The Chinese Year Of The Fire Monkey

By Pat Farrell

If you were born in 1920, 1932, 1944, 1956, 1968, 1980, 1992 or 2004 this is your year according to the Chinese (Lunar) Calendar which has identified 2016 as the “Year of the Monkey.” It is a pretty good guess that anyone who has ever been to an Oriental restaurant has examined their place mat to determine which animal is associated with their birth year and then read a brief description of their character traits. The accuracy of that little blurb that purports to show how you may handle your life and how successful you may or may not be is probably comparable to reading your daily horoscope or the fortune cookie that comes at the end of your meal.

In several of the Asian cultures that subscribe to the lunar calendar now is the time of year when people are preparing to celebrate their New Year or “Spring Festival” which begins on February 7 (New Year’s Eve). But, those that follow the solar calendar, as is done in this country, have already celebrated the coming of the New Year on this past December 31 and many have spent at least the following day regretting having done so. Fortunately January 1 is a national holiday!

For some, the preparation for our local New Year celebration may have included no more than making reservations for dinner and dancing to join other revelers, or it may have consisted of picking up the party supplies along with buying and preparing the food, and stocking the drinks of choice if one is hosting the party. And of course, to be sure the neighbors can also appreciate the New Year celebrations, the hosts must be sure to have plenty of fireworks on hand so they can start setting them off by 11 P.M. and continue until at least 2 A.M. even though it is illegal to ignite fireworks within the city limits.

In contrast the Chinese in China and other countries with a large Chinese population will spend at least the week before February 7 preparing for the holiday which traditionally continues until the Lantern Festival, 15 days later. While customs may vary by region there are some things that are common and many companies pay their employees a bonus, equivalent to a month’s pay to assist in this effort. Doors and windows are decorated with symbols of health, wealth and general good fortune. Also during this time large quantities of foods are prepared as, in most cases, no cooking is done during the first five days of the New Year.

Preparation involves a thorough house cleaning (including all the housewares therein) to rid the home of any bad luck and to make way for good fortune in the coming new year. Paying off all of one’s debts at this time is common and many companies pay their employees a bonus, equivalent to a month’s pay to assist in this effort. Doors and windows are decorated with symbols of health, wealth and general good fortune. Also during this time large quantities of foods are prepared as, in most cases, no cooking is done during the first five days of the New Year.

Chinese New Year is essentially a family holiday and frequently begins with a reunion dinner on New Year’s Eve. Locally, families that own Chinese restaurants will often celebrate together once the restaurant has closed for the evening. It is customary for family members to stay up for the lighting of fireworks intended to frighten away all spirits thought to bring down evils. The following day is usually spent quietly at home or out visiting others to bring small gifts and exchange wishes for prosperity and good luck in the New Year while they enjoy tea together. The third day may be spent visiting the graves of departed loved ones and by the fifth day it is all right to resume cooking and cleaning. On the seventh day, known as Universal Birthday of Humans, people will add one year to their age and return to their jobs and regular activities. But on the 15th day known as Lantern Festival, folks celebrate with dragon dances during parades where lanterns are especially prevalent. It is interesting to note that outside of Asia the largest dragon dance takes place in Chinatown in San Francisco.

Aside from being identified as a Monkey, and learning who you should or should not be dating or have married, being born under this sign can prove interesting for REALTORS®. According to the restaurant place mat the Monkey is very intelligent and is able to influence people. You are an enthusiastic achiever but may be easily discouraged or confused. You are most compatible with the Rat or Dragon but never the Tiger – so how is all that enthusiasm working out for you as a REALTOR®? The Monkey has skills and dexterity and can easily master new concepts. Being a superb generalist, the Monkey can do anything! The Monkey loves romance and everyone loves the Monkey (It has been noted that the birth rate skyrocket in Asia during a Monkey year).

And looking at that same place mat might make one think that the 12 signs are all there is to know about what is associated with their birth year and how it relates to their traits and potential fortunes (or misfortunes?). It would seem that there are five elements that provide even more information about an individual: Wood, Fire, Earth, Metal (Gold) and Water. So those born in 1932 or 1992 fall under the Water element and are thought to be smart, wise, frank, resourceful and have good memories. Under the Wood sign those born in 1944 or 2004 (probably not in the industry yet) are found to be kind, steady, understanding, gentle and like to help people. Those born in this current year and in 1956 are Fire Monkeys and considered to be energetic, artistic, passionate and easily excitable. The Earth Monkeys were born in 1908 (still here?) and 1968 and are considered trustful, reliable, steady, responsible, and always keep their promises. Finally those born under the Metal sign in 1919 and 1979 are righteous, faithful, gallant and enjoy getting to know and help people. While the Monkey is wise it is also unpredictable and may be given to bouts of jealousy, suspicion or temper tantrums!

Chinese immigration to the United State began in the late 1800s and as the populations grew, active Chinatowns were formed in almost half of the individual states. Through the ensuing years though, most of those communities that did not continue as Chinese tourist attractions did not remain intact and most of the people moved to the various city’s suburbs or to other locations. Today, if one is interested in seeing the parades and other activities associated with Chinese New Year then a visit to San Francisco, New York City or Chicago would be the best of what remains in the United States. And, by the way “Happy New Year” in Chinese is “Xiān nán kuài lè” pronounced “sūn-nén kwé-hú-lú.”
The REALTOR® Code of Ethics

The REALTOR® Code of Ethics is a living document, maintaining its significance despite the passing of time. It provides the guidelines and vision for how best to present ourselves professionally both to other REALTORS® as well as to the public. We are fortunate to have such a guideline in our industry, and by adhering to this standard we elevate the name of REALTOR® in the public.

The Code is more than simply a set of rules for conduct in the real estate profession. It is a measure of professional behavior while still being a realistic standard of performance. And every facet of the Code rests on one simple concept: service to the public.

The Code of Ethics provides a means for putting all parties in the transaction on a level playing field. Each REALTOR® involved in the deal must meet the same standards and the clients involved should experience first-hand the value provided by a REALTOR®.

This Code is a gift because it gives us the edge to outshine agents who are not REALTORS® and to defy the sometimes negative image real estate agents can have. We can use the guidelines presented by the Code to provide the greatest service to our clients while proving ourselves an unmatched resource for their buying and selling needs. This becomes the impetus for future business and gives a much needed facelift to the real estate industry by creating an impression of integrity and respect.

I encourage you to revisit the Code of Ethics and be reminded of its usefulness and value to our profession. To read the Code of Ethics, visit SABOR.com.
WCR January Meeting

Pat Farrell, Slater Realtors, Jessie Ramirez, im mortgage and Paula Grigsby, TAP FCU.

Tiffany Wright, RE/MAX Access and Scott Jauregui, Keller Williams Heritage.

Karen Shaffer, Frontier Title, Mary Ann Jeffers, Coldwell Banker D’Ann Harper Realtors and Cathy Heshmat, ERA Troy.

Barbara del Amo, Keller Williams Legacy and Bob Jacobs, RE/MAX Associates.

Cindy Kolmeier, On Q Financial and Mary Esther Carraisco, RE/MAX North.

Saundra Davis, Coldwell Banker D’Ann Harper Realtors with Jr Troy and Rebecca Byers, both ERA Troy.
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2nd Anniversary of San Antonio Chapter of VAREP

Herman Williams, Weichert Realtors and Pat Barrett, Mortgage Financial Services.

Ruben Pena, TC Austin, Laura Droemer, TC Austin, and Charles Bamford, Alamo Zippy Shell.


Cecilia Sosa, North American Title, Carmen Hinojosa, ICON Realty and Gracia Campos, VAREP.

Julio Rivera, Oasis Company Realtor and Nelson Torres, Believe Realty.
For the Love of Coffee

As the month of true love blooms, those of us in longer than expected relationships may or may not be seeking alternatives to traditional expressions of love such as over-priced, under-arranged floral bouquets, wax-poetic chocolate in heart shaped cardboard, or ill-fitting, over-priced unmentionables that were given as a joke (but not really). If my long-term love knew my true underwear size, I would never see a box of cardboard chocolate from him again, but I digress. For the record, I still LOVE receiving flowers from the man who over a decade ago made my heart melt with a stunning floral arrangement on our first date, but I prefer the unexpected appearance of flowers on the table randomly during the year and preferably at a low price point.

He knows my love of dark chocolate, but he does not share said passion. He is more of a fruit or nut pie kind of guy. I am opposed to the use of fruits and nuts in traditional desserts as I prefer full-on sugar products, so it is amazing we have managed to celebrated a decade of love all these years. In a fair compromise of gifting, my observant lover has over time consistently showered me in coffee gift cards. Unlike many consumers who receive gift cards and then discard or lose them, I am a proponent of coffee gift cards and use mine regularly. While I do enjoy my travels to the coffee shoppe, I am a simple black cup of coffee with a tiny hit of cream consumer. I do not understand the lingo of non-coffee speak when those in line ahead of me order a Tall half-caf, soy latte® 120 degrees; Decaf, soy Latte with a shot and low fat cream; Grande iced sugar free Vanilla Latte with soy milk; Triple, venti, soy no foam late. By the time I reach the counter, ordering a tall, bold no room seems to be a waste of the good barista’s time. For a while, I enjoyed the coffee shoppe life, but the complications of parking, waiting for more plain coffee to be brewed, empty creamer containers and endless conversations about which snack to purchase made my visit less enjoyable. So I did what any good consumer does, I started making coffee at home. Turns out my coffee shoppe sells their very specific brand at my local grocery store.

As with any successful enterprise, someone always creates a hook, to drive traffic back to the mothershop. For several years, my coffee of choice had a ‘secret’ promotion. If you returned your empty bag of coffee to your local shoppe (from your home-stock brew) they would give you a free cup of regular coffee. This got me back into the shoppe about once a week. Now instead of the gift-card swiper, I was the coffee bag lady. For a free cup of coffee, call me whatever you want. This was great fun for about two years, until the coffee hooker changed plans.

One day without warning, my empty coffee bags were worthless, BUT if I saved the attached stars on the outside of the bag, I could earn points not only for free coffee, but other free stuff. Always a gamer, I was in for the freebies. However, things are not always as easy as your local barista might lead you to believe. Now the love of coffee required computer interaction. Still, I was willing to put forth an effort for more free coffee.

While I was MIA in the coffee shoppe, I was still amassing countless gift cards of coffee money. Generous family and friends love the simplicity of the gift. I loved the option of gifted coffee. The issue for me became tracking what card had what amount, what credit was left on which card and how could I figure out which cards were worthless? I was required to enter the tiny 14 digits of each card into the coffee shoppe’s ‘app’ system in order to get ‘star credits’ on my card. In an organizational nightmare, I had too many cards, not enough stars AND I had to remember yet another login/password combination.

With the concentration of selecting Power Ball numbers, I conquered the impossible by sorting, weeding and selecting a primary card, entering all my star credits on that card, creating a simple login/password combo for access and was ready to launch my new freebie fun at the coffee shoppe. To no one’s surprise, this did not work. Somehow the card I chose for the freebie honor no longer had a registered amount of cash and somewhere in the organizational chain, I tossed out the card I actually had been loading my star credits. When I reappeared at my coffee shoppe for the free swipe, the card I used simply received a free smirk from the humorless barista. Guess that happens more than they let us know.

My home coffee maker now has ‘lime disease’ and the water no longer freely flows. Making morning home-brewed coffee is no longer in my routine, so I have now returned to my first love, waiting patiently each morning for my simple tall, bold, no room while the fancy folks swipe double for their endlessly list-ed drink preference. (Hint to my true love, just reload one of the old cards—I enjoy flashing the gold card if you can find it . . . )
Hill Country WCR January Meeting

Selina Medina, Independence Title.

Valerie Ricketts and Joyce Killian, both Stewart Title.

Yvonne Hoffmann, Reliance Residential Realty and Rusty Brockman, Director of Economic Development, New Braunfels, Speaker.

Attendance is growing!

M’lissa Steel, E Property Realty.

Marie Gabriel, Limestone Country Properties and Fran Valdez, Capitol Title.

Kelly Erwin, Keller Williams Realty and Brian Cox, Trinity Title.

Karen Green, A & K Real Estate.
2016 REALTOR REWARDS

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Enjoying the TAP FCU Christmas party at Oak Hills are Norma Ponce, TAPFCU, Ron Smith, Director and wife Kathleen Smith.

Candy Rose, CC Bell, Jr, Riza Bell and Valerie Garcia, all Fil-Am Realty at the Gehan Closeout at LoneStar.

Trinity Title & Smart Group, Realtors talking through the CFPB changes and processes on the Closing Disclosure.

Ben Baca, Real Living Best Homes, Ken Davis, Coldwell Banker D’Ann Harper Realtors and Joe Acosta, Real Living Best Homes at the P150 Awards.

Diane Lauer, Keller Williams City View and Johnnie Childs, ICON Realty at the most recent TRLP Mixer.

Karl Kluthe, RE/MAX North and Sue Trautner, BHHS PenFed Realty at December CRS Meeting.

Arlene Chalkey, Molly Harvey and Jeanne Kaplan, all ERA Colonial at the PTSO Awards.

February 1, 2016

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Nancy Brown and Tim Brown, both RE/MAX Corridor at the TRLP Graduation.

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Sheri Reaves, RE/MAX Associates with husband and Tim Allums, Keller Williams Heritage.

Sam Maropis, Profit Realty.

Teri Bailor, Alamo Area Properties.


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Bestselling Author and Speaker
My name is Brian Johnson, and I am the 2016 President of Four Rivers Association of REALTORS®. I’ve served on the New Braunfels Canyon Lake Association of REALTORS® board and have been on the executive board with our new Association since inception. Now, I’m excited to be serving as the Association President this year. Four Rivers has done some great things since coming together and now we have found our stride. In the next few months, we’re making our switch from Navica to CoreLogic as our MLS vendor. This transition is exhilarating as we continue to move forward with our goal of participating in a regional MLS that will benefit our members and our economy. We currently have reciprocity agreements in place with both ABOR and SABOR to allow all primary MLS members the ability to access lockboxes issued by our adjacent associations. This is great as it shows the many benefits that can be offered through joint collaboration between the local REALTOR® associations.

As Four Rivers was formed through the merger of multiple associations, we have a very diverse membership. This provides an interesting challenge for meeting the needs of not only our members in the city, but also that of our members doing business in rural areas. I am excited that we have an executive board with such diverse representation for all of our members. This year, I want to ensure our members that every decision made will be with you at the top of our minds. We constantly look for additional ways that we can better serve you. Some of our great benefits for our members include a vast array of education options (many offered at no cost to members), technology support so that you can focus on your business and informative events that will keep you involved and knowledgeable.

We had a wonderful luncheon on Tuesday, January 19th at the Embassy Suites in San Marcos, which included one free hour of MCE credit included with each meal. Douglas Oldmixon, the Administrator of the Texas Real Estate Commission, shared great information about the TREC form changes that have gone into effect this year. Which leads us right into February and our upcoming luncheon on Tuesday, February 16th. We will once again be at the Embassy Suites which is the perfect setting for networking and learning some great information from one of our guest speakers. It’s only $20 to attend and we’d really enjoy having you. Also, if you have yet to join a committee, now is a perfect time! I encourage you to become involved in your association. I assure you that relationships and knowledge gained while serving will be an asset to your business. Whether you’re interested in governmental affairs or have a knack for communications and marketing, there’s always an opportunity that is well suited for you.

Don’t forget that you’re almost out of time to register to vote! We have many important local elections to keep track of and candidates to support. As we all know, property rights can’t defend themselves and it is our duty to protect them as they help protect the real estate consumer and industry. So, be sure to register in time!

I hope your new year is off to a great start and I hope you’re all ready for an excellent 2016!
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Janis Morgan and Steven Gragg, both Keller Williams Legacy at the SABOR Housing Forecast.

Alma Lopez, Keller Williams legacy with Carol Spencer and Sharon Brenner, both Keller Williams City View at David Weekley Realtor Appreciation at Paesanos.
At the GRI Installation we find Dwight Hale, Broker and Scott Jauregui, Keller Williams Heritage.

Rose Arredondo and Lisa Stanley, both Coldwell Banker D'Ann Harper Realtors at a recent KB Home Happy Hour at Hofbrau.

Dawn Loding and Shauna Driskill, both RE/MAX River Cities at the January Hill Country WCR Luncheon.

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Industry Showcase

By Pat Farrell

The “40 Under 40” Award Winners For 2016 To Be Recognized

Annually the San Antonio Business Journal identifies 40 young individuals as being exceptionally talented leaders in the business community and as such will be recognized at an early evening reception to be held on February 11, 2016 at the Norris Center. Five of the 40 are members of our real estate industry and include:

Kevin Crawford, Broker, Portfolio Real Estate, Keller Williams

Crawford is considered one of South Texas’ “Elite” for the marketing and selling of custom and luxury properties. He brings more than a decade of entrepreneurial and business leadership experience to the table along with a very unique perspective on marketing homes. By using creative techniques in his networking and presentation approach and by successfully matching buyers and sellers, it’s no wonder he is recognized as one of San Antonio and Boerne’s top REALTORS®. Kevin has been awarded multiple Platinum Top 50 Centurion awards and multiple SA Business Journal Top 5 awards. He is very involved in the non-profit world by donating time and money to several local San Antonio charities that are dedicated to helping underprivileged youth and he has also co-founded a wildly successful charity event that benefited the BAMC Fisher House.

Whether assisting corporate executives, physicians, professional athletes, celebrities, or first-time home buyers, it is the relationship he develops with his clients that keeps Kevin’s reputation at the highest level. When interacting with Kevin you will meet honesty, integrity and a man who knows the meaning of keeping his word. Being well connected and self-assured, Kevin is a professional who values time and resources and wastes neither getting the job done right the first time.

Brenda Davila, Director of Business Development, Magi Real Estate Services

Davila is a graduate of the University of Texas at San Antonio where she earned a Bachelor of Business Administration with a major in Real Estate Finance and Development and a minor in Facilities Management. She specializes in sourcing “business to business” leasing opportunities for the company and as an office leasing expert, she works directly with business owners in configuring their office needs to maximize their operations. Since joining Magi Real Estate Services, in November of 2010, she has been responsible for business development, marketing, and leasing. She is currently a member of several professional organizations including the San Antonio Hispanic Chamber of Commerce, the San Antonio Chamber of Commerce, CCIM (Certified Commercial Investment Member) and CREW (Commercial Real Estate for Women). She currently serves on the CCIM San Antonio/ South Texas Chapter Board of Directors for technology, Communications Committee for CREW San Antonio, and the Membership and Small Business Committee for the Hispanic Chamber.

Jeff Japhet, President, Japhet Builders

Since 1974, Japhet has been a well-known name throughout the San Antonio area and has been highly respected for its excellence in building. Today a third generation Japhet, Jeff and his wife Paige have combined their experience in homebuilding to independently establish the all new and unique Japhet Builders. Jeff is a U.S. Army Veteran who served in the 173rd Airborne Infantry Brigade out of Vicenza, Italy during the initial invasion of Iraq in 2003-2004 as well as in Afghanistan in 2005-2006. He considers himself beyond blessed to have returned home physically unharmed from these two combat deployments. His passion is to work with disabled veterans that have qualified for the Specially Adapted Housing Grant by creating handicap home designs that will provide for the needs of those who were not as fortunate as he was. Those who sustained combat injuries that impact their lives daily, require many specific home adaptations for their disabilities. Japhet Builders describe themselves as a “Flexible” builder that does not just build their floor plans with options but rather works to accommodate the needs and desires of each individual client. Jeff knows that he has successfully completed a new home when buyer “Momma” enjoys the home and buyer “Poppa” recognizes that all will be well since a “Happy Wife = Happy Life.”

Lisa Pinto, Assistant Vice President for Marketing and Public Relations, SWBC

Pinto graduated from Sam Houston State University where she double majored in Radio/Television and Speech Communications with a Bachelor of Arts. She joined SWBC in 2006 as Assistant Vice President of Corporate Communications and Public Relations, so is responsible for the company’s public relations efforts and for working with the media throughout the country. She is also responsible for the company’s corporate communications. Prior to joining SWBC, Lisa was a TV news anchor/reporter/producer for eight years. Most recently, she worked at KSAT-12 (ABC affiliate in San Antonio, TX) and had also worked for News 9 San Antonio and KBTX in Beaumont, TX. Lisa serves on the Board of Directors for the North San Antonio Chamber of Commerce and was the 2014 North San Antonio Chamber of Commerce Leadership Lab Chairman, a program from which she graduated in 2008. Pinto sits on several chamber committees and is a 2012 graduate of the FBI Citizens Academy and has served as Vice President for the San Antonio Chapter of the FBI Group, InfraGard®. She is active in the Credit Unions for Kids organization and is a member of the San Houston State University Alumni Association and the Alpha Delta Pi Alumnae Association.

Leslie Work, Branch Manager, Frontier Title Company

During her studies at the University of Texas at Austin, Work became an intern at Fidelity Title Company and soon learned the responsibilities of the various positions in the company associated with processing a title which piqued her interest in the title business and which would later become a lifelong career. After graduation Leslie became an Administrative Assistant to a HUD Fee Attorney and soon became a licensed Escrow Officer, and eventually took a position with Frontier Title in Katy, Texas. During the early years at Frontier, the office was experiencing some difficulties and Leslie proved instrumental in helping turn things around to the point that Frontier Title experienced a fifty percent business growth. When her family relocated to the Alamo City, Work was tasked with opening a Frontier Title branch office in San Antonio, which now, thanks to her expertise, has become a thriving business here. As testimony to her dedication to her profession Leslie was recently awarded the Texas Association of Builders Star Award for Title Professional of the Year. Leslie continues to serve the employees in the San Antonio office for which she is branch manager as an example, a facilitator, a mentor and a friend.

Mark Hampton, Century 21 Randall Morris and Michelle Haag, Reliance Residential Realty at the January Hill Country WCR Meeting.

George Brannon, Brannon Properties and Tim Brown, RE/MAX Corridor at the GRI installation.

GarrielfHerrera and Daniel Cuhm, both TAP FCU at their Christmas Party.
The Hill Country Chapter of Women’s Council of Realtors is ready to “Raise the Bar” in 2016! Through dedicated leadership, timely programming and purposeful networking activities, we are ready to enable our members to be the most professional, most well-informed and most educated realtors in our area.

This year WCR Hill Country Chapter is being led by myself, M’Lissa Steel (President), Eproperty Realty; Paula Durocher (President-Elect), Keller Williams; Charlene Goree (Treasurer), Coldwell Banker, and Michelle Haag (Secretary), Reliance Residential Realty and Patrick Johnson (Membership), Gold Financial. We also have many excited, capable committee chair people working hard to make our chapter the best we can be. We are excited to be able to facilitate a wonderful year for our membership which is growing in numbers.

Programming this year started January 14th with Rusty Brockman, Economic Director of the New Braunfels Chamber of Commerce presenting “Our Town…What’s All the Buzz”? Mr. Brockman’s presentation included a power point outlining projects that are in the development stages, projects that are currently happening in the New Braunfels area. Mr. Brockman covered retail projects, company repurchases, road construction, residential development and commercial development. Members and guests remarked that it was a terrific way to start out 2016!

For February’s Business Resource Networking the Hill Country Chapter is once again blessed to host international motivational speaker and entrepreneur William Edge speaking on “Best Year Ever!” In his LinkedIn bio, William Edge states that his objective is “to ignite the belief that professionally, financially and personally we can be wildly successful!” In the past years when we’ve had kinetic William Edge speak, our audience is engaged, entertained, laughing, crying, nodding heads and taking notes.

William Edge is personable and relates well to our members and guests and generally packs the house. This year will no doubt prove to be the same. You won’t want to miss this powerful program. To register for the Thursday, February 11th program and luncheon, go to www.wcrhillcountry.org website and register before Monday, February 8th at noon. Members are $15 and Guests are $20 with a reservation.

Future programs include a combined luncheon on March 8th with the Four Rivers Association of Realtors which will be held at the Milltown Events Center on the banks of the Guadalupe River. In April we will be back at the McKenna Events Center and returning to our standard 2nd Thursday of the month meeting date which will be April 14th. Mike Ybarra with Legacy Commercial Real Estate will be discussing the Veramendi Project being developed by ASA Properties, LLC; Smart, Sustainable Development. This is a Texas–based company comprised of Australian real estate developers and land development consultants. For more information go to www.veramenditx.com. In May we will have a speaker discussing Historic Districts with regard to the real estate professional and in June we will be hearing about Water Rights.

As an organization we are excited about continuing to sponsor Bras for a Cause. Last year was our 5th Annual Bras for a Cause and once again it was a sold out event. Besides honoring women who have breast cancer, have survived breast cancer or loved ones who have passed from this evil disease, thousands of dollars are donated to the Central Texas Medical Center Women’s Center for Breast Health in San Marcos as well as Pink Heals. Both organizations offer services to women in the Hill Country area that are invaluable when it comes to coping with breast cancer. This year the 6th annual Bras for a Cause will be on September 29th at the New Braunfels Convention Center and will be chaired by Glenda Schultze.

Exciting things are happening this year in Women’s Council of Realtors Hill Country Chapter and we would love to have you visit. Who knows, you may decide we’re worth the trek from San Antonio!
Roland Sanchez, SAPD with Diane Sanchez, TAP FCU at the TAP FCU Christmas Party.

Ruben Pena, TC Austin and Julio Rivero, Oasis Company at the VAREP 2nd Anniversary Party.

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- If interest rates decline, seek to exercise a one-time floor down to the current interest rates or subject to credit approval, switch to another eligible product, within 60 days of actual loan closing

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2. Extending the period from start date option is allowed within 30 days of the original loan. The start date option is available within 60 days of a loan closing when upgrade dates. The start date option allows to change the start date product or program or in order to the current available interest rate. Change of date product programs change is how to valuations, or start date to current available interest rate will require underwriting approval.
3. This loan must close within the remaining term of the lock in period. If the term changes, the builder must also have an advantage of interest rate by keeping a current hazard insurance and any other term within the loan term.
Tom Ortiz and Debbie Ortiz, both Realty Executives Access at the Highland Homes Coronado Grand Opening.

Paula Grigsby, TAP FCU and Elaine Sevier, JB Goodwin Realtors at the SABOR Installation.

Lorena Pena, RE/MAX Preferred and Michelle Ellis, Phyllis Browning Company at the SABOR Housing Forecast.

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CEO'S NOTE

Join Us at the Mega Regional Meeting in March

Each year the leadership from the Texas Association of REALTORS® travels the state to meet with members and provide an update on what is happening at the state and national levels, particularly regarding housing trends and legislative issues. Last year as a part of Region 13 we partnered with Region 7 for a Mega Regional Meeting, and we are doing it again this year!

This year’s meeting will be held on March 3-4 at the J.W. Marriott Hotel located at 23800 Resort Parkway.

The Mega Regional Meeting will bring together nine boards including SABOR, Bandera County, Central Hill Country, Del Rio, Eagle Pass, Four Rivers, Kerrville, Laredo and Uvalde, representing over 11,000 REALTORS® in the area. By attending the meeting, not only will you have a chance to network with REALTORS® from around South and Central Texas, but you’ll also have the opportunity to meet TAR’s 2016 Chairman of the Board, Leslie Rouda Smith and TAR CEO and President, Travis Kessler.

In addition to the meetings, there will be a networking event open to members and two CE classes you may attend. One of the classes offered will be “Contracts: The Condensed Version” (Course # 03-00-047-28174, Provider # 00008). Whether you are an experienced agent who needs a refresher or a real estate novice looking for a comprehensive introductory course on contracts, this course will be beneficial to you in learning the latest changes. The course is worth 3 hours CE credit.

The other course being offered is “Real Estate is a Contact Sport” (Course # Pending, Provider # 00008). Recognize the niches for prospecting as well as the correct methods of contacting potential clients without violating the rules of the Do Not Call Registry. Also, learn how to use the Code of Ethics to show professionalism to clients and customers. This class also offers 3 hours CE credit.

Learn cost information and find a special link to book your room on SABOR.com. I hope to see you there!

LEGAL UPDATE

Agreed to Repairs Versus Negotiable Repairs

Let us assume this scenario: Buyer has submitted an offer on a property and as part of that offer they have requested repairs be completed in paragraph 7(D)(2). Buyer also requested an option period to do a property inspection. When the contract is accepted by all parties the repairs listed in 7(D)(2) become required. Repairs that are requested after acceptance of the contract and are the result of the inspection are negotiable between the parties.

The timely buyer has two choices. They have the ability to terminate the contract under the option provisions of the contract or attempt to negotiate the repairs be completed by the sellers. Sellers have the ability to say no to the additional repairs request.

The contract specifically states a buyer may negotiate additional repairs if they wish and they are negotiable.

Sellers should make certain that only specific repairs are written into paragraph 7(D)(2) so that vague language does not later become used to include repairs subsequently requested. For example, repair the roof can mean many things while repairing the shingle on the south corner of the home is less open to interpretation.

Remember: ambiguity leads to liability.
YOU & YOUR BUSINESS

REALTOR® Rally on February 11

If you are looking for a one day event in which you will get the tools, coaching and connections you need to have your biggest year yet, then you're in luck! REALTOR® Rally is back on February 11.

The event has been retooled and reimagined to have the best line-up of speakers and education to help you do your greatest in 2016. It's going to be a fast and furious day, but what better way to get energized and motivated to realize your business potential this year?

We have Leigh Brown coming to speak at the event. If you have ever seen Leigh, then you know she is whip-smart, hilarious and a ball of energy. Not only will she be entertaining, but she has been a REALTOR® for 15 years and has lots of great, first-hand experience to share what works and what doesn't. She trains REALTORS® around the country and has a passion for inspiring you and giving you the boost you need to make your business take off in 2016.

We also have Maria Ferrante-Scheips joining us at REALTOR® Rally. Maria is the managing principal of Insurance and Financial Services Innovation at Maddock Douglas, Inc., an innovation consulting firm focused on helping large brands bring new ideas to market. She is going to help you figure out how you can be different this year and give you the tools you need to stand apart from the competition.

Nobu Hata, Director of Digital Engagement for the National Association of REALTORS®, is another featured speaker. Nobu worked as a REALTOR® prior to his current position with NAR and brings with him a wealth of proven tactics for how best to work with clients in today's digital age.

Finally, we have Jared James, business coach and real estate entrepreneur. Jared spent many years as a REALTOR® building one of the largest and fastest growing teams in the country. He is going to share with you how to take your business beyond customer service to entrepreneurship.

The event will be at the JW Marriott Hotel and both breakfast and lunch will be provided. Registration begins at 8:00 a.m. with the program running from 9:00 a.m. – 4:00 p.m. There will be a vendor expo set up throughout the day in which you can meet and speak with numerous SABOR Affiliate members who are eager to help you with your business. Tickets are on sale now on IMS and the cost is $55 to attend.

For all the latest event updates, visit SABOR’s Facebook page at Facebook.com/SanAntonioBoardofREALTORS.

MARKET STATISTICS - 2015

2015 Reports Record Home Sales in San Antonio Area

San Antonio – The total number of homes sold in the San Antonio area reached an all-time high in 2015 with 27,154 homes sold, according to the Multiple Listing Service Report from the San Antonio Board of REALTORS® (SABOR) which reports on all areas contained within the MLS. Previously, the year with the most sales on record was 2006 in which 26,169 homes were sold. The average sales price of a home in the area in 2015 was $231,976 and the median sales price was $192,800, a six and seven percent increase respectively. Days on market in 2015 experienced a twelve percent decrease to just 60 days and price per square foot increased five percent to $106.

“We continue to see more and more people getting into the housing market, whether they are buying or selling, and with homes at affordable prices all around the city and surrounding areas, there really is something for everyone in this market,” said Bob Jacobs, SABOR’s 2016 Chairman of the Board. “In fact, while the majority of homes sold are still below $200,000, we have seen a gradual shift in more homes being sold in the range between $200,000 and $500,000.”

Homes priced under $200,000 made up 52.9 percent of the homes sold in 2015 while those priced between $200,000 and $500,000 accounted for 42.6 percent of sales. Homes priced over $500,000 made up 4.77 percent of the homes sold.

In just the city of San Antonio, a total of 12,231 single family homes were sold in 2015. This is a seven percent increase over the previous year’s sales. Of these sales, 11,569 were existing homes while 661 were new construction. The median sales price of an existing home was $165,000, a 6.5 percent year-over-year increase and the median sales price of a new construction home increased two percent year-over-year to $197,748.

"Not only was this a record-breaking year in our real estate market in terms of sales, but December ended with 1,401 sales still pending as we headed into the New Year," said Angela Shields, SABOR's President and CEO.

Across Texas, total home sales also experienced year-over-year increases with 4.4 percent more homes sold in 2015 than in 2014. The average price of a home sold in the state in 2015 was $253,208, a 5.3 percent increase and the median price was $198,000, a 7.3 percent increase.

YoY%

<table>
<thead>
<tr>
<th>Total Sales</th>
<th>27,154</th>
<th>9%</th>
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</thead>
<tbody>
<tr>
<td>Average Price</td>
<td>$231,976</td>
<td>6%</td>
</tr>
<tr>
<td>Median Price</td>
<td>$192,800</td>
<td>7%</td>
</tr>
</tbody>
</table>
UPCOMING BOARD EVENTS

February 2016

2
VLB/VA Boot Camp Partners @ the Service Center

5-9
TAR Winter Meetings

11
REALTOR® Rally

17
New Member Orientation

SAVE THE DATE
MARCH 9-10, 2016
JW MARRIOTT, 23808 Resort Parkway, San Antonio, Texas
Join your fellow REALTORS® for networking and leadership on important local and state updates.

MEGA REGIONAL MEETING (REGIONS 7 & 13)

A COMPLETE LIST OF COMMITTEE MEETINGS, EDUCATION COURSES AND OTHER BOARD EVENTS CAN BE FOUND ONLINE AT SABOR.COM

WELCOME NEW AFFILIATE MEMBERS
Wes Kleckley - InterLinc Mortgage Services
Timothy Hero - RB Title
Anna Johnson - Hawthorn Suites by Wyndham
Clay Sachs - Sachs Plumbing
Walter Surgnier - Focal Point Inspections, LLC

THOUGHTS & PRAYERS
Our thoughts and prayers go out to the family and friends of REALTOR® Michele Ivey Bowman.

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DEPARTMENT UPDATES

Join Us at Topgolf® for TREPAC on March 24

Would you like to be a part of a new event for SABOR and TREPAC? For the first time ever, TREPAC is having a fundraiser at Topgolf® on March 24th. Even if you have never golfed before, if you can swing a club then you can participate in Topgolf®! You do not even have to bring your own clubs. With 34 bays and a team of six in each bay, this is the ultimate team sport! Enjoy a delicious buffet and two drink tickets!

Earn the chance to win an award for your ability to swing a club and hit a golf ball for points! Register as an individual or get a discounted rate for a team of six. Call me at 210-593-1300 ext 120 for more information.

Inman Select – A Member Benefit

There are many perks to being a SABOR member and one of those is access to Inman Select. Real estate industry professionals around the world turn to Inman for innovative and timely information about the business. SABOR is proud to offer Inman Select to members at no cost—a $199 value! Select connects you to the latest news, powerful insights, objective analysis, special reports and the numbers behind the news.

In addition to having access to the articles on Inman, get an all-access pass to the live stream of Connect’s keynote speakers. View the sessions as they happen or catch the recordings after the conference. You can also access educational and product demo webinars as well as hear what established and upcoming real estate leaders have to say about trends, day-to-day life, and the future of real estate.

To claim your Inman Select account, simply email communications@sabor.com. The set up takes just a moment. To stay up to date with events and other news happening at SABOR, follow SABOR on Facebook and Twitter.

REALTOR® Resource

Tips to Improve Your Social Media Presence

1. Analyze Past Content to Improve Posts: Take note of what posts people liked and which ones they didn’t and try to curate content that will get the most positive attention for your page.

2. Adjust Content to Fit Your Format: One post does not fit all. Take the same message but modify the wording to what works best for platforms like Facebook, Twitter and Instagram.

3. Create a Social Media Plan: Set goals and make a written plan of what content to post on which channel throughout the week.

4. Be Strategic with Hashtags: Use an appropriate hashtag to tie all the pieces of a campaign together.

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Trinity Title of Texas
Realty Executives of San Antonio Welcomes New Agents

Marty Berry, Anissa Hornsey, Pete Bernal, & Martin Quintanilla - their knowledge in real estate will be an asset to the growing plans of Realty Executives of SA. Rick & Mavis Brown, owners, welcome these agents.

CORIE Properties Welcomes Turcotte

Amy Triesch Turcotte is a San Antonio native with a passion and love for all that encompasses the real estate industry. With ten years experience at Gracy Title, a Stewart Title Company in Austin, Texas, Amy brings to her profession an extensive knowledge of Title Insurance and Sales. After moving back to San Antonio, Amy was head of electronics at Longhorn Recycling, disposing of electronic waste through proper recycling processes. Having that drive to exceed client expectations at Longhorn Recycling, today she is excited to reunite with her love of real estate by joining CORIE PROPERTIES. With a passion for home design, staging, and custom art, Amy hopes to parlay these facets of her life into helping her clients in all stages of the real estate process. To reach Amy please contact her by email at amy@corieproperties.com or on her cell, 210.462.6407.

VanDyk thanks Mary Nielsen for her trust in closing Mariana and Benjamin Fernandez on their new home loan

Mary Nielsen (left) with Perfect Home LLC with Melinda Hipp (right) Branch Manager, VanDyk Mortgage

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Legal Update #30<br>

Strategies For Career Enhancements #4299, Texas 2016
Century 21 Scott Myers, Realtors Welcomes New Agents

Century 21 Scott Myers, Realtors is pleased to announce Regina Aguilar-Atencio and Chris Atencio have joined its firm as sales associates. They will specialize in Residential property sales in the San Antonio area.

“We are thrilled to have Regina and Chris join our team,” said Scott Myers of Century 21 Century 21 Scott Myers, Realtors. “It’s an exciting time to be with the CENTURY 21 System as we increase our market presence in San Antonio.”

The Atencios just successfully completed extensive training and licensing through Create 21. This is an intensive course that trains Century 21 sales people numerous ways in which they can exceed their clients and customer’s expectations.

Houses In San Antonio continues to grow.

Houses in San Antonio, Ltd. (www.HousesInSanAntonio.com), a full service real estate brokerage which has been serving San Antonio and its surrounding areas since 1996.

Houses In San Antonio is honored to welcome Daniel Aponte as the latest addition to the HISA family. Daniel earned his license in 1995. He is a graduate of the 2014 Texas Realtor® Leadership Program and an Army Veteran.

Giacobbe Joins RE/MAX North-San Antonio

RE/MAX North-San Antonio welcomes REALTOR John Giacobbe. Giacobbe has sold real estate for 5 years now, specializing in new construction, residential resale and move-up buyers. He is a member of the 2016 Texas REALTORS Leadership Program through SABOR.

RE/MAX North-San Antonio is located at 8131 W. Hausman Rd., San Antonio, TX 78249. For more information, please visit www.rmnsa.com or call 210.695.4850.

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SABOR Housing Forecast

Brenda Johnson, Phyllis Browning Company; Annette Slater, Landlord Property Management; Linda Rudd, Legacy Mutual Mortgage and Pat Farrell, Slater Realtors.

Mary Nielsen, Perfect Home Realty; Melinda Hoop, VanDyk Mortgage; Annie Marshall, Keller Williams City View and Amber Gilbert, First Texan Realty.

Brandon Stelges, Supreme Lending and Randy Rice, Keller Williams Legacy.

Paige Japeth, Japeth Builders and Ruth Horace, Keller Williams Legacy.

Jackie Galvan, RE/MAX Preferred and Cheri Bass, Sitterle Homes.


Troy Bates, State Commercial Association, Speaker and Angelo Shields, SABOR.

Charles Bamford, Alamo Zippy Shell and John Hudson, Mortgage Financial Services.