

# CONNECTIONS

## WELCOME TO OUR NEW MEMBERS

**John R. Sheehan,**  
Red Bell Michigan LLC, Dearborn  
Red Bell Michigan LLC, Dearborn

## 2008 DATES TO REMEMBER

### Road to Success Meeting Dates

**March 18** - Agency Legal Update  
Hale United Methodist Church  
Details on page 1

**August 7** - Marcus Wally  
"I've Got The Power"

**October 9** - John Awrey -  
Land Division

### Special Meeting Dates

May 15 - Golf Outing  
Wicker Hills Golf Course  
Details to follow

## UPCOMING EVENTS

**April 10, 2008** Brokers Meeting 8:30 a.m.  
Country Carriage Restaurant, Hale

**April 15 & 16, 2008** -  
Broker Summit, Dearborn, MI

**April 17, 2008\***  
Legal Update with Greg McClelland  
Quality Inn, West Branch  
Registration 9:30 am, Class 10:00 to 12:00

**September 17, 18 & 19, 2008**  
MAR Convention. Marriott, Detroit  
Renaissance Center - Details to follow

**December 5, 2008** *Christmas Party*  
Tawas Bay Beach Resort

**\*Registration forms and details available on Paragon 4 under MLS Documents, Registration forms.**

Website:

[www.ProHomeSellers.com](http://www.ProHomeSellers.com)



## *Road to Success* *March 18, 2008*

*Presented to you by the Northeastern Michigan Board of REALTORS®*

### **Agency Legal Update** Course #K5052

**Instructor: John Tousciuk, New Dimensions Real Estate Inc.**  
in cooperation with NCI Associates, Ltd.

**LOCATION: Hale United Methodist Church**  
**TIME: Registration begins at 9:00 am**  
**Class runs from 9:30 am to 12:00 pm**

***NO CHARGE FOR NORTHEASTERN BOARD MEMBERS***

**Class counts as 2 hours of con-ed credit.**

**Morning refreshments will be provided.**  
**No lunch offered on premises.**

***50/50 DRAWING - PROCEEDS GO TO HABITAT FOR HUMANITY***

**To register, send copy of pocket ID card and include date of birth or last 4-digits of your social security number.**

Northeastern Michigan Board of REALTORS® Phone (989) 728-5165  
106 E Main Street Fax (989) 728-5873

PO Box 332  
Hale, MI 48739

E-mail: [NEBoard@centurytel.net](mailto:NEBoard@centurytel.net)  
E-mail MLS: [MLSneboard@centurytel.net](mailto:MLSneboard@centurytel.net)



## 2008 Board Officers & Directors

### President

**Mary Rockwell**  
C.A. Hanes Realty

### President-Elect

**Ric Braun**  
Scofield Real Estate

### Secretary/Treasurer

**Barb Hilborn**  
Coldwell Banker Pete Stanley & Assoc.

### Vice-Presidents:

#### Arenac County -

**Jennifer Yealey**  
Olsen Independent Real Estate

#### Iosco County -

**Todd Bather**  
Target Real Estate

#### Ogemaw County -

**Debra Nichols**  
C.A. Hanes Realty

### Past President

**Yvonne DeRoso**  
DeRoso & Associates

### Directors

**Nina Jordan**, Olsen Independent Real Estate

**Greg Morris**, Morris Richardson Real Estate

**Anne Johnson**, Lake & Country Real Estate

**John Stanley**, CB Pete Stanley

## COMMITTED TO EXCELLENCE



Business Achievements: Barb became a REALTOR 4 1/2 years ago after a 34-year career between the Departments of Attorney General in Lansing and the Standish Maximum Correctional Facility. Coordinating the litigation process at both departments has given her broad expertise in attention to detail that carries naturally into the real estate forum. Experience from other property ventures, including former ownership of rental properties and as proprietor of a 7 bedroom Guest House, adds to a natural interest of service in the industry.

NE Board Involvement: This is Barb's third year serving on the Northeastern Board of REALTORS and has held positions of VP-Arenac County and Secretary/Treasurer. Committee involvement includes Chair of Equal Opportunity and Risk Management as well as a member of the Labor/Personnel Committee.

Additional Involvement: Attendance at real estate leadership conferences and conventions sponsored by the Michigan Association of REALTORS and earning her e-Pro designation is indicative of Barb's enthusiasm to continue to grow professionally.

Family: Barb's daughter, son-in-law and 3 grandchildren live in Portland, Oregon, so that's one of her favorite travel destinations. Her son, who works in the banking industry, lives in Chicago and sails competitively all over the United States. Barb also enjoys visiting her 93-year-old Stepmom in Arizona a couple times a year ... truly an inspirational lady who still maintains her own home and plays a mean game of Scrabble!

Other Volunteerism: Involvement in church music programs began at the age of 12 and continues with her playing piano at the Trinity United Methodist Church in Twining each Sunday, and subbing at the AuGres UMC. She gives piano lessons currently to only one student, but hopes to share her love of music to more children in the future.

Hobbies: Barb turns to her piano for long-awaited personal enjoyment, and has written several songs. When not showing houses, you're likely to find her on one of the many local golf courses!

A Memorable Moment: Barb says she's been greatly blessed with many memorable moments. On a lighter note and most recently, she tumbled down an entire flight of stairs (stone sober ... really!) and not only survived, but had no broken bones or other significant injuries. She's certain she'll remember that for awhile!

## PRESIDENT'S REPORT - MARY ROCKWELL

**Helen Keller was once asked** if she could think of anything worse than being blind. “Yes”, she said, “Being able to see but having no vision”. Without vision, we are blind to opportunity. The very essence of leadership is having a vision.

Your Board of Directors is always looking to the future and trying to see what lies ahead for REALTORS in our area. Sometimes the future is fairly easy to predict and other times it comes upon us quite unexpectedly. The times we are going through now in the real estate industry is a mixture of both. Although we all knew the good times would not last forever, no one quite expected it to hit so suddenly and drastically. All the indicators were for the market to continue to remain strong. Interest rates are still at all time lows. And although Michigan was losing jobs, the rest of the nation remained employed at an all time high. So what happened??? It doesn't really matter does it? We have to work with the hand that is dealt us. Those of you who have been around for 30 or 40 years have seen a similar situation before. How many remember when interest rates were at 15% and more? Or unemployment was pushing 8%? Real estate survived and flourished after that. It will again! It is all about ATTITUDE!! We have to remain positive and see the bright side of all this. And be thankful for all those good years we had!

I am always amazed at how dedicated your Board of Directors are. Each year we add a few new faces. They come on board with a befuddled look and not quite knowing what to expect and soon they are joining in the discussion and bringing new ideas to the table. We LOVE our new Board members because they come in fresh without preconceived ideas of how things were always done. They bring a new perspective to the table and open the eyes of many of us who are “veterans”. Each year in December we sit down with the outgoing Board members and the “newbies” to plan for the upcoming year and beyond. We are always looking for ways your Association can serve its members better. We have added some new offerings this year including Con Ed credit with our educational sessions at our “Road to Success Meetings”. We are also offering an Agency Update class March 18 because it is something you, as members, have asked for.

Along with all the good news there also is the flip side. Membership is down due mostly to the real estate slump we are experiencing and retirement of some of our “senior” REALTORS. Our membership numbers have fallen from 278 in 2007 to 217 in 2008. With the fall in membership comes a decrease in revenue. Your Board of Directors has taken a hard look at what this means to our projected budget and, as most of you are aware, it isn't good. We have made drastic cuts where possible while still maintaining the valuable services offered to you the members. Membership in the ASSOCIATION OF REALTORS is still a bargain. As an example, take a look at what you pay for your car license, your car insurance, and your homeowner's policy per year. My license for my car costs more for one year than it costs for my real estate license for 3 years!! How can that be?? My car and home insurance cost almost as much per month as my Association dues cost per year!! While no one likes paying more, there are some costs associated with doing business that are a part of that business.

The next time you see a member of your Board of Directors, take a moment to thank them for their dedication and hard work. They make life easier for you as well as insuring you can stay in business and be proud to say you are a member of the Northeastern Michigan Board of REALTORS!!!

## MLS - SUMMER & WINTER TAX FIELDS

Summer & Winter Taxes are “required” fields on the MLS data forms. New listings or any changes to a listing will require the summer and winter tax fields to be completed.

## MLS DOCS

On Paragon 4, under MLS Docs, we will be uploading information pertaining to registration forms, meeting summaries and other important information.  
Be sure to look at the information!!

## Quadrennial Code of Ethics

The second Quadrennial REALTORS® Ethics course for the January 1, 2005 thru December 31, 2008 Cycle is available on-line at the NAR website ([www.realtor.org](http://www.realtor.org))  
For those interested in fulfilling this mandatory requirement. Please fax a copy of your certificate of completion to the Board Office so we may update your record.

## NEMB ROSTER CHANGES

### **OFFICE TRANSFERS:**

Sheryl Schonschack TO Target Real Estate  
Rick Bailey TO Real Estate One - Tawas

### **OFFICE DROPPED MLS:**

Real Estate One - Oscoda

### **DISCONTINUED MLS MEMBERSHIP:**

Larry Beck, Lorraine Collins,  
Jim Massie, Pat Patterson, John Rudzsinski

### **DISCONTINUED MEMBERSHIP:**

George Dice, Dunbar-Bell Real Estate  
Nancy Latham, AuSable Valley Real Estate  
Dirk Striggow, AuSable Valley Real Estate  
John Unlinski, Heritage House Realty, Harrisville  
Elizabeth Whitney, C. A. Hanes  
Eugene Schwenkler, C. A. Hanes  
Pam Hodges, C.A. Hanes



## WEBSITES TO VISIT...

Visit the following websites for important information and services provided by the National Association of REALTORS® and the Michigan Association of REALTORS®:

### Michigan Association of REALTORS®

[www.mirealtors.com](http://www.mirealtors.com)

Legislative Issues /Advocacy  
[www.mirealtors.com/advocacy.html](http://www.mirealtors.com/advocacy.html)

### National Association of REALTORS®

[www.realtor.org](http://www.realtor.org)  
[www.realtoractioncenter.com](http://www.realtoractioncenter.com)  
( read about issues affecting REALTORS®)

### **REALTOR® Magazine Online:**

Full of real estate tips

[www.realtor.org/rmohome.nsf/pages/rmohome](http://www.realtor.org/rmohome.nsf/pages/rmohome)

### Department of Labor & Economic Growth (DLEG)

[www.michigan.gov/dleg](http://www.michigan.gov/dleg)

Use this website to verify licenses, check for con-ed credits, approved real estate courses, etc. One at the home page, click "on-line services" and then choose an option. To verify the number of con-ed credits a licensee has for the year, go to "Verify a License/Registration", search by name or license number.

## 2008 \* MLS STATISTICS

<u>MONTHLY</u>	<u>YTD</u>
Number of Residential Units Sold 2008 - 27 2007 - 43	Number of Residential Units Sold 2008 - 49 2007 - 85
Dollar Volume of Residential Sales 2008 - \$3,074,495 2007 - \$4,453,161	Dollar Volume of Residential Sales 2008 - \$4,955,145 2007 - \$7,983,008



## PARAGON - ASSOCIATED DOCUMENTS

The Associated Documents field has been modified to give agents the ability to email Documents along with the listing information. To allow this for listings with Documents already in the system, enter the MLS# to maintain. Under "Select an Action", click on "Associated Documents". A Web Page Dialog appears showing "Public". Click on the box next to the document, click on Public, click on Upload. If you are entering a new listing with Documents that you will attaching, follow the same procedure.

## LEGISLATIVE UPDATES

**Agency Responsibility Act (ARA) Legislation (HB4416 & 4417)** - this legislation has passed the House and is making its way over to the Senate Committee on Economic Development and Regulatory Reform. The legislation is a product of a MAR Public Policy task force assigned to provide a framework for consumer protection to all individuals entering into an exclusive agency relationship. As a regulated industry, there is an expectation from consumers that law as have been established to protect them from brokers that would take advantage of them. The ARA model aims to clearly define those basic duties and services owed under an exclusive agency agreement and provide for a uniform statewide disclosure form when the consumer and broker choose to waive any of those services. A committee hearing on the ARA bills is expected in the near future.

**SB826-833, HB5287-5291** - the Senate passed legislation to strengthen the regulation of the mortgage loan industry in Michigan. This bipartisan, bicameral legislative package provides licensing and education requirements, along with mandatory background checks for mortgage loan officers in Michigan. It also allows the Office of Financial and Insurance Services (OFIS) to keep better track of individuals within the industry as they may move around. Given increased real estate fraud and foreclosures in this state, these bills are a big step forward in addressing the root of these problems. This legislative package represents a compromise from many facets of the real estate community, including banks, credit unions and mortgage brokers. The passage of the loan officer licensing legislation is a positive step in halting mortgage fraud, while keeping industry standards high. The bills now move on to the Governor's desk for their signature.

The MAR will continue to closely monitor both the ARA legislation and loan officer licensing legislation and meet with legislative leaders to stress the importance of enacting both packages of bills in order to protect both homebuyers and the real estate community

**SB860** - The Board Office was contacted by a member of the Michigan Groundwater Association in regard to SB860. This bill has to do with the withdrawal of ground water and any "adverse resource impact" that may occur with the withdrawal. The legislation addresses the use of an "assessment tool" to measure the usage of water. Currently, this legislation does not affect residential properties only commercial and agricultural usage. The Groundwater Association is closely monitoring this bill as they are concerned with the possibilities of it eventually affecting residential properties and the sale of homes in rural areas. MAR has been contacted to see if they are monitoring the bill and we have been told that they are monitoring it to see if there are any additional burdens to be placed on property owners.

