



1990

Richard Clemmer serves as President. NABOR® membership is 2,389.

Ethics code makes professional difference

By Norm Harris
Norm Harris is the designated realtor for Coldwell Banker McFadden & Sprowls Inc. He is the 1990 chairman of the Professional Standards Committee and is a past president of the Board of Realtors.

The Code of Ethics of the National Association of Realtors imposes on realtors and realtor associates a standard of conduct that's higher than that required by law. It is this Code of Ethics and the self-enforcement of it that makes the realtor a true professional in real estate practice.

Each local board or association of realtors has a Professional Standards Committee. This committee serves as a tribunal to hear charges of code violations brought against members of the board by the public or other members. This service offers the public and members of the board a quick, fair and easily accessible means of hearing and resolving disputes.

The hearing panels are appointed from members of the board and are specially trained and run the bo

These panels are empowered to impose sanctions on members who are found guilty of infractions. These sanctions can include letters of censure, fines and in extreme cases, suspension of membership. Strict adherence to the Code of Ethics is the goal of all members of the Naples Area Board of Realtors.

Realtor-associates continue education

To meet continuing education requirements, Naples area Realtor-associates are learning everything from telephone techniques to how to understand people.

"It's always something new and different," said Jeri Cobb, the Naples Area Board of Realtors education committee chairman. "It's up to date all the time with new techniques on the market."

National education series such as the Success Series, which recently completed classes in Naples, and other Florida Association of Realtors-approved speakers provide the means for sales agents and brokers to stay ahead of their game.

Rules for newly licensed salespeople require them to have 45 hours of continuing education credit in their first two years.

Newly licensed brokers must have 60 hours of continuing education in their first two years.

After the first two years, the requirements are reduced to 14 hours every two years, including three hours of core law.

The rules do not bother many Realtor-associates, but are consid-

ered valuable tools of the trade, according to Cobb, who works at John R. Wood and Associates Inc.

"I always have more (credits) than I need," she said. "I don't hear a lot of people complaining."

Cobb not only sits behind a desk for classes; she also stands in front of a class and teaches. She taught two seminars for the recent Success Series.

"It's a high, it's wonderful," she said. "If you like what you are doing it's always a pleasure to share it. It's a way of giving back to the industry that has been good to us."

Instructors must pass stringent evaluations and the group NABOR has assembled to teach various classes is a strong one, Cobb said.

Jeanne Haynes, also a salesperson for John R. Wood, said it always is rewarding to see the lightbulb turn on for a salesperson or broker who is new to the profession.

"It's always worth twice the effort it took to get there," said Haynes, who added that she has to shuffle clients in order to carve out time for the class.

about to make. Count on this real estate professional to facilitate negotiations and reach an agreement satisfactory to both seller and buyer.

EQUIPMENT AND APPLIANCES

Heating. Type of heat used... maintenance required—oil fan bearings, clean humidifier, rep...

Hot water system. Type and g... How long present unit in ser...

Electrical. Standard house c... circuits, outlets and fuses e... ficient for everyday needs.

Plumbing. Good water pr... house. Tie-in to local wa... all in working order. Ba... tures in good shape.

Appliances and fixtur... dishwasher/disposal, la... working order. Acco... hook-up. Bathroom... shape.

EXTERIOR

Lot and landsc... contoured. Tr... Fences, walls... condition.

Exterior wr... tions, need... ing or tu...

Doors ar... replace)

Roof. C... tion. I... in use

Garr... Soffit

STRUCTURE

Foundati... No evide... lems. M... ally sig...

Drain... tion d...

Term... fron... pot...

Fl... pl... jr...



Check it
New home
pays to kn
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Work
with a
REALTOR®

Buying a home calls for
your informed decision
based in part on the
knowledge, judgment
and guidance of a real
estate broker or agent—
particularly one who is
a REALTOR®

BUYING A HOME?



City of Naples

ALDEN R. CRAWFORD, JR.
MAYOR

(813) 434-4601

P R O C L A M A T I O N

- WHEREAS, with property ownership comes the need to protect our private property rights; and
- WHEREAS, with these rights often comes the desire to improve property - whether homes, farms, shopping centers, industrial parks or office buildings - and by so doing, enhance the value of such property; and
- WHEREAS, as citizens of Naples we also should be mindful of this value, not only in a monetary sense, but in the sense of the inherent worth of property as it pertains to the enjoyment of life locally; and
- WHEREAS, each year, members of local Boards of Realtors call attention to the importance of private property rights by celebrating American Home Week; and
- WHEREAS, this year the Naples Area Board of Realtors will emphasize the value of home ownership and other property ownership, as well as property improvement within the community;
- NOW, THEREFORE, I, ALDEN R. CRAWFORD, JR., by virtue of the authority vested in me as Mayor of the City of Naples, Florida, do hereby proclaim April 29 - May 5, 1990, to be

AMERICAN HOME WEEK

in the City of Naples, and remind all citizens of their freedom to own private property, the importance to protect the rights that accompany this ownership and their awareness of the value of improving such property.

IN WITNESS WHEREOF, I have hereunto set my hand this 10th day of April, 1990.


ALDEN R. CRAWFORD, JR., MAYOR

Fair Housing Law: Know your rights as homeowner

Information for this article was provided by the National Association of Realtors, 777 14th St. N.W. Washington, D.C. 20005.

the letter and spirit of the new law," said NAR President Ira Gribin.

choices to offer equitable enforcement," Gribin said.

Although both NAR and civil rights groups supported a new

“To the National Association of Realtors, fair housing is equal access.”

William D. North

NAR Executive Vice President

WASHINGTON
Housing Act of 1988, which took effect on April 12, 1989, represents a major step toward ending housing discrimination nationwide, according to the National Association of Realtors.

The new law expands the scope of the federal fair housing law to include discriminatory practices against the handicapped, children, and the elderly. The U.S. Department of Housing and Urban Development (HUD), the agency charged with enforcing the federal fair housing law, says the new law combines the best of both worlds: a long way toward ending housing discrimination in this country. The National Association of Realtors stands ready to help

children from units on upper floors of high-rise buildings, based on the assertion that such dwellings per se would present health or safety risks. One result of the coverage extended to families with children is the end of "adult-only" communities designed to appeal mainly to young, childless professionals, he noted.

The act does, however, exempt certain types of elderly housing projects from requiring access to families with children. Specifically, exempt projects would be communities intended for, and solely occupied by, residents aged 62 or older. Other exempt communities are those in which at least 80 percent of the units in a housing facility are occupied by at least one person aged 55 or older, and which provide significant facilities and services designed to meet the needs of the elderly.

"Nothing in the law implies that Congress sought to impose any new liability on building owners or managers,"

Gribin said. "But they, along with sales agents, are going to be facing entirely new situations in which housing discrimination must be avoided."

Under the 1988 act, persons found guilty of violating fair housing laws could, in some cases, face stiff penalties in addition to liability for damages. An ALJ would be able to award compensatory damages, injunctive and other equitable relief to the aggrieved party, and impose civil penalties ranging from \$10,000 to \$50,000. In jury trial cases, the court could grant compensatory and punitive damages, as well as permanent or temporary injunctions and other orders for affirmative action.

The 1988 amendments also strengthened the remedies provided by the 1968 law for fair housing violations, removing a \$1,000 cap on punitive damages awarded in court cases brought by private individuals. Civil penalties ranging from \$50,000 to \$100,000, as

well as monetary damages, could be imposed in patterns of practice cases filed by DOJ.

The extent of the changes in the enforcement system and the new remedies underscores the need for Congress to define fair housing, said NAR executive vice president William D. North.

"We believe a clear definition should distinguish equal opportunity from integration maintenance," North said. "We interpret fair housing to mean freedom of choice for everyone. A person's ability to rent or own should be based solely on what they can afford."

NAR will continue to seek legislation prohibiting the use of race-conscious methods to achieve or maintain a certain level of integration, North said. Integration maintenance plans, now used in some localities, actually deprive individuals who are otherwise qualified from renting or buying a unit if they are not of the race necessary to sustain the racial mix sought, he added.

"Integration maintenance contradicts the spirit of the federal fair housing law. To the National Association of Realtors, fair housing is equal access," North said.

The National Association of Realtors, the nation's largest trade association, represents nearly 800,000 members involved in all aspects of the real estate industry.

American Home Week celebrates:

Florida's Future: Home is where the start is

American Home Week, 1990, a nationwide celebration of homeownership and private property rights sponsored by the National Association of Realtors, will be observed April 29 - May 5.

This year's theme, "Florida's Future: Home is where the start is," is aimed at reminding individuals, businesses and industries of their rights and responsibilities as citizens and property owners to work together in creating a positive community in which to work and live.

Throughout the week-long celebration, a number of the 1,860 state associations and local boards of Realtors that comprise the National Association of Realtors will sponsor activities to benefit their communities.

Since its inception in 1956,

American Home Week activities have grown to include property improvement projects to aid the needy and underprivileged, essay contests that center around the theme of home ownership and a variety of contests and activities for the entire community.

The Naples Area Board of Realtors (NABOR) will celebrate American Home Week with a variety of events.

They are sponsoring an essay contest for high school students with a grand prize of a scholarship (money raised from NABOR's annual golf tournament), a poster contest for elementary students with posters displayed at the Coastland Center and judges from newspaper, radio and television, a Paint-A-House project (where the house of a local individual is painted free by

Realtors) and the kickoff of their special Realtor campaign, "Realtors Care" (a program contributing to the environment and the residents of Naples).

These activities reflect the board's efforts to make area residents aware that home ownership remains one of the most rewarding investments they can make.

Owning a home brings out the best in people because it allows them to assume responsibility, put down roots and make a commitment to the community.

NABOR is the largest professional association located in the Naples area with more than 2,000 members who are committed to professional standards and community service.



Photo by Jack W. Thompson

The home of NABOR

This building at 1455 Pine Ridge Road is the headquarters of the Naples Area Board of Realtors, and is used for special events

and lectures. As of 1990, the board includes 361 member offices, 452 Realtors and 1,776 Realtor-Associates.

NABOR program promotes home burglary protection

Have you ever picked up the newspaper and looked at the page where burglaries are listed and found a list as long as your arm? Have you ever thought, "That can't happen to me," or have you ever spoken to anyone who has had their home broken into?

Those in the Naples area have a program developed and in use that helps persons avoid the trauma of a burglary.

The program is called S.A.F.E.R. Home. It offers information about locks, doors and lighting, as well as home design, landscaping and fire safety.

S.A.F.E.R. (Secure Action For Every Resident) Home was developed by the Naples Area

Board of Realtors and the Collier County Sheriff's Office using the guidelines from the State Attorney General's Office.

The realtors have sponsored this venture in an effort to help keep the quality of life in the Naples area secure in these times of tremendous growth.

If you're interested in making your home as secure as it can be, the realtors ask that you please do the following things:

1. Pick up a brochure at the Naples Area Board of Realtors office at 1455 Pine Ridge Road (or call your own agent), or any substation of the Collier County Sheriff's office or the Naples City Police Department.

ment.

2. Check areas in your home that are indicated as vulnerable in the brochure.

3. Call your local crime prevention office to have a security survey done.

4. If you need some things done to bring your home up to par, the officer will tell you what they are.

5. Call your local contractor. If the contractor needs specifications to make sure he is using the right materials, he may call the board office and it will see he gets them (there is a list of contractors who are S.A.F.E.R. Home builders at the board office).

When all the requirements are met, the crime prevention

officer will give you a sticker for your window and your insurance agent may provide you with a discount on your homeowners insurance.

The realtors ask that you make sure your home is not one of those listed in the burglary column of the newspaper, and have a S.A.F.E.R. Home.

Realtors working with out-of-town buyers are often asked the question, "Is there much crime in the area?"

Their response of course is there is crime in any area where there is the kind of growth that has been occurring here. However, the realtors do feel there is a way to combat the most frequent crime that

occurs in any metropolitan area, which is burglary and larceny.

Last year the Naples Area Board of Realtors along with the Collier County Sheriff's Office and the Naples Police Department offered specifications to the builders and vendors for the S.A.F.E.R. Home program.

A brochure outlining the program has been available for some time and the realtors have been promoting the use of certain types of locks, doors and lighting that are a part of the program.

If you have questions regarding the program, nearly all of the Neighborhood Watch Captains have more information.

Realtors and Realtor-Associates invited to Developers Showcase

2/21/90 - The MLS Committee of the Naples Area Board of Realtors invites all Realtors and Realtor-Associates to join them for the Spring Developers Showcase to be held on Tuesday, March 13, 1990 at the Naples Area Board of Realtors, 1455 Pine Ridge Rd., from 8:30AM to 10:30AM. The Showcase will feature projects and developments of various sizes, locations and prices as well as local home Builders. There is no entrance fee and the program is open to all members of NABOR.

This showcase is just one of the ways that the Board continues to serve the 2560 Realtors in the Naples area to keep them informed of the latest Real Estate developments, their prices and offers an opportunity to ask questions of the developers and Builders first hand.

The Naples Area Board of Realtors, Naples largest trade association, is the voice of real estate in Collier County, representing over 2560 members in all aspect of the real estate industry.

Developers, builders can 'Showcase' skills

The Multiple Listing Committee of the Naples Area Board of Realtors is looking for Collier County developers and builders who are interested in participating in a Spring Developer's Showcase.

The showcase will be for Realtors and Realtor-associates.

It will be Tuesday, March 13, at the Naples Area Board of Realtors Auditorium at 1455 Pine Ridge Road, Naples, from 8:30 to 10:30 a.m.

The showcase will provide an

opportunity for the area's developers and builders to introduce themselves to the professional real estate community and have a chance to show off their inventory, said Mary Anne Barahisel, director of communications for the Realtors' group.

No entry fee is being charged, and tables and space will be provided by the board.

For information or reservations call June Mueller at 263-7177 or Karen Sweatlock at 597-1333.

NABOR conducts Spring Showcase

The MLS Committee of the Naples Area Board of Realtors invites all Realtors and Realtor-associates to the Spring Developers Showcase.

The event will be held March 13 at the Naples Area Board of Realtors' offices, 1455 Pine Ridge Road, from 8:30 a.m. to 10:30 a.m. The Showcase will feature projects and developments of various sizes, locations and prices, as well as local home builders.

There is no entrance fee, and the program is open to all members of NABOR.

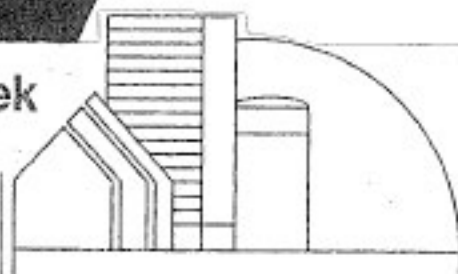
Now.

Come home to a great neighborhood

American Home Week April 29 - May 5

The National Association of Realtors has declared April 29 to May 5 as the traditional American Home Week this year. Although NAR has decided to downplay this traditional week and replace it with year-round public relations efforts, the Florida Association of Realtors will still use this time to offer information to the public concerning Private Property Rights.

This year's theme is "Florida's Future: Home is Where the Start is."



FLORIDA'S FUTURE
HOME IS WHERE THE START IS

AMERICAN HOME WEEK 1990

FAR will sponsor competition and awards for a notebook contest, essay contest and success stories.

On a local level:

• We will produce the newspaper supplement in conjunction with the Naples

Daily News (Committee Chairman will be writing articles for this tabloid) -

• Paint-A-House will be planned with the city - they have received an affordable housing grant and need volunteers to paint a house (What a perfect marriage!).

• We will continue with the local highschool essay contest.

• Continue to enter all the FAR competitions.

After hearing our guest speakers at the March luncheon, we all know how important Private Property Rights are to us - both personally and career-wise. Take this week to incorporate this right into your thoughts and actions! Private Property Rights were what prompted our forefathers to make a great country - it should be just as important to us!

Program helps kids learn measures for their safety

The "Safety Thru Songs" program is coming again to help kids learn how to protect themselves. In its seventh year, this special program is dedicated to the youth of Naples, and is planned by the Naples Area Board of Realtors (NABOR). The "Safety Thru Songs" program is a national award-winning program designed to safeguard the lives of children through educational music and pictures.

This audio-visual program, uses a filmstrip and cassette tape detailing safety precautions, along with a song and coloring book for each child in kindergarten.

The program has been endorsed and recommended by the Florida Department of

Safety and the Department of Education for helping to provide much-needed health and safety education. National statistics show kindergarteners are the most susceptible to accidents through unwitting ignorance of dangers.

This fall, NABOR will again give "Safety Thru Songs" kits to kindergarten classes in Collier County public schools. Among the 10 songs in the book are those designed to teach children to look both ways before crossing the street, to never accept rides from strangers and to always wear a seatbelt. Lessons on bicycle and water safety are also included, along with an admonition not to play with poison containers.

Students get safety kits from Realtors

The Naples Area Board of Realtors has distributed more than 1,500 "Safety Thru Songs"

kits to first graders throughout Collier County. The program is designed to teach children about safety on the road, in water and other situations.

The kit includes a music cassette of songs and a coloring book, said Richard Clemmer, NABOR president.



Radio program broadcast at the Naples Area Board of Realtors

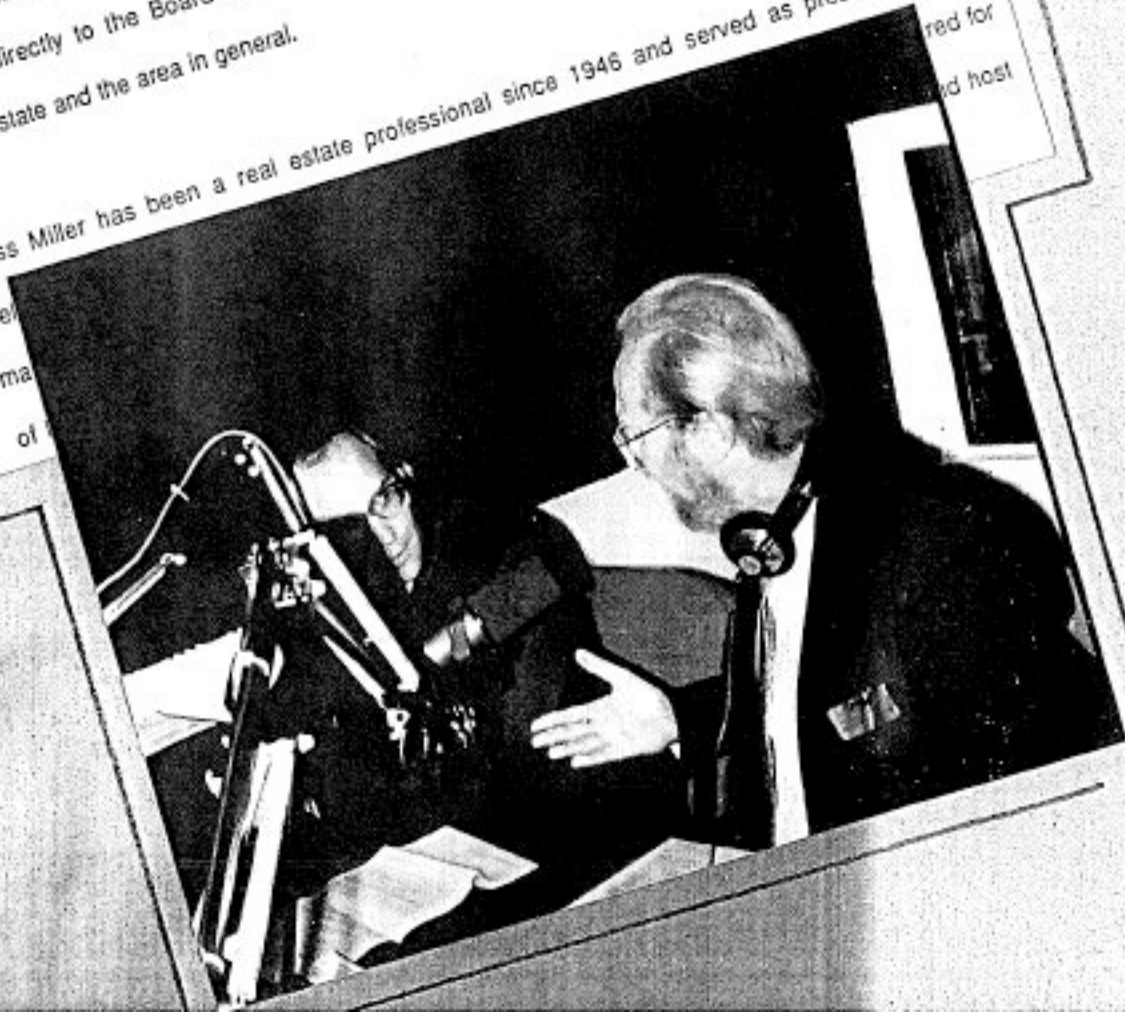
On Saturday, March 3, 1990, history will be made at the Naples Area Board of Realtors. It will have its first radio program broadcast live from the Board.

Russ Miller, a Realtor and broadcaster for WWDB 96.5 FM out of Philadelphia, will be on hand to host a show on Real Estate and Housing Counseling. NABOR President, Dick Clemmer, also a local radio personality, will co-host the four hour program starting at 8:00AM. Other participants of the show to answer local real estate questions will be Marilyn Evanish, Realtor and president elect of NABOR and Doug Nelson, Realtor / developer and NABOR Communications Committee Chairman.

The talk show will be broadcast live from the Board to the Philadelphia area. Listeners will be calling directly to the Board via the radio station with questions pertaining to Collier County Real Estate and the area in general.

Russ Miller has been a real estate professional since 1946 and served as president of the

Del
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of



red for
and host

Radio...



A checklist has been prepared by the National Association of Realtors on the preparation needed to successfully sell a home.

The association stresses that homes that look their best sell faster and usually command the price the seller is seeking. This could involve a bit of touching up by the seller.

The checklist is as follows:

First impressions last. A clean, uncluttered home in good repair will make a positive impression. This goes beyond the normal picking up and dusting to include:

Grounds and exterior

•Consider a fresh coat of paint for the outside. Clean,

sealed gutters and downspouts and a trimmed lawn clear of any debris also contributes to a better looking home and a positive first impression. Is the fence in good shape? Garage or carport clean and uncluttered?

•A tidy front entrance can enhance the effect. Polishing the door brass, repainting worn trim or a rusty mailbox, cleaning storms or screens and putting out a new doormat can help sway a decision to buy. If possible, keep front curbside free of parked cars.

•If it can be done tactfully, suggest that the neighbor tidy up his outside area. Prospective buyers include the appearance of the neighborhood in their overall judgement.

Inside the house

•Painting inside walls could pay dividends. Tend to the "little things" — oil squeaking door hinges, tighten loose cabinet knobs, take out removable stains, replace damaged floor tiles, repair loose tread plates and consider having soiled carpeting cleaned.

•Repair or replace faulty wall switches, outlets, light fixtures and appliances that will "go with the home." Tighten leaky faucets, fix noisy toilets. Patch, re-enamel or consider replacing a badly chipped or stained sink or tub. Do windows, doors and drawers open and close easily?

•A gleaming kitchen will

Realtors say homes that look their best will sell faster

definitely work in the seller's favor. This is a part of the home where people do a lot of living — and prospects do a lot of looking. Suggestion: have some fresh bread or a batch of cookies baking in the oven. The aroma will make the buyer feel more "at home."

•The bathroom also undergoes close scrutiny. Make sure it's spotless, with tiles scrubbed and grouted, faucets polished, toiletries and medicines in their chest and laundry items in a closed hamper.

•Make the home as light, airy and spacious as possible. Clean the windows, draw back drapes, turn on lights. A bright, cheerful open look (even in an unfinished basement) will turn on the buyer.

Clear out accumulated items.

•Consider disposing of unwanted items by holding a garage or yard sale prior to the showing of the home.

•Finally...if a major fault exists that the owner doesn't intend to correct, call it to the salesperson's attention. If the prospective buyer likes everything else, this need not be a serious drawback.

In presenting a home, realtors are committed to a strict Code of Ethics designed to protect sellers as well as buyers and to encourage cooperation among real estate professionals in bringing buyers and sellers together.

What to be mindful of:

•During the showing, please

limit the number of family members present so the buyer won't feel like an intruder.

Keep pets out of the way, and the stereo turned off or turned low.

What the buyer can expect

As a real estate professional, the salesperson is expected to maintain objectivity in responding to possible criticisms during the showing. In doing so, the broker can knowledgeably discuss price, terms, possession and other factors on the buyer's behalf.

Selling a home takes time, effort and expertise. With his knowledge of the local housing market, the salesperson is expected to show the home only to serious, qualified buyers.

how and service you look for. A professional who knows

A REALTOR® can offer to prepare your home for being shown to a buyer. A checklist as a guide will help you prepare your home for sale.

Check to be done every time you go inside and outside your home as a professional in the eye. Impressive curb appeal look their way faster and for a higher dollar than a checklist showing.

GROUND

A fresh coat of paint on the fences—mow the lawn—creates the curb appeal.

Lawn trim

Gutters

Tidy front porch or

Storm doors. If you have cars.

INSIDE

Painting inside will pay for itself beyond the time.

Tend to "little things"—oil squeaking doors, tighten loose cabinet knobs, take out stains, replace damaged floor tiles

All windows, doors and drawers should open and close easily. Fasten loose trim. Replace soiled carpeting.

The kitchen is one place in the house to look at closely. Tighten leaky faucets, replace faulty wall switches, outlets and any appliances that are old.

The bathroom gets close scrutiny. Tiles scrubbed and polished, toiletries and medicine boxes. Laundry items in closed hampers.

Cleaned windows and clear eaves and basement contribute to curb appeal.

Clear out accumulated items from under counters. Consider holding a garage sale for your home.

WHEN A REALTOR® SELLERS YOUR HOME

Make home as light and bright as possible. Draw back curtains.

Keep pets out of the house. A radio or TV, if it is distracting.

Fresh bread in the house create a "home" atmosphere.

Let your broker explain the terms, conditions, and positivity in the offer.



Work
with a
REALTOR®

Selling your home is a complex transition requiring time, effort, patience and know-how. Selling it fast at its full value requires the expertise and experience of a real estate professional—especially a broker or agent who is a REALTOR®.



SELLING YOUR HOME?



The American Home Week 1990 Fact Sheet: What is it?

What: American Home Week is a nationwide celebration of home ownership and private property rights for people, businesses and industries (sponsored by the National Association of Realtors: NAR). This week reminds citizens of their rights and responsibilities to work together in creating a positive community in which to work and live.

Throughout the week-long celebration, many of the more than 1,860 local boards of Realtors and state associations that comprise NAR will carry out activities that benefit their communities including property improvement to aid the needy and underprivileged, essay contests centering around the theme of home ownership, and special seminars that will inform the general public on homebuying and/or homeselling trends.

When: The 1990 celebration of American Home Week will be observed Sunday, April 29

through Saturday, May 5.

History: The first organized involvement of Realtors in the civic, social and patriotic values of their communities began in 1956, when "Realtor Week" was designated. The goals of designating Realtors from non-members as well as the right to own property as one of the cornerstones of democracy were emphasized. In 1975, the name was changed to "Private Property Week," with the objective to protect the basic human and constitutional right to own, use and transfer property.

With the change to "American Home Week" in 1986, the emphasis on individuals' involvement in their communities was further enhanced.

The purpose: To focus on the meaning of private property rights and heighten public awareness to the dangers of losing them.

What is meant by private property rights? These can be

defined as an aggregate of rights guaranteed and protected by the government, which generally includes the rights to dispose of property in every legal way, to possess it, to use it and to exclude everyone else from interfering with it.

Private property rights are limited by four governmental powers: taxation, eminent domain (the government's right to pay just compensation and condemn property for the public's benefit), police power and escheat, which is the government's acquisition of property when an owner dies without will or heirs.

American Home week

a national tradition since 1956

American Home Week is an annual nationwide celebration of the constitutional freedom to own property. With this ownership comes private property rights and the responsibility to protect them against erosion.

Ever since 1956, local Realtors, their state association and the National Association of Realtors have taken part in this week-long event through board-sponsored, community-related activities that call at-

tention to the awareness and preservation of these rights.

In 1952 the National Association introduced the "Build America Better" program that promoted neighborhood conservation. Carried out on a volunteer basis at local boards throughout the country, this program allowed realtors to establish good public relations with local citizens.

Typically, the way these members carried out the program was through counseling,

with the aim of improving conditions in various neighborhoods. By 1954 the program gained wide recognition and was cited in the Municipal Yearbook of International City Managers as a major development in the field of housing conservation.

In two more years the scope of the program encompassed areas of property other than neglected urban areas. Property per se — and the fundamental rights that attend its

ownership — evolved as the focal point of the program.

In 1956, then, Realtor Week

was born. Now in 1990, the American Home Week program's theme is "Florida's Future: Home is Where the Start is." It still addresses all forms of property, and private property rights still underlie this major public relations effort.

From its "Build America Better" neighborhood conservation program in 1952, to the current celebration, members, local boards, state associations and the national association have, in effect, come nearly full circle.

The heart of the 1990 program is community involvement between members of the local boards and local citizens, including home owners and other property owners. This year, the celebration focuses on the recognition and support of equal opportunity in hous-

ing for all.

Projects provide a focus for community goodwill while allowing local boards and their members — Realtors — the opportunity to address the firm statement of position and philosophy on equal housing opportunity for all people.

In addition to the fair housing activities, boards will continue to sponsor property improvement projects, thereby demonstrating that improved property is more valuable property in terms of dollars, certainly, but also in terms of increased life quality and the enjoyment of having a better place to live, i.e., a home that is in good condition and a town or community that is a more

desirable place to call home.

By initiating and implementing fair housing and property improvement projects, these boards and their members go far in satisfying this year's American Home Week objectives:

- (1) Instill public awareness of equal housing opportunity and private property rights;
- (2) position the local board and its members as an active force in upgrading local property, thereby, inspiring community-wide property improvement;
- (3) increase awareness of the value of property ownership; and
- (4) distinguish Realtors from the non-member agents and as real estate professionals who are community leaders.

Oh, Mr. Sandman...

Build me a dream



The 17th Annual Suncastle Contest will once again be sponsored Sept. 1 by the Naples Area Board of Realtors (NABOR).

This contest provides family activity on the beautiful beach of Lowdermilk Park on Gulfshore Boulevard North.

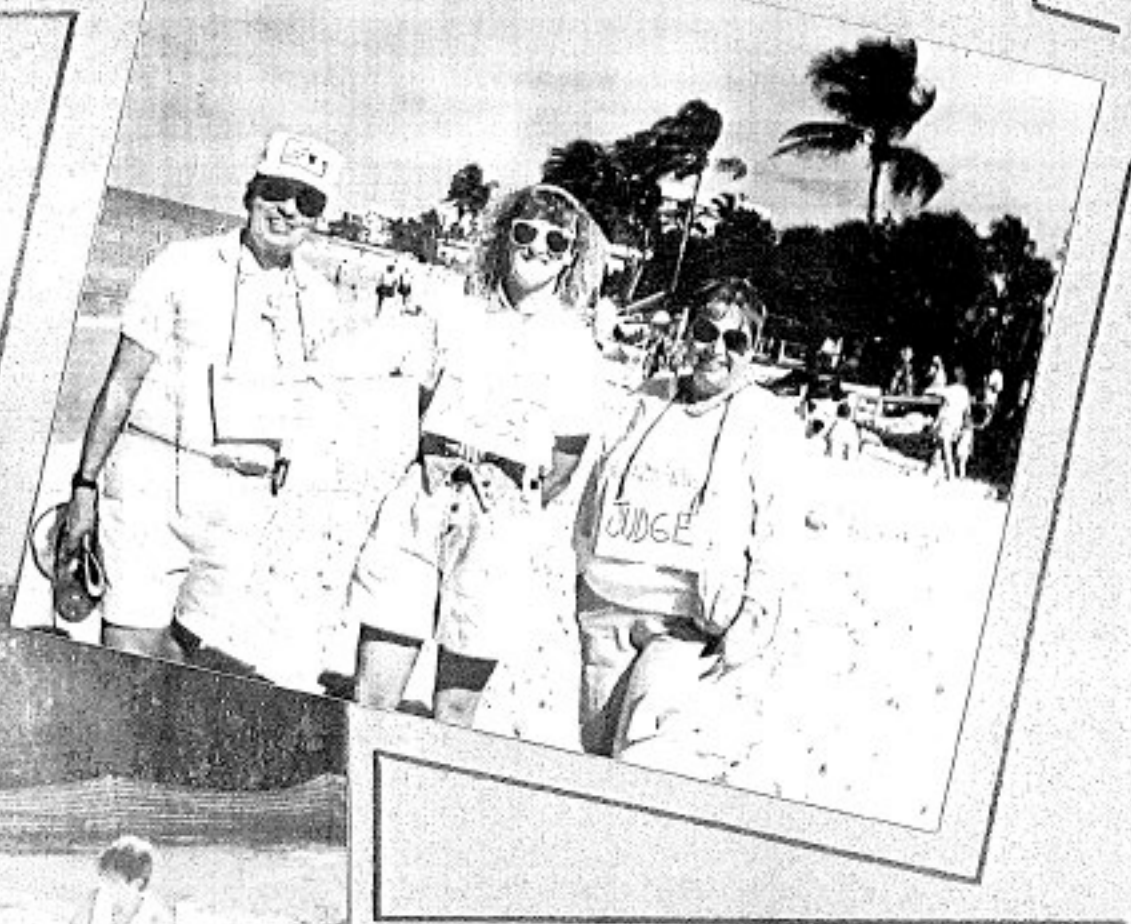
Open to all ages, the contest offers the opportunity to build a dream house out of one of Mother Nature's building materials — sand. Cash prizes are awarded in various age divisions as well as to par-

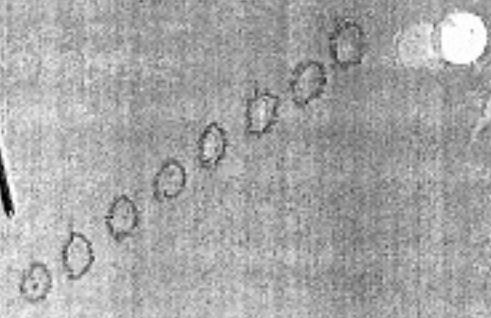
ticipating families.

This is one way NABOR wants to show it's concern for the community and, at the same time, provide a fun day in the sun. Rules of the contest are consistent with protecting the beach as a natural resource.

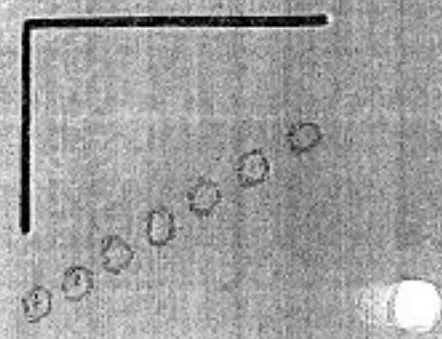
Those wishing to participate in this year's contest may call NABOR at 597-1666.

Area beach becomes work of art





More 0000



Committees are the lifeblood of NABOR activities

By Doug Nelson

Doug Nelson is chairman of the Communications Committee at NABOR. He has lived in Naples since 1971, had a Florida Real Estate License since 1983 and currently is Vice President of 3N Group, Inc., a light commercial and custom home construction company.

Public relations, advertising and promotion are some of the hats worn by the Communications Committee of the Naples Area Board of Realtors. The committee has the task of distributing information on the board's programs and services to members, media and the public.

Having 15 committee members and one very talented

staff member, the committee manages 14 civic and professional projects, oversees media information, and publishes a newsletter called NABOR News.

Projects range from a yearly sandcastle contest to coordinating American Home Week activities, and implementing programs like the S.A.F.E.R. Home program where participants qualify for lower insurance rates by living in a more secure home.

Committee members also manage the Paint-A-House project, when Realtors gather to paint a home of a citizen in need, as well as the Safety Through Songs program, offering 1,500 children materials and lessons about safety.

Keeping more than 2,300 professionals informed and up to date is a full time job and

another activity managed by the committee. For that reason NABOR has the talents of Mary Ann Barnhisel, director of Communications and Staff Liaison for the Communications Committee.

As part of her job for NABOR, Barnhisel almost single handedly publishes the monthly NABOR News with up to 18 pages of professional information to keep board members current on activities, professional standards, other committee activities and general realtor trade information. The greater Naples community benefits from activities of Realtors organized by the Communications Committee. The board congratulates the Communications Committee and Mary Ann Barnhisel.

White Paper emphasizes continuing importance of retaining private property

The following speech: "A White Paper on the History of the Idea of 'Private Property'" was given by John T. Conroy Jr., CCIM, at a recent meeting of the Naples Area Board of Realtors. It is from a paper that was prepared for the Board of Collier County Commissioners.

I should like to trace, through time, the idea whose time has finally reappeared in the Eastern Bloc Nations, just at the time that we in the United States are acting in such a fashion that its importance is often obscured by the apparently pressing needs for action.

This idea is that a person's property is to be held secure not only from the incursions of neighbors, but also from the

incursions of government, whether it be that of a hostile monarch, or that of a well-meaning, "friendly" group of elected officials, dedicated to doing what is seen as the "right" thing for the community.

Alfred North Whitehead said in about 1910 that "All of philosophy is nothing more than a footnote to Plato." And it is not surprising that we find the first discussion of property rights in Plato.

In the Republic, we find Plato suggesting that private ownership of property was the source of conflict, and hence ought to be abolished. All things should be held in common, even wives! However, in his last work, *The Laws*, he modifies this suggestion,

Creative financing to promote

LEASING WITH AN OPTION TO BUY -- ONE ROUTE TO HOMEOWNERSHIP FOR RENTERS

WASHINGTON (March 14, 1990) -- Leasing with an option to buy is an often-overlooked type of financing that can make homeownership a reality for cash-strapped buyers, according to an article in the March issue of Real Estate Today, published by the National Association of Realtors.

"Provide a Soft Landing Into Home Ownership" points out that a lease-purchase option offers a dual advantage, by giving buyers time to accumulate down payment or closing costs funds, while eventually netting the seller a return as favorable as that realized on a quick sale.

The article is authored by Realtor Claudia Duprez, president of Florida Singles Real Estate, Inc. in North Palm Beach.

OPTION TO BUY -- add one

The greater the deposit is best considered, she advises.

The seller can lease-purchase option until his tenant expires, the rent credit on the unsold home

Duprez notes credit -- the goal is credited toward

A major option allows not be buying contracts involve

Since a lease-purchase option

not be exercised, Duprez advises that the tenant

notify the seller of his intentions within 30 to 60 days before the option

expires. Then, the seller can begin marketing the property before the option

expires should the tenant decide not to buy. However, payment of the non-refundable option funds, plus the rent credit, gives the tenant a strong

incentive to purchase the property, she notes.

Since the seller is providing financing terms to assist the buyer, the

buyer is often more willing to pay a higher sales price, according to Duprez.

"Buyers seem to understand the concept of trading price for time and rent credit, which can make it easier for the seller to get the best possible price," she says.

NAR publishes Real Estate Today monthly except February and December.

The National Association of Realtors, the nation's largest trade association, is the voice for real estate, representing more than 800,000 members involved in all aspects of the real estate industry.

A lease-purchase option is a cross between a typical contract-of-purchase and a lease, and is scarcely different from writing a contract with a delayed closing, according to Duprez. "Although this type of transaction is a little more complicated than some of the others, it helps prospective buyers become homeowners. Sellers will be happy they're out of the property and pleased to have renters who may take better care of the home than would renters with no stake in it," she says.

A lease purchase option agreement generally lists the purchase price, amount of option funds (a nonrefundable payment the buyer makes toward the down payment), length of the lease term, amount of the monthly rent payment, and the amount of the rent payment to be credited toward the purchase.

Since the option funds are not refundable, the tenants must be prequalified for financing needed to close when the lease-purchase option is drawn up, and they must make sure they will have the funds to close on the specified closing date, Duprez says.

Since a lease-purchase option is not exercised, Duprez advises that the tenant notify the seller of his intentions within 30 to 60 days before the option expires. Then, the seller can begin marketing the property before the option expires should the tenant decide not to buy. However, payment of the non-refundable option funds, plus the rent credit, gives the tenant a strong incentive to purchase the property, she notes.

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NAR publishes Real Estate Today monthly except February and December. The National Association of Realtors, the nation's largest trade association, is the voice for real estate, representing more than 800,000 members involved in all aspects of the real estate industry.

Florida Association of REALTORS'

American Homewek Notebook Contest Entry Form

Please check the line corresponding to the size of your Board/Association.

- SMALL (0-250 members)
 MEDIUM (251-700 members)
 MEDIUM/LARGE (701-1,600 members)
 LARGE (1,601 or more members)

NAPLES AREA BOARD OF REALTORS

Name of Board/Association

1455 PINE RIDGE RD

Street Address (DO NOT USE P.O. BOX NUMBERS)

NAPLES, FLORIDA 33942

City, State and ZIP Code

Michael Richardson, FVP

Signature of Board/Association President or Executive Officer

DEADLINE: You may mail your entry to FAR Headquarters or submit it in person at the FAR Registration desk prior to the Awards Subcommittee meeting at the Mid-Year Business Meetings in June. If mailing, please send Notebook to:

Florida Association of REALTORS
American Home Week Notebook Contest
P.O. Box 725025
Orlando, FL 32872-5025
Attention: Communications Division

National Association Awards Competition (Notebooks) Questionnaire

Board Name NAPLES AREA BOARD OF REALTORS

OBJECTIVES

- Instill public awareness of private property rights.
- Position the local board and its members as an active force in upgrading local property, thereby inspiring community-wide property improvement.
- Increase awareness of the value of home ownership.
- Distinguish REALTORS® from nonmember agents and position them as real estate professionals who are community leaders.

How did your overall program fulfill AHW objectives? Each project significantly contributed to fulfilling AHW objectives. Through these efforts, we made area residents aware of their private property rights, while projecting a professional image for REALTOR

ACTION/MATERIALS

1. What major activities did your board sponsor? Paint-a-House property improvement project, Essay and poster contests, photo contest, REALTOR appreciation breakfast, Home Buyer's Seminar, Newspaper supplement, SAFER homes presentation, Scholarship fundraising, member seminars.
2. List materials used from the kit.
Posters, tote bags, repro sheets, proclamations, AHW booklet, Buying & Selling a Home booklet, letter from the WhiteHouse, Press releases/PSA's.

SCOPE

1. Name the ways your program reached the public.
Flyers & posters for each activity, radio and television PSA's, press releases, newspaper articles, News & local Talk Show coverage (TV). Radio appearances- Newspaper supplement covered all events.
2. What private property rights issues did you address?
Benefits of home ownership, private property rights, pride in ownership, role of REALTORS as responsible professionals in the community, REALTOR education, role of the Board to members and community.

QUALITY

1. Cite any free air-time coverage (radio, TV) that your board received.
Radio Programs (appearances)- Timed radio scripts were prepared and distributed for each event and were used by area radio and TV stations as PSA's.
2. How much newspaper publicity was given?
Articles were in area newspapers on all activities intermitently for approximately 1 month. Naples Daily News supplement.
3. How many board members participated? (This includes donating time, paying for advertising, and contributing money and materials.)
Approximately 120.
4. If your observance went beyond the programs and materials recommended, please describe. Celebration an awards presentation of AHW activities, SAFER homes presentations, Scholarship progr Supplement focus as a educational tool to the community. Mall activities- kickoff of "NABOR Cares" campaign.
5. How innovative was your program in your community?
There is no other professional organization in our area that puts together this kind of program, in this large a scope. This puts REALTORS in the limelight as responsible, responsive professionals.

NOTE: Key to reverse side if additional space is needed.

Florida's Future Home Is Where the Heart Is

It's no secret that Florida is rapidly growing. People are flocking to Florida from all over the country and all over the world. Tourist season is something that is growing larger every year. Homes are being bought as fast as they are being built. The demand for homes in Florida is rapidly increasing. The property value is increasing as well. It is important to own a home in Florida now while the time and the price is right.

What is the attraction the Northerners have to Florida? Better weather is one extremely strong temptation, especially for the elderly in the winter. It allows people to be more active outdoors which eventually leads to better health. The beautiful scenery and many job opportunities entice the young to start or continue their lives in Florida. Present homeowners and future ones will benefit greatly from this boom. As the demand for homes continues to increase, the supply of property available to build homes will soon decrease. Therefore property values will rise and the owners will be able to make a large profit. Present homeowners will be able to set the trends for the future. Their decisions on what type of houses to build and the price they are willing to sell their homes will determine the type of residents Florida will have in the future. This will eventually lead to what sort of state Florida will become. Also the Floridian Homeowner is more likely to live a longer and healthier life.

In the future, Florida will become one of the richest states in the United States. Land will be worth millions. Most of its residents will be millionaires. There will still be room for the average income family, but everyone will live much better lives. Tourist season will still be profitable for the merchants, but the profit will be on a much larger scale. Owning a home in Florida now is possibly the best financial move a person can make.

Homeowners should watch for lead levels

GET THE LEAD OUT OF YOUR HOME'S DRINKING WATER!

Experts regard lead

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Lead contamination in your drinking water? It's possible. There is lead in our air, soil, food and water. The degree of harm, however, depends upon the level of exposure from all sources. Too much lead in the human body can cause damage to the brain, kidneys, nervous system and red blood cells. "As homeowners, it's important to be aware of what causes high levels of lead in our homes' drinking water and how to reduce it," says Richard Clemmer, president of the Naples Area Board of Realtors.

According to the Environmental Protection Agency (EPA), lead levels in drinking water are likely to be highest if your home or water system has lead pipes, or if your home has copper pipes with lead solder and has soft water or if water sits in the pipes for several hours.

Homes built before 1930 are likely to contain lead pipes (dull-gray metal that is soft enough to be easily scratched with a housekey). Although copper pipes have replaced lead pipes in most residential plumbing, the use of lead solder with copper pipes was used extensively until June 1986 when the Safe Water Act was amended banning the use of lead pipes, solder and flux in the insulation or repair of a public water system. This ban, however, does not eliminate lead contamination within existing plumbing.

A second step is to never cook with or consume water that has been in the plumbing for more than six hours by flushing each cold water faucet until the water is as cold as it can get. This is important especially if you are pregnant or making baby formula. Pregnant women and young children run the greatest risk, even with short-term exposure.

If your water is contaminated, there are ways to minimize exposure:

- Avoid drinking water that has been in the plumbing for more than six hours by flushing each cold water faucet until the water is as cold as it can get. Then fill bottles with water and refrigerate for later use. Or use bottled water.

- Never cook or drink water from the hot water tap. Hot water dissolves lead more quickly than cold water. This is important if you are pregnant or making baby formula.

- If you are served by a public water system, ask whether the

system contains lead piping and whether your water is corrosive. If either answer is yes, ask what steps are being taken to reduce lead contamination.

- If you are having plumbing work done on your home instruct the plumber, in writing, to use only lead-free materials.

- Before moving into a new home, remove the strainers on the faucets and flush water for at least 15 minutes to remove loose lead solder or flux debris.

- Regularly check the faucet strainers and remove any accumulation of loose lead.

Golf & tennis tourney to benefit NABOR scholarships in October

By Ed Williams

Ed Williams is a Realtor-Associate member of NABOR and represents Jo Carter & Associates, Inc. Realtors of Naples. He is the chairman of this year's NABOR Golf & Tennis Tournament.

The 11th annual Naples Area Board of Realtors Golf & Tennis Tournament will be Monday, Oct. 15, at The Vineyards Country Club.

The tournament is seeking a full field of 144 golfers and 24 tennis players. The Vineyards has promised to help make this year's tournament the best it has been since its 1980 inception.

The event will include a "scramble" format for the golfers and a "Round Robin" tournament for the tennis players, plus lunch, dinner and enter-

tainment.

During the dinner, a "Bonanza Raffle" will be held that will give all participants an opportunity to win various prizes.

This year's goal is to raise \$10,000 for the NABOR scholarship fund. The fund enables local high school students to supplement their college tuition requirements.

The Naples Area Board of Realtors has contributed thousands of dollars to Collier County students through the Golf and Tennis Tournament.



GROWTH MANAGEMENT SEMINAR

What do the new Zoning Reevaluation and Adequate Public Facility (Concurrency) Ordinances really say?

- Learn about the new growth management ordinances
- Find out what is happening in other counties
- Hear a prognosis for Collier County
- Be informed about how Collier County is implementing the ordinances

PANEL MEMBERS

DUDLEY GOODLETTE, Esq., is a partner with the law firm Cummings and Lockwood. He is and has been a key member of several county appointed committees. Goodlette played a critical role in the development of the Growth Management Ordinances.

EARL G. GALLOP, Esq., is a land use and government law attorney with the law firm Wampler & Gallop. Gallop has been consulting attorney for Collier County and for developers on environmental issues. Gallop is knowledgeable about the Growth Management Plans and their impact on other Florida counties.

STAN LITSINGER, Growth Management Director of Collier County. His primary responsibility is the implementation of the Adequate Public Facilities (concurrency) Ordinance.

BARBARA CACCHIONE, Long Range Planning Director, Collier County. Cacchione has been the primary planner for the county and is currently responsible for the implementation of the Zoning Reevaluation Ordinance.

APRIL 30, 1990 - 9:00 a.m. to 1:00 p.m.

Downzoning issue worries area Realtors

By ERIC STAATS
Staff Business Writer

As the Board of Collier County commercial property outside that cluster, his property may be downzoned to another classification.

The ordinance will set up requirements the county will follow when determining whether a piece of property conforms or not and whether it should be granted an exemption.

The land-use plan and the rezoning ordinance are parts of the county's effort to comply with the Growth Management Act, a Florida law requiring public services to keep up with growth.

Different parts of the real estate community will be affected in different ways by possible rezoning, he said.

For example, unaffected property around land that is downzoned will go up in value and bring a higher price at resale time, Clemmer explained.

But for the Realtors trying to sell the downzoned property the result will be the opposite.

"The real concern to us is that clients who bought land for a particular use won't be able to use it as they planned," Clemmer said.

"But you have to remember there are properties that are going to go up in value too," he said.

"The lines have to be drawn. But," Clemmer said, "as it now stands, the ordinance doesn't draw the line thickly enough in some areas."

For example, what comprises a vacant lot must be better defined and it should be clearer what will happen to undeveloped land

ZONE

• From Page 1G

within existing planned-unit developments on which construction has begun, he said.

Phased development is an economic necessity for developers but with the current language, working in phases might jeopardize existing zoning, said Pat Carroll, chairman of NABOR's legislative committee.

"The wording is still such that some property owners still don't know how they will be affected," she said. "They are still in limbo."

She said she favors the idea of development agreements where owners can go to county staff and

work out a mutually agreeable zoning decision.

"I hope they approach it as lenient as possible, and that's not saying let all properties remain zoned as they are," she said. "But loosen it up and let us interpret and fine tune as we go."

For all the talk of reevaluating zoning, Carroll said she thinks the ordinance with the real bite is legislation that could trigger building moratoriums in the county.

But the rezoning ordinance carries quite a bit of weight itself and will hit some Realtors and landowners in the pocketbook, Carroll said.

She said she is proud of what the Realtors have done in working

with the ordinance.

"We've done well so far," she said. "I think it's a good thing for us as landowners."

Carroll and Clemmer applauded the ordinance.

"They're getting it right. We don't blame anything on the ordinance," Clemmer said.

Ed. Note: This meeting sponsored by the Board of Realtors, Collier County, moratorium issues at The Naples Chamber of Commerce, 6:30 p.m.

Homeowners make it their duty to know rights

"No person shall be...deprived of life, liberty or property without due process of law."

These words from the Bill of Rights guarantee the security of homeownership, as do basic rights to own, transfer and use

To protect private property rights, property owners should learn about local government regulations.

knowing what's happening on such property issues as zoning, taxation and enforcement regulations that affect private property owners; and, by taking an active part in the local political process and exercising their right to vote.

Following are some questions and answers prepared by the National Association of Realtors that deal with American Home Week and the meaning of private property rights:

What is the purpose of American Home Week?
Its purpose is to focus on the meaning of private property rights and heighten public awareness to the dangers of losing them.

What is meant by private property rights?

Private property rights can be defined as an aggregate of rights guaranteed and protected by the government which generally includes the rights to dispose of property in every legal way, to possess it, to use it and to exclude everyone else from interfering with it.

A person's rights cannot be exercised if they unreasonably interfere with another's rights. Private property rights are limited by four governmental powers: taxation, eminent domain (the government's right to pay just compensation and condemn property for the public's benefit), police power and escheat, which is the government's acquisition of property when an owner dies without will or heirs.

What does the erosion of private property rights refer to?

Over the years, government has imposed some unreasonable limitations on private property rights that have little to do with public good and actually are prohibitive and confiscatory in nature.

What are some examples of unreasonable regulations?

Zoning restrictions such as minimum lot size requirements which can boost home prices and interfere with the ability of certain economic classes to purchase a home in a particular neighborhood.

Overly restrictive and unnecessary building codes, such as those that require the installation of burglar alarms or dictate the height of bedroom window sills.

Rent controls which hasten deterioration of housing stock and eventually cause a disproportionate shift of tax burden to single family home owners. Unrealistic environmental laws which do not accommodate the pressing need for adequate, affordable housing.

Historic preservation laws that can declare any property historic, thus preventing the owner from altering the property without special permission from the local government.

Is there a conflict between human and property rights?

On the contrary, fundamental human rights include freedom and the pursuit of happiness. If the ability to own property is restricted or depleted, the pursuit of happiness is

likewise affected. In addition, many zoning practices are essentially discriminatory in nature. Exclusionary zoning is a good example. The preservation of property rights is fundamental to the enjoyment of human rights.

The United States has more home ownership than any other country.

Sixty-four percent of its adult population own homes. Comparatively, in the United Kingdom, only 60 percent own their homes, with 34 percent owning in West Germany and 47 percent in France.

(The above figures were supplied by the United Nations Statistical Office. The article was furnished by the Naples Area Board of Realtors.)

THE NAPLES AREA BOARD OF REALTORS INVITE YOU TO PARTICIPATE IN NABOR BLOOD WEEK

April 23-27

Sponsored by the Communications Committee

Join the NABOR Blood Bank

ALL YOU HAVE TO DO IS:

➤ Donate Blood on Tuesday, April 24 from 8 AM - Noon
at John R. Wood & Associates Office

or

visit the Community Blood Center in Naples and donate blood during April 23-27.
N. (CALL FOR AN APPOINTMENT 262-7255)
if you belong to the Naples Area Board of Realtor's Blood Bank

Friday ends donor drive for blood

The Naples Area Board of Realtors has joined this week with the Community Blood Center to sponsor NABOR Blood Week.

Blood is being taken until Friday at the Community Blood and Chemotherapy Center at Naples Community Hospital, 681 Fourth Ave. N.

During last year's blood drive, 1,990 NABOR members gave blood. NABOR has an account at the blood center that all member Realtors and Realtor Associates may draw from if the unfortunate need arises. Because everyone is not eligible to donate blood, having an account where members of an organization can provide for others is very helpful.

The NABOR account has helped members in the past and, with the donations received, will continue to help in the future.

Call Jenny



...donate BLOOD!

to reserve your donation time

During the week of April 23-27 members of the Naples Area Board of REALTORS donated blood to the NABOR Blood Bank.

This Account is open to all members if the need should ever arise for blood. This Account has helped our members in the past and with the donations this year we will continue to help in the future

Community BLOOD CENTER



DATE ^{TUESDAY} APRIL 24th

TIME 8 - NOON

PLACE 3255 TAMAMI TR. NORTH

JOHN R. WOOD & ASSOCIATES

SPONSORED BY
NABOR

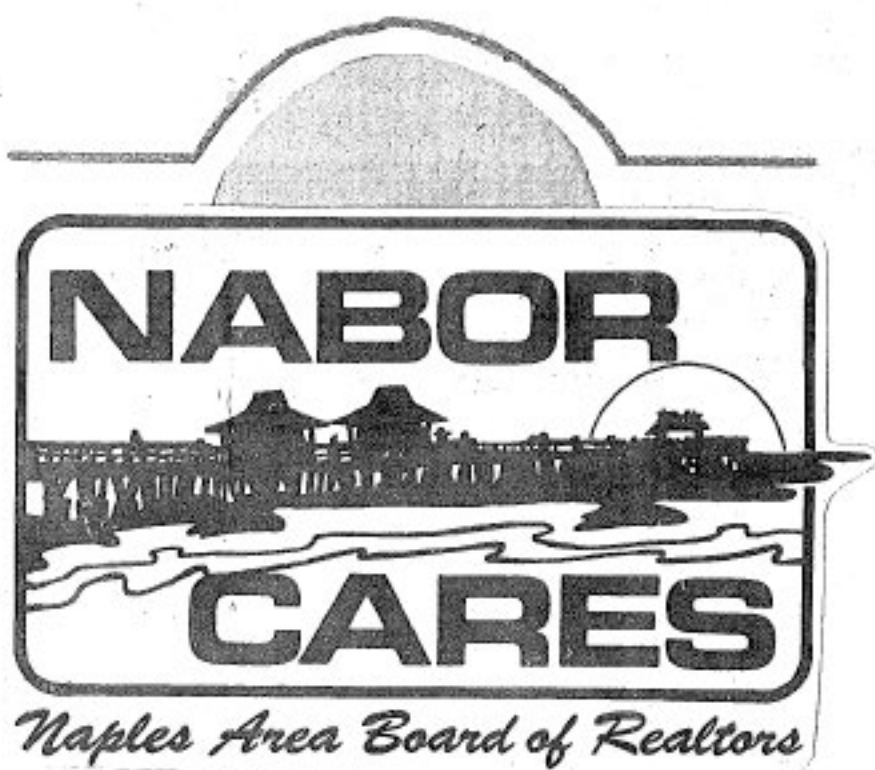
PHONE 262-7255



NABOR members will even give that last drop !!!

Over 30 participate in NABOR Blood Week





- **A Strict Code Of Ethics**
- **Continuing Education**
- **Community Involvement**

Committees . . .

is new this year. Further, the committee meets weekly to discuss the local real estate market and listings in the MLS.

The group also sponsors a semi-annual builder/developer showcase.

• Commercial investments

The commercial investment committee was formed three years ago to provide services to board members who work mostly with commercial properties.

Committee chairman R. Scott Cameron, senior vice president of Coldwell Banker McFadden & Spawls Inc., said the committee sponsors speakers and programs on commercial real estate that are held twice a month at the board's offices. He said the luncheons usually are attended by 80 to 90 people.

Cameron said the commercial investment committee was formed as a one-year committee, but said "the response was overwhelming." Now, it is a permanent committee.



CAMERON

He said that through the efforts of the committee in 1988 the board became affiliated with the Southwest Florida Regional Commercial Multiple Listing Service, a listing of commercial properties in Southwest Florida.

The committee also will hold a commercial investment property showcase in Naples — the first in Collier County — on April 12 at the Registry Resort. The event will be open to the public.

• Golf and tennis tournament and scholarship

The golf and tennis tournament and scholarship committees work in tandem to raise and distribute the money for four 4-year college scholarships to area high school graduates.

series.

The series, which was open only to members, filled the requirement of real estate agents to have 14 hours of continuing education every two years.



COBB

The committee also sponsors National and Florida Realtor association courses. The courses provide designations for Realtors, such as (GRS) graduate real estate and (CRS) certified residential specialist.

Some seminars are open to the public. This month, the group is sponsoring a program on stress.

"Each year we give \$4,000 in scholarships to four deserving high school students who are going to college," said Ed Williams, chairman of the golf and tennis tournament, and a Realtor-associate with Jo Carter & Associates Inc.

The money is raised through an annual golf and tennis tournament and dinner. Williams said this year's event will be at the Vineyards on Oct. 15.

After the tournament committee raises the money it is given to the scholarship committee, which oversees the NABOR scholarship fund, said Maryilyn Evanish, committee chairman and president of Pelican Bay Properties Inc., a subsidiary of Westinghouse Communities of Naples Inc.



EVANISH

Evanish, who also is president-elect of NABOR, said the committee gives the money to the Career & College Counseling Center in Naples, which picks the students and disburses the money.

Last month, the committee gave Jim Young, assistant director of the center, a check for \$7,781 that was raised at last year's tournament. The money left over from the \$4,000 for scholarships was put into the fund.

• Map

Each year the map committee gets together to update the NABOR map.

The eight-member committee adds all new subdivisions, new neighborhoods and new roads to a new master map, said George Faccione, chairman of the committee and owner of Bishop Realty in Naples.

The map is available to the public for \$1 at the NABOR office. The most recent map was updated in December and published in January, he said.

"No map is perfect, but I think that of all the maps of Collier County that our Board of Realtors' map is the most up-to-date map there is," Faccione said.

• Education

The education committee holds seminars and programs to educate the members and the public.

Committee chairman Gerelyn J. Cobb, a broker at John R. Wood and Associates Inc. Realtors, said the committee just finished a 14-session success

207
PC 81 48103

The Naples Area Board of Realtors donates scholarship dollars to the Career and Counseling Center

(February 23, 1990) At the monthly membership luncheon of The Naples Area Board of Realtors held at Longshore Lakes over \$7781.95 was donated to Jim Young, assistant director of the Career & Counseling Center in Naples, Florida. This money will be given to four deserving students from the Naples area who have won a scholarship essay contest with a theme of Private Property Rights. In order to ensure absolute objectivity in the selection process, NABOR contracts the Career & Counseling Center to administer the program.

The money is raised by local Realtors in their annual golf tournament held in October each year.

Four students are presently receiving \$1,000 a year (\$4,000 per student total) as a partial tuition payment. They are:

Thomas Oswald - Florida State University

Michael Faccone - Stevens Institute of Technology

Heather Purdy - University of South Florida

Diane Dukes - Dartmouth College

Richard Clemmer, President of the Board, stated that "among the many programs and activities that the Naples Area Board of Realtors provides for the community, it is especially proud of the Scholarship Program. Our students are Collier County's tomorrow. NABOR is pleased to provide financial assistance to these deserving students."

The Naples Area Board of Realtors, the largest trade association in Collier County, is the voice of Real Estate in Collier County, representing over 2600 members involved in all aspects of the real estate profession.

1990 Naples Area Board of Realtors Scholarship Recipient:

Kimberly Wiggins
980 7th Avenue South, Apt. A8
Naples, Florida 33940
Phone: 262-7317

Kimberly is a student at Barron Collier High School. She plans to attend the University of Florida this fall where she will major in Communications.

Kimberly earned a grade point average of 3.6 and was 24th in her class of 325.

She was co-editor of the Yearbook; a member the French Club, Key Club, Fellowship of Christian Athletes, Letterman's Club, Hi-Y Club, and active in Youth in Government. In addition, Kimberly was a member of the track team, swim team, and basketball team.

In addition to her school activities, Kimberly held down two part-time jobs, working each week between 15-30 hours.

Kimberly's teachers describe her as "multi-talented, dependable, warm and caring."

R NATIONAL ASSOCIATION
OF REALTORS®

REALTOR NEWS*

Four students in the Naples, Fla., area who were winners in a "Private Property Rights" essay contest will receive scholarships from funds donated by the Naples Area Board of REALTORS®. The board raised more than \$7,700 for the scholarship fund at its annual golf tournament. The money was donated to the Career and Counseling Center in Naples, which administers the essay contest.

NABOR gives yearly scholarships to educate Naples area teenagers

Realtors are committed community citizens.

Among its many programs and activities provided for the benefit of the community, NABOR is especially proud of its Scholarship Program.

The 1986 NABOR Board of Directors, led by President Phillip Wood, voted to donate the proceeds from the board's annual golf tournament to fund college scholarships for worthy Collier County high school seniors.

In order to ensure absolute objectivity in the selection process, NABOR contracted with the Career & College Counseling Center, Inc., a non-profit organization, to administer the program.

"NABOR has no input into the selection of a scholarship recipient, and that's the way we want it," said President Richard Clemmer.

The 1990 recipient will be selected during American Home Week this year.

To date, NABOR has three students in the program with a total funding commitment of \$12,000, which is divided up by \$1,000 per year per student toward a four-year degree.

The recipients are Thomas Oswald (Lely High School, 1988), who, while at Edison Community College, maintained a 3.6 grade point average and is now in his senior year at Florida State University majoring in Music Education; Michael Faccione (Barron Collier High School, 1987), a junior at Stevens Institute of Technology (New Jersey) majoring in computer science and holding down a place on the Dean's List; and Heather Purdy (Barron Collier High School, 1988), a sophomore at the University of South Florida with plans for a Communications major.

Jim Young, executive director of the Career & College Counseling Center, said, "The NABOR scholarship is one of

the best available to Collier County high school graduates because it is renewable over a four-year period. The interest and energy given by NABOR to provide these significant funds reflects the organization's commitment to the community and to helping young adults."

"Our students are Collier County's tomorrow," Clemmer said. "NABOR is pleased to provide financial assistance to these deserving students. It is a statement of our dedication and commitment to Naples' future."

NABOR program promotes safety

Ruth Herman's Avalon School first graders are learning safety through art and music.

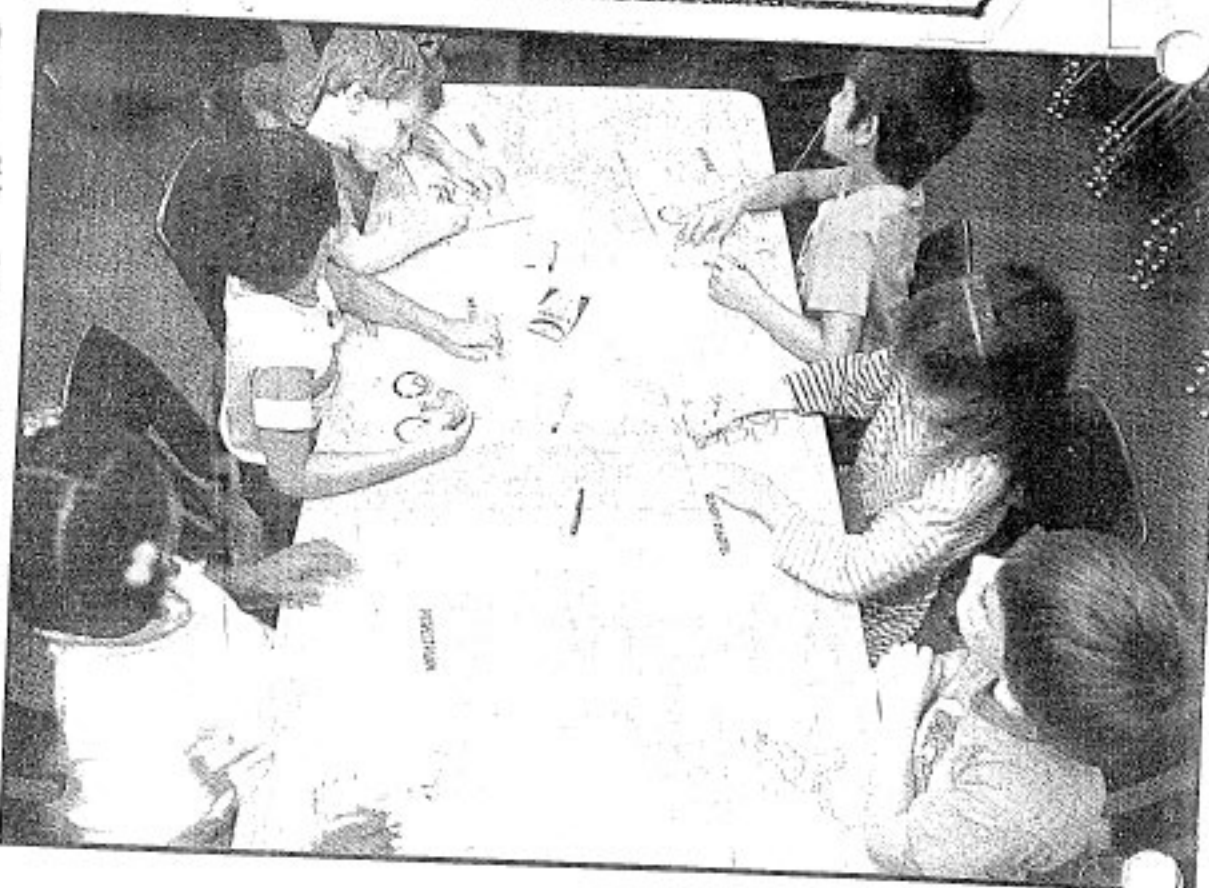
They are among students county-wide who participate in the "Safety Through Songs" program, sponsored by the Naples Area Board of Realtors.

Herman gives high marks to the audio visual program designed to safeguard the lives of children by using songs and a coloring book.

"We have many students who are latch-key children," she said. They, as well as most children their age group, need to be reminded frequently about safety rules."

The program is designed for teachers to incorporate into their lesson plans and the children to present programs to the community.

The program, which uses a coloring book and cassette tape, has been endorsed and commended by the Florida Department of Public Safety and the Department of Education. Each child receives a music cassette with safety songs and a coloring book featuring the



Students in Ruth Herman's Avalon School first grade class learn about safety. Staff photo by Bruce Moyer

words and pictures that reinforce the safety message. The program encourages the children to play the songs at home and

learn them by heart.

Avalon Elementary School plans to present a program for its PTO meeting on April 10,

based on the safety program. Among the 10 songs in the "Safety through Songs" book are jingles designed to teach children to look both ways before crossing the street, never accept rides from strangers and always wear a seat belt. Lessons on bicycle safety and water safety are also included, along with an admonition not to play with poison containers.

More than 1,500 "Safety through Songs" kits have been purchased by the Naples Area Board of Realtors for use in Collier County schools.



The Naples Area Board of Realtors is growing by leaps, having added more than 170 members in the past year alone.

The Realtors' board serves as an advocacy, educational and social organization as well as a professional association for Realtors in Collier County. It was founded in 1938.

Since 1978, the board has grown in one and two hundred — sometimes four hundred — increments from 777 members in 1978 to its current total of 2,340.

"We've grown obviously along with the community," said Richard Clemmer, NABOR president and owner of R.J. Clemmer & Associates. "And real estate is one of the largest industries in our area, so we could expect to have a large board."

In 1989, NABOR was the 12th largest Board of Realtors in Florida, Clemmer said.

NABOR is affiliated with the National Association of Realtors and the Florida Association of Realtors.

Following are the committees of the board and some of their activities:

• Awards

The awards committee was formed several years ago to add to the recognition of NABOR members by rewarding excellence in selected areas of the board.

The nine-member committee is planning a special awards banquet in January — the first ever for NABOR — to do just that.

Marlene Lucas, chairman of the committee and sales manager for Lely Realty, said the awards banquet will be in addition to NABOR's annual

installation banquet, held each December. The event will be a breakfast or luncheon and attract about 300 members, she said, compared to the installation dinner, which is attended by about 500 members.

Lucas said traditionally the main awards given by the board are the Realtor of the Year, the Realtor-Associate of the Year, and the Ad Miller Award, which also is given annually.

The awards committee hopes to add more awards, ranging from certificates for participation to special awards for achievement, she said.

• Communications

The communications committee's job is to distribute information on the board's programs and services to members, the media and the public.

"We're trying more than ever to show that Realtors are

Naples Board of Realtors

membership jumps to 2,340

professionals," said Doug Nelson, chairman of the committee and vice president of 3N Group Inc., a Naples building and development firm.

The committee does this through public events, news releases and its own monthly newsletter, the NABOR News.

"We're also trying to show the Board of Realtors' place in the community as a concerned community service organization," Nelson said.

For example, a top priority in 1990 is the board's SAFER home program — a program that helps homeowners burglar-proof their homes. The program has been in place for about four years, Nelson said.



NELSON

The SAFER Home program, which stands for Secure Action For Every Resident, helps residents evaluate their homes and improve them by adding better outdoor lighting and locks, he said. The program has been developed in conjunction with the Collier County Sheriff's department and the Naples Police Department.

Participants in the program will earn a certificate that could lower their home owner's insurance rates, he said.

Safety Through Songs is another public service program offered by the board. The board distributes cassettes and coloring books to elementary school children to teach them safety tips, such as "how to cross the street," and "don't go home with a stranger."

• Multiple listing service

The Multiple Listing Service (MLS) committee monitors and

tries to improve the MLS Corp., a separate company operated by the board's staff.

The Multiple Listing Service is a computerized system for Realtor members throughout the area to broadcast their property listings to other Realtors.

The committee makes rec-



ORR

ommendations for improvements and changes to the MLS to the board of directors, said Cheryl Orr, committee chairman and owner of Bay View Realty of Naples Inc.

The committee also sponsors open houses of homes listed in the MLS for Realtors and Realtor-associates. The program

Realtor predicts Naples area property best '90 investment

Probably the best investment you can make in 1990 is in Naples area real estate.

That prediction comes from R.J. Clemmer, president of the Naples Area Board of Realtors and broker/owner of Century 21 R.J. Clemmer and Associates Inc., Naples.

He said his belief is based on last year's showings.

"Real estate in the area," he said, "should outperform any other investment in 1990."

Last year, for example, according to the tax assessor, real estate throughout Collier County appreciated in value an average of 17.4 percent and some waterfront property appreciated a whopping 100 percent.

A word of caution, though. "Overall I don't think (a 100 percent hike in waterfront values) is a reasonable figure to quote," Clemmer said.

On the conservative side, he said he expects area real estate to rise in value at least 10 percent, which is double the expected national rate.

That rosy picture, coupled with the likelihood of lower interest rate mortgages, should make 1990 a great year for home buyers.

Richard Loughlin, president and chief executive officer of Century 21 Real Estate Corp., said home values nationwide will appreciate by 5 to 6 percent, just nosing ahead of an estimated inflation rate of 4 percent.

In a nationally televised interview, Loughlin said he didn't foresee any significant decrease in property values anywhere in the country, adding, "The health of the real estate industry is certainly dependent on the overall economic health of the United States."

On mortgage rates, Loughlin

said, "We anticipate 30-year fixed rate mortgages to run in the 8- to 10-percent range throughout 1990. We're going to see the Federal Reserve Board continue to try to loosen interest rates to stay away from a recession," he said.

He expects lower interest rates to boost new housing starts, which fell nationwide in 1989.

As for existing homes, Loughlin said there are more than 2 million properties on the market throughout the country, enough to satisfy every economic level of buyer.

He advised buyers not to wait for the "ideal time" to purchase a home.

"Some people try to wait for interest rates to come down, which usually triggers a price increase," he said. "If people have the means to buy and they're really in the marketplace, they should go out and buy in order to benefit from the long-term growth in property values."

Loughlin foresees a growth in the retirement age market, attributed to older Americans' desire to upgrade their housing.

He said he believes continued economic growth and steady employment will be reflected in a consistent housing market throughout the Midwest, compared to softened housing markets on the coasts due to rapid appreciation in recent years.

Century 21, headquartered in Irvine, Calif., is a wholly owned subsidiary of Metropolitan Life Co. and is the largest real estate organization in the world with more than 7,200 independently owned and operated offices.

Worldwide, an estimated \$60 billion worth of real estate was reportedly sold last year through the Century 21 system.

Realtors enjoy 'banner' 1989

By CLAY W. CONE
Staff Business Writer

In terms of new construction and real estate sales, 1989 was a banner year for Collier County.

Last year, area builders and contractors generated a record \$568.8 million in new construction in Collier County. That was approximately \$60 million more than the previous record set in 1988.

Residential construction for the year consisted of roughly 2,100 single-family homes and 3,960 condominiums and apartments.

North Naples saw the lion's share of that new construction, with the addition of 434 single-family homes and 698 multi-family units. Marco Island and Golden Gate ranked second and third respectively.

Commercial development consisted of more than 200 new projects at a cost of approximately \$58.6 million. The majority of those projects consisted of new banking and office buildings and shopping centers.

Meanwhile, 24 construction permits were pulled last year for industrial projects at a value of more than \$5 million.

At the same time, area property sales sky-rocketed to a new all-time high.

Last year, more than \$590.4 million in Naples area real estate changed hands. That compares with the previous mark set one year earlier, when about \$478.7 million worth of real estate was sold.

For the year, 2,495 area homes changed hands, with 1,193 of those being single-family homes.

Real estate traditionally has been Collier County's largest economic commodity.

Both the Naples Area Board of Realtors and the Collier County Builders and Contractors Association area real estate activity main strong well into '90. That growth will be by a continued influx and young professional area.



FOR IMMEDIATE RELEASE

Realtors Sponsor Safety Drive for Collier County Children

(2/1/90) The Naples Area Board of Realtors has sponsored its Fifth Annual "Safety Through Songs" program for first graders throughout Collier County. The national award-winning audio visual program is designed to safeguard the lives of children by using songs and a coloring book. This program is designed for the teachers to incorporate into their lesson plans and the children to present programs to the community.

The innovative program which uses a coloring book and cassette tape has been endorsed and commended by the Florida Department of Public Safety and the Department of Education.

"Each child receives a music cassette with safety songs and a coloring book featuring words and pictures that reinforce the safety message," explains Richard C. President. "In past years, teachers and parents have said that 'home and learn them by heart' (Avalon Element

Program for their PTO meeting on An

Among the ten song children to look both ways b. always wear a seat belt. Lesson an admonition not to play with poi.

Over 1500 "Safety thru Son, Realtors as part of NABORS ongoing serves.

'Safety Through Songs' helps safeguard children

NAPLES DAILY NEWS
Thurs., April 27, 1989 13E

The fifth year for a special program dedicated to the youth of Naples is in its planning stages by the Naples Area Board of Realtors. It's the "Safety Through Songs" program, a national award-winning program designed to safeguard the lives of children through educational music and pictures. The audio-visual program, which uses a filmstrip and cassette tape detailing safety precautions along with a book for each child (in kindergarten) has been endorsed and commended by the Florida Department of Safety and the Department of Education for helping to provide much-needed health and safety education. This fall NABORS once again will purchase "Safety Through Songs" kits for children enrolled in kindergarten classes through Collier County public schools. Each child receives a sing-along music cassette with the safety songs and coloring book featuring the words and pictures that reinforce the safety message. In past years teachers and parents have said that

children play the songs at home and learn them by heart. Among the 10 songs in the book are ditties designed to teach children to look both ways before crossing the street, to never accept rides from strangers and to always wear a seatbelt. Lessons on bicycle safety and water safety are also included along with an admonition not to play with poison containers. National statistics show kindergarteners are the most susceptible to accidents through unwitting ignorance of dangers. The "Safety Through Songs" program is part of NABORS' ongoing effort to show concern for the citizens in Collier County.

The "Safety Through Songs" book includes an open letter to parents signed by Robert E. Kunze, Executive Vice President of the Florida Association of Realtors, and Ralph D. Turington, Florida Commissioner of Education, in which they state: "Through distribution of every kindergarten and first grade student in our schools, the Florida Association of Realtors, with the cooperation and support of the State Department of Education, is pleased to be part of these educational efforts. By presenting safety and crime prevention information in an easy-to-understand, entertaining manner, we hope to provide Florida young people with information which will make their lives safer and happier. This project -- involving both private and public sectors -- represents Florida's commitment to build a safer tomorrow for everyone -- because safety and crime prevention are everyone's business."

VOLUNTEERS NEEDED
FOR
PAINT-A-HOUSE

Sponsored by the Communication's Committee as an American Home Week Project





The Naples Area Board of REALTORS® in conjunction with the City of Naples
will be painting the FIRST house in Naples' AHSFI grant program.
We will be helping the Affordable Housing of Southwest Florida begin its program.
This is the kick-off day for the city project.
NABOR is the first volunteer group to begin the project.

Be part of Naples' History!

MAY 5, 1990



Paint a house, essay competition planned by local Realtors in 1990

The National Association of Realtors has declared April 29 to May 5 as the traditional American Home Week this year.

Although NAR has decided to downplay this traditional week and replace it with year-round public relations efforts, the Florida Association of Realtors will still use this time to offer information to the public concerning Private Property Rights.

This year's theme is "Flor-

ida's Future: Home is Where the Start is."

FAR will sponsor competition and awards for a notebook contest, essay contest and success stories.

On the local level:

• The Naples Area Board of Realtors will plan the Paint-A-House project with the city. An affordable housing grant has been received and volunteers are needed to paint the house.

• The local high school essay

contest will continue.

• NABOR will also continue to enter all the FAR competitions.

Guest speakers at the March luncheon meeting of NABOR reminded members of the importance of private property rights to them, both personally and career-wise.

NABOR plans to take American Home Week to incorporate private property rights into the thoughts and actions of its members.

The Communications Committee would like to thank the following people for their participation in the PAINT-A-HOUSE project on Saturday, May 5, 1990

Robert Anderson	Volunteer
Willie Anthony	Volunteer
Mary Anne Barnhise	NABOR
Dick Clemmer	C-21 R. J. Clemmer
Dick Dempsey	Platinum Prop.
Bog Egan	Loan & Grant Coordinator
Gerry Gereaux	Colonial Square Realty
Carol Gnipp	Preferred Prop. of Naples
Susan Golden	City Planner
Steve Jennings	Volunteer
Nancy Kingsbury	Hunt R.E. Group
Marilyn Knoblauch	Coldwell Banker
Maryanne Lepore	ReMax Realty Group
John Lepore	ReMax Realty Group
Charles Mackey	C21 Golden Shores
June Mueller	ReMax Realty Group
Karen Nelson	3-N Group
Doug Nelson	3-N Group
Jim Nelson	3-N Group
Lois Phelps	John R. Wood & Assoc.
Richard Ramsden	C-21 Advisor Realty
Lee Reed	John R. Wood & Assoc.
Mayor Rudd Crawford	Volunteer

A special thanks to :

Kevin Witczak, professional painter
from Versatility Corporation of
Naples

Flex Bon paints for the
painters caps

McDonald Corp for the food and
drinks



YOUR KEY TO

A

S • A • F • E • R

HOME



A THREE PHASE HOME SECURITY PLAN

FOR RESIDENTS OF
COLLIER COUNTY, FLORIDA

PHASE I

1. EXTERIOR DOORS

- A. Solid wood core or metal clad.
- B. Garage-to-home entry door same construction as exterior door.

C. Single

out

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- A. Only small shrubs at windows and near doors.

- B. No fences at windows (i.e. privacy fences).

- C. Install two sets of lights on eaves to illuminate walls. Installation to be on opposite corners to eliminate shadows. Existing street lights and yard lights may suffice.

- D. Install a minimum of four inch (4") high house numbers in a place so as to remain conspicuous. Mailbox should have numbers on both sides.

- E. Install a "911 Locator Switch" or similar device to existing front outside light.

PLEASE NOTE: Decorative walls and archways will require special consideration.

PHASE II

SAME AS PHASE I WITH ADDITION OF:

- 1. Garage door opener.
- 2. Alarm system consisting of:
 - A. Door & window contacts.
 - B. Local siren.
 - C. Motion or pressure sensor.

PHASE III

SAME AS I AND II WITH ADDITION OF:

- Alarm system consisting of:
 - A. Door & window contacts.
 - B. Second control panel.
 - C. Fire alarm.
 - D. Central station monitoring.

GENERAL RECOMMENDATIONS

Consult the Police Department or the Fire Office and a trusted neighbor when leaving for an extended period of

hours on lights for nightly use, not just when leaving town.

AMERICAN HOME WEEK

PAINT-A-HOUSE



Once again the Naples Area Board of REALTORS participated in the National celebration of American Home Week.

This year we held several events



President Clemmer giving orders to our Mayor Crawford!



Mary Anne Lepore just rolling away!



Coffee Breaks were on the agenda for Carol Gnipp



ESSAY CONTESTS

SEMINARS

CONTESTS

Naples Daily News Supplement



RADIO PROGRAMS



THE DICK CLEMMER SHOW

PROCLAMATIONS



MAYOR CRAWFORD PRESENTED AMW PROCLAMATION TO PRESIDENT CLEMMER AND DOUG NELSON (COMMUNICATIONS COMMITTEE CHAIRMAN)

NABOR LEADERSHIP



Staff photo by Eric Strachan

Board of Realtors officers

At the Naples Area Board of Realtors 40th Annual Realtor Installation Banquet Friday at the Registry Resort, the following officers were installed for 1990: From left, R. Scott Cameron, treasurer; Marilyn B. Evanish, president-elect; Richard J. Clemmer, president; and Marie A. Easley, vice president/secretary.

1990 OFFICERS

PRESIDENT

Richard J. Clemmer

PRESIDENT-ELECT

Marilyn B. Evanish

VICE-PRESIDENT/SECRETARY

Marie A. Easley

TREASURER

R. Scott Cameron

1990 DIRECTORS

Jack N. Baen

Robert W. Hattemer

Donald N. Corcelli

Jeanne Haynes

Keith A. Hoffman

Marlene J. Lucas

Maria P. Tomaro

1990 COMMITTEE

CHAIRMEN

ATTORNEY RELATIONS

H. S. "Skip" Tezyk

AWARDS

Marlene J. Lucas

BUDGET & FINANCE

R. Scott Cameron

BUILDING & GROUNDS

Jon F. Lowdermilk

BYLAWS

J. E. "Ernie" Carroll

COMMERCIAL

INVESTMENT

R. Scott Cameron

COMMUNICATIONS

Douglas W. Nelson

EDUCATION

Jerelyn Cobb

EQUAL OPPORTUNITY

James J. Gruszka

GOLF

Edwin A. Williams

GRIEVANCE

LEASING/PROPERTY MANAGEMENT

John W. Thompson

LEGISLATIVE

Patricia Carroll

MAP

George Faccone

MEMBERSHIP

Carol Womble

MLS

Cheryl Orr

POLITICAL AFFAIRS

Warren L. Segraves

PROFESSIONAL

STANDARDS

Norman Harris

PROGRAM

Robert Graham

SCHOLARSHIP

Marilyn B. Evanish

STRATEGIC PLANNING

Douglas E. Workman

People to Watch in 1990

Professional groups keep quality high

Within the last eight days, several hundred people got dressed in their finest, assembled at The Registry, and paid homage to the outstanding members of their occupational fields.

Last Saturday, it was the Collier County Builders and Contractors Association who applauded its builder of the year; on Friday evening, the Naples Area Board of Realtors saluted three outstanding members.

They didn't have to do this. There is no dearth of black tie affairs in this town for those so inclined to appear at in their finery.

And they don't have to put in the extra hours that active membership in these organizations entails.

But they did and they do.

Homeowners and potential homeowners should feel gratified that two large groups of people on whom they may rely are working hard to improve the quality of their professions and are singling out those colleagues who do it most successfully.

Often, the homeowner perceives the home builder and/or the Realtor as someone who's out to make big bucks. In some cases that may be all too true. But many of those who join such organizations as CCBCA and NABOR are seeking to improve the way they and their associates deliver services to the consumer.

The 36-year-old CCBCA has a membership of close to 900. Members have access to ongoing education through seminars that are held during the year. And new code changes and regulations are made available to them. An ethics committee is a guardian of the members' business conduct, and the immensely popular Parade of Homes encourages innovative construction.

The membership of the 40-year-old NABOR currently stands at 2,400. Its programs include self-improvement, tips on running a more efficient business, community events and allegiance to a code of ethics. Clients of members benefit from the networking that occurs at organizational meetings.

So beyond the hoopla of these recent gala social events is a comforting signal to the community at large. Collier County has within its boundaries a lot of men and women committed to demonstrating that shoddy work, unethical behavior and the fast buck are not what they are about.

You'd think the president of R.J. Clemmer/ Century 21 would be ecstatic that Naples is the fastest growing housing market in the United States, right? Dick Clemmer is too busy directing Florida's second largest real estate service organization and traveling to meetings of the state and national boards to give much thought to it.

NABOR will become a more politically active body in 1990, as ordinances are drawn to implement Collier County's comprehensive plan. "We are the protectors of private property rights," Clemmer explains. "When you bought property, you didn't buy dirt. You bought a bundle of rights to use it." Services to property owners, and how to finance those serv-

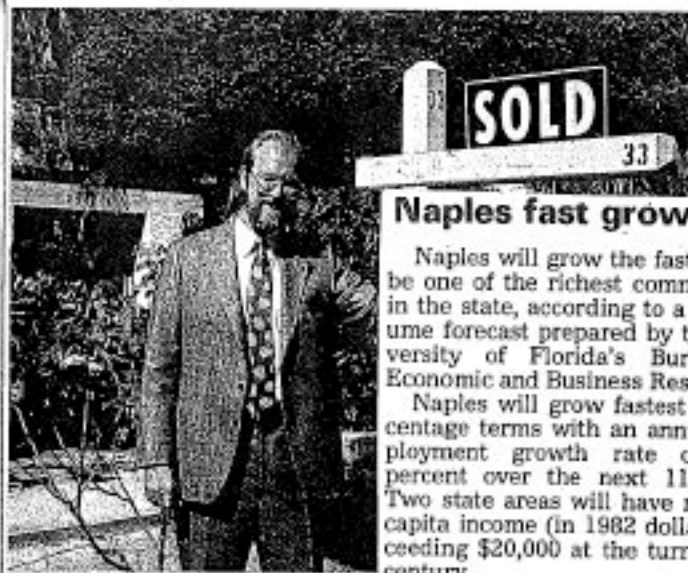
ices, will be key issues, he says.

"It's important for the board to be recognized as a group of people in the business of selling real estate. We're not dependent on development; the resale market is our bread and butter. We can't stop growth and don't want to, but we have to maintain the quality that brought people here in the first place."

Clemmer, whose family moved to Naples from Ohio in 1955, remembers a Naples much different from the booming city of 1990. "I used to camp at Doctor's Pass and had to walk a mile and a half to get there," he recalls. "But I also remember Fort Lauderdale and how it didn't control growth. Give us credit: We've done a good job."

Dick Clemmer

President, Naples Area Board of Realtors
Naples



Naples fast growing

Naples will grow the fastest and be one of the richest communities in the state, according to a six-volume forecast prepared by the University of Florida's Bureau of Economic and Business Research.

Naples will grow fastest in percentage terms with an annual employment growth rate of 4.27 percent over the next 11 years. Two state areas will have real per capita income (in 1982 dollars) exceeding \$20,000 at the turn of the century.

Sarasota's \$20,559 will be tops, and Naples will be second at \$20,150. West Palm Beach will fall to third, with per capita income of \$19,980.

In 1988, Sarasota's real per capita income was \$17,897, West Palm Beach was second with \$17,707 and Naples placed third with \$17,217.

Funds raised by NABOR to go to housing program

The Naples Area Board of Realtors (NABOR) has chosen the Community Vision program of the Salvation Army as the recipient of funds raised as part of the ongoing NABOR Cares program.

The Community Vision program was established by the Salvation Army to build a shelter to temporarily house homeless women and children who need help getting re-established.

Through the NABOR Cares program, members of the board participate in various community service activities.

NABOR is proud of its heritage of continuous community service and of the numerous contributions of its members. The NABOR Cares program grew out of the "We Care About Naples" program, developed last year. This idea was founded with the port to lend extra realtor support to two important issues: the environment and housing for low income families and the homeless.

All money to be donated is obtained through fund raising by the NABOR Communications Committee.

NABOR CARES - Community Vision Kickoff

NABOR CARES - Community Vision Kickoff Brokers Pledge Funds

On Friday, May 18, 1990 the Communications Committee of the Naples Area Board of Realtors kicked off a special NABOR CARES Campaign. This is one of the first efforts in many years that will be done on a large scale.

NABOR has elected to support the efforts of the Salvation Army's Program- Community Vision- An effort to build a facility for the homeless families in the area. The building will house families on a temporary basis with

a goal of returning them back to their own hometowns and to their own environment. This will be done with counseling and assistance.

NABOR, as part of its NABOR CARES project has received pledges from member brokers and has sent direct mailouts to the member-



ship. "This is an all out effort on our part to give back to the community," stated Doug Nelson, Communication's Committee Chairman. "We are relying on the efforts of everyone to make this a successful campaign. Lets show that NABOR DOES CARE!"



"TOGETHER WE CARE"



Every man's home
is his castle and
every man's
neighbor is his
friend.

