NOV/DEC 2013

OFFICIAL PUBLICATION OF THE SANTA CRUZ COUNTY ASSOCIATION OF REALTORS®





SCCAR 2013 Board of Directors

SCCAR Staff

Happy Holidays From SCCAR!

Inside this issue 'Looking Ahead & Moving Forward' SCCAR's Installation and Awards Luncheon

'A Taste of Santa Cruz' November 14, 2013!



Happy Thanksgiving

May the good things in life be yours in abundance, not only at Thanksgiving but throughout the coming year.

Wishing you and yours a warm and bountiful Thanksgiving!

> From all of us at SCCAR Kathy, Norma, Andrea, Joe, Linda and Marylin

OFFICIAL PUBLICATION OF THE SANTA CRUZ COUNTY ASSOCIATION OF REALTORS®



2013 BOARD OF DIRECTORS

President John Hickey

President-Elect Frank O. May

Secretary/Treasurer Betty Danner

Immediate Past President Barbara Palmer

> Directors Sandy Kaplan Morgan Lyng Frank McCue John T. Peterson Lauren Spencer Randy Turnquist Bettsy Tyler Carol VanAusdal

Chief Executive Officer, SCCAR & Executive Director, SCAORHF Kathy Hartman, RCE

Member Services Director, Director of Education & Professional Services Norma I. Milete

> Advertising, Communication & Marketing Director Andrea Harbert

> Government Affairs Director Joe Foster

Administrative Assistant Marylin Psaros

> **Bookkeeper** Linda Zoccoli

ADVERTISING INFORMATION

For advertising and deadline information, please contact SCCAR.



national news, as well as the Association's calendar of events. Santa Cruz County Association of REALTORS® 2525 Main Street, Soquel, CA 95073

REALTOR® is the official monthly newsletter of the

Santa Cruz County Association of REALTORS® provided as a member service to inform, educate and update

REALTOR® and Affiliate members on local, state and

(831) 464-2000 (831) 464-2881 (fax)

Inside This Newsletter

R

President's Message - page 3 Legal Notes - page 5 **Government Affairs Report- page 6** Santa Cruz County S.F. Statistics - page 6 Annual Dues Contest - page 7 **REALTOR®** of the Year Nomination - page 8 Affiliate of the Year Nomination -page 9 **Community Service Award Nomination - page 10** Lifetime Achievement Award Nomination - page 11 **Education Offerings - page 12 Association Holiday Hours - page 12 Continuing Education - page 13 Dues Renewal Information - page 13** Join a Committee - page 13 "A Taste of Santa Cruz" - pages 14 & 15 Land Use Update - page 17 Member Value Plus - page 17 Affiliate & Oktoberfest Report - page 18 Awards Luncheon - page 19 Geo Disclosure Spotlight - page 20 School Scout Spotlight - page 21 Signature Affiliates - page 22 MLS Update - page 23 Housing Statistics - page 24 Calendar for November & December - page 25



Message From The President

John Hickey 2013 SCCAR President Monterey Bay Properties 831-476-9661 / johnhickey@montereybayprop.com



The autumn light (or lack of it) is signaling the passing of another year; which, for me, will ultimately mean passing the torch to next year's president at year end. However, this does not mean things are slowing down. As we enter the holiday months; activity is ramping up at the local, state and national associations.

Locally, A Taste of Santa Cruz is just a couple of weeks away. As the main fundraising event for the SCCAR Housing Foundation, which provides closing cost and HOA grants to low income first time home buyers, it is a tremendous and worthwhile event. This is the one night each year that really brings out the entire REALTOR® community to mingle with the public, who have been tempted there by perhaps the largest collection of local food purveyors imaginable. I hope you take the opportunity this year to come out and network, find some unique gifts or just enjoy the food. Remember, your support goes toward funding closing cost grants that help clients just like yours close on the home of their dreams.

At the state level, the California Association of REALTOR® has been busy with several technology upgrades to the support services that it provides as part of membership. The switch to Zipform Plus was completed in late October and the forms update release is set for November. Look for a new form that provides for the accurate signing of documents by an LLC. Also, due to a recent Bureau of Real Estate determination, C.A.R. is investigating the development of technology that will compile and store electronic communications, which will be considered part of the transaction documentation. Additionally, C.A.R. is continuing its advocacy to extend tax relief on state income tax for forgiven mortgage debt through 2013.

Looking Ahead and Moving Forward 2014 Installation & Awards Celebration

Members are invited to attend the SCCAR 2014 Installation luncheon in honor of our incoming President Frank O. May, Officers and Directors. This memorable event is being held at the Scotts Valley Hilton on Friday, January 10, 2014 from 11:30 am to 2 pm. The motto of leadership 2014 is 'Looking Ahead and Moving Forward'. Attend our 103rd Installation to discover how this theme will be put into action!

The luncheon will also feature the announcement of our REAL-TOR® of the Year, Affiliate of the Year, Community Service, and Lifetime Achievement Award winners. To nominate an extraordinary individual, click here for a <u>Nomination Form</u>.

Tickets are \$45 and can be purchased <u>online</u>, by calling the SCCAR office at 831-464-2000 or faxing a completed <u>event flier</u> Please rsvp by January 4, 2013.

Meanwhile, the National Association of REALTOR® is holding its annual Conference and Expo November 8-11 in San Francisco. This is your opportunity to participate in organized real estate at the national level. The meetings and expo are jam-packed with information and networking opportunities and, quite frankly, will never be so close to home. Whether dropping in for the day or immersing yourself completely, this experience will undoubtedly leave you more excited about being a REALTOR®.

I have written in this publication all year, promoting the extensive and varied ways that our REALTOR® Association impacts our business. Whether at the National, State or Local level, the life blood of this organization is volunteer leadership. People like you bringing their gifts to the table in order to benefit the industry we all love. I have invited you this year to participate in organized real estate. Now I invite you to do more, to join in leading it into the future.



Allen Property Group, Inc. is your commercial property sales and leasing specialist. For results and uncommon professional service, put your trust in us.

Steve Allen, CCIM Principal Broker/President 831-688-5100 | www.allenpginc.com





Richard Cornelsen Reverse Mortgage Originator

123 Mission St., San Francisco, CA 94105 p. 831-320-8143, f. 831-535-6338 rcornelsen@ambmortgage.com www.ambmortgage.com

Your Clients Can Use a RM to BUY A HOME! Call today for more information.

Borrower\person on title must be at least 62 years old. NMLS# 458733

COME JOIN IN THE HOLIDAY FESTIVITIES!

Santa Cruz County Association of REALTORS[®] cordially invites to our member appreciation event

HOLIDAY OPEN HOUSE

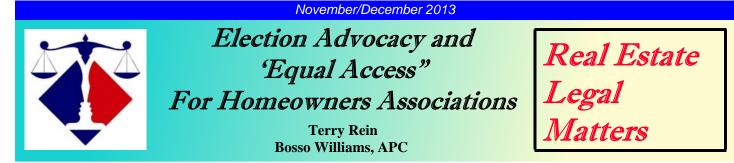
Wednesday, December 11, 2013 4:00pm to 6:00 pm

Hors d'oeuvres, wine & soft drinks will be served.

Please bring a canned good for the Second Harvest Food Bank! Our goal is to help feed our neighbors in need by filling two barrels!

RSVP by calling 831-464-2000





Homeowners Associations ("HOAs") are required to provide "equal access" in their media, newsletters, or websites, and provide free access to common areas for purposes relating to election advocacy. Specifically, the Davis Stirling Common Interest Development Act states that a HOA is required to adopt rules which, among other things,

(1) Ensure that if any candidate or member advocating a point of view is provided access to Association media, newsletters, or Internet Web sites during a campaign, for purposes that are reasonably related to that election, equal access shall be provided to all candidates and members advocating a point of view, including those not endorsed by the Board, for purposes that are reasonably related to the election. The Association shall not edit or redact any content from these communications, but may include a statement specifying that the candidate or member, and not the Association, is responsible for that content.

(2) Ensure access to the common area meeting space, if any exists, during a campaign, at no cost, to all candidates, including those who are not incumbents, and to all members advocating a point of view, including those not endorsed by the Board, for purposes reasonably related to the election.

(Civil Code Section 1363.03(a)(1) and (2)) (Civil Code Section 5105 after January 1, 2014).

In the recent case of *Wittenberg v. Beachwalk Homeowners Association*, 217 Cal.App.4th 654 (2013) members of a HOA petitioned the trial court to invalidate the results of a HOA election to amend the declaration of covenants, conditions, and restrictions ("CCRs"). The conflict arose from the CC&Rs which prohibited alterations to common areas without at least 2/3 of the membership's approval. The Board wanted to remove swimming pools within the project without obtaining the required 2/3 vote. Instead, the Board took action to amend the CC&Rs to reduce the number of votes required.

Board members wrote a letter in support of the amendment, which concluded by warning, "If we don't take action now to resolve the situation with the CC&Rs, the Association is destined to become further mired in conflict and expensive litigation." The Board's letter clearly supported the amendment and encouraged the membership to vote to approve it. Accompanying the letter was an attachment containing a section entitled "Case for amending the CC&Rs," and another section entitled "Case against amending the CC&Rs." However, the Board did not include any opposing material.

Shortly after the Board sent out the election materials, a homeowner requested use of the clubhouse for a "town hall meeting" to support other candidates for the Board of Directors who had a different view than the views expressed by the Board. The Association's community manager rejected the homeowner's request to use the clubhouse for free. Also, a member requested the right to use common area called the "greenbelt" for purposes of a political rally. The request was denied.

The Association had a newsletter that went to all members on a monthly basis. The Board drafted all of the content of the newsletter, and refused to grant a homeowner's request to write an article in opposition to the proposed amendment.

The Association also had a glass-enclosed community bulletin board, which was controlled by the Board. The newsletter was posted on the bulletin board, but non-Board members were not permitted to post materials to the bulletin board. Similarly, the Board maintained an Association Web site but only the Board was allowed to post material on the site.

Disgruntled members of the Association claimed that the Board violated the Davis Stirling Act by permitting Board members to advocate their point of view using Association media (thereby triggering the equal access clause), and then refusing to permit opposing members to utilize the same media to express their point of view. Plaintiffs also claimed they were denied free access to common areas. The Court of Appeal agreed.

The Court of Appeal found that equal access is required any time a "member" advocates a point of view using Association media. A "member" includes Board members. Thus, to the extent Board members advocated their point of view in Association media, whether expressing a personal viewpoint, or the collective viewpoint shared by a majority of the Board members, the text of the equal access provision applies. The Court of Appeal also found that the Board's position on the amendment to the CC&Rs amounted to "advocacy." Having engaged in advocacy, the Association was required to permit other members equal access to Association media and free access to common area meeting space.

The Court of Appeal noted that a violation of the equal access requirements does not automatically void the election results. Civil Code Section 1363.09, subdivision (a), provides, "Upon a finding that the election procedures of this article ... were not followed, *a court may void any results of the election*." Thus it is within the Court's discretion to void the election results.

The lesson of the Wittenberg case is that HOA Boards must provide access to Association media, newsletters, or websites, and provide free access to common areas for purposes relating to election advocacy during a campaign for purposes that are reasonably related to that election. Failure to do so may result in the invalidation of election results and if a lawsuit is filed, the prevailing member will be entitled to reasonable attorney's fees and court costs.



It is with great pleasure that I introduce myself as your new Government Affairs Director (GAD). I look forward to hitting the ground running to ensure that the collective voice of SCCAR is heard by our administrative officials on the local, state and federal level. Working closely with our Local Government Relations Committee (LGR), I am confident that our issues will be able to "cut through the clutter" and reach the ears that we wish them to reach.

I would like to take this opportunity to tell each of you a little more about who I am. My wife and I have lived in Santa Cruz County since mid-2010 coming here from our native Little Rock, Arkansas. During my time in Arkansas I had the privilege of working in municipal government, public affairs consulting and for four years at a think-tank associated with the University of Arkansas System. It was during this time that I realized my passion for public policy and government relations. Yes, you read that correctly, a passion for working with government.

Upon arriving in Santa Cruz, I took a job as a territory manager for a private-sector company based out of Oakland. In late 2011, while still working "over the hill," in an concerted effort to further integrate myself locally, I began working with the Santa Cruz County Business Council as a consultant. Within eight months, I became the Executive Director of the group that boasts sixty-five members from Scotts Valley to Watsonville and is focused on business advocacy, education and engagement. Even after taking on that role, I have continued to value the importance of diversifying my professional endeavors, thus leading me to the opportunity to become your new GAD.

Coupling my professional relationships with government officials throughout the County, with an active, engaged LGR, I see a great deal of opportunity for SCCAR's government relations work. Building upon the foundation already in place, it will take dedicated effort, but I am confident our collective voice will be heard.

Santa Cruz County Statistics

Santa	Cruz (County	1									Source	: MLSListing	s Inc	
	Sa	les Activ	vity	Average	e Days on	Market				Me	dian Pric	e			
	July	- Septer	mber	July - September			July - September						Sep 2013		
AND DESCRIPTION OF	# Sold 2008	# Sold 2012	# sold 2013	Ave DOM 2008	Ave DOM 2012	Ave DOM 2013	Median \$ 2008	Median \$ 2012	Median \$ 2013	5 yr % change	1 yr % change	September 2012	September 2013	1 yr % change	Months of Inventory
Adult Village	2	11	5	0	45	12	\$282,500	\$199,000	\$190,000	-48.7%	-4.7%	\$252,000	\$190,000	-32.6%	6
Aptos	23	29	34	99	61	66	\$660,000	\$699,000	\$662,500	0.4%	-5.5%	\$638,000	\$650,500	1.9%	4.4
Capitola	13	19	20	65	49	32	\$711,000	\$719,000	\$784,639	9.4%	8.4%	\$652,500	\$749,374	12.9%	2.5
East of Highway 17	0	2	0	0	0	0	\$0	\$647,509	\$0	n/a	n/a	\$0	\$0	n/a	0
East Santa Cruz County	58	50	51	120	137	77	\$395,000	\$429,500	\$440,000	10.2%	2.4%	\$550,000	\$371,000	-48.2%	8
La Selva Beach	0	0	0	0	0	0	\$0	\$0	\$0	n/a	n/a	\$0	\$0	n/a	0
Los Gatos Mtns SCZ	9	9	11	141	19	89	\$1,075,000	\$721,000	\$975,000	-10.3%	26.1%	\$625,000	\$972,500	35.7%	4
Rio Del Mar / Seascape	30	48	47	106	75	86	\$910,000	\$742,000	\$799,000	-13.9%	7.1%	\$790,000	\$847,500	6.8%	8
San Lorenzo Valley	65	96	112	96	67	48	\$420,000	\$325,000	\$414,571	-1.3%	21.6%	\$325,000	\$461,000	29.5%	3.9
Santa Cruz	104	139	152	94	50	42	\$652,450	\$617,000	\$665,000	1.9%	7.2%	\$607,000	\$671,000	9.5%	3.7
Scotts Valley	39	62	45	119	66	53	\$840,000	\$658,500	\$725,000	-15.9%	9.2%	\$640,000	\$805,500	20.5%	5.5
Seacliff	4	12	10	73	86	66	\$617,250	\$622,500	\$637,500	3.2%	2.4%	\$597,500	\$692,500	13.7%	6
Soquel	18	25	34	115	105	45	\$755,500	\$599,000	\$652,500	-15.8%	8.2%	\$622,000	\$676,000	8.0%	3.6
Watsonville	92	51	38	94	42	70	\$359,000	\$300,000	\$338,500	-6.1%	11.4%	\$309,000	\$365,050	15.4%	3.9
West Santa Cruz County	4	10	11	52	82	56	\$1,009,500	\$616,500	\$760,000	-32.8%	18.9%	\$650,000	\$656,000	0.9%	15
Santa Cruz County	461	563	570	102	69	55	\$565,000	\$550,000	\$625,000	9.6%	12.0%	\$559,000	\$639,500	12.6%	4.7

DRE Was Known As BRE And Is Now CalBRE

In July of this year, the Department of Real Estate (DRE) underwent a name and status change to the Bureau of Real Estate.

You may not be aware that the acronym is not BRE (that name was already taken), but CalBRE. This is the new acronym that needs to go on your advertising materials when you identify your license number, as required.



Having one special person for your car, home and life insurance lets you get down to business with the rest of

> Laureen Yungmeyer ChFC, Agent Insurance Lic#: 0B10216 718 Water Street Bus: 831-423-4700 www.laureenyungmeyer.com



State Farm General Insurance Company, Bloomington, IL

2014 Dues Renewal Contest

Renew your 2014 Association Membership early and be entered into a drawing to win your SCCAR dues back!



TO ENTER

Submit your 2014 dues renewal payment by Tuesday, December 31, 2013. Payment must be recieved and cleared by this date. The winning name will be drawn the first week in January 2014.



SAVE TIME, PAY YOUR DUES ONLINE! Please visit our home page at www.mysccar.org and click 'Register and Pay Online' to log into our secure web portal.

- A I

R

Nominate an extraordinary REALTOR[®] member for our coveted 'REALTOR[®] of the Year' Award! The member must in good standing (broker or salesperson) and meet the following eligibility requirements:

- Extraordinary service and significant contribution to the Association with service to Association committees, task forces, MLS committees and special events
- Service to the community reflecting credit to the Association
- Reputation for ethical conduct towards the public and members

This year's recipient will be honored at our 103rd Installation Luncheon on Friday, January 10, 2014 at the Scotts Valley Hilton.

Please complete and return the nomination form below along with any pertinent material about your nominee by **December 6, 2013** to SCCAR, Attn: Kathy Hartman, 2525 Main Street, Soquel, CA 95073, fax, 831-464-2881 or email kathy@mysccar.org.

	Past Recipients
Nomination Form	2007 Christa Shanaman
Name of Nominee :	2008 Barbara Palmer
Name of Nominee :	2009 Steve Allen
Company:	2010 Candie Noel
	2011 Linda Darrigo
Address:	2012 Bettsy Tyler/
Reason for nomination:	Connie Landes

Submitted by:	(
Company:	
Telephone number:	
Email Address:	

2013 SCCAR Affiliate of the Year Nomination

You are invited to nominate an extraordinary Affiliate member for our coveted 'Affiliate of the Year' Award! The member must be in good standing, have made a significant contribution to the Association, have high ethical and business standards and have a high degree of cooperation with Association members. This year's recipient will be honored at our 103rd Installation Luncheon on Friday, January 10, 2014 at the Scotts Valley Hilton.

Please complete and return the nomination form along with any pertinent material about your nominee by **December 6, 2013** to SCCAR, Attn: Kathy Hartman, 2525 Main Street, Soquel, CA 95073, fax, 831-464-2881, kathy@mysccar.org



Past 5 recipients have been:

2008 Joe Ganeff, 2009 Dick Cornelsen, 2010 Ryan Buckholdt, 2011 Dennis Spencer, 2012 Lori West

Nomination Form

Name of Affiliate Nominated:	
Company:	
Address:	
Nominee's service information	
SCCAR Service:	
Community Service:	
Honors and Awards:	
Reasons for nominating this candidate:	
Signature of Nominator:	
Company:	
Address:	

2013 Community Service Award

Nominate an extraordinary individual for their community service! The recipient of this award can be any member of the public, not necessarily a REALTOR®, but must have achieved accomplishments that contributed to the general welfare of the community.

This year's recipient will be honored at our 103rd Installation Luncheon on Friday, January 10, 2014 at the Scotts Valley Hilton.

Please complete and return the nomination form and any pertinent material related to your nominee by **December 6, 2013** to SCCAR, Attn: Kathy Hartman, 2525 Main Street, Soquel, CA 95073, fax, 831-464-2881, kathy@mysccar.org.

Past 5 recipients have been: 2008 Michael Clark, 2009 Paul Bailey, 2010 Inez Pandolfi, 2011 Wayne Shaffer, 2012 Shelley Lawrie

Nomination Form

Name of Nominee:

Company:

Address:

Reasons for nomination:

Submitted by: ____

Company: ____

Address:

encouragement

2013 SCCAR Lifetime Achievement Award

You are invited to nominate a remarkable member for our coveted 'Lifetime Achievement' Award! The member must in good standing and meet the following eligibility requirements:

- Be a REALTOR® member (broker or salesperson)
- Show exemplary behavior in all aspects of life
- Have a high ethical standard of conduct as a REALTOR[®] and an individual
- Show continuous support and service to the Association over a number of years
- Enhance the reputation of the Association

This year's recipient will be honored at our 103rd Installation Luncheon on Friday, January 10, 2014 at the Scotts Valley Hilton.

Please complete and return the nomination form along with any pertinent material about your nominee by

December 6, 2013 to SCCAR, Attn: Kathy Hartman, 2525 Main Street, Soquel, CA 95073, fax 831-464-2881, kathy@mysccar.org

Nomination Form

Name of Nominee :		
Company:		
Address:	and the second	
Reason for nomination:		
27		n - 0 m - 0 m - 7 - 7 - 7 - 7
Submitted by:		
Company:		
Telephone number:		
Email Address:		







Register Online by visiting our Web Portal

 Attention Homeworks users! Homeworks will be retired December 31, 2013.

 Be sure you attend one of our training sessions listed below.

 Homeworks Transitioning to Matrix

 Homeworks Transitioning to Matrix

Friday, November 8, 10:30 am – 12 pm Cost: Free for SCCAR members with RSVP

*** Bring Your Laptops - Hands on Format ***

Learn the Basics to Transition from Homeworks to the Matrix system. This 90 minute course will provide you with the basic skill requirements for the Matrix search application. Upon completion you will have learned: homepage; basic search; map search; export contacts to Matrix; reports; mapping & driving directions; saving searches; and emailing & printing.

Mastering Matrix

Friday, November 8, 1 - 2:30 pmCost: Free for SCCAR members with RSVP Instructor: MLS Listings, Inc.

This course will provide you with advanced skill levels for the Matrix search application. Upon completion you will have learned: sorting results, statistics from results, CMA's from results, area statistics, customizing results, building hotsheets, emailing results and auto emailing.

Homeworks Transitioning to Matrix

Friday, November 13, 10:30 am – 12 pm Cost: Free for SCCAR members with RSVP

*** Bring Your Laptops - Hands on Format ***

Learn the Basics to Transition from Homeworks to the Matrix system. This 90 minute course will provide you with the basic skill requirements for the Matrix search application. Upon completion you will have learned: homepage; basic search; map search; export contacts to Matrix; reports; mapping & driving directions; saving searches; and emailing & printing.

Santa Cruz County Pro: Statistical Training

Wednesday, November 20, 9:30 am – 12:30 pm Cost: \$20 for members and \$40 for non-members The final class in the SCCP Series will address the most reliable sources of statistical information, statistics that have the most relevance to actual market trends, best methods for culling good information, effective ways of turning statistics into information clients can use, and much, much more. Monday, December 2, 10:30 am – 12 pm Cost: Free for SCCAR members with RSVP

*** Bring Your Laptops - Hands on Format *** Learn the Basics to Transition from Homeworks to the Matrix system. This 90 minute course will provide you with the basic skill requirements for the Matrix search application. Upon completion you will have learned: homepage; basic search; map search; export contacts to Matrix; reports; mapping & driving directions; saving searches; and emailing & printing.

Matrix Customized

Friday, December 2, 1 – 2:30 pm Cost: Free to SCCAR Members with RSVP

In this 90-minute course, you will learn ways to customize Matrix by using custom display, exports, and multi-level sorting and how to organize by using carts, setting custom defaults, customizing your dashboard, and using map and search templates. You will also learn how to use speed bar shortcuts, as well as, finding online training options.

MLS Essentials of Realist

Wednesday, December 18, 10:30 am – 12 pm Cost: Free to SCCAR Members with RSVPVj ku'; 2''o kpwg''eqwtug'' y krih tqxkf g''{qw'y kj ''y g''dcuke''unknihgs wktgo gpwu'hqt''y g'T gcrkuv'' cr r necvkqp0Wr qp''eqo r ngvkqp''{qw'y krij cxg''ngctpgf <'cr r necvkqp'' pcxki cvkqp=hqtgenquvtg'tgr qtvu='o cr ''ncdgnkpi =0 cr Ugctej =ucxkpi '' sgctej gu=kpr wvkpi ''ugctej ''s wgtkgu=tgr qtvkpi ''('tguwnu''qr vkqpu='' f cvc''gzr qtvkpi 0

SCCAR Holiday Hours

SCCAR will be closed the following days during the Holiday Season

Thursday, November 28 - Thanksgiving Holiday Friday, November 29 - Thanksgiving Holiday Tuesday, December 24 - Closing at Noon Wednesday, December 25 - Christmas Holiday Tuesday, December 31 - Closing at Noon Wednesday, January 1, 2014 - New Year's Day



2014 SCCAR Membership Dues Notice

We value you as a member of the Santa Cruz County Association of REALTORS[®] and strive to provide you with great service and member benefits. Please be aware that your 2014 membership dues were mailed on November 4, 2013. Payment is due on or before December 31, 2013. After this date late fees may apply. Your dues include local (SCCAR), state (C.A.R). and national (NAR) fees and give you access to all the benefits these three organizations have to offer including the REALTOR[®] trademark [®], zipForm[®] Plus, education and networking opportunities, legislative advocacy, legal hotline, Member Value Plus program, affinity programs, online and print publications and much, much more.

Additionally, by paying your dues by the December 31, 2013 deadline you will automatically be entered into our 2014 Dues Billing Contest. The winner of this contest will win their SCCAR dues back!

We look forward to serving you and providing you with exceptional service in 2014!

Help Shape Your Industry

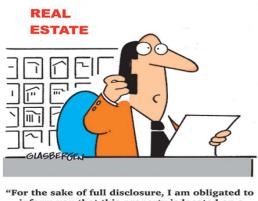
SCCAR is preparing for 2014 and is now seeking volunteers to serve on our committees. SCCAR's Committees are comprised of a hard-working group of local real estate professionals who work to achieve specific goals for the Association. Committees work with SCCAR staff and SCCAR's Board of Directors to support and assist with achieving their respective goals We encourage our members to become leaders within the REALTOR® community..

When you choose to serve as a volunteer on a committee, you open up a world of possibilities for networking, professional growth, and career opportunities while serving your association. Volunteer members are the backbone of the association. This is your chance to make positive changes in your communities, government and the industry. We encourage you to take part in your association by joining a committee. When you volunteer for a committee you gain the opportunity to take part in shaping the future of real estate in Santa Cruz County.

Please take a moment and explore <u>SCCAR</u> Committees and consider signing up to serve. Applications must be received by December 6, 2013 and submitted to Kathy Hartman, SCCAR 2525 Main St., Soquel, CA, fax 831-464-2881 or email kathy@mysccar.org.

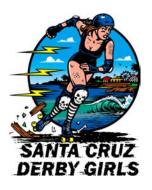


© Randy Glasbergen / glasbergen.com



inform you that this property is located on a planet besieged by war, poverty, disease, political unrest and rampant stupidity."

Taste, Sip, Shop & Dance





At 'A Taste of Santa Cruz', THE premier food event of the year! Tickets are now on sale for our 9^{th} annual 'fun' fundraising event being held Thursday, November 14th at the Cocoanut Grove, 5:30 - 9 pm. This year's event will once again boast delicious tastes and sips from over 30 local restaurants, wineries and breweries. Featured this year will be the cool tunes of the Depot Dogs and West Coast Soul, the Santa Cruz Derby Girls, raffle drawing for a Lake Tahoe weekend getaway and over 100 silent auction items to shop from! Proceeds from this event help low income families and individuals realize the dream of homeownership in our community through the Santa Cruz County Association of REALTORS® Housing Foundation.

Tickets are \$40 in advance (\$50 at the door) and can be purchased online at www.atosc.com or in the SCCAR office.





Thank you to this year's sponsors!

/ Continued From Page 14

Booth Sponsors:

4 Less Termite Alain Pinel REALTORS® American Dream Realty American Home Shield Bailey Properties, Inc. Bank of America Bank of the West Blue Adobe Mortgage Chase David Lyng Real Estate Fidelity National Home Warranty Floors Etc. Frank O. May and Associates Friday Realty Keller Williams Realty Leonard/Scott Real Estate Group MLS Listings, Inc. Monterey Bay Mortgage Monterey Bay Properties **Opes** Advisors Pajaro Valley Association of REALTORS® Rainbow Carpet One Santa Cruz Home Finance Seabright Mortgage Sereno Group Tour Factory Virtual Tours **Turnkey Mortgage Solutions** Wells Fargo Home Mortgage WIN Home Inspection **Xchange Solutions**

This year's Tasty Line Up!

Aldo's Harbor Restaurant All Night Pizza Aquarius Barbara and Company Catering burger. Chaminade Corralitos Wine Company Cowboy Diner **Dessert First** Eastside Eatery Goose's Goodies Hunter Hill Winery Johnny's Harborside Joyce Vineyards Just Cake **Kiss** Catering Main Street Garden & Café Michael's on Main Mint Café & Wine Bar Mission Hill Creamery Paradise Beach Grille Pat Paulsen Vineyards Peachy Girl Catering Personal Chef, Sue Meachen Seabright Brewery Seascape Foods Shadowbrook/Crow's Nest Stagnaro Bros. Süda The True Olive Connection The Turkey Boat Trout Gulch Vineyards **Uncommon Brewers** Vida Oliva Woodstock's Pizza Zameen Mediterranean Cuisine

Tips On Dressing Your For-Sale Listing For The Holidays by CJ Yeoman, FrogPond.com writer/editor

Back in the 1980s, I remember trying to sell a home during the holiday season. Having to juggle a job and a young child in addition to keeping the home clean and decorate for Christmas too ... oy!

No wonder people want to take their homes off the market between Thanksgiving and New Year's!

But that would be a big mistake this year, as sellers need every day to expose their homes to potential buyers. In fact, December often brings out the most serious relocation buyers as companies want transferees in place by Jan. 1 - and some folks need to close on a home by the end of the year for tax reasons.

The holiday season can be a wonderful time to show off your home in warm, festive ways and one of my favorite real estate writers, Tara-Nicholle Nelson, has written <u>"5 Tips For Showing And Selling Your Home During The Holidays.</u>"

Looking at these tips, I'm thinking about asking Santa to bring me a house with a fireplace next year ...!

Aldo's ~ All Night Pizza ~ Aquarius ~ Barbara and Company Catering ~ burger. ~ Chaminade ~ Corralitos Wine Co. ~ Cowboy Diner

Annual A Taste of Santa Cruz

A community tradition helping bridge the gap to homeownership



THURSDAY, NOVEMBER 14, 2013 5:30 - 9:00 pm Cocoanut Grove Ballroom and Bayview Room

FOOD, FUN and LIVE MUSIC!

Featuring 30+ local restaurants,wineries/breweries 100+ silent auction items from local businesses and artisans Fabulous Raffle Prizes The Santa Cruz Derby Girls Music by the Depot Dogs and West Coast Soul!

TICKETS

\$40 per ticket/\$50 at the door Available online at www.atosc.com or at the Santa Cruz County Association of REALTORS[®], 831-464-2000



Mint Cafe & Wine Bar ~ Mission Hill Creamery ~ Paradise Beach Grille ~ Peachy Girl Catering ~ Shadowbrook ~ Seabright Brewery

Land Use Law Update: Who is Responsible When Uphill Stormwater Causes Downhill Damage? <u>Miles J. Dolinger</u>

Stormwater issues are not new to residents of hillside and mountain areas. Because winter storms often bring voluminous amounts of rain, sometimes for weeks on end, it is important to know how and where all that stormwater is flowing through your property in order to protect structures from damage and to protect the land from erosion. Sometimes stormwater needs to be collected, concentrated and discharged elsewhere through pipes or culverts, especially following new construction or the creation of impermeable surfaces (like roads and driveways).

But what if the measures you take to prevent stormwater damage to your property negatively impact your downhill neighbor? In many cases, the uphill landowner will be liable for any actual damages he or she causes downstream.

General Rule: An uphill landowner is liable for damages caused to downhill property resulting from surface water that the uphill owner alters from its natural course, *unless* the downhill owner acts unreasonably.

The rule of liability when surface stormwater causes damage to downhill property is well-settled in California: The owner of uphill land is not liable for any damage caused by stormwater that flows from his/her land along its *natural* course. An uphill owner, however, is liable for any damage caused to others' property by the discharge of water in an unnatural manner; that is, when the uphill owner has altered the natural course of the stormwater.¹

This rule is modified by a consideration of the reasonableness of the owners of both the uphill and the downhill properties. One court has explained that, "[i]t is therefore incumbent upon every person to take reasonable care in using his property to avoid injury to adjacent property through the flow of surface waters. Failure to exercise reasonable care may result in liability by an upper to a lower land-owner. It is equally the duty of any person threatened with injury to his property by the flow of surface waters to take reasonable precautions to avoid or reduce any actual or potential injury."²

However, if both the uphill and the downhill landowners have acted reasonably, the uphill owner will be liable.³ This analysis is referred to as the "modified civil rule," and it is a rule of negligence, as opposed to a property law-type rule like trespass.⁴ If a lawsuit ensues and a court finds the uphill owner to be liable, he/she may be ordered to fix the problem, pay the costs of correcting any actual damage caused, and/or compensate the downhill owner for any depreciation in value caused to the downhill property.

The question of reasonableness of conduct considers both the actor's interest and the effects of the actor's conduct upon others. It is a question of fact to be determined on a case-by-case basis, considering factors such as the amount of harm caused, the foreseeability of the harm which resulted, and the purpose or motive with which the landowner acted.⁵ The question of the parties' reasonableness may get complicated depending on the specific factual scenario. For example: when there are multiple sources of uphill stormwater, when the stormwater discharge was planned or engineered not by the uphill owner but by his/her contractor, when the uphill owner was protecting his or her property from uphill, collected stormwater, or when the damage was the result of an "Act of God" (which is other than simply heavy rain). Continuing Reading

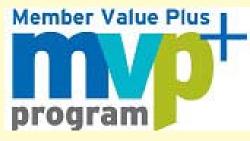
November MVP Offer

Earn Social Media for REALTORS®: Digital Marketing-Download with MVP action by requesting a health and dental insurance quote by 11/15.

YOUR OFFER DATES: November 1-15, 2013

YOUR ACTION: Request an instant quote on health and dental insurance options from NAR's REALTORS® Insurance Marketplace

YOUR REWARD: Social Media for REALTORS®: Digital Marketing - Download



Follow these few easy steps to earn your reward:

1. Click the "ACT NOW" link to be taken to the REAL-TORS® Insurance Marketplace Program Page

2. Follow the instructions to request a quote

3. Within 2 business days of your request, you'll receive an email with a promotional code and information on how you can order the Social Media for REALTORS®: Digital Marketing - Download for free from the Realtor® Store!

Act Now

REWARD VALUE: \$11.95



Oktoberfe*r*t

Brats, Beer and a great group of people made Oktoberfest a total blast! Authentic German music, hot off the grill brats and beautiful fall weather were the perfect elements for this event. Thank you to all who attended and congratulations to Jose Mendoza and Tamara Dow, who won our beer stein holding contests, Brian Dean , who won our raffle and Robin Ronzano, who won our 'count the pretzels' contest! We look forward to next year's event!

Blood Drive Update

Our annual blood drive, held in October, was a great success with the Red Cross collecting over 104% of their goal. Thank you to everyone who gave, your gift will go a long way in helping save lives. Thank you also to our volunteers Loree Doan, Andy Kay, Christy Buckholdt, Liz Miller, Veronica Ledesma and Anne Murphy, we couldn't do it without you!















You are cordially invited to the Santa Cruz County Association of REALTORS®

2014 Installation and Awards Luncheon

'Looking Ahead and Moving Foward'

MID

Freddie

MLS

Pocket Listings

Fannie

HONORING 2014 PRESIDENT FRANK O. MAY AND THE INCOMING OFFICERS AND DIRECTORS FRIDAY, JANUARY 10, 2014 11:30 AM - 2 PM

SCOTTS VALLEY HILTON, 6001 LA MADRONA DR, SCOTTS VALLEY LUNCH WILL BE SERVED RSVP BY FRIDAY, JANUARY 3, 2013

Santa Cruz County Association of REALTORS, Inc.

SCCAR 2014 INSTALLATION & AWARDS LUNCHEON RSVP FORM

RSVP online at www.mysccar.org, phone 831-464-2000, fax 831-464-2881 or at SCCAR, 2525 Main St., Soquel, CA

Name	Office		
Billing address	City	Zip	
Menu selection: Roasted Trip-Tip Butter	rnut Squash Ravioli	Chicken Marsala	
Number of tickets at \$45 per person: To	tal amount due: \$	Phone:	
CheckVisaMastercardAmexDisc	over Acct#:		_Exp. date:
*No refunds will be given if you cancel on or after	January 8		



Chris Gordon Geo Disclosure cgordon@geodisclosure.com www.geodisclosure.com 831-469-4438



It was 1995; I had just finished my summer studies at the Hawaiian Volcano Observatory. These studies had me trekking inside Kilauea's caldera; gingerly stepping across fresh lava flows hot enough to melt my boots and sidling up to steaming fumaroles from which we collected samples of noxious gasses. *This was dangerous! This was exciting!* From that moment on, my mind was set in stone: I was going to join the United States Geological Survey and climb the mountains of the "Ring of Fire" to study volcanic hazards!

Then my world was "rocked" when, as a recent graduate in geology from one of the most esteemed colleges in earth sciences, UC Santa Cruz, I learned that the US congress had slashed the government budget, including that of the US Geological Survey. A hiring freeze at the USGS ensued, and to make it worse, there was a major economic recession. I was forced to fall back on my previous career as an electronics technician.

One day I casually made a phone call to a former geology classmate, and asked if she was gainfully employed. She was, and she encouraged me to apply. Geological companies were preparing for the enactment of a new natural hazard disclosure law to start in June of 1998; they were hiring like crazy. I was immediately hired to work for one of the pioneers in natural hazard disclosure, Jim Prendergast, founder of *JCP Geologists*. I cut my teeth with him and Ted Stephanos, two of the best in the field, learning the ropes of the natural hazard disclosure industry. When Jim sold his company, I decided to form my own disclosure company founded on a similar spirit of integrity and customer care.

In 2000 I launched *GeoDisclosure*. I wanted to provide a natural hazard disclosure service custom tailored for Santa Cruz. This county is one of the most geologically complex and active places on Earth, with many special disclosure requirements specific to this locale.

I may not be walking on the top of the volcanic mountains of the "Ring of Fire," but I do live in a wonderful community along the "Ring of Fire" in one of the most beautiful places on earth. I could hardly ask for more.

When I founded *GeoDisclosure*, I made a commitment to provide great service to the REALTORS® of Santa Cruz County. I take great satisfaction in being your local authority on natural hazard disclosure and I am happy to provide you with pertinent, clear, and accurate disclosure reports.





NATURAL HAZARD DISCLOSURE REPORTS

The coverage you need from your local disclosure experts You deserve the best you can get with personalized and professional service Serving the Realtors of Santa Cruz County for the last 15 years Order on-line www.geodisclosure.com Phone 831-469-4438



School Scout was created by real estate agents for other agents. I have been a Real Estate Broker and REALTOR® for over 25 years. When I changed from commercial real estate in Southern California to residential real estate in the Bay Area three years ago, I very quickly got frustrated with the lack of reliable resources to match homes to schools.

If schools have a direct impact on home values and they are one of criteria that is most important to anyone relocating, why wasn't there a tool out there to help match the two, easily and accurately! Why did it have to be so difficult to find the right home for my clients based on not just their home criteria but also their family's school needs?

The industry is inundated with services that compete for agent's technology and marketing expense dollars. NAR report states 1.1M active agents spend \$3.4Billion in services!

School Scout set out not to create a better widget, it went after a

Mattie C. Baker, CEO & Founder School Scout, Inc. www.schoolscout.com 866.724.3363 customer service support@schoolscout.zendesk.com 408.460.4272 direct mattie@schoolscout.com

major gap in the market and developed a service that is a must have tool, one that every agent who takes their trade seriously should use.

School Scout's innovative, easy to use, online service solves a real problem. It addresses the three things an agent, as a small business owner should weigh before spending their hard earned money:

Does it save me time? Yes, it does!

Does it make me stand out from the pack? Yes, it does!

Does it make me a better resource to my clients? Yes, it does!

School Scout's mission is to make a difference, lead with innovation, provide unique solutions to problems, make life easier for both agents and their clients, and to become the market leader matching real estate with school data and boundary areas.

WHEN ALL **THE PIECES** COME TOGETHER... YOU CLOSE MORE DEALS, EARN MORE MONEY: MLSListings offers all the tools you need to close more business. We offer unparalled data accuracy and unmatched system reliability so you can be where you belong - front and center with your clients. Our training, support and networking is here for you whenever you need it, helping you be the best real estate professional you can be. MLSListings. WE FIT YOUR BUSINESS. MLSListings The Trusted Real Estate Data Source www.mlslistings.com • info@mlslistings.com

Thank you 2013 *Signature* Affiliates



John Allanson Allanson Insurance



Galen Call, CRMP Reverse Mortgage Specialist



Chris Gordon Geo Disclosure



Benefits of being a ' *Signature*' Affiliate:

This sponsorship is designed to substantially increase your exposure to the SCCAR Membership. The extensive benefits you receive are outlined below and are provided for the calendar year of your Affiliate membership and include your Affiliate Membership Dues for that year.

√ Increased exposure to networking opportunities with REALTORS® and Brokers

√ Spotlight in SCCAR monthly Inside Real Estate newsletter four times per year

 $\sqrt{
m Recognition}$ on the homepage of the SCCAR website along with company logo

√ Two half-page ads that will appear in the monthly SCCAR Inside Real Estate newsletter

√ Company name and logo will appear in the eScoop (our weekly email communication distributed to 1,100+ members)

 $\sqrt{\text{SCCAR}}$ website banner for one month

 $\sqrt{1}$ Two tickets to the SCCAR summit, an annual event attended by over 200 members

Contact Andrea Harbert for more information 831-464-2000 or andrea@mysccar.org

MLS UPDATE MLSlistings, Inc.

What's New At MLSListings?

The month of October was very busy. Our teams worked very hard to carefully structure the Matrix Fall 2013 Update as well as launch some big changes to the My Info section of Pro.MLSListings.com.

Matrix Fall 2013 Update

This update was full of features that you asked us to implement. We hope you have been enjoying the updates. Tell us what you think by posting a comment on our Matrix Fall 2013 Update article. The article also features videos and/or screen shots of the new features. Just click on each item in the list.

- One click Quick CMA access. 1.
- Flexible Custom Displays Change column widths and 2. reorder columns on-the-fly.
- 3. Anonymously report a listing.
- 4. Redesigned Client Portal Customizable greeting, banner, background color and more.
- 5. Map Search – It now supports up to 5,000 listings.
- Print Displays Now you can print all displays from 6. one list.

My Info - When Was the Last Time You Updated Your Info? If you don't remember, it's probably because the process was too confusing, or it's been a really long time.

We simplified. Starting the morning of Oct. 29, you now can update all of your contact information on your own using the

How Is SCCAR Serving You?

Here's your chance to boast about your Association and possibly have your testimonial featured in future Association promotion!

As we strive to provide you with great service and member benefits, we are seeking input on your experience(s) with us.

Please drop us a few (or more) lines to andrea@mysccar.org) and let us know how we are serving you best.

"My Info" section at Pro.MLSListings.com, no need to call us to change your phone number anymore. Of course, we're always happy to help!

What did we do? We streamlined the information captured to make it less confusing, and drive more leads to your business.

What Changed?

Only One Phone Number Why? To ensure all your clients and prospects can find you easily. Your Action Double check your "My Info."

Only One Email Address Why? To ensure leads come to Your Action Double check your "My Info." your business.

One More Thing

As part of the process, we asked each of our subscribers to review and agree to our terms of service, rules and regulations as well as our participant agreement documents. If you would like to review these documents at any time, they are available when you are signed-in at Pro.MLSListings.com in the footer at the bottom of the page.

If you have any questions, please call MLSListings customer support at 1-866-734-5787 or email at support@mlslistings.com.

Kendall & Potter

Property Management, Inc.

Serving Santa Cruz County for over 30 Years Specializing in:

- RESIDENTIAL RENTALS
- VACATION RENTALS
- CORPORATE HOUSING

Attention Realtors: We pay you a referral fee.

The Phone Call is Free... The Management is Priceless! 888-692-8992 783 Rio Del Mar Blvd., Aptos, CA 95003 WWW.MONTEREYCOAST.COM

November/December 2013 Santa Cruz County Housing Statistics

		1						1		Total
City/Area	New Listings	Current Inventory	Closed Sales	Average DOM		Average ales Price		Median ales Price	% LP Rec'd	Sales Volume
Adult Village (199)	3	8	1	11	\$	190,000	\$	190,000	108.57	\$ 190,000
Amesti / Green Valley Road (54)	7	25	10	27	s	402,850	\$	352,500	104.53	\$ 4,028,500
Aptos (49)	4	30	8	38	\$	678,750	\$	650,500	99.0	\$ 5,430,000
Ben Lomond (36)	9	19	10	28	5	529,500	\$	492,500	99.97	\$ 5,295,000
Bonny Doon (32)	1	7	0	0	\$		\$	-	.0	\$ 12
Boulder Creek (34)	22	53	10	86	s	429,717	s	443,000	96.62	\$ 4,297,175
Brookdale (35)	1	4	0	0	\$	-	\$	-	.0	\$ 1.57
Capitola (44)	13	21	12	26	\$	851,636	\$	749,373	101.01	\$ 10,219,635
College Road (55)	3	4	0	0	\$	-	\$	-	.0	\$ -
Corralitos (53)	3	18	2	21	\$	982,500	\$	982,500	99.54	\$ 1,965,00
East Santa Cruz (42)	23	45	16	54	s	651,125	\$	607,500	98.81	\$ 10,418,00
Empire Grade Road (33)	1	3	1	39	\$	656,000	\$	656,000	101.08	\$ 656,00
Felton (37)	4	22	7	33	\$	472,214	s	490,000	95.73	\$ 3,305,50
La Selva Beach (51)	3	29	0	0	\$	-	\$	1	.0	\$ (14) (14)
Larkin Valley (52)	3	15	1	144	\$	510,000	\$	510,000	107.37	\$ 510,00
Live Oak (45)	12	50	17	24	\$	767,352	\$	671,000	98.38	\$ 13,045,00
Lompico-Zayante (38)	3	7	1	14	s	280,000	\$	280,000	96.89	\$ 280,00
Los Gatos Mountains (23)	20	65	9	49	s	1,004,555	\$	945,000	93.60	\$ 9,041,000
Rio Del Mar/Seascape (48)	11	72	10	51	s	861,762	s	847,500	97.57	\$ 8,617,62
Scotts Valley (39)	13	33	8	84	\$	811,687	\$	670,000	99.48	\$ 6,493,50
Seacliff (47)	1	11	2	86	\$	692,500	\$	692,500	101.92	\$ 1,385,000
Soquel (46)	13	26	9	47	\$	736,444	\$	676,000	99.26	\$ 6,628,00
Unincorporated Santa Cruz /Scotts Valley North (41)	7	22	3	15	s	1,026,741	\$	1,025,000	105.56	\$ 3,080,22
Unincorporated Santa Cruz /Scotts Valley South (40)	4	21	2	35	\$	932,500	s	932,500	98.47	1,865,00
Watsonville (56)	11	24	10	29	\$	363,467	\$	365,050	99.50	\$ 3,634,67
West Santa Cruz (43)	22	43	13	30	s	730,230	\$	770,000	99.31	\$ 9,493,00
Summary	217	677	162	42	\$	678,258			98.92	\$ 109,877,83

	Septem	ber 2013: San	ta Cruz Co	unty - Comr	non	Interest De	velo	pment			
City/Area	New Listings	Current Inventory	Closed Sales	Average DOM		Average ales Price		Aedian les Price	% LP Rec'd		Total Sales Volume
Amesti / Green Valley Road (54)	2	2	1	12	s	275,000	\$	275,000	100.0	s	275,000
Aptos (49)	5	6	1	72	\$	382,500	\$	382,500	85.19	\$	382,500
Capitola (44)	4	18	5	72	\$	398,520	\$	355,100	100.87	\$	1,992,600
College Road (55)	1	1	1	6	\$	322,000	\$	322,000	103.90	\$	322,000
East Santa Cruz (42)	6	15	7	55	\$	520,285	\$	450,000	101.66	\$	3,642,000
La Selva Beach (51)	1	23	2	183	S	417,500	\$	417,500	97.09	s	835,000
Live Oak (45)	4	24	6	30	\$	364,000	\$	382,500	100.98	\$	2,184,000
Rio Del Mar/Seascape (48)	4	33	5	53	\$	658,100	\$	575,000	96.16	\$	3,290,500
Scotts Valley (39)	2	5	5	46	\$	491,936	\$	569,950	103.88	\$	2,459,684
Seacliff (47)	2	5	0	0	\$		\$.0	\$	-
Soquel (46)	4	8	1	12	S	435,000	\$	435,000	109.30	\$	435,000
Watsonville (56)	2	7	2	10	\$	286,550	\$	286,550	98.30	\$	573,101
West Santa Cruz (43)	7	16	8	67	\$	398,500	\$	416,500	98.46	\$	3,188,000
Summary	44	163	44	55	\$	444,986			99.77	\$	19,579,385

Data provided by MLS Listings, Inc.



November 2013

Sun	Mon	Tue		Wed	Thu	Fri	Sat
						LGR Committee 8:30 pm Orientation 8:30 am - 4:30 pm	2
3	4 Affiliate Committee 9 am	5		6	7 <u>Tour Mktg Meeting</u> 8:30 am - 9 am	8 Hmwks. Transition Training 10:30 am Mastering Matrix 1 - 2:30 pm NAR Expo in SF	9 NAR Expo in SF
10 <u>NAR Expo</u> in SF	II Veterans Day <u>NAR Expo</u> in SF	12	/	13 <u>Homeworks</u> <u>Transition Training</u> 10:30 am - 12 pm	14 <u>Tour Mktg Meeting</u> 8:30 am - 9 am <u>A Taste of Santa</u> <u>Cruz!</u> 5:30 - 9 pm	15	16
17	18 Education Committee 9:30 am	19		20 SCCP: Statistical Training 9:30 am	21 <u>Tour Mktg Meeting</u> 8:30 am - 9 am	22	23 Happy Zare
24	25	26		27	28 SCCAR Office Closed No Tour	29 SCCAR Office Closed	nksgiving

December 2013

Sun	Mon	Tue	Wed	Thu	Fri	Sat
I	2 Hmwks.Transition Training 10:30 am Customizing Matrix 1 pm	3	4	5 <u>Tour Mktg Meeting</u> 8:30 am - 9 am	6 LGR Committee 8:30 am	7
8	9 Education Committee 9:30 am	10	 <u>Holiday</u> <u>Open House</u>	12 <u>Tour Mktg Meeting</u> 8:30 am - 9 am	13 Board of Directors 8:30 am	14
15	16	17	18 Realist Training 10:30 am - 12 pm	19 <u>Tour Mktg Meeting</u> 8:30 am - 9 am	20	21
22	23	24 SCCAR Closed at 12 pm	25 SCCAR Closed	26	27	28
29	30	31 SCCAR Closed at 12 pm	H			

View our calendar online at www.mysccar.org