



**Greater
Gateway
Association of
REALTORS®, Inc.**

OUTLOOK

In This Issue

From the Board Room	Page 2
Eye on the Hill	Page 3
Legislative Update	Page 4
REALTOR® May be Liable . . .	Page 4
Government Affairs Update	Page 5
New Year, New Laws	Page 5
SIR/MLS Scoop	Page 6
ACT	Page 6
. . . Property Resource	Page 7
. . . Mortgage Rescue Scams	Page 7
Member News	Page 8
Affiliate Sponsors	Page 9

What's Happening

January

- 1 GGAR Office Closed
- 6 Broker Management Course
- 6 Broker Course
- 7 e-PRO Workshop
- 9 Pre-License Course
- 12 Affiliates Committee Meeting
- 13 Broker Course
- 16 Pre-License Course
- 20 Broker Course
- 23 Pre-License Course
- 27 Broker Course
- 27 CE Courses
- 28 CE Courses
- 30 Pre-License Course

February

- 3 Broker Course
- 6 Pre-License Course
- 9 Affiliates Committee Meeting
- 10 Broker Course
- 13 Pre-License Course
- 15 GGAR Office Closed
- 17 Broker Course
- 20 Pre-License Course
- 24 Broker Course
- 26 Awards Banquet

New Year, New Laws

By Julie Sullivan, Assistant Director, IAR Legislative and Political Affairs

Condo Right of Refusal for FHA Financing - Public Act 96-228 (HB 155) adds language to the Illinois Condominium Property Act to provide that with respect to the sale of a condominium unit by a unit owner, no condominium association shall exercise any right of refusal, option to purchase, or right to disapprove the sale, on the basis that the purchaser's financing is guaranteed by the FHA.

Abandoned/Dilapidated Condo Property - Public Act 96-174 (HB 688) puts in place expedited receivership procedures for municipalities to deal with abandoned or dilapidated condominium property. The new provisions will allow a court to appoint a receiver to manage the property with the ultimate goal of selling the property and allowing the reuse of the property.

Contractor Must Give 10-Day Lien Notice - Public Act 96-654 (HB 236) changes the existing Mechanics Lien Act to require that a contractor for improvements of an owner-occupied single-family residence give the owner written notice within ten days after recording a lien against any property of the owner. The notice is deemed served when it is sent or personally delivered. If timely notice is NOT given and, as a result, the owner suffers damages before notice is given, the lien is extinguished to the extent of the damages. The legislation stipulates that the mere recording of the lien claim is not considered damages. This new provision will NOT apply to subcontractors and applies only to contracts entered into after January 1, 2010.

Property Tax Appeal Assistance - Public Act 96-122 (SB 207) enacts the Homestead Assessment Transparency Act to assist homeowners who seek to appeal property tax assessments. Counties will be required after January 1st to make available to the public a detailed description of the rules and procedures for hearings before the board of review. This must include an explanation of any applicable burdens of proof, rules of evidence, timeliness, and any other procedures that will allow a property taxpayer to present his/her case before the board. Such information must also be made available on the county website (if such a website exists). Additionally, the new law requires the chief county assessment officer to provide a plain-English explanation of all township, county, and state equalization factors-including the rationale and methods used to determine equalizations.

New Protected Class: Illinois Human Rights Act - Public Act 96-447 (HB 721) adds a new protected class, "order of protection status," to the Illinois Human Rights Act. What this means for housing is that housing cannot be denied to a person based on the fact that the person is covered by an order of protection in Illinois or any other state. In addition, the new law could affect employers where employers may not refuse to hire or make other employment decisions based on an employee's status as being covered under an order of protection in Illinois or any other state.

Vacant Building Incentive Program - In an effort to stimulate the economy by getting vacant buildings filled and ultimately back on the tax rolls, Public Act 96-755 (HB 4120) will grant a local government a new incentive program. This law will allow them to abate any portion of property taxes, upon a majority vote of its governing body, if a new business first occupies a facility located on the property during the taxable year and the facility was vacant for a period of at least 24 continuous months prior to being occupied by the business. This new law specifies that the abatement cannot exceed a two-year period and the aggregate amount of abated taxes for all taxing districts that choose to authorize the abatement cannot exceed \$4 million.

Development in Cities with High Poverty Rates - Public Act 96-234 (HB 264) created the Urban Development Authority Act to facilitate the creation of a separate entity, governed by an appointed board, to assist municipalities with high poverty rates to promote the development of industrial, commercial and housing projects. *(cont. on page 5)*

Officers:		SIR/MLS Governors:	
Chairman of the Board	Rick Edwards, Century 21 Seniker-Edwards, Godfrey	David Cisler	635-2244
Chairman-Elect	Jenni Beck, Beck Group Realty, Inc., e-PRO, GRI	Norma Kasten, ABR, CRS, e-PRO, GRI	655-1188
Vice Chairman	Joy Wofford, CRS, e-PRO, GRI, RE/MAX Realty Centre	Ed Kleber	654-5575
Past Chairman of the Board	Doug Hartmann, Jr., e-PRO, GRI, Hartmann REALTORS®	Don Lee	397-1082
		Sandy Michel	283-4436
Directors:		Committee Chairpersons:	
Marna Asbury, Olin Community Credit Union		Affiliates	Gloria Burch 258-3168
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
Carrie Michalik, GRI, RE/MAX Alliance		Education	Bev George, ABR, CRB, CRS, e-PRO, GRI 656-1188
Richard Rolfingsmeyer, CRB, RE/MAX Gold		Golf Outing	Justin Huneke 656-0057
			Chris Seniker 372-4535
GGAR Staff:		Grievance	Roger Reeves, ABR, e-PRO, GRI 346-7000
Al Suguitan, e-PRO, GRI, RCE, President and Chief Operating Officer		Legislative	Julie Lading, GRI 655-4100
Doris Stephens, Director of Administrative Services		Membership	Jill Cummings, ABR 655-1188
Lori Eder, e-PRO, Marketing and Communications Manager		MLS	Doug Hartmann, CPM, CRB, CRS, GRI 344-7900
Jessica Newbold, Governmental Affairs Director		Nominating	Chris Seniker 372-4535
Melody White, Membership Assistant		Prof. Standards	Sharon Jones, ABR, GRI 288-7100
Jeanie Leitschuh, Administrative Assistant		RPAC/IMPAC	Julie Fleck 346-7000
			Kathy Kruenegel, GRI 977-2803
Newsletter Staff:		Technology	Tim Dain 655-1188
Al Suguitan, e-PRO, GRI, RCE, Publisher			
Lori Eder, e-PRO, Editor			

From the Board Room

The Board of Directors met on December 17, 2009 and discussed or approved the following items of business:

Administrative - Al Suguitan:

1. Accepted the November minutes.
2. Accepted the financial report subject to audit.
3. Suguitan reported that the Board approved the appointment of Dave Erutti to the vacant Director position and Ed Kleber, Don Lee, and Sandy Michel to the SIR/MLS Board of Governors.



SIR/MLS - Rick Edwards:

1. Motion made and approved to implement the MLS keystroke program.

Government Affairs - Jessica Newbold:

1. Newbold reported that she recently attended a meeting regarding FEMA flood insurance requirements; FEMA continues to add costs and shorten the window of time. The National Association of REALTORS® is putting this topic on their agenda for the upcoming policy meetings.
2. Newbold reported that the City of O'Fallon had a brainstorming session to determine ways to generate revenue, including implementing a crime-free housing ordinance. Newbold brought up her concerns during the meeting, and discussion has been tabled until January 11.

NATIONAL ASSOCIATION OF
REALTORS®

EYE ON
THE HILL



By Jerry Giovaniello,
Chief Lobbyist and Senior Vice
President of Government Affairs

For 2009, the National Association of REALTORS® (NAR) primary public policy goal was to focus on efforts that stimulate, stabilize, and strengthen real estate markets across the nation while also protecting the business interests of members. NAR has made significant progress on both the legislative and regulatory fronts. The successes highlighted below represent a small portion of the activity conducted on behalf of REALTORS® in 2009.

Protecting REALTORS®' Business Interest and Activities

Banks in Real Estate - After eight years of continuous struggle to convince Congress that real estate is not financial in nature and banks should not be allowed in the real estate brokerage business, NAR achieved its objective. On March 11, the Omnibus Appropriations Bill, H.R. 1105, was signed into law, and with it a declaration that, going forward, neither real estate brokerage or real estate management can be classified as a financial activity.

Home Valuation Code of Conduct - Citing a lack of guidance from the GSEs, among other things, NAR is calling for an 18-month moratorium. Staff from both Fannie Mae and Freddie Mac met with the Appraisal Committee at NAR's 2009 Midyear Meetings. The conversation focused on the implementation of HVCC. With the Code set to expire in November 2010, NAR supports an amendment to H.R. 3126 that will effectively sunset HVCC.

Short Sales - After many months of advocating by NAR, on November 30 the Treasury Department finally released the guidelines and forms for its new Home Affordable Foreclosure Alternatives Program (HAFA), which is part of the Home Affordable Modification Program (HAMP). HAFA provides incentives in connection with a short sale or a deed-in-lieu of foreclosure (DIL) used to avoid foreclosure on a loan eligible for modification under the HAMP program. Program features include pre-approving sales terms before listing the property, releasing borrowers from future liability for the unpaid of the first mortgage, and imposing deadlines at each stage.

Expanding Housing Opportunities

First-time Homebuyer Tax Credit - On November 6, President Obama signed legislation that extended and expanded the homebuyer tax credit. NAR was the leading advocate for the extension and expansion of the home buyer tax credit as an important incentive to help stabilize the housing market and stimulate the economy. REALTORS® sent more than 550,000 letters to Members of Congress and Senators.

FHA and GSE Loan Limits - Congress passed legislation to extend the current loan limits for FHA, Freddie Mac, and Fannie Mae through December 31, 2010. This extension was the third time in 2009 that NAR successfully advocated to retain limits of 125 percent of median home price (at 2007 levels), capped at \$729,750.

Protecting the Mortgage Interest Deduction - The Administration's proposed Fiscal Year 2010 budget included a recommendation that health insurance reform be "paid for" by limiting the value of the mortgage interest deduction (MID) and other itemized deductions for upper income taxpayers. The Administration proposed limiting the value of the deductions to 28 percent for all taxpayers paying more than 28 percent. Accordingly, those in the 33 percent and 35 percent brackets would receive less value for their deductions. NAR aggressively fought off changes to the MID through grassroots, advertising, and similar advocacy tools. To date, no version of health reform has included any provision that would limit the MID.

Expanding Commercial Real Estate Opportunities

Insurance Surplus Lines - The U.S. House of Representatives passed H.R. 2571, the Non-Admitted and Reinsurance Reform Act, a bill that seeks to modernize the insurance regulatory system by providing a uniform approach to regulating the commercial surplus lines market. More than 25 percent of commercial insurance in the United States is placed in the surplus lines market, also known as the non-admitted insurance marketplace. This legislation is a key component in overhauling insurance regulation and will help ensure the availability of non-admitted and surplus lines of coverage in areas of the country where admitted property and casualty coverage has grown costly and may even be unavailable.

Term Asset-Backed Securities Loan Facility - The "Financial Stability Plan" announced in early 2009 by Treasury Secretary Geithner included a major expansion of the Term Asset-Backed Securities Loan Facility (TALF) program to include commercial mortgage-backed securities (CMBS). To further ensure the stability and recovery of the commercial credit markets, NAR was successful in advocating for the extension of TALF loans from three years to five years, as well as having the TALF program extended through 2010.

Eliminating Barriers to Homeownership

Flood Insurance - NAR successfully worked to extend authority for the National Flood Insurance Program while Congress continues to consider important reforms to improve the program's long-term viability. Without this program, property owners in thousands of communities across the U.S. would not be able to obtain the insurance necessary for them to obtain a mortgage in federal designated floodplains.

Energy Efficiency Incentives - NAR eliminated time-of-sale energy efficiency requirements from H.R. 2454 - the American Clean Energy and Security Act - before passing the House of Representatives. Those provisions would have prescribed energy audits and recording, public disclosure, and MLS listings. NAR also succeeded in exempting existing residential and commercial buildings from state building labeling programs in the bill. The House bill also includes additional funding and guidelines for state governments to offer financial and other incentives to property owners who voluntarily improve the energy efficiency of homes. NAR is working to retain those exclusions as the Senate considers the House-passed legislation.

As we look ahead to 2010, NAR will continue to advocate policy initiatives that benefit REALTORS® and consumers in the residential and commercial real estate industry.

LEGISLATIVE UPDATE

By Congressman Jerry Costello

2010 marks the Second Session of the 111th Congress, and many of the legislative initiatives begun in the First Session will remain as important issues in the new year.

The economy and unemployment will continue to be top priorities. Legislation such as the stimulus package enacted last year pulled us back from the economic brink and started us on the road to recovery, but there are still far too many people who are unemployed. Fostering job creation will be a significant priority next year.

As we continue the economic recovery, we must be certain not to allow risky practices by the financial community to put our economy in jeopardy again. This is why financial regulation and oversight will be an important issue for Congress in 2010.

Health care reform has dominated much of the

legislative agenda in the First Session of the 111th Congress, and it will continue to be addressed in the Second Session. I continue to believe that making health care accessible and affordable for all is an achievable goal.

As Chairman of the House Subcommittee on Aviation, I have aggressively pushed legislation that improves the safety of the flying public. We were able to get the toughest aviation safety bill in a half century passed in the House of Representatives this year, and it is now before the Senate, as is the legislation I co-authored to reauthorize the FAA. I will continue to push to enact both of these bills into law next year.

I look forward to providing future updates on these and other important legislative matters in the months to come.



REALTOR® May Be Liable for Incorrect Square Footage

By Kim L. Kirn, Attorney and GGAR Mediator



You receive a call to list a new property. Great! You agree on the asking price. Even better! You both want to list the property now, so you complete the

MLS listing form rapidly. You rely upon the square footage given by the tax assessor. This should be accurate, right? Wrong!

In a recent Oklahoma case, *Bowman v Presley*, the tax assessor's record was off by 703 square feet (the tax record showed 2,890 square feet versus the actual square footage of the property of 2,187 - a 32 percent difference!)

The buyers sued the listing REALTOR® for fraud and licensing issues. The trial court granted Summary Judgment in favor of the REALTOR®, and the buyers appealed. (Summary Judgment is a decision by the Judge, not the jury, that no issue of fact exists and as a matter of law there is no way one party can win.)

Summary Judgments are rare in

messy cases with lots of factual issues or in unsettled areas of the law because when Summary Judgment is granted, the case is usually over. The only recourse for the losing party is to appeal to a higher court.

In this case, the Oklahoma Supreme Court reversed the Summary Judgment and sent the case back for a full trial in which both sides are allowed to present their evidence to a jury, and that jury had a right to determine what damages, if any, existed. The court was not saying that the REALTOR® was liable, just that Summary Judgment was an extreme measure inappropriate for these parties with these facts.

One complicating factor in this case was that the appraisal report given to the sellers when they bought the property five years earlier used the correct square footage so the sellers had notice of the correct square footage. Did the REALTOR®, who happened to be the mother of

the seller, intentionally use the tax assessor's number to increase the square footage? This will be one of the many questions put to the jury.

This case received a great deal of attention in the real estate press; what you as a practicing REALTOR® can take away from this case is to rely on your own work and no one else's. The assessor does not enter the house and take measurements. The assessor's square footage can be dreadfully inaccurate, so take your own measurements.

Similarly, you should not solely rely on previous listing data. It may be simply wrong, or recent changes/improvements may have been completed on the house. Real estate buyers are relying on the data you present; you are not presenting opinions. Your best practice is to compile and verify this factual data yourself rather than using someone else's data.



Government Affairs Update

By Jessica Newbold

Locally, the City of Collinsville is continuing to keep their inspection proposal alive. I recently met with the City Attorney to discuss our opinion on their proposal. The City Attorney is currently responsible for creating a new draft that is workable among all parties involved. There is not a timeline as to when a new draft will be completed and released; however, I have been assured by city staff that we will continue to be able to review all drafts as they move forward.

The Village of Millstadt is continuing their consideration of a masonry ordinance on all new subdivisions. The Planning Commission met in October and agreed to keep the masonry

requirements to a minimum and to re-work the numbers that were in the first draft. The Planning Commission met again on November 17 and December 15 and continued their agreement to re-work their draft legislation, although they had not yet agreed on what those changes should be. Again, the Village of Millstadt has agreed to continue to listen to the concerns of REALTORS® and the Home Builders Association as they move forward with this proposal.

The City of O'Fallon is currently debating a Crime Free Multi-Family Housing initiative. The current draft mirrors the program that is in Fairview Heights with the \$50 fee on all rental units per year, in addition to

the eight hour Crime Free Housing class. The Planning Commission met on December 14 and agreed to gather more information from local landlords and residents, and re-work the draft legislation. The issue will be debated again on January 11.

If you have any questions about the above-mentioned issues, please don't hesitate to contact me at 618-692-8300 or JNewbold@iar.org. Again, if there is something happening in your community that you think I should be aware of, please let me know.



New Year, New Laws

(cont. from page 1)

High Capacity Wells and Water Use Reporting - In recent years a two-pronged concern over water quality and water quantity has been discussed at every level of government. Public Act 96-222 addresses this issue related to high capacity wells and water use reporting. This new law will require that any person or land occupier that is responsible for a point of withdrawal classified as a high capacity well, high capacity intake, or public water supply (all defined) participate in the Illinois State Water Survey's Illinois Water Inventory Program through estimation methods deemed acceptable by the Illinois Water Survey. For the first five years of the law, high capacity wells used for agricultural irrigation and high capacity intakes used for agricultural irrigation are exempt.

County Occupancy Permit - Public Act 96-721 (SB 1511) will permit a county board to pass a requirement that an occupancy permit be obtained for newly constructed residential dwellings outside the corporate limits of a municipality. If a county enacts this provision after January 1, 2010, they will NOT be permitted to impose a fee for the permit; however, those counties that had a permit program in place prior to January 1st that required a fee were authorized to continue.

State Minimum Building Code for New Commercial Properties - Public Act 96-704 (SB 138) will establish a state minimum building code for newly constructed commercial buildings (defined in the law) in local jurisdictions that do not have an adopted minimum building code. After July 1, 2011, newly constructed commercial buildings in "non-building code jurisdictions" will have to have an inspection by a qualified inspector prior to being occupied.

Deed Restriction: Industrialized Residential Structures - Public Act 96-724 (SB 1560) will have an impact on a deed restriction or restrictive covenant recorded after January 1, 2010. Specifically, this new law states that these recorded instruments may not prohibit or restrict the erection of an industrialized residential structure on real property. However, a deed restriction, restrictive covenant, or agreement that applies uniformly to all homes and industrialized residential structures in a subdivision may impose the same aesthetic compatibility requirements on an industrialized residential structure in the subdivision that are applicable to all residential structures in the subdivision.

Text Messaging Ban/Cell Restrictions - Public Act 96-130 (HB 71) prohibits a person from using an electronic communication device to compose, send, or read a text message while driving. This new law has certain exceptions-if using a device in hands free or voice-activated mode; while the vehicle is parked on a shoulder of a roadway; or if the vehicle is stopped due to normal traffic being obstructed and the vehicle is either in neutral or park. Public Act 96-131 (HB 72) prohibits the use of a cell phone in a school speed zone or a highway construction or maintenance zone. This new prohibition does not apply to persons working on the highway project, using a cell phone for emergency purposes, law enforcement personnel, or those using a cell phone in voice-activated mode.

Vehicle Fee Increases - Illinois standard license plate fees will rise from \$78 to \$99; car title fees increase from \$65 to \$95; transfer of registration fees increase from \$15 to \$25.

For more information on any of these laws, visit www.realtor.org.

SIR/MLS SCOOP

Have you seen the "New Tab" on the MLS???

Have you ever been working on a search or CMA in the MLS and then you get a phone call and have to get out of it to do something else for a client? Well, you will no longer have that problem!

At the bottom of any MLS screen - to the right of the "Refresh Session" - there is a green plus (+) sign that says "New Tab." Just click "New Tab" and another MLS home page screen will appear.

You may then work in that screen and find any information that you may need. You can also go back and forth between the screens to compare information.

Because it opens an entire window, to go between screens, you will have to look at the very bottom of your screen and switch between the two "InnoVia MLS: SIR/MLS" tabs.

Our monthly training schedule is always listed in the MLS monthly newsletter. You may also call or e-mail us to obtain a schedule. These **free** classes are "hands on" with a computer for each person. Seating is limited, so register today!



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

Everyone enjoyed the annual Holiday Luncheon again this year. The decorations, entertainment, and fellowship seemed to brighten a rainy day. Santa and Mrs. Claus made their appearance and also offered pictures for a cash donation. We were able to raise additional money to donate to a worthy cause at Christmastime.

We discussed the possibility of holding another Lunch and Learn seminar with all of the new changes taking place in the coming year and have decided to hold off until sometime in March. Watch for details.

The Awards Banquet will be here before you know it. Make sure you call the board office to make your reservations. There will be a live band this year for everyone to enjoy at the conclusion of the evening.

Please consider joining the affiliates committee. We meet on the second Tuesday of each month. If you haven't attended a meeting lately, why not come and join us again; if you've never been to a meeting, we would love to have you in attendance!

The Affiliates Committee 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®.

Gloria Burch, Chairman
Gary Hoggatt, Vice Chairman
Alicia Oberneufemann, Secretary
Marna Asbury, Board Representative

REALTORS® Property Resource



The National Association of REALTORS® (NAR) has acquired technology to create a database of all properties in the U.S. so REALTORS® can better assist consumers in a high-etch, fast-paced business world.

The acquisition includes licensed data and secured data aggregation services from LPS Real Estate Group. NAR will use the assets to develop the REALTORS® Property Resource (RPR), a parcel-centric information database covering all of the more than 147 million property parcels in the country.

RPR will provide nationwide access to public record information such as tax and assessment data, liens, zoning, permits, environmental information, and information on neighborhoods, school district and

community demographics. The site will also provide advanced search features for property searchers, as well as market-to-market comparisons and referral opportunities not currently available.

It is important to note that RPR is not a national Multiple Listing Service and will carry no offers of cooperation and compensation. RPR will develop business strategies to make it affordable and feasible for NAR members, and will complement, not compete with Multiple Listing Services.

NAR is planning to launch RPR in the second quarter of 2010. For more information, visit www.realtor.org/about_nar/realtors_property_resource.

WATCH OUT For Mortgage Rescue Scams

By Congressman John Shimkus

Among the unfortunate consequences of the downturn in the economy is the increase in the number of Americans facing the loss of their home due to foreclosure. That awful possibility forces many people to let down their guard and fall victim to mortgage rescue scams.

A number of illegitimate foreclosure "rescue" or "assistance" companies have popped up recently to prey on those desperate to save their homes. Some have been so bold as to offer a money-back guarantee. Unfortunately, after such companies get your money they are gone, as is your home.

The Federal Trade Commission (FTC) is asking homeowners to report foreclosure rescue and mortgage modification scams online at FTC.gov or by phone at 877-FTC-HELP. In order to make sure homeowners are getting help from counselors certified by the U.S. Department of Housing and Urban Development (HUD), they can call the Homeowner's HOPE Hotline at 888-995-HOPE (4673).

The FTC also provides the following tips to avoid a business that does any of the following:

- * Guarantees to stop the foreclosure process - no matter what your circumstances.
- * Advises you not to contact your lender, lawyer, or credit or housing counselor
- * Collects a fee before providing any services.
- * Accepts payment only by cashier's check or wire transfer.
- * Encourages you to lease your home so you can buy it back over time.
- * Tells you to make your mortgage payments directly to it, rather than to your lender.
- * Advises you to transfer your property deed or title to it.
- * Offers to buy your house for cash at a fixed price that is not set by the housing market at the time of sale.
- * Offers to fill out paperwork for you.
- * Pressures you to sign papers you haven't had a chance to read thoroughly or that you don't understand.

More information is available online at FTC.gov/yourhome, YouTube.com/FTCVideos, FTC.gov/moneymatters, and www.995hope.org.



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 Rick Edwards, 10 Ginger Creek Parkway, Glen Carbon, Illinois 62034.

New REALTORS® Members:

Richard Brooks	RE/MAX Integrity
Loretta Englebright	Coldwell Banker Brown REALTORS®, Edwardsville
Brenda Holshouser	Coldwell Banker Brown REALTORS®, Edwardsville
Marty Johnson	RE/MAX Gold
William Kealey	Coldwell Banker Brown REALTORS®, Highland
Jeffrey Warrens	Warrens & Associates

Transfers:

Jennifer Roberts	Landmark Realty, Bethalto
------------------	---------------------------

Drops:

Joe Doolin	RE/MAX Gold
Lynda McKay	Blue Fence Real Estate
Marijane Stahl	MJ Appraisals
Carolyn Vinson	Century 21 Bailey & Company

Dropped REALTOR Office: New REALTOR® Office:

Blue Fence Real Estate	Warrens & Associates
MJ Appraisals	



Remember **WALL**:

Walk
Around
Lights off
Lock doors

Join GGAR for the REALTORS'® Night to Shine at the annual Awards Banquet on Friday, February 26 at the Gateway Center in Collinsville. Visit the Member Events page on the Member's Area of our website at www.gatewayrealtors.com for complete details.



Upcoming Education Classes:

Wednesday, January 6	Broker Management Course	Gateway Center, Collinsville
Thursday, January 7	e-PRO Workshop	GGAR Office
Wednesday, January 27	Continuing Education	Gateway Center, Collinsville
Thursday, January 28	Continuing Education	Gateway Center, Collinsville

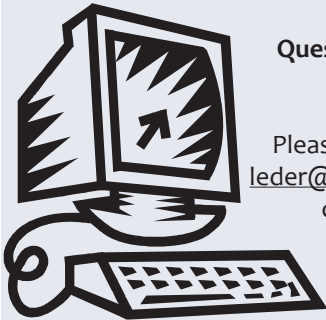
Visit our website at www.gatewayrealtors.com for complete details and registration forms.



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?

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

Please inform me if you would like this newsletter sent to an alternate e-mail address.



GGAR Snapshot

As of December 15, 2009

Affiliate Offices/Members	108
Full Member Appraiser Offices	93
Full Member REALTOR® Offices	141
TOTAL FULL MEMBER OFFICES	234
Full Member Appraiser Members	100
Full Member REALTOR® Members	977
TOTAL FULL MEMBERS	1,077
Total GGAR Offices	342
Total GGAR Members	1,185

2010 Affiliate Sponsors

PLATINUM



SILVER



BRONZE



Patron



Thank you for your continued help and support!