

Realtor Digest

A publication for and about our members.

March 2009

2009 FAR LEGISLATIVE AGENDA

ECONOMIC RECOVERY STARTS WITH REAL ESTATE

Property Taxes

In 2008, FAR's Executive Committee voted to support three of these initiatives: Amendments 3, 4 and 6 which provided targeted property tax and property assessment relief for certain properties. These include homestead property with wind hardening and renewable energy devices, private conserved lands and working waterfronts. All of these amendments, with the help of FAR, passed with over 60 percent of the vote. The Legislature must now pass implementing bills for these amendments, and FAR will work to ensure passage of these important bills in 2009.

Property Insurance

This session, FAR will lobby lawmakers to fund residential and commercial mitigation programs. Fortifying Florida homes and commercial structures against storm damage is critical to a competitive insurance market.

Affordable Housing

In 2009, FAR will continue to advocate to "Scrap the Cap" with regard to the Sadowsky Housing Fund, and to fund as much as possible to housing programs. FAR will also pursue legislation that creates a more favorable tax situation for Community Land Trusts, which are private, non-profit organizations that acquire and hold land for the benefit of the community.

Business Issues

Overall, FAR lobbyists are watching all aspects of the real estate business -- sales, leasing, and appraisals -- to ensure the Legislature's response to the current financial crisis doesn't produce an overcorrection or unintended consequences. We will need laws that are enduring, and won't hinder or overburden the business climate once the markets stabilize.



SAVE THE DATE!!

**April 14th & 15th
Tallahassee, FL**

- Briefing Sessions
- Events with Legislators
- Block Party

Go to FAR's website at www.floridarealtors.org for the most up-to-date information.



REALTOR® ASSOCIATION OF MARTIN COUNTY

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

REALTOR ASSOCIATION OF MARTIN COUNTY

Vision: Maximize Realtor Profitability

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Thank you...



2008-09 RPAC \$99 Club Members

Leon Abood	Elmira Gainey	Charles Ross
Jennifer Atkisson-Lovett	Richard Geisinger, Jr.	Colleen Sample
Thomas Baker	Cheryl Giannunzio	Julio Sanchez
Donna Banister	Rick Hartman	Julia Sansevere
Rick Boschen	Lynda Hillman	Diane Scott
Mary Easley Bradley	Bill Holmes	Larry Seegott
Judy Burkhardt	Marlene Katz	Walter Smith
Martin Carmody	Jim Keegan	Andy Spears
Jeff Chamberlin	Angie Laviano	Sally Stetson
Chris Clifford	Vince Laviano	Patrick Stracuzzi
Kathy Conard	Ed Long	Patrick S. Stracuzzi
Phil Dean	Sean Mann	Cathie Teal
William Dean	Dawn Mitchell	Devin Teal
David Derrenbacher	James Morgan	Jacqui Thurlow-Lippisch
Bob DeSantis	Stephen Osburn	Mary Ann Villalva
Patricia Duray	Bonnie Peters	Jim Weix
Stephen Dutcher	David Powers	Maria Wells
Debra Duvall	Kevin Powers	Deborah Wood
Doc Ellingson	Linda Prange	
Dennis Fadden	Sheila Rimer	

REMINDERS...

*Don't forget...
Spring Forward*



*Daylight Savings Time begins on
March 8th. Don't forget to set your
clocks forward on Saturday night be-
fore you retire for bed!*

Q1: Do you know what year DST was enacted?

Q2: Which states are excluded from DST?

Answers on Page 11.

MLS Billing:

If you have not received your MLS Dues bill in the mail, please contact Member Services Coordinator, Elaine Elwell at the Association Office or log-in to www.RAMConline.org.

Supra Billing - Being Mailed March 17th!

If you are using an ActiveKEY and have not received your bill from Supra, go to awp.gesecurity.com. If you no longer plan to use your key, all equipment MUST be returned by March 31st or you will be billed for the full year.

Please note that if you haven't come in to switch your old DisplayKEY for the new ActiveKEY system, you MUST do so immediately; all DisplayKEYS will cease functioning on April 6th, 2009.

It's About You!



New REALTOR® Members

Gregory Burrell - Keller Williams of the Treasure Coast
 Pamela Dykes - Coldwell Banker
 Daniel R. Goller - Better Homes and Gardens Real Estate Laviano & Associates
 Karen Gordon - Keller Williams of the Treasure Coast
 Janice Gross - Premier Realty Group
 Sean Laney - The Real Estate Company - Treasure Coast
 Tonya McDonald - Better Homes and Gardens Real Estate Laviano & Associates
 Kay Pearson - Nettles Coastal Realty
 Alden Peck - RE/MAX of Stuart
 Allan Schwartz - Keyes Company

New REALTOR® Office

#887 Rock Solid Realty
 7044 East Fish Lake Road
 Maple Grove, MN 55311
 (763) 441-6026 Fax (763) 441-6027
 SDR: Ronald Touchette

New Affiliates

Coastal Floors and Granite, LLC
 2525-2 SE Federal Highway
 Port St. Lucie, FL 34952
 (772) 219-7847 Fax (772) 220-5832
Anne Roberge

Jaguar Insurance
 900 S Federal Highway, #310
 Stuart, FL 34994
 (772) 781-8076 FAX (772) 781-8064
Jennifer Whitwam

Transfers

Shelly Barrett to Better Homes and Gardens Real Estate Laviano & Associates
 Linda Dawson to Real Estate of Florida
 Debbie Donahue to Keller Williams of the Treasure Coast
 Bilyana Drmanovic to Better Homes and Gardens Real Estate Laviano & Associates
 Donna Deuso to Real Estate of Florida
 Jeff Egizo to Real Estate of Florida
 Robin Keeley to Real Estate of Florida
 Betty Kohlus to Water Pointe Realty Group
 Nathan Ritchey to Real Estate of Florida
 Joseph Sabato to Prudential Florida Realty
 Eric Slifkin to Keller Williams of the Treasure Coast
 Nancy Theodore to Treasure Coast Realty

ATTENTION RAMC AFFILIATES!

This Ad Could be Yours!

Now accepting contracts for ad space
in the Realtor Digest for 2009.

For availability and rates, please contact Elaine Elwell, Member Services Coordinator at (772) 283-1478 or elaine@martin-realtors.org

Congratulations!

*Jeremy & Kait
Bingham*



January 24, 2009

Spotlight On . . .



Committee Chair:
Membership Committee

Drew Pittman, CRS, e-Pro

Real Estate Office / Position:
Drew Pittman Realty - Broker/Owner

Years in real estate: 7

Real Estate Specialty: Trailers, lots, orange groves, homes, gas stations, mini storage facilities, warehouses, condos, 55+ communities, modular homes, office buildings, spec homes (You know what spec homes are? Homes that you build and spec someone to buy).

Why did you want to serve as a Committee Chair:
I wanted to give back to the children of the World.

Former career/profession: Ham Salesman

What is your proudest moment as a REALTOR®?
When I was invited to dress up like a turkey at one of our marketing meetings.

What did you want to be when you were growing up?
Not sure I have grown up yet.

Favorite leisure activity: Writing up contracts

Favorite Pet: My Shih Tzu Hemingway who weighs in at 24lbs...he is a shihzilla

Favorite restaurant or food: EatsDelivered.com

Favorite movie or TV program: I have never watched a movie or TV but my favorite book "Getting to Yes" by Fisher and Ury

Favorite band/musical group: The Cure

Favorite vacation spot: Alagnak River, Alaska

Favorite Quote: *Don't wait for the storms to pass, learn how to dance in the rain.*

Who do you most admire and why? My girlfriend, Lauren, who has been by my side for almost 7 years through the good and the bad and has not yet dumped me for a younger guy.

What is something most people don't know about you? I was picked on in school

What does the Membership Committee do? Markets membership benefits to current & potential members. Coordinates member networking activities and quarterly social events.



Committee Chair:
Image & PR Committee

Sylvia Salenetri, e-Pro

Real Estate Office / Position:
Better Homes and Gardens Real Estate
Laviano & Associates

Years in real estate: 4

Real Estate Specialty: Waterfront condos and second homes

Why did you want to serve as Committee Chair? If you live in the river, you should make friends with the crocodile.

What is your happiest/proudest moment as a REALTOR®? Having a really successful first year in RE which resulted in the building of friendships and wonderful relationships with clients and other REALTORS®.

Former career/profession: Full-time Mom, Grandmom and Wife

What did you want to be when you were growing up?
A really good mom

Favorite leisure activity: Having fun with my grandkids

Favorite Pet: Lelu and Sunny Coconuts, my granddogs

Favorite restaurant: Ian's Tropical Grill

Favorite movie: This year: *Slum Dog Millionaire*

Favorite band/musical group: Dylan or Springsteen

Favorite vacation spot: Stuart

Favorite Quote: *Things turn out best for those who make the best of the way things turn out.*

Who do you most admire and why? My husband, because he's better than me at almost everything, except for selling real estate, and has been my boyfriend since we were 13.

What is something most people don't know about you? I'm from Santiago, Chile and am bilingual.

What does the Image and PR Committee do? Promotes the importance and roles of REALTORS® and RAMC. Also designs marketing pieces to use in this promotion and investigates other marketing avenues.

Learn More to Earn More

Code of Ethics

Date: March 12, 2009
 Time: 9:00am – 12:00pm
 CEU: 3
 Tuition: \$20 member if paid by 3/6;
 \$25 thereafter
 \$35 non-member
 Instr: Richard Fryer,
 President of IFREC

Satisfy both RAMC biennial Legal Liability course and NAR quadrennial Code of Ethics Cycle 3 course requirements by attending this Code of Ethics. You'll also receive 3 hours of continuing education towards your license renewal. Refreshments courtesy of Sandy Brownlow of Premier Plumbing, Inc.

Core Law

Date: March 12, 2009
 Time: 1:00pm – 4:00pm
 CEU: 3
 Tuition: \$20 member if paid by 3/6;
 \$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. Refreshments courtesy of Rock & Rita Fiore of Preferred Home Watch & Concierge. Call RAMC at (772) 283-1748 to register.

e-Pro Workshop

Date: March 27, 2009
 Time: 10:00am – 11:30am
 Tuition: FREE, but reservations are required
 Instr: Kaz Cisowski

Attending this workshop will teach you technology tips that will immediately help differentiate you from your competition! It covers the benefits of taking the online e-PRO certification course as well as the many beneficial technology tips you can apply right away.

Anyone who attends can receive a FREE full-featured Web Site. All attendees will also save \$25 when enrolling into the online e-PRO course. All existing e-PROs (and those currently enrolled in the course) who attend and bring a guest will receive an e-PRO pin (\$25 value).

e-PRO is the only online technology certification course offered by NAR and is the fastest growing certification course. It is recognized for elective credit in the designation requirements for CRS (Certified Residential Specialist), ABR (Accredited Buyer Representative), and CIPS (Certified International Property Specialist).

To register simply visit <http://ePROworkshop.InternetCrusade.com> or call toll free 866-ePRONAR (866-377-6627).



Verify CE Credits with DBPR

March 31st is quickly approaching. Is your license renewal due? Verify your due date and CE Credits with DBPR.

Follow these instructions to view your Continuing Education Credits online through the Department of Business and Professional Regulation (DBPR).

1. Go to: <http://www.myfloridalicense.com>
2. Click on Renew a license
3. If this is your first time using the site, 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 (Mon-Fri, 8am - 6pm and Saturday 10am - 2pm EST). Be sure to write down your ID and password.
4. If you have used the site before, under Path 2, click on GO and enter your ID and password.
5. Once logged on, click on My Continuing Education.

It is very important that you keep all your continuing education certificates to validate your coursework. They 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 these certificates to verify your attendance.



Breakfast Club: "Color My Listing Green"

Date: March 13, 2009
 Time: 9:00am – 10:00am
 Tuition: FREE, but reservations required

Using Green sells homes! Learn if your listings are green as Banks Clark of Environment, Safety and Health advises members on:

- What is Green?
- Why do buyers, sellers and agents want it?
- Who gives Green Certification?

Sell Green! Wear green to the Breakfast Club and get a chance to win a free class!

CHECK IT OUT!!!

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WATERFRONT

Real Estate Trend Indicator January 2009

Residential								Condominium				
Sold by # of Bedrooms				Inventories				Sold		Inventories		
Price Range	0-2	3	4+	09 Total Units	08 Total Units	2009	2008	Price Range	09 Total Units	08 Total Units	2009	2008
<\$99,999	19	7	1	27	5	226	133	<\$99,999	17	9	242	145
00 - \$199,9	3	25	7	35	14	587	698	00 - \$199,9	5	9	320	419
00 - \$299,9	5	7	5	17	17	444	689	00 - \$299,9	3	5	235	223
00 - \$399,9	0	4	4	8	6	282	432	00 - \$399,9	6	3	149	173
00 - \$499,9	0	1	0	1	5	211	265	00 - \$499,9	0	3	73	120
00 - \$599,9	0	0	1	1	2	121	183	00 - \$599,9	1	2	30	60
00 - \$699,9	0	0	0	0	6	83	111	00 - \$699,9	0	0	25	34
00 - \$799,9	0	1	1	2	2	66	77	00 - \$799,9	1	0	21	19
00 - \$899,9	0	0	0	0	0	50	68	00 - \$899,9	0	0	9	18
00 - \$999,9	0	0	0	0	0	31	36	00 - \$999,9	0	0	9	9
- \$1,499,9	0	0	0	0	2	98	85	- \$1,499,9	0	0	22	21
5 - \$1,749,9	0	0	0	0	0	23	16	5 - \$1,749,9	0	0	4	6
5 - \$1,999,9	0	0	0	0	0	26	33	5 - \$1,999,9	0	0	6	4
- \$2,499,9	0	0	0	0	0	26	22	- \$2,499,9	0	0	1	7
5 - \$2,999,9	0	0	0	0	0	13	21	5 - \$2,999,9	0	0	0	2
- \$3,499,9	0	0	0	0	0	8	6	- \$3,499,9	0	0	0	0
5 - \$3,999,9	0	0	0	0	0	7	9	5 - \$3,999,9	0	0	0	0
- \$4,999,9	0	0	0	0	0	4	6	- \$4,999,9	0	0	0	0
\$5,000,000	0	0	0	0	0	13	14	\$5,000,000	0	0	0	0
Total Units	27	45	19	91	59	2,319	2,904	Total Units	33	31	1,146	1,260
Avg Price	104,000	179,884	254,755	171,121	331,966	495,963	489,332	Avg Price	182,341	210,284	284,035	323,733
Med Price	72,500	146,500	203,000	139,950	255,000	279,900	295,000	Med Price	99,900	165,000	214,450	239,000
Total Val	2,808,000	8,094,800	4,840,350	15,743,150	19,585,980	1,526,18,099	1,423,957,269	Total Val	6,017,250	6,518,800	325,503,613	408,227,873



Solds by Financing Type Residential

Type	2009	2008
Assum	0	0
Cash	38	20
Conv	34	38
FHA	18	0
VA	1	1
Seller	0	0
Other	1	0

Absorption Rate Residential

2009	2008
25.48	49.22

Solds by Financing Type Condo

Type	2009	2008
Assum	0	0
Cash	27	21
Conv	6	9
FHA	0	0
VA	0	0
Seller	0	0
Other	0	1

Absorption Rate Condo

2009	2008
34.73	40.65

Solds by Number of DOM Residential

DOM	2009	2008
1-30	27	10
31-60	11	6
61-90	10	4
91-120	8	6
121+	35	32

Solds by Number of DOM Condo

DOM	2009	2008
1-30	7	5
31-60	2	0
61-90	3	6
91-120	5	2
121+	15	18

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.

Based on MLS information from the Realtor Association of Martin County, Inc.

Multiple Listing Service



TIP #34

First Right of Refusals Can Remain Active

- MLS has a policy regarding First Right of Refusals ~ those instances where a seller accepts a contract with a contingency that provides a First Right of Refusal, but still wants their property actively marketed.
- Listings with First Right of Refusals can now remain with an Active status in MLS only if the terms of the contingency are clearly and specifically spelled out in the first line of Broker and Public Remarks.
 - A good example of this policy's use is: a seller accepts a contract that is contingent upon the buyer selling their own home providing that buyer with a First Right of Refusal in the event that the seller receives another offer on their home while it is still being actively marketed. This listing may remain as Active in the MLS only with the Public and Broker Remarks sections having been changed to reflect the First Right of Refusal.
 - A bad example (one that doesn't fall under this policy) is: a seller accepts a contract with a 10-day clause for inspections. This listing would be placed in Pending or Pending with Contingency status in the MLS.
- Once the First Right of Refusal clause has been satisfied or removed, the listing status is to be changed to Pending or Pending with Contingency.
- If the contract falls through and the property is to remain with an Active status in MLS, then the contingency information is to be removed from the first line of Broker and Public Remarks.
- Listings with all other contingencies must be placed in the Status Pending w/Contingency.

Reminder:

The new PCS field can only be used for those Short Sale listings that have a signed Addendum stating that the listing can remain in an active status and continue to take back-up offers.

If you have chosen No in the Short Sale Addendum field, you will not have access to the PCS status.



Tour Schedule

March 3 to April 28

Map	Area	Tour Date	Cut-off 5pm
I	7	3/3/09	2/27/09
G	8	3/10/09	3/6/09
R, S	14	3/17/09	3/13/09
Q, T	14, 16	3/24/09	3/20/09
O, P	12	3/31/09	3/27/09
J	9	4/7/09	4/3/09
K	9	4/14/09	4/10/09
L	9	4/28/09	4/24/09

This and That...



February Program Sponsors

Residential Marketing:

Rock & Rita Fiore
Preferred Home Watch & Concierge

Nicole Mier
Rivercrest Insurance

Suzanne Granfield
Seacoast National Bank

Kerri Russell
Real Estate Showcase

Breakfast Club:

Thomas Winter
Thomas Winter Photography

Core Law:

Kerri Russell
Real Estate Showcase

Orientation:

John Uhle
John Uhle & Associates

Basic MLS:

Michael Steffen
National Building Inspections

CRS 206:

Beverly Bray
Sterling Mortgage

James Childre
National Property Inspections

Christine Campbell-Gabor
Top Notch Homewatch

Paul Patten
Gulfstream Business Bank



BEFORE

AFTER

Seeing is believing! On February 6th, RAMC Breakfast Club "**How to Make Buyers Love Your Listings**" showcased professional stager Cat Whitehurst as she transformed the above vacant home into a showcase!

Florida Association of Realtors® Installs 2009 Officers

The Florida Association of Realtors® (FAR), the state's largest professional association, recently installed its 2009 officers:

- President Cynthia Shelton, CCIM, CRE, a broker and director of investment sales, Colliers Arnold Associates Inc. in Orlando.
- President-Elect Wendell Davis, CRB, GRI, broker, Watson Realty Corp. in Jacksonville.
- Vice President Patricia Fitzgerald, CRB, CRS, GRI, broker-owner, Coastal Properties in Jupiter.
- Treasurer Summer Greene, CRB, GRI, a broker and regional manager, Prudential Florida 1st Realty in Fort Lauderdale.
- Secretary Dean Asher, GRI, broker-owner, Don Asher & Associates in Orlando.



President Cynthia Shelton

The association also installed 13 new district vice presidents, who represent different areas of the state.

The new state association leaders say that they will work to make sure the FAR voice is heard in 2009, regarding legislative, regulatory, economic, international, property rights and other issues of interest not only to Florida Realtors, but to all of the state's residents and visitors.

2009 FAR President Shelton says she wants to help Florida Realtors "demonstrate to consumers that using a Realtor adds value to their real estate transactions – that having a well-trained, well-educated, professional Realtor work on their behalf is one of the wisest, most sound business decisions they can make."

FAR ~ NAR News...



RPAC UPDATE FROM FAR...

2009 will be a year of great effort and triumph in Florida. With a legislative agenda focused on economic recovery - and our knowledge that real estate is central to a recovery - we must speak with a united voice. Through your efforts, and with the help of RPAC, REALTORS will see great progress towards getting our state's economic engine running again.

In addition to our legislative efforts, we can have long term success by taking matters into our own hands and changing the state Constitution. The FAR Board of Directors has voted to support a Constitutional Amendment that would place a cap on local government revenues.

How do I know we can be successful in this effort? Because over the last two years, the Florida Association of REALTORS®, through your action, has been an integral part of the passage of initiatives focused on bringing relief to the real estate industry in Florida.

We must now use our momentum to move forward aggressively.

As you speak with your colleagues I ask that you direct everyone to sign the petition for the Your Dollar, Your Decision citizens initiative. Designed to help curb excessive government spending through reasonable revenue caps and spending limits, but an initiative that can be pierced by the local voters, it is your signature that can ensure that this initiative finds its way to a ballot. For more information please visit www.nfib.com/object/YourDollarYourDecision.

YOUR RPAC INVESTMENT PAYS OFF!

- RPAC protects your income and maintains your commissions by fighting a tax on services.
- RPAC educates and elects policy-makers who support REALTOR® issues.
- RPAC helps you sell more homes by improving the quality of life in our communities and marketability of property in our neighborhoods.
- RPAC opposes onerous constitutional amendments, like Hometown Democracy, from finding their way to a ballot.
- RPAC elected 94% of our endorsed candidates in 2006.
- RPAC contacted millions of voters to promote REALTOR® candidates and support our Quality of Life issues.

NEW RADIO SHOW REAL ESTATE TODAY



NAR is actively engaged on numerous fronts in helping REALTORS® succeed through these challenging times. So they are pleased to announce the launch of one of those initiatives – NAR's weekly two-hour talk radio show, Real Estate Today.

The show helps build consumer confidence in the market and in the long-term value of real estate to help bring buyers back into the market.

Real Estate Today will also show consumers why REALTORS® are the most credible, trusted source of real estate information, and convince them that using a REALTOR® when buying, selling, or investing in real estate is the smartest decision they can make.

Real Estate Today will air online at www.RETRadio.com – visit the site

anytime after the premiere to listen to current or past programs.

Satellite radio subscribers can hear Real Estate Today on America's Talk, XM Channel 158, Saturdays 5-7 p.m. EST; Talk Radio, XM Channel 165, Saturdays 1-3 p.m. EST; and Stars, Sirius-XM Channel 102, Saturdays 6-8 a.m. and Sundays 9-11 a.m. EST.

REMINDER: Major RESPA Reform Published



A [preliminary review](#) by NAR of a final rule implementing changes to the [Real Estate Settlement Procedures Act](#) indicates HUD amended earlier versions to address many NAR concerns. Among the improvements is the elimination of a proposed mandatory closing script to be read by settlement officers. NAR will continue to review the rule, which will be implemented over one year with mandatory compliance beginning Jan. 1, 2010.

NAR HOLDS WEBINAR ON NEW RESPA RULE

NAR held a webinar on Wednesday February 4, 2009 with RESPA Attorney Phil Schulman covering the major provisions of the new RESPA rule set to go into effect January 1, 2010. Schulman discussed the new Good Faith Estimate, the new HUD-1, and a number of other provisions important to real estate agents, brokers, and others in the broader real estate industry. Schulman also gave his perspective on the likely prospects of lawsuits by the NAHB and NAMB dealing with "required use" and yield spread premium respectively.



Area Happenings...



Date: March 4, 2009
 Time: 3:00pm - 4:00pm
 Topic: "Global Networking Online for FREE"
 Location: Keller Williams
 819 S Federal Hwy, Stuart

All are invited to attend and join this newly created committee, whose goal is to find ways of bringing more business to WCR members from the global marketplace, chaired by Jane McAllister. Please RSVP to Jane at 561-756-0891 or janeb@kw.com.



Date: March 15, 2009
 Time: 5:00pm - 8:00pm
 Event: "Erin Go Bragh"
 Lucky St. Paddy's Day Bash & Vendor Fair
 Location: Lonestar,
 1638 SE Federal Hwy, Stuart

This is a WCR Fundraiser for the Chapter's Scholarship Fund as well as to subsidize WCR officers' and members' travel to state and national meetings. A further, very important goal is to raise money for Frank Lorito and his family. Frank is a fellow Realtor who works at Keller Williams in Stuart and is a member of the Realtor Bowling League. He has been diagnosed with an unstoppable disease and is uninsured. The cost is \$15.00 per person or \$25.00 for two which includes your first beer.



Local REALTORS® Build for Habitat For Humanity

More than 55 members of the Realtor Association of Martin County joined with Habitat for Humanity of Martin County on January 29th and 31st during Realtor Volunteer Days in Indiantown.

Local Realtors worked on two homes under construction by hanging roof trusses and site clean-up. One of the homes is a 3 bedroom/2 bath and will be occupied by the Reginald Perkins Jr/Rosia Pierce family, the other is a 3 bedroom/2 bath home and it will be occupied by the Bulmaro and Nayeli Perez family. Realtors from offices throughout Martin County participated.

"The Realtors in Martin County are pleased to be able to assist Habitat for Humanity in the building of affordable homes in our community," said Joanne Schart, Chair of the Habitat for Humanity Committee for the Realtor® Association of Martin County.

On the loss of Habitat for Humanity International Founder: The following is a statement by NAR President Charles McMillan:

"The National Association of Realtors® mourns the loss of Habitat for Humanity International founder Millard Fuller, who died Tuesday, Feb. 3 at the age of 74. We extend our sincerest sympathies to his family and friends.

Mr. Fuller's tremendous contribution to increasing decent, affordable housing and helping more than a million individuals achieve the American dream of homeownership will live on as a tribute of his life's work and passion.

Although we are saddened by this news, Realtors® look forward to continuing our work with Habitat for Humanity and helping even more families on their path to homeownership."

Technology. . .

MONTHLY TECH TIP ~ By Nathan Ritchey

Electro-Safety

If you are anything like me you use your computer (laptop) to run your entire life. Given that so much is at stake with a definition like "entire life" some precautions should probably be taken while considering the what ifs of a life without all of the conveniences we've come to take for granted at our fingertips every day. First and foremost, the information that is contained within your computer has quite a few levels of importance, the first being the ease it adds to our lives, from paying bills to managing contacts, oceans of applications and information both personal and professional. There are so many ways to utilize the technology of our portable devices that the list is seemingly endless. Which brings me to my point, why risk losing any of the information on your computer? Back it up! There are a number of ways to back up the information on your computer such as an external hard drive (too many to list, I would choose something inexpensive that worked well with your particular model) There is a Flash Drive called IRONKEY that encrypts all of your information as well as code securing it. The basic model is \$80.00 which may seem a bit pricey for a 1GB flash drive but how secure do you want your info? If you are someone who takes your notebook on the go you may want to consider Lo-Jack for your computer. With this system, should your laptop go missing, it can be tracked and retrieved by local police. Not to mention the ability to remotely delete sensitive information. It's a rough place out there and one of the most stolen items is the laptop. (Check out the stats they are staggering) protect yourself, get a laptop cable and/or keep copies of your information, or put your information on a secure web based holding site. Not doing it until it is too late is simply not an option.



CRS instructor, Robert Morris, CRS with member/student Beverly Antopol, GRI, e-Pro at the CRS 206 class held February 12th & 13th.



Most Supra Lockboxes are on a Timed-Access schedule. This means that when Daylight Savings Time begins on March 8 many lockboxes will only be accessible between 9 AM and 9 PM. Please plan your showings and inspections accordingly. For more information on timed access, including how you can set custom times on your boxes, contact Jeremy at RAMC Jeremy@martin-realtors.org.

Please note that if you haven't come in to switch your old DisplayKEY for the new ActiveKEY system, you MUST do so immediately; all DisplayKEYS will **CEASE** functioning on April 6th, 2009.



DST answers from page 2:
Q1: 1966, Q2: Arizona & Hawaii

Thomas Winter Photography

Creative Real Estate Imaging

see for yourself at:
www.thomaswinter.com/realestate

772.463.8256
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Maria Reyes, 772.370.4720
Christina Tucker, 772.370.3290



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March 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
2	3 8:30 Residential Marketing Area 7, Map I 4:00 Finance Committee	4 11:00 Supra Key Training 3:00 WCR-Global Networking	5 8:30 Board of Directors Meeting	6
9 10:00 Image & PR Comm	10 8:30 Residential Marketing Area 8, Map G	11 11:00 Supra Key Training	12 9:00 Code of Ethics - Dick Fryer (3 CEU) 1:00 Core Law - Dick Fryer (3 CEU)	13 9:00 Breakfast Club - "Color My Listing Green"
16 9:00 Basic MLS (3 CEU) 1:30 Intermediate MLS (3 CEU)	17 8:30 Residential Marketing Area 14, Map R & S 9:30 Habitat Comm 3:30 Gov't Affairs Comm	18 11:00 Supra Key Training 3:00 Professional Development Comm	19	20 9:00 Orientation
23 	24 8:30 Residential Marketing Area 14 & 16, Map Q & T	25 11:00 Supra Key Training	26	27 10:00 e-Pro - Caz Cisowski
30	31 8:30 Residential Marketing Area 12, Map O & P			