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NEWS

"A Taste of Santa Cruz" Serves Second Helping of Savory Success! 1

2007 SCAOR Membership Dues Are Due! 1

"It's All About Perception"9

Get Involved – Join A SCAOR Committee!..... 11

Let's Top the Emerald Can!.. 12

NAR Members Dedicate New Orleans Habitat Home 13

Adding Up the Difference REALTORS® Made in New Orleans..... 13

Save the Date! 2007 Installation & Awards Dinner January 12th 15

INSERTS

Legislative Watch

DEPARTMENTS

Affiliate Spotlight 3

Education 6

Housing Foundation 7

Market Statistics 4

New Members 3

On the Calendar 5

President's Message 3

"A Taste of Santa Cruz" Serves Second Helping of Savory Success!

When you walked into the Cocomat Grove on November 2nd for the second annual "A Taste of Santa Cruz," the first thing you encountered was the happy din of people talking and then the smell of the delectable cuisine. Pasta, seafood, imaginative appetizers, soups, a chocolate fountain, mousse cakes, and more were snapped up by the over 650 attendees. Wines flowed quickly into anticipating glasses from the six vintners while people were exclaiming, "You have to try this!" to their friends. Shopping fanatics were in heaven as they strolled through the silent auction room which held over 150 tempting gifts to bid on. The fun really started rolling when the live auction began

and Philip Tedesco, Executive Officer for the Santa Cruz Association of REALTORS® Housing Foundation and CEO of SCAOR was auctioned off for \$350 for a "Phun with Phil" afternoon. Numerous trips to Hawaii, Mexico and even Amsterdam helped bring in over \$9,500 for the live auction, bringing to \$61,000 the total amount raised at the event.

"I am absolutely thrilled at the level of community support and the amount of funds generated at this event," said Philip Tedesco. "Twelve low-income families will be able to purchase a home thanks to all the hard work and dedication of the real estate community."



See **TOSC**, Page 8

2007 SCAOR Membership Dues Are Due!

We value you as a member of the Santa Cruz Association of REALTORS® and strive to provide you with great service and member benefits that you find useful. We want to alert you that your 2007 membership dues are being mailed to your office address this month. Payment is due on or before January 1st. There is a 30 day grace period, but payments will be considered late as of February 1 and late penalties may apply. We look forward to serving you and providing you with exceptional service in 2007!

Useful information about your dues

statement:

Dues payments & assessments (Local Association, C.A.R. and N.A.R.) and contributions to REALTOR® Action Fund (Political Action Committees) are not tax deductible as charitable contributions at the Federal Level. Contributions to the C.A.R. Housing Affordability Fund are charitable and tax deductible under both Federal and State.

Payments, excluding the portion of dues used for lobbying activities and REALTOR® Action Fund, may be deductible as ordinary and necessary

business expenses. Please consult your tax professional. REALTORS® may participate in the REALTOR® Action Fund by including a voluntary donation on the same check as your dues payment. \$197 is the suggested voluntary contribution. However, donations are not limited to the suggested amount. No contributor will be favored or disfavored by reason of the amount of his/her contribution or his/her decision not to contribute. Failure to contribute will not affect an individual's membership status in C.A.R.

See **Membership**, Page 6



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The logo for QuidQuo REALTY features the word "QuidQuo" in a large, bold, sans-serif font. Above the "Q" and "Q" in "QuidQuo" is a stylized roofline graphic consisting of two diagonal lines meeting at a peak. Below "QuidQuo" is the word "REALTY" in a smaller, all-caps, spaced-out sans-serif font.

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ADVERTISING INFORMATION

For advertising & deadline information, please contact

Amy Ferrasci-Harp

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

REAL ESTATE is the official monthly newspaper of the Santa Cruz Association of REALTORS® provided as a member service to inform, educate and update REALTOR® and Affiliate members on local, state and national real estate news and the Association's calendar of events.

Santa Cruz Association of REALTORS®
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Brenda Jenkins

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Mark Gordon

President's Message

Well, just 12 short months ago I sat down to write my first "President's Message" article. When completed, I thought to myself, "Yeah... only 11 more to go." Now, with some delight and some sadness I write my last article to you as the Association President for 2006.

First, I must say it has been an honor and my sincere pleasure to represent our membership at our local, state and national levels this year. The experience has been rewarding and will be one

I look fondly on for years to come. I would like to thank all the volunteers that gave hours of their time this year to make our Association the great and shining star it is. Philip Tedesco, CEO of SCAOR, and I have often talked about how we are "the little association that did."

I am so proud to say I was a small part in the progress we made this year. The LGR (Local Government Relations) Committee has grown from
See Presidents Message, Page 6

Affiliate Update

The end of the 2006 year is here and so is my time as your Affiliate Committee chair. I want to take this opportunity to thank everyone on the Affiliate Committee, the great staff at the Association, and all of the outside support I received to make this another successful year!

Most of the events this year far exceeded my expectations starting with the Spring Fling in May which had the largest attendance ever! The Annual Charity Golf Tournament in July was

so much fun and we had amazing participation from hole sponsors and raffle prize donors to golf players, enabling us to earn \$3,000 more than last year!

The SCAOR Housing Foundation's second annual "A Taste of Santa Cruz" earned more than \$60,000 through the leadership of event co-chairs Barbara Dimitruk and Loree Doan. Plus, with each year that passes, we will be able to dial the event in even more and raise

See Affiliate Update, Page 6

Affiliate Spotlight



Corey Folsom, Property Inspector

Member of ASHI & CREIA

831.227.4797

www.CoreyFolsom.com

Let's face it, home inspection is an unregulated industry in California, so naturally inspection quality varies. When choosing a home inspector, it is wise to look for a member of a respected professional organization (ASHI and CREIA are the two most respected by REALTORS®). Viewing a sample report can also help you compare the quality of the inspector. The report should be written so that it is easy to find relevant information. Embedded, captioned color photos and a report summary are both extremely helpful in this regard.

Corey Folsom is a full member of both ASHI and CREIA, and has a solid construction background. He has been providing state-of-the-industry reporting in this area for several years. His reports are securely posted online

for convenient viewing and printing and his inspections always include the complete roof and sub-area for no extra charge.

Little things mean a lot, and the inspector is an extension of your image. Corey Folsom's business is built on consistency, high-quality reports, and quick turnaround. He maintains a professional demeanor and an attitude of service with everyone involved in the inspection process.

Corey is one of the few area inspectors capable and insured to inspect commercial and industrial buildings in addition to residential structures. He enjoys sharing his experience by conducting office trainings and is available as an information resource.

Long-term homeowners are increasingly savvy to the value of a maintenance inspection. This is a cost-effective way to uncover hidden conditions and provide a preventative maintenance list to avoid larger expenses in the future. Homeowners are well-served to get an inspection every five years.

The right inspector makes a difference so call (831) 227-4797 to schedule your next inspection. A sample report and more information is available at www.coreyfolson.com.

New Members

REALTOR® Members

All American Mortgage

Janine Ponce

Bailey Properties

Jeanette Flores

Elaine Page

Barbara Willard

Century 21 Classic Properties

Sylvia Schindler

Century 21 Lad Realty

Annette Allen

Century 21 Showcase REALTORS®

Christopher Medley

Coldwell Banker Residential

Brokerage

Steve Gonzales

David Lyng Real Estate

Sandi Garcia

Help U Sell – Santa Cruz

Paula Cochran

The Office of Bob Hulter,

REALTOR®

Susanna Roberts

Ideal Homes

Janet Byler

Ken Waterhouse

Intero Real Estate

Lisa Santacaterina

Keller Williams Realty

Starlet Altizer

Brad Kurtz

Laura Stuart

Red Tail Realty

Kenneth Harrell

Sherman & Boone Associates

Fuyuki Iwama

Natalie Singley

Silvermill, Inc.

Barb Cartwright

Silver Oaks Properties

Joanna Greene

Affiliate Members

Property I.D.

Andre Barguanu

Bayview Financial

Drew Hamilton

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

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Holiday Specials and Corporate Gifts are always available by request. Ask for designer Connie Moore at 831.688.6698 or conniejmoore@aol.com

Santa Cruz County Statistics

Single Family Residences

2006	Current Inventory	New	Sold	Average	Median
Aug.	1,355	468	185	\$852,949	\$765,000
Sept.	1,300	294	134	\$825,998	\$750,000
Oct.	1,188	262	145	\$798,333	\$754,000

Condos/Townhouses

2006	Current Inventory	New	Sold	Average	Median
Aug.	312	93	43	\$582,305	\$550,000
Sept.	298	69	36	\$508,866	\$499,950
Oct.	266	54	38	\$516,957	\$497,000

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

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Kathleen Richards
 Property Manager
 REALTOR®, MBA
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www.KRrentals.com



- We print 27,100 Magazines every 4 weeks.
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- We stock over 350 inside and outside racks in quality high-traffic areas of Santa Cruz County.
- www.HomesMagazine.com is the the most popular real estate property search website in Northern California with 10,000 or more unique visitors a day viewing an average of 67 listings per visit! Our featured agent advertising program gets these

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- We direct mail each issue to professional offices in Santa Cruz county.



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Calendar

December 2006

Sun	Mon	Tues	Wed	Thur	Fri	Sat
					1 <i>BOARD OF DIRECTORS</i> 8:45A.M. <i>TASTE OF SANTA CRUZ – Follow Up</i> 2:30P.M.	2
	3	4	5 <i>VISTA – Stress Reduction</i> 11:00A.M.	6 <i>EDUCATION COMMITTEE</i> 9:00A.M.	7	8 <i>GRI 114</i> 8:00A.M.-5:00P.M.
10	11 <i>REIL CLASS</i> 9:00A.M., 11:30A.M. & 2:30P.M.	12	13 <i>AFFILIATE COMMITTEE</i> 8:30A.M.	14 <i>LGR COMMITTEE</i> 8:30A.M.	15	16
17	18 <i>HF BOARD OF TRUSTEES</i> 3:00P.M.	19	20 <i>BUDGET & FINANCE COMMITTEE</i> 9:00A.M. <i>GRIEVANCE COMMITTEE</i> 2:30P.M.	21	22	23
24	25 <i>OFFICE CLOSED</i> <i>CHRISTMAS DAY</i>	26 <i>OFFICE CLOSED</i> <i>CHRISTMAS</i>	27	28	29	30
31						

Save The Date!

January 1 – New Years Day
Office Closed

January 15 – Martin Luther King
Office Closed

January 2 – New Years
Office Closed

February 1 – Tax Deduction class
1:30P.M.-4:30P.M.
Dennis McKenzie

January 12 – Installation Dinner
6:30P.M.
Cocoanut Grove

MONTHLY EVENTS:

- Board of Directors – 1st Friday @ 8:30A.M.
- LGR – 3rd Friday @ 8:30A.M.
- Affiliates – 2nd Wednesday @ 8:30A.M.
- Grievance – 3rd Wednesday @ 2:30P.M.
- Professional Stnds. – As needed
- Housing Foundation – 3rd Wednesday @ 2:30P.M.

EVERY OTHER MONTH EVENTS:

- Strategic Planning – Last Wednesday @ 8:30A.M.
- Budget & Finance – 3rd Wednesday @ 9:00A.M.
- Education – 1st Wednesday @ 9:00A.M.

Educational Info Online

All of the following information is available through the Education page of the SCAOR website, at www.scaor.org/html/education.htm. Visit our Education Schedule webpage at www.scaor.org/html/edsched.htm to see what hot new classes are coming soon to SCAOR or for a printable list of several of our upcoming educational opportunities.

Need more information or have questions about continuing education requirements or renewing your license? Click on the appropriate link below to find the answers you need online at the Department of Real Estate website.

For other questions or comments regarding education, contact our Director of Education, Karen Kirwan, at karen@scaor.org or (831) 464-2000.

Email Eds

Check your email inbox weekly

for a useful tidbit of information emailed directly to you* each week. Got a few minutes and feel like learning something useful? Peruse our archive of past Email Eds, available right here on the SCAOR website (www.scaor.org). To access previous editions of the Email Ed, go to Member Resources and log-in to the Members Only section of the website. *Make sure we have up-to-date contact information for you: email Leslie Flint at leslie@scaor.org to verify your member information.

California Real Estate License Information

The following is a brief directory of webpages offered by the California State Department of Real Estate (DRE) and is intended to help you navigate the DRE's website (www.dre.ca.gov):

- Examinees/New License Applicants

www.dre.ca.gov/examinees_sub.htm

- License Renewals

www.dre.ca.gov/renewal.htm

- Continuing Education

www.dre.ca.gov/cerqmts.htm

- Additional Requirements for Conditional Licenses

www.dre.ca.gov/salesconditional.htm

- Dept. of Real Estate Homepage

www.dre.ca.gov/

License Renewal

Correspondence Courses

The California Association of REALTORS® offers 45-hour correspondence courses for first-time and subsequent broker and salesperson license renewals that are available for purchase through the Santa Cruz Association of REALTORS®. For more information, please contact the Association office at (831) 464-2000.

REALTOR® Family

Designation Programs

The NATIONAL ASSOCIATION OF REALTORS® has nine affiliated institutes, societies, and councils that provide a wide-ranging menu of programs and services that assist members in increasing skills, productivity and knowledge.

Designations acknowledging experience and expertise in various real estate sectors are awarded by each Affiliated group upon completion of required courses. In addition, NAR offers two certification programs to its members. For more information on the REALTOR® Family Designation Programs please visit our website at www.scaor.org/html/designations.htm.

Upcoming Educational Offerings

REIL.com v3 Hands-On Training

December 11th at 9AM, 11:30AM, and 2:30PM at SCAOR.

Presented by RE InfoLink free to SCAOR members. Contact SCAOR to register: (831) 464-2000 or leslie@scaor.org

Avoiding the Pitfalls of Litigation in Today's Market Seminar

January 22nd 9AM at SCAOR

Free to SCAOR members. Pre-registration is a must as seating is limited. Contact SCAOR to register at (831) 464-2000 or leslie@scaor.org

Seminar Speaker: Timothy F. O'Leary, San Francisco trial attorney and part of C.A.R.'s Strategic Defense Attorney Panel

The topics for this discussion will include loan fraud, and specifically, agents' duties when dealing with offers that include 100% financing, cash back transactions, or a price that exceeds the listing. Mr. O'Leary will also talk about

enforcing contract deadlines in purchase contracts when the buyer seeks delays in performance.

Timothy F. O'Leary graduated from Stanford University and Boalt Hall School of Law. He is an experienced trial attorney and has lectured on malpractice issues at state-wide conferences sponsored by the California Association of REALTORS® (C.A.R.), the California Society of Certified Public Accountants and the National Association of Certified Fraud Examiners. He is a member of the Tort Reform Committee for the California Association of REALTORS®. For the past several years, he co-authored the supplement to California Real Property Remedies, published by the Continuing Education of the Bar for the State Bar of California, and the text entitled, California Real Property Practice. His clients include the Marin Association of REALTORS® and most of the major Bay Area brokerage offices.

The California Association of REALTORS® has selected Mr. O'Leary's firm as one of only twelve firms throughout all of California to serve on its Strategic Defense Panel. The firm is the only San Francisco firm to currently receive this endorsement. Members of this panel are designated by CAR to give regular presentations to local REALTOR® Associations on risk management, litigation trends, and other current topics.

Essential Survival Training: AGENT JUMPSTART™

January 10th, 17th, & 24th, 2007 at SCAOR

24 hours of Consumer Protection CE Credit. Go to www.edesignations.com or call (888) 785-4800 to register.

The live lecture Agent JumpStart™ Program is a three day series of courses designed to help brand new real estate licensees to learn the basics of what to do and how to do it in their new chosen profession. This is a crash course intended to get you started on the road to being a successful new agent.

The Agent JumpStart™ Program will introduce newly licensed real estate agent to the basic principals of working with buyers and sellers and to protect themselves with basic knowledge of agency, disclosure and legal issues that can get an agent into trouble.

All new real estate licensees or sales associates who do not have experience working in a real estate office. Licensees that do not have access to sales training should take Agent JumpStart™ to gain the basic skills and knowledge necessary to succeed as a real estate agent working on commissions. Any newly licensed real estate person or anyone contemplating entering or re-entering the real estate

profession as a sales agent may take the Agent JumpStart™ Program.

The purpose of the Agent JumpStart™ Program is to introduce a newly licensed real estate agent or an agent returning to working on commissions to the basic principals of working with buyers and sellers and to protect themselves with basic knowledge of disclosures and legal issues that can get an agent into trouble. This program is intended as a precursor to other more extensive educational programs such as the GRI designation series of courses or the CRS designation.

The California Association of REALTORS® is the owner and sponsor of the Agent JumpStart™. The program is regulated and monitored by C.A.R. for content and accuracy. All new real estate licensees are welcome to attend the Live Lecture Agent JumpStart™ Program, and neither membership in the California Association of REALTORS® nor a local Association of REALTORS® is a requirement.

Agent JumpStart™ will be at SCAOR on January 10th, 17th, and 24th, 2007. To register go to www.edesignations.com or call 1-888-785-4800. Call today and receive a \$25 discount off the price of tuition.

By attending and completing the Agent JumpStart™ Program you will not only receive a certificate of completion but also 24 hours of Consumer Protection CE Credit.

Day 1: Methods for Success

Wednesday, January 10, 2007, 8AM-5PM

- Success Characteristics
- Organization
- Qualifying a Buyer
- Prospecting

Membership...

continued from page 1

REALTORS® may make a voluntary, tax-deductible, charitable contribution to the C.A.R. Housing Affordability Fund (HAF) on the same check as your dues payment. The HAF is a charitable nonprofit organization, whose purpose is to address the statewide housing crisis. It receives contributions from REALTORS® and other individuals as well as businesses and other organizations and distributes funds through Local Associations of REALTORS® towards programs that increase homeownership and the

supply of housing across the state. Contributions to HAF from both individuals and businesses are charitable and tax-deductible to the extent allowed under both federal and state law. Individual contributions are designated by "Keys to California Pins": Bronze (\$100), Silver (\$500), and Gold (\$1,000 with an option to renew annually for \$300).

For information about HAF, including major non-cash gifts or corporate sponsorships, visit carhaf.org or contact the HAF at (213) 739-8200.



Santa Cruz Association of REALTORS®
HOUSING FOUNDATION

Bridging the Gap to Homeownership

Message From the Chair

With this being my final message for the year, and also as Santa Cruz Association of REALTORS® Housing Foundation Chairperson for 2006, I want to extend an enormous THANK YOU to our entire community for all of the support we've received this year.

I also want to give a special THANK YOU to everyone that supported, attended, and helped make the second annual "A Taste Of Santa Cruz" event such a huge success. We really are fortunate to live in such a great place and have such a strong, caring, and giving community. We will be able to continue our strength into next year with all of the support that we have received.

I would also like to take a moment

and introduce some people to new positions on the Board of Trustees as well as welcome some new members as Trustees. Each Trustee position is a three year commitment and since the original terms were staggered, every year we have new people coming on to the Board of Trustees. Consequently, some of the existing Trustees will be moving into officer positions, or completing their three year term and shifting their focus to a different form of support for the Housing Foundation.

In 2007, the new Chairperson will be Janée DelColletti, Santa Cruz Mortgage. The new Vice Chairperson will be Jeff McCormac, Wells Fargo Home Mortgage. Coming on as new Trustees and beginning their three

year commitment are Woutje Swets from Vanguard Realty and Elaine Della-Santina from Main Street REALTORS®. Also, renewing his commitment for another three year term is Mark Millenacker. Mark is a local attorney and his expertise and commitment has proven to be a huge asset to the Foundation and will surely be an equally large asset in the coming three years. Coming on this year for a one year term as Liaison between the SCAOR and the Foundation will be Bobbie Nelson of Longacre Realty.

Shifting gears from a Housing Foundation Trustee to another form of support for the foundation in 2007 along with myself will be Carol VanAusdal, Keller Williams Real Estate, Sandy

Kaplan, Santa Cruz Properties, and Terry Vokos, RE/MAX Real Estate Services. Thank you for your past support, and we look forward to your continued support in the future.

Finally, I would like to sincerely say "thank you." It's certainly been an honor to be affiliated with and serve such a great group of professionals. We are truly blessed in this community with caring and admirable people. And, of course, I would be remiss if I didn't put out my continued "casting call" for anyone interested in helping out and getting involved in the Santa Cruz Association of REALTORS® Housing Foundation. If you know of anyone, please have them contact myself or the Association office.

Thank You,

Greg Turnquist
2006 SCAOR Housing
Foundation Chair



Janée DelColletti
Santa Cruz
Mortgage



Jeff McCormac
Wells Fargo Home
Mortgage



Woutje Swets
Vanguard



Elaine Della Santina
Main Street
REALTORS®



Bobbie Nelson
Longacre Real
Estate

Escrow Contribution Program Rolling Along

Do you know what makes people like Cecilia Crocker, Coldwell Banker and Sandy Kaplan, Santa Cruz Properties feel good at the recent close of escrow? Filling out an Escrow Contribution Form so that a portion of their commission is donated to the Santa Cruz Association of REALTORS® Housing Foundation to provide grants for low-income home buyers! They both enjoyed that feeling so much, they contributed twice!

Get the feeling! Contributions of any sum are welcome and appreciated,

even \$20! SCAOR will send your buyer or seller a letter alerting them that a contribution was made on their behalf by you.

For more information or to download a form, go to www.scaorhf.com and click on Escrow Contribution Program or contact Julie Ziemelis at (831) 464-2000 or julie@scaor.org. Thank you to both Sandy Kaplan and Cecilia Crocker for their generosity!



Sandy Kaplan
Santa Cruz Properties



Cecelia Goetz-Crocker
Coldwell Banker

Thank You!



A Taste of Santa Cruz

Thanks to everyone that participated in the 2nd annual "A Taste of Santa Cruz," on November 2, 2006. This event would not have been possible without our valuable volunteers, donors, and attendees.

TOSC...

continued from page 1

One hundred percent of the proceeds from the event will go towards funding housing grants for low-income home buyers in Santa Cruz County. The average grant the Housing Foundation provides is \$5,000 and can be used for closing costs. Last year's "A Taste of Santa Cruz" raised \$45,000 and almost all of those monies have already gone to help families purchase homes in Santa Cruz, Capitola, Aptos and Watsonville.

Event co-chairs, Barbara Dimitruk, First American Title and Loree Doan, Santa Cruz Title, who spent months planning the fundraiser, were thrilled with the excitement and generosity the event produced.

"The success of the event would not have been realized without the tremendous dedicated commitment and energy of our talented event committee, which was made up of both REALTORS® and affiliates working as a team to bring the SCAOR Housing

Foundation to a new level," Loree Doan explained.

"After very nearly 40 years of volunteering in Santa Cruz County, working on this event makes my heart soar. I look forward to 2007!" exclaimed Inez Pandolfi, Century 21 Arrowhead, "A Taste of Santa Cruz" taskforce member.

Attendee Rodney Fitzpatrick, Vesta Strategies LLC, said, "It was a wonderful evening, so much joy and happiness was being spread at the event, everyone was smiling, the energy was contagious! The food provided by the vendors was excellent. I can't wait 'til next year!"

"The growth of this event in just one year shows how much the real estate community is dedicated to supporting low income families with grants to realize the dream of homeownership," Greg Turnquist, 2006 Chair of the Santa Cruz Association of REALTORS® Housing Foundation stated. "The event was an immense success and we just can not thank all those that made it possible

enough."

We would like to thank the "A Taste of Santa Cruz" event taskforce:

Co-Chair Barbara Dimitruk,
First American Title

Co-Chair Loree Doan,
Santa Cruz Title

Janée Del Colletti,
Santa Cruz Mortgage

Micah Fox,
Keller Williams Realty

Jeanne Hatch,
Century 21 Showcase REALTORS®

Jeff McCormac,
Wells Fargo Home Mortgage

Sue Meachen,
Old Republic Title

Inez Pandolfi,
Century 21 Arrowhead

Dimitri Timm,
First Net Mortgage

Greg Turnquist,
Santa Cruz Financial

Tiffany Zachmeier,
Coast Commercial Bank

More than \$9,000 was brought in from the generosity of our corporate and event sponsors. Thank you to our Event Sponsors:

Coastal Homes and Homes & Land Magazine

New Century Mortgage
ReInfoLink

Kudos to our Corporate sponsors:
GE Security

Help U Sell Realty

Santa Cruz Properties

Jañee DelColletti,
Santa Cruz Mortgage

Karon Properties

Kelley Trousdale,
Century 21 Lad

See **TOSC**, Page 10



"It's All About Perception"

As we head into December, a historically slow month for home sales, many of you may be thinking its time to head off to a far off beach somewhere and wait until February when the market starts to pick up again to work the phones and open houses again.

Well, according to Lauren Green, County Manager for Coldwell Banker NRT Santa Cruz County, you'd be shutting off your sales pipeline for the next three to six months.

"What you do now is what will generate business for the next three to six months. Right now is when you should be working hard to fill your pipeline with business," she explained. Many agents let their pipeline dribble or dry up in the slower winter months. Ms. Green explains that right now agents should be acting like it's the first quarter.

Perception is reality. Many REALTORS® have that little voice in their heads saying, "Well, the media tells me that the market is slowing and therefore it MUST be a terrible market, so why should I be out there killing myself when there is no business to be had

anyway?" Then they talk themselves out of holding an open house, or checking out the listings on the market and calling their past clients for new business leads. What happens? No new business. They have made their own reality occur.

"If you believe the market is terrible, then it is and if you believe the market is fantastic, it is," Ms. Green and countless other real estate veterans say. "It is what you make of it."

Incidentally, the *Santa Cruz Sentinel* ran a story in the November 11th edition using quotes from REALTORS® who are having an exceptional fall. We have been hearing numerous members tell us about multiple offer situations, houses being on the market for only a few weeks and new buyers being picked up at open houses. Clearly, the market is not terrible. In fact, interest rates are still favorable and there is plenty of inventory for buyers to see to get them excited about jumping back into the market after a hiatus of not wanting to compete with escalating prices and foam mouthed investors.

"I am having one of my best months,"

Chris Rebele, Bailey Properties, said. "I've recently seen several properties go pending in the first week and some even close over list price. Personally, I just closed a deal that went over list price with multiple offers." When asked about working on his pipeline, Chris stated that he makes weekly phone calls to past clients, leads he has picked up, *et cetera*. Chris is upbeat and excited about the market and that rubs off on the people he talks to about real estate.

Consider if you met a person who asked you how the market was and you said, "Well, it's pretty terrible right now." They would say, "Okay, now is not the time I should consider buying or selling." Now, if another agent spoke to the same person and the agent said, "The market? It's great! Homes that are priced correctly are being sold in only a few weeks and with the interest rates below 7%, it's a terrific time to buy. In fact, many sellers are making concessions, so that dream home you have been thinking of buying may now be in your price range." Who do you think is going to get some business from a conversation with

this person?

"I have been happily surprised with the number of phone calls we are getting from sellers who are planning to put their homes on the market within the next few months," said Paula Cochran, new Owner/Broker for the Help U Sell Santa Cruz Properties office on Soquel Drive. "I think people are realizing that even though home prices have 'settled' somewhat, values are still holding strong even after all the gloom and doom about the housing bubble. I counsel my sellers to price their homes competitively and I keep an upbeat attitude about the market and my ability to help them get their homes sold."

According to Ms. Cochran, she is also seeing more activity among buyers who have been waiting to see if values would come down within their reach. Some buyers have figured out that they might have a better opportunity to negotiate now, rather than in the spring market, which most people anticipate will be a more active market than we have had for the last six to nine months.

So, as you consider which attitude you are going to take about the housing market as the winter months approach and plan out your work schedule to keep your pipeline full, we hope that 2007 is a terrific year for you!

-- Julie Ziemelis
SCAOR Marketing Director



Lauren Green
Coldwell Banker



Chris Rebele
Bailey Properties



Paula Cochran
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TOSC...

continued from page 8

Shelly Paine,
Mortgage IT
Santa Cruz Sentinel

The event could not have been the success it was without the involvement of the 34 booth sponsors. These real estate and mortgage companies went the extra mile in not only paying for a booth, but securing a restaurant (and for some a winery also), to donate the food and beverages, or paying for it themselves, but also soliciting five silent auction items for the event, as well. The efforts of these individuals and companies were the basis for the event and we can not applaud them enough! Thank you!

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- Monique Watkins, American Dream Realty
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Get Involved - Join A SCAOR Committee!

2007 committees are forming now and we invite you to join!

Do you like political action and want to get more involved in local issues and races? Then the Local Government Relations Committee would be a good fit. Do you like to plan events and have fun networking? The Affiliate Committee is always looking for good help to plan the Annual Charity Golf Tournament and other networking events. Are you interested in affordable housing and housing opportunities? We are in the creation stage of a new committee if you would like to get involved!

The following is a complete list of SCAOR Committees:

Affiliate Committee

The Affiliate Committee plans and develops the annual golf tournament fund raiser, assists with the spring and fall open house events, and lends their real-estate related knowledge, expertise and experience in the real estate industry to help create education forums related to escrow, lending, etc.

Budget & Finance Committee

Review the monthly financial reports of the Association's operation; assist in

preparation of annual budget.

Bylaws Committee

Prepare Bylaws amendments required by the National Association of REALTORS® policies, or the California Association of REALTORS® Model Bylaws. (Committee appointed as changes are needed)

Education Taskforce

Provide knowledgeable advice and suggestions to SCAOR staff in order to create a comprehensive education program for SCAOR members.

Grievance Committee

Reviews and investigates complaints against Association members for alleged violation of the Code of Ethics and Association Bylaws. (There is currently a waiting list for this committee and only one from an office may be appointed to serve within a year, however, please let us know if you are interested!)

Local Governmental Relations Committee

Work with the Legislative Monitor to review local issues and cover governmental meeting assignments; review positions taken by CAR and NAR

on legislative issues; and disseminate information to the membership via the monthly *Legislative Watch* publication prepared by the committee and "Red Alerts."

Professional Standards Committee

Members of this committee are selected to serve on hearings panels as required to hear matters of alleged unethical conduct by REALTOR® members or to provide arbitration as requested. (Must have served on Grievance Committee for two years, or have training and experience for consideration and approval by the Board of Directors).

Strategic Planning Committee

Establish and prioritize strategic objectives for the real estate trade organization business. Implement and monitor Association's Strategic Plan.

If you'd like to know more about a committee, why not chat with a current member or the Chair of the 2006 committee? You can find committee rosters on the SCAOR website at www.scaor.org/html/committees.htm. Then, download an application at www.scaor.org/pdf/committeeapp.pdf,

call (831) 464-2000 to have one faxed to you. Or, email info@scaor.org with your contact information including name, brokerage, telephone number and email, along with the name of the committee(s) you are interested in. Get involved, meet new people, do some internal marketing, have a great time and make a difference!

Hurry, some committees have limited openings and are very popular, so submit your application today!

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Let's Top the Emerald Can!



SCAOR Challenges Membership to Out-donate Itself in Second Harvest Food Bank's Holiday Food Drive.

Last February, Congressman Sam Farr was on hand to see the Santa Cruz Association of REALTORS® win an award from Second Harvest Food Bank. The event was the Food Bank's 2005 Food Drive Awards Reception at the Scotts Valley Senior Center. Holiday Food Drive Co-chairs, John Rossell, CEO, Santa Cruz County Bank and Chuck Comstock, City Manager, City of Scotts Valley handed out awards to many of the more than 500 food drive participants in recognition of their efforts to help fight hunger in Santa Cruz County. SCAOR was presented an Emerald Can Award acknowledging the Association's 2005 Holiday Food Drive accomplishment of collecting a total of 448 pounds of food or cash equivalent. This great feat was remarkable, more than tripling the Association's 114 pounds raised in 2004.

This year, we're looking to out-do that Emerald Can Award by increasing our food collections again in 2006, and we're calling on each of you, our members, to help us make this difference. Here's how we plan to reach this goal: each member of our Association is challenged with collecting one pound of non-perishable food to donate to the Holiday Food Drive.

Now, this doesn't sound like a big deal, but we all know that we lead busy lives, and not every one of us will be able to make the December 29 deadline. But, if you're one of those members who is totally dedicated to making this little bit of a difference... why not make a little bigger difference – cover your fellow member and donate two pounds. Or go crazy, and donate enough for not just yourself and the member to your left, but the member to your right, as well. If one out of three of you were to collect three pounds of food to donate, we'll have done it – we'd increase our 2006 donations by nearly four times those of 2005!

This is so easy! When you stop by the Association office to attend a meeting or pay your annual membership dues and spy the Second Harvest Holiday Food

Drive bin in the entry way, drop off your canned food donations OR write a check! In fact, every dollar you donate during the Holiday Food Drive equates to three pounds of food! That's enough to feed a family of four for dinner.

Serving 47,000 local community members monthly through a network of 130 agencies and programs, Second Harvest Food Bank has an annual distribution of over 5 million pounds of food. Fifty percent of the clients that Second Harvest Food Bank serves are children; they also feed seniors and the working poor. With administrative expenses totaling less than five percent of total annual revenues, Second Harvest Food Bank is able to distribute \$9 worth of food for every \$1 in donations they receive. Just think: as little as \$1 can help provide enough food for five meals.

One great thing about giving to the Second Harvest Food Bank is that the food collected in Santa Cruz County stays here in our County! Just ask Tom Breznsny of Monterey Bay Properties or Judy Brose of Century 21 Lad, both of whom are recognized by Second Harvest Food Bank as important contributors to the organization by being named in the Second Harvest Food Bank Leadership Circle.

"The Santa Cruz Association of REALTORS® has been involved feeding the hungry since I started in real estate in 1986. Second Harvest is a well known and well loved organization supported by many REALTORS®, lenders, and title company employees throughout the county. Their combined generosity has helped Second Harvest meet and exceed the high goals set each year. I know we're all proud to do a part in ending hunger in our neighborhoods." As a Second Harvest Sponsor, Expansion Project Donor, and Development Volunteer in addition, Judy knows how important Second Harvest Food Bank is to Santa Cruz County.

This December, take up the SCAOR-Second Harvest Challenge to out-donate last year and thanks to you, hungry children and families will get the food they need from local food pantries, soup kitchens, churches and shelters. And knowing that will give you a very

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NAR Members Dedicate New Orleans Habitat Home

Home is one of 54 Habitat homes being funded and built by REALTORS® in Gulf Coast.

November 9, 2006—(*REALTOR® Magazine Online*)—The National Association of REALTORS® and New Orleans Area Habitat for Humanity presented a New Orleans family with the keys to a new Habitat house, during a dedication ceremony Tuesday. The home, at 2131 Mazant St. in the Upper Ninth Ward, is one of 54 Habitat homes being funded and built by REALTORS® in the Gulf Coast region.

The ceremony was a prelude to the annual REALTORS® Conference & Expo in New Orleans, Nov. 10-13. More than 30,000 REALTORS® were expected to attend the annual meeting.

The house on Mazant Street was funded and built by real estate professionals in cooperation with the local Habitat for Humanity affiliate. In early September, NAR leadership

and member volunteers were on hand to raise the walls on the house, which is home to Tyisha Jackson and her two daughters, Faith and Sanaa.

“REALTORS® are community builders and are dedicated to helping all families get into homes,” says NAR President Thomas M. Stevens. “We are proud that Tyisha Jackson and her two children now have a place of their own to call home. Through our partnership with Habitat for Humanity, we look forward to making the dream of homeownership come true for other families in New Orleans and throughout the Gulf Coast.”

Reaching Out

For the past five years, NAR and its members have built a Habitat house in each of the cities hosting its annual conference. This year, because of the devastation left behind by Hurricanes Katrina and Rita, each of the nation’s 54 state and territorial REALTOR®

associations is planning to sponsor and build a new Habitat home in the Gulf Coast region, dubbed the REALTOR® Habitat Partnership for Gulf Coast Recovery program.

Through the program, state REALTOR® associations will raise \$70,000 to sponsor the construction of each home. The REALTOR® Relief Foundation — established to help victims of disaster — is committing an additional \$5,000 toward each home.

So far, more than 40 state Realtor associations have pledged or raised the funds needed to build a Habitat home. Through the project, NAR members will contribute as much as \$4 million and volunteer their time and labor to help build the homes.

“NAR and its REALTOR® family continue to demonstrate their outstanding commitment to helping families everywhere find a place to call home,” says Jim Pate, executive director

of the New Orleans Area Habitat for Humanity. “Their financial support and community service are making homeownership a reality for families throughout the Gulf Coast who have lost so much.”

Construction Timeline

Construction of the first of the 54 planned REALTOR® Habitat houses got under way in August. Many of the homes will be framed in communities across the country by REALTOR® volunteers and then packed into shipping containers, and sent to the Gulf Coast for final construction.

Others will be built on the ground in the Gulf Coast region. Seven of the homes will be built in the Musicians’ Village, a community for displaced New Orleans families. All 54 homes will be completed by the end of 2007.

Adding Up the Difference REALTORS® Made in New Orleans

There’s no way to measure the full value of the hard work of NARdi Gras attendees who have helped restore New Orleans this week. Nonetheless, a few numbers will give you a sense of what’s been accomplished here in just a few days.

8,364: The number of hours NAR members had spent in volunteer activities through Saturday, November 11.

15,000: The number of dollars NAR donated to purchase supplies and equipment to help restore City Park. The equipment used during volunteer

projects in the park will remain for future upkeep and maintenance.

4: The number of houses framed by NAR volunteers above and beyond the planned three in a Habitat for Humanity build in a single day -- November 7. This represents only a small portion of members’ volunteer work with Habitat for Humanity.

100: the number of dollars worth of nutritious food provided for every NAR volunteer hour with the Second Harvest Food Bank. Volunteers unloaded goods from trucks, readied the food for sorting, and then sorted the donated items into

food groups for distribution.

535: The number of students at De La Salle School who will have a better learning environment thanks to volunteers’ efforts in painting areas of the school.

3: The number of months ahead of schedule the Friends of the New Orleans Public Library have moved, due to the contributions of NAR volunteers who sorted donated books for distribution to schools and literacy programs as well as the library’s weekly book sale to raise funds to rebuild and expand the library.

20: The number of computers hooked

up at the St. Joan of Arc School during a day of activities that also included repainting a map of the United States on the blacktop of the school’s courtyard, among many painting projects.

Those are some of the measurable results of volunteer efforts during NARdi Gras. But the overall value can’t be quantified. How do you put a value on providing a safe, clean, and healthy learning environment for children in the city’s schools? Or restoring parks where people can enjoy the peace and beauty of the area? Or putting displaced people back into houses they can call their own?

There’s no way to measure all the contributions and generosity of NAR members who helped in so many ways. A big “thank you” to all who volunteered, from NAR and the people of New Orleans.

NAR reported on the REALTOR® volunteers who dedicated a New Orleans home on Tuesday, November 8, and helped build Habitat homes in the Musicians’ Village, a community in the Upper Ninth Ward conceived by New Orleans native musicians Harry Connick Jr. and Branford Marsalis for displaced New Orleans musicians and families.

Source: “NARdi Gras Live Blog for the 2006 Realtors Conference & Expo” on the NAR website.



TOSC...

continued from page 10

- Unique Homes and Land
- Washington Mutual
- Wells Fargo Home Mortgage

Also, thank you to Philip Tedesco and the SCAOR staff for helping plan, implement, publicize and coordinate the event.

For all of you who sponsored or attended this event we thank you. Your efforts will assist adults in achieving the dream of homeownership, grant to

children the opportunity to grow up in a home their family owns, and allow new residents to lay down roots in Santa Cruz County and become part of this community. We should all be very proud of this achievement!

-- Julie Ziemelis
SCAOR Marketing Director

To view additional pictures
from the event, go to
www.scaor.org/hf/html/tosc2006.htm



Education...

continued from page 6

- Generating Transactions
- How Clients Select an Agent
- Financial Goal Setting
- Business Practices in the Office
- REALTOR® DOs & DON'Ts!
- Understanding Business Ethics

Day 2: Winning Tactics

Wednesday, January 17, 2007, 8AM-5PM

- The Listing Agreement
- Prospecting for Sellers
- Getting the Listing
- Marketing the Listing
- Open House Success
- Consumer Buying Signals
- Using the CMA
- Developing a Market Plan
- Lender Guidelines
- Closing the Deal

Day 3: Legal Issues and Contracts

Wednesday, January 24, 2007, 8am-5PM

- The C.A.R. Purchase Agreement
- How to Write an Acceptable Offer
- Presenting an Offer
- Multiple Offers
- Counter Offers
- Transfer Disclosure Statement
- Agency Disclosure
- Residential Inspection Reports
- The Escrow Process
- Completing the Transaction

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December 8, 2006

114 Essential Concepts of the C.A.R. Residential Purchase Agreement

January 26, 2007

100-101 Agency Relationships, Duties and Disclosures - Ethics, Professional Conduct and Legal Aspects

February 9, 2007

102-104 Trust Fund Management - Fair Housing

March 9, 2007

105 Legal Issues, Disclosures and

More!

April 13, 2007

106 Strategies for Success

May 11, 2007

107 Technology Applications in Real Estate

June 8, 2007

108 Listing, Pricing and Marketing Properties

July 13, 2007

109 Residential Real Estate Financing

August 10, 2007

110 Marketing, Financing & Managing Investment Properties

September 14, 2007

111 Investment Property Analysis

October 12, 2007

112 Environmental Concerns, Construction Overview and Land Use

Affiliate Update...

continued from page 3

even more money to help homebuyers in Santa Cruz County.

New memberships are also up this year, for which I want to thank Dee Buckelew for all her hard work in recruiting new affiliate members. I also want to thank Linda Amador for her effort on the *Affiliate Footnotes*. And last but not least, I want to thank my Affiliate Committee co-chair, Dimitri Timm of FirstNet Mortgage, for all of his help and support this past year. His attendance at committee meetings was huge. As next year's chair of the Affiliate Committee, I know Dimitri will be awesome!

Again, thank you everyone! Have a wonderful holiday season and a very successful 2007!



Shelly Paine
2006 SCAOR Affiliate
Committee Chairperson
(831) 212-0229
spaine@mortgageit.com

Presidents Message...

continued from page 3

6 to 22 very dedicated members led by Barbara Palmer, who has put new life in this committee by focusing us on issues and working hand-in hand with the people who are involved to create wonderful outcomes.

The SCAOR Housing Foundation needs to celebrate their success this past year. Greg Turnquist, Barbara Dimitruk, Loree Doan and the many committee members put in hours of their time towards the success of the "A Taste of Santa Cruz" was this year -- all I can say is "WOW."

The Watsonville Association of REALTORS® entered into an agreement with us this year to share several services with us including Education, LGR, and the Thursday Broker Open House tour.

I would be remiss if I did not share with you just what an incredible staff we have at the Association: Norma Milete has been untiring in her dedication to the membership and her support of our events, Karen Kirwan has brought many wonderful educational opportunities to our members of all skill levels. We also have a new part-time marketing/media staff member, Julie Ziemelis; if you have not met her yet go in and say hello. Julie is a ball of energy that focuses on our outside promotion of our wonderful achievements in our community. Dawn Valentine still is working remotely and is the reason my article makes it to you in the newsletter every month.

Three more important members of our Association team are Amy Ferrasci-Harp, the great support for everyone; Leslie Flint, the voice answering the phone when you call the association; and our wonderful bookkeeper, Jennifer Shaw.

Last, but certainly no less, is Phil Tedesco, one of the most dedicated, connected, hard-working, conscientious people I know. He spends countless hours every week to make our Association run like a finely-oiled machine. He is why we look so good.

I want to thank all of you again for the trust you put in me. I encourage each of you to participate in our association on committees and in our Housing Foundation as well as to take advantage of the educational forums.

I also must thank our California Association of REALTORS® Directors who bring back important information to our membership from the statewide business meetings held three times a year, and the agents who volunteer their time to help train our new members at Orientations four times a year. We are truly living our vision of "Creating Better REALTORS®" daily.

I end with a favorite quote of mine which explains how our volunteer leadership enables our association to run the way it does:

"Being willing to change allows you to move from a point of view to a viewing point -- a higher, more expansive place from which you can see both sides."
(Thomas Crum)

Happy holidays and I'll see you in the field...



Bobbie Nelson
2006 SCAOR
President
(831) 419-7253
bobbie@bobbienelson.com

Save the Date!

2007 Installation & Awards Dinner January 12th

Get your cocktail dresses dry cleaned and your party shoes ready to come enjoy a festive evening! The Santa Cruz Association of REALTORS® 2007 Installation & Awards Dinner honoring incoming President Sandy Kaplan and the 2007 Officers and Directors will be held on Friday night, January 12th, at the Coconut Grove.

Mark your calendar and make sure to register -- it's the quickest way to find out who won the Community Service Award, who the Affiliate of the Year is, and to be the first to congratulate the other award winners and new Officers and Directors.

Plans are being finalized, but keep an eye on your email Inbox (and make sure we have your correct address by confirming with Leslie at (831) 464-2000 or leslie@scaor.org) for more information. Flyers will also be faxed to brokerage offices and available for pick-up at the Association office and on the Association website.

2007 Santa Cruz Association of REALTORS® Board Of Directors



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LORRAINE DONNER
Scotts Valley Office

Lorraine received the Circle of Champions Award from Bailey Properties in 2005 for her achievements as top agent. A long time resident of Santa Cruz County, she has 20 plus years of negotiation and contract experience. Lorraine is involved with the Seniors Advantage Real Estate Council, Women's Council of REALTORS® and the Ben Lomond Business Association.



BILL THAYER
Santa Cruz Office

Bill joined Bailey Properties in 2002 and has received numerous awards for listing and sales production. He spent more than 20 years in sales and marketing for the high tech industry. Bill lived and worked for 5 years in Shanghai and Taiwan and as a result is fluent in Mandarin Chinese.



VICKY WILSON
Soquel Office

Vicky has been an award winning Realtor with Bailey Properties for 22 years. She is the Orientation Coach and Agent Mentor for realtors who have recently joined our team. An Aptos resident for more than 35 years, Vicky has her Senior Real Estate Specialist designation and is active in CASA (Court Appointed Special Advocates for Children).



MARILYN JOHNSON
Aptos Office

Marilyn has been a Realtor with Bailey Properties for 15 years, along with her husband Leland. As well as being a top producer, she is a certified trainer and coach for Bailey's training programs. A Santa Cruz resident since 1978, she is a charter member of Aptos Toastmasters. Marilyn has a SRES (Senior Real Estate Specialist) designation and is a certified Relocation Counselor.

"These individuals reflect a total commitment to our associate's success and the advancement of their careers." ~ Paul & Robert Bailey

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