



GFWAR REALTOR®

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Greater Fort Worth Association of REALTORS®

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www.gfwar.org

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Introducing the 2009 GFWAR Officers & Directors

Kenneth Jones – 2009 President



Kenneth Jones, owner of Kenneth Jones GMAC Real Estate, has been a member of GFWAR since 1983.

Well-acquainted with the workings of the Association, Jones served as the GFWAR Vice President / President-

elect in 2008 and the GFWAR Secretary / Treasurer in 2007. In addition, he has served on the TREPAC, MLS, Investment Strategies and Leadership Development Committees and as Chairman of the Governmental Affairs Committee. He is a member of the Society of Commercial REALTORS® and a graduate of the Inaugural GFWAR Leadership Class.

Jones is a State Certified Residential Real Estate Appraiser and has been in real estate for over 25 years. He was a Presidential Appointee during the administration of President George H.W. Bush from Jan. 1991 to Dec. 1992.

Actively involved in the community, Jones serves on the Leadership Council of the American Diabetes Association and is

currently the Board President of the Youth Orchestra of Greater Fort Worth. He also is a Past Board Chairman of the American Red Cross and has served as a volunteer for the Day Resource Center for the Homeless.

With a love for all things purple, Jones is a TCU graduate.

Mel Harris – 2009 Vice President / President-elect



Mel Harris, GRI, ABR, e-PRO, EcoBroker Certified®, broker / principal of Elements Realty Group, LLC, has served in a variety of GFWAR leadership

positions over the past year, including GFWAR Secretary / Treasurer, Liaison for the TAR Housing Initiatives Committee, and as a governor of the Society of Commercial REALTORS®.

In the past, he has served on the Task Force for the TAR Housing Opportunity Fund for the Rebuild Rita Project and was

Continued on page 7

The Right Man at the Right Time

GFWAR member Charles McMillan is the 2009 NAR President.

By: Kelly Quigley, Managing Editor of REALTOR® Magazine

If Charles McMillan's first real estate transaction had gone off without a hitch, it's very possible that he wouldn't be leading the National Association of REALTORS® into its second century. In fact, he probably wouldn't have become a REALTOR®.

In the early 1980s, just a few years out of the Air Force and working full time in the nonprofit sector, McMillan became interested in real estate investing. He saved money for

a down payment and found a property with potential. But as any first-time buyer would, he had lots of questions for his real estate agent.

He never got answers. Instead, he was told: "Oh, don't worry about that. It's not important."

So he took matters into his own hands, reading through masses of paperwork and

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Federal Housing Finance Agency Responds to NAR Member Concerns

On December 4, 2008, the Director of the Federal Housing Finance Agency, Jim Lockhart, wrote to NAR President Charles McMillan to follow up on the questions raised by REALTORS® at the Orlando meetings that he was unable to answer at the time. Director Lockhart is the conservator for Fannie Mae and Freddie Mac and the federal regulator of the two government sponsored enterprises (GSEs). In Orlando, Director Lockhart spoke at a standing-room-only session to 600 REALTORS® and then fielded questions for nearly an hour. He also attended the meeting of the Conventional Finance and Lending Committee to discuss GSE issues in a smaller setting.

Here are highlights of the Director's responses to REALTOR® recommendations:

- Increase the 4-unit investor loan limit. Director Lockhart advised that one of the GSEs is considering raising the 4-loan limit on investor loans (both GSEs permit waivers). [Note: When one GSE makes a policy change, the other very often follows suit.]
- Adopt a process to appeal servicer decisions. Mr. Lockhart notes that the GSEs are working to streamline their loss mitigation procedures. On short sales, they are working on a number of initiatives. He did not indicate that the GSEs are developing an appeals process.
- Establish better foreclosure policies (including concern about banks refusing to work with borrowers until they

are at least 90 days delinquent). Mr. Lockhart reviewed the streamlined loan modification program announced shortly after the Orlando meetings by FHFA, Treasury, HUD, and HOPE Now to reduce preventable foreclosures. He did not explain the logic of limiting the new program to borrowers at least 90 days delinquent, but he did refer to other initiatives targeted at borrowers at earlier stages of delinquencies or even those not yet delinquent.

- Reform owner-occupied condo rules. Mr. Lockhart made two points: (1) in an established project, the 51 percent owner occupancy requirement does not apply to any loan secured by an owner-occupant principal residence or second home, and (2) at least one of the GSEs is considering clarifying the 51 percent requirement to exclude bank-owned units from being counted as investor units.
- Apply the same underwriting standards to jumbo conforming loans (loans above \$417,000 that may be purchased by the GSEs.) The member questioned the assumption that jumbo conforming loans are more risky. Mr. Lockhart believes that jumbo conforming loans are riskier because defaults involving larger loans result in higher losses. He also notes that most jumbos have been ARMS which are relatively riskier and may be hard to refinance.



To Register:

Visit the Members Only portion of www.gfwar.org and click on "Event Registration." If online registration isn't your style, contact Ashley Otto with GFWAR at 817-336-5165, ext. 105, or a.otto@gfwar.org.

What's in store for 2009?

Find out how to talk to your clients about the market as Dr. Jim Gaines, Research Economist for the Real Estate Center at Texas A&M, speaks about the economy in 2009. In addition, John Holley, CEO of NTRIS, will be providing a NTRIS update and market projection for 2009.

January Starbucks Session

Monday, Jan. 19 • 3 p.m. to 5 p.m.

Red Oak Room of the Norris Conference Center

(302 Houston St. in Fort Worth)

Located in the former Sundance 11 movie theater, the Norris Conference Center provides free parking in one of four lots:

- DR Horton Parking Garage - Calhoun and 4th Street
- Surface Parking Lot - Houston and 3rd Street
- Surface Parking Lot - Houston and 4th Street
- Wells Fargo Parking Garage - Commerce and 2nd

For more information, visit www.norriscenters.com/FortWorth/.

Catered by Starbucks Coffee. Free to all attendees!

GFWAR News & Reminders

- TAR has landed a major new benefit for members, called MongoFax. MongoFax is a free fax-to-e-mail service that lets agents send documents via e-mail using any fax machine. It converts the faxed information into PDFs and delivers them securely via e-mail. To use this service, which is completely free, members must use the Mongo Fax / TAR cover sheet. Visit www.texasrealtors.com for more information about this free service or to download the cover sheet.
- The inspector general of the U.S. Treasury Department has warned REALTORS® to be on the lookout for attempts to use fraudulent bonds to buy houses. If a buyer tries to use a “personal promissory note” or “private offset bond” to buy a home, this attempt might be fraud, and REALTORS® should alert the U.S. Treasury Department. Visit www.realtor.org for more detail.
- As part of the Housing and Economic Recovery Act passed by Congress in July, a new, temporary tax credit was created as an incentive for first-time buyers. The \$7,500 tax credit is available to anyone who hasn't owned a home for at least three years and purchases a principal residence between April 9, 2008, and July 1, 2009. NAR has put together a comprehensive FAQ to explain the details of how the credit works available at www.realtor.org.
- Fernando Costa, Director of City Planning for Fort Worth, recently spoke to members about Fort Worth's Comprehensive Plan. To find out more information about this plan, visit www.fortworthgov.org/planninganddevelopment.
- Alexander Chandler Realty has been selected as a finalist for the Chamber of Commerce 2009 Small Business of the Year Award. In addition, the company was selected by REALTOR.com as one of four companies to be showcased in its national marketing campaign because of its innovative Web site and Internet marketing.
- For those who are in the process of listing a property located in a historic district or historic overlay designation, Realist tax information may not flag this property and its historical significance. Check the Tarrant Appraisal District database for this information in order to pass along pertinent helpful facts to prospective buyers.
- Know of a property owner / investor who has made noticeable exterior improvements to his or her property? Once a quarter, the Neighborhood Revitalization Committee of GFWAR will be honoring a property owner / investor who has enhanced the Fort Worth community through property revitalization. The property may be a commercial or residential structure, and the committee prefers that the work was done within the past 18 months. To submit an application, visit www.gfwar.org/news.asp. Completed applications may be faxed to GFWAR at 817-870-2863. Before and after photos may be e-mailed to rebekah@gfwar.org.

Code of Ethics & Standards of Practice Reminder

Preamble

Under all is the land. Upon its wise utilization and widely allocated ownership depend the survival and growth of free institutions and of our civilization. REALTORS® should recognize that the interests of the nation and its citizens require the highest and best use of the land and the widest distribution of land ownership. They require the creation of adequate housing, the building of functioning cities, the development of productive industries and farms, and the preservation of a healthful environment.

Such interests impose obligations beyond those of ordinary commerce. They impose grave social responsibility and a patriotic duty to which REALTORS® should dedicate themselves, and for which they should be diligent in preparing themselves. REALTORS®, therefore, are zealous to maintain and improve the standards of their calling and share with their fellow REALTORS® a common responsibility for its integrity and honor.

In recognition and appreciation of their obligations to clients, customers, the public, and each other, REALTORS® continuously strive to become and remain informed on issues affecting real estate and, as knowledgeable professionals, they willingly share the fruit of their experience and study with others. They identify and take steps, through enforcement of this Code of Ethics and by assisting appropriate regulatory bodies, to eliminate practices which may damage the public or which might discredit or bring dishonor to the real estate profession. REALTORS® having direct personal knowledge of conduct that may violate the Code of Ethics involving misappropriation of client or customer funds or property, willful discrimination, or fraud resulting in substantial economic harm, bring such matters to the attention of the appropriate Board or Association of REALTORS®.

Realizing that cooperation with other real estate professionals promotes the best interests of those who utilize their services, REALTORS® urge exclusive representation of clients; do not attempt to gain any unfair advantage over their competitors; and they refrain from making unsolicited comments about other practitioners. In instances where their opinion is sought, or where REALTORS® believe that comment is necessary, their opinion is offered in an objective,

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Interested in Public Involvement?

GFWAR is looking for volunteers to serve on City and County Boards, Commissions, Committees and Taskforces

The City of Fort Worth and Tarrant County have several opportunities for qualified citizens (particularly those with real estate backgrounds) to become involved in their communities, and GFWAR is looking for REALTORS® who may be interested in serving.

REALTORS® currently serve on several Boards and Commissions, including the Zoning Commission, Plan Commission, Historical and Cultural Landmarks Commission, and the Board of Adjustment, to name a few.

GFWAR is now surveying the membership to identify REALTORS® with an interest in public involvement. For those who are interested, please contact Robert Gleason at 817-336-5165, ext. 110, or r.gleason@gfwar.org with your name, company and contact information. Please include any Boards, Commissions, Committees, or Taskforces in which you are interested, or if you currently serve or have served in any elected, appointed or volunteer positions.

Got Friends Looking to Join GFWAR?

Good news! The Board of Directors of the Greater Fort Worth Association of REALTORS® recently voted to offer a special incentive to REALTORS® wishing to transfer their primary membership to GFWAR.

These REALTORS® will not have to pay the traditional \$100 re-application fee required to join the Association. This incentive will be in effect until Feb. 28, 2009 and only applies to real estate practitioners who are members of other REALTOR® Associations.

This is a great time to encourage fellow REALTORS® in outlying areas to join GFWAR! For more information, contact Meghan Sheehan at 817-336-5165, ext. 102, or meghan@gfwar.org.

Boss Time Management Planners & Organizers

Get your 2009 planner at the GFWAR REALTOR® Store!

Address & Phone Numbers Planner	\$9.95
Buyer / Seller Sale Progress Notes	\$8.95
Weekly Planner 5.5 x 8.5	\$15.95
Pro Series 75 Planner / Organizer	\$29.95
Pro Series 50 Planner / Organizer	\$24.95
Pro Series 25 Planner / Organizer	\$20.50
Prospects and Notes Planner	\$8.95

For more information, contact Dawn Marie Brown at 817-336-5165, ext. 100, or d.brown@gfwar.org.



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Kris Ray
D'Anne Gresham

Susan Lawler
Suzanne Davis
Dawn Hailey
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Expanded Team – Exceptional Service

2009 GFWAR Installation

December 4, 2008 • Modern Art Museum of Fort Worth



Pat Safian & Sabrina Mueller-Hernandez



David Coan, Howard Ashkinos & Jaci Coan



Barbara Debenport McMasters, Kenneth Jones, Connie Davis & Brad Davis



Dewey Powers, Janet Powers, Verlie Edwards, Tom Welsh & Mary Margaret Davis



Richard & Carol Minker



2009 TAR Chairman Brooke Hunt, 2009 GFWAR President Kenneth Jones & 2009 NAR President Charles McMillan



Rosemary Conaway, Jennifer Rentfrow & Cecelia Rollins



Become Involved

Serve on a GFWAR Committee

Business After Hours Committee

Plans and organizes the GFWAR happy hour events throughout the year.

Bylaws Committee

Reviews and updates the Bylaws for GFWAR to meet the changing needs of the Association.

Education Committee

Develops and implements the educational programs offered through the Association.

Task Forces include: Broker / Manager Forum

Housing Initiatives Committee

Establishes programs that assure fair housing and equal opportunity.

Golf Committee

Organizes and hosts the annual GFWAR golf tournament, benefiting TREPAC.

Governmental Affairs Committee

Makes recommendations to the Board of Directors regarding support of candidates for elective office and stays informed on matters of local, county, state and national governments.

Greenbriar Christmas Luncheon

Organizes the annual GFWAR Christmas luncheon to benefit GFWAR's Adopt-A-School, Greenbriar Elementary School.

Grievance Committee

Investigates and reviews ethics complaints and requests for arbitration filed with GFWAR. (Educational TAR requirements apply.)

Installation Committee

Plans the annual GFWAR Installation of Officers and Directors dinner and reception.

Multiple Listing Service Committee

Reviews and makes recommendations in all matters relating to NTREIS and operates within the rules and regulations of MLS.

Neighborhood Revitalization

Works to acknowledge historic and revitalized properties in Fort Worth and educates members on all aspects of historic preservation as well as city ordinances / overlays pertaining to properties with historic value.

Professional Standards Committee

Serves on panels to hear ethics and arbitration disputes. (Educational TAR requirements apply.)

Property Management Forum

Monitors leasing / management issues and provides educational opportunities.

Technology Committee

Monitors advances in technology and works to provide technological training and assistance to members.

TREPAC Committee

Raises funds from the membership through fundraisers to support local, state and national legislation favorable to real property owners and REALTORS®.



2009 GFWAR Committee Sign-Up

Yes! I want to serve on the following committee(s) in 2009.

Please list choices in order of preference.

1. _____ 2. _____ 3. _____

Name _____ Company _____

Phone _____ Fax _____ E-mail _____

Return this form to Dottie Pletch by faxing it to 817-336-0083 or mailing it to 2650 Parkview Dr., Fort Worth, TX 76102.

For more information, contact Dottie at 817-336-5165, ext. 107, or d.pletch@gfwar.org.



slowly finding answers to his questions. However, when closing day arrived, he didn't feel amply prepared to move forward.

"I forfeited my earnest money and walked away," McMillan says. "I wasn't even aware that there was a real estate commission to complain to. The only thing I could think to do was

enroll in a real estate course—not to become an agent, just to make better-informed decisions when I went into the marketplace."

One class led to another, which led to another. Classmates urged him to sit for the Texas real estate licensing exam and interview with brokers. "The rest is history," laughs McMillan, who is 57.

In all seriousness, McMillan has done nothing short of make history. Not just because he's the first African American president of the country's largest trade association—a milestone he downplays—but also because he's leading NAR into fresh territory in 2009, overseeing new initiatives to strengthen REALTORS® bond with consumers and bring the housing market out of turmoil.

His overarching imperative: Whatever NAR does must be for the benefit of REALTORS®. "He's what I call a members' president," says Benny McMahan, who has served as CEO of the Texas Association of REALTORS® for 18 years. "He's one of those REALTORS® who bleed REALTOR® blue. He loves this industry, and he loves the REALTOR® organization. He measures his success by how many REALTORS® he's helped and what new benefits he's bringing to them."

A big part of serving members, McMillan says, is engaging with consumers at a much deeper level than in the past. "Consumers need to know that we have their best interests at heart," McMillan says. "REALTORS® are a preeminent advocate for private property rights and a natural ally for consumers. The public doesn't always know what REALTORS® are doing to make their communities a better place."

His first priority has been to urge Congress and the new administration to adopt NAR's four-point plan for boosting the housing industry, which would, among other things, open the \$7,500 tax credit toward the purchase of a principal residence to all taxpayers and eliminate the repayment requirement.

"The only way to overcome today's economic turmoil is to motivate and encourage worried or cautious housing consumers to enter the marketplace," McMillan says. "Our goal is to ensure there is a healthy market and sufficient capital to support mortgage lending to qualified borrowers."

But McMillan is also thinking beyond the current economic crisis. Among the "Second-Century Initiatives" McMillan will be aiming to achieve in 2009:

- Launch a syndicated talk radio show that will cover a universe of real estate-related topics of interest to consumers.
- Develop a consumer Web site that will help the public become better informed and better educated about all aspects of homeownership and provide a venue for people to take action on real estate issues that affect their communities.
- Create a national database of property listings that will provide NAR members with reliable information on every property in the country—even properties that are not for sale.
- Work toward creating higher professional standards for the real estate industry, thus improving the public image of REALTORS®.

Can McMillan get it all done? All signs point to yes. The North Carolina native is already known within the REALTOR® organization as someone to call on when quick action and decisive leadership are required.

"When a new issue emerges as a hot topic for REALTORS®, Charles forces himself to become an expert so he can lead others," says Sherry Matina, CRB, RCE, chief executive of the Greater Fort Worth Association of REALTORS®. "His ability to stand and deliver on any topic of importance on a moment's notice is invaluable, especially in the political arena."

A case in point: In spring 2008, when REALTORS® became concerned that Fannie Mae's so-called "declining market" policy would reduce homeownership in communities that had been hardest hit by the housing downturn, NAR leaders dispatched McMillan to Washington, D.C.

In days McMillan became an expert on all matters related to the government-sponsored enterprises. "Both Fannie Mae and Freddie Mac were on the defensive," he says. "Their eyes had been blackened by the media and by members of Congress. They were used to being attacked."

Rather than join in on the assault, McMillan decided he'd have more success by focusing on mutual ground. "I let them know that REALTORS® had no desire to see the demise of the GSEs. We want to help," he says.

By setting a friendly, collaborative tone, McMillan and the GSE leaders moved past differences to a productive discussion. In mid-May, Fannie Mae scrapped the declining markets policy and "identified our meeting as the catalyst for making the change," McMillan says.

"Charles can build consensus better than anyone I know," says H. Nathan Booth, CIPS, with Westgate Realty Group Inc. and ZBA International in Alexandria, Va. "The higher you rise in the organization, the more important that becomes."

To read the complete article on Charles McMillan, 2009 NAR President, in REALTOR® magazine, visit www.realtor.org/rmonews_and_commentary/articles/2009/0901_presidentprofile_mcmillan.

2009 SCR Installation of Officers & Governors

Join the Society of Commercial REALTORS® as it installs its 2009 governors and Donnie Sherwood as the 2009 SCR Chairman on Thursday, Jan. 22 from 6 p.m. to 9 p.m. at Joe T. Garcia's Mexican Restaurant. The event will feature:

- Installation of the 2009 SCR officers and governors
- Presentation of the Charles D. Tandy Commercial REALTOR® Award presented by Bill Thornton, president and CEO of the Fort Worth Chamber of Commerce, to an SCR member who best exemplifies the highest professional standards for a commercial REALTOR®
- Acknowledgement of the SCR scholarship award winners

The event is free to all SCR members and \$25 for non-members / guests.

To Register: Visit the Members Only portion of www.scr-fw.org or www.gfwar.org and click on "Event Registration." If online registration isn't your style, contact Rebekah LaMontagne with GFWAR / SCR at 817-336-5165, ext. 112, or rebekah@gfwar.org.



Go Online.

The Greater Fort Worth Association of REALTORS® has added a link to the front page of the GFWAR Web site for its online real estate education courses!

Choose from a selection of 15 MCE course opportunities and 6 SAE course opportunities.

Check it out by clicking on the banner at the top of www.gfwar.org.

For more information, contact Meghan Sheehan with GFWAR at 817-336-5165, ext. 102, or meghan@gfwar.org.

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a graduate of the GFWAR 2006 Leadership Class. Outside the Association, Harris is an active member of the Tarrant Coalition of Environmental Awareness, the United States Green Building Council and is on the Board of the Youth Orchestra of Greater Fort Worth.

Janet Powers – 2009 Secretary / Treasurer



Janet Powers, CCIM, CPM, CSM, broker / owner of J. Powers Commercial, will take the reigns as Secretary / Treasurer in 2009. In the past, Powers has been a member of the TREPAC, FORPAC and Governmental Affairs committees and served as Chair of the Society of Commercial REALTORS®

in 2002. Also, she has served on the TAR Commercial Investment Division Board for the past three years.

Actively involved in the community, Powers served as

president of Commercial Real Estate Women in 1998 and president of the Fort Worth Professional Women in 1999. She serves or has served on the executive committee of the Economic Development Board of Granbury and on the Board of the Women's Business Assistance Center and the Renaissance Cultural Center.

Helen Collins-Epps – 2009 Immediate Past President



Helen Collins-Epps, GRI, LTG, owner of Helen Collins Real Estate Co., will serve as the GFWAR Immediate Past President in 2009. Having served the past three years as an officer of the Association and multiple terms on the Board of Directors, Collins-Epps is well-acquainted with the

workings of GFWAR.

Known for her inspirational messages, Collins-Epps is a national motivational speaker and teaches courses for TAR and GFWAR. She also is active in the Women's Council of REALTORS®, the Fort Worth Real Estate Brokers' Association and the Metropolitan Black Chamber.

The 2009 GFWAR directors include: Johnny Bennett; JoAn Earl, GRI, CRS, ABR; Robert Henley; Alden Karotkin, CRS, ABR; Becky Knox, GRI; Mary Manry, GRI, CRB, CRS; Barbara Debenport McMasters, GRI, ABR, RMP, SRES; Sabrina Mueller-Hernandez, GRI; Dan Odom, GRI, CRB, CPM, e-PRO, SABS, CAM, CAPS; Vicky Schoch; Robb See, ABR; Linda Tillett, GRI, CRS, ABR; and Thomas Welsh.

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GFWAR Raises Approximately \$8,000 for Greenbriar Elementary School

Santa Claus came to town for the GFWAR Christmas Luncheon on Dec. 10, benefiting Greenbriar Elementary School – GFWAR’s Adopt-A-School.

Featuring a performance by Greenbriar students and a visit from Santa, the luncheon raised approximately \$8,000 for the school through silent and live auctions and donations placed on the money tree.

In addition, Santa presented the Greenbriar students with stockings of goodies.

Every year the monetary donations are given to the school with no strings attached and used to enhance the educational, emotional and physical needs of the students attending Greenbriar.

In past years, the school has used the money to purchase educational equipment and incentives to promote high attendance. It also has been used as a means to meet the daily needs of the students and their families.

“The money raised at this year’s luncheon will greatly impact Greenbriar students,” said Dottie Pletch, Executive Assistant at GFWAR. “It’s not until you become involved with the school does it become apparent just how much the donations mean to the students who attend Greenbriar.”

For more information about Greenbriar, contact Dottie Pletch at 817-336-5165, ext. 107, or d.pletch@gfwar.org.

MCE: TREC Ethics & Legal Credit



In need of obtaining your TREC ethics and legal credit?

Don’t miss this opportunity:

- | | |
|----------|--|
| Jan. 22 | 9 a.m. to Noon (Ethics) #: 03-03-129-6497
1 p.m. to 4 p.m. (Legal Update) #: 03-03-129-6496 |
| Feb. 19 | 9 a.m. to Noon (Ethics) #: 03-03-129-6497
1 p.m. to 4 p.m. (Legal Update) #: 03-03-129-6496 |
| March 19 | 9 a.m. to Noon (Ethics) #: 03-03-129-6497
1 p.m. to 4 p.m. (Legal Update) #: 03-03-129-6496 |
| April 16 | 9 a.m. to Noon (Ethics) #: 03-03-129-6497
1 p.m. to 4 p.m. (Legal Update) #: 03-03-129-6496 |

Taught by James H. Engstrom, both the legal and ethics courses will be held in the GFWAR Auditorium. The cost is \$30 per course or \$60 for both.

To Register: Visit the Members Only portion of www.gfwar.org and click on “Event Registration.” If online registration isn’t your style, contact Meghan Sheehan with GFWAR at 817-336-5165, ext. 102, or meghan@gfwar.org.

Many thanks to...

Jana Haynes with the Fort Worth Mortgage Bankers Association



*...for advertising at the GFWAR
Christmas Luncheon on Dec. 10, 2009.*



2009 Schedule

Tuesday, February 10 George Roddy: Overview on Foreclosures and How to Help Your Clients. (MCE credit)

Tuesday, May 12 Historic Fort Worth: Fort Worth's Endangered Sites

Tuesday, September 15 The Impact of the Cowboy Stadium on our Local Economy.

(All of the above will be breakfast meetings.)

Tuesday, October 13 Social Affair (to be determined)

Come join in the fun!

Just Dues It!

The deadline to pay 2009 GFWAR membership dues is Friday, Jan. 30. After this date, membership will be terminated, and agents will have to pay a reinstatement fee of \$100. As of Dec. 31, 2008, members will not be able to pay dues online and will need to contact Theresa Diaz to be granted temporary access to the site in order to pay their dues. For more information, contact Theresa Diaz at 817-336-5165, ext. 106, or t.diaz@gfwar.org.

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professional manner, uninfluenced by any personal motivation or potential advantage or gain.

The term REALTOR® has come to connote competency, fairness, and high integrity resulting from adherence to a lofty ideal of moral conduct in business relations. No inducement of profit and no instruction from clients ever can justify departure from this ideal.

In the interpretation of this obligation, REALTORS® can take no safer guide than that which has been handed down through the centuries, embodied in the Golden Rule, "Whatsoever ye would that others should do to you, do ye even so to them."

Accepting this standard as their own, REALTORS® pledge to observe its spirit in all of their activities whether conducted personally, through associates or others, or via technological means, and to conduct their business in accordance with the tenets set forth below.

Stay tuned for the REALTOR® Code of Ethics Articles in upcoming newsletters.

GFWAR Christmas Luncheon

December 10, 2008 • Colonial Country Club



Cecile Montgomery & Becky Knox



Sally Johnson, Santa & Sara Pollock



Donnie Teis & Gilbert Denizard



Pam Brown & Bettina Pfeiffenberger



Santa & Mrs. Claus



Dustin Daws & Vicky Schoch

Dates to Remember

Thurs., Jan. 1	all day	GFWAR Closed
Mon., Jan. 19	3 p.m.	Jan. Starbucks Session
Thurs., Jan. 22	9 a.m.	MCE: Ethics Update
	1 p.m.	MCE: Legal Update
	6 p.m.	SCR Installation
Tues., Jan. 27	9:30 a.m.	New Member Orientation
Wed., Feb. 11	11:30 a.m.	REALTOR Awards Luncheon
Mon., Feb. 16	4 p.m.	Feb. Starbucks Session
Thurs., Feb. 19	9 a.m.	MCE: Ethics Update
	1 p.m.	MCE: Legal Update

GFWAR thanks these affiliates for their support!

Attorneys

- Brackett & Ellis, P.C., 817-338-1700
- Decker, Jones, McMackin Law Firm, 817-336-2400
- Lively & Associates, LLP, 817-338-1030
- Mercantile Partners L.P., 817-831-2121
- Rattikin & Rattikin L.P., 817-737-7701
- Robert Carter, Attorney, 817-923-6168

Governmental Entities

- Tarrant Appraisal District, 817-284-0024
- Texas State Comptroller, 214-902-0037

Technology Companies

- A Digital U, 817-735-4667
- A La Mode, Inc., 800-252-6633
- Birdview Technologies, 682-433-1305



Join the Group!

The MLS Networking Group meets every Tuesday at GFWAR from 9:30 a.m. to 10:30 a.m.

No reservations are required, and it is not necessary to have a property on tour to attend.

MLS Classes

Thurs., Jan. 8	9 a.m.	NTREIS Listings 1 Class
Thurs., Jan. 15	1 p.m.	Wyldfyre Class
	3 p.m.	RapMLS Class
Tues., Jan. 20	2 p.m.	NTREIS Listings 2 Class
Thurs., Feb. 5	9 a.m.	NTREIS Listings 1 Class
Tues., Feb. 17	2 p.m.	NTREIS Listings 2 Class
Thurs., Feb. 26	1 p.m.	RapMLS Class
	3 p.m.	Wyldfyre Class

In Remembrance

Shirley Mays

Shirley Mays, mother of Sharon Mays with Mays Realty Group, passed away on Dec. 29, 2008. Her funeral was held in Laurel Land Memorial Chapel at 3 p.m. on Jan. 2, 2009. Memorials may be made to the South Hills Baptist Building Fund, 7350 Granbury Rd., Fort Worth, Texas 76133; Community Hospice, 6100 Western Pl., Fort Worth, Texas 76107; or a charity of your choice.

Andrew Hill

GFWAR member Andrew Hill with Blaylock & Hill passed away Monday, Dec. 1, 2008. Andrew's casket was laid to rest in Oak Grove Memorial Park in Irving.

John Joseph O'Brien

John Joseph O'Brien, father of Mary Ann Zevchak with Keller Williams Realty, passed away on Nov. 14. His funeral was held Nov. 19 at 10 a.m. at St. Ann's Catholic Church in Burleson.



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