



e-Professional Edge

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From the President's Desk

By George Munford

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Only in America! On February 25, NAR stated that existing home sales in January of this year were 16% higher than one year ago; the Department of Commerce stated that new home sales were down 14% over last January. So what is the market? In a highly informal survey that I made on 3/1/02, talking with a number of companies, the average increase in sales for the January-February segment of our year was 36%. Mike Clapps' preliminary numbers for the same time segment produced a 9% increase in our MLS. For a market with such a large and varied supply of product and such a large number of layoffs and downsizing that isn't bad! Some sources attribute the downward to reasons such as continued low interest rates, unseasonable mild weather, immigrant buying, and pent-up demand from the doldrums of 9/11. Whatever the reason, your hard work is paying off.

You might be interested to know that homeownership in the United States is now at a historic high rate of 68% (up from 64% in 1990). Since 1987, the size of the median new home has grown 17% to 2,059 square feet, while the median lot

size has dropped 6% to 8,750 square feet. In 1987, only 23% of new homes had 4 or more bedrooms; by 2000, 35% did.

Could it be that consumers are putting their money in real estate rather than the stock market? From the end of 1999 until last September household stock wealth (mutual funds and directly owned shares) dropped \$4.4 trillion to a value of \$8 trillion. About half of that loss was offset by higher home values, which went up approximately \$2 trillion to nearly \$12 trillion over the same period. Due to the afore-mentioned low interest rates, it is estimated by Fannie Mae that mortgage refinancing during 2001 increased consumer spending by \$50 billion. Be proud, your industry is carrying this nations economy on its back.

If you want to read how to lose big money on real estate, go to www.realtor.org and follow the following links for an informative article, Law and Policy, The Letter of the Law, archives, 2002, January; Check out the article, "Auction company not liable to owner for \$8000 Sales Price." Absolutely, unbelievable reading.

On other fronts, negotiations continue with Supra. The Scan golf tournament planning has begun. The Children's Center Easter party is scheduled for April 2. Our March Association lunch meeting on Tuesday, March 19th will

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feature a discussion of Legal Hot Topics by Will Martin, NCAR Legal Counsel and Miriam Baer, Assistant Director of Legal Services for the NC Real Estate Commission. They put on an excellent and informative hour that you don't want to miss. See you in April!

Governmental Affairs Report

By Chuck Folds

Elections:

The March 1st deadline for candidate filing came and went without a decision on the constitutionality of the new state redistricting map. The Republicans argue the map is unconstitutional, in part because it splits counties, and they claim it was drawn to favor the majority Democratic legislature. The NC State Supreme Court, which has a Republican majority, will hear the case on April 4th. If the Republicans lose the decision it is assumed that the primaries will go forward with no change. However, if the map is found unconstitutional it is possible that the filing deadline could change, as well as the primaries. Making this scenario even more complicated is the fact that the map would have to be redrawn during a short session and an election year.

Additionally, there are a large numbers of legislators not filing for re-election, the most since 1992. Those leaving include from our area Theresa Esposito, Lyons Gray, and Pete Oldham. There is concern that the record setting long session last year is a primary cause for this phenomenon. Therefore, the North Carolina Realtors Association wants to hear from the membership on the issue of session limits.

Freezing of Local Funding:

As you probably already know, due to the ongoing state budget shortfall, Governor Easley is withholding over \$200 million in reimbursements from local governments. Winston-Salem will lose approximately \$8 million and Forsyth County will lose about \$4 million. Our concern is not only what are they going to cut, but also will there be any additional fees or taxes proposed.

Clearly, the association is committed to being a proactive partner with the community in finding a solution to this difficult issue. However, we should be concerned about proposals of additional fees and taxes on development and Real Estate transfers due to the state's budget crisis. This would not only have a negative impact on the affordability of housing, but also on office or retail space leased or purchased by local businesses.

The Big Grab:

In Washington DC, the number of co-sponsors for The Community Choice in Real Estate Act of 2001 is up to 166. This bill is aimed at preventing big banks from entering the real estate brokerage and management business. The National Association of Realtors® has been at the forefront of this issue.

Union Cross/ Southeast Area Plan:

The group is still struggling with how to deal with inevitable growth while maintaining the rural atmosphere. The committee has adopted a mission statement, as well as goals and objectives for items such as agriculture, rural character, land use, and economic development to name a few. The next step is creating a land use plan. Staff will also try to incorporate other ideas in keeping with Legacy. I have replaced Carmen on this committee and I'm seeking an equitable solution to a long list of concerns put forth by all sides. This will not be an easy task as there are complex issues exacerbated by the strategic position of this land not only for Forsyth County but also for the entire Piedmont Triad Region.

Legacy Guidelines, Technical Review Committee:

This is a citizen committee that will help develop guidelines for Legacy implementation. This includes guidelines for a Traditional Neighborhood Development Ordinance (TND), Open Space Subdivisions, Metro Activity Centers, and Community Activity Centers. This group has met once, so the next phase in Legacy is underway. First on the table is a TND guideline. These ordinances, designed to allow for mixed uses and higher density, include quite a bit of architectural and site design controls making them more expensive than current development ordinances and difficult to navigate. Concerns are finding sites for this type of development, and the political reality of the approval of increased densities and mixed uses near existing neighbor-

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hoods. It is an excellent committee and includes your very own Paul McGill and myself.

Piedmont Triad Airport Area Plan:

In what will hopefully be the last meeting of this citizen committee, a final plan will be proposed for approval. The completion of a plan by this committee may be an important element in the approval of the FedEx project. It is debatable to what extent the FAA requires an airport area plan that addresses land use compatibility with airport improvements, such as an additional runway. Regardless, FedEx proponents will be pressing this issue, possibly to the point of attempting to derail the plan.

Are you safe on the Internet? Security and Anti-Virus Protection

Security in layers is always better and relying on just one software product may not give you the protection that you need. Therefore, you should not only have a good anti-virus software program installed and up-to-date with protection against the latest known viruses, but you should practice some basic e-mail safety tips, too. You should use strong passwords and change them often. And you may even want to look into obtaining a personal firewall. Review the three steps below and try to apply as many of the tips as possible.

Step I. Stay safe by applying some e-mail safety tips.

1. Install an anti-virus program that can scan your e-mail. Use the most current version and set the user options to give you the most protection. Norton Anti-Virus™, which was awarded PC Magazine Editor's Choice and McAfee VirusScan™ are two of the most popular products to look at.
2. Disable the preview pane in your e-mail program. It can execute a virus and infect your computer without you opening the attachment.
3. Do not open e-mail attachments from strangers.
4. Be suspicious of any unexpected e-mail attachments from someone you *do* know. It may have been sent without that person's knowledge from an infected computer. Call them before opening the attachment.
5. Save attachments to a disk and manually scan it with anti-virus software before opening the attachments.
6. Don't forward virus hoaxes.

Hoaxes are e-mails about virus that don't really exist. The e-mail may tell you to pass it along to all your friends. In its own way, it can accomplish the same

propagation goal of viruses because people usually forward it to all their contacts. Symantec publishes a list of hoaxes on its web site. I always go to www.symantec.com to look them up.

Step II. Stay protected by applying these tips about passwords:

1. Do not share your password with anyone.
2. Avoid writing your password on sticky notes and placing them near your computer.
3. Do not use the default password provided to you, change it.
4. Change your passwords often.
5. Avoid using words found in a dictionary.
6. Use strong passwords – Ones that contain letters, numbers, and other characters.

Hackers will attempt to run programs on your computer that can guess your passwords, if given enough time. So change your passwords every 30 days or at least every 60 days.

Use the following technique to create a strong password that you can remember easily:

Come up with a phrase and a date that goes with it. For example: My Dog Ate My Article 02/14. Then combine the first letter of each word with the date to get the following password: m0d2a1m4a

Step III. Add a personal firewall:

A firewall is a piece of software or a hardware device that deters hackers from gaining access to your computer over the Internet. If you use always-on, high

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speed Internet connectivity (DSL, Cable) then you are usually more vulnerable to random attacks. If you have two or more computers connected to the Internet then you should use a hardware router as your firewall. However, personal firewall software is available for single computers. Three products to review are BlackICE™ Defender, Norton Personal Firewall™, and ZoneAlarm™.

If you're looking for an all-inclusive product, Norton Internet Security™ 2002 includes Norton Anti-Virus™, a firewall, ad-blocking, privacy-control, and parental-control features in a single package. You get to choose which components to install. The "professional" version also includes anti-virus protection for the Palm OS® (operating system).

Visit our newsletters online at www.triadmls.net for links to the vendor's web sites mentioned in this article.

By:

Darrin D. Edwards, MBA
Executive Vice President
Triad MLS, Inc.

Van Buren Fund Established

The Van Buren Fund has been established by Realtor Ted Kelly to raise funds for Vicki and Dick Van Buren. Dick was stricken with a brain hemorrhage on February 6 of this year. Many of you will recall that Dick is Vicki's husband and has been her caregiver following her tragic accident in 1990. Vicki is a former Realtor-of-the-Year that was involved in a car accident after leaving one of her listings and was headed for a Board of Director's meeting at the time.

Vicki and Dick were caught in the horrible situation of being uninsured and Vicki was in a coma for months following the wreck. The generosity of the Realtor family is the only thing that saved them. A fund was established that enabled them to make ends meet for those critical months. Even though Vicki has been left permanently disabled, they have both remained loyal members of the Association and consider its members to be like family.

Dick remains in a nursing home and they once again find themselves in a very precarious situation. They have no insurance, Vicki needs constant care that Dick cannot provide and there is a serious need for money.

The Van Buren Fund was created by Kelly and has received additional funds from GLL & Associates, Bev Godfrey, Ruth Hudspeth, John Kennedy, Connie

Kowalske, Pat Johnston, Jim Salzwedel and Elizabeth Perkinson. An account has been established at Southern Community Bank who has made a direct contribution to the account for the Van Buren's. The money in the fund will be used as seed money to pay for fund raising activities intended to raise enough money to see that these two special Realtors survive until Dick is back on his feet and able to care for himself and Vicki.

Final decisions on what fundraisers to conduct will be made next week by a group of Realtors that are volunteering their time and efforts to help the Van Burens. Under consideration are a "reverse drawing" for a cash prize and the raffling of a laptop computer, among other ideas.

This is a time for Realtors to rise to the occasion in helping one of our own that has tremendous need. Anyone wishing to make a contribution can send it to Ted Kelly at ReMax Realty Consultants, 2150 Country Club Rd Ste 100, Winston Salem, NC 27104-4241 and he will deposit it into the account.

REALTOR® MEMBERSHIP MEETING

Program: Legal Hot Topics

Speakers: Will Martin, NCAR General Counsel
Miriam Baer, NC Real Estate Commission Assistant Director

Date: March 19, 2002

Time: 12:00 Noon

Place: Benton Convention Center – South Main Hall

Cost: WSRAR Members – No Charge

RSVP REQUIRED BY MARCH 11TH AT 5:00 PM.

RESPOND BY FAX 768-7295 OR VOICE MAIL 499-1842

CANCELLATIONS NEED TO BE RECEIVED BY MARCH 15TH

DOOR PRIZE OF A ONE-NIGHT STAY AT “THE VIRGINIA HOUSE” BED AND BREAKFAST WILL BE GIVEN AT OUR MARCH MEETING. MUST BE PRESENT TO WIN

NAR NEWS

NATIONAL AVERAGE HITS 6.87 PERCENT

Average mortgage interest rates for single-family homes rose on a national basis and in all major metro areas this week, according to Bankrate.com's national survey. Check out website for full story <http://www.inman.com/hstory.asp>?

HOT HOUSING MARKET

The National Association of Realtors' latest housing forecast continues the association's prediction that existing-home sales this year will be near, but somewhat lower than last year's record.

Check out website for full story <http://www.inman.com/hstory.asp>?

NCAR NEWS

RPAC-DONATE \$500 OR MORE FOR GOLF

The 2002 RPAC Fund Drive is underway across the state--and there's another good reason to give generously to N.C. RPAC this year. With a contribution of \$500 or more, you can reserve yourself (or a friend) a complimentary slot in the second annual NCAR Legislative Shootout golf tournament scheduled for Monday June 10 at the Raleigh Country Club. Make your contri-

bution before May 1 in order to qualify for this great event.

<http://nc.living.net/public/legislative/ncrpac.htm>

BANKS AND REAL ESTATE UPDATE

The war of words continues in the battle between the American Bankers Association and the National Association of Realtors. This week's Charlotte edition of The Business Journal features a crossfire-type column for each organization to explain its point of view on whether federally chartered banks should be allowed into real estate brokerage.

<http://www.bizjournals.com/charlotte/stories/2002/03/04/focus4.html>

REALTOR BLOOD DRIVE IN MARCH

Join your local REALTORS and the Red Cross with our Blood Drive, March 18-24th. The blood drive will be held at the Red Cross building. After 9/11, our local chapter needs our support. The Red Cross will accept blood or dollar donations. We are scheduling appointments for the blood donations. You can call Nancy at the Association 768-5560 or email nancyr@wsrar.com to sign up to donate. Join together and support your community.

The following companies have made contributions to the Association for the purpose of providing hospitality and gifts at our social events. Please contact Beth Eller, Sponsorship Committee Chair, at 733-0280 if you are interested in becoming a sponsor. Sponsors receive the following recognition: name in our newsletter each month, name on our Sponsor Board at Association events and special recognition at one of our membership meetings. In addition, contributors of \$750 or more may have an exhibit booth at one of our membership meetings.

**Winston-Salem Regional Association of REALTORS®, Inc.
2002 SPONSORS CLUB**

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**A SPECIAL THANK YOU TO ALL OUR 2002 SPONSORS
FOR THEIR GENEROUS DONATIONS**

Easter Party to be Held for the Children's Center for the Physically Handicapped



Signs of Spring are a welcome sight. It is a simple reminder that winter is about to leave us and warmer days are upon us. Spring also conjures up fond memories as a child during the Easter season. Remember the excitement you felt as a child as you eagerly watched your Mom fill the bowls with water followed with that magic dye. The dye transformed the water into brilliant and vibrant colors. Everyone picked their favorite color to dye their prized egg or 6 because I could never decide which color was my favorite. Then there was the great stickers, pen art and paints. What about those awesome Easter egg hunts in the park, the backyard or if mother nature didn't cooperate that year, the Easter bunny managed to hide all the eggs throughout the house. As you got older, they became scavenger hunts with messages in every egg and you were the detective deciphering the note just wondering all along what was at the end of the Easter bunny trail. Those were truly magical moments for every child.

This year the Association will share a magic moment with a child and put the sparkle in the eyes of the children at the Children's Center for the Physically Handicapped. The Association is sponsoring an Easter egg hunt April 2nd at 9:00 am. at the Children's Center School, 2315 Coliseum Drive with a visit by the Easter Bunny and a rare opportunity to check out a fireman's world atop one of their vehicles. If you haven't had the opportunity to share a special moment with these truly special kids, join us as a volunteer this year. You can call the Association 768-5560 ask for Paula and let her know you are interested in helping with the Easter party this year.



RPAC Soars to \$11,078.00

Did you know..... RPAC was not only the largest contributor, but also the most bipartisan. RPAC was the only federal PAC to give more than one million dollars to both Republican and Democratic candidates.

\$1,000 Contributors

June Dinkins
Robert Helms
Lewis Hubbard
Brent Bruner

\$500 Contributors

Katy Boles
Tonda Burr
Paul McGill
Sam Ogburn Sr.

\$250 Contributors

Rick Crowder	Beverly Godfrey
Bruce Hubbard	Tom Johnson
Trip Smithdeal	
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Elizabeth Ogburn	Mary Robertson	Ron Rosenberg	
James Salzwedel	Sutton Slawter	Larry Biggs	

Other Contributions:

Zana Bentz	Mickey Cruse	Mary Darezzo
Vicki Fleming	Mary Nell Humes	Paula Stephen
Lamar Taft	Leslie Porter	Shirley Ramsey
Martha Rollins	Jason Severt	Arthur Spaugh

EDUCATION CLASS REGISTRATION NOW ONLINE

If you haven't checked out our website lately, you can now register for continuing education classes online at www.wsrar.com. The Webster is still undergoing renovations so be sure to check in periodically for all the latest changes.