



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.

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What's Happening

September

- 3 Pre-License Course
- 5 GGAR Office Closed
- 7 Salesperson Transition Course
- 10 Pre-License Course
- 13 Affiliates Committee Meeting
- 14 Salesperson Transition Course
- 17 Pre-License Course
- 21 Salesperson Transition Course
- 24 Pre-License Course
- 28 Salesperson Transition Course



**Board of Directors
Installation and
luncheon honoring
Incoming
CHAIRMAN**

Joy Wofford,
RE/MAX Realty Centre



Chairman-Elect:
Sandy Michel
Real Living Vandalia Real Estate



Vice Chairman:
Chris Seniker
Century 21 Seniker-Edwards



Directors:
Norma Kasten
RE/MAX Preferred Partners



Stacey Schneidewind
Coldwell Banker Brown
REALTORS®



Kathy Shemwell
RE/MAX Alliance

Menu:
Italian garden salad
Carved top round of beef
Chicken breast with Piccata sauce
Mashed potatoes and gravy
Roasted vegetables
Dessert

* Special dietary option available by request



Tuesday, October 4
Gateway Center
LaSalle Room
One Gateway Drive, Collinsville

Check-in: 11 a.m.
Buffet lunch: Noon
Installation ceremony
immediately following lunch

RESERVATIONS REQUIRED
\$20 per person paid in advance
\$25 per person paid at event
WALK-INS WILL NOT BE ACCEPTED.

RSVP by September 20:
jleitschuh@gatewayrealtors.com
618-692-8300

Cancellations after September 20 will be charged in full.

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 Rolingsmeyer, 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
Grievance	Chris Seniker	372-4535
Legislative Services	Roger Reeves, ABR, e-PRO, GRI	346-7000
Membership	Julie Lading, GRI	655-4100
MLS	Jill Cummings, ABR	655-1188
Nominating	Doug Hartmann, CPM, CRB, CRS, GRI	344-7900
Prof. Standards	Chris Seniker	372-4535
	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 August, 18 2011 and discussed the following items of business:



Education - Al Suguitan:

1. Suguitan reported that the Illinois Association of REALTORS® (IAR) is concerned about REALTORS® who have taken and passed the proficiency exam but have not yet transitioned.

Government Affairs - Kyle Anderson:

1. Anderson reported that the Broker Involvement Program is currently underway. This program gives brokers a chance to pass on government affairs issues to their agents through Calls to Actions and other means. Participation rates are great thus far.
2. Heard a report that Alton is considering passing a crime-free ordinance similar to Granite City. It will impact property rights but not necessarily REALTORS®.
3. Heard a report that Greenville is considering a landlord registration ordinance and occupancy permit and point-of-sale inspection.
4. Anderson reported that two new state representatives have taken office: Paul Walker has replaced Ron Stephens who stepped down, and Jerry Costello, Jr. has replaced Dan Rice in Sparta.
5. Heard a report that the RPAC 100% Ask Campaign acquired 30 new participants. The year-end RPAC contribution deadline is mid-October.
6. Anderson reported that IAR may implement a point-of-sale impact study targeting GGAR members to participate.

MLS - Tim Dain and Al Suguitan:

1. Dain presented his vision for the future of the MLS and plans he has to improve service. He also rolled out a new reporting system offered through SIRMLSAccess.com.
2. Suguitan provided a report about a branding project being implemented between GGAR and SIR/MLS to include placing the MLS redesigned logo on all GGAR marketing material.



Eye on Washington

Advocate for Stable and Sustainable Housing Markets During the Congressional Summer Recess

Congress' summer recess has officially begun and presents a unique opportunity for REALTORS®. This month-long "district work session" presents a great chance for REALTORS® to remind Congress about the critical issues facing the real estate economy and what needs to be done when Congress returns to Washington after Labor Day.

Members of Congress will spend the next few weeks in their home districts listening to the concerns of their constituents. During this break, the National Association of REALTORS® (NAR) is asking its members to meet with their Senators or Representative and remind them that stable and sustainable housing markets are an indispensable component of our economic recovery.

Specifically, members should ask their Senators and Congressman to do three things:

1. **Preserve the Mortgage Interest Deduction (MID)**

First, Do No Harm. Housing is not recovering at the rate it should be. Prices remain unstable, and inventories of homes for sale continue to grow in many areas. Any limitation on the MID is a tax increase on America's homeowners.

Eliminating the Second Home Deduction will Hurt Communities and Destroy Jobs. Eliminating or curtailing the MID for second homes would hurt housing values in areas with high second home concentration. An equally great or even greater harm would come to businesses that rely on tourism and seasonal residents as their customers.

Not Every Second Home is a Palace. The median price of a second home in 2010 was \$150,000, down 11.2 percent from 2004.

2. **Support an Extension of the FHA and GSE Loan Limits**

Mortgage Loan Limits Will Drop Without Congressional Action. The current loan limits are set to expire on September 30, 2011. Unless Congress acts, FHA and GSE loan limits will drop to 115 percent of local area median home price with a cap of \$625,500 from the current limit of 125 percent, with a cap of \$729,750.

Decreasing the Limits Impacts Nearly Every State - Not Just High-Cost Areas. More than 669 counties in 42 states and the territories would be negatively impacted by the loan limit formula and cap change. The average decline in loan limits would be more than \$68,000.

The Number of Families Impacted Will Be High. On October 1, 2011, some 5 million homes - roughly 27 percent of all owner-occupied homes in the U.S. - will become ineligible for mortgage financing, since there is little to no private mortgage financing available.

3. **Reauthorize the National Flood Insurance Program (NFIP)**

Millions of American Taxpayers Rely on the NFIP for Flood Protection. 5.6 million property owners rely on the program in 21,000 communities where flood insurance is required for federally-related mortgages.

Stopgap Extensions and Shutdowns Have Exacerbated Market Uncertainty. Since September 2008, Congress has approved nine NFIP extensions and allowed five lapses. During the June 2010 lapse, 47,000 home sales were delayed or cancelled, according to NAR survey data.

When Congress returns to Washington in September, NAR will continue to work with Federal Policy Coordinators and Members of Congress to ensure these three important issues are addressed.

August Was NO VACATION

By Congressman John Shimkus

The U.S. House of Representatives adjourned for the remainder of the August District Work period. Congress will return to Washington for votes the second week of September.

The August district work period is a long-standing Congressional tradition that gives representatives the opportunity to hear from those we represent. While I agree with President Obama that Congress should fully embrace this opportunity to listen to the American people, my interactions around central and southern Illinois have reaffirmed to me that the President's direction for America is far from the direction Americans hope for.

On his bus tour through the Midwest, the President has told American families we need to raise taxes. But my constituents tell me we need to keep taxes low so our economy can grow. The President has said we should increase spending to "stimulate" the economy. But my constituents tell



me we must stop spending away our future. So while the President continues to tell us what we think, I want to take this opportunity to highlight all the ways you can speak out and let me know what you really think.

I regularly hold open office hours around the 19th District. Open office hours provide the opportunity for you to meet with me one-on-one. These meetings are always posted in the announcement section of my weekly e-newsletter, and notice of upcoming office hours are sent to local newspapers and radio stations.

No matter where I am, you can contact my Collinsville office by telephone at 618-344-3065 or mail at 240 Regency Centre, Collinsville, IL 62234.

I can also be e-mailed through my website at Shimkus.house.gov. While my office does receive hundreds of messages a week, everyone wishing to receive a response will get one as quickly as possible.

I can also be found on new

media, such as Twitter and Facebook. Twitter allows users to send short, 140 character updates and pictures. Many of my tweets and twitpics come directly from me. I make an effort to follow constituents on Twitter and reply to questions or concerns you tweet at me.

Don't tweet? No problem. My tweets are posted later on Facebook along with other links to interesting news articles and summaries of legislation and policy proposals. I check in on my Facebook page frequently to read the comments and contribute to the often passionate debate and discussion.

Catch a glimpse of what I'm doing in Washington on my YouTube channel. My staff posts videos of my remarks during debate on the floor, one-minute speeches, and short clips from interesting committee hearings as well as informational videos about specific polices and legislation.

No matter how you choose to contact me, I'm here to listen. Democracy isn't a spectator sport - everyone has a voice. I hope you'll let me hear from you.

I Passed the Proficiency Exam - Now What?!

If you have received word (in the form of an e-mail or postcard) from the Illinois Association of REALTORS® that you successfully completed the Salesperson to Broker or Broker to Managing Broker proficiency exam, you must now complete the transition process with the Illinois Department of Financial and Professional Regulation (IDFPR).

Transition cost is \$125 for brokers and \$150 for managing brokers. A credit card is needed to complete the transition online, and a \$2 processing fee will be applied. A link is also available on the site to access a paper application that may be submitted by mail.

Please note that you will be issued a new license number - you may download and print proof of your license upon completion of the transition process.

Visit <http://www.idfpr.com/dpr/re/RETransition.asp> to transition now!



*Fall is approaching,
but the heat is on!*

Chili Cook-Off

Sponsored by the Affiliates Committee

Theme:



Moose Lodge

(7371 Marine Road, Edwardsville)

Thursday, October 13

Set-up: 2:30 p.m.

Event: 5-7:30 p.m.

*Contest open to ALL
GGAR REALTOR and
affiliate members!*

*See Participant
Guidelines for
complete details.*

*All proceeds benefit
local food pantries.*

*To reserve a booth or learn
about sponsorship opportunities,
contact Doris at 618-692-8300 or
dstephens@gatewayrealtors.com*

**SPACE IS LIMITED - RESERVE
YOUR BOOTH TODAY!**



Government Affairs Update

By Kyle Anderson, Government Affairs Director



As the U.S. Government continues to struggle to maintain a balanced budget, members of Congress will continue to look at everything as a means to help reduce spending or enhance revenues. As we know, the real estate industry continues to be the backbone of the economy, and any economic recovery is based on the solvency of the real estate market. Several cherished tools for the real estate industry will be included in the budget balancing discussions; so it is vital we continue to inform our representatives of the importance of the many tools REALTORS® use to sell properties!

First, we need to remind them about the importance of the

mortgage interest deduction (MID). This deduction is a vital economic tool by which many home buyers afford their home and is a huge incentive to own. This will be the toughest battle yet to maintain the MID.

In addition, we need to encourage them to reauthorize the National Flood Insurance Program (NFIP). Representatives Costello and Shimkus understand the importance of this vital program for our area and have been strong advocates on our behalf. The extension currently before Congress would ensure flood protection for 5.6 million property owners for five years. Any delay in the extension of this program would delay or prohibit

a lot of development and property sales in the Metro East area.

I encourage you to respond to our Calls to Action as they are vital to making our voice heard on the issues important to our industry. We have great numbers and must be active to make all of our voices stronger.

As always, please feel free to contact me at 618-660-6826 with any questions or concerns locally, and I will help in any way I can. Thanks for all of your help and friendship the past six months and I think things will only get better within our organization if we continue to have this sense of cooperation.

Legislative Update

By Congressman Jerry Costello



As our nation continues its path toward economic recovery, the housing market and efforts to ensure its stability remain a key factor. To that end, I want to bring your attention to a letter recently sent by the National Association of REALTORS® (NAR) to the Obama administration, in which NAR offered several recommendations for helping stabilize the real estate market, including the following.

Increasing support for policies that ensure qualified borrowers can obtain sound mortgage financing.

Reducing the overcorrection in underwriting standards for mortgages from the Federal Housing Administration (FHA) and government-sponsored enterprises (GSE). NAR argued that the current standards are too stringent and preventing qualified borrowers from obtaining loans.

Extending the FHA and GSE mortgage loan limits, which NAR emphasizes as critical in efforts to provide liquidity in our current housing market.

Passing a long-term extension of the National Flood Insurance Program (NFIP), which plays a critical role in allowing property owners to financially protect themselves and is relied upon by many lenders and

borrowers to insure residential and commercial properties. NAR has stressed that NFIP is essential to a properly functioning real estate market.

As I highlighted in a recent update, NFIP is set to expire in October 2011 unless a reauthorization or short-term extension is passed. As a member of the Congressional Real Estate Caucus, and with the ongoing efforts to fix Metro East levees, I am particularly concerned about ensuring that we have a strong and stable program in place.

On July 12, 2011, the House passed H.R. 1309, the Flood Insurance Reform Act of 2011, a five-year reauthorization of NFIP that includes several updates and changes to make the program more efficient and sustainable. Similar efforts are underway in the Senate. As we move forward, I will work to ensure that NFIP continues to keep the concerns of our local community in mind, and that it protects homebuyers from major increases in their insurance costs.

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.

SIR/MLS SCOOP



SIR/MLS, Inc. is conducting a survey to collect statistics that will help set policy on listing photos.

The survey is only three questions in length. The questions cover the time frame allowed to submit a photo, the requirement of photos on lots/land, and the requirements on new construction.

Please make your voice heard by taking a minute out of your day to complete the survey. Follow this link for survey access: <https://app.icontact.com/icp/sub/survey/start?sid=4506&cid=495580>.

If you have any questions, please contact the SIR/MLS office at 618-343-3030.



Our next Affiliates Committee meeting will be held on Tuesday, September 13 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.

The Affiliates Committee is gearing up for their annual election of officers. Please plan to attend the September meeting to cast your vote.

The annual Chili Cook-Off will be held on Thursday, October 13 at the Moose Lodge in Edwardsville. The theme this year is TV Land. We're still looking for affiliate and REALTOR® members to participate in this event. Contact GGAR at 618-692-8300 to reserve your booth today!

The Affiliates Committee meeting schedule for 2011 is: September, 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

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:

Betty Glynn, Glynn REALTORS®/Appraisers
 Anne Hand, Paul R. Lauschke & Associates
 Kristen Heitzig, RE/MAX Express
 Timothy LaDage, Real Living Vandalia Real Estate
 Kristene Schmitt, RE/MAX Preferred Partners
 Michael Stangel, Home Buyers Marketing II, Inc.



Transfers:

Cara Ahlvers, Century 21 Bailey & Company
 Janet Drennan, Century 21 Bailey & Company
 Kim Fazio, Prudential One Realty Centre, Edwardsville
 Angela Greco, Sellstate Expert Realty
 Jeanette Holder, Prudential One Realty Centre, Edwardsville
 Janet Partney, Prudential One Realty Centre, Edwardsville
 Robert Wagener III, Century 21 Seniker-Edwards
 Leroy Taylor, Prudential One Realty Centre, Edwardsville
 Barb Yust, Prudential One Realty Centre, Edwardsville

The 30-Hour Salesperson to Broker Transition Course is now available. Visit Gatewayrealtors.com for complete details and a registration form.

Drops:

Jamie Blackorby, Landmark Realty, Godfrey
 Michael Gross, Realty Executives of Metro East
 Laura Kombrink, RE/MAX Alliance
 Louie McCoy, Realty Executives of Metro East

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

Dropped REALTOR® Offices:

Realty Executives of Metro East

Contact GGAR at 618-692-8300 for assistance.

If you have received word (in the form of an e-mail or postcard) from the Illinois Association of REALTORS® that you successfully completed the Salesperson to Broker or Broker to Managing Broker proficiency exam, you must now complete the transition process with the Illinois Department of Financial and Professional Regulation (IDFPR).

Transition cost is \$125 for brokers and \$150 for managing brokers. A credit card is needed to

complete the transition online, and a \$2 processing fee will be applied. A link is also available on the site to access a paper application that may be submitted by mail.

Please note that you will be issued a new license number - you may download and print proof of your license upon completion of the transition process.

Visit <http://www.idfpr.com/dpr/re/RETransition.asp> to transition now!



OUTLOOK

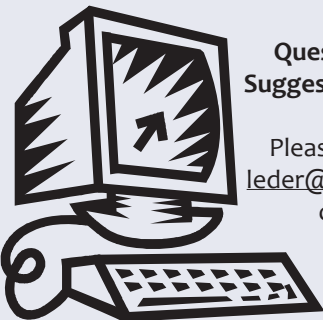


Remember **WALL**:

- 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 August 15, 2011

Affiliate Offices/Members	92
Full Member Appraiser Offices	79
Full Member REALTOR® Offices	142
TOTAL FULL MEMBER OFFICES	221
Full Member Appraiser Members	85
Full Member REALTOR® Members	882
TOTAL FULL MEMBERS	967
Total GGAR Offices	313
Total GGAR Members	1,059

Victory for REALTORS®

By the National Association of REALTORS®

The Federal Trade Commission (FTC) has issued a statement announcing that it will forbear from enforcing most provisions of its Mortgage Assistance Relief Services (MARS) rule against real estate brokers and their agents who assist financially distressed consumers in obtaining short sales from their lenders or servicers.

As a result of the stay on enforcement, these real estate professionals will not have to make several disclosures required by the rule that, in the context of assisting with short sales, could be misleading or confuse consumers. As more and more American homeowners seek short sales, it is especially important that the rule not inadvertently discourage REALTORS® from helping consumers with these types of transactions.

A short sale occurs when a home is sold for an amount less than the balance owed on the mortgage loan, and the lender or servicer agrees to accept the proceeds of the sale instead of pursuing foreclosure. Short sales can benefit consumers by allowing them to escape from a mortgage that they cannot afford, while avoiding foreclosure. Many REALTORS® assist distressed homeowners by providing both traditional services associated with selling their homes (e.g., listing the property) and working to seek lender or servicer approval of a short sale.



The MARS rule requires companies offering mortgage assistance relief services to disclose certain information to consumers about the services they provide, bans collection of advance fees, and prohibits false or misleading claims. After the rule went into effect, a number of real estate professionals who help consumers with short sales raised concerns about complying with the rule. These professionals pointed out that some of the required disclosures could confuse consumers or be inaccurate in this context.

At this time, the FTC will not enforce most of the provisions of the MARS rule against real estate professionals who are engaged in obtaining short sales for consumers. The stay applies only to real estate professionals who: 1) are licensed and in good standing under state licensing requirements; 2) comply with state laws governing the practices of real estate professionals; and 3) assist or attempt to assist consumers in obtaining short sales in the course of securing the sales of their homes.

The FTC stated that the stay does not apply to REALTORS® who provide other types of mortgage assistance relief, such as loan modifications. In addition, the FTC will continue to enforce the Rule and Section 5 of the FTC Act, which prohibits unfair and deceptive practices against all other providers of mortgage assistance relief services.