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 Debra Townsend - Association Executive
 Normajeane Fry - MLS Coordinator - Administrative Asst.



2010-2011 ELECTION OF CMAR OFFICERS & DIRECTORS



WHO WILL BE YOUR CHOICE?

Return ballot in the

“OFFICIAL BALLOT ENVELOPE”

Be sure to follow directions so your vote will count.

Ballots must be received by the

Association no later than

4:00 PM FRIDAY OCTOBER 15, 2010

WHAT DO I GET FOR MY DUES

17.) STAY IN TOUCH WITH THE TRENDS, NEWS, AND TALK

Stay up-to-date on real estate industry news and trends through a variety of print publications, Websites, blogs, and e-mail newsletter. In addition to your local and state communications, you'll receive the award-winning REALTOR® Magazine. Plus, choose from a wide variety of specialized e-newsletter subscriptions of pages of industry information on REALTOR.ORG

SALES COMPARISONS

SEPTEMBER 2010

Units sold 73
 Average Sale 85,700
 Total 6,256,140

SEPTEMBER 2009

Units Sold 99
 Average Sale 79,371
 Total 7,857,783

The 3.8% Tax Information

An article has been circulating around the internet claiming the recently passed health care legislation imposes a 3.8% tax on homes sales. The article fundamentally mischaracterizes and overstates what is actually contained in the legislation. The \$250,000/\$500,000 exclusion for the sale of a principal residence remains unchanged. Some individuals and families may be subject to a 3.8% tax on a portion of their unearned income. Unearned income includes interest, dividends, capital gains and net rents. The new tax will apply **ONLY** to for single filers with more than \$200,000 of Adjusted Gross Income (AGI) and joint filers with more than AGI of \$250,000.

The new Medicare tax would apply only to any gain realized that is more than the \$250K/\$500K existing primary home exclusion, and only if the seller has AGI above the \$200K/\$250K AGI thresholds. So, for example, if the taxable portion of a gain was \$30,000 and a married couple had AGI (which would include the taxable gain) of \$180,000, the 3.8% tax would not apply because AGI is less than \$250,000. If that same couple had AGI of \$290,000, then the application of the 3.8% tax would be subject to the same formula described above. The \$30,000 gain on the sale would be less than the \$40,000 excess above \$250,000 AGI, so the \$30,000 gain would be subject to the new 3.8% tax.

NEW MEMBERS

**AARON DEMOTT/REMAX HIGHLAND TERRY RUEDGER/ REMAX HIGHLAND
JORDAN SCHAFFER/COLDWELL BANKER SUPERIOR**

2010 Leadership

Paula Arndt
President

John Leonard
President Elect

Kevin Keating
Past President

Eileen Rush
Treasurer

Rebecca
Terpening
Secretary

Directors

Kerry Leonard
Susan Massaway
Marci Browne
Sandi Jeffery
Brandon Labelle
Denise Love
Maggie Murphy

Affiliate Director

Paul Alexander

JUST FOR LAUGHS



Events and Meetings

OCTOBER

12TH
BOARD OF DIRECTORS 8:30AM
14TH
AFFILIATE COMMITTEE 9AM
EQUAL OPPORTUNITY 12NOON
15TH
ELECTION COMMITTEE 4:30
19TH
GENERAL MEMBERSHIP MEETING
PINE RIVER COUNTRY CLUB
8:30AM
BANQUET MEETING
IMMEDIATELY FOLLOWING
28TH
ORIENTATION 10-3

reInsight Mobile

Perform Fidoogle and Property Searches, email listings, and set up preferences from your Smart Phone or Blackberry. Stay connected to the future of Real Estate. To access use the following URL

<http://cmiar.mobile.fnismls.com/>

HI-FI VOICE ALERT

Voice alert functionality works hand & hand with Paragon's prospecting system. You can set-up your phone for voice alert notification for any prospect that has an active listing search. Voice alert automatically alerts you when there is a listing that meets your clients needs

CHECK OUT MAR'S VIDEO MAGAZINE

A GREAT RESOURCE FOR CURRENT INFORMATION OF TODAYS REAL ESTATE MARKET

<http://www.elocallink.tv/zmag/mirealtors/>

CMAR NEEDS YOU!

STEP UP, GET INVOLVED ON A 2010-11 COMMITTEE

SIGN UP AT THE ASSOCIATION OFFICE



Coming soon!

ANNUAL BANQUET / DECEMBER 2ND 6-10PM

BUCKS RUN / \$15.00 PER PERSON

Knowledge is power -- and during uncertain economic times, it's the difference between success and muddling through.

Join REALTORS® from across the nation and the world in New Orleans this November, and learn about changing issues affecting the industry, share ideas with colleagues outside your local marketplace, and see the incredible innovations that are shaping the future of real estate.

Attending the REALTORS® Conference & Expo is an important investment in your career. The competitive advantage you'll gain from four days of intense education will make a difference in your business's bottom line for the rest of the year. There's only one place in the world you can find [nationally-recognized speakers](#), the industry's largest [trade show](#), and lots of opportunities to [expand your network](#).



Don't sit and wait for change to come to you this fall – come make it happen for yourself. Let the good times roll for your business at NARdiGras 2010, November 5-8. Go to

<http://www.realtor.org/convention.nsf/pages/registration> to register and get all the information.

OCTOBER 19, 2010

TIME: 8:30 a.m.

Breakfast prepared by COMMERCIAL BANK

LOCATION: Pine River Country Club

1400 W. Superior St.
Alma



SPEAKERS: Dr Patrick Corcoran, CMU's Director of Real Estate Development Program will discuss the program and Student Internships

AND

Bill Martin, CEO Michigan Association of REALTORS

will bring us up to date on the State of our State & upcoming elections

Join us for the Election results for the 2010-11 Board of Directors



ADOPT A PLATOON NEEDS YOUR HELP

PLEASE BRING AN ITEM FOR OUR ADOPT A PLATOON HOLIDAY BOXES. WE HAVE SEVERAL NEW SERVICE MEN AND WOMAN IN ACTIVE DUTY FROM OUR OWN CMAR FAMILY TO GIVE TO! LETS MAKE SURE THEY HAVE A GREAT HOLIDAY SEASON. LET US KNOW OF ANYONE YOU KNOW THAT IS DEPLOYED WHICH WE COULD SEND A PACKAGE TO.

DON'T MISS OUT ON A CHANCE FOR FREE BANQUET TICKETS!!



Yes, Sign me up for the General Membership Meeting on Tuesday,
October 19, 2010, Pine River Country Club, Alma.

NAME: _____

OFFICE: _____

PHONE: _____

If you will be attending the General Membership Meeting, please

Register No Later Than Friday, Oct, 15th by 5:00 pm.

3 easy ways to Register, simply call the Association at (989) 773-2564 or fax this completed form to (989) 773-0193, or email us at office@cmiar.com.

THIS MONTH'S FEATURED AFFILIATES

Firstbank

 MORTGAGE COMPANY
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 Vice President
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thalfmann@firstbankmi.com




 **Commerical Software, Inc.**
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 2602 Louanna St.
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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

Executive Mortgage of Michigan, LLC
"Your Key To Home Ownership"

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Gateway Title Co.
 A Title Insurance Agency
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**Home Builders Association
 of Central Michigan**

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THIS MONTH'S FEATURED AFFILIATES



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Assistant Vice President
Mortgage Lending




Becky Clennan
Manager

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DEPARTMENT OF LABOR & ECONOMIC GROWTH



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621-2702

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