



UPDATE

BI-MONTHLY PUBLICATION OF THE SALISBURY/ROWAN ASSOCIATION OF REALTORS, INC.

MEMBER OF NATIONAL ASSOCIATION OF REAL ESTATE BOARDS SINCE 1926

NAR and DOJ Reach Settlement, New VOW Rules Published

Inside this issue:

Inside Story	2
Inside Story	2
Inside Story	2
Inside Story	3
Inside Story	4
Inside Story	5
Inside Story	6

This story can fit 175-225 words.

The purpose of a newsletter is to provide specialized information to a targeted audience. Newsletters can be a great way to market your product or service, and also create credibility and build your organization's identity among peers, members, employees, or vendors.

First, determine the audience of the newsletter. This could be anyone who might benefit from the information it contains, for example, employees or people interested in purchasing a product or requesting your service.

Special points of interest:

- Briefly highlight your point of interest here.
- Briefly highlight your point of interest here.
- Briefly highlight your point of interest here.
- Briefly highlight your point of interest here.

Happy New Year! Projections by NCAR for Real Estate in 2009

This story can fit 75-125 words.

Your headline is an important part of the newsletter and should be considered carefully.

In a few words, it should accurately represent the

Caption describing picture or graphic.

You can compile a mailing list from business reply cards, customer information sheets, business cards collected at trade shows, or membership lists. You might consider purchasing a mailing list from a company.

If you explore the Publisher catalog, you will find

many publications that match the style of your newsletter.

Next, establish how much time and money you can spend on your newsletter. These factors will help determine how frequently you publish the newsletter and its length. It's recommended that you publish your newsletter at least quarterly so that it's considered a consistent source of information. Your customers or employees will look forward to its arrival.

contents of the story and draw readers into the story. Develop the headline before you write the story. This way, the headline will help you keep the story focused.

Examples of possible head-

lines include Product Wins Industry Award, New Product Can Save You Time!, Membership Drive Exceeds Goals, and New Office Opens Near You.

Message from the President

Fellow REALTORS,
 Tuesday the 6th of January was a big day in my life. That day, Wendell Bullard, the 2008 State President of NCAR installed the officers and directors. I felt the support of 90 plus members present and what a presence



of unity came over me. What a good feeling to take into what we all know will be a very challenging year.

With this in mind, I pledge to you my time and complete

efforts to keep the Salisbury/Rowan Association of REALTORS a thriving entity in our community and the state. With your support, we will be strong and together we can make 2009 the spring board for the continued success of our individual efforts and that of the Association.

We have wonderful projects and events planned for 2009, from a fun filled golf tourney to meetings with great inspirational speakers to political visitors from the local, state, and possible the national level.

2008 NCAR President Wendell Bullard congratulates 2009 SRAR President

Save money on products and services you use every day in your business!

Realtor Partner Program

Start the New Year off with a **NEW** agent website through a la mode, a leading real estate technology provider since 1985. They offer Agent XSites and XSites IDX which make it easy and cost effective for agents to market themselves and their listings on

the Web. As a new partner with NCAR, a la mode will offer NCAR members **20% off any order**. Just identify yourself as an NCAR member when talking to them about your order or

enter the promo code NCAR when placing orders through the a la mode website. Please visit www.alamode.com for more information.

Go to <http://www.ncrealtors.org/realtorpartnerdiscounts.cfm>



extranet/

Judges Give Thumbs Up to NAR Rose Parade Float

By Stacey Moncrieff, Editor in Chief, REALTOR® magazine

Our float made national TV—and won an award to boot! I watched most of the Tournament of Roses Parade yesterday on NBC. That’s when I learned that the NATIONAL ASSOCIATION OF REALTORS® float, “Celebrating the Dream of Homeownership for 100 Years,” was an award winner. We won the **Isabella Coleman Trophy** for best presentation of color and color harmony

through floral use. NBC commentators Nancy O’Dell and Al Roker also mentioned the 10,000 volunteers who helped put on all those flowers. What a job!

I have to say the float was

even more beautiful than I expected. An *Associated Press* story includes one photo of the NAR float—but the photo doesn’t do it justice. Congratulations, REALTORS®!



MLS News, Rules and Changes

“To catch the reader’s attention, place an interesting sentence or quote from the story here.”

Want to Be Known as a Top Performer? Get Your GRI Designation Today!

According to a member survey conducted by the National Association of REALTORS®, REALTORS® with a designation earn over \$33,200 more annually than non-designees. GRI designees are nationally-recognized as top performers in the real estate industry. New technology, laws, procedures and the increasing so-

phistication of buyers and sellers require real estate practitioners to perform at an ever-increasing level of professionalism. Get the professional edge by earning the GRI in 2009.

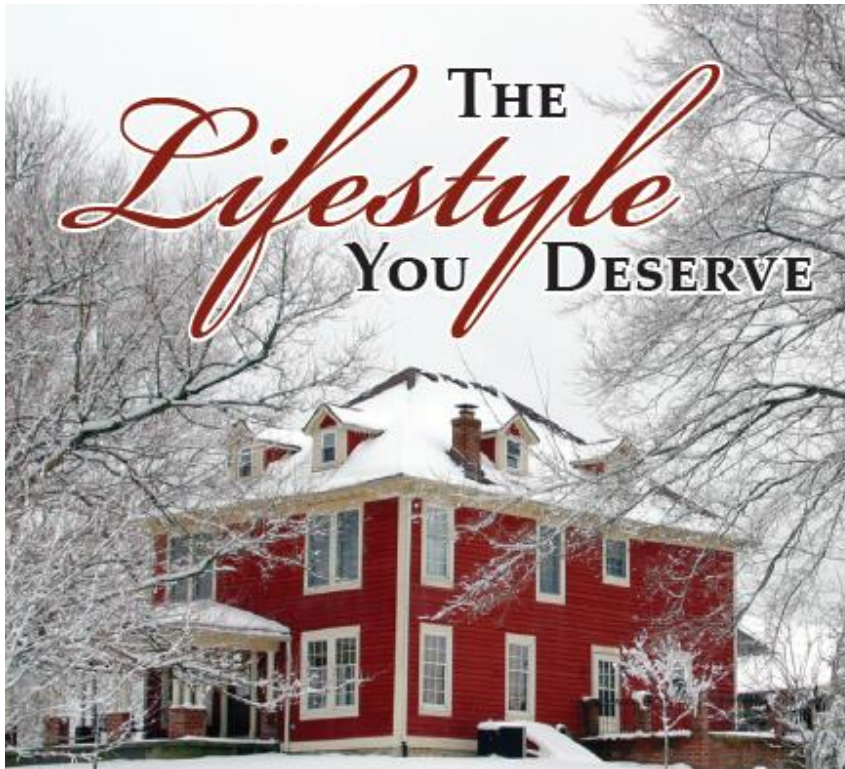
Follow the link below for details:

<http://www.ncrealtors.org/meetings/JanuaryGRI.pdf>

Follow this link for the GRI



Caption describing picture or graphic.



THE
Lifestyle
YOU DESERVE

CALL US ABOUT FINANCING FOR:

- SMALL OR LARGE TRACTS OF LAND
- HOME PURCHASES OR CONSTRUCTION
- HOME & LOT IMPROVEMENTS
- MORTGAGE REFINANCING
- RECREATION PROPERTY
- OUTBUILDINGS & BARNs, TRUCKS, TRAILERS, & EQUIPMENT



Carolina Farm Credit
Country Mortgages*

WWW.CAROLINAFARMCREDIT.COM
LOANS FOR HOMES, LAND, & LIVING.

JANIE FURR

HOME LOAN SPECIALIST
704-786-193 | 877-242-8604
371 OLD SALISBURY CONCORD RD.
CONCORD, NC

JOHN DAGENHARDT

ASSISTANT VP
COMMERCIAL DIVISION



LIBBY WATSON

AGRI-CONSUMER LOAN OFFICER
704-637-2380
2810 STATESVILLE BLVD.
SALISBURY, NC

VISIT OUR WEB SITE TO VIEW 1000'S OF PROPERTIES FOR SALE!

Our Question to You: How Often Do N.C. REALTORS® Use Social Networking Sites?

Webinar to Discuss Legislative Issues Set for

Come participate in an interactive discussion of the major policy issues facing our elected officials in 2009. Sheila Pierce (chair of the NC REALTORS® Legislative Committee), Lou Baldwin (vice-chair) and Rick Zechini (director of Government Affairs) will take your

related matters in play in the legislative and regulatory questions as they review and analyze the key real estate arenas during 2009. Copy and paste the link below in your web browser to access the Webinar!

http://www.ncrealtors.org/news_display.cfm?nid=837



Your checkup checklist

How often do you leave your doctor's office only to remember a question you had for him or her? All too often, you never bother to find out the answer—and that could be important for your well-being.

Lloyd Nickerson, MD, a family physician at Family Care of Rowan, suggests you clip and keep this handy list of important questions to ask your physician at your next checkup.

ABOUT YOUR DISEASE RISKS:

- What's my risk for heart disease?
- What's my blood pressure? Do I need to do anything about it?
- What are my cholesterol numbers? Do I need to do anything about them?
- What's my blood sugar level? Am I at risk for pre-diabetes

or diabetes? How can I control my blood sugar?

- What cancer screening tests do I need?
- What screening tests for other diseases or conditions do I need? Will my insurance cover them?
- How often should I return for checkups?

ABOUT YOUR MEDICATIONS:

- Can I take the generic form of this medication?
- When will it begin taking effect?
- Are there side effects?
- Under what circumstances should I call you?
- What should I do if I forget to take my medicine?
- Do I need to take any precautions? Avoid alcohol or certain foods? Avoid driving?
- How long will I need to take this medicine?
- Should I still take my existing medication(s)? Why?



Lloyd Nickerson, MD

ADVANCED HEALTHCARE FOR YOU

Dr. Nickerson is welcoming patients of all ages and has offices in two convenient Spencer locations. Family Medical Care of Rowan recently joined Cabarrus Family Medicine, providing

access to the most advanced healthcare services in the region. To schedule an appointment at Family Medical Care of Rowan, call **704-633-7070** today.

ABOUT YOUR GENERAL HEALTH:

- How much physical activity do I need?
- Do I need to lose weight? How much?
- What's a smart eating plan?
- Do I need to restrict salt?
- What foods should I avoid?
- How can I quit smoking?

ABOUT OFFICE MATTERS:

- When is the best time to call your office?
- Whom should I speak with if you're unavailable?
- What's the phone number for after-hours calls or emergencies? ●

UPCOMING MEETINGS AND EVENTS

466 Jake Alexander Blvd, West
Salisbury, North Carolina 28147

Phone: 704-636-1811
Fax: 704-636-8088
Email: main@salisburyrowanrealtors.com

MEMBER OF
NATIONAL
ASSOCIATION
OF REAL
ESTATE BOARDS

Education Committee Meeting, Association Office, 9:00—10:00 a.m.

January 15, 2009, Navica MLS Training, Association Office, 9:00 – 11:30 a.m.

January 20, 2009, Board of Directors Meeting, Association Office, 1:00 p.m.

January 21-23 1009: NCAR Inaugural Meetings, Association Office
Closed 12:00 – 5:00 p.m. Daily

February 3, 2009, Association Meeting, Country Club of Salisbury, 11:30 a.m.

February 12, 2009, Navica MLS Training, Association Office, 9:00 – 11:30 a.m.

February 17, 2009, Board of Directors Training and Board of Directors Meeting, Association Office, Time TBD

Question: "How can I convince a buyer that now is a good time to buy?"

Answer: You can't and you shouldn't.

It's just wrong to "convince" someone to make a huge decision like whether or not to purchase a home! Our buyers are adults and should be allowed to reach their own conclusions, based on their personal circumstances, beliefs and tolerance for risk. That said, you CAN help them reach the right decision for themselves by being knowledgeable, supportive and non-pushy.

Knowledgeable: Stay on top of market trends and data. Read those articles and reports that come across your desk or email regarding the local real

Convincing a Buyer that NOW is a Great Time to Buy?

estate market and economy (both the positive and the doom & gloomer ones). Be prepared with facts & figures in case your buyer asks for them (see below).

Supportive: Did you ever notice that when someone argues with you, you tend to dig in your heels and hold even more firmly to your opinion? I know I do, you probably do, too. So, if your buyer declares that the timing isn't right for him to buy a house, acknowledge and respect his position. Don't argue with it! Have you heard the saying, "Those convinced against their will are of the same opinion still?"

Non-pushy: Our buyers know that we're paid on

commission. Therefore, if you appear to be pushing them to do something they've decided they don't want to do; you'll likely lose their trust, and subsequently their future business. Buyers expect their agent to be looking out for their best interests, so any indication to the contrary (i.e. the agent seems more concerned with a paycheck than with the buyer's needs) may seriously damage the relationship.

The Punch Line: Here's the cool part. IF you are knowledgeable about your local market, supportive of your buyer's opinions and you DON'T PUSH him, one of two things will probably happen.

knowledge comes in handy). Once he asks for your advice, he'll be much more willing to listen to it than if you'd pushed it on him, uninvited.

Or, second, he may decide not to buy a home right now, but will be back on your doorstep at a future date when he feels better about the market, the economy or his financial circumstances. And there's nothing wrong with a full pipeline!

Article by *Jennifer Allan*
Realty Times, December 29, 2008

Copyright © 2008 [Realty Times](#). All Rights Reserved.