



TRETA TALK

FEBRUARY 2011

Hello TRETA Members!

BRRRR.....! We are ready for the warm Galveston breezes again! By TRETA Conference time the temperatures will be perfect for strolling The Strand and the beach!

Galveston is booming greater than ever as an 'art center'! The ArtWalk last Saturday evening brought in over 1300 people gallery-hopping along Post Office Street, wine in hand. Artwork was flying off the walls as purchases were made.....and the temp was close to freezing. We experienced the same size crowds in November and December.

The reason I am mentioning this is that another ArtWalk is planned for Saturday, the last day of our April Conference. Moody Gardens will shuttle small groups there and back.....so plan to stay over for a stroll, fun, shopping and dinner.

Early Conference registration rates have been extended to the end of February. Send in the 'paper' version. Online registration is still under construction for a few more weeks....due to a very good and progressive reason for TRETA ! As soon as it's ready, we'll send out an e-mail blast, but don't wait, grab the 'early' rates now!

Jerry Rutledge has done a grand job planning the Conference program. Come to hear what PSI is saying about our Texas exams and scores. Plus, we have a presentation "FREE Effective Course Marketing" that you will not want to miss. There'll be panel discussions and teacher presentations keeping our members as current as possible on so many topics and issues. Once again Jerry is seeking MCE approval for these great presentations and we will let you know how many hours have been approved. Watch treta.org for information on the CREI update offered on Thursday afternoon, the 28th, prior to the conference... we may have MCE approval for that. Glenwood Stevenson is coordinating with Jerry and the vendor/sponsors. If you know of a vendor, contact Glenwood.

To assure that YOU received TRETA TALK news and the e-mail blasts, keep your **treta.org** information up to date. Check out Joe Irwin's log-in instructions included in this newsletter.

Stay warm until then!



Charlotte Goeters

President, 2010-11

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P.S. "Thank you" to the entire group at The Real Estate Center. Many, many TRETA members attended the Economic Update at The Real Estate Center in College Station this month. It was excellent and informative as always. You may catch some of the presentations on their web site and see our photos on **treta.org**.

2012 – 2013 TRETA Officer/Director Slate

The proposed slate for next year is as follows:

President – Dan Hamilton

President Elect – Kevin Morris

Treasurer – Jerry Rutledge

Secretary – Judy Price

Program Director – Susan Hilton

Conference Director – Billy Parker

Membership Director – Glenwood Stevenson

Communications Director – Lloyd Hampton

Research Director – Paul St. Amand

Internet Communications Director – Joe Irwin

Historian – Alice Cater

CREI – Wally Cater

Past President – Charlotte Goeters

EDUCATORS

CONFERENCE JAN. 2011

At the Real Estate Center

Go to **TRETA.org** to view the slides
of the event!

Hold The Date

35th Annual TRETA Conference

April 28, 29, and 30th

And you are welcome to come early or stay late

For reservations call **1-800-388-8484**

And watch for updates on **treta.org**.



Want to get involved?

Want to help share TRETA with others?

Contact Charlotte at 713-443-7438 or checkout our Facebook page at

<http://www.facebook.com/home.php?#!/pages/TRETA-Texas-Real-Estate-Teachers-Association/116340298382052?ref=ts>

and leave a comment. We will get back with you soon.



Rutledge Report January 2011

It was early in the year back in 2008, just before the Great Recession had really taken hold. On a Sunday Morning talk show, the Host asked Dr. Alan Greenspan, former Chairman of the Federal Reserve what advice he had to fix our sinking economy.

The renowned Economist responded that his best advice was to allow the economy to naturally crash and hit bottom right away so that we could immediately start rebuilding our economy.

Dr. Greenspan's advice was dismissed by most as being beyond reason, unworkable or even foolish.

Then began Congress and the federal government's huge cash bail out programs for banks, bankruptcy avoidance rescue cash for companies considered to big to fail and mortgage loan modification programs for housing.

We have had TARP, HARP and FLARP. They all failed.

Instead of a recession shaped like a V with a sharp drop and a sharp recovery incline, we are stuck in a U recession with a sharp drop and

a long bottom with no significant incline yet. This characteristic begs the question, has the Federal Government been spending our tax dollars foolishly on mortgage modification programs? The programs have proven that they don't work and only delay an economic recovery in the housing market so critical to our gross domestic product. Nearly 40% of loan modification borrowers are delinquent again.

Most importantly, the biggest problem we are facing in the housing market is the huge number of households which are upset down. The owner's attitude is that it doesn't matter how low the interest rate and payment is lowered in a modification, if the owner owes \$200,000 on a house worth \$150,000, they are handing the keys to the mortgage company and walking.

Nearly 3 years later, I heard Dr. Jim Gaines, Senior Economist at the Texas A&M, RECENTER as the Guest Speaker at the North Texas Association of Real Estate Investors in Dallas last week say, Dallas last week say, some believe we should let the economy fail so that we can start a fast, meaningful, non interfered market recovery.

As late as Monday, this week, Rep. Randy Neugebauer, Chairman of the House Services Oversight Subcommittee from Texas was quoted as saying, "it is time for the government to admit that its foreclosure prevention efforts are a failure and should be shut down. Such programs are counterproductive and are preventing the housing market from bottoming out, which is necessary before recovery can begin".

Congressman Neugebauer suggests that this limbo like state is prolonging the recovery of the housing market.

Looks like we had to spend billions of taxpayer money to prove that Alan Greenspan nearly three years ago could have been right all along.



Jerry Rutledge, CREI, DREI, CMC
September 6, 2010

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What TREATA.ORG will do for YOU:

- Educational resources for you will be available to members only.
- Event information will be available.
- Easy Conference registration will soon be available. (Use the hard copy this year for early registration until then.)
- Your CREI update information will soon be available.
- You have access to links for our sponsors/vendors so you can order their products online.
- We have a new feature with current news about the real estate industry.

How to get your info on the treta.org web site:

- Log-in: use your email address (If it has changed since the last time you logged in, use your old email address. Then log in and change your email address under "Edit Profile")
- Password: use your old one. If forgotten, click the button to reset. If you don't receive an email with your new password notify Joe Irwin, Internet Communications Director (joseph.irwin@hccs.edu).
- Click on "Edit Profile", update your postal address, your phone numbers, add your photo, and go to "About Me" to add your bio. On the first line of the bio, put your email address. Then copy/paste the bio into the box. Include courses taught, books/articles/courses published or created, etc.
- Look under "Community" tab to locate the member list.

Real Estate Center Research Available to Teachers

COLLEGE STATION, Tex. (Real Estate Center) — Recent inquiries from instructors regarding the use of material from the Real Estate Center at Texas A&M University have resulted in a revised policy designed to bring more research results into the classroom.

“Since its founding 40 years ago, the Center has encouraged others to use its material in every way possible, as long as these conditions were met,” said Center Director Gary Maler.

- It is not sold for profit.
- The "Real Estate Center at Texas A&M University" is cited as the source, along with any other sources listed on the item.
- Author bylines and identifications are retained.
- No substantive changes are made to the material.

“Our work belongs to the people of Texas,” noted Maler. “More precisely, it is paid for by licensees. We have always had a special relationship with those who are in the business of educating future Texas real estate licensees. It would be counterproductive, therefore, to make it more difficult for educators to provide the best education possible to those who eventually will be funding us.”

Maler noted that the first opportunity prospective licensees have to hear or learn about the Real Estate Center comes in a classroom or online as students study for the license exam.

“We realize the importance of that initial exposure,” he said.

The Center’s terms of use outlined above were designed to prohibit persons from taking Center material, putting their name on it and selling it. They were not intended to inhibit the education of licensees by bona fide institutions or companies.

“Therefore,” said Maler, “educators are exempt from the not-sold-for-profit prohibition as long as the other conditions are met and the material used is part of a class and not sold separately.”

Material from the Center should be labeled “Copyrighted material used with permission of the Real Estate Center at Texas A&M University” or “Source: Real Estate Center at Texas A&M University” on each page where the material is used.

“We appreciate the instructors who asked us to review the policy,” said Maler, “and hope this change will help us fulfill our motto of ‘Helping Texans Make Better Real Estate Decisions.’”



By David S. Jones, Senior Editor,
Real Estate Center at Texas A&M University
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35th Annual TRETA Conference
April 28, 29, and 30th
For reservations call **1-800-388-8484**
And watch for updates on **treta.org**.



2011 TRETA MEMBER REGISTRATION

“Tradition & Transition”

April 28 - 30, 2011 Moody Gardens, Galveston

Please return the completed form with your check or money order made payable to TRETA:
Melanie Irwin - TRETA MEMBER REGISTRATION · Phone: (832) 814-2317
10121 Kemp Forest Dr., Houston, TX 77080

Name:	Business Phone:
Address:	Home Phone:
City, State, Zip:	Cell Phone:
Email:	
School:	
Guest:	
Conference Registration: check items being paid	
Registration prior to February 28, 2011	\$145 (includes annual members \$35)
After February 28, 2011	\$165 (includes annual members \$35)
After March 15, 2011 and later	\$185 (includes annual members \$35)
Guest registration (1 guest max per member)	\$100
CREI Designation Update Course	\$40
New Lifetime membership (one time fee)	\$225
Current Lifetime members prior to February 28 th	\$110 *after Feb 15 th \$130 after Mar 15 th \$150
Total enclosed \$ _____	Check Number:

Please make your hotel room reservations directly with the *Moody Gardens Hotel, Spa & Convention Center, Seven Hope Boulevard, Galveston, Texas, at Tel: 1-888-388-8484 or Fax: 1-409-683-4936*. Identify yourself as being with the Texas Real Estate Teachers Association (TRETA) group for discounted rates. The conference hotel room rate is \$155.00/Night for one or two people plus tax, and parking is FREE!!!

*PS – go to treta.org to update your mailing and email information.

TRETA TALK will be sent out in February with log-in info.

**Charlotte Goeters
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Galveston, Texas
77554**



REWARD!!

Yes!!... You can receive a REWARD for yourself and your students for making a small contribution to academia. TRETA, The Texas Real Estate Teachers Association is updating its current list of relevant websites relating to all phases of real estate. Known as "Websites of Real Estate Interest," it was created by the Great John Haynie and the Brilliant Joe Goeters.

At your earliest convenience, please feel free to share your list of internet sites that you feel may be important to students, practitioners and instructors.

Look into your vast database of information and feel free to share your treasure with your fellow instructors.

We want to expand in areas such as: government, appraisal, environmental, law, regulation, marketing, trainers and coaches, finance, mortgage, credit, humore and SOCIAL MEDIA.

And that reward we promised... When you share your data base, TRETA will share the entire mass of information with you, even if you are not a member of TRETA. If you join, you will always have the benefit of this list and many more valuable benefits.

Send your information, no later than March 01, 2011,

To: **Gene Feigelson, Research Director**
genefeigelson@Realtor.com
Phone: 713-398-7058

Or Snail Mail: **Gene Feigelson**
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