

DECEMBER NEWSLETTER

VOLUME 9, ISSUE 7 DECEMBER, 2011

Housing Must be a National Priority

The struggling housing market needs to be a priority on the nation's public policy agenda, because housing and homeownership issues affect all Americans. That was the message from speakers at the Legislative and Political Forum at the [2011 Realtors® Conference & Expo](#).

Realtors® at the National Association of Realtors® annual conference heard from *Washington Post* columnist Eugene Robinson and political media consultant Alex Castellanos, who both agreed the housing market is hurting and needs to be a top priority for the 2012 presidential candidates.

Both speakers said that while much of the debate focuses on the financial aspects of homeownership, there is no denying that owning a home has many social benefits and is important to the fabric of society.

"Rep. Gary Miller (R-Calif.) also spoke at the forum and urged Realtors® to reach out to their members of Congress and encourage them to get involved in stabilizing the housing market.

"A healthy housing industry helps everyone in the country. The housing market has led this nation out of every downturn we've had in the past. Congress needs to fo-

cus on stabilizing the market, and that must be dealt with today and in a comprehensive fashion that will serve homeowners today and in the future," said Miller.

He said that legislation and regulations to fix the housing market must do no further harm. Miller said reduced loan limits for conforming loans, proposals that would eliminate Fannie Mae and Freddie Mac, and calls to eliminate or reduce the mortgage interest deduction are having a negative impact on consumer confidence and the housing industry, and could lead to less liquidity and possibly more foreclosures.

Miller talked about the future of the secondary mortgage market and said that while private capital must be the dominant source of mortgage credit, government involvement is necessary to ensure investor confidence and mortgage liquidity.

NAR supports the principles of a bill introduced by Reps. Miller and Carolyn McCarthy (D-N.Y.) earlier this year, H.R. 2413, the "Secondary Market Facility for Residential Mortgages Act of 2011," that offers a comprehensive strategy for reforming the secondary mortgage market and gives the federal government a continued role to ensure a consistent flow of mortgage credit in all



*Teresa Welch
2011 President*

markets and all economic conditions.

California Governor Jerry Brown was also a featured speaker at the forum and told attendees that while it's important for consumers to live within their means it also critical that they invest in their futures, and one important way is through homeownership. He also said there needs to be more help for underwater homeowners through refinancing their mortgages or reducing their debt burden.

Brown hopes Congress can come together soon and develop solutions that will solve many of today's housing and economic challenges. "The nation needs to have restored confidence in the housing market and economy," Brown said.

*Sara Wiskerchen
National Association of
REALTORS®*

SPECIAL POINTS OF INTEREST:

- PBOR Christmas Luncheon**
 Wed., December 7, 2011
 The Swanson House
 Time: 12:00 Noon
 Lunch Provided
 Please bring a new toy for PVO
FREE TO PBOR MEMBERS
- 2012 GAR Contracts Class**
 Thursday, January 12, 2012
 MGAR Training Center
 8:30 a.m. Registration
 9:00 to 12:15 p.m.—3 Hrs. CE
 Instructor: Greg Dunn
 \$25.00 for PBOR Members
- 2012 GAR Exhibits & Amendments Class**
 Thursday, January 12, 2012
 MGAR Training Center
 12:30 p.m. Registration
 1:00 to 4:15 p.m.—3 Hrs. CE
 Instructor: Greg Dunn
 \$25.00 for PBOR Members

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December 2011

Sun	Mon	Tue	Wed	Thu	Fri	Sat
4	5	6	7— 12:00 noon PBOR Membership Luncheon—The Swanson House	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22 <i>Office Closed for Christmas</i>	23 <i>Office Closed for Christmas</i>	24
25	26 <i>Office Closed for Christmas</i>	27	28	29	30	31



Christmas Luncheon

Wednesday, December 7th—12:00 Noon
The Swanson House—Perry, GA
Please bring a new toy for the PVO!
Lunch Provided—*Free to all PBOR members!*



2011/12 CONTINUING EDUCATION OPPORTUNITY

“The More You Learn the More You Earn!”

Dec. 7th – BPO’s—The Agents Role In the Valuation Process NAR Certification Crse.

Instructor: Frank Mears
MGAR Training Center

Cost \$99.00—\$125.00 Day of Class
(This course is eligible for the GAR Scholarship)

6 hrs. CE – 9:00 a.m. – 4:30 p.m.
8:30 a.m. Registration

Dec. 16th – Orientation

MGAR Training Center— Cost FREE
9:00 a.m. – 12:00 noon
8:30 a.m. Registration

Dec. 16th – Code of Ethics—Cycle 3

(Meets NAR’s Mandatory Trng. Req.)
MGAR Training Center— Cost \$25.00
FREE TO MGAR MEMBERS

3 hrs. CE – 1:00 p.m. – 4:15 p.m.
12:30 p.m. Registration

Jan. 12th– 2012 GAR Contract Changes

Location: Wesleyan College— Cost \$25.00
Instructor: Greg Dunn
3 hrs. CE – 9:00 p.m. – 12:15 p.m.
8:30 a.m. Registration

Jan. 12th– 2012 GAR Exhibits & Amendments

Location: Wesleyan College— Cost \$25.00
Instructor: Greg Dunn
3 hrs. CE – 1:00 p.m. – 4:15 p.m.
12:30 p.m. Registration

Jan. 25th– Property Mgmt. Best Practices & Trust Accounting

MGAR Trning Ctr.— Cost \$25.00
Instructor: Mike Nelson
3 hrs. CE – 9:00 a.m. – 12:15 p.m.
8:30 a.m. Registration

If you would like further information or to register for any of the above courses please contact Sandy or Arline at (478)

Independent Study Courses – On-Line

3, 6 & 9 Hour Continuing Education Courses as well as Sales Pre-License/Post License & Broker’s Pre - License at

www.mgar.org or
call Arline at
(478) 477-8116.



EARNING A DESIGNATION | PAYS!

REALTORS® who pursue professional designations have a distinct competitive edge as a result of their increased expertise and marketability. Based on the updated data from the 2008 NAR Member Profile and 2007 incomes, **REALTORS®** with at least one designation earn \$34,700 more than **REALTORS®** with no designations.

Middle Georgia Assoc. of REALTORS®

Presents

Code of Ethics: Our Promise of Professionalism—Cycle 3

After completion of this course, students will have a better understanding of due process and code enforcement. Students will also understand how to handle complaints. This course includes several case studies in ethics.
(THIS COURSE MEETS THE NAR 3-HOUR MANDATORY ETHICS RENEWAL REQUIREMENT)
(Course Code: 59499)

Registration: 12:30 p.m
Time: 1:00 p.m. – 4:15 p.m.
Date: Wednesday, December 16 , 2011
For 3 Hours of Continuing Education
Instructor: Donna Walters

Location: MGAR Training Center
3263 Vineville Avenue — Macon, GA

Mail or fax this portion to reserve your place

FREE TO MGAR or PBOR MEMBERS

\$25.00 for non-members

Make checks payable to: MGAR – No cancellations after December 14, 2011

Name: _____

License Number: _____

Company Name: _____

Company Address: _____

Phone: _____ Fax: _____

Board: _____

Mail or fax to:

Middle Georgia Assoc. of REALTORS®
3263 Vineville Avenue
Macon, GA 31204
(478) 471-7336 Phone
(478) 471-0344 Fax

IF YOU HAVE TAKEN THIS COURSE IN THE LAST 366 DAYS YOU WILL NOT RECEIVE CE CREDIT
REGISTER ONLINE AT WWW.MGAR.ORG UNDER THE PRODUCTS LINK ON OUR HOMEPAGE

OUR AFFILIATE MEMBERS

Remember: When you see any of our affiliate members please thank them for their support. Remember when you need any of the services our Affiliates offer, think of them first. Let them know how much we appreciate them!!



America Home Key Mortgage

Debbie Jernigan
208 Smithville Church Road
Warner Robins, GA 31088
(478) 328-6660

Bank of Perry

Kelly Hillis
P.O. Box 830
Perry, GA 31069-830
(478) 987-2554

Georgia MLS

John Ryan
1414 Montreal Road
Tucker, GA 30084
(770) 493-9000

The Real Estate Book

Leslie Huggins
P.O. Box 328
Perry, GA 31069
(478) 954-3774

The Telegraph

Lora Lee Nichols
P.O. Box 4167
Macon, GA 31208
(478) 744-4355

HAPPY HOLIDAYS!

*We would like to thank you for your support and patience
this year and wish you and your families
a Happy and Safe Holiday Season.*



Sandy & Arline



Don't Forget to Take Advantage of Your FREE Education!



One of your member benefits is FREE CE CLASSES. Your Board is offering each member the chance to take 6 hours of continuing education each year at no additional charge. Just think, you never have to pay for CE hours again! You're in luck! Your Education Committee has several more classes scheduled for 2011 – so get the hours you need at the best cost around...FREE!

Keep yourself at the forefront of the market! Stay tuned to upcoming offerings. Your Education Committee is committed to bringing you a balanced set of courses each year – so far there has been something for everyone! Residential, Commercial, Land, Property Management – let us know if there is a need we haven't covered.
And don't forget, keep checking your Education Calendar!

2012 BOSS PLANNERS WILL BE HERE 12/9!



The 2012 BOSS Planners will be available at the Association office on 12/9 for \$25.00. Pick yours up today. We also have the Pro Series for \$30.00 which features additional storage and sections for enhanced organization. They are available in black, green, red, navy & maroon and make great Christmas presents!

Georgia Association of REALTORS®
in Conjunction with

Middle Georgia Association of REALTORS®

Presents

2012 GAR Contracts– Macon

Instructor: Greg Dunn

Students will learn and identify the 2012 GAR contracts changes, evaluate the new 2012 changes, and correctly prepare a contract that will provide for an efficient and ethical transaction for clients.

Course Code 62168, 3 Hours Continuing Education Credit

Date: Thursday January 12, 2012

Registration: 8:30 A.M. Class Time: 9:00 A.M. – 12:15 P.M.

**Location: Middle Georgia AOR Training Center
3263 Vineville Avenue; Macon, GA 31204**

Contact: Arline Layson, 478-471-7336

If you have taken this course in the last 366 days, you will not receive CE credit.

You must be on time and present for the entire session to receive credit.

Please keep this top portion for your records.

SIGN UP NOW! Mail, Email or Fax your registration to the Middle Georgia Association.

2012 GAR Contracts # 62168 – Greg Dunn

Thursday January 12, 2012 – Registration at 8:30 A.M. – Class begins promptly at 9:00 a.m.

MIDDLE GA. MEMBER: Pre-Registered \$25.00 Day of Course \$35.00

NON-MEMBER: Pre-Registered \$50.00 Day of Course \$60.00

Yes, I want to enhance my career!

Name: _____

License Number: _____ Email: _____ Board: _____

Company Name: _____ Phone: _____

NOTE: GAR reserves the right to cancel or change any scheduled course at any time. Students enrolled in a course that is cancelled will be notified as far in advance as possible. Students will receive a full refund or, if the course is rescheduled, may transfer to the new date. Please note that GAR is not responsible for any out-of-pocket expenses (lodging, airfare, etc.) students may incur when a course is cancelled or rescheduled.

GREC School # 271

SIGN UP NOW: Middle Georgia Association of REALTORS®; 3263 Vineville Avenue; Macon, GA 31204

PHONE: 478-471-7336 FAX: 478-471-0344 EMAIL: sdavis@mgar.org

Georgia Association of REALTORS®
 in Conjunction with
Middle Georgia Association of REALTORS®
 Presents

2012 GAR Contracts: Amendments & Exhibits – Macon

Instructor: Greg Dunn

Students will learn the various exhibits and amendments needed to complete transactions in an efficient and ethical manner, assess transactions and decide which forms are required for various situations and learn the correct way to complete the forms in client transactions.

Course Code 62169, 3 Hours Continuing Education Credit

Date: Thursday January 12, 2012

Registration: 1:00 P.M. Class Time: 1:30 P.M. – 4:45 P.M.

**Location: Middle Georgia AOR Training Center
3263 Vineville Avenue; Macon, GA 31204**

Contact: Arline Layson, 478-471-7336

***If you have taken this course in the last 366 days, you will not receive CE credit.
You must be on time and present for the entire session to receive credit.
Please keep this top portion for your records.***

SIGN UP NOW! Mail, Email or Fax your registration to the Middle Georgia Association.

2012 GAR Contracts: Amendments & Exhibits # 62169 - Greg Dunn

Thursday January 12, 2012 - Registration at 1:00 P.M. - Class begins promptly at 1:30 P.M.

MIDDLE GA. MEMBER: Pre-Registered \$25.00 Day of Course \$35.00

NON-MEMBER: Pre-Registered \$50.00 Day of Course \$60.00

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GREC School # 271

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PHONE: 478-471-7336 FAX: 478-471-0344 EMAIL: sdavis@mgar.org

Middle Georgia Association of REALTORS®
in conjunction with
Re/Max Cutting Edge Realty

Presents

“60-Hour Broker’s Licensing Course”

Tuesdays & Thursdays—January 24th thru March 22nd, 2012 (8 weeks)
(Skipping week of February 6th)

Time: 2:00 p.m. – 6:15 p.m. (60 Hours)
(Course is limited to first 15 attendees)

Instructor: Donna Walters

Location: Re/Max Cutting Edge Realty
4108 Arkwright Road, Ste. 2—Macon, GA 31210

Mail or fax this portion to reserve your place

\$425.00 by 1/16/12 (Includes Books) - Paid Pre-Registration Required

Make checks payable to: MGAR - Major Credit Cards Accepted

No refunds are given after purchasing this course unless course is cancelled.

A \$25.00 Service Charge will be assessed for all returned checks.

Name: _____

License Number: _____ Board: _____

Company Name: _____

Company Address: _____

Phone: _____ Fax: _____

Credit Card #: _____ Exp. Date: _____

Or register online at www.mgar.org under the licensing course link

Mail or fax to:

Re/Max Cutting Edge Realty
c/o: MGAR - 3263 Vineville Avenue, Macon, GA 31204
(478) 471-7099 Phone—(478) 471-7399 Fax

Note: To qualify for a Broker’s real estate license in the State of Georgia, an applicant must:

- Be at least 21 years of age or older;
- Be a high school graduate or the holder of a certificate of equivalency (GED);
- Hold a Salesperson’s license for a minimum of three (3) years;
- Successfully complete this 60-hour Brokers Pre-license Course; AND
- Pass a final examination at BOTH the MGAR School and State of Georgia levels



REALTOR®

PERRY BOARD OF
REALTORS®

Make checks payable to:
Perry Board of Realtors®

3263 Vineville Avenue
Macon, Georgia 31204
Phone: (478) 477-8116

SANDRA L. DAVIS (SANDY)
ASSOCIATION EXECUTIVE

ARLINE LAYSON
AE ASSISTANT

WE'RE REALTORS®.
REAL ESTATE IS OUR LIFE™

Christmas Luncheon

Wednesday, December 7, 2011
12:00 Noon
The Swanson House
933 Carroll Street — Perry, GA 31069



Please bring a new toy for the PVO!



Lunch Provided
FREE to PBOR Members!
Menu: Baked Ham, Sweet Potato Souffle,
Field Peas or Swanson House Salad, Chicken
Salad or quiche platters & Dessert