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REALTOR®

JUNE 2008

A PUBLICATION OF THE ALASKA ASSOCIATION OF REALTORS®

Juneau Legislative Recap

Convention Schedule

National Director's Report



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President's Message

By Shawn C. Paul
2008 AAR President
RE/MAX of Juneau



Over the next several months you'll hear more about the actions our colleagues from around the nation took at the DC-Midyear meetings. There are new nominating procedures, new rules about association branch offices, new successes on the political/public policy front, new steps forward in the second century initiatives.

But I'd like to take a second to tell you about one new change negotiated by national leadership that will affect your daily business almost immediately. Realtor.com is getting a major makeover. The new offerings they will have in their premium services are astounding. (And this from a staunch critic of the site over the years!!) But what makes the new changes even more phenomenal is the FREE benefits package. Move.com, which you might think of as the parent company, has really stuck their neck out a bit in order to offer a branded product we can all benefit from regardless of where we get our primary website service.

With more photos, more neighborhood information and even the home value comparisons, realtor.com is trying to offer some additional products free to our membership. That's fine, can't complain about free. But should I really be excited by this? Well, if you like 15 minute intervals between IDX feeds, then you might have something to cheer about.

Every market is different of course but I'm sure all of us have been on the other end of a phone conversation with a valued client who

(President's Message, continue on page 21)

June 2008 • Alaska REALTOR® 3

Juneau Legislative Report

"2008 End of Session Report"

By Wendy Chamberlain, AAR Lobbyist
Legislative Consultants in Alaska

It was a busy legislative session this year. The 90 day limit increased the pace in Juneau and made it challenging to get legislation passed in one legislative session. The Alaska Association of Realtors were successful in getting several important pieces of legislation passed during the session.

House Bill 357 - Requiring errors and omissions insurance for real estate licensees.

The bill, sponsored by Representative Kurt Olson from Kenai directs the Department of Commerce to work with insurance companies to procure a group E & O policy with a minimum of \$100,000 coverage. This coverage would be available to all licensees. The Department shall promulgate regulations establishing the terms and conditions of E & O insurance including:

- coverage requirements
- limits of coverage
- maximum policy charge

Licensees may provide their own insurance coverage if they desire.

Additionally, House Bill 357 changes the existing Surety Fund to a Recovery Fund for payment of claims involving fraud, misrepresentation, deceit and conversion of trust. The bill is currently awaiting transmittal to the Governor for signature.

House Bill 357 will allow all licensees to obtain coverage at a very reasonable rate through insurance "pooling." Changing the Surety Fund to a Recovery Fund should significantly reduce the number of frivolous claims by limiting the claims to areas involving fraud.

A big thank you to Dave Feeken and Rep. Kurt Olson for all their hard work on this issue.

House Bill 187 – Eminent Domain for recreational properties

House Bill 187, sponsored by Representative Craig Johnson, died in the Senate Finance Committee. An amendment allowing public access to certain fishing streams and waterways was added to the bill by Rep. Les Gara on the House floor. The amendment was not supported by several key members in the Senate and resulted in the bill remaining in the final Senate committee. Representative Craig Johnson has committed to introduce the bill again next session.

House Bill 111 - Business License Fee

House Bill 111 reduces the current \$100 per year license fee to \$50 for most businesses and \$25 for sole proprietors over the age of 65. It also allows the Dept. of Commerce to impose up to a \$300 civil fine on persons operating a business in the state without a license.

Status: Transmitted to Governor

House Bill 413 – Extending the Real Estate Commission

This legislation extended the termination date for the Real Estate Commission from June 30, 2008 to June 30, 2016. The bill has been transmitted to the Governor for her signature

SUBSTANTIAL LEGISLATION IN 2008

The State of Alaska continues to benefit from high oil revenues. The budget surplus has resulted in a substantial increase in spending. Economists estimate a budget surplus in excess of \$2 billion for the upcoming year.

House Bill 310 - Operating Budget

The operating budget totals \$11.2 billion and is 23 percent larger than the current year's budget. The spending plan for education and state government in the fiscal year that begins July 1, 2008 includes \$5.4 billion from the state's general fund and \$4.1 billion

(Legislative Report, continue on page 5)

(Legislative Report, continued from page 4)

from other state funds.

Status: Transmitted to Governor - Due back May 24, 2008.

Senate Bill 211 - Capital Budget

This year's capital budget totals \$2.7 billion. The funding is broken down with \$1.2 billion in General Funds, \$830 million in Federal Funds and \$875 million in Other Funds.

There is a high probability that the Governor will once again use her line-item veto to eliminate projects that she finds inappropriate or unnecessary.

Status: Awaiting return from the Governor.

"The Savings Plan"

The Legislature added \$1 billion to the "statutory Constitutional Budget Reserve" (CBR) and another 1 billion to the so-called school education account. Additionally, \$2.6 million was added to the CBR by SB 256, and another \$400 million was added representing the money "owed" the Fund.

House Bill 314 - G.O. Bonds

The General Obligation Bond package totals \$315 million for transportation projects around the state. There are 28 projects including ports, bridges and general road construction projects.

Senate Bill 256 - Supplemental Budget

The supplemental totals \$4.3 billion and includes \$18.5 million for the Senior Benefits Program, \$44.7 million for bargaining unit agreements, \$300 million for energy conservation, \$125 million for oil and gas tax credits, and \$3.6 billion in savings in the state's Constitutional Budget Reserve and Statutory Budget Reserve funds.

The supplemental bill also contained \$70 million in capital projects that were vetoed last summer. The governor left 52 projects totaling \$12.4 million in the supplemental. The remaining 16 projects total-

ing \$22.3 million were vetoed.

Status: Signed into law 4/3/2008 with partial vetos and reductions.

Senate Bill 72 - Community Revenue Sharing

Senate Bill 72 sets up a structure for distributing \$60 million each year to local governments for the next three years. Under municipal revenue sharing, the state distributes funds to the municipalities of Alaska. Local entities have discretionary use of the funds, which can be used for a variety of purposes such as providing larger communities the ability to offer tax relief to its residents and providing smaller communities with funds to help support basic municipal services.

Status: Signed into law 4/8/2008.

Senate Bill 125 - PERS/TERS Liability

Senate Bill 125 address the \$8 billion unfunded liability in the state's retirement systems.

This legislation locks in the contribution rate for the Public Employees Retirement System at 22 percent to address the system's unfunded liability. The bill streamlines plan administration and eliminates liability and asset accounting for each PERS employer.

Status: Signed into law 4/8/2008.

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National Director's Report

"Midyear Meeting in Washington, D.C."

By *Dave Somers*
NAR Director
Somers & Associates
Fairbanks



The National Association of Realtors held its Midyear Legislative Meetings and Trade Expo in Washington, D.C. May 12-17. It was very well attended by Alaskans. Please thank those who took their time away from family and work to represent you on the Hill and in governance meetings. If the meeting schedule is 5 days, Alaskans are usually out at least 7-8 days, with travel time included. While we use this meeting to take care of important committee work and to move the agenda of the Board of Directors, we make good use of the meeting location to move good legislation and put a halt to bad legislation. We are also there in force to remind our members of Congress of our strength and dedication to our Realtor agenda. Almost 10,000 members showed up on behalf of the 1.2 million Realtor members, and most of those attending visited their member of Congress.

Don't be afraid to attend in the future, it is not all work. There are numerous museums of all types and great architecture to enjoy. We managed to make it out to some wonderful restaurants, including a visit to a Mexican eatery by the Alaskan contingent where we consumed a few gallons of guacamole. There were some very informative events with presentations by Paul Bagala and Tucker Carlson of CNN and MSNBC and former co-hosts of Crossfire that gave some great insight into the upcoming election, and a visit to our meeting by Representative Barney Frank. Barney Frank sent his thanks to our membership for our help in turning the housing crisis around. He gave particular thanks to President-Elect McMillan for convincing Fannie Mae to put a stop to its declining market program. They announced a stop to the program on May 16th. Freddie Mac then followed suit.

Most of the Alaskans that attended made it to the Hill to meet with Senators Stevens and Murkowski and Representative Young. Our main concerns were in the areas of small business health plans, flood and property insurance, GSE (Fannie and Freddie) reform, FHA modernization and home buyer tax credits. Our representatives were in favor of most of our positions, including health care. One of the big stumbling blocks in health care has been the preemption of state rights. Our new plan gets around that issue and it looks like it will be receiving strong, broad based support. We have bills introduced covering most of our issues and are pushing to get them heard, voted off the floor or to conference. Due to the upcoming presidential elections with 3 Senators still in the race, it is difficult to get much done.

There has been concern around the state that some members are not receiving their "call

"Barney Frank sent his thanks to our membership for our help in turning the housing crisis around"

to actions." Please let myself or Mark White know if this is happening to you. If you know a call to action came out and you did not receive it, please check your spam filter. If it is not in your junk file, we need to know about it. I met with RPIC staff in D.C. and they said they will look into our problem. It is our goal to greatly increase our response rate. This issue is of enormous importance to our Association. When we respond on issues to our elected representatives in Washington, D.C., they do listen.

(Director's Report, continue on page 7)

(Director's Report, continued from page 6)

There was an informative update from the President of Realtor.com, Errol Samuelson. They reinvented the free listing with 4 photos, more maps with zoom, more demographics, local amenities, churches etc. They are making updates every 15 minutes for the 1.9 million listings.

RPAC has already raised \$4.5 million as of April 30, but we still have \$5 million to go. Our region, Region 12, is the third highest in the nation in collections to date. North Dakota has already reached 314% of goal. I would love to see Alaska beat them some year.

The following is a partial list of the actions of the Board of Directors:

-Made adjustments to the budget to reflect a projected membership count of 1,180,000 for 2009 and 1,240,000 for 2010 with the dues remaining at \$80.00 for both years.

- Approved an increase to \$35.00 per member for

the special assessment program for 2009-2010.

-It was reported that all governance of the Association is being paid for by non-dues revenue such as rental income and trade shows and other partnership affiliations. This allows all dues income to be returned to the membership in services.

-There were numerous changes made to the nominating process. Delegate body members will be notified of some of these changes. They will need to be prepared to vote on these in November.

-We created a new committee to coordinate the RPAC, RPIC, and Membership Mobilization Committees.

-NAR approved funding for 2 cases from the Legal Action Committee. The first was aid to a local board fighting a new city rule that 1.) mandated a point of sale inspection of a property without the owner's consent, 2.) prevented the sale of multi-family units that did not meet current code but were previously grandfathered unless they brought

(Director's Report, continue on page 21)

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Business in Alaska

"Business License Required"

By Debra Leisek, Broker
Bay Realty, Homer

There's no business like Real Estate and no one selling real estate in Alaska as an independent contractor should be doing business without an Alaska State business license.

The Attorney General's office made it clear at the March 14, 2008 Real Estate Commission meeting that BUSINESS LICENSES ARE REQUIRED for all independent contractors. If you are an independent contractor, as the majority of Alaska licensees are, you must have a business license. It is not a matter of choice, it is the law. This is mandatory and is not new as it has been a state statute for a very long time.

The business license regulations state if the individual is an "employee" of the business, they are not required to obtain their own business license. However, if the individual is considered an "independent contractor" to the business, the individual is required to obtain a business license. The majority of Real Estate Licensees are independent contractors.

The Real Estate office must have a business license and each independent contractor in that office must have their own business license in their name as a sole proprietor of their own business.

The following excerpts come from the State of Alaska manual on Statutes and Regulations Business Licensing:

12 AAC 12.020. BUSINESS LICENSE.

(a) A separate business license is required for each line of business in which the applicant seeks to engage in the state.

(b) An independent contractor must have a business license separate from the person to whom the contractor provides goods or services.

(5) "independent contractor" means a person who provides goods or services for compensation but does not have the status of an employee while providing those goods.

If you are an independent contractor and do not have a business license, you should be aware the fine is \$2,000 and up to 6 months in jail. This is not an option; it is the Alaska State Law.

PENALTIES

Sec. 43.05.290. Criminal penalties.

(h) A person engaging in or attempting to engage in a business, trade, profession, or occupation
(Business License, continue on page 9)

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(Business License, continued from page 8)


for which a license is required under this title, who willfully fails to obtain the license, is guilty of a misdemeanor, and, upon conviction, is punishable by a fine of not more than \$2,000, or by imprisonment for not more than six months, or by both.

(i) In this section "person" includes, but is not limited to, an officer or employee of a corporation or a member or employee of a partnership, who, as officer, employee, or member, is under a duty to perform the act in respect to which the violation occurs. (§ 5 ch 113 SLA 1980; am § 114 ch 6 SLA 1984)

You can find this complete manual on the law and regulation online at <http://www.commerce.state.ak.us/occ/pub/BusinessLicenseStatutes.pdf>

So do yourself a favor; make sure you have your business license if you are an independent contractor. If you do not have one you should call 907-465-2550, or go online to http://www.commerce.state.ak.us/occ/apps/BLEC_Start.cfm to apply for one now.

You cannot get a business license online at this time for Real Estate but this page will take you through the steps you need to file for your license. If you had a license and it expired they will renew it. You will need a new license if the expiration is longer than 2 years.

There is good news..... The legislature did reduce the price of the business license and it will be \$50 a year in the upcoming year. So the cost of business will be a little less, but it is mandatory you obtain the business license now. 

Meet Our Anchorage Escrow Team



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Association News

Congratulations New GRI Designees

The following members have completed all the requirements to obtain the GRI, Graduate, REALTORS® Institute Designation.



Anchorage

Karen Cismoski - Prudential Jack White Vista RE
Linda Hopp - Prudential Jack White Vista RE
Edgar Lytle - Prudential Jack White Vista RE
Susan Westlund - Prudential Jack White Vista RE

Fairbanks

Jewel Addison - Coldwell Banker Gold Country
Deborah Coben - Century 21 Gold Rush
Victoria Long - Carriage House Realty
Lori Peterson - Century 21 Gold Rush
Mike Vansickle - Century 21 Gold Rush

Kenai

Linda Poindexter - Five Star Realty

Valley

Karen Allam - Prudential Jack White Vista RE
Liz Spikes - Next Home Real Estate
Brad Webb - Century 21 North Homes
Shelly Woodke - Northern Trust Real Estate

JUNE **Wasilla**
GRI 300
June 12, 13, 19, 20, 2008
Contact VBR for information 376-5080

OCTOBER **Wasilla**
GRI 100
October 2, 3, 9, 10, 2008
Contact VBR for information 376-5080

OCTOBER **Anchorage**
GRI 200
Monday - Thursday, October 20, 21, 22 & 23, 2008
Contact ABR for information 561-2338

NOVEMBER **Anchorage**
GRI 300
Monday - Tuesday, November 18, 19, 24 & 25, 2008
Contact ABR for information 561-2338

REALTORS® in Washington, D.C.

Approximately twenty members throughout Alaska recently attended the National Association of REALTORS® Midyear meeting in DC.



REALTORS® visit with Congressman Young. L-R, Kay DuBois, Don Mc-Kenzie, Kirk Maynard, Judy Rosenberg, Dave Somers, Mike McLane, Bev Rude, Sandy Eherenman, Julie Nolen, Art Clark, Amy Krier, Helen Jarratt, Brad Cole, Congressman Young, Dave Feeken, Anita Bates, Judy Somers & Shawn Paul.



REALTORS® Dave Feeken and Dave Somers talked about real estate issues with Senator Ted Stevens.

Do All Your Continuing Education Online

The Alaska Association of REALTORS® now has online courses approved for continuing education credit. All 8 hours of designated credit (DCE) along with 24 hours of elective credit (ECE) are offered online. Courses include:

- Property Disclosures - 2 hrs DCE/4 hrs ECE = 6 Hrs
- Buyer Representation - 2 hrs DCE/4 hrs ECE = 6 Hrs
- Ethics in Today's World - 2 hrs DCE/4 hrs ECE = 6 Hrs
- Mortgage Fraud: - 2 hrs DCE/4 hrs ECE = 6 Hrs
- Electronic Transactions - 6 Hrs ECE
- Property Management & Managing Risk - 6 hrs ECE

To access course, go to www.alaskarealtors.com and click on RE campus.

2008 Annual Convention

"September 16th - 19th at the Mt. McKinley Princess Wilderness Lodge"

Schedule At-A-Glance

Tuesday September 16, 2008

2:00 - 5:00 PM Board of Directors Meeting
6:00 - 9:00 PM Ice Breaker

Wednesday September 17, 2008

8:00 - 9:00 AM Breakfast
9:00 - 9:15 AM Opening Ceremony
9:15 - 12:15 PM John Tuccillo Education Class
12:15 - 1:30 PM Past Presidents/ROTY Luncheon
1:30 - 4:30 PM John Tuccillo Education Class
5:30 - 6:30 PM Affiliate Appreciation Hour
6:30 - 8:30 PM Dinner
8:30 - 12:00 AM Affiliate Night

Thursday September 18, 2008

8:00 - 9:00 AM Breakfast
9:00 - 11:00 AM General Membership Meeting
11:00 - 12 noon State Assessment Class
12:00 - 1:00 PM Lunch
1:00 - 5:00 PM Trade Show
5:00 - 6:30 PM Trade Show Reception
6:30 - 8:30 PM Dinner
8:30 - 12:00 AM ARPAC Night/Auction

Friday September 19, 2008

8:00 - 9:00 AM Breakfast
9:00 - 11:00 AM RESPA Class
11:00 - 12 Noon National Issues Update
12:00 - 1:00 PM CRS Lunch
1:00 - 4:00 PM Smart Growth Class
5:00 - 6:00 PM ARPAC Cocktail Party
6:30 - 8:30 PM Dinner
8:30 - 12:00 AM Awards Presentation/Dancing

Saturday September 20, 2007

8:00 AM Breakfast for the Road

Speakers

John Tuccillo is one of the foremost real estate and housing finance economists in the United States. His current consulting practice is focused on strategic and business planning, and his experience and counsel are sought by trade associations, major real estate and other private firms.

John's Session - Eight Important Trends That Will Shape the Future of the Real Estate Business. This compelling session will open your eyes

to powerful new business models emerging in real estate. Statistics, demographics, consumer desires, broker needs, merging of services and much more will shape the real estate business of the future. We'll look at the trends and how REALTORS® can adjust their businesses to take advantage of the coming changes to make more profits.



Ken Trepeta is the Director of Real Estate Services for the National Association of REALTORS®. He is charged with covering the broader real estate industry for NAR.



Ken's Session - RESPA Dos and Don'ts. In this session, Ken will cover avoiding illegal kick-backs and schemes, what HUD and others are doing about Real Estate Procedures Settlement Act (RESPA) violations, affiliated businesses do's and don'ts and sham affiliated businesses. He will also give an update on the new RESPA reform proposals.

Trade Show

In the interest of improving communications between trade, professional and service organizations and REALTORS, we will hold a trade show on Thursday, September 18, from 1:00 pm - 5:00 pm. Exhibitor forms are available at www.alaska-realtors.com under the convention heading.

Room Reservations

The lodge is now accepting room reservations for the convention. The room rate is \$99 per night plus \$4.95 tax. To reserve a room, call 1-800-426-0500, go to conference/convention-reservations. Please reference group code TNF L8260 (REALTOR Convention).

2008 State REALTOR® Convention Registration Form

All Events are sold on a First-Come, First-Serve basis and are non-transferable.

REALTOR® / Affiliate Registrant (Please Print)		
Last Name	First Name	
Office Name		
City	State	Zip Code
Nickname for Badge	(Area Code) Office Phone	
Designations for Badge	E-mail address	

Guest Registration (Please Print)	
Last Name	First Name

MAIL TO:

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 Toll Free 1-800-478-3763

Room Reservations

This year's convention is at the Mount McKinley Princess Wilderness Lodge. The room rate is \$99 per night plus \$4.95 tax. To reserve a room, call 1-800-426-0500. Please reference group code TNF L8260 (REALTOR Convention).

*Registration Day Rate

Registration Day Rate A day rate is available for \$99 for anyone who would like to attend only one day. Meal tickets can be purchased separately.

Cancellation Policy

All cancellations must be received in writing. If registration is cancelled before August 25th, there will be a \$25 cancellation fee.

If the request is received after August 25th, no refund will be made.

CONVENTION REGISTRATION

	Circle Choice	REALTOR®	Aff/Guest
Full Convention Package - Includes registration, all meals education and hosted events			
Postmarked by 7/15/2008		250	200
Postmarked After 7/15/2008		275	225
At the Door		300	250
Registration Only - Included education & hosted events			
Postmarked by 7/15/2008		150	100
Postmarked After 7/15/2008		175	125
At the Door		200	150
Day Rate - Includes Education and hosted events			
		99	99
Tuesday, September 16, 2008			
6:00 pm	Ice Breaker Reception (hosted)		
Wednesday, September 17, 2008			
8:00am	Breakfast	\$15	\$15
11:30am	Past President/REALTOR® of the Year Luncheon	\$25	\$25
5:00pm	Affiliate Appreciation Party (hosted)		
6:30pm	Dinner	\$40	\$40
8:30pm	Affiliate Night		
Thursday, September 18, 2008			
8:00am	Breakfast	\$15	\$15
11:30am	Lunch	\$25	\$25
3:30pm	Trade Show & Reception (hosted)		
6:30pm	Dinner	\$40	\$40
8:30pm	ARPAC Night & Auction		
Friday, September 19, 2008			
8:00am	Breakfast	\$15	\$15
12:00 noon	CRS Luncheon	\$25	\$25
5:00pm	ARPAC Reception (hosted)		
6:30pm	Dinner	\$55	\$55
8:30pm	Awards Presentation		
Saturday, September 20, 2008			
8:00am	Continental Breakfast	\$10	\$10
REGISTRATION + OPTIONAL EVENT TOTALS		\$ _____	= \$ _____ + \$ _____

PAYMENT METHOD ALL FEES ARE US DOLLARS

_____ Check Enclosed (Make checks payable to: Alaska REALTOR® Convention)

Credit Card Information

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Name on Card _____ Visa ___ MC ___ CW/CVC# _____

Signature _____

Cardholder Billing Address _____

I authorize the Alaska Association of REALTORS to bill the above listed credit card in the amount of \$ _____ for the Alaska REALTORS convention. I am fully aware that my credit card is being charged for any such purchases.

AAR is NOT responsible for lost registration forms or incomplete applications.

Teaching in Georgia & Azerbaijan

"Part Two"

By *PeggyAnn McConnochie*
NAR Director
ACH Consulting, Juneau



This is the continuation of PeggyAnn's article. Part one was featured in the April, 2008 Alaska REALTOR®.

Thursday 2/28/08 Lela picks me up around 9 and we head to the seminar location. Lela once again has handouts for all participants. I start out by asking if they have any questions from yesterday. Many people do ask questions based on how we work in the US and about the MLS System. I also take the opportunity to explain what NAR is and how Realtors are different from licensees. We go through Day 2 with lots of questions, including on the NAR Code of Ethics and the client and customer relationship. The gentleman who is the former president of their local group comes in and out of the seminar today. We end about 6:45 or 7:00.

Friday 2/29/08 Lela picks me up again about 9 and we head to the seminar. Lela anticipates possibly a different group of people coming. We indeed did have 5 or 6 different people today. Because new people are there, I go ahead and explain some of the basics of being a REALTOR® in the US, from licensing through to brokerage. It is a good thing that I did as several of the people who were there from before thanked me for helping to explain again what they see as a very different way of doing real estate. Day 3 once again goes well with lots of questions. This time there are people there who are very interested in property management so I tailor my presentation to insure that I help them to understand how this is done. Lunch and breaks go as planned. Good questions at all the breaks and at the end of the day. I head back around 7.

Saturday 3/1/8 It is time to say Madloba (thank you) and Nakhvamdis (good bye) to Lela and the

group and head to Baku, Azerbaijan. It is only about a one and half hour flight from Tbilisi and I am looking forward to a bit of a change. After arriving in the Ambassador Hotel, Nargiz (the coordinator for Baku) calls and we arrange to meet that evening. We meet about 9 pm and she introduces me to the translator, Farman Imamgulyev. He and I arrange to meet at 8:30 the following morning.

Sunday 3/2/08 Farman and I meet at 8:30 and have to work to get the room and the computer and LCD set up properly. Once we're ready we start to see people show up including the gentleman who says that he is the head of the real estate group in Baku. We have about 30 people. I decide that the very first thing I want to do is to explain how real estate licensees work in the US before we start the program. I am glad that I started this way since they too do not understand what we have to do to get a license or to keep one. Then I go to Day 1 of the program. This group is mesmerized over the idea of our independent contractor status and how that works. They also cannot believe that people in the US sign a contract and then follow it. I am asked lots of questions. Farman does a good job of translating, especially since some of the concepts that I am talking about are unknown to him. We have a morning break and lunch. I am asked questions throughout the whole day.



(Farman and a representative from the RE Registration Project)

Monday 3/3/08 Farman and I meet at 9. I am told that some people will be in and out. We actually start just about on time today. As I go through the program I again get many questions,

(PeggyAnn, continue on page 15)

(PeggyAnn, continued from page 14)

and for those that are new I go over some of the basics of becoming a US real estate licensee. This group cannot believe that people who sign contracts in the US actually honor them. First, they do not have any contracts. Second, if they did they say no one would honor them. We have a morning break and a lunch break. Day 2 also is very interesting with good questions. They decide to skip the afternoon break and end up breaking at 5:00. I stay to answer questions until 6:00. Many of the questions are about the differences between a customer and client and how, and more importantly, why we disclose this. I am also asked to visit the Real Estate Registration Project after the last class. I agree.

Tuesday 3/4/08 Farman and I meet at 9. The handouts are on the tables. We have closer to 40 people today although I am told that once again they are going to be floating in and out. We go through the materials for Day 3 with

many questions. Many questions were on back to the basics of how we work, the independent contractor relationship, property management, client versus customers and the exclusive right to sell contracts. A couple of the attendees corner me to discuss more about how to set up databases to track customers and clients. We end about 5:30. I am asked to write an article on Alaska real estate for their local magazine. I agree to do that upon my return. After the course, Farman and I go with Shahin Panahov, the Project Manager for the Real Estate Registration Project, to visit his office and to meet with Gulhusseyn Kazimov, Head of Staff for the State Service for Registration of Real Estate. Their interest is to find out what we think of their progress towards title registration (in the very early stages) and their mapping of properties (very early stages). They also want to know what we think of their real estate professionals and to ask what they can do to improve what they do. I am very careful in my comments to commend

(PeggyAnn, continue on page 19)

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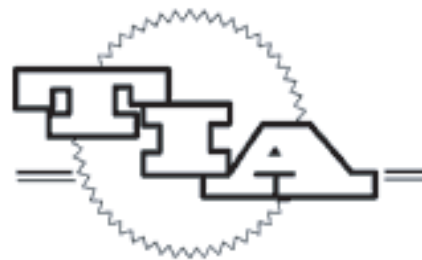
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REALTORS® Visit Delegation in DC


By Cullen Wallace
Wallace, Wallace & Wakefield, Fairbanks
Federal Political Coordinator
for Senator Murkowski

Recently a group representing AAR attended the 2008 NAR midyear meetings. The mid-year meeting is held in Washington, D.C. every year. One of the reasons for this is it allows us the opportunity to lobby our Congressional delegation on issues that are important to Realtors. On Wednesday, May 14th, we met with Congressman Young as well as Senators Stevens and Murkowski.

Among the topics discussed were ones that could be placed in the category of housing stimulus. These include the modernization of FHA as well as making permanent the increase in FHA loan limits. Loan limits were increased as part of the economic stimulus package the President signed earlier this year but this increase was only temporary. This,

along with strengthening Fannie Mae and Freddie Mac, will go a long way to helping the housing market as a whole recover from the down cycle being felt in many parts of the country. Another issue in this category is the establishment of a temporary tax credit or incentive for home buyers. There are currently two different versions of this type of program under consideration, one in the Senate and the other in the House.

The other main topics we discussed involved insurance. The National Flood Insurance program has been funded again. We also discussed the need to make sure that home owners insurance remains available and affordable. The issue that some people in Alaska have been faced with is trying to get insurance on second homes/recreation properties. In some areas of our State, this is an important part of the market. Without being able to affordably insure these types of properties, these markets will go very flat. The other main insurance issue is the Small Business Health Options Program. This will allow the Realtor community to pool together as a group for the purposes of securing affordable health care coverage for our members. This issue has been around for several years but now looks like it could be gaining some traction. There is a bi-partisan bill currently in the Senate that will allow this to take place.

The office and staff of our delegation as well as Rep. Young, Senator Stevens and Senator Murkowski were very good to us. They have always had the doors open to us and have listened to our issues. 

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News Bites from Around the



Anchorage

Alaska USA Mortgage will again generously sponsor a day-long seminar – this year featuring the national trainer, Walter Sanford. This exciting opportunity will be held at the Loussac Library auditorium on Thursday, June 5. The day will be divided into two sessions with a total of 7 ECE credits. Attend all day for \$125.

The National Association of REALTORS® new course - SRES (Seniors Real Estate Specialist) designation will be available July 21st and 22nd, and counts for 12 ECE credits. Pili Meyer, ABR, CRS, GRI, of Port Angeles, WA, is the instructor.

May 22 – Expand Your Market was offered free to ABR members by Wells Fargo Home Mortgage and presented by May Wan.

A delegation of the Anchorage Board joined with REALTORS® from throughout the state to attend NAR's Mid-year meetings in Washington, DC, and paid the annual visits to the Hill.

RPAC Event- Many thanks to our Affiliate Members and REALTORS® who worked tirelessly to make a success of this annual fundraiser.

Art Clark, RPAC Chair,
Real Estate Brokers of Alaska
Tari Flannery,
First National Bank Alaska
Kelly Grawunder,
HomeState Mortgage
Helen Jarratt, RE/MAX Properties

Peggy Looney,
Stewart Title of Alaska
Bob Manwaring, Alaska MLS
D'Ette Owen,
Keller Williams Realty
Kristine Vangstad,
Pacific Northwest Title
Chris Vaughan,
Fidelity Title Agency
Mark Korting,
RE/MAX Properties, Auctioneer
Extraordinaire!

We are planning a luncheon in July with speakers offering both sides of the Pebble Mine issue. A spokesperson from NANA will talk about the success of the Red Dog Mine and another party will present the opposing view.

Thinking ahead to June, the Anchorage Board will begin accepting nominations for the 2009 Board of Directors. The election will be held in October at the annual meeting. Board Prospect Forms are available by contacting the office. Please apply!

Kenai

We are gearing up on the Kenai for the summer!

We just had our annual Hospice Fundraiser. We raffled off a greenhouse made by Jim Brenton, Builders Unlimited and the winner was Dustin Steinbeck of Kenai. It was a great time and we raised a bunch of money with Balloon Blast, Lock and Key Game, Silent and Live Auction Items, and a Putting Contest. Hopefully by the next magazine we will be able to post our numbers! Southcentral Title challenged First American Title Agen-

cy to a Tug of War and raised over \$800. Five Star Realty then challenged Freedom Realty to a Tug of War and they raised over \$1000. It was a fun day with all the proceeds going to Hospice of the Central Peninsula.

The Association has been offering the National Association of REALTORS® Code of Ethics video. We were able to get state approval for 2 hours of required credit and 1 hour of elective credit in Ethics. This fulfills the NAR's required Code of Ethics class every 4 years as well as the ethics course that Alaska requires every 2 years.

During the month of April we prepared inserts for our local chambers regarding our local market conditions. We also placed ads in our newspaper and in the local Real Estate Magazines encouraging the REALTOR® advantage and how our market is different from the National news. The Kenai market is strong and steady and appears to be starting the summer upward swing.

We currently have 354 active residential listings with the average list price of \$350,000 up from last year's list price of \$300,000. During the last month 41 listings went into pending and 47 listings were sold, last year's statistics were 43 listings into pending and 34 listings sold.

For additional information, please
(Newsbites, continue on page 18)

(Newsbites, continued from page 17)

visit our website at www.kenaipeninsularealtors.org
and our email is kpar@alaska.net

Valley

*Submitted by Brad Cole, 2008 President
and Julie Nolen, Executive Officer*

VBR's staff and leadership just returned from our annual lobbying trip to Washington, DC. We had personalized meetings scheduled with our Congressman and Senators that were specific to legislation affecting Alaska and Alaskans. This year's talking points focused on: Small Business Healthcare, Flood/Property Insurance, GSE Reform, FHA Modernization and Homebuyer Tax Credit.

Our new website, www.matsurealtors.com was launched in March, and has met with rave reviews. The new website is a fantastic tool for members as well as their clients and customers. VBR members are quickly becoming acquainted with spiffy new features such as online class registration.

VBR's Education Committee is pleased to announce the recipients of the 1st Annual VBR Education Scholarship. It was a difficult decision as we received several excellent applicants. VBR will be awarding \$500


to each of the following applicants:

- Crystal Stanley
Houston High School
- Trisha Torborg
Colony High School

Congratulations to both of these fine students! We will be presenting checks to them at our June 4th Membership Meeting.

Education continues to be a focus this year. We just completed our GRI 200 course in April, and have GRI 300 scheduled for June. And we're excited to offer a new designation class, the Senior Real Estate Specialist course scheduled for July. To learn more or to register, visit www.matsurealtors.com.

Planning for the "Mountain High Celebration" State Realtor Convention is well under way. Our Planning Committee has rolled up their sleeves and begun working hard to develop the best convention ever! Stay tuned for more details soon.

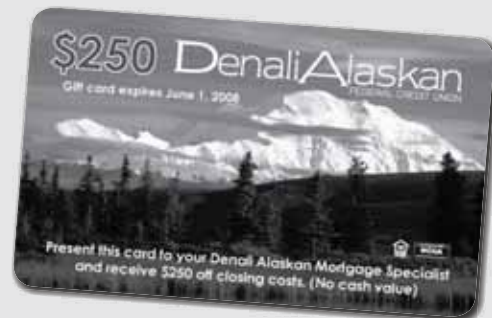
We continue to work on our Strategic Plan. We are continuing to meet with all of the local offices to let them know what their local Board is doing for them, the commitment we have to improving the local services we provide and asking for their commitment to serving on committees and attending meetings. 

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The Denali Alaskan Mortgage Team:
Katrina Walters, Kristin English-Bowden, Laurie Lyons



(PeggyAnn, continued from page 15)


them for their hard work and to encourage them to continue towards title registration and forming legal descriptions for all properties. Sagolun (pronounced sa-oul which means thank you and goodbye) everyone.

Thursday 3/5/08 A day of rest before I pack and start the two day journey home. Some thoughts that I am pondering: the IRPF and in turn NAR are trying so hard to provide people in other countries education on the real estate profession; however, in trying to be respectful of their experience we sometimes forget their point of reference is far different from ours. They still want to understand the very basic way our real estate industry is regulated from licensees, to title, to land/legal descriptions, to appraisal, to the mortgage and banking industries. Next we need to help them understand the uniqueness of our profession from our independent contractor status to our payment structures (in general of course), and supervision plus the importance of the use of standard contracts throughout the industry.

Real estate people throughout the world are really very similar -- they all have a burning desire to find

out how to “do “real estate better and more efficiently and they want to know how to create loyalty between themselves and the people and companies they help. They are addicted to their phones (although in Georgia and Azerbaijan they are more addicted to texting than most of the REALTORS® in the US) as they are to their cigarettes.

And if you are thinking about traveling to either country: Georgia’s food is “interesting” (bring your own food for dinner); wines are rough but drinkable. Azerbaijan’s food: is better; Ka-Bobs are very popular (but do not eat the chicken as this country has problems with the “bird flu” which is supposedly carried by chickens. By all means, try the wine – especially the cabernets – they are wonderful.

These real estate professionals in both countries are wonderful. I have learned so much from them. I feel lucky to have gained so many new friends who also love the real estate profession. This was an amazing experience and I thank the IRPF for choosing me for this adventure. I look forward to other opportunities to travel to other countries to give seminars on real estate and to share some of our experiences with those who, like us, have chosen real estate as their profession. 

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2009 Nomination Procedures for Office

Are you a REALTOR® who has served your local Board Association as an elected officer or Alaska Association of REALTORS® Director and have visions for an AAR office? (*Note: you may nominate yourself for AAR Officer position.*)

Elections for the year 2009 positions will be held during the State Convention, September 16-19, 2008. Deadline to file for office is noon of the last business day immediately preceding the annual meeting and election.

A Credentials Committee will review applicants in adherence to the qualifying criteria. Positions available for 2009 are President-Elect, Vice President, Treasurer, Secretary, and two Director at Large positions. All are one-year terms beginning in January 2009.

----- Today's Date: _____

Candidate for the office of (check one)

- President-Elect Vice President Treasurer Secretary Director at Large (2 vacancies)

List the REALTOR® boards in which you hold membership: _____

Name of Candidate: _____

Name of Firm: _____ Position held with firm: _____

Business Address: _____

Business Phone: _____ Business Fax: _____ Email _____

Membership as REALTOR® - Number of years: _____ Number of years licensed: _____

Business Specialization: _____

List REALTOR® Institutes, Societies, and Councils in which you hold membership, if any: _____

REALTOR RELATED ACTIVITIES – List the local board, State Association and National Association history of committee service, offices held, or any other areas of service candidate deems appropriate (include dates of service).

OTHER ACTIVITIES – Briefly describe other business related affiliations with other organizations.

Are you aware of the responsibilities and time requirements of service as an AAR Officer/Director? Yes No

Required Signature: _____

Please fax or mail form to the Alaska Association of REALTORS® office: Fax (907) 561-1779 Phone: (907) 563-7133
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LANDSCAPING

TURNING YOUR VISION INTO A PLAN

BY KATHY SCOTT

A nice yard not only makes for a good neighbor, it helps to enhance property values as well. A high quality landscape design can actually improve the appearance of a building or home by adding warmth and character.

According to a recent study, four out of five American households have a yard or a garden, and nearly one in three plan to undertake a major landscape upgrade this year. Unfortunately, landscaping can be challenging, especially since it involves various levels of planning, starting with the lawn, then adding trees, shrubs, perennials, annuals and eventually decorative extras.

According to Dr. William C. Welch, professor and landscape horticulturist at Texas A&M University, "Landscape design involves much more than placing trees, shrubs and other plants on the property. It is an art which deals with conscious arrangement or organization of outdoor space for human satisfaction and enjoyment."

Dr. Welch believes that each landscaping project should have a plan that not only creates a visual relationship between the home and yard but also organizes the site for maximum use and pleasure. Maintenance should also be at a practical level.

"Too often these landscapes dominate rather than serve," says Welch. "Masses of plants or other materials in the landscape may take up a large portion of the space and leave little room for people."

A good design plan begins with studying the habits of the people who will eventually be using the space. Many people are tempted to begin planting without determining how each plant, shrub or tree interacts or grows alongside another. Unlike most home improvement projects, Welch considers landscaping a work in progress that grows more beautiful and connected over time.

Breaking your landscape plan into segments will allow for your work in progress to grow and blend into the scenery. As you begin to sketch out your plan, remember to include irrigation devices, if possible, as well as any hardscape (walkways, courtyards, patios, etc.) projects.

Determine first where you will plant major trees in and around your property. Then nurture them and give them time to grow and take hold. You can add shrubs as well, taking into consideration their growing pattern by leaving the appropriate room between adjacent plants. Consider planting both deciduous and evergreen trees and shrubs so that your entire landscape doesn't diminish in the fall and winter seasons.

Perennials will add vibrant color to your landscape and flourish year after year. Add various annuals to the scheme, changing the essence of your garden periodically. And, definitely don't forget the fun extras like lighting, decorative concrete sculptures, benches and planters. You may decide to even add a goldfish pond.

Don't be afraid to ask a professional for help. Landscape architects have the background and talent to assist in designing the right plan for you that can not only beautify your yard but also add a level of dominance to your home's overall personality.

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