

Realtor Digest

A publication for and about our members

August 2009



45 Education Sessions

The Impact on your business could be mind blowing!

T TECHNOLOGY THURSDAY
I INTERNATIONAL FRIDAY
S SPECIALTY & CE SATURDAY

Fire Up Your Brain!

Florida's Biggest, Baddest Brainstorm

Hot! Hot! Hot! Our real estate market's coming back. Now's the time.

45 Education Sessions and largest RE Trade Expo in Florida. If you miss it — you'll really miss it. August 19-23, Rosen Shingle Creek, Orlando

Register Online today at:

<http://www.floridarealtorsconvention.org>

Convention Highlights

Education Sessions

Technology Thursday

Embrace Smart Phones • Social Networking • Gadget Forum & Workshop
Broker/Manager Profitability Series • Microsoft Outlook • Tech Tools & More!

International Friday

International Success • Feng Shui for Realtors • International Trade Mission
Marketing your Properties to the World & More!

Specialty & CE Saturday

Affordable Housing Solutions • Legislative Changes, Predatory Lending and
the Mortgage Industry • Realtor Safety and Security & More!

Reserve Your Room at Rosen Shingle Creek

FAR's 2009 Annual Convention and Trade Expo. To book, go to

www.rosenshinglecreek.com

or call the hotel at (866) 996-9939

2009 FAR Trade Expo

The FAR Trade Expo is centrally located in the Sebastian Ballroom at Rosen Shingle Creek Resort in Orlando

Expo hours

Thursday, August 20

9 a.m. - 6:30 p.m.

Friday, August 21

9 a.m. - 2 p.m.

Free Friday Expo Admission

Everyone with a Free Friday Expo coupon will be admitted to the Trade Expo at no charge on Friday, Aug. 21 from 9 a.m. - 2 p.m.

Look for Special Expo Sections!

The International, Commercial, Health & Wellness, and Green exhibitor booths are located in specific areas so you can plan your Expo expedition accordingly. Your feet will thank you.



August 4th
Special Election Senate District 28

Make Your
Vote Count!

REALTOR ASSOCIATION OF MARTIN COUNTY

Vision: Maximize Realtor Profitability

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Your Best Investment In Real Estate

Angie Laviano
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Mary Ann Villalva
H.B. Warren
Jim Weix
Maria Wells
Temple White
Deborah Wood
* **New Members**

**NEW! One supersized edition now reaches all of
Palm Beach County and the Treasure Coast!**



RESIDENCES

Resales & Great Deals



- Now full-run, distributed from Boca to Indian River County
 - Includes all Sunday real estate classified ads
 - Reaches nearly half a million readers
- Now through September 30, pay your current zoned rate*!**

*Rates will vary according to contract level, and are valid through September 30, 2009.
Source: 2009 Scarborough Report, Release 1, Average Sunday readership for The Palm Beach Post.

PalmBeachPost.com/floridahome

It's About You!

New REALTOR® Members

Paul Gaydos – Prudential Florida Realty
 Flo Godino – Coldwell Banker
 Annette Koebe – Acclaim! Real Estate
 Wendy Lattimer – Beach Front Mann Realty
 Karen Pedersen – Yanick Realty
 Michele Stewart – Keller Williams of the Treasure Coast
 Adriana Wolf – Keyes Company



NEW "Designated" REALTOR®

Tom Corcoran is now the "Designated" REALTOR® of TreasureCoast.net Realty

NEW Affiliates

Courtyard by Marriott – Stuart

7615 SW Lost River Road
 Stuart, FL 34997
 (772) 781-3344 Fax (772) 781-3304

Robyn Mendez

Lowe's of Jensen Beach

4100 NW Federal Highway
 Jensen Beach, FL 34957
 (772) 692-7745 Fax (772) 692-7747

Nick Bryant

Plastridge Agency, Inc.

710 SE Ocean Blvd.
 Stuart, FL 34994
 (772) 287-5532 Fax (772) 287-5572

Tim Garvey

Transfers

Ruth Billmeyer to Illustrated Properties
 Lilah Bross to Illustrated Properties
 Richard Francis to Century 21 IRP Realty
 Susan Gaiieski to Lifestyle Realty Group
 Kristina Grosse to Platinum Properties Real Estate
 Ellen Smith to Illustrated Properties
 Susan Steen to Prudential Florida Realty
 Pamela Stubbs-Rogers to Century 21 IRP Realty
 Nancy Theodore to Prudential Florida Realty

Annual Dues Notice

Be on the lookout for your 2010 Annual Dues Invoice, they will be mailed in late August. If you do not receive an invoice by September 11th, please contact Member Services Coordinator, Elaine Elwell for a duplicate. Payment can be made by Visa or Mastercard quickly and easily on www.RAMOnline.org.



Congratulations to Ed & Suzanne Henry on the arrival of TWINS!

If you have left something behind like a ring, sunglasses, reading glasses, etc. while visiting the Association office, please check with Elaine to see if it is in our Lost and Found!



Our condolences and deepest sympathies to Jill Keegan on the death of her brother and on the death of former longtime member Jim Devlin



July Program Sponsors

Residential Marketing:

Sally Padgett
 Bridges Montessori

John Uhle
 John Uhle & Associates

Beverly Bray
 Sterling Mortgage

Audrey Allen ~ Wendy Ciacci
 National City Mortgage

Breakfast Club:

Kevin Sargent
 First Peoples Bank

Orientation:

Mike Fazzari
 Stanley Steemer

Basic MLS:

Christy Romano
 Apex Mutual Mortgage

Twitter Time:

Jim Bloomer
 Signature Home Inspections

Using Microsoft Excel Level 1:

Dennis Clark
 Wine Styles

Broker's Forum:

Reina Ramos
 Seacoast National Bank

Learn More to Earn More...

Social Networking Basics

Date: August 7, 9:00am – 11:00am
 Tuition: Free, reservations required
 Instr: Meredith Zajac, MBA

We all know the internet has opportunities that can increase your business, but maybe you need help in the basics. Meredith Zajac helps real estate professionals achieve their business goals through online marketing strategies from building a website, marketing the website, advertising the website, and to tracking results. She will discuss:

- Growing an online business;
- Marketing vs. Advertising;
- Social Networking - What is it? Where does it fall into growing your online business? How do you do it? What are the benefits? Where do you do it? What are the Popular Social Network Sites? What are the Popular Real Estate Social Networks? Does Social Networking work?
- How to set up an account on Facebook for your real estate business;
- How to set up an account on Active Rain (Real Estate Social Network for blogging); and
- Other things you can do to grow your online business besides social networking.



Did you know?... August 13

International Left-Handers Day

The Left-Handers Club initiated this celebration of sinistrality in 1992 to increase public awareness of the benefits and disadvantages of being left-handed. Two of our last three presidents are left-handed, by the way. For more about both the club and the day, go to www.lefthandersday.com/about-club.html

"Courage is what it takes to stand up and speak. Courage is what it takes to sit down and listen."

-Winston Churchill

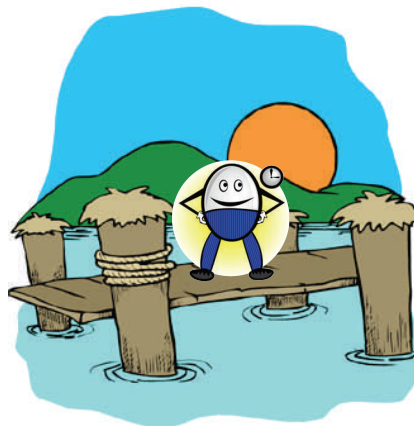
Misrepresentation: Property Disclosure

Date: August 13, 2009
 Time: 9:00am – 12:00pm
 CEU: 3
 Tuition: \$20 by 8/7,
 \$25 thereafter
 \$35 non-member
 Instr: Christopher Twohey, Esq.

Join Attorney Christopher Twohey for a look at property disclosures for you, the real estate professional, and the public you serve. You'll examine:

- ~ Examples of misrepresentation
- ~ Steps to limit misrepresentation liability
- ~ Disclosure requirements
- ~ How to handle stigmatized property

This program satisfies the RAMC Legal Liability requirement. Continental breakfast compliments of Lynda Pesavento of Bank of America.



Breakfast Club: ABC's of Dock Permitting

Date: August 14, 2009
 Time: 9:00am – 10:00am
 Tuition: FREE, but reservations Required

Marine & Environmental Consultant Bruce Jerner will discuss who, what, when and where you go to get a dock permit and the issues Realtors need to know regarding the DEP, CORP, and the local government. Have dock and seawall questions? Join us for the answers!

Verify CE Credits with DBPR

September 30th is quickly approaching. Is your license renewal due? Verify your due date and CE Credits with Department of Business and Professional Regulation (DBPR).

Follow these instructions to view your Continuing Education Credits online through the DBPR.

1. Go to this Web site: <http://www.myfloridalicense.com>
2. Click on Renew/Maintain a license
3. Log on
 - **Initial set-up:** Under Path 1, click on GO. Your initial PIN number should be the last four digits of your Social Security number or Federal Tax ID number. If neither of those numbers works, call the Customer Contact Center at 850.487.1395 (Monday-Friday, 8 a.m. - 6 p.m. EST) or email Call.Center@dbpr.state.fl.us. Be sure to write down your ID and password.
 - **Prior users:** Under Path 2, click on GO and enter your ID and password.
4. Once logged on, click on View Continuing Education. It will show what you need, what you've taken and your shortfall.

It is very important that you keep all your continuing education certificates to validate your coursework. These letters will tell you the course names and how many credits you received. If the credits did not get transmitted successfully to DBPR, then you will be able to use the certificates to verify your attendance.

Have questions? Contact Lanie at 283-1748 or lanie@martin-realtors.org.

Designation Courses...



**CERTIFIED DISTRESSED
PROPERTY EXPERT**

*Solving the foreclosure crisis
one homeowner at a time.*

Date: August 27 & 28, 2009
Tuition: \$449 member,
\$499 non-member
CEU: 11
Instr: Tony Martinez
Loc: RAMC

The Distressed Property Institute is training Realtors to help struggling homeowners in danger of foreclosure. Earn the CDPE Designation by attending this 2 day course which provides a 170+ page Distressed Property Field Manual, a complete Short Sale Forms Disk, Checklists, Foreclosure Solutions Flow Charts and so much more! To register go to www.cdpe.com and use discount code **DISC150** or call 1-800-482-0335.

**Attend CDPE or CRS AND
September's CORE LAW and
complete 14 CEU!**

Core Law

Date: September 17, 2008
Time: 1:00pm – 4:00pm
CEU: 3
Tuition: \$20 member if paid by 9/10;
\$25 thereafter
\$35 non-member
Instr: Richard Fryer,
President of IFREC

Core Law is the mandatory 3 hour segment of the 14 hour continuing education course required for salesperson and broker license renewal.



GRI 1 Standards of Practice



Date: September 9-11, 15-17
Tuition: \$275 by 8/4, \$325 thereafter
Challenge Exam: \$120
Loc: Realtors Association
of St. Lucie
Cont: Jason Trumbley
772-465-6080 or
FAR 800-669-4327

This 6 day program is the nuts and bolts of real estate. Earn the *45 Hour Salesperson Post Licensing or the 14 hour renewal requirement. Also satisfies the NAR Ethics requirement and the RAMC Legal Liability requirement.

*\$20 coupon available only to those fulfilling their post licensing requirement – contact Lanie Haw at 283-1748 or lanie@martin-realtors.org.

CRS 204 Wealth Building



Date: September 14 & 15, 2009
Tuition: \$275 by 8/21,
\$325 thereafter
CRS Designee: \$225 by 8/21,
\$275 thereafter
\$325 non-member
Loc: Jupiter-Tequesta-Hobe
Sound Realtors Association
Cont: Debbie Naylor 561-746-2707
CEU: 11

More people have become wealthy investing in real estate than many other investments. Agents who want to learn the specific secrets to smart real estate investments can discover them in this course.

“Summer Sizzler Sale” from FAR

Sale Price on GRI-1 Online: If you cannot attend GRI-1 at the Realtors Association of St. Lucie on September 9, 10, 11, 15, 16 & 17 because of scheduling or other obligations, FAR is offering the Online GRI-1 class for \$150 (normally priced at \$300) for those who register and begin the course by September 30.

GRI-1 Challenge Exam: FAR will offer the GRI-1 Challenge exam at the Annual Convention and Tradeshow on Saturday, August 22 from 1 – 5pm for those members interested in testing out of GRI-1. If members meet eligibility requirements, they can sit for the challenge exam and receive credit towards their GRI designation only (no CEUs can be awarded for challenge exam participants). The discounted fee is \$80 (registration for the convention is not required to take the exam). For more information and to register, call FAR Registrar at 800-669-4327 or 407-438-1400 ext. 2430.

“Info To Go” Audio Library: FAR has developed and sells CD and DVD education programs designed to provide anywhere, anytime access to programs for our members. Previously, FAR sold titles individually for \$10 to \$25 depending on the title, and if purchased separately, these titles would cost over \$150!

FAR has packaged the 8 most popular titles into one box set. For the month of August, orders received for the “Info To Go” Audio Library will cost \$49.99 (a savings of over \$100!). Starting September 1, the regular price for the set will be \$95. For more information and to order, call FAR at 407-438-1400.

Real Estate Trend Indicator June 2009

Residential								Condominium				
Price Range	Sold by # of Bedrooms					Inventories		Price Range	Sold		Inventories	
	0-2	3	4+	09 Total Units	08 Total Units	2009	2008		09 Total Units	08 Total Units	2009	2008
<\$99,999	18	16	4	38	10	196	159	<\$99,999	19	9	243	171
\$100 - \$199,999	9	24	10	43	47	419	595	\$100 - \$199,999	13	16	245	357
\$200 - \$299,999	5	23	3	31	45	316	516	\$200 - \$299,999	9	9	215	232
\$300 - \$399,999	0	6	8	14	19	251	329	\$300 - \$399,999	7	6	125	170
\$400 - \$499,999	0	1	3	4	9	175	204	\$400 - \$499,999	2	2	57	96
\$500 - \$599,999	0	0	2	2	4	108	148	\$500 - \$599,999	0	0	20	56
\$600 - \$699,999	0	1	1	2	4	69	98	\$600 - \$699,999	1	1	24	18
\$700 - \$799,999	0	1	0	1	2	55	84	\$700 - \$799,999	0	1	18	17
\$800 - \$899,999	0	0	0	0	1	42	53	\$800 - \$899,999	0	0	10	13
\$900 - \$999,999	0	0	0	0	2	30	30	\$900 - \$999,999	0	0	6	7
\$1 - \$1,499,999	0	1	1	2	1	92	81	\$1 - \$1,499,999	0	1	13	18
\$1.5 - \$1,749,999	0	1	0	1	3	20	23	\$1.5 - \$1,749,999	0	0	2	3
\$1.75 - \$1,999,999	0	0	0	0	1	22	22	\$1.75 - \$1,999,999	0	0	3	5
\$2 - \$2,499,999	0	0	0	0	1	17	19	\$2 - \$2,499,999	0	0	1	4
\$2.5 - \$2,999,999	0	0	2	2	2	17	14	\$2.5 - \$2,999,999	0	0	0	1
\$3 - \$3,499,999	0	0	0	0	0	8	7	\$3 - \$3,499,999	0	0	0	0
\$3.5 - \$3,999,999	0	0	0	0	1	6	7	\$3.5 - \$3,999,999	0	0	0	0
\$4 - \$4,999,999	0	0	0	0	0	2	5	\$4 - \$4,999,999	0	0	0	0
>\$5,000,000	0	0	0	0	0	17	15	>\$5,000,000	0	0	0	0
Total Units	32	74	34	140	152	1,862	2,409	Total Units	51	45	982	1,168
Avg Price	115,320	234,750	434,318	255,918	376,573	536,480	502,897	Avg Price	178,658	236,863	266,016	300,134
Med Price	71,500	176,750	285,000	175,000	234,950	299,999	295,000	Med Price	150,000	180,000	209,000	226,250
Total Val	3,690,234	17,371,527	14,766,800	35,828,561	57,239,050	1,001,608,653	1,213,993,459	Total Val	9,111,577	10,658,851	261,227,946	350,557,002

Solds by Financing Type Residential

Type	2009	2008
Assum	0	0
Cash	72	63
Conv	45	75
FHA	17	12
VA	2	0
Seller	1	1
Other	3	1

Absorption Rate Residential

2009	2008
13.30	15.85

Absorption Rate Condo

2009	2008
19.25	25.96

Solds by Financing Type Condo

Type	2009	2008
Assum	0	0
Cash	37	34
Conv	14	11
FHA	0	0
VA	0	0
Seller	0	0
Other	0	0

Solds by Number of DOM Residential

DOM	2009	2008
1-30	44	26
31-60	10	15
61-90	18	21
91-120	7	20
121+	60	67

Absorption rate: indication of average length of DOM
 To calculate the absorption rate, divide the number of listings in your market by the number of sales during that month. For example, if your market had 300 home listings last month and 100 sales, the absorption rate is three months.

Solds by Number of DOM Condo

DOM	2009	2008
1-30	9	11
31-60	4	4
61-90	10	4
91-120	1	7
121+	26	19

Multiple Listing Service



Did you miss the July webinar sessions? Don't worry, you can take a recorded webinar at your convenience. The first link is the Full version or more intermediate / advanced sessions and the second is the Introduction to Forms On-line Gold and DocBox.

<http://www.transactiondesk.com/webinars/Martin%20County%20Sessions/2009-06-16%2013.01%20Full%20TransactionDesk%20Overview%20including%20Forms%20online%20Gold%20Document%20storage%20and%20Task%20Management%2075%20minutes.wmv>

<http://www.transactiondesk.com/webinars/Martin%20County%20Sessions/2009-06-17%2009.04%20An%20Introduction%20to%20Working%20with%20Individual%20Forms%20On%20line%20and%20an%20Introduction%20to%20Transaction%20Files%2075%20minute%20session.wmv>

**BACK BY POPULAR DEMAND!
SHOWING TIME ~
SHOWING ASSIST**

As announced at the Annual Meeting, RAMC and RMLS are working with Showing Time to provide the Showing Assist feature in both systems so you will be able to schedule a showing on any listing within the MLS. We expect this to be up and running for you by mid August. We will provide more information to you as it becomes available to us. We know how important this is to your business and we are working diligently to be able to offer this to you as soon as possible.

**ATTENTION:
OPEN HOUSE TOUR
CHANGES**

The Port St. Lucie areas will no longer be included in the RAMC MLS Open House Tour rotation. This EXCLUDES Hutchinson Island areas 7010 & 7015. If you have already scheduled an open house for the following areas, you will have to notify your sellers to let them know that it has been cancelled.

Keep in mind that this change moves the last two weeks of area 3 up. You will also have to modify those weeks with your sellers accordingly.

MLX WIRELESS

Most Home Reaches Major Milestone with Mobile App
Wednesday, June 24, 2009 at 11:09AM
Mobile MLS Service Exceeds 50,000 Users

VANCOUVER, British Columbia, June 24, 2009– Most Home Real Estate Services Inc, a wholly owned subsidiary of Most Home Corp. (OTC BB: MHME), today announced it has surpassed more than 50,000 users on its mobile MLS platform, making it the most widely adopted mobile real estate search application in the real estate industry.

Good news! You can now save time when having to re-enter a listing. The COPY button in Listing Maintenance has been activated. Just pull up the MLS# that you want to copy, click the COPY button and specific fields will be auto-populated into a new listing. There will still be some fields that you will have to enter such as Tax, Maintenance Fees, and Remarks. Of course, no photos will be copied. You will still have to get permission from the owner of the photos in order to duplicate them.



Tour Schedule August 4 thru September 22			
Map	Area	Tour Date	Cut-off
J	9	8/4/09	7/31/09
K	9	8/11/09	8/7/09
L	9	8/18/09	8/14/09
M, N, Indiantown	10	8/25/09	8/21/09
A	1	9/1/09	8/28/09
Z	7010, 7015	9/8/09	9/4/09
B, C	3	9/15/09	9/11/09
D	3	9/22/09	9/18/09

NAR Legislation...

AMERICAN CLEAN ENERGY AND SECURITY ACT

The overwhelming number of comments and questions generated by the House of Representatives passing the American Clean Energy and Security Act requires additional information to address the issue with members.

Here are the Legislative Facts:

- Does not create a federal energy audit requirement for real property;
- Exempts existing homes and buildings from any federal guidelines for new construction energy efficiency information labels;
- Prohibits the implementation of any labeling during a sales transaction.
- NAR successfully argued that point of sale labels would have stigmatized existing property and complicated transactions;
- Leaves the decision to states as to whether to require energy audits, disclosures, etc.
- Provides property owners with significant financial incentives, matching grants and tools to make property improvements and reduce their energy bills;
- Prohibits the Environmental Protection Agency from regulating residential and commercial buildings under the Clean Air Act;
- Eliminated an early proposal to allow citizens to sue over minor climate risks under the Clean Air Act; and
- Establishes green building incentives for HUD housing, including a loan program for renewable energy, block grants and credit for upgrades in mortgage underwriting.



The bill has passed only the House. It is NOT LAW and NAR is working closely with the Senate to make additional improvements Here are the background facts:

- In addition to our Land Use and Environment Committee consideration of this issue, NAR has been engaged since the appointment of a Presidential Advisory Group in Summer 2008;
- They met during 4 separate meetings and heard expert testimony regarding the full range of Climate/Energy Issues;
- The PAG developed NAR's Climate Change Principles;
- During the November 2008 convention the Land Use and Environment Committee and the NAR Board of Directors approved the PAG recommendation; and
- Meetings, via conference call, with the leadership of the Land Use Committee and Forum, as well as with former PAG members and half dozen Realtor associations that had addressed climate bills at the state level continued in early 2009 in anticipation of an Energy Bill. The consensus of all these groups was to concentrate on the real estate provisions -- especially energy labeling.

Additional information is available at www.realtor.org.



Help Your Clients "Go Green" for FREE!

As part of NAR's Right Tools, Right Now initiative, NAR members can download these great resources to provide consumers with the most cost-effective ways to go green and save money.

NAR's Green REsource Council 'Eco Family Guide'
Energy Savers: Tips on Saving Energy & Money at Home
"Selling Green" Pocket Card

Visit Right Tools, Right Now homepage to see all NO CHARGE and AT-COST products and resources that are part of NAR's Right Tools, Right Now initiative. Listings are updated monthly, so check back often! These special product prices are exclusively available to REALTORS®. To access these and the hundreds of other downloadable products at no charge, member login is required at the REALTOR.org website.

NAR ~ FAR News...

REALTORS® Political Action Committee 1st Annual Statewide Fundraiser

Make a \$99 REALTORS Political Action Committee contribution and be entered to win a \$5,000 technology package.

Talk about getting more bang for your buck! When you contribute \$99 to the REALTORS® Political Action Committee, you advance Florida REALTORS® legislative initiatives and also have a chance to outfit your business with the latest in computer gear and gadgets.

HERE'S HOW IT WORKS:

1. Contribute \$99 to the REALTORS® Political Action Committee
2. Fill out the form available at www.floridarealtors.org/LegislativeCenter/RPAC/upload/2009_State_Fund-5.pdf
3. Mail the completed form to FAR-Office of Public Policy in Tallahassee
4. Keep up to date on events going on in your area as well as around Florida with regard to RPAC by visiting: www.realtors-pac.org
5. **Winners will be announced at FAR's Convention and Trade Expo, August 19-23, at the Rosen Shingle Creek in Orlando, FL**

WHAT'S THIS FOR:

All contributions are credited to the REALTORS® Political Action Committee. RPAC funds will be used to support candidates and issues that best reflect the ideas and opinions of REALTORS® throughout Florida.

RPAC is what stands between you and the constant threats to your business - a sales tax on your commission, higher taxes on your business and increasing the Real Estate Taxes.

- Defeating again a tax on real estate commissions, saved you \$2,400
- Passing a Tangible Personal Property Exemption, saved you on average \$500
- Cut capital gains tax, for every agent, saved an extra \$3,825
- Defeating and Environmental Property Conditions Disclosure, saved REALTORS® \$30,000,000 per year

The REALTORS® Political Action Committee makes sure your voice is heard.
Investing in RPAC is an investment in your business!

News from the FAR Tech Helpline

Please be aware of the launch of the new Technology Helpline website at www.technologyhelpline.com. This new site contains much more useful information, a cleaner modern look and a link to the new Tech Helpline widget for Florida Realtors. You have all probably heard about the widget, and now you and your members can download it for free. On the right hand side of the site you will see a picture of the widget and the "Download" link. Or you can go directly to www.technologyhelpline.com/tech-help-widget/.

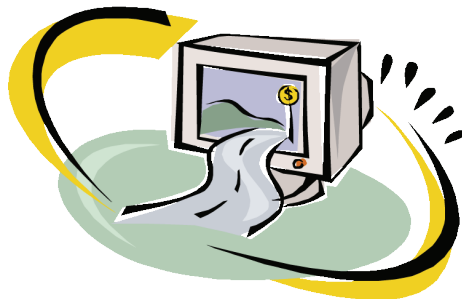


CHART A WINNING COURSE



REALTORS®
CONFERENCE & EXPO

SAN DIEGO | NOVEMBER 13-16, 2009

**Register Now
for the 2009 REALTORS®
CONFERENCE & EXPO**

**TAKE CHARGE AND SURGE
AHEAD IN TODAY'S TURBULENT
MARKET**

If you've never been to a REALTORS® Conference & Expo, this is the year to go. Four days in a high-energy, information-packed environment is just what you need to keep your career thriving in today's challenging market. And it's not just for industry leaders—it's for all real estate professionals. Today more than ever, it's smart to network with other successful industry professionals.

Take advantage of early bird savings. Only \$300 if you register before August 15th.

**[http://www.realtor.org/
convention.nsf/](http://www.realtor.org/convention.nsf/)**

- 150 programs deliver the right tools and insights to help you chart a winning course in today's turbulent waters.
- Knowledgeable speakers and exciting entertainment will include former U.S. Secretary of State Condoleezza Rice, Sugar Ray Leonard, Daniel Shapiro, and Reba McEntire.
- 500 exhibitors to showcase new ideas and the right tools to help you sail into smooth waters.

Bulletin Board...



LUNCH MEETING

Date: August 13, 2009
 Time: 11:30AM-1:00PM
 Topic: Identity Theft Prevention
 Location: Piper's Landing Clubhouse
 Palm City, FL

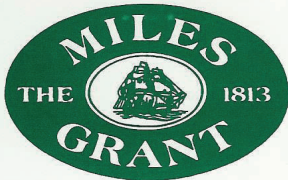
The featured speaker will be Jim Mitchem, a certified Microsoft professional, identity theft risk management specialist, ePro and WCR member who will share insights into identity theft prevention and the dangers of hackers infiltrating social networking sites. For information and reservations go to www.WCRMartin.com.

SPECIAL MAGISTRATE

Opportunities now exist for appraisers and attorneys who are licensed in the State of Florida and meet the criteria to serve as an APPRAISER SPECIAL MAGISTRATE or an ATTORNEY SPECIAL MAGISTRATE for the 2009 tax cycle for the Value Adjustment Board of Martin County.

Instructions and applications may be obtained from Mary K. Vettel, Clerk of the Value Adjustment Board, 772-288-5926, or via Email at: mvettel@martin.fl.us. Information is also available on the Clerk's web-site at: clerk-web.martin.fl.us/clerkweb

APPLICATIONS MUST BE RECEIVED BY THE CLERK'S OFFICE BY AUGUST 15, 2009, TO BE CONSIDERED.



REFERRAL PROGRAM for members of RAMC

Miles Grant referral program will pay the referring realtor a 10% bonus upon their client joining Miles Grant Country Club on an annual basis. The referring realtor can earn from \$124-\$585 depending on the type of membership the referred client purchases. In order to make referral plan easier, Miles Grant is offering a complimentary summer membership to all members of RAMC. By doing this you can get a better feel for their wonderful club. You don't have to be a golfer or tennis player to join us, we have an active social calendar with Twilight Dinner, Friday A la carte dining and many special events throughout the summer months. You will be charged no dues for this summer membership. The membership ends October 31st.

The bonuses earned can be used at Miles Grant Country Club to cover merchandise purchases, pay golf fees, luncheon and dining fees.

Questions? Please call Bo Mullen at (772) 286-2220 ext 108 or email bomullen@milesgrant.net.



Pat Marks, Jill Keegan, Julia Sansevere, Cindy Capwell, Audrey Ballantyne, Francesca Morgan and Nadege Bernadin

On June 11, 2009 the Stuart-Martin County Chapter of Realtors® honored "Jammin' Jamaica" at their meeting at Piper's Landing.

**RAMC is looking for members who can:
 Speak ~ Write ~ Read
 Foreign languages for
 our data base.
 Thanks!**

**Email Elaine Elwell at
elaine@martin-realtors.org**



Candidate Joe Negron addresses Realtors and Affiliate Members at the July 14th Tuesday morning Marketing Session. Joe is endorsed by FAR for the Florida Senate, District 28 seat to replace Sen. Ken Pruitt who is retiring early.

Committee Volunteer Sheet

The best volunteers are usually the busiest people...just the people we need involved in RAMC...members who are active, successful professionals to guide the Association so that we are providing the programs, products and services that will help members be successful. We want the "best of the best" on our Team. Please indicate the committees on which you would like to serve based on your area of expertise or where your skills would be most beneficial.

❑ Awards: Administers the Association's awards program, i.e. REALTOR® of the Year, Affiliate Member of the Year; establishes guidelines, reviews applications/nominations, selects nominees, makes recommendations for Association awards and NAR, FAR and community awards to the Board of Directors. Time commitment: 4 - 5 mtgs per year.

❑ Commercial Investment: A Commercial Practitioners networking group that meets quarterly with commercial REALTORS® from Martin, St. Lucie and Indian River Counties Associations for education, property marketing and networking. Qualification: Commercial specialist interested in growing the CSRC (Commercial Society of the Research Coast). Time commitment: Qtrly mtgs.

❑ Finance: Establishes/maintains fiscally responsible budgets and reserve accounts that are responsive to the Strategic Business Plan. Qualification: Financial experience preferred. Time commitment: 4-6 mtgs per year.

❑ Government Affairs: Identifies, collects, analyzes and disseminates information concerning legislation and regulations that impact the business interests of members. Qualification: Interest in and knowledge of government affairs including local, state & national issues that affect our members. Time commitment: Monthly mtgs (if needed).

❑ Habitat for Humanity: Creates and conducts all RAMC Habitat for Humanity fund raising efforts. Time commitment: Monthly mtgs (if needed).

❑ Image & Public Relations: Promotes the importance & roles of REALTORS® & RAMC, designs marketing pieces to use in this promotion, investigates other marketing avenues. Time commitment: Monthly mtgs (if needed).

❑ Social: Coordinates various member networking activities, quarterly socials and will look at creating other social events to promote membership. Time commitment: Monthly mtgs (if needed).

❑ MLS: Maximizes property information systems including MLXchange, iMAPP and other vendors as identified by the committee. Qualification: Interested in improving and maximizing member's use of the MLS. Time commitment: Monthly mtgs (if needed).

❑ Professional Development: Based on member needs, delivers ongoing education for all members, including technology updates, trends and information, provides monitors for all classes. This committee will work to ensure that our membership is as Professional and Ethical as possible. Time commitment: Quarterly mtgs (more if needed).

❑ Residential Marketing: Conducts weekly Residential Marketing Sessions. Qualification: Should attend at least 75% of marketing sessions; knows many members by name; outgoing personality. Time commitment: Quarterly meetings + moderates approximately 6 marketing sessions throughout the year.

Your Name: _____

Office: _____

Email: _____

Please list any experience, education, interests, special skills or past volunteer work that you feel are relevant to the volunteer opportunities that you are interested in:

REALTOR® ASSOCIATION OF MARTIN COUNTY

43 SW Monterey Road, Stuart, Florida 34994
 (772) 283-1748 FAX (772) 288-0215
 www.RAMOnline.org

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SUMMER HOURS
RAMC CLOSSES AT 3PM ON FRIDAYS!
AUGUST

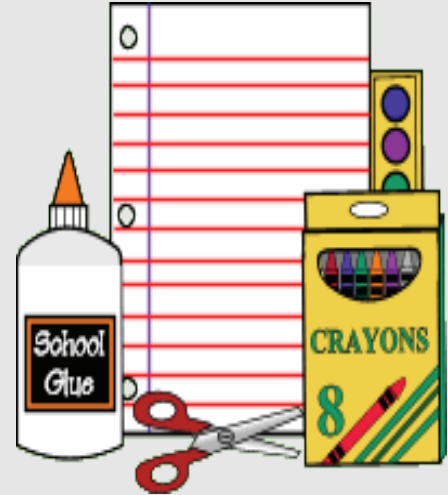
THE VISION OF THE REALTOR® ASSOCIATION OF MARTIN COUNTY, INC. IS TO MAXIMIZE REALTORS' PROFITABILITY.

School Supply Drive

RAMC will serve as a donation "Schoolhouse" for the Martin Volunteers 9th Annual School Supplies for Students Drive which serves students in Martin County schools from pre-school through high school who qualify for the free or reduced price lunch program. Bring school supplies to the August 4th & 11th Residential Marketing sessions or to the Association office anytime between now and August 13th. Don't have time to shop? Donate cash and we'll do the shopping for you. Let's help send these kids back to school with the tools needed to succeed.

School Supply Shopping List

- Loose leaf paper (college ruled)
- Ball point pens (box of 12)
- Pencils (box of 12)
- Colored pencils (box)
- 3-ring binders (1", 2")
- Subject notebooks
- Composition books
- Pencil boxes or cases
- 3" x 5" index cards
- Crayons (24 or 36-pack)
- Scissors (blunt or pointed)
- Glue (liquid or stick)
- 2-pocket folders
- Erasers (regular)
- Highlighters
- Rulers



August 2009 Association Calendar

Questions? Call 283-1748 Fax 288-0215 e-mail raofmc@martin-realtors.org
 Visit us on the web at www.RAMOnline.org

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
3	4 8:30 Residential Marketing Area 9, Map J	5 11:00 Supra Key Training 3:00 Professional Development Committee	6	7 9:00 Social Networking Basics
10 1:00 Public Records (IMapp)	11 8:30 Residential Marketing Area 9, Map K	12 11:00 Supra Key Training	13 8:30 BOD Meeting 9:00 Misrepresentation: Property Disclosure (3 CEU) 11:00 WCR Luncheon	14 9:00 Breakfast Club - ABC's of Dock Permitting
17 9:00 Basic MLS (3 CEU) 1:30 Advanced MLS (3 CEU)	18 8:30 Residential Marketing Area 9, Map L	19 11:00 Supra Key Training	20	21 9:00 Orientation Ramadan Begins at Sunset
24	25 8:30 Residential Marketing Area 10, Map M, N, Indiantown 3:30 Gov't Affairs	26 11:00 Supra Key Training	27 8:00 Certified Distressed Property Expert Designation Course	28 8:00 Certified Distressed Property Expert Designation Course
31	NAR Leadership Summit - Chicago, IL			

FAR Convention & Trade Expo - Orlando, FL