

October, November, December 2008
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from the
President



Sharon Neuhofer, President
Coldwell Banker Sunstar Realty
(941)255-7284



Linda Mazner, Pres Elect
Prudential Florida WCI
(941)205-2128



Carol Pickford, Vice President
RE/MAX Properties
(941)205-2099



Lorrie Tanksley, Secretary
Coldwell Banker Sunstar
(941)627-8110



Carol Pickford, Treasurer
Prudential Florida WCI
(941)205-2099

Networking is defined as “the process or practice of building up or maintaining informal relationships, especially with people whose friendship could bring advantages such as job or business opportunities”.

Are you taking advantage of the networking opportunities offered through Women’s Council?

Have you been to one of our monthly business resource meetings lately? Program and Education Chairman Kay Keller has done a wonderful job bringing educational and beneficial programs to us throughout the year. We’ve even been “brown bagging” to provide a little financial relief to our members during these difficult times. If you haven’t been lately, I encourage you to come next month. Watch for your e-vite!

Another networking opportunity that I’d like to encourage you to participate in is our Member Mixer/Member Orientation. We’ve had 2 – one hosted by Calusa National Bank and one by Punta Gorda Realty. These members have opened their offices to our membership after hours for networking in a casual setting. There is no program, just good conversation with a little wine and light snacks. This is a great way to welcome our new members. Again, watch for your e-vite for the next opportunity.

Are you receiving your e-vites? They may go to your junk or spam account so when you’re checking these accounts keep an eye out for a message from info@mail.evite.com with “Sharon Neuhofer has sent you an Evite Invitation” in the subject line.

See you soon!



Sharon

LOCAL SPONSORS

DIAMOND:

Brian Chapman State Farm Insurance

PLATINUM:

Calusa Bank

Charlotte State Bank

RUBY:

Bank of America/ The Green Team

COUNTRYWIDE Home Loans

Executive Title

Florida Community Bank

National Southwest Florida/ Marcia Cullinan

Premier Title of Florida

Time Insurance

MEDIA SPONSOR

HERALD- TRIBUNE

STATE SPONSORS

PLATINUM:

EXIT Realty Florida

HomeTeam Inspection Service

Norix American Title Company

State Farm Insurance

Wells Fargo Home Mortgage

GOLD:

Bank of America

Florida Real Estate Team

Stewart Title Guaranty

The Real Estate Book

Washington Mutual Bank

SILVER:

Anderson Auctions

Attorneys' Title Insurance Fund

Bright House Networks

Hughes Exterminators

Kenyon Real Estate Referral & Relocation

Harper & Pinzino Island Realty

Taylor, Bean and Whittaker

Third Federal Savings

SPECIAL EVENT SPONSOR

SUNTRUST Mortgage

WE THANK YOU FOR ALL YOUR SUPPORT!!!!

MARK YOUR CALENDARS!!!

General Membership Meetings

1st Wednesday of each Month at

Association of Realtors

3200 Loveland Blvd, Port Charlotte

RSVP to Jeannie Davis (941) 423-3093

On or before the **Monday** before the Meeting.

November 5, 2008

Time Management - Increase your Bottom Line!

December 3, 2008 at 6:00 pm

Installation of Officers at Saint Andrews Golf Club

Dinner is sponsored and provided by:

State Farm Insurance and Brian Chapman

Governing Board Meetings

3rd Thursday of each Month

@Board of Realtors

3200 Loveland

Port Charlotte

New Member Orientation

November 10, 2008

9 A.M.

@Board of Realtors

DON'T FORGET...

Canned goods, cell phones & eyeglasses are being collected at EVERY monthly WCR meeting. Collection boxes are available at the Board of Realtors and the Prudential Florida WCI Realty in Punta Gorda.



Your Member Expertise Profile

Complete your Member Expertise Profile online today to capture your industry involvement and community leadership, as well as your professional specializations and education. This is a free form of personal advertising that will be used to determine a member's area of expertise for referrals, speaking and interview opportunities, organization appointments and more.

Simply sign in now at WCR.org and visit Update My Member Expertise Profile. Also, enhance your free listing by upgrading to a photo listing. Visit WCR.org to find out how.

MEMBER SPOTLIGHT

Past Presidents

2007	Kathy Delorenz
2006	Karen Rolland
2005	Carol Pickford
2003&2004	Nancy Bell
2002	Nancy Dean
2001	Rosemary Mahoney
2000	Vicky McPhee
1999	Sue Ann Meyer
1998	Jeanine Gonsales
1997	Bob LaPietro
1996	Terri Jackman
1995	Virginia Casad'
1994	Pauline Moore
1993	Jan Hunter
1992	Suzanne Tuscano
1990&1991	Geri Shayman
1989	Dale Fulone-Phillips
1987&1988	Patricia Case
1986	Jean Graham
1985	Margaret (Peg)Hutchinson
1984	Ellen Simoni
1983	Kay Gaines
1982	Pauline Moore
1981	Norma Weyrick
1980	Norma Morris
1979	Norma Henry
1977&1978	Mariechan Smith



Realtor Spotlight, Diane Messier

Licensed for 25 years, I still get excited about real estate. I started out in Ft Lauderdale, a WCR member on that coast, and joined the local chapter of WCR in 1994 when I moved to Port Charlotte. That was the quickest and best way to get to know the movers and shakers in our industry on the local level.

I opened my business in 1999 and have enjoyed the roller coaster ride we call real estate. I am there full time to support my agents and provide them with the tools that make their job easier, and to recruit new members that fit into our Weichert family.

My personal life is full and blessed with a new husband, a blended family of 6 children, and four (soon to be 5) grandchildren, 2 boats and we recently joined the First Baptist Church of Port Charlotte family. To relax, my favorite day would be spent in the sun, listening to music as Richard and I sail Charlotte Harbor.

WCR VISION STATEMENT:

Through our influence as successful business professionals, women will effect positive change in the profession and in the broader community.

WOMEN'S COUNCIL MISSION:

We are a network of REALTORS empowering women to exercise their potential as entrepreneurs and industry leaders.



Affiliate Spotlight, Rose Aspice

Rosemarie moved to Port Charlotte in March 1974, from Philadelphia, Pennsylvania, with her husband Jim of 46 years and their two sons Jim and Ken. She started with a major building firm and in 1994 came on board with Executive Title/Stewart Title as Marketing Director in the Port Charlotte office. Rose has been a member of WCR since 1985, and has been on many committees with WCR. She also is on the Business Partners Committee formerly known as the Affiliate Committee at the Board of Realtors.

In her spare time, she enjoys being with her grandchildren Kenny, 17, Amanda 14, and Jamey 10. When we asked her what she hopes for the coming year with WCR, her response was, more participation from the members and love, success compassion and most of all health to all of our members.

***News you can use* and pass along to your clients.**

Why Haven't Mortgage Rates Dropped This Year?

By Holden Lewis, bankrate.com | Published: 10/20/2008

The Federal Reserve began to slash short-term interest rates almost a year ago. Yet we have higher mortgage rates now than we had then. What gives?

No single answer explains why some rates have fallen while fixed mortgage rates have climbed from an average of 6.43 percent a year ago to 6.6 percent this week. Among the several reasons, you can sum up the main one in two words: credit risk. Lenders behave cautiously now because they lent recklessly in previous years, leading to a surge of foreclosures.

Traditionally, observers noted a link between 10-year Treasury notes and 30-year fixed-rate mortgages: When the 10-year Treasury yield went up, the 30-year mortgage rate went up, and when the Treasury yield fell, so did mortgage rates. That linkage has broken.

Consider two dates, a little over a year apart, when mortgages had the same rates in Bankrate.com's weekly survey, while the 10-year Treasury yield dropped more than a percentage point:

On Aug. 8, 2007, the 30-year fixed averaged 6.66 percent, and the 10-year Treasury note yielded 4.85 percent.

Fifty-four weeks later, on Aug. 20, 2008, the 30-year fixed averaged 6.66 percent again -- and the 10-year Treasury yielded 3.79 percent.

Between those dates, the Fed made a drastic series of cuts in the federal funds rate. That rate, also called the overnight rate, stood at 5.25 percent a year ago. From mid-September to late April, the Fed chopped it to 2 percent in a bid to stimulate the economy. It remains 2 percent.

"The perception is that mortgage rates should be lower," says Bob Moulton, president of Americana Mortgage, a brokerage in New York. Why haven't mortgage rates fallen along with Treasuries? "That's the million-dollar question," he says.

Today's rate puzzle seems sort of the flip side of the "Greenspan conundrum." From June 2004 to June 2006, the Fed hiked the federal funds rate from 1 percent to 5.25 percent. Most people assumed that long-term interest rates and bond yields would rise, too. But they fell. Alan Greenspan, who was chairman of the Fed at the time, famously told Congress in February 2005 that "the broadly unanticipated behavior of world bond markets remains a conundrum."

Greenspan speculated that the odd rate behavior arose from a savings glut in Asia: China and Japan, flush with dollars, sent the money back to the United States so Americans would have cash to keep buying imports. Instead of buying skyscrapers and movie studios, the Chinese and Japanese bought Treasury bonds and mortgage-backed securities. They bid up the prices of IOUs -- and when IOU prices go up, interest rates go down.

"Fast forward to today," says Kenneth Thomas, a lecturer in finance at the Wharton School of Business at the University of Pennsylvania. He points out that investors around the world continue to buy Treasury debt, keeping yields low. But their reluctance to buy mortgage debt keeps mortgage rates higher.

"Mortgages are now considered riskier than they used to be," Thomas says. "That's one of the biggest factors in this credit crunch."

He cites the Fed's quarterly bank survey, in which 75 percent of lenders said they tightened mortgage lending standards in the second quarter of this year. "The tightening comes in many ways, including higher rates," Thomas says.

So Beijing has had a hand in raising mortgage rates with its reluctance to buy American mortgage debt, and Seattle and Charlotte, N.C., play their part as major banks raise mortgage rates to compensate for a perceived higher risk. The global financial system ties these decisions together.

This might seem strange if you applied for a mortgage five years ago and again recently. Lenders have become more strict -- demanding better documentation of income and assets and requiring bigger down payments. Today's new mortgage almost certainly has a smaller chance of going bad than a typical mortgage underwritten three years ago. If they carry less risk, why don't rates fall?

"To me, it says the banks are holding more of the profits on these mortgages to make up for the losses that they've experienced over the last several years," says Moulton.

Helping you grow your business,



Aleshia Meranda, Women's Council of Realtors-Venice, Secretary 2007 & 2008

Licensed Mortgage Broker
Cornerstone Lending Group, Inc
2050 Proctor Rd, Suite C
Sarasota, FL 34231
www.CornerstoneLendingGroup.com
Off : 941-927-5551
Cell : 941-223-8280
Fax : 941-926-1115

IT'S TIME TO BOWL

5th SEMI-ANNUAL BOWLING EVENT

Women's Council of Realtors

Punta Gorda, Port Charlotte, North Port Chapter



NOVEMBER 1, 2008

TREASURE LANES

Sign in 5:30 P.M.

Bowling

Starts at 6 P.M. and Ends at 8 P.M.

Shoes and Food included - \$15.00 per person

SHOWCASE YOUR COMPANY NAME ON THE

MONITOR FOR \$50.00

HURRY LANE SPONSORSHIP'S SELL OUT FAST!

Call

Rose Apice – Stewart Title Company - 941 255 0377 or

Odette Embury – Calusa National Bank - 941 255 8558

**** ALSO - Ballots for the election of next year's Officers and Nominating Committee will be provided at the door for all Realtor® and National Affiliate members.**

**Wednesday December 3rd
December Installation of Officers
This takes the place of our regular luncheon.**



"INSTALLATION OF NEW OFFICERS"

Location: St. Andrews Golf Club
1901 Deborah Dr.
Punta Gorda Isles

Time: 6:00 Cocktails - Cash Bar
6:30 Dinner

Cost: Cash Bar.
Dinner is sponsored and provided by:

State Farm Insurance and Brian Chapman

Join us for a special Dinner event on December 3rd where we will install all of our new officers for 2009. This will be a first come first serve basis so as soon as you receive your evite please respond. You may bring one guest. Limited number of space. Evite will be coming out 1st week of November.

We will have our Christmas Ornament Exchange as well as a silent auction. It will be a very nice evening event. Look forward to seeing our members and guests at this wonderful dinner and installation.

Punta Gorda – Port Charlotte – North Port Chapter

ALL SPONSORS RECEIVE:

- Recognition at every General Meeting (signage)
- Recognition in the Chapter's monthly on-line Newsletter
- Recognition, a link to your company's website and a mailto: link on the Sponsors page on the Chapter's website at www.WCR-CharlotteArea.com
- Image space(s) and sponsorship medallion(s) highlighting your member employee(s)' entries in the Chapter's online membership rosters
- Links to your company's website from your member employee(s)' roster entries

RUBY SPONSOR - \$300

- Display your company's materials on a shared table (with other Ruby sponsors) at one Chapter General Meeting during the sponsor year.
- Opportunity to recognize Past Presidents, Guests, or give an Inspiration at one monthly meeting per year.
- One image (business card proportioned) space, one sponsorship medallion and one website link on a single WCR member entry on the appropriate roster page of the Chapter's website.
- Shared signage on the Registration, Queen of Hearts and Buffet tables at the Chapter meetings.

GOLD SPONSOR - \$600

- Display your company's materials on an exclusive table at one Chapter General Meeting during the sponsor year.
- Opportunity to recognize Past Presidents, Guests, or give an Inspiration at one monthly meeting per year.
- An automatic sponsorship (value \$200) for the Major Fund Raiser with an option to upgrade to a higher level.
- Image (business card proportioned) spaces, sponsorship medallions and website links for up to two WCR member entries on the appropriate roster page(s) of the Chapter's website.
- Shared signage on the Registration, Queen of Hearts, and Buffet tables at the Chapter Meetings.

PLATINUM SPONSOR - \$800

- Display your company's materials on an exclusive table and be allowed one minute to speak from the lectern at one Chapter General Meeting during the sponsor year.
- Opportunity to recognize Past Presidents, Guests, or give an Inspiration at one monthly meeting per year.
- An automatic sponsorship (value \$400) for the Major Fund Raiser with an option to upgrade to a higher level.
- Image (business card proportioned) spaces, sponsorship medallions and website links for each WCR member entry on the appropriate roster page(s) of the Chapter's website.
- Shared signage on the Registration, Queen of Hearts, and Buffet tables at the Chapter meetings.

DIAMOND SPONSOR - \$1000

- Display your company's materials on every table and be allowed up to three minutes to speak from the lectern at one Chapter General meeting during the sponsor year.
- Opportunity to recognize Past Presidents, Guests, or give an Inspiration at two monthly meetings per year.
- An automatic sponsorship (value \$500) for the Major Fund Raiser with an option to upgrade to a higher level, if available.
- Shared banner signage with other Diamond Sponsors to be displayed next to the lectern at every Chapter General meeting and all special events.
- Image (business card proportioned) spaces, sponsorship medallions and website links for each WCR member entry on the appropriate roster page(s) of the Chapter's website AND an image (your logo or a picture) randomly displayed (frequency will be dependent on the total number of Diamond sponsors) on the Newsletter Page of the Chapter's website, framed as follows:

Sponsorship Policies and Procedures

Sponsorship contributions are payable by January 15th of the sponsorship year. Payments received after January 31st are not guaranteed inclusion on Chapter Diamond Sponsor banner or on other sponsor signage.

New sponsorship website benefits will be installed (subject to receipt of acceptable images) online and renewing sponsorship website benefits will be continued with a signed agreement. Website benefits will be discontinued on January 16th should payment not be received by the 15th, in which event a \$25.00 re-installation fee will apply.)

All other sponsorship benefits will become effective upon receipt of full payment.

Please make checks payable to WCR and mail to

Candy Seward
235 Apollo Beach Boulevard # 510
Apollo Beach, FL 33572

For questions or to sign up, contact: Candy Seward, Toll-Free 866-671-1230 or 570Candy@Tampabay.rr.com