



Greater Gateway Association of REALTORS®, Inc.

OUTLOOK

Remember WALL:

- Walk
- Around
- Lights off
- Lock doors

In This Issue

| | |
|-----------------------------|--------|
| From the Board Room | Page 2 |
| Eye on Washington | Page 3 |
| Government Affairs Update | Page 4 |
| Proficiency Exam Schedule | Page 4 |
| SIR/MLS Scoop | Page 5 |
| ACT | Page 5 |
| Young Professionals Network | Page 6 |
| Repeal Failed Programs | Page 7 |
| Legislative Update | Page 7 |
| Member News | Page 8 |
| Affiliate Sponsors | Page 9 |

What's Happening

| | |
|--------------|------------------------------|
| April | |
| 1 | Proficiency Course/Exam |
| 6 | HUD Training Seminar |
| 9 | Proficiency Course/Exam |
| 12 | Affiliates Committee Meeting |
| 14 | RPAC Auction |
| 22 | GGAR Office Closed |
| 27 | Proficiency exam only |

PARTY LIKE A ROCK STAR!



2011 RPAC AUCTION

Thursday, April 14

Moose Lodge, Edwardsville (7371 Marine Road)

Doors/silent auction/Italian buffet open at 6 p.m.
Live auction begins at 7:30 p.m.

\$10/person

RSVP to GGAR by Wednesday, April 6
general@gatewayrealtors.com, 618-692-8300

This coupon good for one
All-Access Pass
\$30
Includes \$10 event admission,
\$20 RPAC donation, and a
swag bag full of fabulous items!
Expires March 30, 2011
Limited quantity - redeem your coupon today!

EVEN MORE WAYS TO WIN GREAT PRIZES:

- * **ARRIVE AT THE EVENT DRESSED AS YOUR FAVORITE ROCK STAR OR GROUPIE - BEST OUTFIT WINS!**
- * **PARTICIPATE IN THE ROCK STAR TALENT SHOW AND GIVE YOUR BEST MUSICAL PERFORMANCE - MOST VOTES WINS! (CONTACT GGAR AT 618-692-8300 TO REGISTER YOUR ACT.)**
- * **PLAY ROCK STAR TRIVIA PRESENTED THROUGHOUT THE EVENING - CORRECT ANSWERS WIN!**

All proceeds benefit the REALTORS® Political Action Committee, the voice of real estate. Learn more at <http://www.realtor.org/government-affairs/rpac>. RPAC, the REALTORS® Political Action Committee, solicits contributions from members and uses those funds to help protect and advance the public interest in the real estate industry, including the promotion of fair housing, equal opportunity, and the real estate industry. Contributions to RPAC are not deductible for federal income tax purposes. Contributions to RPAC are not eligible for any other tax benefits. Contributions to RPAC do not constitute an offer of insurance or any other financial product. Copy of reports for Illinois RPAC are on file and available for purchase from the State Board of Elections, Springfield, Illinois.

Give your best musical performance during the event's rock star talent show. It's your night to shine . . for a great cause!

Visit the Member Events page at gatewayrealtors.com for complete details.

| | | | |
|---|--|------------------------------------|--|
| Officers: | | SIR/MLS Governors: | |
| Chairman of the Board | Jenni Beck, e-PRO, GRI, Beck Group Realty, Inc., | David Cisler | 635-2244 |
| Chairman-Elect | Joy Wofford, CRS, e-PRO, GRI, RE/MAX Realty Centre | Norma Kasten, ABR, CRS, e-PRO, GRI | 655-1188 |
| Vice Chairman | Sandy Michel, Real Living Vandalia Real Estate, Inc. | Ed Kleber | 654-5575 |
| Past Chairman of the Board | Rick Edwards, Century 21 Seniker-Edwards | Rick Lauschke | 465-1637 |
| Directors: | | Committee Chairpersons: | |
| Marna Asbury, Olin Community Credit Union | | Affiliates | Michelle Blom 377-7755 |
| Kevin Botterbush, Botterbush & Associates | | Awards | Richard Rolfingsmeyer, CRB 655-1188 |
| Jill Cummings, ABR, CRS, RE/MAX Preferred Partners | | Budget and Finance | David Lauschke 465-2966 |
| Dave Erutti, Bev George & Associates, Town & Country | | Bylaws | Norma Kasten, ABR, CRS, e-PRO, GRI 655-1188 |
| Tammie Fleming, Prudential One Realty Centre, Granite City | | Comm. Involvement | Debbie Conreux 656-8616 |
| Rosetta Heavner, GRI, Landmark Realty, Bethalto | | | Pat Walker 655-4100 |
| Tammy Owens, CRE, RE/MAX Alliance | | Education | Bev George, ABR, CRB, CRS, e-PRO, GRI 656-1188 |
| Linda Wheaton, e-PRO, Landmark Realty | | Golf Outing | Justin Huneke 656-0057 |
| | | | Chris Seniker 372-4535 |
| | | Grievance | Roger Reeves, ABR, e-PRO, GRI 346-7000 |
| | | Legislative | Julie Lading, GRI 655-4100 |
| | | Membership | Jill Cummings, ABR 655-1188 |
| | | MLS | Doug Hartmann, CPM, CRB, CRS, GRI 344-7900 |
| | | Nominating | Chris Seniker 372-4535 |
| | | Prof. Standards | Sharon Jones, ABR, GRI 288-7100 |
| | | RPAC | Dave Erutti 288-0000 |
| | | | Jen Teske 288-0000 |
| GGAR Staff: | | | |
| Al Suguitan, e-PRO, GRI, RCE, President and Chief Operating Officer | | | |
| Doris Stephens, Director of Administrative Services | | | |
| Lori Eder, e-PRO, Marketing and Communications Manager | | | |
| Jessica Newbold, Governmental Affairs Director | | | |
| Jeanie Leitschuh, Administrative Assistant | | | |
| Newsletter Staff: | | | |
| Al Suguitan, CAE, e-PRO, GRI, RCE, Publisher | | | |
| Lori Eder, e-PRO, Editor | | | |

From the Board Room

The Board of Directors met on March 17, 2011 and discussed or approved the following items of business:

Administrative - Al Suguitan:

1. Accepted the February minutes.
2. Accepted the financial report subject to audit.
3. Motion made and approved to donate \$1,000 to the Japan relief effort.



Education - Doris Stephens:

1. Stephens reported on upcoming proficiency courses and exams that are scheduled for Saturdays and evenings April through August. Additional dates will be added throughout the year.

Government Affairs - Al Suguitan:

1. Suguitan reported that Jessica Gray is no longer the Governmental Affairs Director for GGAR and that she has taken on the responsibility of running the RPAC 100% Ask Campaign for the Illinois Association of REALTORS®.
2. Suguitan reported that Gray's replacement is Kyle Anderson, who has a strong background in the political field and will be an asset to GGAR.
3. Motion made and approved to **oppose** the 1 percent sales tax increase recommended by the Madison County school district.

Supra - Doug Beals:

1. Doug Beals updated the Board of Directors on the evolution of the Supra lockbox system and the roll-out of a new and improved Supra lockbox (enhancements includes a larger key container and easier shackle release).



Reform and Long-Term Extension of National Flood Insurance Program Needed

The National Flood Insurance Program (NFIP) is essential to a properly functioning real estate market. It ensures access to affordable flood insurance for 5.6 million American home and business owners in 21,000 communities nationwide where the insurance is required to obtain a federally related mortgage.

Recently, the House Financial Services Subcommittee on Insurance, Housing and Community Opportunity held the first hearing on legislative proposals designed to reform the NFIP. The National Association of REALTORS® (NAR) reaffirmed its long-standing support for strengthening the NFIP for the long-term to prevent undermining the real estate market recovery.

NAR strongly supports reauthorizing the NFIP for a minimum of five years. The current authority expires September 30, 2011. This authority is the latest in a long line of stopgap measures that have exacerbated uncertainty in recovering real estate markets. Since September 2008, authority for the NFIP has been extended nine times and twice was allowed to expire for multiple weeks at a time, immeasurably shaking investor confidence. During the June 2010 "lapse," more than 45,000 transactions were delayed or cancelled according to NAR survey data.

Additionally, NAR supports strengthening the long-term viability of the NFIP by expanding coverage to include business interruption and loss of residential use, which encourages participation, indexing coverage limits that have not been updated despite inflation since 1994, and ensuring that the owners of repetitive loss properties pay insurance rates that reflect the full risk to the property. These reforms will help increase funds for the NFIP, help property owners recover from flood losses, and decrease future federal assistance when underinsured properties suffer flood losses.

While some groups have called for the NFIP to be privatized, NAR strongly opposes any efforts to move the program towards privatization. The NFIP was created and continues to address an ongoing failure of the private market to provide access to affordable flood insurance. The private market would guarantee neither the availability nor the affordability of property insurance to protect against flooding, one of the most expensive natural disasters in the U.S. Without this program, the only way for many owners to rebuild after a flood would be for the federal government to provide post-disaster rebuilding assistance – using taxpayer dollars.

NAR will continue to seek the major reforms that are necessary to strengthen the long-term viability of the program and looks forward to working with the Subcommittee to ensure the continued availability of affordable flood insurance.

For more information, please visit <http://www.realtor.org/politicaladvocacy/nfip>.

Government Affairs Update

By Jessica Gray

The Village of Swansea held their final Ad Hoc committee meeting to discuss their proposed inspection ordinance on Saturday, February 12. The committee reviewed statements made by citizens at the public hearing held in January.

As a reminder, the proposed ordinance will affect rental property, not single-family units. The following changes were inserted into the draft proposal:

- * Occupancy inspections will be good for two years. An inspection will be triggered by a change in occupancy but will not occur more often than every two years.
- * Occupancy permits are required at the change of occupancy.
- * Landlords will be required to register with the Village on an annual basis.
- * The proposed fee structure will be:
Inspection - \$50; Landlord registration - \$10 or \$25 (flat annual fee); Occupancy permit - \$10

This draft will be presented to the public at another public hearing prior to a final vote by the Village Trustees.

FINAL REMINDER! The 35th Annual IAR Capitol Conference will be held on Tuesday, April 5 in Springfield. Capitol Conference offers attendees the unique opportunity to learn about current

legislative issues and political developments and allow you to discuss the REALTOR® agenda with your state legislators.

The event begins at 11 a.m. with registration, lunch, and a legislative briefing held at the Springfield Hilton. Capitol visits will commence after lunch, with a legislative reception following at the Hilton. The registration fee is \$30 until March 24, of which GGAR has agreed to pay \$15. After March 24, you must pay the walk-in registration fee of \$40 and GGAR will not offer assistance. Anyone interested in attending Capitol Conference should contact GGAR by calling 618-692-8300.

It has been an honor and pleasure serving as your local Government Affairs Director. GGAR's membership is full of vibrant, smart, and energetic REALTORS® who made my time as your GAD an experience I will always fondly remember.

I look forward to continuing to work with your membership in my new endeavor with the RPAC 100% Ask program. I would like to thank all of you for the support and enthusiasm you gave to all of the Government Affairs programs for the association. I am confident that my replacement, Kyle Anderson, will keep GGAR moving in a positive direction.



GGAR is offering the proficiency course/exam on the following dates (only one course date is necessary to fulfill the proficiency requirement):

Saturday, April 9, 9 a.m.-3:30 p.m., Course/exam

Wednesday, April 27, 9 a.m., Exam only

Wednesday, April 27, 2 p.m., Exam only

Tuesday, May 17, 6:30-9:30 p.m., Course only

Wednesday, May 18, 6:30 p.m., Exam only

Saturday, June 11, 9 a.m.-3:30 p.m., Course/exam

Saturday, August 20, 9 a.m.-12 p.m., Course/exam

Tuesday, June 14, 6:30-9:30 p.m., Course only

Wednesday, June 15, 6:30 p.m., Exam only

Saturday, July 16, 9 a.m.-12 p.m., Course/Exam

Monday, July 18, 6:30-9:30 p.m., Course only

Tuesday, July 19, 6:30 p.m., Exam only

Wednesday, Aug. 10, 6:30-9:30 p.m., Course only

Thursday, August 11, 6:30 p.m., Exam only

Visit gatewayrealtors.com for details, registration forms, and additional courses.



SIR/MLS SCOOP

On March 16, SIR/MLS, Inc. launched a new Property Type called Auctions. This category will be separate from Residential, Commercial, Land, and Multifamily but may include any of those Property Types.

You will notice some distinct differences on the Property Displays for Auction listings. On Auctions, the List Price will be replaced by the Estimated Market Value, a price that may or may not reflect the actual sell price expected at the auction. The display will also list the auction date/time/location as well as the type of auction (Reserve, Absolute, or Government). Homes listed on government websites such as HUD or homes sold through an offer/counteroffer process will not be located in the Auction section.

Rules and Regs

1. Auction listings are allowed in the MLS.
2. All property types can be sent out to the Internet.



Please contact SIR/MLS at 618-343-3030 for assistance.

Listing Errors and Omissions

1. Photos - auctions require a photo (all other MLS photo rules apply)
2. Definition of Auction: Also called public sale; offered on a specific date. An auction is a publicly held sale at which real property is sold to the highest bidder in which all bidders have immediate knowledge of other bids. Limited time periods to accept offers are not to be considered Auctions.
3. Estimated Market Value (EMV) is a required field. The EMV is an educated opinion of the true market value and does not reflect the expected auction price. Any monies required as a buyer down payment must be listed in the form of a percentage or whole dollar amount. Auctions may be listed for sale until the date of auction.
3. Change of Status - Non-disclosure of a change in the listing status. Per MLS rules and regulations, brokers have four calendar days to change the status. Government Auctions are exempt from using the closing date as a measure of time for status change "closed." Government auctions must change the status within four calendar days of the public record recording sale date. This is to include but not limited to the statuses "pending," "keep showing," "closed," "expired," "withdrawn," and "terminated".



Our next Affiliates Committee meeting will be held on Tuesday, April 12 at 8:30 a.m. at the association office. Any affiliate member may join the Affiliates Committee. If you are interested in serving on this committee, please contact GGAR at 618-692-8300.

We would like to recognize the winner of the 2011 Affiliate of the Year award, National Property Inspections. Please join us in congratulating them on this well-deserved honor!

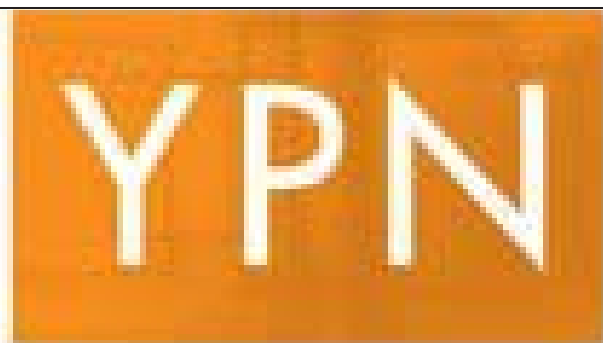
The Affiliates Committee is looking for additional topics for our next Lunch and Learn seminar. Right now we're discussing having a potpourri of topics - all ideas are welcome and should be forwarded to Marna Asbury at Masbury@scu.org.

The Affiliates Committee is excited to "Party Like a Rock Star" at the upcoming RPAC Auction on Thursday, April 14. Come on out and bid on your favorite items and participate in the talent show (register your act with GGAR by calling 618-692-8300)!

The Affiliates Committee meeting schedule for 2011 is: April, May, June, August, October, and December on the 2nd Tuesday of each month at 8:30 a.m. at GGAR. It's a great opportunity to meet other affiliate members and get involved with projects that have great potential for networking.

The Affiliates Committees is composed of lenders, appraisers, housing inspectors, home improvement companies, title companies, community and government offices, local newspapers, and construction services. Our goal is to enhance vendor relationships with REALTORS.

Michelle Blom, Community Title & Escrow, Chairman
Donna Thornton, Southern Illinois Real Estate Title Center, Vice Chairman
Maureen Donaho, Chicago Title Insurance Company, Secretary
Marna Asbury, Scott Credit Union, Board Representative



REALTOR® Magazine
Young
Professionals
Network

www.REALTOR.org/ypn

YPN of Southern Illinois Meeting

Are you interested in being a part of a local network of Young Professionals in the real estate business?

Join the YPN of Southern Illinois!

Wednesday, April 20

Stonewolf Golf Club - Fairview Heights

5:30 p.m. - 7:30 p.m.

FREE appetizers compliments of First Bank!

Please email Kati@myRASI.com to RSVP here for this mixer.

Thank you, First Bank, for sponsoring the appetizers!



REPEAL Failed Government Programs

By Congressman John Shimkus

The Republican majority in the U.S. House is taking a close look at a variety of programs that have been implemented over the past two years but are failing and costing taxpayers millions of dollars. Two of these are housing programs.

The Neighborhood Stabilization Program (NSP) was established in the law that bailed out Fannie Mae and Freddie Mac (which I opposed at the time).

Originally, \$4 billion was set aside for this program. Additional



funds were added in the stimulus and financial services reform bills (which I

also opposed). On March 16, the House voted to end the program and prevent \$1 billion in unspent funds from being spent.

The NSP was a bailout for real estate speculators, lenders, and others who made bad financial decisions. And what happened, the program funded local government buyouts of these properties...which doesn't help the economy at all. In addition, a HUD Inspector General report found multiple misuses of NSP funds and a lack of tracking to provide evidence that program was working.

The Home Affordable Modification Program (HAMP) was part of the President's Making Home Affordable agenda.

The goal was to help three to four million homeowners avoid foreclosure. Yet as of December 2010 only 522,000 modifications were in place - at a cost of \$1 billion. And more than that number were dropped from the program. The Congressional Oversight Panel noted that the program isn't preventing foreclosures, it's just delaying them.

A bill terminating the HAMP program and preventing \$30 billion in TARP funds from being spent was voted on in the House on March 29.

We need to encourage economic growth, not interfere in the marketplace and add costs to business.

LEGISLATIVE UPDATE

By Congressman Jerry Costello

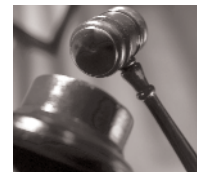
Recently, I wrote to you about setbacks facing the real estate market and our efforts to find solutions, from preventing home foreclosures to finding ways to restore consumer confidence and encouraging homeowners to take advantage of record low interest rates to refinance their mortgage or purchase a new home. As a member of the Congressional Real Estate Caucus, I remain committed to ensuring the long-term vitality of the housing market, and I wanted to point to recent statements on this matter from the National Association of REALTORS® (NAR).

Last month, during testimony provided before a congressional committee, NAR stressed to members of Congress that responsible, sustainable home ownership must be the goal when moving forward with federal legislation concerning the housing market. Tying home ownership not just to the strength of the real estate market but also to our nation's broader fiscal health, NAR emphasized that

home ownership is a pillar of our economy; their research indicates that home sales in America generate more than 2.5 million private-sector jobs in an average year, and that for every two homes sold, a job is created.

Without question, we must encourage responsible homeownership if we are going to boost the real estate market and put our economy back on track. To that end, we have already seen a number of bills introduced in this Congress and floor debate on issues that are of interest to the housing and mortgage markets. I will be following these issues with great interest, and I will keep you updated on any developments as they occur.

As always, please be assured that I will continue to keep the concerns of our nation's REALTORS® in mind and work with my colleagues in a bipartisan fashion to restore and maintain a healthy housing market.



Member News

The Board of Directors will act on new applicants subject to completion of the required New Member Orientation class and notice to members. If any member knows of any reason why these applications should not be accepted, please write a letter to Chairman of the Board Jenni Beck, 10 Ginger Creek Parkway, Glen Carbon, Illinois 62034.

New REALTOR® Members:

Russ Allen, Coldwell Banker Allen Real Estate
Jessica Biggs, Coldwell Banker Brown REALTORS®, Edwardsville
John Carlson, Coldwell Banker Brown REALTORS®, Edwardsville
Lisa Erthal, RE/MAX River Bend
Jennifer Gray, RE/MAX Preferred Partners
Tiaa Harris, Sellstate Expert Realty
Patrick Martin, Coldwell Banker Brown REALTORS®, Edwardsville
Janene Menke, Century 21 Simpson Realty, Litchfield
Lois Pontius, Coldwell Banker Brown REALTORS®, Edwardsville
David Schneidewind, Coldwell Banker Brown REALTORS®, Troy
Suzanne Whittenburg, Coldwell Banker Allen Real Estate

Returning REALTOR® Members:

Sue Ferguson, Keller Williams Premier Realty

Transfers:

Marge Haworth, RE/MAX Integrity
Bob Hernandez, RE/MAX Integrity
Kelly May, Coldwell Banker Brown REALTORS®, Edwardsville
Ron May, Coldwell Banker Brown REALTORS®, Edwardsville

Drops:

Annette Bartels, Landmark Realty, Edwardsville
Beverly Christian, Beverly Christian Real Estate Agency
Brian Coffman, Coffman Real Estate Services, LLC
Mark Cofman, Realty Exchange Commercial Group
Brian Davidson, Progressive Property Network
Patrick Dickhens, Patrick Dickhens Appraisal
Harold Garner, Garner Real Estate
Larry Groves, Homes of America Realty
Rosemary King, Coldwell Banker Brown REALTORS®, Troy
Kim Konkel, Coldwell Banker Nester, Columbia
Tim Korte, K&K Real Estate
Jacob Landfair, Landfair Appraisals
Brian Latham, Coldwell Banker Brown REALTORS®, Edwardsville
Jennifer McGiffen, Beck Group Realty
Judy Mentz, Bev George & Associates
James Miller, Prudential One Realty Centre, Edwardsville
Cathy Mothershed, Royce Realty
Dan Rippel, Illinois Homes
Bud Sullivan, Bud Sullivan Appraisal Services, Inc.
Krystal Van Allman, Century 21 Seniker-Edwards
J. B. Wallace, J. Bradley Realty
Ken Wedberg, Realty Exchange Commercial Group
Michael Whitehead, Coldwell Banker Nester, Shiloh
Evelyn Wiebusch, Prudential One Realty Centre, Granite City

New REALTOR® Office:

Coldwell Banker Allen Real Estate

Dropped REALTOR® Offices:

Beverly Christian Real Estate Agency
Coffman Real Estate Services, LLC
Garner Real Estate
Illinois Homes
J. Bradley Realty
K&K Real Estate
Landfair Appraisals
Patrick Dickhens Appraisal
Realty Exchange Commercial Group

Office Name Change:

Assist-2-Sell Buyers and Sellers #1 Realty to RE/MAX Legacy

Because we will not be producing a hard copy membership directory for 2011, it is vital that our online directory remain relevant and current.

In order to keep the online directory as accurate as possible for those viewing it - both consumers and colleagues alike - please take a few moments to log in to the website at gatewayrealtors.com and update your member record by visiting Member Services, GGAR Members Only.

Please note that you will need your ID and password to log into the members area and update your information.

Your ID is your first and last name, all lowercase, with no spaces in between. Your password is: Hello123. Example:

ID: firstandlastname

PWD: Hello123 (note the capital H)

If you have any problems, questions, or suggestions for improving the website, please contact Lori at leder@gatewayrealtors.com.

Thank you in advance for your cooperation and assistance!

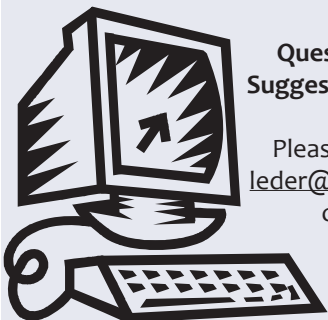


April 2011

Mission Statement
 The Greater Gateway Association of REALTORS® is dedicated to promoting and maintaining high standards of conduct and ethics in the real estate profession.

We're on the Web!

www.gatewayrealtors.com



Questions? Comments?
 Suggestions? E-mail change?

Please contact Lori Eder:
leder@gatewayrealtors.com
 or 618-692-8300



GGAR Snapshot

As of March 16, 2011

| | |
|----------------------------------|--------------|
| Affiliate Offices/Members | 97 |
| Full Member Appraiser Offices | 80 |
| Full Member REALTOR® Offices | 139 |
| TOTAL FULL MEMBER OFFICES | 219 |
| Full Member Appraiser Members | 85 |
| Full Member REALTOR® Members | 847 |
| TOTAL FULL MEMBERS | 932 |
| Total GGAR Offices | 316 |
| Total GGAR Members | 1,029 |



2011 Affiliate Sponsors

PLATINUM



FIRSTCO MORTGAGE



1st MidAmerica
 Credit Union

SILVER



SCOTT
 CREDIT UNION



MetLife
 MetLife Home Loans
 a Division of MetLife Bank, N.A.

BRONZE



NPI NATIONAL PROPERTY INSPECTIONS
 America's Premier Inspection Service



Patron



GUARANTY
 TITLE CO.

Thank you for
 your support!