

# e-Professional Edge

A Publication of the Winston-Salem Regional Association of REALTORS®

February 2005

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## From Your President's Desk

Paul McGill

During January 12 - 14, several officers, directors and our EVP attended the Inaugural NCAR meeting in Pinehurst. This inaugural meeting had the largest number of attendees. In addition to regional meetings and opportunities for networking, attendees received important information, attended general and committee meetings, and participated in the inaugural events for Vic Knight as your 2005 NCAR President.

The most important piece of business covered concerned the electronic voting issue. At its January 14 meeting, the NCAR Board of Directors revised the Association By-laws and Policies to permit electronic voting for NCAR elections, beginning in 2006. NCAR staff is preparing a Request for Proposal from qualified vendors with the intent of selecting a vendor by this summer. Preliminary plans are to conduct a "mock election" concurrent with the 2006 NCAR Inaugural Meetings. This is an exciting development because previously, as members, attendance was required at the NCAR Convention to vote during the event. Now every member will have the opportunity to vote, whether they attend the convention or not.

Also, the 2005 legislative and regulatory preview reviewed the long list of issues that we can expect to be discussed by the NC General Assembly this year. These include: possible repeal of School Calendar Changes (HB1464), impact fees and other taxes, additional stormwater rule legislation, and the coastal habitat protection plan. All have a tremendous impact on our industry. RPAC will be working on our behalf to safeguard our interests and protect private property rights.

On February 15<sup>th</sup> at 5:45 pm, we will gather for our monthly meeting at the Children's Museum, located in a new facility downtown at the corner of Brookstown Avenue and Liberty Street, near Old Salem and the southeast Gateway. It occupies approximately 25,000 square feet and has something for everyone! The 75<sup>th</sup> anniversary gift of the Junior League of Winston-Salem, the museum provides a nurturing, inclusive place where children learn through interactive hands-on exhibits focusing on literature, arts, music, parenting and regional cultures. It's really a place where stories come alive, and its focus is somewhat unique in the museum world.

Our catered dinner will be served in the Under the Stars room and the museum will be open for all who wish to tour. You can climb Jack's beanstalk up to the second floor (or take the stairs), cross Billy Goats Gruff's bridge and see where museum goes package donuts in the Donut Factory or make a life-sized log cabin out of giant Lincoln logs. All exhibits offer opportunities for social, physical, intellectual and sensory stimulation and I'm living proof that kids of all ages have fun at this welcoming site. I hope that you'll come to our meeting and see this exciting new museum. We're proud to showcase this site as our Association's first preview of Winston-Salem's treasures!



## **Jo Caubre', RCE, e-PRO Executive Vice President**

### **Code of Ethics Enforcement A Member Benefit**

The most outstanding characteristic that sets REALTORS® apart from other real estate practitioners is the willingness to accept and abide by the Code of Ethics of the National Association of REALTORS®. The Code of Ethics, which was first adopted on July 29, 1913, is a living document, responsive in its content to changes in the law and industry.

The establishment of a Code of Ethics recognizing high standards of business practice and professional conduct by real estate practitioners was a primary reason for the establishment of the National Association in 1908. Men of integrity wanted to ensure honorable, faithful, and competent service to clients, customers, and other members of the public. They believed that through their collective efforts the ends of national policy and the general welfare could be served. They sought to make the broker recognize the truly fiduciary relationship the broker has with the client and to assure service of a professional quality in all respects. They had awareness that a voluntary commitment to peer review had advantages over courts of law. Most of all, they recognized that self-discipline in the interest of protecting the public was not inconsistent with the preservation of a competitive marketplace.

The Code has been revised many times through the years to reflect current developments in professional real estate practice. The term REALTOR® has come to represent competency, honesty, and high integrity. These qualities stem from voluntary adherence to an ideal of moral conduct in real estate business practices.

But even with the best of intentions, planning and preparation, occasional disagreements arise between REALTORS® and/or between REALTORS® and their clients or customers. As civil litigation becomes increasingly costly, time consuming, and burdensome, there has been a trend among private parties to settle disputes and conflicting claims through alternative means.

The WSRAR offers its members and their clients and customers a vehicle to economically expedite ethics complaints and/or arbitration requests without going to court. If a monetary dispute arises from a real estate transaction or if you believe a REALTOR® may have acted in an unethical manner, seek a resolution through your local board of REALTORS®. Ethics complaints that are brought before the Association give those parties involved an opportunity to be educated about the Code. In addition, REALTORS® are judged by their peers as opposed to other individuals who may be far less familiar with the practices and customs of the real estate industry.

Got a complaint? Problem with another REALTOR® but not sure where to turn? Call WSRAR, 768-5560 or email [jcaubre@wsrar.com](mailto:jcaubre@wsrar.com). Let the Code of Ethics enforcement program point you in the right direction! ([See Article – Code of Ethics Enforcement – “Frequently Asked Questions”](#))



## Governmental Affairs Report

### February 2005

I was able to participate in a very interesting teleconference concerning housing and housing activity. As you may recall, housing statistics were at a record pace in 2004. The big question for REALTORS® and Homebuilders is, "Will the robust housing pace of 2004 continue into 2005?" With the Feds clearly intending to raise interest rates, certainly the housing industry will be forced to slow, or will it? The results of this housing teleconference may surprise you. Below you will find excerpts from the NAHB Housing teleconference on home sales, home prices, refinancing and interest rates. It looks to be another good year for REALTORS® and Homebuilders alike.

Housing activity is expected to decline only marginally in 2005 despite gradually climbing mortgage interest rates as jobs and household incomes grow more decisively than they did last year, according to housing economists participating in an NAHB news teleconference on Jan. 6.

"We are telling builders that this year will probably pose some stiffer challenges than 2004, and they should be careful about inventories and vacancy rates," said NAHB Chief Economist David Sediers.

Overall, he is expecting a 3.5% decline in home sales and starts this year — with single-family production off a bit less than 3%, multifamily starts down 4% and remodeling activity up 5% — but coming out even with 2004's stellar performance "would not be out of the question."

"On the interest rate front, the Federal Reserve is clearly on the move, and that should push up the federal funds rate to 3.75% and 30-year mortgages to 6.75% by year's end", he predicted.

#### **Home Price Appreciation Headed for a Slowdown**

David Berson, chief economist for [Fannie Mae](#), said that home sales will drop 7%-8% this year for several reasons: price increases have made affordability a concern in many markets despite low mortgage rates; a significant number of households who would have purchased homes this year did so instead in the past couple of years when rates were at or near record lows; and with prices slowing, investors may decide it is time to abandon the housing market.

Housing prices overall will grow by about 3% this year, compared to 10% in 2004, he said. Most places will see price gains in the 4%-4.5% range, Berson said, although prices will probably go down in some markets.

Berson said he couldn't predict which markets are headed for a real price decline, but most at risk are those that have had high price gains relative to income along with other risk factors such as a high level of adjustable rate financing, relatively weak job growth and low household formations.

Berson said that the investor share of home purchases has doubled over the past year — from 4.5% to the 9%-10% range — and is as high as 25%-30% in some markets. "Investors go in and out of markets all the time," he said. "They have gone in because of the high returns they can get. If prices begin to slow this year, investors will start to slow their purchases, reducing demand for housing and increasing the supply of homes on the market, slowing price gains some more."

#### **Refinancing Activity Continues to Slide**

Rising mortgage interest rates will slow the refinance share of single-family mortgage originations substantially this year, according to [Freddie Mac](#) Chief Economist Frank Nothaft. In dollar volume, originations declined 30% last year and they should be down another 10% this year, he said, falling to \$2.42 trillion from \$2.75 trillion in 2004, entirely because of less refinancing activity.

Although only about one in eight home mortgages are 7% or higher, refinancing will still account for about one-third of all originations by the fourth quarter of this year, fueled by families who took out Adjustable Rate Mortgages (ARMs) and are coming up to their first adjustment date and households who are using cash-out refinancing to tap into their home equity.

The ARMs share of mortgages to buy homes will decline from the upper 30% range currently to about 28% by this year's fourth quarter as the spread between initial ARMs interest rates and long-term mortgage rates continues to narrow, he said.

Home price appreciation is headed into the 5%-7% range for 2005, Nothaft forecasted, the slowest pace in about six years. "It is unrealistic to expect recent high levels of home value appreciation to be maintained going forward," he said.

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# FEBRUARY Membership Meeting

## WSRAR MEMBERSHIP MEETING FEBRUARY 15, 2005

### The Children's Museum of Winston-Salem

**SPEAKER:**

**GAIL CHAVIS,**

**EXECUTIVE DIRECTOR**

**THE CHILDREN'S MUSEUM OF W-S**

**PROGRAM: SHARING THE MUSEUM (TOURS INCLUDED)**

**FOR MORE INFORMATION VISIT OUR WEBSITE AT [WWW.WSRAR.COM](http://WWW.WSRAR.COM)**

**TIME: 5:45 PM**

**PLACE: THE CHILDREN'S MUSEUM OF WINSTON-SALEM**

**DIRECTIONS: [WWW.CHILDRENSMUSEUMOFWS.ORG/MP\\_DIRECTION.HTML](http://WWW.CHILDRENSMUSEUMOFWS.ORG/MP_DIRECTION.HTML)**

**RSVP by February 7, 2005**

**FAX:**

**336-768-7295**

**OR**

**EMAIL: [wsrar@wsrar.com](mailto:wsrar@wsrar.com)**

**CANCELLATIONS needed by February 10**

*Diamond Sponsors*

**THANK YOU!**



# Congratulations to Robert Helms

Winston-Salem Regional Association of REALTORS®'  
**2004 REALTOR® of the Year!**



(pictured: Robert Helms and Rod Eller)

# Winston-Salem Regional Association of REALTORS® 2005 OFFICERS AND DIRECTORS INSTALLATION JANUARY 28TH, 2005



2005 President Paul McGill  
&  
2004 President Trip Smithdeal



2005 Board of Directors



REALTORS® Commercial Alliance



Property Management Division

## NAR Teams with Habitat to Help Displaced Tsunami Victims

The NATIONAL ASSOCIATION OF REALTORS® has partnered with Habitat for Humanity® International to build "REALTOR® Villages" to help people who lost their homes during the great tsunami that devastated several South Asian countries on Dec. 26, 2004.

REALTOR® Villages are designed to get the homeless out of temporary shelters in camps as a first step toward permanent housing. The villages comprise "core houses," which are permanent structures that, in some cases, will be built on the foundations of the previous homes. Each unit will feature one room and a porch under a roof, plus sanitary facilities. The homes could be improved and extended later on.

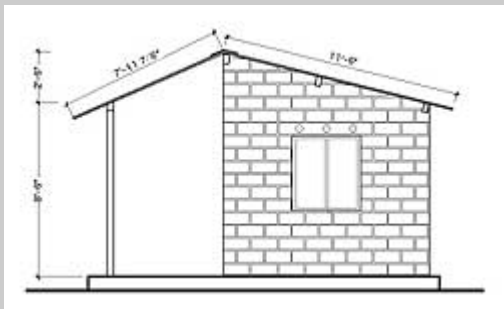


**NAR President Al Mansell**

"The magnitude of personal suffering caused by the tsunami, in number of deaths and injuries to people, and destruction of homes and property, is astounding. NAR feels that since our mission is housing, it would be appropriate to assist tsunami victims by providing them shelter. We have an ongoing relationship with Habitat and we are impressed with how extremely efficient the organization has been in getting the donated dollar to the persons in need," said NAR President Al Mansell.

NAR and Habitat have set a goal to build 1,000 core units in the hard-hit countries of India, Thailand, Sri Lanka, and the Sumatra area of Indonesia. To cover the full cost, NAR has set a \$1 million goal for the REALTOR® Tsunami Relief Project, established by NAR Jan. 4. All contributions to the REALTOR® Tsunami Relief Project will be donated to Habitat to construct the REALTOR® Villages.

Mansell, CEO of Coldwell Banker® Residential Brokerage in Salt Lake City, urged REALTORS®, as well as members of the public, to contribute to the project to achieve the million dollar goal.



**Habitat "core house"**

*(Image courtesy of © Habitat for Humanity International)*

Habitat has mobilized staff to provide help in the four countries. Habitat plans to build homes for up to 25,000 families in the first phase of transitional housing as it works to provide permanent housing solutions. The organization estimates that the effort will require a commitment of \$25 million over two years. Groundbreaking on the new homes began Jan. 20, less than a month after the disaster happened.

[\(continued on page 8\)](#)

"NAR's effort to help Habitat for Humanity help others exemplifies the good in humankind," said Tom Jones, vice president, Habitat for Humanity International. "We are truly grateful that NAR and HFHI once more will join in partnership to meet needs about which both organizations so deeply care. This will have permanent positive results for families rebuilding their lives."

All of the administrative costs of conducting the REALTOR® Tsunami Relief Project are being absorbed by NAR; 100 percent of all donations will go directly to Habitat for construction of the REALTOR® Villages.

Contributions are tax deductible. In addition, Congress passed and President Bush recently signed Public Law 109-1 that allows tax relief in 2004 taxes for contributions made by Jan. 31, 2005, to victims of the Dec. 26, 2004, Indian Ocean tsunami.

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### **REALTOR® Tsunami Relief Project Contribution Totals**

As of Feb. 1, just four weeks since the NATIONAL ASSOCIATION OF REALTORS® launched the REALTOR® Tsunami Relief Project to aid the victims of the Dec. 26 earthquake and tsunami in Southeast Asia, the project has already surpassed the three-quarter mark toward its \$1 million fund-raising goal.

The Association is reporting the receipt of more than 4,285 donations totalling \$699,897 as of 9:00 a.m. CDT on Feb. 1. These contributions will be combined with NAR's initial donation of \$50,000 and all incoming gifts to the REALTOR® Tsunami Relief Project. Read NAR President Al Mansell's [letter](#) calling for contributions to the relief project.

### **Contribute to the REALTOR® Tsunami Relief Project**

Help NAR and Habitat for Humanity International put displaced victims back into homes. Contributions can be made online through the following secure site powered by NAR's e-commerce system: [REALTOR® Tsunami Relief Donations](#).

To contribute by mail, checks should be made payable to the REALTOR® Tsunami Relief Project and sent to: REALTOR® Tsunami Relief Project, Attn: NAR Finance Division, 430 N. Michigan Ave., Chicago, IL 60611.

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Habitat for Humanity International, based in Americus, Ga., is an ecumenical Christian ministry dedicated to eliminating poverty housing. By the end of 2005, Habitat will have built its 200,000th house and more than 1 million people will be living in Habitat homes they helped build. Visit the [Habitat for Humanity Web site](#).

The NATIONAL ASSOCIATION OF REALTORS®, "The Voice for Real Estate," is America's largest trade association, representing 1 million members involved in all aspects of the residential and commercial real estate industries.  
# # #

## ***Code of Ethics Enforcement Frequently Asked Questions***

### **What's the difference between an ethics complaint and arbitration request?**

An ethics complaint charges that a REALTOR® or REALTOR®-ASSOCIATE has violated an Article(s) of the Code Of Ethics.

An arbitration request involves a dispute over entitlement to a monetary transaction (e.g., a commission)

### **Who can file a ethics complaint?**

Any person, whether a member or not, having reason to believe that a member is in violation of any conduct subject to disciplinary action.

### **Who can file an arbitration request?**

A customer, client, or REALTOR® principal. A REALTOR® nonprincipal can also request arbitration with his current or former REALTOR® principal.

### **Is there a time limit?**

Yes. Ethics complaints must be filed within 180 days of the time that the alleged offense and relating facts could have been known by the complainant in the exercise of reasonable diligence. Requests for arbitration must be filed within 180 days after the closing of the transaction, if any, or within 180 days after the facts constituting arbitrable matter could have been known in the exercise of reasonable diligence, whichever is later.

### **Who should I give the complaint or request to?**

The Executive Vice-President of the Association of REALTORS®.

### **What should be included with the ethics complaint or arbitration request?**

**Ethics**-An ethics complaint form must be completed and filed. In addition, a written statement of the facts on which the complaint is based must also be included, dated and signed by the complainant. The appropriate Article(s) as they pertain to the facts must be cited in the complaint.

**Arbitration**-An arbitration request must be completed and submitted with details of the dispute and the deposit as set by the board. In addition, include whatever documentation that may help to substantiate your position.

### **Are there certain Articles that can or can't be cited?**

Only Articles 1 through 17 may be the basis of a complaint. The Preamble is aspirational and established ideals that a REALTOR® should strive to attain. Because of its subjective nature, the Preamble may not be used as a basis for charges of alleged unethical conduct or as the basis for disciplinary action.

### **Can Standards of Practice be cited in an ethics complaint?**

No. Standards of Practice may be cited only in support of the Article(s) that was allegedly violated.

### **Are there issues or complaints that should not be brought before a Association of REALTORS®?**

Yes. A charge of violating the law or State real estate regulations is not a matter that would be considered by the Association of REALTORS®. Also the Association is not a court of law where criminal or civil issues are resolved.

### **Is submitting to arbitration mandatory/voluntary?**

It depends on the circumstances. A REALTOR® may be obligated to arbitrate, or he/she may have a choice as to whether or not to voluntarily participate in an arbitration proceeding conducted by the Association of REALTORS®.

### **When is arbitration mandatory/voluntary?**

**Mandatory**-When the dispute is between: 1) REALTORS® who are principal brokers in different firms; 2) clients and REALTOR® principals.

**Voluntary**-When the dispute is between: 1) Members of the same firm; 2) a REALTOR®, who is a principal broker, and a non-member principal broker in another firm; 3) customer and REALTOR® principals.

# January Membership Report

## Membership Changes

### New MLS Companies:

Blue Ridge Real Estate Development (Shane Forrest, Broker)  
Elite Appraisal Service (Vicky Flinchum, Licensed Appraiser)

Sam Johnson Realty (Sam Johnson, Broker)

### Transfers:

Wendy Butler (from Prudential Carolinas Realty to Leonard-Ryden-Burr Real Estate)

Debbie Johann (from Keller Williams Realty to Dan River Real Estate)

Monnie Johnson (from Coldwell Banker Triad to Allen Tate, REALTORS®)

Janice Lee (from Coldwell Banker Triad to Keller Williams Realty)

Bobbie Mendenhall (from Prudential Carolinas Realty to The Realty Pros)

Paula Robinson (from Coldwell Banker Triad to Allen Tate, REALTORS®)

### REALTORS® Transferring from Other Associations:

Danny Douglas (Carolina Farms)

Roy Fulk (Carolina Farms)

James L. Inman (Carolina Farms)

Susan Mosher (RSVP Properties)

Verniece Whitaker (Your Home Superstore)

### Resignations:

Clayton Leslie (Roberts Realty)

Martha Martz (Coldwell Banker Triad)

Ben Styers (Coldwell Banker Triad)

### New Affiliate Member:

Anne Holland (Piedmont Federal S&L)

### Reinstatement:

Loy McGill (McGill Realty)

## Board of Directors Report

Below are highlights of the January/December Board of Directors meeting:

Approved three new MLS company memberships

Approved one new Affiliate Member

Approved five REALTORS® transferring from other Associations

Approved the resignation of three members

Approved the reinstatement of one member

Recognized Tom Bush for receiving NAR's Good Neighbor Award

Heard a report from the Government Affairs Director on the proposed tree ordinance and the street connectivity issue

Approved a proposal to provide administrative services to the Surry County Board

Reviewed a list of members who have been suspended who did not take ethics training

## Membership Totals Report (as of January 17, 2005)

REALTORS®	1129
Affiliates	95
Institute Affiliates	11
Public Service	2
Life Members	<u>29</u>
<b>TOTAL</b>	<b>1266</b>
Applied for Membership	20
Non-Member Licensees	195
MLS Participants	1459
RCA Participants	108
PMD Participants	33

### A Good Year for Consumers

The prognosis for the overall economy looks more favorable for consumers this year than last, said James Glassman, senior economist for [JP Morgan Chase](#), and increases in income and job growth could counterbalance slowly rising interest rates. He predicted that housing activity will ease a little bit this year, but could hold at current levels "and the big surprise would be if housing did even better."

"Interest rates are up," he said, "but the Fed is taking its foot off the gas, not stepping on the brakes, so it shouldn't be damaging to housing."

Glassman forecasted that the economic drag of rising oil prices last year would be reversed in 2005, and he noted that about one-third of the run-up has already been reversed, helped along by a relatively mild winter in the U.S.

Mortgage debt growth will start to slow down significantly, he said. For some time, households have been able to take on more debt without increasing their monthly payments because inflation and interest rates have been falling. Now that interest rates are moving up, debt will have to grow more in line with increases in income, which is reminiscent of the 1980s, Glassman noted."

[\(continued from page 3\)](#)

# February Birthdays



- 1** Jennifer B. Davis  
Angela L. Horner  
Douglas E. Odom  
Lisa Simmons  
Barbara T. Simpson  
Kenneth Tilley
- 2** Faye S. Flippin GRI  
Jennifer L. Gentry ABR
- 2** Lisa K. Sims
- 3** Lisa M. Graham  
Mark E. Hartsell  
Janie Kye  
Susie Speas
- 4** Edward Wooton
- 5** Michael S. Buchanan  
Dezrene Gerald
- 6** Linda M. Helsabeck GRI CRS  
Keith Holcomb  
Jeffry E Kintner CRS
- 7** Bev Supple GRI CRS
- 8** Scarlett Y. Huffman  
Rosemary K. Maguire  
Chris Ramm  
John J. Westmoreland
- 10** Adam Delahanty  
Ximena S. Dockery  
Diane H. Potts
- 11** Vicki F. Bell  
Roy G. Fulk  
Lanier Williams GRI CRS ALC
- 12** Danny R. Douglas  
Terry Jones  
Sue M. Palas ABR
- 13** Jesse Hymes  
Meredith P. Kress  
Mike Stewart  
Gloria G. Wommack
- 14** Mark W. Hauser  
Lee S. LaVallee CRS ABR  
James V. Salzwedel GRI  
Michael T. Turner
- 15** Rodney L. Bailey  
Tonda T. Burr  
Karin Mikkola
- 16** James F. Eaton Jr.  
Joseph A. Faircloth  
Patricia W. Kinnamon GRI
- 16** Richard Pope
- 17** Deanna H. Avent  
Stacey Honeycutt  
Tom F. Johnson GRI CPM
- 18** Barry D. Carlton  
Sandy Dyson  
Mary R. Howard  
Rex A. Mackie
- 19** Jean Humbert
- 22** Kathy Brockman  
James Chandler  
Rod Eller GRI CRS CRB  
Fitzgerald Webster
- 23** Angie Hart  
Sharon A. Shealy
- 24** Phyllis S. East
- 25** Wallace Angel  
Patti Walters Armini  
Frank D. Queen
- 27** Alice M. Johnson GRI  
Liz T. Rudisill GRI CRS
- 28** Judy D. Hodge

RPAC CONTRIBUTIONS \$1349.00 (as of 01/31/2005)

\$1000	
Paul McGill	
\$250	
Phil W. Johnson	
\$99	
John H. McPherson	

## RPAC Breaks Participation Records

WASHINGTON (December 22, 2004) – The REALTORS® Political Action Committee (RPAC) has broken all previous participation records this year. In the 35-year history of RPAC, this marks the first year that all 50 state associations of Realtors® as well as the territorial associations of the District of Columbia, Guam, Puerto Rico and the U.S. Virgin Islands reached their RPAC fair share goal. Last week was the deadline for 2004 RPAC contributions.

The National Association of Realtors® spent a record total of nearly \$13 million during the 2003-2004 election cycle, including dues-funded political advocacy activities for selected candidates. RPAC raised a record \$7 million in PAC receipts and distributed a record \$4.2 million in direct contributions during the past cycle, making it once again America's largest political action committee in terms of direct contributions to federal candidates.

RPAC supported a total of 439 candidates for the U.S. House of Representatives and Senate this past cycle, 426 of whom won their races, giving RPAC a 97 percent winning record. More than 400,000 Realtors® contributed to RPAC this year, or about 40 percent of NAR's 1 million members. Overall, 398 of the 407 RPAC-supported candidates in House races won their seats. On the Senate side, 28 of the 32 NAR-supported candidates were elected.

In addition to PAC receipts, REALTORS® raised \$2.5 million in corporate contributions that funded NAR's Opportunity Race Program. RPAC used direct mail pieces and professional phone banks to reach over 100,000 Realtors® living in the nation's most competitive districts to inform them of the RPAC-supported candidate in 24 House and Senate races. Twenty-one of these candidates won election. In addition, RPAC spent nearly \$2 million in hard-dollar independent expenditures utilizing direct mail and advertisements to support four successful general election candidates: Reps. Anne Northup (R-Ky.) and Rick Renzi (R-Ariz.) and Senate candidates Richard Burr (R-N.C.) and Johnny Isakson (R-Ga.).

"RPAC's record of success this year demonstrates that REALTORS® are among the most politically active and engaged citizens in the country," said NAR President Al Mansell, CEO of Coldwell Banker Residential Brokerage in Salt Lake City. "Realtors® are proud to have successfully supported several high-profile candidates for Congress who support private property rights and helped expand the Republican majority. We look forward to working with the president and the 109th Congress on a variety of real estate and homeownership issues next year."

Concern that big banking conglomerates might be allowed to enter the real estate business was one of the major issues that sparked the record RPAC success this cycle, Mansell said. He also credited the tremendous work of 2004 RPAC Fund-raising Chair Dick Gaylord and 2004 RPAC Chair Bill Brown.

"This year we challenged REALTORS® to get into politics and get more out of business. More members than ever made a personal commitment to support RPAC, which serves as the industry's strong voice for change and progress," Gaylord said.

**WINSTON-SALEM REGIONAL ASSOCIATION OF REALTORS®, INC. (SPONSOR #1037)**

**ALL COURSES ARE NC REAL ESTATE COMMISSION APPROVED FOR CONTINUING EDUCATION**

**2004-2005 Update and Elective Courses – 4 hours credit per course:**

Please ***mark*** the course(s) you wish to take:

DATE	COURSE	TIME	PLACE	INSTRUCTOR	COURSE #
------	--------	------	-------	------------	----------

February 24	Update	8:30 am-12:30 pm	LJVMC	George Bell	9905
February 24	<b>And the Commission Says.....</b>	2:00 pm - 6:00 pm	LJVMC	George Bell	2270
March 3	Update	8:30 am-12:30 pm	LJVMC	Cindy Chandler	9905
March 3	<b>Commercial Real Estate Brokerage I</b>	2:00 pm - 6:00 pm	LJVMC	Cindy Chandler	2315
April 7	Update	8:30 am-12:30 pm	LJVMC	Tom Mahlum	9905
April 7	<b>Listings – A Two Act Play</b>	2:00 pm - 6:00 pm	LJVMC	Tom Mahlum	2189
May 7	Update	8:30 am-12:30 pm	LJVMC	Vicki Ferneyhough	9905
May 7	<b>Advice from the Experts</b>	2:00 pm - 6:00 pm	LJVMC	Vicki Ferneyhough	2370

(Continued on next page)



If you would like to pay by VISA or MasterCard, complete the following information.

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Expiration Date \_\_\_\_ / \_\_\_\_

Cardholder's Name \_\_\_\_\_

Authorized Signature \_\_\_\_\_

**MAKE A COPY OF THIS COMPLETE FORM FOR YOUR RECORDS**

**Tips for Successful Registration**

Remember to check each class desired and return the entire registration form. Your real estate license number is a vital part of your application. Double check to be sure it is correct. Mail your registration form to the Winston-Salem Regional Association of REALTORS. We cannot take registration over the phone. Mail a copy of your completed registration form before sending it in. You will receive a confirmation letter in the mail. Please compare it with your copy to be sure the dates coincide. You MUST present your real estate license pocket card, or a copy of your license at check-in before class. Check-in times are posted in your confirmation letter; please plan accordingly.

**CANCELLATION POLICY : NO REFUNDS**

are available for C/E courses sponsored by the  
Winston-Salem Regional Association of  
REALTORS. We will apply funds to another  
Winston-Salem Regional Association of  
REALTORS C/E course within the current  
licensing year if written notice is received no later  
than three (3) business days prior to the scheduled  
course.

## IMPORTANT INFORMATION

### PLEASE POST

The following is the list of coordinates and their respective placement in our HomeSpotter publication. Please use this as a guide to determine the quadrant that your listing will be placed in HomeSpotter. All information is pulled directly from your data inputted into MLS. When mapping coordinates, please use a Forsyth County map. If you need further assistance please contact Susan or Shannon at 768-5560.

#### South East Forsyth County

33D4, 33D5, 34A4, 34A5, 34B4, 34B5, 34C4, 34C5, 34D4, 34D5, 35A4, 35A5, 35B4, 35B5, 35C4, 35C5, 35D4, 35D5, 36A4, 36A5, 36B4, 36B5, 36C4, 36C5, 49D1 – 5, 50A1 – 5, 50B1 – 4, 50C1 – 4, 50D1 – 4, 51A1 – 4, 51B1 – 5, 51C1 – 5, 51D1 – 5, 52A1 – 5, 52B1 – 5, 52C1-C5, 51C1 – 5, 63D1, 64A1

#### South West Forsyth County

AREAS: 47 & 48,

29C4, 29C5, 29D3, 29D4, 29D5, 30A4, 30A5, 30B4, 30B5, 30C1, 30C2, 30C4, 30C5, 30D4, 30D5, 31D4, 31D5, 32D4, 32D5, 33A4, 33A5, 33B4, 33B5, 33C4, 33C5, 45C1, 45D1, 45D2, 45C2, 45D3, 31A4, 31A5, 31B4, 31B5, 31C4, 31C5, 32A4, 32A5, 32B4, 32B5, 32C4, 32C5, 46A1, 46A2, 46A3, 46B1, 46B2, 46B3, 46C1, 46C2, 46C3, 46C4, 46D1, 46D2, 46D3, 46D4, 46D5, 49A1 – 5, 49B1 – 5, 49C1 – 5, 61A1 – 3, 61B1 – 3, 61C1 – 3, 61D1 – 3, 62A1 – 2, 62B1 – 2, 62C1, 62D1, 63A1, 63B1, 63C1

#### North West Forsyth County,

ALL of AREA 16 & 17

GRIDS: 4A2, 4B2, 4C2, 4A3, 4B3, 4C3, 4A4, 4B4, 4C4, 4A5, 4B5, 4C5, 18A1 – 5, 18B1 – 5, 18C1 – 5, 29C3, 30D1, 30D2, 30D3, 30A2, 30A3, 30B2, 30B3, 30C3, 31A1 – 3, 31B1 – 3, 31C1 – 3, 31D1 – 3, 32A1 – 3, 32B1 – 3, 32C1 – 3, 32D1 – 3, 33A1 – 3, 33B1 – 3, 33C1 – 3, 1C2, 1C3, 1C4, 1D2, 1D3, 1D4, 1D5, 2A2 – 5, 2B2 – 5, 2C2 – 5, 2D2 – 5, 3A2 – 5, 3B2 – 5, 3C2 – 5, 3D2 – 5, 15C1 – 5, 15D1 – 5

#### North East Forsyth County

ALL OF AREAS 19 & 20

4D2 – 5, 5A2 – 5, 5B2 – 5, 5C2 – 5, 5D2 – 5, 6A3 – 5, 6B3 – 5, 6C3 – 5, 6D3 – 5, 7A3 – 5, 7B3 – 5, 7C3 – 5, 18D1 – 5, 21A1 – 5, 21B1 – 5, 21C1 – 5, 33D1 – 3, 34A1 – 3, 34B1 – 3, 34C1 – 3, 34D1 – 3, 35A1 – 3, 35B1 – 3, 35C1 – 3, 35D1 – 3, 36A1 – 3, 36B1 – 3, 36C1 – 3

#### OTHER:

Davidson County Davie County Stokes County Surry County Yadkin County Rockingham County Wilkes County Alleghany County, Beach 700, Mountain 800, Lake 900, Other 999

# Triad MLS Training

## Tempo™ Classes and Training Schedule

### ***Each Monday (except holidays)***

#### **9:00a.m. – 12:00p.m. - Basic Training (Required class)**

Adds 30 minutes but includes Prospects & Financials, currently taught as separate classes

#### **12:30p.m. – 1:00p.m. – CMA**

Moved to follow Basic Training class

#### **1:00p.m. – 2:00p.m.– Realist**

Moved to follow CMA. Also, 1 hour shorter. Currently, too much time allotted for class.

#### **2:00p.m. – 2:30p.m.- Add/Edit**

Moved to follow Realist. Students use Realist with Add/Edit

### ***Directions***

From 1-40 and NC HWY 68, take NC HWY 68 towards High Point

Make a right on Willard Dairy Road (between Piedmont Parkway & Premiere Drive

Take an immediate left into the parking lot

Triad MLS office faces NC HWY 68 and is in the same building as Capra's Deli

*Please park between the two buildings and enter through the back entrance at Suite 110.*

*Triad Multiple Listing Service, Inc.*

*2640 Willard Dairy Rd.*

*Ste. 110*

*High Point, NC 27265*

*Telephone: 841-1337*