



TUOLUMNE REALTOR®
"The Voice of Real Estate for Tuolumne County"

TUOLUMNE COUNTY ASSOCIATION of REALTORS®

14195 Tuolumne Road, Sonora, California 95370
Tel. (209) 532-3432 – FAX (209) 533-9418 - www.TCRealtors.org



Learn the New RPA (Residential Purchase Agreement Form)!

Get Ready. Get Educated. Get Going.



The most widely used and trusted purchase agreement in California is HAS CHANGED!

Ensure you're up-to-date with the many changes that were made in 2014 that affect you and your clients.

The class covers all of the RPA clauses, appraisals, and provides you with detailed instructions about how to properly complete and use the RPA form in all of your transactions.

Your Guide to the Residential Purchase Agreement (RPA) and Related Forms - NEW Course

How you will benefit from taking this course:

- Familiarize yourself with the dozens of changes made to the RPA contract
- Learn the new approach to addressing wood destroying pests
- Understand changes regarding how to deal with personal property items
- Learn how to write offers without deposit checks
- Complete all mandatory and recommended disclosures

This course is Bureau of Real Estate (CalBRE) accredited for 4 hours of Continuing Education (CE) in Consumer Protection. CalBRE Sponsor No. 0001.

Register for the course now!

Class: RPA

C.A.R. Instructor: Howard Fallman

Wednesday November 9, 2016

10am to 2pm

TCAR Conference Center

14195 Tuolumne Road

Sonora, CA 95370

\$65 per person includes 4 hours CE Credit

To Register & Pay:

<https://tcar.getlamps.net/DefaultN.aspx>



www.car.org/education | education@car.org | 213-750-6201

TOC



TUOLUMNE REALTOR®
"The Voice of Real Estate for Tuolumne County"



TUOLUMNE COUNTY ASSOCIATION of REALTORS®

14195 Tuolumne Road, Sonora, California 95370
Tel. (209) 532-3432 – FAX (209) 533-9418 - www.TCRealtors.org



A Message
From Your
Association
Executive

Table of Contents

Hot Topics: C.A.R. Live Instruction RPA Class at TCAR	1
AE Message: New Member Info	2
NAR Code of Ethics Certification by December 31, 2016	3
GAD Corner	4
CAR Medical Coverage; Sample Forms Book; Free CE Hours	5
MLS Corner: TCAR MLS Breakfast	6
Interfaith Food Drive	7
TCAR Contact Info	8
Photos & News from Battle of the Brokers Event	9
Frequently Asked Questions (Help Resources)	10
Photos: Board Installation Event	11
TCAR Calendar of Events	12
Realtor Action Fund & Housing Affordability Fund Info	13
President Val O's Message for Members	14
Photos: Golf for Schools Tournament	15
C.A.R. Legal 2017 Laws Affecting Realtors	16

IMPORTANT MESSAGE PAGE 14 FROM YOUR PRESIDENT VAL O !!!

Bark Beetle & Tree Mortality Info CLICK HERE

C.A.R. Legal Update
For a complete list of 2017
Laws Affecting Realtors
CLICK HERE

Annual Realtor Dues
Watch for upcoming info on
annual N.A.R. & C.A.R. &
T.C.A.R. 2017 Annual Dues

WELCOME NEW MEMBERS

New REALTOR® Member(s):

None

New Affiliate Member(s):

None



TUOLUMNE REALTOR®
"The Voice of Real Estate for Tuolumne County"

TUOLUMNE COUNTY ASSOCIATION of REALTORS®

14195 Tuolumne Road, Sonora, California 95370
Tel. (209) 532-3432 – FAX (209) 533-9418 - www.TCRealtors.org



Are You Ready For the 2016 NAR Code of Ethics Training Cycle Deadline?

REALTORS® have been required to complete ethics training of not less than 2 hours, 30 minutes of instructional time within a four-year cycles.

The current four-year cycle started January 1, 2013 and will end on December 31, 2016.

The training must meet specific learning objectives and criteria established by the National Association of REALTORS®. Failure to complete training during any cycle will lead to suspension of membership beginning in January and February immediately following the cycle deadline, and complete termination of membership starting March 1st after the cycle deadline.

Members may complete training through your local Association or through home study, correspondence, classroom or online courses. As part of the 12 FREE Hours of Online CE Courses from C.A.R., members can complete both the NAR requirement as well as fulfill their CE Requirement. Go to store.car.org/12FreeCE to access the training.

After this year, the Code of Ethics Training Cycle is every 2 years and training must be completed at any time during the established future cycles:

- January 1, 2017 to December 31, 2018
- January 1, 2019 to December 31, 2020

Not sure if you have completed your required NAR COE training for this cycle? Contact TCAR office for assistance right away! Please do NOT wait until the last minute, you could lose your Realtor membership and status!

Do you need to renew your real estate license this year? Do you prefer a "live review" class for study?

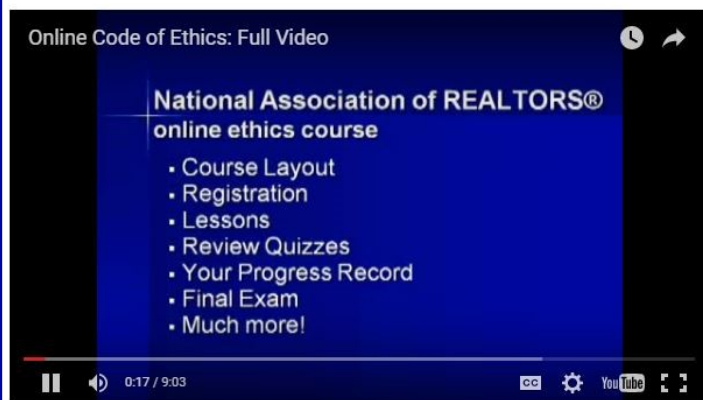
Those types of education do still exist. Duane Gomer school has sessions at various places & dates in California.

First you buy the course materials, and study them online or on paper. Then you attend a Live Review class. Finally you take the exam online via their website. (There are no paper exams anymore.)

Find a Duane Gomer CE Live Review class at:
https://duanegomer.biz/live/schedule_ce.asp

Video: How to Complete the Training

JANUARY 12, 2012



This tour will help make your online training experience as productive and enjoyable as possible by familiarizing you with the course layout and answering frequently asked questions before you begin. You can watch the full video tour or specific segments. Please note that the tour is optional; to bypass it and go directly to the course, click "Skip the Tour/Start the Course" below.

NAR provides a
FREE online COE
training class HERE





TUOLUMNE REALTOR®
"The Voice of Real Estate for Tuolumne County"

TUOLUMNE COUNTY ASSOCIATION of REALTORS®

14195 Tuolumne Road, Sonora, California 95370
Tel. (209) 532-3432 – FAX (209) 533-9418 - www.TCRealtors.org



November 2016 GAD CORNER

Government Affairs Update

Ron D. Kopf RonDKopf@aol.com (209) 743-6193

Contact your TCAR Government Affairs Director for more information or to share information on the topics below or on other governmental topics.

PACE Update: At HPC meeting on Oct 12th. Hero and Ygrene were again on the agenda and argued for approval of PACE program in Tuolumne County (unfortunately Calaveras County recently approved on a 3-2 vote at the Board of Supervisors). Scott Dick, Government Affairs Director, Monterey County Association of REALTORS® attended and provided a well done Power Point presentation against approval. Supervisor Randy Hanvelt noted he is worried about County costs and responsibility and delayed any decision for a separate committee to review. I have asked Supervisor Hanvelt to place me on the committee. Gov. Jerry Brown has signed AB 2693 (Dababneh), a C.A.R.-sponsored bill that requires Truth in Lending Integrated Disclosure – or TRID-like disclosures be provided to a property owner participating in a PACE program, a three-day right of rescission, and a notice that the property owner may not be able to refinance or sell without paying off the PACE "loan." This measure is important for areas that have already approved PACE energy Loans however, C.A.R. is not advocating for more area to adopt PACE programs now that this legislation is in place. Lyn Wilson, VP & Area Manager for Eastern Sierra Division has sent an email to Randy Hanvelt stating that Oak Valley Community Bank would not be in support of Hero or Ygrene programs. Oak Valley Bank does not make loans for homes when they can't be in first position and there are many other programs available through USDA or other agencies that are more beneficial. Please let our supervisors know that TCAR does not support PACE Energy loans.

Measure K: The Tuolumne County Board of Supervisors voted to place Measure K on the November 8, 2016 ballot. Measure K allows for affordable rental units to be built in our County utilizing public funding from state and federal housing programs to offset some of the development costs. The purpose of this measure is to plan for future affordable housing and save the cost of frequent elections. Any proposed project of rental housing would still go through every phase of the County's rigorous development approval process. There is no impact to the County taxpayers or the General Fund.

Measure K allows voters to acknowledge the need for affordable rental housing and it puts the County in a much more competitive position when seeking public funds. Rents are rising because there is a shortage of rental housing in our County. In Tuolumne County, almost two thirds of renters have trouble meeting their monthly housing costs.

Craig Pedro Discussion Related to Fire Insurance: As many of us know, there is a real problem with homeowner fire Insurance being dropped, not renewed, the costs being increased exponentially and Insurance Companies just pulling out of the area. County CAO Craig Pedro has met and corresponded with California Insurance Commissioner to try and get better understanding in our area and some help with the situation. Craig has provided a lengthy handout with correspondence, info on the California FAIR Plan, Maps showing Counties with many homes facing high fire risk (for some unexplained reason Tuolumne County is the worst) and other documentation showing that our County has had very little structure loss and does not warrant the current lack of availability and/or high cost. Shauna Love can email you this information. Craig Pedro would like specific examples of your clients problems. Please email to Craig at cpedro@co.tuolumne.ca.us and copy me at rondkopf@aol.com

Bark Beetles & Tree Mortality: TuCare's recent tour dealing with Bark Beetle issues was very good and informative. Key issues are that the beetle infestation is naturally occurring but exacerbated by poor forest management and drought, it is not going away any time soon and there is no stopping on a global scale in our foothill community. There is hope for better forest management and the 350 acre test plots near Dodge Ridge that has proven how it can be accomplished.

Elections: Pat "Ziggy" Zicarelli recently stated that more than 36,000 REALTOR® members in our state are not registered to vote? This year is an election year, with the upcoming presidential election on Tuesday, Nov. 8. Getting involved is key to protecting the issues important to our industry. When REALTORS® are engaged in the electoral process, elected officials listen to our concerns. Please vote in the November 8th election. Key issues from my experience on the TUD campaign trail are long term viability of system and water availability /water rights, rates, Ag allocation of Raw Water costs and how ditches should be treated.



TUOLUMNE REALTOR®

"The Voice of Real Estate for Tuolumne County"

TUOLUMNE COUNTY ASSOCIATION of REALTORS®

14195 Tuolumne Road, Sonoma, California 95370
Tel. (209) 532-3432 – FAX (209) 533-9418 - www.TCRealtors.org



C.A.R. INSURANCE PRODUCTS

Insurance for Members of the
California Association of REALTORS®



The Benefits of Membership

Business Products

- **NEW:** C.A.R.'s Exclusive E&O Program
- ✓ easy online application
- ✓ premiums start at \$517 a year
- Workers' Compensation
- Business Owners Property/Liability
- Cyber Liability
- Employment Practices Liability

Personal Products

- Auto/Home Program for C.A.R. Members

Medical Insurance

- Group medical plans
- ✓ Kaiser Permanente
- ✓ Anthem Blue Cross (Statewide Prudent Buyer Network)
- Individual medical plans
- Covered California

Dental Insurance

- Three plans designs
- No waiting period for any services
- Up to \$2000 annual dental benefit
- Up to \$1000 annual orthodontic benefit

Vision Coverage

- VSP: the leading vision provider
- Free annual exam
- Lenses and frames every 12 months with a \$20 copay

Life Insurance

- Life & AD&D - \$25,000 or \$50,000 benefit
- Voluntary AD&D policy, coverage up to \$500,000

New members have special enrollment rights for health and life insurance products.

Call us today or visit our website for
quotes and more information:

800.939.8088
www.RealCareCAR.com



C.A.R. INSURANCE PRODUCTS

IT'S ALL UNDER
ONE ROOF.
C.A.R. HEALTH PLANS
INDIVIDUAL PLANS
COVERED CA



C.A.R. Health Plans Open Enrollment NOV 1 - DEC 15

MEDICAL, DENTAL, AND VISION

Exclusively for C.A.R. members, their families, and employees.

WHY IS OPEN ENROLLMENT SO IMPORTANT?

Because the ACA requires individuals to have qualifying health insurance coverage or else you may face a tax penalty of up to \$695 per person or \$2,085 per household as adjusted by inflation.

NOW IS THE TIME TO SELECT YOUR PLAN FOR 2017.

Each C.A.R. member can choose between the C.A.R. Group Health Plan, the individual market, or the Covered California marketplace. Only RealCare can offer all three options - call us so we can help guide you to the right choice for you and your family.

COMPARE.

ADVANTAGES OF THE C.A.R. GROUP PLANS

- Larger network of doctors and hospitals
- More plan options
- Choose between Kaiser and Anthem Blue Cross
- Group dental and vision with the nation's top carriers
- More coverage than most individual plans
- No waiting periods
- Rich annual benefits
- Competitive pricing

ADVANTAGES OF INDIVIDUAL & COVERED CA PLANS

- Potentially lower prices
- Premium subsidies for qualifying households

ENROLLMENT OPPORTUNITIES ARE LIMITED.

Individuals may only enroll in individual health insurance during Open Enrollment, October 1, 2016 through January 31, 2017, or November 1st through December 15th for the C.A.R. program. There are some exceptions. Call RealCare for more information.

800.939.8088 | realcarecar.com

OPEN ENROLLMENT 2017



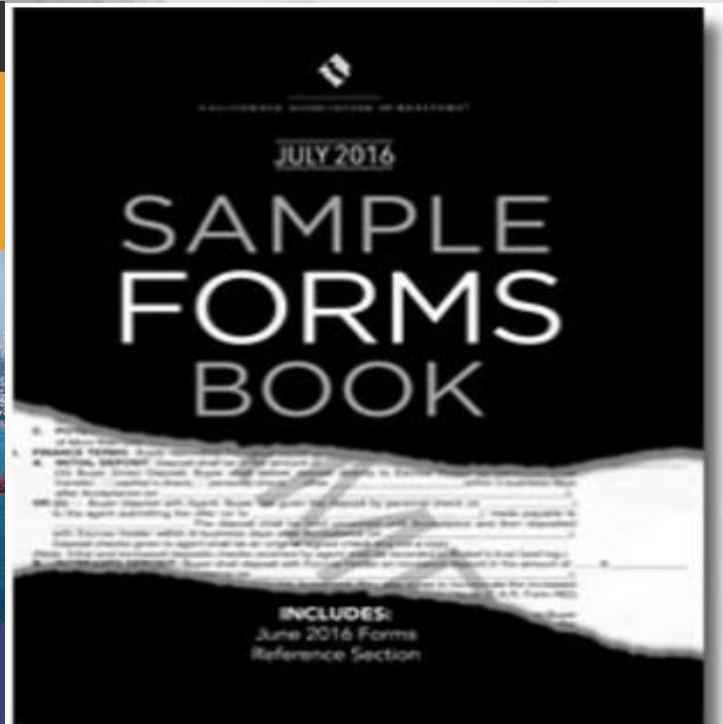
C.A.R. EDUCATION

Claim your **12 FREE** hours today!

As part of your 2016 C.A.R. membership you receive **12 FREE** hours of online CE courses from C.A.R. and The CE Shop. These hours must be claimed by **December 31, 2016** or they will expire.



Confused about what mandatory courses you need? Our Online Customer Care Team at The CE Shop can help you through! Please note: the free hours are available to all members who have not already used their 12 FREE hours of online CE courses in 2016 and as long as you are a member in good standing of C.A.R.





TUOLUMNE REALTOR®
"The Voice of Real Estate for Tuolumne County"

TUOLUMNE COUNTY ASSOCIATION of REALTORS®

14195 Tuolumne Road, Sonora, California 95370
Tel. (209) 532-3432 – FAX (209) 533-9418 - www.TCRealtors.org



From the MLS Director's Desk: Ofelia Ontiveros MLS Director

**The annual
Interfaith
fundraiser
begins on
November
1st
and will
run thru
December
5th
with the
winner to
be
announced
at the
TCAR
MLS
Breakfast**



UGLY SWEATER PARTY

HO! HO! HO!

We're having a party & hope you can go!

The Tuolumne County Association of REALTORS®

Invites you to:

The Annual Multiple Listing Service Breakfast

Tuesday, December 6, 2016 at 9:30am

**Put on your ugliest Christmas sweater and join your fellow REALTORS®
and Affiliates for a morning of holiday merriment.**

The uglier the sweater the better!!

A prize will be awarded for 1st, 2nd & 3rd place!

What's in your omelet?

**This year we will be providing all the fixings to
make your own omelet.**



**Bring a dish to share...
Come and mingle and
jingle** 



TUOLUMNE REALTOR®
"The Voice of Real Estate for Tuolumne County"

TUOLUMNE COUNTY ASSOCIATION of REALTORS®

14195 Tuolumne Road, Sonora, California 95370
Tel. (209) 532-3432 – FAX (209) 533-9418 - www.TCRealtors.org



**The Tuolumne County
Association of Realtors®**

In Support of

**in†erfaith Community Social Services
Presents the Office vs. Office Contest**

**Please help us support in†ERFAITH COMMUNITY SOCIAL SERVICES of
Tuolumne County by donating to our non-perishable food drive. A collection of the
following types of non-perishable food item and check donations will begin
November 1st.**

- ♦ Hearty Canned Soups
- ♦ Tuna
- ♦ Hamburger Helper
- ♦ Macaroni & Cheese
- ♦ Canned Fruit
- ♦ Canned Vegetables
- ♦ Boxed Mashed Potatoes
- ♦ Tomato Sauce



Please assign an Office Team Leader to collect all items and check donations.

**Checks will need to be made out to the Tuolumne County Association of Realtors®
Charitable fund ID # 47-1404440**

**All items collected must be brought to the Tuolumne County Association of Realtors®
office on or before Monday, December 5th.**

**Any items brought after 4:30pm on December the 5th will not count towards the
Office vs Office Contest.**

**The contest winner will be announced at the Annual MLS Breakfast on
Tuesday, December 6th!**

The Winning Office will receive a Special Office Lunch!

Thank you,

**Jan Dyer, Public Relations Chairperson
Susan Epperson, Special Events Chairperson
Tammy Hammond, Special Events Chairperson**





TUOLUMNE REALTOR®
"The Voice of Real Estate for Tuolumne County"



TUOLUMNE COUNTY ASSOCIATION of REALTORS®

14195 Tuolumne Road, Sonora, California 95370
Tel. (209) 532-3432 – FAX (209) 533-9418 - www.TCRealtors.org



General Information

2016 Officers

Val Ogletree — President
Adam Wilson — President Elect
Stella Sauls — Treasurer

2016 Board of Directors

Kathie Burby — Past President
Veronica Hemphill — Director
Melissa Oliver — Director
Judith Austin — Director
Roy Navarro — Director
Sam Segerstrom — Director

The Board of Directors meet at 9:00AM
on the third Wednesday
of each month at TCAR
(unless otherwise announced)

TCAR Staff

Shauna Love—Executive Officer

Shauna@TCRealtors.org

Ofelia Ontiveros—MLS Director

Ofelia@TCRealtors.org

Ron Kopf—Government Affairs Director

RonDKopf@aol.com

Carolyn Botell—RETS/IDX Administrator

Carolyn@TCRealtors.org

T.C.A.R.

14195 Tuolumne Rd, Sonora, CA 95370

PH (209) 532-3432

FAX (209) 533-9418



Have you seen TCAR's Facebook page?

<https://www.facebook.com/home.php#!/pages/Tuolumne-County-Association-of-Realtors/125779880796966?fref=ts>

TCAR Newsletter Advertising Rates

Times Per	12X	5-11X	1-4X
Full Page	150	190	225
Half Page	80	100	120
Quarter Page	45	55	65
Business Card	25	30	35
Inside Front or Back Cover	200	240	275



TUOLUMNE REALTOR®
"The Voice of Real Estate for Tuolumne County"

TUOLUMNE COUNTY ASSOCIATION of REALTORS®

14195 Tuolumne Road, Sonora, California 95370
Tel. (209) 532-3432 – FAX (209) 533-9418 - www.TCRealtors.org



Our Battle of Brokers to Beat the Beetle event raised \$1,747.08, Thank You everyone!

Real Living Sugar Pine Realty was the Event Winner with the MOST tips collected.

Berkshire Hathaway was 2nd in tips collected.

Best decorated tip jar winner was Century 21 Wildwood.

Costume Contest winners:

1. Sam Segerstrom
2. Mariza Cortez
3. Roy Navarro





TUOLUMNE REALTOR®
"The Voice of Real Estate for Tuolumne County"

TUOLUMNE COUNTY ASSOCIATION of REALTORS®

14195 Tuolumne Road, Sonora, California 95370
Tel. (209) 532-3432 – FAX (209) 533-9418 - www.TCRealtors.org



**C.A.R.
INSURANCE
PRODUCTS**

Insurance for Members of the
California Association of
REALTORS®
Call Toll Free (800) 939-8088

HOME

ERRORS &
OMISSIONS

PERSONAL
COVERAGE

COMMERCIAL
COVERAGE

MEDICAL
COVERAGE

DENTAL & VISION
PLANS

LIFE
INSURANCE

COVERED
CALIFORNIA

ABOUT
REALCARE

FREQUENTLY USED CONTACT INFORMATION

BLACK KNIGHT FINANCIAL SERVICES: MLS SOLUTIONS

TECH SUPPORT HELP DESK: 1-877-MLS-HELP (1-877-657-4357) paragonsupport@lpsvcs.com

CALIFORNIA ASSOCIATION OF REALTORS® (CAR)

CAR LEGAL HOTLINE SALESPERSON 1-213-739-8282

CAR LEGAL HOTLINE BROKER/OFFICE MANAGER 1-213-739-8350

CAR CUSTOMER CONTACT CENTER (HELP DESK): 1-213-739-8272 cs@car.org

ZIPFORMS & RELAY PRODUCT HELP

zipForms® Technical Support 1-213-739-8227 support@zipform.com

RELAY™ Products 1-586-840-1168

NATIONAL ASSOCIATION OF REALTORS® (NAR)

NAR CUSTOMER SUPPORT: 1-800-874-6500

NAR INFORMATION CENTRAL: infocentral@realtors.org

REALTOR.COM LISTING SERVICES

AGENT SUPPORT: 1-800-874-6500 FAX: 1-805-557-2332

SUPRA (GE) LOCK BOX & KEY SYSTEM

AGENT SUPPORT LINE (All Help Options)

1-877-699-6787 Option 1 Tech Support—Option 2 Billing—Option 3 Services suprasupport@fs.utc.com

KIM VOICE FOR AGENTS (for emergency key update code) 1-800-844-7560

COUNTY HOUSE NUMBER INFORMATION

Mariposa County House Numbering, Assessor/Records Office, 4982 10th St., Mariposa (209) 966-2332

Tuolumne County House Numbering, Public Works, 48 W. Yaney Ave. Sonora (209) 533-5628



TUOLUMNE REALTOR®
"The Voice of Real Estate for Tuolumne County"

TUOLUMNE COUNTY ASSOCIATION of REALTORS®

14195 Tuolumne Road, Sonora, California 95370
Tel. (209) 532-3432 – FAX (209) 533-9418 - www.TCRealtors.org





TUOLUMNE REALTOR®

"The Voice of Real Estate for Tuolumne County"

TUOLUMNE COUNTY ASSOCIATION of REALTORS®

14195 Tuolumne Road, Sonora, California 95370
Tel. (209) 532-3432 – FAX (209) 533-9418 - www.TCRealtors.org



CALDWELL
INSURANCE SERVICES

Insurance Protection
"under our roof"

JUSTIN MYERS, AAI
AGENT/BROKER
MULTI-LINE ACCOUNT EXECUTIVE

LIC. #0153091
Glenn S. Caldwell Insurance Services, Inc.
14566 Mono Way Sonora, CA 95370
Phone: 209-532-5102 Fax: 209-532-5103
jmyers@caldwell-insurance.com

"I'm never too busy for your referrals!"

PERSONAL	COMMERCIAL
<ul style="list-style-type: none">• HOMEOWNERS/RENTERS• AUTOMOBILE• UMBRELLA• RECREATIONAL VEHICLES• BOAT• LIFE & HEALTH	<ul style="list-style-type: none">• GENERAL LIABILITY• BUSINESS OWNERS POLICY• WORKER'S COMPENSATION• BUSINESS AUTO• E&O, D&O, MALPRACTICE• GROUP HEALTH

www.caldwell-insurance.com



Cathie Peacock, Director

18500 Striker Court
P.O. Box 5070 Sonora CA 95370

Phone (209) 532-0905
Home Phone (209) 586-4802
Fax (209) 532-0255

TCAR CALENDAR OF EVENTS

November 1	Interfaith Food Drive donations now being accepted at TCAR for contest!
November 3	MLS Committee Meeting
November 9	RPA Course at TCAR Conference Center - Live C.A.R. Instructor led Class
November 16	Board of Directors Meeting
November 24/25	TCAR Closed for Holidays
November 25	T.C.A.R. float in the Downtown Sonora Christmas Parade
December 5	Interfaith Food Drive deadline 4pm to deliver donations to TCAR for contest!
December 6	MLS Breakfast "What's in YOUR omelet?"
December 14	Local Government Relations Committee
December 16	Pop Hudson Sing Event
December 21	Board of Directors Meeting
December 26	TCAR Closed for Holidays
December 31	DEADLINE to complete mandatory NAR Code of Ethics Certification

Tuolumne REALTOR®

"The Voice of Real Estate for Tuolumne County"

Our mission is to contribute to the elevation of our professional Realtor® image and to support our members commitment to success.



TUOLUMNE REALTOR®

"The Voice of Real Estate for Tuolumne County"

TUOLUMNE COUNTY ASSOCIATION of REALTORS®

14195 Tuolumne Road, Sonora, California 95370
Tel. (209) 532-3432 – FAX (209) 533-9418 - www.TCRealtors.org



HOMEOWNERSHIP MATTERS

HELP PROTECT YOUR LIVELIHOOD

C.A.R.'s REALTOR® Action Fund:
Fighting For Our Profession!



WE VALUE
Homeownership, Private Property Rights,
Free Enterprise and
a Responsible Government

Why Support RAF?

THE GOOD:
AVOIDED: \$225 Per-Transaction Recording Fee (Transfer Tax): C.A.R. stands ready to fight any future proposals!
AVOIDED: 3% independent contractor withholding: 3 times within the last 5 years the legislature has proposed an acceleration of income tax payment in the form of 3% withholding.
AVOIDED: Service Tax: Sales tax on services including ALL real estate related services.

THE BAD:
GSE & MORTGAGE REFORM: This could significantly increase down payment requirements, limit the amount of mortgage money available, and raise interest rates!
POINT-OF-SALE: Point-of-sale mandates are always a threat... stayed tuned!
INCREASED RECORDING FEES: This will return as the state struggles to find revenues to replace expended one time housing bond monies with an ongoing revenue stream.

THE UGLY:
What will your business look like if these threats become a reality?

MAKE A DIFFERENCE

Contribute Today

The REALTOR® Action Fund (RAF) raises money to promote the values, attitudes, and beliefs of organized real estate; every dollar is used to protect and advance REALTORS' interests in government.

<http://raf.car.org>

☒ Yes, I will contribute to the voluntary REALTOR® ACTION FUND in 2015, because it is needed to protect my livelihood.

Dual Agency
Point of Sale Retrofits
Mortgage Interest Deductibility
Savings due to C.A.R.'s Government Affairs Successes: \$6,499



REALTOR ACTION FUND
Fighting For Our Profession
CALIFORNIA ASSOCIATION OF REALTORS®

(916) 492-5211
<http://raf.car.org>



WHY CONTRIBUTE TO H.A.F.?

- ✓ **What is the CAR Housing Affordability Fund (H.A.F.)?**
The HAF was established in 2002 as a charitable non-profit fund, whose purpose is to provide direct assistance to address the housing crisis in California. The state suffers from both a chronic long-term housing shortfall and a chronic housing affordability problem.
- ✓ **What is the H.A.F. Mission Statement?**
The CALIFORNIA ASSOCIATION OF REALTORS® Housing Affordability Fund plays an active role in addressing the ongoing housing affordability crisis facing our state. The fund will raise and distribute funds and partner with other groups to promote housing and homeownership and address all housing opportunities locally and statewide.
- ✓ **Are contributions to the H.A.F. tax-deductible?**
Yes. This is a charitable fund so your contributions as an individual/business are tax-deductible to the extent provided by law. H.A.F. is exempt under Section 501(c)(3) of IRS Code.
- ✓ **Where can I send my contribution?**
We are happy to announce that our new H.A.F. Online Donation Payment Service is now available. No matter where you are, you can make a (FREE) online payment anytime of the day. It provides a fast, secure, and convenient way to donate online, not only is this online bill payment system easy to use, but you can also sign up for a payment plan directly here, plus you'll receive an automatic e-mail alert when your payment is made to your account.

IT'S SIMPLE, MAKE YOUR DONATION HERE TODAY!

Or you can always mail your contributions to the address below:

- Make checks payable to:**
C.A.R. Housing Affordability Fund (or C.A.R.H.A.F.)
CALIFORNIA ASSOCIATION OF REALTORS®
Attn: Alma Menchaca
Member Information Department
525 S. Virgil Avenue
Los Angeles, CA 90020
- ✓ **What types of contributions can the H.A.F. accept?**
The H.A.F. can accept contributions in the form of cash, checks, and credit card payments. For more information on the types of contributions H.A.F. accepts, please contact Julissa Gómez at (213) 739-8380 or julissag@car.org
 - ✓ **Who may contribute to the H.A.F.?**
The H.A.F. accepts tax-deductible charitable contributions from REALTORS®, other individuals as well as business and other organizations.
 - ✓ **How will the HAF address housing affordability problems? What types of projects will H.A.F. support?**
H.A.F. supports a wide variety of programs based on the stated need and participation of the local REALTOR® association. Some efforts have included:
 - Down payment or closing cost assistance.
 - Employer assisted housing program.
 - These are just examples. Each local association is free to choose solutions that fit the needs of its community.

Realtor Action & Housing Funds

The Realtor Action fund raises money to promote the values, attitudes, and beliefs of organized real estate, every dollar is used to protect and advance REALTORS interest in government. It helps the LOCAL association fight for our profession!

Be sure to make a contribution as part of your annual Realtor Dues

HELP PROTECT YOUR LIVELIHOOD

CONTRIBUTE TO THE REALTOR® ACTION FUND TODAY!

CONTRIBUTOR INFORMATION	NAME (please print): _____		
	NRDS #: _____	ASSOCIATION: _____	REGION: _____
COMMITMENT LEVEL	BILLING ADDRESS: _____		
	CITY: _____ STATE: _____ ZIP: _____		
	PHONE NUMBER: _____		
	EMAIL: _____		
COMMITMENT LEVEL	REALTOR® ACTION FUND VOLUNTARY CONTRIBUTION <input type="radio"/> \$20 <input type="radio"/> \$49 <input type="radio"/> \$148 INTRODUCTORY LEVEL "THE MINIMUM COST OF DOING BUSINESS" "THE TRUE COST OF DOING BUSINESS"		
	CALIFORNIA MAJOR DONOR VOLUNTARY CONTRIBUTION <input type="radio"/> \$449  CALIFORNIA SILVER BEAR		
	NAR MAJOR DONOR VOLUNTARY CONTRIBUTION NAR Sterling "R" NAR Crystal "R" NAR Golden "R" <input type="radio"/> \$1000 ANNUAL <input type="radio"/> \$2500 INITIAL <input type="radio"/> \$5000 INITIAL <input type="radio"/> \$449 SUSTAINING <input type="radio"/> \$1500 SUSTAINING <input type="radio"/> \$2000 SUSTAINING <small>Chartered NAR Sterling "R" (formerly known as the California Golden "R", prior to 12/31/2011)</small> <small>Chartered NAR Golden "R" (prior to 1/01/02)</small>		
	Payment plan available for all levels (for specific details visit our website listed below) PAYMENT METHOD: <input type="radio"/> VISA <input type="radio"/> MASTERCARD <input type="radio"/> AMERICAN EXPRESS <input type="radio"/> DISCOVER CREDIT CARD #: _____ EXP DATE: _____ SECURITY CODE: _____ CARD TYPE: <input type="radio"/> PERSONAL <input type="radio"/> CORPORATE <small>*Most cards have 3 digits on the back of the credit card, AMEX cards use 4 digits located on the front of the card.</small>		
PAYMENT & SUBMISSION	FAX this completed form to 916.492.5290 or; CONTACT Lisa Edwards: 916.492.5211 or liae@car.org MAIL CHECK Attention: Lisa Edwards C.A.R. 525 South Virgil Avenue, Los Angeles, CA 90020 ONLINE go to www.car.org		

Political contributions are not tax deductible as charitable contributions for federal and state income tax purposes. Contributions to the REALTOR® Action Fund are voluntary, and the amounts above are only guidelines; you may give more, less or nothing at all. Failure to contribute will not affect an individual's membership status in the California Association of REALTORS® (C.A.R.). Contributions will be allocated among three of C.A.R.'s political action committees (PACs), according to different formulas approved by C.A.R. for personal and corporate contributions. These PACs are: CREFC (supports state and local candidates); CREFC/Federal (supports federal candidates); and CREFC/State (supports independent expenditures in support of or opposition to candidates). C.A.R. also sponsors IMPAC, which supports local and state ballot measures and other issues that impact real property in California. The allocation formula may change including redesignating a portion to IMPAC.



3 Reasons Why You Should Consider Contributing to the Voluntary REALTOR® Action Fund

1. The Good:

- **AVOIDED: \$225 Per-Transaction Recording Fee (Transfer Tax):** C.A.R. stands ready to fight any future proposals!
- **AVOIDED: 3% Independent Contractor Withholding:** 3 times within the past 2 years! Politicians proposed an acceleration of income tax payment in the form of 3% withholding.
- **AVOIDED: Point-of-Sale Bills:** Multiple bills were introduced, which if passed, could have resulted in, as much as, \$20,000 of costs per home to close escrow.
- **AVOIDED: Service Tax:** Sales tax on services including ALL real estate related services.

2. The Bad:

- **MORTGAGE INTEREST DEDUCTION:** Could be eliminated or severely reduced!
- **GSE & MORTGAGE REFORM:** This could significantly increase down payment requirements, limit the amount of mortgage money available, and raise interest rates!
- **POINT-OF-SALE:** Always more to come!
- **INCREASED RECORDING FEES:** This will return as the state struggles to find revenues to replace expended one time housing bond monies with an ongoing revenue stream.

3. The Ugly:

WHAT WILL YOUR BUSINESS LOOK LIKE IF THESE THREATS BECOME A REALITY?

The REALTOR® Action Fund (RAF) raises money to promote the values, attitudes, and beliefs of organized real estate; on the local, state, and federal levels. Every dollar is used to protect and advance REALTORS' interests in government.
Please note: The \$49 REALTOR® Action Assessment cannot be used for federal issues.



TUOLUMNE REALTOR®
"The Voice of Real Estate for Tuolumne County"

TUOLUMNE COUNTY ASSOCIATION of REALTORS®

14195 Tuolumne Road, Sonora, California 95370
Tel. (209) 532-3432 – FAX (209) 533-9418 - www.TCRealtors.org



PLEASE CONTRIBUTE
to the California
Association of Realtors
Realtor Action Fund
(RAF) today...
Thank You!

**CLICK HERE
FOR MORE
INFO ON
C.A.R.
REALTOR
ACTION FUND**

Your Local Association of REALTORS relies on it's committee structure to function. In fact, a local AOR can not even EXIST without certain key committees. And those committees can not function without sufficient participation by the membership.

For more information about TCAR committees and how YOU can serve, just contact the TCAR office staff.

DO YOU KNOW that the National Association of Realtors requires all Realtor members to complete a certification course on the Code of Ethics on a regular basis?

DO YOU KNOW that the current certification period ends this December 31, 2016 and you will lose your Realtor status if you do not complete the required training?

DO YOU KNOW that in the future N.A.R. will be requiring this certification every other year (not every 4 years)?

SEE PAGE 7 for more on this important topic for Realtors!



TUOLUMNE REALTOR®
"The Voice of Real Estate for Tuolumne County"

TUOLUMNE COUNTY ASSOCIATION of REALTORS®

14195 Tuolumne Road, Sonora, California 95370
Tel. (209) 532-3432 – FAX (209) 533-9418 – www.TCRealtors.org



16th Annual Back In School Golf Tournament

Eric Segregation
Ken Segregation
Chris Gannon
Joe Van Housen

3rd 54

Jeff Kren
David Mangery
Bob Edwards
Cheryl Kren

1st 54

David Oude
David Oude, Jr.
Paul Frazier
Paul Frazier

2nd 56

Tom Krell
Mark Frazier
Barry Scales
Kathie Ward

3rd 57

Zack Rice
Jed Larson
Mark Frazier
Mark Frazier

4th 60

Mike Allen
Alan Macdonald
Tom Boney
Al Gannon

5th 56

Steve Davidson
Kirk Olland
Chuck Adams
Old Maude

6th 60

Michael Cox
Sandy Padilla
Dore Boller
Tom Boller

1st 50

Leslie Lange
Mark Mangery
Mark Frazier
Matt Frazier

2nd 52

Leslie Lange
Jed Larson
Mark Frazier
Brendy Day

3rd 55

Ken Spence
Ken Spence
Larry Woodruff
Randy Rice

4th 57

Lee Brown-Dunaway
Alice Bradley
Key Bettelmann
Madeline Dine

5th 66

Alan Brasher
Gerald Ashman
Ed Larson
Ken Larson

6th 60

Randy Rice
Tom Housenbury
Gene Branshaw
Mike Gavigan

7th 57

Joel Segregation
Gerald Branshaw
Byron Richards
Jed Frazier

8th 64

Luella Marshall
Anne Cook
Chuck Morris
Bud Roberts

9th 68

Joel Segregation
Ken Spence
Ed Larson
Jed Larson

1st 57

David Cook
Jed Larson
Ed Larson
Marilyn Baker

2nd 59

Wayne Angeleno
Bud Housen
Tom Connolly
Larry Cook

3rd 57

Back In School Golf Tournament

(Closed to the Pub - Nov. 8th)

1st **ANNE CLARK** 107"

2nd

(Closed to the Pub - Nov. 8th)

1st **EACHARY RICE** 76"

2nd **JIM DUMAS** 142"

(Closed to the Pub - All Golfers - #1)

1st **AL GORMAN** 61"

2nd **BOB THURSTON** 122"



16th Annual

Back In School Golf Tournament

Eric Segregation
Ken Segregation
Chris Gannon
Joe Van Housen

1st

Jeff Kren
David Mangery
Bob Edwards
Cheryl Kren

54

David Oude
David Oude, Jr.
Paul Frazier
Paul Frazier

56

Tom Krell
Mark Frazier
Barry Scales
Kathie Ward

57

Zack Rice
Jed Larson
Mark Frazier
Mark Frazier

60

Mike Allen
Alan Macdonald
Tom Boney
Al Gannon

56

Steve Davidson
Kirk Olland
Chuck Adams
Old Maude

60

Michael Cox
Sandy Padilla
Dore Boller
Tom Boller

68

Leslie Longie
Wendy Kilgiff
Mark Frazg
Mott Frazg

54

Leslie Longie
Jed Longie
Suean Spence
Brendy Day

56

Jim Dahlen
Ken Spence
Steve Weinhoff
Ryder Rice

56

Lisa Brown-Dunaway
Alexa Frazier
Kay Battistoni
Madison Dine

58

Jim Bander
Gerald Anderson
Ed Larson
Ben Larson

56

Rudy Rich
Tom Hunsomsky
Gina Alexander
Mike Carayazos

56

Jed Eggen
Gawitt Brown
Ryder Richards
Jed Frazg

58

Leslie Marshall
Anna Clark
Gerald Morris
Eud Roberts

56

Jane Reynolds
Sue Pring
Ed Shank
Herry Davidson

58

Dore Lind
Jim Baker
Bill Baker
Herry Baker

56

Wayne Augsburger
Ed Henson
Tom Connolly
Larry Cutler

58

Back In School Golf Tournament

Champion in the Pin - Women - #54

1st

2nd

Champion in the Pin - Men - #9

1st

2nd

Champion in the Pin - All Golfers - #57

1st

2nd



Annual Golf for Schools Tournament



TUOLUMNE REALTOR®
“The Voice of Real Estate for Tuolumne County”

TUOLUMNE COUNTY ASSOCIATION of REALTORS®

14195 Tuolumne Road, Sonora, California 95370
Tel. (209) 532-3432 – FAX (209) 533-9418 - www.TCRealtors.org



realegal®

LEADING THE WAY...[®] IN REAL ESTATE LAW.

SUMMARY OF 2017 CALIFORNIA NEW LAWS AFFECTING REALTORS®

[FOR COMPLETE LIST OF 2017 LAWS AFFECTING REALTORS CLICK HERE](#)

Laws Effective Immediately

Team Name Advertising, Broker's License Number is Optional (**SB 710**, B&P Code §10159.7.)

Commercial Leasing Disclosure re CASp may be Required (**AB 2093**, Civil Code §1938.)

Death of Occupant Law Clarified (**AB 73**, Civil Code § 1710.2.)

Laws Pertaining to Licensees

Advertising Uniform Standards Effective 2018 (**AB 1650**, B&P Code § 10140.6.)

Broker Associates Searchable Information Effective 2018 (**AB 2330**, B&P Code §§ 10083.2 and 10161.8.)

Petition Process to Remove Disciplinary Action Record from Public Profile after 10 Years Effective 2018 (**AB 1807**, B&P Code §10083.2.)

Licensing -- Eliminates References to “Salesmen”; Restriction on Issuance of License for Person Previously Cited (**AB 685**.)

Licensing - Retired Status (**AB 2859**, B&P Code § 464.)

Laws Affecting Property Managers

Unlawful Detainer Masking Law (**AB 2819**, Code of Civil Procedure §§ 1161.2 and 1167.1. Effective January 1, 2017.)

Bed Bugs New Disclosure Requirement Beginning July 1, 2017 for New Tenants and 2018 for Existing Tenants (**AB 551**, Civil Code §§ 1942.5, 1954.1 and 1954.600 et seq.)

Water Submetering Effective 2018 (**SB 7**, Civil Code §§ 1954.201 et seq., Health and Safety §17922.14, and Water Code §§ 517 and 537 et seq.)

Disclosures Liability Protections of the Environmental Hazards Booklet Extended to Landlords (**AB 1750**, Civil Code § 2079.13.)

Other New California Laws Affecting Real Property - Effective January 1, 2017

PACE Liens Detailed Financial Disclosure and 3-Day Rescission Right (**AB 2693**, Government Code § 53328.1 and Streets and Highways Code §§5898.15, 5898.16 and 5898.17.)

Housing Second Units Eases Barriers to Development and Clarifies Standards (**AB 2299**, Government Code 65852.2. **SB 1069**, Government Code §§ 65582.1, 65583.1, 65589.4, 65852.150, 65852.2 and 66412.2.)

Water Use Fines may be Imposed for “Excessive Water Use” **SB 814** (Water Code §§ 365, 366 and 367.)

Mobile Homes -- Three Year Temporary Waiver Program for Taxes and HCD Charges **AB 587** (Civil Code § 798.15, Health and Safety Code §§ 18092.7, 181161.1, 18550 and 18550.1 and Revenue and Taxation Code § 5832.)