



111 S. LANSING ST, MT.PLEASANT MI 48858
PHONE" (989)773-2564 FAX: (989)773-0193
DEBRA TOWNSEND—ASSOCIATION EXECUTIVE
ROBYN SUTHERLAND—MLS COORDINATOR



E-mail: office@cmiar.com Website: www.cmiar.paragonrels.com

AFFILIATE FAIR 2011

APRIL 19TH

COMFORT INN MT. PLEASANT MI



This year's fair features **Avery Friedman**, one of the Nation's leading Fair Housing and Civil Rights attorney and weekly CNN Fair Housing commentator

and

Greg McClelland, MAR's general counsel and your 2011 Legal update



CENTRAL MICHIGAN ASSOCIATION OF REALTORS®

CENTRAL DISPATCH

SALES COMPARISONS

MARCH 2010

UNITS SOLD: 86
AVERAGE SALE: \$62,816
TOTAL: \$5,402,236

MARCH 2011

UNITS SOLD: 45
AVERAGE SALES: \$66,284
TOTAL: \$2,982,800

NEW MEMBERS

WELCOME ABOARD

Billie Deland / Coldwell Banker MPR
Joseph Oliveri / Associated Realty
Doug Neff /
Pleasant Graphic Copy Corner
Lois Giesken / L. Giesken Consulting

*Reminder:

Paragon 4 will shut down **April 15th**

New Paragon 5 URL

<http://cmiar.paragonrels.com>

2010-2011 LEADERSHIP

PRESIDENT

John Leonard

PRESIDENT ELECT

Sandi Jeffery

PAST PRESIDENT

Paula Arndt

TREASURER

Rick Arlt

SECRETARY

Rebecca Terpening

DIRECTORS

Kerry Leonard

Susan Massaway

Marci Browne

Cindy Rank

Brandon LaBelle

Carol Farnan

Maggie Murphy

AFFILIATE DIRECTOR

Sherri Downing

APRIL EVENTS

April 12th

Board of Directors

8:30am

April 13th

Golf Meeting

1pm

April 14th

Public Relations Meeting

1pm

April 15th

MLS Meeting

10am

April 19th

Affiliate Fair

April 26th

Education Committee

9am

Affiliate Committee

10am

April 27th

Forms Committee

3pm



GLASS OF COLOR

4356 Birch
Lake MI 48632

Rob Randall
Tele#: 989-588-9301
Email: robrand5458@gmail.com



Executive Mortgage
of Michigan, LLC

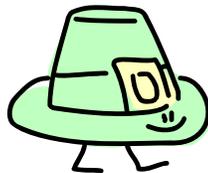
Your Key to Home Ownership

TIM GAUL
MORTGAGE LENDER

Office: (989) 775-8700
Fax: (989) 775-8711
Toll Free: (877) 283-8700
tgaul@execmortgageofmi.com

405 S. Mission Suite F
Mt. Pleasant, MI 48858
www.execmortgageofmi.com

SAINT PATRICK'S DAY PARADE IN CLARE
IT WAS A FUN DAY FOR ALL
JOIN US AT THE NEXT PARADE.
INFORMATION WILL BE POSTED





GREAT WAY TO BE A PART OF
THE COMMUNITY AND TO BE
RECONGNIZED





Security Alerts

Words of caution

Unless your cell phone location is turned, any smart phone photo you post has the location embedded in the posted photo. This is particularly important for any photos taken of children.

Here's a news report on the issue:

<http://www.youtube.com/watch?v=N2vARzvWxwY>

West Michigan Lakeshore Association sent out a few weeks ago.

Several weeks ago you will recall we put out an alert to remind REALTORS to "Think Safety" as we've had not less than 8 reports from different female REALTORS about a guy looking to see properties and set appointments in remote locations while using numerous sugar-coated adjectives in his approach to the ladies. WMLAR supplied this information to the Ottawa County Sheriff's office who shared it with the Muskegon County Sheriff's office. A detective, at the direction of his Lieutenant followed up by checking out the phone numbers we received from members and actually calling three of them.

The first number was a disconnect and not traceable. The second, and this is quite interesting, was a phone line attached to the Muskegon County Child Services office, and the third was a land line that was answered by a man claiming no knowledge of any of this and it can't be him and nobody would use his phone BUT he has the same name as the alleged caller and his initials are the same as those used in some of the calls to REALTORS. He was put on notice by the detective that he's being watched and that if it is in fact him, authorities are on to him and that the calls are to stop immediately.



Carrie S. Smith
Assistant Vice President
Mortgages

Ph. 989-779-6368 | Fx. 989-775-8209
csmith@isabellabank.com

139 E. Broadway St. | Mt. Pleasant, MI 48858 | www.isabellabank.com



CHEMICAL BANK

Heidi Sitts

Mortgage Banker

111 West Saginaw Street
St. Louis, Michigan 48880
(989) 681-4643 • Fax: (989) 681-4044
Cell: (989) 205-1826
heidi.sitts@chemicalbankmi.com
www.chemicalbankmi.com



BEWARE OF DROP-IN BUYERS

As home buying warms-up with the weather, be aware that not all agents, buyers, and sellers are who they say they are. Strangers who stop by unannounced should be asked to make an appointment with the REALTOR®

WEED OUT RISK

Thieves can be bold—so if you're doing yard work in front of your house, lock the back door and garage. If you're working in the back yard, lock the front door and garage.

TAKING A SPRING BREAK?

When you're on vacation, suspend deliveries of newspapers, mail, and other delivered items.



America's Preferred
Home Warranty, Inc.
1500 W. Parnall Rd.
Jackson, MI 49201
Phone Applications: (800) 648-5006
Fax Applications: (888) 479-2652
Online Applications: www.aphw.org
Cell: (517) 230-7602
Pager: (800) 289-4003
Email: craigboening@sbcglobal.net
Website: www.aphw.org

Craig Boening
Warranty Specialist

JUST FOR LAUGHS



Copyright © Randy Glasbergen.
www.glasbergen.com

"There was an old woman who lived in a shoe,
thanks to an award-winning realtor who was
able to meet her unusual and eccentric needs."

Alma Abstract
A Title Insurance Agency

Ruthann Wood
MANAGER

310 N. State Street
Alma, MI 48801

Phone: (989) 463-8325
Fax: (989) 463-2363
Email: rwood@almaabstract.com
Web: www.almaabstract.com



BILL BROOMFIELD

621-2702

Construction Snow Plowing
Small Engine & Auto Repair

Firstbank
MORTGAGE COMPANY

FAYE L. COLE
Mission Branch Officer

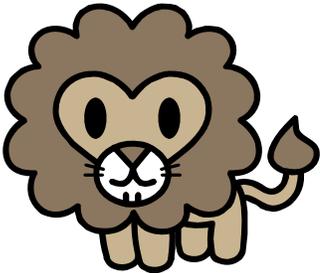


2013 South Mission St.
Mt. Pleasant, MI 48858
www.firstbankmi.com

(989) 773-3959
Fax (989) 772-7678
fcole@firstbankmi.com

What Animal Are You?

www.WhatAnimalAmI.com



Check this out and let us know what
animal you compare to.

COMMERCIAL BANK

301 N. State
Alma, MI 48801
(989) 466-3110
Fax (989) 463-5996
taylorlka@commercial-bank.com
www.4cbloan.com



KAREN M. TAYLOR
Vice President
Mortgage Lending

Gray's Furniture

Furniture Appliances Accessories

222 E Broadway Mt. Pleasant 989.772.1415
www.GraysFurnitureMi.com



1075 N Mission
Mt. Pleasant, MI 48858

989-773-5175 (ph)
989-773-3728 (fax)
877-280-5995 (toll free)
517-230-0184 (cell)

Nancy Blaauw
Financial Service Officer
Leasing Product Specialist

nancy.blaauw@greenstonefcs.com

White Office Equipment

LARRY L. WHITE

OFFICE EQUIPMENT
SERVICE AND SALES
P.O. Box 1198
111 S. LANSING ST.
MT. PLEASANT, MI 48858

TELEPHONE (989) 772-2085
FAX (989) 775-8545

Alma Abstract

A Title Insurance Agency

Ruthann Wood

MANAGER

310 N. State Street
Alma, MI 48801

Phone: (989) 463-8325
Fax: (989) 463-2363
Email: rwood@almaabstract.com
Web: www.almaabstract.com



DID YOU KNOW?

Water front/Water view,
Land and farm is available
in your search. If you
have any question please
call us we would be more
than happy to guide you
through your search.



COMMERCIAL BANK

1234 E. Broomfield Ste 8
Mt. Pleasant, MI 48858
(989) 775-0355
Cell (989) 330-7425
Fax (989) 466-3172
www.commercial-bank.com



Sherri Downing
Mortgage Lender



CENTRAL MICHIGAN ASSOCIATION OF REALTORS® IS DEDICATED TO SERVING THE COMMUNITY BY PRESERVING PRIVATE PROPERTY RIGHTS AND PROVIDING EDUCATIONAL, ETHICAL, AND PROFESSIONAL SERVICES WHILE HOLDING THE REALTOR® TO A HIGH STANDARD OF ACCOUNTABILITY

NAR launches the REALTOR Political Survival Initiative

In March 2011, NAR launched the REALTOR® Party Political Survival Initiative. The initiative will keep the REALTOR® organization among the most influential advocacy groups in America. The initiative proposes a dedicated dues increase of \$40. The proposal will be voted on by the NAR Board of Directors at the Midyear Legislative Meetings & Trade Expo in May. Because it is "dedicated" to this initiative, the dues increase would be used exclusively to fund political advocacy efforts. If it is approved, over 50% of the NAR budget would be devoted to political advocacy, which consistently ranks among members as the no. 1 benefit they receive from NAR. Two-thirds of the dollars raised will be returned back to state boards to be used in support of local candidates, issue campaigns, and other political advocacy efforts. There are monumental issues coming down the pike that will affect members their daily businesses, such as the future of mortgage finance and keeping housing affordable in America. We must have the power to shape this pivotal moment for the American Dream of Home Ownership. In the coming weeks NAR will be offering more information about this initiative and providing opportunities for members to hear directly from NAR leaders.

The REALTOR® Party Political Survival Initiative: What Members Should Know

Why did NAR create the REALTOR® Party Political Survival Initiative? In January of 2010, the Supreme Court ruled in the case of Citizens United vs. the Federal Election Commission. The ruling states that corporate dollars—so-called soft dollars—can be used to fund independent expenditure campaigns. This not only changes the way elections are financed at the national level, but it also overturns restrictions that allowed only hard dollars—those funds contributed for political purposes by individuals, rather than corporations—to be used in 23 states. This means political fundraising as we have known it for the past 100 years just shifted dramatically. Corporate funds/dues can now be used to shape opinions about candidates in ALL 50 states. It is a game changer of gigantic proportions. It is as if the goal posts on a 100 yard football field were expanded to now cover 140 yards. In order for "The Voice for Real Estate" to have the impact it has had for the past 100 years in terms of political advocacy, the REALTOR® organization is stepping up its game. No one has spoken with more power or as passionately about protecting private property rights and fighting for opening the door to the American Dream of Home Ownership than the REALTOR® Family. To maintain and grow our political power in this new landscape, NAR launched the REALTOR® Party Political Survival Initiative. The REALTOR® Party Political Survival Initiative did not just happen overnight. It was the result of nearly a year of careful study and consideration.

What does the REALTOR® Party Political Survival Initiative mean for members?

The proposal is for a dedicated dues increase of \$40.00. The increase would take effect in the 2012 budget year. Because it is "dedicated" to this initiative, it would be used exclusively to fund political advocacy efforts. In the past, NAR has already contributed funds to this initiative out of its operating budget. But to undertake the initiative at this level and give it a best chance for success, greater additional funding is needed. The increased dollars will be dedicated solely to advocacy purposes as outlined by the Political Survival Initiative. If this dues increase is approved, over 50% of NAR budget would be devoted to political advocacy, which consistently ranks among members as the #1 benefit they receive from NAR.

What are the benefits of the Political Survival Initiative?

The most powerful benefit is it will keep the REALTOR® organization as one of the most influential advocacy groups in America. There are monumental issues coming down the pike that will affect members in their daily businesses, such as the future of mortgage finance and keeping housing affordable in America. We must have the power to shape this pivotal moment for the American Dream of Home Ownership. Most importantly, these dollars will be available to state associations and local boards. 2/3rds of the dollars raised will be returned back to states to be used in support of local candidates and issue campaigns, and for other political advocacy needs—to help shape the opinions of candidates on real estate-related issues as they work their way up as elected leaders. It will combine NAR funds with state/local funds to increase our political power. It will create early relationships with state and local lawmakers/policymakers. It will shape the political make-up of state or local governing bodies.

NAR President Ron Phipps often comments that "now is our time." With this initiative, REALTORS® are seizing the moment for home ownership. We are doing this NOT ONLY because of the Citizens United Supreme Court decision, but because our core competency is our grass roots advocacy; it's where we need to be investing today so our future advocacy efforts will be successful tomorrow. We need to be grooming our "REALTOR® Champions" at the state / local levels now, before some of them progress to become elected leaders at the federal level. The political press in Washington has already noted the emerging clout of the REALTOR® Party. A recent article in Politico said: "REALTORS®... are going to want to be politically effective, and a large measure of their influence is that they are present everywhere." Now is our time to seize the day. In comparison to other large trade associations and groups, NAR membership dues are quite low. Take a look at several of the largest trade groups' annual dues.

Professional Group	Annual Dues
Autoworker	\$377.00
Electrician	\$144.00
Plumber	\$449.00
Certified Public Accountant	\$200.00
Attorney	\$399.00
REALTOR®	\$80.00