

SEPTEMBER 14, 2018

THE GRAPEVINE

OFFICIAL NEWSLETTER OF THE FRESNO ASSOCIATION OF REALTORS®

A LOOK AT THIS ISSUE:

REALTOR® SAFETY PROGRAM - 1

NAR SAFETY RESOURCES - 2

CODE OF ETHICS - 3
LIFETIME ACHIEVEMENT - 3

CAR PROP OPPOSITION - 4

YPN LUNCH AND LEARN AT
THE FALLS - 5

TOAST OF OAKHURST - 6

BOWLING NIGHT - 7

SRS DESIGNATION CLASS - 8

CYNTHIA CIAMPI
CERTIFICATION COURSE - 9

CALENDAR - 10

AFFILIATE ADVERTISERS - 11

National Association of REALTORS®

2018 Member Safety Report



**REALTOR®
SAFETY**
PROGRAM

To help remind agents to know the dangers faced every day, to be aware of our surroundings, to empower agents with precautions and preparations to avoid risky situations, and as part of NAR's ongoing efforts to keep our members safe, NAR dedicates September as REALTOR® Safety Month.

[Click Here to View](#)

WATCH FOR REALTOR®
SAFETY TIPS THROUGHOUT
THE MONTH FOR WAYS TO
PROTECT YOURSELF



NAR has a wealth of resources to help agents, brokers, and associations better understand and educate each other about the safety risks they face.

From planning your safety strategy to extensive safety resources including apps, products, and educators, NAR has many useful items for all real estate professionals including regularly-scheduled safety webinars, numerous articles organized by category, and videos.



NATIONAL ASSOCIATION of REALTORS®

REALTOR® SAFETY PROGRAM

Don't be "too nice" for your own good. Follow your instincts and keep your guard up to potential predators. If you feel unsafe or uncomfortable in any situation, leave.

FOR MORE SAFETY TIPS FROM NAR, VISIT www.NAR.realtor/Safety

NATIONAL ASSOCIATION of REALTORS®

REALTOR® SAFETY PROGRAM

Are you making it difficult for hackers to crack your passwords online? Create smart passwords by incorporating capital letters, numbers, and special characters, and using more than six characters.

FOR MORE SAFETY TIPS FROM NAR, VISIT www.NAR.realtor/Safety

REALTOR® SAFETY PROGRAM


Lock your purse in your car trunk before arriving at an appointment. Carry only non-valuable business items and your cell phone. Do not wear expensive jewelry or watches.

FOR MORE SAFETY TIPS FROM NAR, VISIT WWW.REALTOR.ORG/SAFETY

Have you completed your NAR code of Ethics requirement?

Don't miss your chance
to complete the NAR
requirement.

Sign up by clicking the flyer



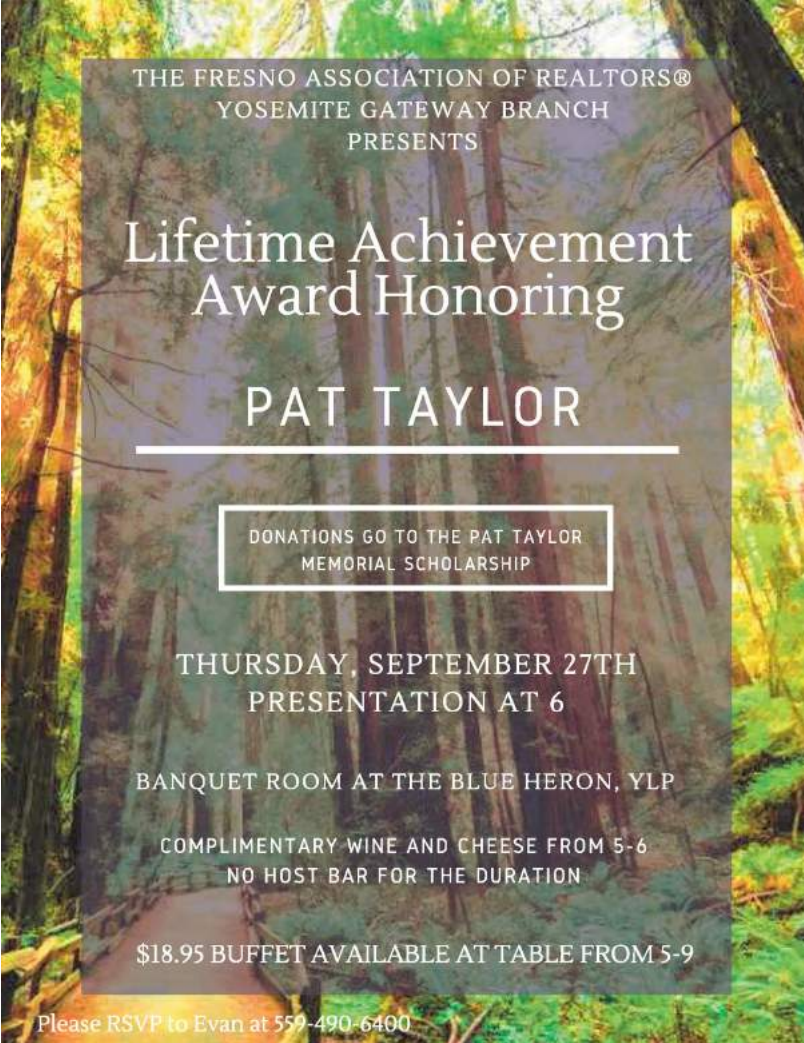
Don't miss the deadline to complete
your NAR Requirement
December 31st

CODE OF ETHICS

WITH
KEN NEUFELD
PROFESSIONAL STANDARDS
CHAIRMAN

September 20, 2018
1:00 PM
FAR Office
6720 N West Ave

[Click Here to Register](#)



THE FRESNO ASSOCIATION OF REALTORS®
YOSEMITE GATEWAY BRANCH
PRESENTS

Lifetime Achievement Award Honoring PAT TAYLOR

DONATIONS GO TO THE PAT TAYLOR
MEMORIAL SCHOLARSHIP

THURSDAY, SEPTEMBER 27TH
PRESENTATION AT 6

BANQUET ROOM AT THE BLUE HERON, YLP

COMPLIMENTARY WINE AND CHEESE FROM 5-6
NO HOST BAR FOR THE DURATION

\$18.95 BUFFET AVAILABLE AT TABLE FROM 5-9

Please RSVP to Evan at 559-490-6400



REALTOR® engagement in the upcoming November election is CRITICAL to addressing California's housing crisis through protecting homeownership and private property rights across the state.

There will be two initiatives on the statewide ballot this November that could dramatically affect housing opportunities, private property rights and the availability of affordable housing.

The first is Prop 5, C.A.R.'s own initiative to create new homeownership opportunities by generating more sales of single family homes in existing neighborhoods. This will benefit young families at a time when California faces a severe shortage of houses for sale. Prop 5, the Property Tax Fairness Initiative, qualified for the ballot earlier this year after the C.A.R. submitted nearly 1 million voter signatures to the Secretary of State's office—a strong indicator of voter support.

Seniors often live in homes that no longer meet their needs because their homes may be too big or too far from family. If these homeowners want to downsize or move closer to their children, they could face a doubling or tripling of their property taxes, or what's being called a moving penalty.

Proposition 5 provides appropriate relief by allowing those eligible the ability to transfer their current property tax base to the purchase of another home in any of California's 58 counties. The new property tax for that individual would be based on their original home's assessment, in addition to an adjustment consisting of the difference in value between the sale price of the original home and the sale price of the new home.

The other measure of concern on the November ballot is Prop 10, the so-called "Affordable Housing Act," that would actually make the housing crisis worse by repealing the long standing Costa-Hawkins Rental Housing Act, eventually allowing local governments to impose draconian rent control measures.

C.A.R. strongly opposes Prop 10.

Your participation in efforts to **PASS Prop 5** and **DEFEAT Prop 10** are VITAL.

**"Invest in Real Estate,
Invest in Yourself"**



**with
KRISTIN SMITH**

Lunch & Learn

**catered by
DOG HOUSE GRILL**

***Wednesday, September 26th
from 11:30 - 1:30 @***



**\$20 if purchased before September 26th
\$25 if purchased the day of and at the door**



***Click Here to Register or
call F.A.R. at 559-490-6400***



CUTTONE | WATERS



TOAST OF OAKHURST TASTING

**ENJOY THE WARES OF THREE LOCAL
PURVEYORS OF BEER, WINE, AND SPIRITS**

And enter to win this stocked minibar and other prizes!

Friday, October 26th
5:30pm-8:30pm

Oakhurst Grill and
Whiskey 41 Lounge
40530 Hwy 41
(At Best Western)



Over \$500
Value!

\$10
Tasting
and Hors
d'Oeuvres

Proceeds raised go to local scholarships.
Donations are tax deductible.

\$5 Raffle Tickets or 6 for \$20

**OAKHURST
GRILL
& WHISKEY 41 LOUNGE**



**IDLE H HOUR
WINERY**



F.A.R. & Affiliates Foundation is a 501(c)(3) Charitable Organization. All donations are tax deductible. Federal Tax Identification #27-3995622

Fresno Association of REALTORS®

BOWLING Night

Friday, October 19th

5 PM Check In

Bowling



5:30 - 7:30 PM

Scores from Game 2 determine Tournament Winner!

\$250 a team of 5 players
includes pizza, drink ticket & Shoe rental

Call FAR at 490-6400 to sign up!

Email the names of your team's players to: jill@fresnorealtors.com



COUNTRY CLUB MORTGAGE



GUILD MORTGAGE



Scholarships are still available!
Call FAR for more information.
559.490.6400

Earn your Seller Representative Specialist (SRS) Designation.
Now recognized by the National Association of REALTORS®.

achieve more
WITH YOUR
SRS



Two Scholarships are available from F.A.R.A.F. for this Designation course. Call 559-490-6400 for more information.

F.A.R. & Affiliates
Charitable Foundation



TAKE THE COURSE!

Come learn tips and tools that will equip you to list in today's marketplace!

Fresno Association of REALTORS®
6720 N. West Avenue
Fresno, CA 93711

October 3 & 4, 2018
From 8:30 - 5:00

REGISTRATION INFO

Instructor - Tamara Suminski
Two-day course fee - \$295
(Includes lunch)
Call Jill at 559-490-6400 for more information or go to www.fresnorealtors.com to register

The SRS designation is the *premier* credential in seller representation. It is designed to elevate professional standards and enhance personal performance.

WHAT TO EXPECT



Increase your listings and grow your business



Demonstrate and communicate your value package



Understand and apply the Code of Ethics & Standards of Practice



Understand and comply with your state license laws



Learn tools and techniques to provide services that sellers want and need

WHY CHOOSE SRS?

New agents and top producers from all over the US and Canada say this course exceeded expectations and provided them with cutting edge tools that leave their competition in the dust.

rebi
Real Estate Business Institute



FRESNO
ASSOCIATION of
REALTORS®

Visit REBINstitute.com to learn how to earn the SRS designation!

45 CE RENEWAL COURSE

Cynthia Ciampi presents:

**An informative and easy way to
complete your 45-unit CE requirement**

September 25,26,27
2:00pm to 5:00pm

Location: Fresno Association of REALTORS®
6720 N West Avenue - Fresno, CA 93711

Tuition \$179 includes books, quizzes, lecture, shipping & certificate
SATISFIES NAR ETHICS REQUIREMENT!



(All course materials and
DRE certificate Realty Publications #0473)

1. Register and receive your books
2. Complete your pre-homework
3. Attend 3 sessions of Q&A, lecture & tests

Call Cynthia to reserve your seat now!

(559) 229-1969 * Cynthia@CynthiaCiampi.com

This is a paid advertisement, not necessarily endorsed by F.A.R.

Calendar

Upcoming Training and Events

● Held at FAR Office

● Held at Yosemite Gateway Branch Office

● Held offsite

Tues.

18

8:30am - MLS Home Tour Meeting
Speaker : Staci Valdivia Damsel in
Distress : Self Defense
10:30am - Websites Presentation
2:30pm - CRS Data
1:00-3:00pm - Mock Trial

Wed.

19

10:30am - Clerical Training

Thurs.

20

8:30am -Yosemite Gateway Branch
Home Tour Meeting
Speaker - TBD
10:30am - CRS Data
1:00pm - Code of Ethics Class with
Ken Neufeld

Fri.

21

8:30am - Investors/Exchangers

Mon.

24

2:30am -HUD Training

Tues.

25

8:30am - MLS Home Tour Meeting
Speaker : Bryan Martin : Work life
balance
10:30am - Zipforms/Digital Ink
2:00pm - 45 CE Renewal Course

Wed.

26

**11:30- 1:30pm YPN Lunch and
Learn at The Falls Event
Center**
2:00pm - 45 CE Renewal
Course

Thurs.

27

8:30am - Yosemite
Gateway Branch Home Tour
Meeting
Speaker - RE Guide Discussion
10:30am - RPR Training
2:00pm - 45 CE Renewal Course
2:30pm - Zipforms/Digital Ink
5:00pm - Pat Taylor Lifetime
Achievement Ceremony

Fri.

28

8:30am - Investors/Exchangers



Let our team help you grow your business

Ask us how



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Winning Reasons to Work With Stearns Lending!

Helping customers secure their dream home is the best part of your job. And with Stearns Lending, LLC on your side, you'll have even more resources to serve your clients.

1. We have revolutionized the home loan experience.

- Our online verification of employment, income and assets eliminates the need for your clients to have to dig up documents.
- Simple. Secure. Easy. The way homebuying should be.

2. We quickly set the wheels in motion!

- 11, 14, 21 days or more – we get you to the closing table when you and your client are ready.¹
- We process and underwrite loans in-house, so your originators can provide clients with accurate updates.

3. Jump start house-hunting with a Pre-Approval.²

- Lets you offer possibilities that other lenders can't.
- Gives your customers a competitive edge when bidding.

4. We can help you. And so can the rest of the Stearns Lending team.

- We had humble beginnings and still treat customers and business partners as we did from the start.
- For more than 25 years, we've been helping people find their one-of-a-kind loan for their one-of-a-kind home.

Ready to work together? Call us today!



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LENDING



¹Closing times may vary based on various transactional factors such as borrower's document response times, property location, and credit profile.

²TBD Pre-Approval is for qualifying buyers whose property is yet To Be Determined. Supporting documents include 1 month of pay stubs, W2 forms for last two years, and other documentation that substantiates the borrowers' income and debt obligations derived from assets, self-employment and any other documentation that Stearns Lending, LLC requires. This is a paid advertisement, not necessarily endorsed by the Fresno Association of REALTORS®.

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THE OUR TEAM

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Clovis at 1660 Herndon Ave. (Herndon & Fowler)

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9/26/17

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<https://agents.farmers.com/ca/fresno/noe-cruz>

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