mail I send is not delivered?
- 8 Is there a restriction on the size of individual e-mail messages I send?
- 9 Is there a charge for using my own Domain Name?
- 10 Is there a 24 hour/7 days a week, toll free "Help Line"?
- 11 Is a vacation message included?
- 12 Is web access to my pop account part of the package?
- 13 Will they forward e-mail if I leave (for a fee)?

Finally, have you considered giving your clients a list of local Internet Service Providers as a closing or moving gift?



A Victim Of Our Success (It's A Good Thing).

With the drop in housing prices and rising median incomes, the Housing Foundation has received a record number of grant requests so far this year. Thankfully, the Housing Foundation has yet to turn down a potential qualified grant recipient since its inception. We have given out a record amount of grants: over \$80,000 year to date! However, the Foundation's Programs Committee has recommended, and the Trustee's have passed, a \$2,000 cap on all future grants for single family homes and condos and a \$1,000 cap on the remaining grants for the mobile home grant program. We deem this

to be the responsible and necessary way to help keep the Closing Cost Assistance Grant Program funded for future homeowners.

A great and fun way to support your Housing Foundation is by attending or volunteering at one of our fantastic fundraisers! A fundraising event to benefit the Housing Foundation was held on October 25th at the Verve Lounge in Aptos. Thank you to Jeff McCormac, Greg Turnquist, Debbie Shotgun and the volunteers from both the Housing Foundation and the SCAOR Affiliates Committee for coming together to create this fun event.

Thanks also to Bank of the West for sponsoring the event to help raise funds for the Housing Foundation!

November 13th is when we will have one of the premier events in Santa Cruz County; "A Taste of Santa Cruz" at the Coconut Grove! Be sure to purchase those tickets early as this event sells out. Tickets are only \$30 in advance and \$35 at the door. Please contact Julie Ziemelis at julie@scaor.org if you are looking to volunteer or purchase tickets. Buy your tickets online at the event website at www.ATOSC.com.

Please note that we are looking for new Trustee's for the Housing Foundation to serve from January to December 2009. Please call Kathy Hartman, Executive Director at 464-2000 to get the details if you are interested in being nominated. Hope to see you all at "A Taste of Santa Cruz"!

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This Month's Websurfer Site

How Much Energy Are You Wasting?

standby.lbl.gov

These days, we have more and more electrical gadgets. You probably don't think too much about them.

After all, if a television or appliance is turned off, it isn't drawing any power, right? Think again!

Many gadgets go into standby mode when they're not in use. That means they're drawing power. The reason? Well, some have clocks that constantly tell the time. Other items go into standby mode so they power up faster.

This may seem innocuous enough. Actually, it is wasteful. Your machines are quietly increasing your electricity bill. Nationwide, millions of machines are sipping voltage.

So visit this month's Websurfer Site. You can see how much power gadgets use in standby mode. Perhaps you'll want to unplug them when they're not in use. After all, isn't one of your 2008 resolutions to save money?



YOUR VOTE DOES COUNT

2009 Dues Renewal Contest



**Renew your 2009 association membership
early and be entered into the drawing to win
all of your dues back!**

Win all of your dues back!!

One member will win their entire dues renewal back (this includes local, state and national dues) only.

If you pay your dues by December 31, 2008 and your check clears the bank or your credit card goes through the first time, you will be entered into the Dues Renewal Contest.

Drawing will be held on Friday, January 9th at the first Board of Directors meeting.



Help Decorate the REALTOR® Float!

Volunteers Needed

The National Association of REALTORS® is sponsoring a float for the first time ever in this year's Tournament of Roses Parade and you're invited to be a part of this historic event!

Based on the story of the Swiss Family Robinson, NAR's float highlights the importance of family pulling together to build a home representing strength and solace. In keeping with this theme, we need to gather our real estate family and help decorate this wonderful, creative home on wheels.

Enjoy the camaraderie and team spirit as REALTORS® from across the country work side by side to build the NAR float. No special skills are needed, and meals and snacks will be provided.

Rose Parade Float Decoration FAST FACTS

Decorating will take place at the headquarters of award winning float-builder Fiesta Parade Floats in Irwindale.

No special skills or talents are required. There are jobs for everyone: sitting, standing or climbing 25 feet up on scaffolding.

It is extremely important that decorators work the entire shift. To ensure consistent work, volunteers are encouraged to sign up for multiple shifts and return day to day.

Dry decorating days: Fiesta Parade Floats recommends a large number of volunteers work a "dry decoration shift" so that they may be trained before

December 26.

Fiesta Floats prefers that volunteers working on December 30 have worked at least one prior shift. This does not include VIP guest decorators.

Children under 12 years of age will not be permitted in the work

area. All minors must be accompanied by an adult.

Visit the Pasadena Foothills Association of REALTORS® website at http://www.pfar.org/decorator_registration.asp for further information.

explore



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SCAOR Calendar November 2008

Sun	Mon	Tue	Wed	Thu	Fri	Sat
						1
2	3 9:00am Tax Strategies for the Self-Employed Real Estate Professional	4	5 1:00pm Boomers 2 Zoomers Generational Differences in Real Estate	6 11/7-11/10 NAR Annual Governance Meetings	7 11/7-11/10 NAR Annual Governance Meetings	8
9	10 9:00am Street Smart Negotiations 11/7-11/10 NAR Annual Governance Meetings	11 SCAOR OFFICE CLOSED IN OBSERVANCE OF VETERANS DAY	12 8:30am Affiliate Committee 11:30AM Short Sale/REO Legal Panel	13 5:30pm A Taste of Santa Cruz at the Coconut Grove	14 9:00am Board of Directors	15
16	17	18 10:00am Legal Update w/Gov Hutchinson RPA Contract w/Gov Hutchinson	19 10:00am SCAORHF Fundraising Committee	20	21 8:30am LGR Committee	22
23	24	25	26	27 SCAOR OFFICE CLOSED FOR THANKSGIVING HAPPY TURKEY DAY!	28 SCAOR OFFICE CLOSED FOR THANKSGIVING HAPPY TURKEY DAY	29
30						

Thanksgiving Facts

Thanksgiving was a centuries-old tradition held by most cultures around the world. After the autumn harvest, communities held 3-day-long feasts, sharing meat, bread and beer. Today, Thanksgiving is known best as an US public holiday. The **first US Thanksgiving** was held between 21 September and 11 November 1621 in Massachusetts by 50 Plymouth Pilgrims and their 90 Wampanoag neighbors.

After that, Thanksgiving was held fairly randomly. George Washington declared Thanksgiving in 1789 and 1795, and

John Adams in 1798 and 1799. James Madison declared **Thanksgiving twice in 1815**. None of these were celebrated in the autumn. After a few deviations of the day of celebration President Roosevelt signed a bill on 26 November 1941 that established the **fourth Thursday in November** as the national Thanksgiving public holiday.

Turkey is the traditional dish for the Thanksgiving feast. In the US, about 280 million turkeys are sold for the Thanksgiving celebrations. There is no official reason or declara-

tion for the use of turkey. They just happened to be the most plentiful meat available at the time of the first Thanksgiving in 1621, starting the tradition. In 1863, he declared Thanksgiving for 6 August, and for the *last* Thursday in Novem-

ber. He went on to declare a similar Thanksgiving observance in 1864, establishing a precedent that was followed by Andrew Johnson in 1865 and by every subsequent president until it became law in 1941.

Kathleen Richards

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