



OUTLOOK



MISSION STATEMENT:

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



Tempt Your Taste Buds . . .

Chili Cook-Off



Sponsored by the Affiliates Committee

Moose Lodge

(7371 Marine Road, Edwardsville)

Thursday, October 13

5-7:30 p.m.

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KIDS ARE ENCOURAGED TO DRESS IN A HALLOWEEN COSTUME!

- Kids' Corner
- Kids coloring contest (prizes awarded)
- Face painting
- Treat bags and candy
- Cake walk
- Complimentary hot dogs and soda
- Chili samples at each booth
- Cash bar

What's Happening

October

- 4 Board of Directors Installation
- 5 Sean Kenney Photo Tour
- 6 Proficiency Course/Exam
- 7 CE Courses
- 11 Affiliates Committee Meeting
- 12 Bradford Tax Seminar
- 13 Chili Cook-Off

All trophies and prizes will be awarded at 7 p.m.



*\$5 donation per person (under age 6 free)
All proceeds benefit local food pantries.
Non-perishable food items welcome.*

Officers:

Chairman of the Board	Jenni Beck, e-PRO, GRI, Beck Group Realty, Inc.,
Chairman-Elect	Joy Wofford, CRS, e-PRO, GRI, RE/MAX Realty Centre
Vice Chairman	Sandy Michel, Real Living Vandalia Real Estate, Inc.
Past Chairman of the Board	Rick Edwards, Century 21 Seniker-Edwards

SIR/MLS Governors:

David Cisler	635-2244
Norma Kasten, ABR, CRS, e-PRO, GRI	655-1188
Ed Kleber	654-5575
Rick Lauschke	465-1637

Directors:

Marna Asbury, Scott Credit Union
Kevin Botterbush, Botterbush & Associates
Jill Cummings, ABR, CRS, RE/MAX Preferred Partners
Dave Erutti, Bev George & Associates, Town & Country
Tammie Fleming, Prudential One Realty Centre, Edwardsville
Rosetta Heavner, GRI, Landmark Realty, Bethalto
Tammy Owens, CRE, RE/MAX Alliance
Linda Wheaton, e-PRO, Landmark Realty

Committee Chairpersons:

Affiliates	Michelle Blom	377-7755
Awards	Richard Rolfingsmeyer, CRB	655-1188
Budget and Finance	David Lauschke	465-2966
Bylaws	Norma Kasten, ABR, CRS, e-PRO, GRI	655-1188
Comm. Involvement	Debbie Conreaux	656-8616
Education	Pat Walker	655-4100
Golf Outing	Bev George, ABR, CRB, CRS, e-PRO, GRI	656-1188
	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

GGAR Staff:

Al Suguitan, CAE, GRI, RCE, President and Chief Operating Officer
Doris Stephens, Director of Administrative Services
Lori Eder, e-PRO, Marketing and Communications Manager
Jeanie Leitschuh, Membership Coordinator
Kyle Anderson, Government Affairs Director

From the Board Room

The Board of Directors met on September 15, 2011 and discussed or approved the following items of business:

**Education - Doris Stephens:**

- Stephens reported that approximately 452 REALTORS® have taken and passed the proficiency exam through GGAR. However, only 111 of those REALTORS® have completed the transition requirements.

Government Affairs - Kyle Anderson:

- Anderson reported that GGAR has met over 140 percent of its fundraising goal - all RPAC funds are due by mid-October.
- Anderson reported that the Alton Crime-Free ordinance and Greenville Landlord Registration/Occupancy Permit are at a standstill.

MLS - Tim Dain:

- Dain reported that the MLS is joining the .MLS Domain Association and will reserve sirmls.mls for future use in an effort to support the potential industry control of the .mls domain naming structure.
- Heard a report that the new MLS logo is ready for use.
- Dain reported that SIR/MLS would like to present a unique solution to staffing needs that may involve the assistance of GGAR.

Administrative - Al Suguitan/Doug Hartmann, Jr.:

- Suguitan reported that GGAR will form a team of members and recruit volunteers to assist with rebuilding efforts in Joplin, Missouri.
- A motion was made and approved to provide a \$1,000 donation to the Leadership Council of Southwestern Illinois for their efforts to conduct a report that will assist in keeping Scott Air Force Base alive and well.
- Upon request from Hartmann, a motion was made and approved to change the name of the Nominating Committee to the Nominating and Leadership Development Committee. The focus of the committee will now include searching and identifying members for leadership roles within GGAR and IAR.



Eye on Washington

CALL TO ACTION: NATIONAL FLOOD INSURANCE PROGRAM

Thousands of home owners and business owners, many REALTORS® among them, were devastated by recent flooding in New England and the Mid-Atlantic. Hurricane Irene highlighted the fact that flooding hits every corner of America. The unique weather pattern of this storm created more flooding in the mountains than it did along the coast. Even small towns as far inland as Vermont were deluged, turning small creeks into raging rivers that devastated communities and took the life of a REALTOR® in Ludlow, Vermont.

The only way that a home owner can acquire a federally backed mortgage in over 21,000 communities is through the National Flood Insurance Program (NFIP). There is virtually no private insurance market, and standard home owner policies do not cover flood damage. Housing markets in many areas will come to a complete standstill unless this program gets reauthorized.

Also, existing home owners whose mortgage requires them to have flood insurance may find themselves in default if the program lapses and they are unable to renew their policies before the 30-day grace period ends. Banks will not lend without a policy in place, and the program cannot issue a flood policy without renewing the Congressional authority. This is why we need you to send a letter to Congress urging them to reauthorize the National Flood Insurance Program.

Without this insurance program, more of the burden for the cleanup from a flood falls on taxpayers in the form of federal post-disaster assistance. More hurricanes are already on the horizon, and forecasts predict this to be a busy storm season. Combined with record rainfall and snow melt, flood disasters have also been declared all across the Midwest. We can expect to see more of the same just about everywhere. This program must be in place to help keep already fragile markets moving on the eastern seaboard and beyond.

Now that Congress has returned, it is not certain if they will take up this important bill before the program authority to issue flood insurance before it expires on September 30.

Congress needs to act sooner rather than later - so it is with urgency that we ask you to send a letter to your Senators today asking that they reauthorize the National Flood Insurance Program quickly. Visit <http://www.realtoractioncenter.com/> to make your voice heard!

It's never been more important for the REALTOR® party to ban together to fight for their rights and those of their clients.

Sean Kenney's BIZ PHOTO

Top Real Estate Photographer

Sean Kenney Photo Tour
GREATER GATEWAY MEMBERS
Wednesday, October 5th
at our office 9 am to 4 pm
Call for more information



Professional
Hair & Makeup
Available

Starting at:

\$79

Price includes 8 shots
on a CD plus tax
Make Up and Hair
Enhancement \$35

Call Taki or Spencer for an appointment:

818 288 8116 • 818 715 9829

www.bizphoto.com

skbizphoto@gmail.com

"I've never taken a good photo until you did your magic on me!"



PARTNER SHOTS

BEFORE AFTER



"Your photos are friendly, approachable and professional...I also got a listing using my new photo."



BEFORE AFTER



Sean Kenney photographer to the stars and top realtors. As an actor, TV/Film roles include "Capt. Pike" in the original Star Trek series.



SMALL STEPS Toward Economic Recovery

By Congressman John Shimkus

Whether you consider our nation's economy stuck in reverse, heading uphill, stumbling toward recovery or just plain uncertain, there is no shortage of ideas coming from all sides on what needs to be done to move things quickly in the right direction. The President and his supporters call for more taxes, while Republicans like me believe spending cuts are needed to get our fiscal house in order. Every day it seems we move farther apart. Is there common ground anywhere?

The committee on which I serve in the U.S. House of Representatives, Energy and Commerce, looks like a good place to start. Before climbing out of a hole, you have to stop digging. During the week of September 18-24, the committee approved several pieces of bipartisan legislation to stop the digging, specifically, protecting current jobs in danger of being regulated into oblivion.

Energy and Commerce Chairman Fred Upton, a Republican from Michigan, joined with Chairman Emeritus John Dingell, a Democrat from the same Wolverine State, in authorizing H.R. 2937, the Pipeline Infrastructure and Community Protection Act, which passed the committee with unanimous support 51-0. The legislation makes much needed improvements to pipeline laws to ensure public safety and environmental protection as vital energy resources are transported across the nation.

H.R. 2250, the EPA Regulatory Relief Act, was approved 36-14. Introduced by Republican Congressman Morgan Griffith of Virginia and Democrat Congressman G.K. Butterfield of Georgia, the bill



protects over 200,000 jobs that EPA's boiler rule puts at risk. It gives regulatory relief to industries and organizations by directing EPA to reissue rules that are achievable in practice and less burdensome.

Other legislation moving out of the committee included H.R. 2681, the Cement Sector Regulatory Relief Act, which requires EPA to set new emissions limits on cement manufacturing plants that are reasonable and achievable in the real world. As currently written, EPA's cement rule threatens to shut down 20 percent of the nation's cement manufacturing plants in the next two years.

Let's build on these common-sense ideas to not only keep the jobs we have but to put people back to work constructing the homes, businesses and infrastructure for the next generation of Americans.

Legislative Update

By Congressman Jerry Costello



A recent column by Steven Pearlstein in the Washington Post highlighted a proposal to promote home mortgage refinancing as a means of jump-starting our economy. He cites statistics that show despite historically low interest rates, substantially fewer home owners have refinanced during the current economic downturn than the one that began in 2001.

Those that did reduced their interest rate by less than 0.5 percent, compared to 1.3 percent a decade ago. Making refinancing more affordable for the millions of Americans that are current on their mortgages and are paying over 5 percent interest could save them on average \$2,500 a year.

Pearlstein then discussed a proposal by Glenn Hubbard, Chris Mayer and Alan Boyce that calls for reducing fees charged by Fannie Mae and Freddie Mac

to a flat 0.4 percent for fully paid up loans that they currently guarantee and streamlining the refinancing process. At the same time, big banks would be encouraged to reduce fees to 0.3 percent in exchange for lawsuit immunity for previous loans. The cumulative effect of these actions would encourage an estimated 25 million households to refinance, freeing up \$70 billion.

It is an interesting idea, particularly as new statistics show how difficult the last decade has been for the middle class - precisely the home owners the refinancing plan is designed to help. From 2000 to 2010, middle class incomes decreased 7 percent, with a median income of \$49,455 last year. The drop in home values during this time particularly hurt middle class families. Similar approaches are receiving attention in Congress and by the President. Using refinancing to help bolster the economy is an idea that deserves a closer look.



Give Yourself a Raise...

Attend Tax Strategies for the Real Estate Professional

Wednesday, October 12
2-4 p.m.

GGAR, 10 Ginger Creek Parkway, Glen Carbon, IL 62034

RSVP TO ENSURE A SEAT AT THIS FREE SEMINAR



This seminar is guaranteed to identify between \$2,500 and \$27,500 in NEW deductions that can be used right away to pocket thousands in tax savings. These deductions are based on tax law but presented in simple English that all of us can easily understand. **We do not bury you in legal jargon!**

Many of you may assume your accountant takes care of your taxes... but often forget that you are the ones giving them the numbers and records they are using to prepare your tax return. It is important to understand what it is you need to provide your tax preparer.

You Will Learn:

- **Stimulus Package Deductions** - available for all of 2011! Now is the time to implement these deductions to save thousands on your tax return. **This is the most recent and current stimulus.**
- **Increase Your Income** - how to use the tax side of your business to increase your spendable income.
- **Entertainment Strategies** - two remarkable entertainment deductions available to real estate professionals that may surprise you.
- **Audit-Proofing** - documentation tips that will save you time.
- **Help Your Accountant** - how you can help your accountant work more effectively on your behalf.
- **Actual Expenses vs. IRS Method Mileage** - new \$25,000-\$250,000 automobile deductions you don't want to lose.
- **Home Office Deduction** - why real estate professionals may now safely qualify for this remarkable deduction and how it transforms personal commuting to deductible business miles.
- **Medical Expenses** - learn how a 105 Medical Plan can turn your family's medical expenses into tax-favored business expenses.

This seminar is presented by **Maine Shafer of Bradford and Company, Inc.** and excerpted from the Bradford and Company, Inc. "Tax Strategies for the Self Employed" course.

RSVP to Jeanie Leitschuh:
(618) 692-8300 or jleitschuh@gatewayrealtors.com

SIR/MLS SCOOP

SIR/MLS, Inc. has formed a new partnership to provide free computer-based training on a wide range of technology topics.

The Bethalto CTC (Computer Training Course) is possible through a grant that was renewed in part by the addition of the user count at SIR/MLS, Inc. These classes are FREE and can be enjoyed from the comfort of your favorite easy chair at home.

For more information about the class topics, visit www.bethaltoctc.com. Registration is easy,

and the classes are geared toward multiple proficiency levels. These are courses that may also be attended by the public and non-REALTOR® members. If you have questions about the classes offered after reviewing their website, please let us know!



SIR/MLS can be reached at 618-343-3030 or tim.dain@sirmlsinc.com.

The Affiliates Committee would like to congratulate our newly elected committee officers: Chairman, Robb Treat; Vice Chairman, Donna Thornton; Treasurer/Secretary, Karon Wolfe; Board Representative, Maureen Donaho. They will assume their positions at the October meeting. Congratulations!

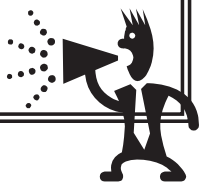
All GGAR REALTOR® and affiliate members are invited to attend the Affiliates Committee Chili Cook-Off on Thursday, October 13 at the Moose Lodge in Edwardsville. We're so excited that the REALTORS® will also be participating this year! New this year is a "Kid's Corner" - contact Michelle Blom at mblom@communitytitle.net or 618-433-5010 if you'd like to volunteer to help out with the kids. Of course, if you can't help or participate, please just come out and enjoy the fun for only a \$5 donation to the local food pantries.

The Affiliates Committee meeting schedule for 2011 is: 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

AFFILIATES COMMITTEE TALKS



Our next Affiliates Committee meeting will be held on Tuesday, October 11 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.

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:

Dan Adams, J L Price Realty
Lamont Farr, Coldwell Banker Brown REALTORS®, Edwardsville
Ryan Gehris, Ryan Gehris, Broker
Charles Tolbert, South West Appraisal

Transfers:

Steven Aud, Landmark Realty, Bethalto
Marie Bartony, Coldwell Banker Brown REALTORS®, Edwardsville
Kristi Glasgow, Century 21 Bailey & Company
Angela Greco, RE/MAX Gold
Mary Harper, Century 21 Bailey & Company
Rocky Moss, Star REALTORS®
Kevin Nesselhauf, Prudential One Realty Centre, Edwardsville
Melanie Phillips, Prudential One Realty Centre, Edwardsville
Sue Pirok, Cisler & Associates Real Estate
John Sharp, Coldwell Banker Brown REALTORS®, Edwardsville
Bob Stephens, RE/MAX Alliance
Barbara Sugg, RE/MAX Alliance
Terry Wray, Coldwell Banker Brown REALTORS®, Edwardsville
Jill Yates, Cisler & Associates Real Estate

Drops:

Maggie Hawley, Coldwell Banker Brown REALTORS®, Highland
Lori Jarrell, Coldwell Banker Brown REALTORS®, Troy
Mary Jerome, Coldwell Banker Brown REALTORS®, Troy
Tammy Johnson, Coldwell Banker Brown REALTORS®, Highland
Pauline McAllister, RE/MAX Legacy
Emily Muir, Coldwell Banker Brown REALTORS®, Edwardsville
Robyn Tongay, Prudential One Realty Centre, Granite City
David Vanfossen, Landmark Realty, Bethalto

New REALTOR® Offices:

Ryan Gehris, Broker
South West Appraisal

Dropped REALTOR® Office:

Coldwell Banker Neuhaus Real Estate

New Affiliate Offices:

Buyers Protection Group
CBC Home Inspections

Dropped Affiliate Office:

Specialty Pest Control

Office Name Changes:

Schmidt Appraisal to Christian Schmidt
Real Star Realty to Real Star Illinois



****Don't forget to update your member record on the GGAR Members Only page at www.gatewayrealtors.com.**

Contact GGAR at 618-692-8300 for assistance.



OUTLOOK



Remember **WALL**:

- W**alk
- A**round
- L**ights off
- L**ock doors

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 September 12, 2011

Affiliate Offices/Members	94
Full Member Appraiser Offices	80
Full Member REALTOR® Offices	142
TOTAL FULL MEMBER OFFICES	222
Full Member Appraiser Members	86
Full Member REALTOR® Members	877
TOTAL FULL MEMBERS	963
Total GGAR Offices	316
Total GGAR Members	1,057

Knowledge REALTOR® Safety awareness empowerment

While the National Association of REALTORS® (NAR) designates September as REALTOR® Safety Month, we encourage you to apply safety tips year round to protect yourself and your business from potential danger.

Our website, gatewayrealtors.com, houses a variety of safety tips that should be shared within your office. Develop a strategy that all employees can adhere to and put into practice daily.

You can't afford to ignore the three rules of REALTOR® safety: knowledge, awareness, and empowerment. It could mean the difference between life and death.

NAR established REALTOR® Safety Month to promote safety awareness among its members and provide training resources that can be used year round.

For additional information about REALTOR® Safety Month and other related issues, visit NAR's Web site at www.realtor.org/safety.

Government Affairs Update

By Kyle Anderson, Government Affairs Director



January 2013 will bring more than just a new year; it will bear the potential for a possible 3.8 percent tax on investment income generated on real estate transactions. A popular e-mail message being distributed has led some to believe the tax will affect ALL transactions, which is incorrect.

The legislation will impose a 3.8 percent tax on some income from interest, dividends, rents (minus expenses) and capital gains (less capital losses). In addition, the tax will only be applied to those individuals filing with an adjusted gross income above \$200,000 and couples filing with more than \$250,000

adjusted gross income. The money generated as a result of this tax will be used to fund President Obama's healthcare and Medicare overhaul plan.

The complicated nature of this tax will make it very difficult to calculate for every buyer and seller. As a result, the National Association of REALTORS® offers an informational brochure, which can be found on their website at www.realtor.org.

As always, if you have any questions regarding this issue, state issues, or local ordinances, please feel free to contact me at 618-660-6826 or kanderson@iar.org.