



Mission

We are a network of successful REALTORS® advancing women as professionals and leaders in business, the industry and the communities we serve.

2014 Line Officers



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President's Message

Dear Members:

Welcome 2014! I'm excited about this year. Our markets have turned the corner. Better and brighter times are ahead – inventories are down, prices are stabilizing and we've survived to position ourselves to take advantage of the coming opportunities. We survived a challenging market and each of us was able to grow personally and professionally. Congratulations to all of you!!

As you propel yourself and your business into 2014, let me encourage you to tap into the resources available through Women's Council. Our Mid-year Meeting in Washington D.C. is one of those resources offering top-notch educational sessions, connecting with members from across the country, networking and possible lifelong friendships. Come celebrate our state success and award winning chapters receiving Silver and Gold Excellence Awards! Registration opens February 19th.

Your 2014 State Line Officers are ready to support our local Chapters. If you have any question or concerns, please let us know. I am honored to serve as your 2014 President and ready to have an exciting year. Are You Ready?

Myriam Ramos

New York State President of the Women's Council of REALTORS®

WCR State Committee Chairs

Ways and Means

TBA

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New! 2014 Local Chapter Program Recognition

Purpose: To recognize chapters who have provided exceptional value to their membership through effective programming that positively affects the member's business performance. Effective programming is defined here as timely, issue driven, revenue generating topics.

Selection Process: States are responsible for developing a process, using the Program Reporting Form criteria, to select programs for submission to National. States may submit programs in the following order:

- Program held 1/1/2014 through 6/30/2014 must be submitted on or before July 31, 2014.
- Program held 7/1/2014 through 12/31/2014 must be submitted on or before January 31, 2015.

The best programs will be selected by the National Line Officer Team, and the local chapters will receive recognition for their programs on WCR.org, at national education sessions, in newsletters and more.

New York State may submit 5 programs. For more information go to wcr.org > Chapter Tools > Chapter Business Planning.





Important Dates

Midyear Meeting/Awards

May 15-18, 2014
Washington, D.C.

Registration opens Feb 19th

Leadership Academy

August 1-3, 2014
Chicago, IL

NYSAR Fall Business Meeting

September 28 – October 1 2014
Turning Stone Resort & Casino
5218 Patrick Road
Verona, NY 13478

National Conference

November 5-9, 2014
New Orleans, LA

Keep Us Updated

Got a new e-mail address? Or have you moved to a new company? Be sure to notify National WCR of all changes to your contact information – from phone numbers and mailing addresses to Web sites and e-mails. An address correction form appears in WCR's annual membership directory. Also an online correction form is available at www.wcr.org. Or e-mail contact information changes to wcr@wcr.org, or call toll free to 800-245-8512.

Interested in submitting an article for consideration for a future newsletter or post on our NYS website?

Contact Myriam Ramos:

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Winter 2014 Webinar for Officers: "We're Ready! Tips for a Great 2014"

February 12, 2014, at 2:30 p.m. EST. Make plans to attend this idea-packed webinar designed to help ensure a successful start to your year.

- The new Strategic Framework - review on goals and strategies.
- Planning tips so you hit the ground running.
- Retention and recruitment.
- Programming.
- Intentional networking.
- Valuable content and member ROI.
- Reviewing your budget.
- Annual Report.
- Resources: where to look, who to call.
- Exciting upcoming events.

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Money Pros: Don't co-sign on a student loan until you understand the full repercussions

Often parents don't understand that student loan debt is not discharged in bankruptcy.

Q. My child is going off to college this fall and she will be taking out a student loan. Should I co-sign on the loan?

A. Yes, you should co-sign, but only after you understand the full repercussions.

With the cost of tuition going up every year, the use of student loans has also gone up. Student loan delinquency just surpassed credit card delinquency for the first time ever.

That makes co-signing a student loan a very difficult decision. Parents need to understand that by co-signing, they are ultimately responsible to pay back the entire debt.

Often parents don't realize that a student loan is a very real debt. The name "student loan" makes it sound like it is a friendly loan. It is not a friendly loan at all.

Parents should know that a student loan is not dischargeable under bankruptcy law. You can have your mortgage, car loan, and credit cards all forgiven if you filed bankruptcy, but you would still be responsible to pay back your student loans.

You should assume that if you co-sign, you will be paying the entire monthly payment. Here are some of my recommendations:

*Don't borrow more than you need.

*Have an emergency fund to cover six months' worth of payments.

*If your child earns income as a student, make sure a small portion of that pay goes into that emergency fund.

Perhaps the most important tip I would give parents relates to who should be making the payments. While your child is the official borrower, I would encourage you to be the one sending checks to the lender. In turn, your child should be paying you.

Why? Parents need to monitor and control loan payments to protect their own credit profile.

Unfortunately, we have seen the devastating effects that missed student loan payments can have on parents' credit scores. Most of the time parents are not even aware that there has been a missed payment until they apply for a loan themselves. At that point, it's far too late and the damage to the credit score has been done. A one-time, 30-day delinquency can drop credit scores by as much as 100 points.

Student loans have become a necessary evil in today's world. A student loan can have a dramatic effect on the credit and monthly budget of parents and their children.

Often it is a young person's first encounter with a credit obligation. It needs to be carefully considered.

By Paul Oster / Daily News
Owner of Better Qualified



We are sad to report the loss of Bobbie Nelson, our 2012 National WCR President and Past California State President. Bobbie passed away on December 5th after



fighting a long, quiet & courageous battle of melanoma cancer. Bobbie never let anything hold her back or get her down,

She cared about our organization, it's members and our mission in "developing and advancing leaders". To honor Bobbie, the California State Chapter has established a **Bobbie Nelson Leadership Scholarship**® to be given to a WCR member who wants to move into a leadership position at the State or National Level. Bobbie was one of those special people who loved all of our WCR members.

If you would like to honor this special lady and make a donation to this scholarship, you can send your donations to :

WCR
 Attn: Kari Casaricci
 21206 Country Farm Lane
 Trabuco Canyon, CA 92679

Designate "Bobbie Nelson Scholarship" in the memo section of your check OR you may use a credit card for donations by sending an email to admin@wcrca.org.