



## Mission

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

## 2009 Chapter Leaders

### President

Michele Anderson  
Keller Williams Arizona Living  
[Michelesells@ngpcable.com](mailto:Michelesells@ngpcable.com)

### President-elect

Mary Roberts  
Keller Williams Arizona Living  
[Mroberts2@frontiernet.net](mailto:Mroberts2@frontiernet.net)

### VP, Membership

Amber Cheramy  
Brooks-Clark & Associates  
[amber@brooks-clark.com](mailto:amber@brooks-clark.com)

### Secretary

Michelle Morgan  
Help-U-Sell  
[michelle@michellemorgan.com](mailto:michelle@michellemorgan.com)

### Treasurer

Julia Roberts  
Brooks-Clark & Associates  
[jhavasus@hotmail.com](mailto:jhavasus@hotmail.com)

## What's Online

*Have you been to our site lately?*

Check out your Lake Havasu Chapter site today:

[www.LakeHavasuwcr.com](http://www.LakeHavasuwcr.com)

We post slideshows of networking photos from most of our past meetings. Plus, check out our membership roster, there you will find profiles, websites and email addresses.

## President's Message

Parting is such sweet sorrow. I have had a fabulous year. I can only attribute this to the awesome board that I have been blessed to work with. Thank you again to everyone that made it possible for me to continue on throughout the year. There is no doubt in my mind that you have another fabulous year in store. Mary Roberts your incoming president is well suited for this position and has chosen a strong board to stand by her to get the job done. All though my time as president is done I will still continue to be a very active member of Women's Council of Realtors. This organization has given me courage and strength to go on and I have just begun to give back. Please help me keep our Lake Havasu Chapter strong through these tough economic times. As in any organization you get out of it what you put into it. Let's be the best members we can be. Merry Christmas and May God Bless you in the coming year..



### Michele Anderson

Keller Williams Arizona Living Realty  
2009 Local Chapter President  
Women's Council of Realtors

## Upcoming Events

### *Lake Havasu Association of REALTORS®*

The speaker for the January 2010 meeting is Brian Springberg. This month's topic is "What's Your Plan", dealing with business planning for 2010.

Questions about this event? Contact Judy Roe at [judyjudyjudy@citlink.net](mailto:judyjudyjudy@citlink.net)

## New Members

The Lake Havasu Chapter of the Women's Council of REALTORS® is proud to welcome the following new members:

**Cheryl Westwood**  
Keller Williams Arizona  
Living Realty

**Dodie Gildae**  
Keller Williams Arizona  
Living Realty

## Super Star Award

Each month A REALTOR® and an affiliate are awarded the "Gold Super Star" by the previous recipient in recognition of their service and WCR participation.

### REALTOR®

2009

May- Mark McKinnon  
June – Julia McDonnell  
July – Mary Roberts  
August – Vicki Lind  
Sept – Julia McDonnell  
Oct- Judy Roe  
Nov- Amber Cheramy  
Dec- Julia Roberts

### Affiliate

2009

May- Cindy Hyde  
June – Bonnie Russell  
July – Lonnie Stevenson  
August – Jeff Okamura  
September – Tawna Bartlett  
Oct- Anne Pray  
Nov- Sue Hall  
Dec- Cindy Hyde

## Message from our Incoming President

What an exciting time of year as incoming president for WCR. Anticipation is met with anxiety as I am amazed at level of participation from both my new line officers and committee chairs. It is amazing when a group of people get together and ideas flow. I held my new Board retreat the first week of November and had a packed room of fourteen of your fellow members willing to dedicate their time and energy to making the Lake Havasu Area Chapter a strong and enriching organization.

In order to get prepared for leadership, I attended Leadership Academy in Chicago during the summer and then recently had the opportunity to attend the National Meeting of WCR and NAR in San Diego. We arrived a day early so that Vicki Lind and I could attend the Leadership Skills training that was being offered. It was well worth our contribution of one extra day of lodging along with the phenomenal fee of \$99 for a class that is one of the classes for the PMN (Performance Management Network – WCR's National designation). It was very beneficial to not only hear from the speakers on how to conduct strong Board meetings and stellar General Business Meetings, but also to interact with hundreds of other fellow WCR members from around the country who were facing the same and even more challenges that we were. The biggest ah-ha that I took from these meetings was what a great and strong chapter we have. It is amazing to hear that we have almost as many members in our one chapter as the states of Nevada and Colorado have.

I thank you all from the bottom of my heart for putting your trust in me to be your President in 2010. I hold much passion for our chapter and for each and every one of you to help us use our connections to not only build our business as strong entrepreneurs but also as individuals as strong leaders in our families and community. I wish you all a successful and happy new year and please know that I am always there for you and truly appreciate all of you for what you contribute. I look forward to getting to know each and every one of you better through meetings, events and educational opportunities. I value all of your opinions and input.

With regards,



**Mary Roberts**  
Keller Williams Arizona Living Realty  
2010 Local Chapter President  
Women's Council of Realtors

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## 2010 Meeting Schedule January through December

- *January 14, 2010 – Brian Springberg "What's Your Plan"*
- *Scheduling to be completed shortly. Please check our website, [www.LakeHavasuWCR.com](http://www.LakeHavasuWCR.com), for updates.*

## News from the State Level

### 2010 Chapter Officers

**President**

Mary Roberts

**President-elect**

Amber Cheramy

**VP, Membership**

Denna Ketchum

**Secretary**

Carrie Hemme

**Treasurer**

Tina Wightman

**Nominating Committee**

Michele Anderson

Suzannah Ballard

Lori Doerfler

Carolyn Altman

Eddie Ebach

Lynnette Fisher

### Local Chapter Annual Awards

Each year the Lake Havasu Chapter members choose three individuals who have distinguished themselves in their field. This year's winners are:

Entrepreneur of the Year –  
Sylvia Clark

Affiliate of the Year –  
Jeff Okamura

Realtor of the Year –  
Amber Cheramy

We just returned from the Fall Installation and Orientation meetings in Scottsdale where I was installed as the 2010 Arizona State Secretary. We were honored to have Deborah Gilmore, the 2010 National President, come from Atlanta to install all of us. Holly Eslinger, the 2010 AAR President (and WCR member from Scottsdale) was the Mistress of Ceremonies for Kris Nelson, our 2010 Arizona State President. The evening also included a Silent Auction for the State Ways and Means plus a Silent Jewelry Auction to benefit the Karen Franz Scholarship Fund. Check out the [www.ArizonaWCR.com](http://www.ArizonaWCR.com) web site for info about how you might qualify!

The Fall sessions are all about helping your local incoming leadership provide meaningful Programs and Education for all their local members. Because, if YOU don't feel like the programs are worthwhile, you'll quit coming and the Chapter will suffer tremendously. I know your local Officer Team is always open to suggestions for program ideas – sometimes it's hard to come up with fresh ideas.

In addition, State holds sessions on Ways and Means (Fun and Fundraising) so that officers and general members can attend the meetings necessary to strengthen their Chapters. Lake Havasu has a reputation of being one of the best in the State for fun and creative events.

Being in State leadership gives a whole new perspective on the Women's Council of Realtors® experience. Over the last 4 years I've met lots of other members from across the country. Without exception, they have been willing to share their knowledge and skills to help our Chapter excel. It's also exposed me to education classes and leadership training that has, hopefully, benefitted our Lake Havasu Chapter in addition to my personal growth. And, since we're a newer Chapter, this is the first opportunity Lake Havasu has had to be represented at a state level. If all goes according to plan, I will be the Arizona State President in 2012, at the same time Bobbie Nelson (who installed Mary) will be the National President. So, thank you for your help in getting this far – and I look forward to your continuing encouragement and support.

**Vicki Lind**

Keller Williams Arizona Living Realty  
2010 Arizona State Secretary  
Women's Council of Realtors

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## Fun and Fundraising Events

Visit our website for updates and Photos!

[www.LakeHavasuWCR.com](http://www.LakeHavasuWCR.com)

### "Your Short Sale Has Been Moved to REO Trans"

Now available at a Bank of America Short Sale near you... To initiate a short sale, please have the seller call 866-880-1232, supply their loan number(s) and email address requesting a Short Sale. This will enter them into the REOTrans system.

Such is what you now see on emails from Bank of America. The Lending GIANT and Leader by all accounts in the implementation of systems to handle large volumes of short sales. BofA is migrating (rapidly) all of their short sales to the distressed property transactional leader known as , REO Trans. Don't be confused by the name, which is scheduled to be changed to Equator in about 30 days, they do more than REO's. The new system for BofA will mean that agents no longer have long hold times. Instead, they will have a web portal to communicate with BofA on all of their files. Notes, document share, updates, etc. All of this will be managed between the agent and the lender electronically. Is it working? Yes. The new system will take some getting used to for users, but BofA is buzzing right along with increased ease and efficiency in their short sales. Now if we can just get the 1st and 2nd lenders to agree on payoff demands, we may actually experience greater success and less headaches.

OK- so not much of a TIP, per se, except to let you know that once again, change is in the air.

Randy M. Kutz, CNE, CSSN, MBA, Realtor(r)  
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*Happy Holidays!*