



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

# OUTLOOK

**Remember WALL:**

Walk  
Around  
Lights off  
Lock doors

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## What's Happening

**June**

- 2 Broker Course
- 3 Lunch and Learn
- 5 Pre-License Course
- 8 Affiliates Committee Meeting
- 9 Broker Course
- 12 Pre-License Course
- 16 Broker Course
- 19 Pre-License Course
- 23 Broker Course
- 25 Gateway Grizzlies Game

**July**

- 5 GGAR Office Closed
- 10 Broker Course
- 13 Affiliates Committee Meeting
- 17 Broker Course
- 24 Broker Course
- 31 Broker Course



## Broker Courses

**July 10 and July 17 SATURDAY!** **Advanced Principles** **Three-hour core CE credit**  
*A 15-hour mandatory course covering an in-depth study of listing, multiple listing services, closing statements, and Illinois License Law.*

**July 24 and July 31 SATURDAY!** **Contracts and Conveyances** **Three-hour core CE credit**  
*A 15-hour mandatory course covering real estate law, deeds, sales contracts, leasing agreements, liens, and their priorities.*

**August 21 and August 28 SATURDAY!** **Sales and Brokerage** **Three-hour elective CE credit**  
*A 15-hour elective course covering services provided by brokerage firms, government regulations, agency and principal, and types of real estate firms.*

**Weekday Evening TBD** **Brokerage Administration** **Three-hour core CE credit**  
*A 15-hour mandatory course covering real estate brokerage: types of brokerage, requirements for licensure, responsibilities, and functions of brokerage (supervisor responsibilities, escrow accounts, business accounting, and record maintenance).*

**Weekday Evening TBD** **Principles Review** **Three-hour elective CE credit**  
*A 15-hour elective survey course providing a review of the 45-hour pre-license course.*

**Course Policy:** Attendance is required at all sessions. If more than 10 percent of any course is missed, the student must make up the hours in order to receive credit. Course completion requires an average of 75 percent or higher on all exams.

**Cancellation Policy:** You may cancel your registration by providing advance notice to the Association office **five days prior** to the scheduled course.

**License Requirements:** Salesperson: 21 years of age, successful completion of the 45-hour Basic Transactions course, sponsorship by a licensed broker, and a high school education (or G.E.D.).

Broker: Attorney at Law or successful completion of the 45-hour Basic Transactions course, plus completion of 75 additional hours in approved broker courses.

**Important Information:**

- Advanced registration is required; no walk-ins allowed.
- Any IAR student who fails a course will receive one free re-take exam and/or may repeat the course within one year on a space-available basis at no additional cost.
- Please advise us of any disabilities that may require special accommodations, including the provision of auxiliary aids and services.
- No pagers, phones, or recorders are allowed.
- This course is approved by the Illinois Department of Financial and Professional Regulation.

The Greater Gateway Association of REALTORS® reserves the right to cancel any course if a minimum of 12 attendees are not registered by an agreed-upon deadline; you will be notified if the class has been canceled. GGAR reserves the right to cancel class due to inclement weather or other unexpected events. We will make every attempt to notify you via telephone and/or e-mail prior to 7 a.m. the day of the class; you may also contact Al Suguitan directly at 618-567-4269 or your instructor to confirm the status of the class. **Classes that remain in session are non-refundable.**

*Visit [gatewayrealtors.com](http://gatewayrealtors.com) for a registration form. Contact GGAR at 618-692-8300 with questions.*

**Officers:**

Chairman of the Board Rick Edwards, Century 21 Seniker-Edwards, Godfrey  
 Chairman-Elect Jenni Beck, Beck Group Realty, Inc., e-PRO, GRI  
 Vice Chairman Joy Wofford, CRS, e-PRO, GRI, RE/MAX Realty Centre  
 Past Chairman of the Board Doug Hartmann, Jr., e-PRO, GRI, Hartmann REALTORS®

**SIR/MLS Governors:**

David Cisler 635-2244  
 Norma Kasten, ABR, CRS, e-PRO, GRI 655-1188  
 Ed Kleber 654-5575  
 Don Lee 397-1082  
 Sandy Michel, GRI 283-4436

**Directors:**

Marna Asbury, Olin Community 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, Granite City  
 Rosetta Heavner, GRI, Landmark Realty, Bethalto  
 Carrie Michalik, GRI, RE/MAX Alliance  
 Richard Rolfingsmeyer, CRB, RE/MAX Gold

**Committee Chairpersons:**

Affiliates	Gloria Burch	258-3168
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 Conreux	656-8616
	Pat Walker	655-4100
Education	Bev George, ABR, CRB, CRS, e-PRO, GRI	656-1188
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/IMPAC	Julie Fleck	346-7000
	Kathy Kruegel, GRI	977-2803

**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  
 Melody White, Membership Assistant  
 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 May 27, 2010 and discussed or approved the following items of business:



**Administrative - Al Suguitan:**

1. Accepted the May minutes.
2. Accepted the financial report subject to audit.
3. Heard various reports that the National Association of REALTORS (NAR) Mid-Year Meetings provided very worthwhile topics, motivational speakers, and relevant information.
4. Suguitan reported that NAR will not raise membership dues for the next three years.

**SIR/MLS - Deb Frazier, Executive Director:**

1. Heard that the MLS will be adopting two new programs: one that involves a texting option and another that incorporates mobile applications. Details will be forthcoming.
2. Heard that the MLS has terminated service with Property Panorama and is looking for a new virtual property partner.
3. Heard that "bank-owned" will soon be a mandatory field.
4. A motion was made and approved to allow affiliate members to advertise on sirmlsinc.com. The MLS will be in contact with affiliate members in the near future.

**Government Affairs - Jessica Newbold:**

1. Newbold reported that the City of Collinsville is still negotiating their inspection proposal, which will include commercial property.
2. Heard that the City of Waterloo is in the process of updating how utilities are handled for foreclosure property.
3. Newbold reported that she is working on an alternative proposal for the policy on right-of-way signs for Swansea.
4. A motion was made and approved to support Frank Miles who is running for re-election for Madison County Treasurer.
5. Heard that there will be some upcoming changes to RPAC fundraising that will be based on the model of the United Way 100 percent Giving program.



# Tools of the Trade

*Back by popular demand . . .*

## Lunch and Learn

### Good Faith Estimate/HUD Changes

Thursday, June 3

11 a.m. – 1:30 p.m.

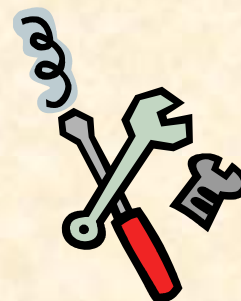
Moose Lodge, Edwardsville  
7371 Marine Road

Free to all GGAR members

This will be an open forum discussion with an attorney, lender, and title company affiliates. Take the opportunity to pose the questions you've always wanted to ask. This is a great seminar for both seasoned and rookie REALTORS®.

**Complimentary lunch provided**

Reservations required by contacting the Greater Gateway Association of REALTORS® at 618-692-8300 or [jleitschuh@gatewayrealtors.com](mailto:jleitschuh@gatewayrealtors.com)



# Government Affairs Update

By Jessica Newbold

Our local governments have been very busy lately proposing ideas that affect REALTORS® and private property owners.

The City Council members in Collinsville have held a series of "work" sessions throughout the months of April and May to discuss their proposed inspection ordinance. We have received updated versions of the proposal as the City Council continues to request changes. Revisions were also requested on behalf of the membership of the Greater Gateway Association of REALTORS®.

This is an ongoing process, and the Collinsville elected officials continue to have bi-weekly meetings discussing the matter. I will continue to keep you updated as this issue continues to be debated.

In addition to Collinsville, the Village of Swansea is also currently considering an inspection and occupancy permit program. The Village has created an ad hoc committee made up of myself, two local landlords, an attorney, and a staff member from the Village Building and Zoning Department to assist with the creation of the program.

The Village officials are very interested in

receiving our feedback, and our first two meetings have gone well. The Village Administrator has taken our comments and feedback and discussed them with the Village Trustees. We are currently waiting to take a look at the updated version of their proposal.

Other news in Swansea includes changes to their sign ordinance. In late 2006, the Village of Swansea passed an ordinance outlawing the placement of signs in public right of ways. This includes directional signs, open house signs, and other real estate-related signs. I have submitted a "model right-of-way" sign proposal to the Village of Swansea. This proposal would allow signs to be placed in public right-of-ways during certain hours of the day on certain days of the week. I will keep you informed of the progress of this issue as it continues to move forward.

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



# A Word From Our Affiliate . . . Guaranty Title Company

By John Gibbons,



The new Illinois "Good Funds" law went into effect January 1, 2010. Title companies can no longer legally accept cashier's checks for \$50,000 or over (or cashier's checks totaling \$50,000 or over from any single party) from buyers or lenders at closings until those checks have actually cleared and been deposited in the title company's trust account (which may take several days or a week).

To avoid delay of closings, funds must be wire-transferred and actually deposited in the title company's trust account (which sometimes takes until the next work day). Most buyers will not know about this law. Since this law only applies in Illinois, out-of-state buyers and lenders will be particularly unfamiliar with this new law. Individual title companies may have the same or other rules for amounts under \$50,000.

To avoid delay of your closings, advise buyers way ahead of time to wire-transfer all of their funds so they arrive in the closing title company's account a day or so before closing, and double-check again with the buyer two days before closing to be safe.

# LEGISLATIVE UPDATE

By Congressman Jerry Costello

Earlier this year, I wrote to you about one of the more recent challenges facing economic growth: the commercial real estate market. In late 2009, Federal Reserve Chairman Ben Bernanke identified commercial real estate (CRE) as one of the major risks to the economy - and a number of economists have echoed his sentiments, raising concerns about the CRE market.

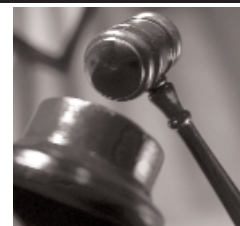
Many of these concerns were examined at a real estate summit held just weeks ago by the National Association of REALTORS® (NAR). The general impression of the summit was that the CRE market is still struggling, but in light of broader economic growth and recent job creation, there are slight signs of improvement in the CRE market. One promising trend is that the market is seeing an increase in transactions due to a rise in the number of distressed properties available, and prices are starting to stabilize.

You may remember that in an effort to call attention to the fact that CRE market conditions

could hamper economic recovery, I joined 78 of my colleagues earlier this year in writing a letter to Chairman Bernanke and U.S. Treasury Secretary Timothy Geithner.

The letter urged regulators to take a number of pro-active steps to help the CRE market. Among these recommendations was a call to make clear public statements encouraging lenders to continue to make credit available for performing assets as a means of restoring confidence and long-term value in the CRE market.

This recommendation was one example of the steps that NAR said Congress should be taking to show leadership in addressing the problems facing the CRE market. The federal government has an important role to play in helping to keep the real estate market strong and maintain the long-term growth of our economy, and I will continue to support these and other efforts.



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# TAKE KNIFE to Federal Budget

By Congressman John Shimkus

Since the leadership in Congress has decided that it is too political to put forth a Fiscal Year 2011 budget, an alternative is being offered. Republicans in the House of Representatives have launched the "You Cut" program. It lists some suggested places to start cutting the federal government but also seeks the public's input. We have to start somewhere. Check it out at <http://republicanwhip.house.gov/YouCut/> and submit your idea.

I have readily admitted that Republicans were thrown out of power due to our leadership mistakes, including spending. However, the deficits and debt are mounting incredibly fast under current leadership. The President did his part - he submitted a budget to Congress. It would push federal spending to a record \$3.8 trillion, including a projected \$1.3 trillion deficit.

The Congressional Budget Act says that Congress should complete a conference report on the budget resolution by April 15. That date has

obviously passed. And on May 13, the majority leader revealed on the floor of the House that there will be no budget this year.

Just to be clear, the federal process has two parts. The budget is just an outline for federal spending; it is not mandatory. The second half of the process includes appropriation bills that spell out the exact dollar amounts for each department, agency, or branch of government. I would support new legislation that requires the President's signature on a budget with legally binding numbers.

A Washington publication, *The Hill*, recently reported that according to a Congressional Research Service report, "The House has never failed to pass an annual budget resolution since the current budget rules were put into place in 1974." Until now.

That is not leadership.



# SIR/MLS SCOOP

## Broker Owner/Manager Roundtable June 24th at 10 am at the MLS office in Collinsville

The MLS would like to invite broker owners and managers to a roundtable meeting to discuss reports that you use in the MLS. We would like to have your input on the reports you now use and reports you might like to see in the future. We'd like to know what reports you run at the end of the month and how the MLS can help you with those.

Please e-mail [deb.frazier@sirmlsinc.com](mailto:deb.frazier@sirmlsinc.com) if you plan to attend.

Hope to see you there!



Our next Affiliates Committee meeting will be held on Tuesday, June 8 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.

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

The 7th Annual Richard D. Wieggers Golf Outing went better than anticipated with the rainy bad weather we'd been experiencing. Despite the rain and chilly weather, we still had a good turn out and a good day. From the looks of things, I think everyone involved had a good time. Thanks to all the golfers and the volunteers who helped during the outing.

The next Lunch and Learn is scheduled for June 3 at 11 a.m. at the Moose Lodge in Edwardsville. And, back by popular demand, the topic will be Good Faith Estimates and Truth-in-Lending and how the changes affect REALTORS® and borrowers. Be sure to call GGAR to reserve your seat for this informative class. Don't miss out -- reserve your seat today!

Night with the Grizzlies is being sponsored by the Programs Committee and is scheduled for Friday, June 25th at 6:05 PM. They are field box seats, and the tickets are first come, first served. It's a very cheap evening with lots of fun and good food.

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®.

# 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:

Karen Davis, Prudential One Realty Centre, Edwardsville  
Donna Dempsey, Coldwell Banker Brown REALTORS®, Edwardsville  
Jack Dempsey, Coldwell Banker Brown REALTORS®, Edwardsville  
Jim Hess, First Choice Realty and Auction Service  
Christy Hornacek, Coldwell Banker Nester, Columbia  
Maryann Kelley, RE/MAX River Bend  
Damon Lucas, Coldwell Banker Nester, Glen Carbon  
Kim Overholtzer, Landmark Realty, Godfrey



## Returning REALTORS® Members:

Harold Garner, Garner Real Estate  
Jennifer Pace, Property Professionals of Illinois, Inc.  
Andy Paschedag, Bev George & Associates, Town & Country  
Charlie Wilson, Century 21 Seniker-Edwards, Godfrey

## Transfers:

Allison Hansen, RE/MAX River Bend  
Charlene Walker, RE/MAX Gold

## Drops:

Carol Fujarski, Wooff REALTORS®, Alton  
Patrick James, Holiday Shores Realty  
Norma Rea, Prudential One Realty Centre, Edwardsville

## Returning REALTOR® Office:

Garner Real Estate

## New Affiliate Office:

Brush Appraisal Service



THANK YOU to everyone who helped make the 7th Annual Richard D. Wieggers Golf Outing a huge success. With the help of our sponsors, attendees, and volunteers, we raised \$5,300, exceeding last year's profits.

All proceeds benefit the Richard D. Wieggers Scholarship Fund, which is available to qualifying college students who are children or grandchildren of REALTORS®. Pick up an application form at the association office or visit [ilreef.org](http://ilreef.org).





**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](http://www.gatewayrealtors.com)



Questions? Comments?  
 Suggestions? E-mail change?

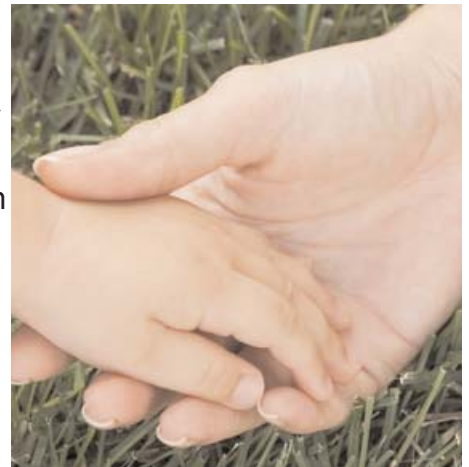
Please contact Lori Eder:  
[leder@gatewayrealtors.com](mailto:leder@gatewayrealtors.com)  
 or 618-692-8300

## Do Good - Live Well

You know that fuzzy feeling you get right after you've just helped someone carry their groceries to the car? Or how satisfying it was to volunteer an hour of your time at your church picnic?

It turns out that volunteering is not only good for your self-esteem, but it also benefits your health. According to a survey released by UnitedHealthcare and VolunteerMatch, 68 percent of the more than 4,500 respondents report that volunteering has made them feel physically healthier.

The survey concludes that 89 percent of volunteers agree that volunteering has improved their sense of well-being, 73 percent agree that volunteering has lowered their stress level, and 29 percent of volunteers who suffer from a chronic condition feel that volunteering has helped them manage a chronic illness.



Volunteerism also appears to correspond with higher levels of life satisfaction. In fact, 92 percent of volunteers agree that volunteering enriches their sense of purpose in life.

More than four in every 10 Americans (41 percent) have volunteered in the last year; 69 percent of Americans have made donations to an organization in the past year; and 44 percent of Americans report that they intend to volunteer this year, with many citing "the opportunity to make a difference" as the motivation.



As of May 21, 2010

Affiliate Offices/Members	100
Full Member Appraiser Offices	82
Full Member REALTOR® Offices	132
<b>TOTAL FULL MEMBER OFFICES</b>	<b>214</b>
Full Member Appraiser Members	89
Full Member REALTOR® Members	935
<b>TOTAL FULL MEMBERS</b>	<b>1,024</b>
<b>Total GGAR Offices</b>	<b>314</b>
<b>Total GGAR Members</b>	<b>1,124</b>