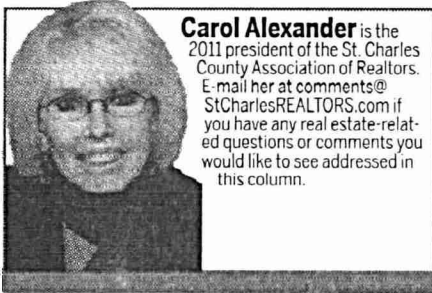


YOUR PLACE TO CALL HOME

Home for the holidays is a wonderful place



Carol Alexander is the 2011 president of the St. Charles County Association of Realtors. E-mail her at comments@StCharlesREALTORS.com if you have any real estate-related questions or comments you would like to see addressed in this column.

The house is cleaned and decorated. Most of the presents are wrapped and under the tree.

I still have a little gift shopping and a lot of grocery shopping to do in preparation for the Christmas celebration with my family. My children and grandchildren will arrive on Saturday, and I am looking forward to a wonderful Christmas celebration.

Like many of you I hope, I look at all the presents already under the tree and realize how fortunate I am. I will be surrounded by the ones I love this weekend; and our celebration will be filled with love, laughter and, of course, lots of great food and wine. On Christmas morning, my grandchildren will tear into the small mountain of presents under the tree. Together, we will have a family Christmas that will give them memories they will someday share with their grandchildren.

I am blessed to be able to spend this season with my family as we enjoy a wonderful time together. Fortunately, even in our challenging times, most American families will have similar stories to tell about the holidays. Sadly, however, far too many families will not be able to celebrate the joys of this season. Economic hardships have taken their toll on far too many families; some even find themselves without a home in which to celebrate.

Realtors are proud of our destiny as Keepers of the American Dream of Homeownership. We are honored to have played a small role in helping millions of families across the nation obtain a home of their own to celebrate the holidays. Serving the needs of the American family goes beyond the bricks and mortar we sell; it is about the quality of life in our

neighborhoods and communities. It is about helping those whose dreams have been derailed by economic hardship, illness or other issues.

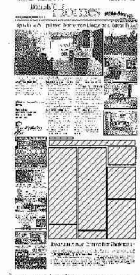
Realtors have always been committed to helping those in need in our community and across the country. In 1989, area Realtors, under the leadership of my fellow Coldwell Banker Gundaker manager Ellen O'Brian, looked for a way to help those in need in our community. It was quickly determined there were many outstanding agencies throughout our region that did a great job serving those in need. However, the one thing most of those agencies have in common is that they will always need money to fund their programs and services.

To help those agencies serve their clients, the St. Louis Association of Realtors formed the Realtor Housing Assistance Fund. This nonprofit, charitable foundation uses the funds it raises to award grants to charitable agencies that serve the homeless and those in need in our region. A few years ago, our St. Charles County Realtor family joined on as partners in support of the work of RHAF.

The RHAF has raised money from area Realtors and the public through a variety of fundraising efforts. Some of you may have visited the Designer Showcase Homes where area designers exhibited their work and style. Other efforts have included a performance by comedian Bill Cosby and the recent Concert for a Cause at the Sheldon in Grand Center. In addition to these efforts, area Realtors have contributed thousands in direct contributions to the work of RHAF. Every dime raised for RHAF is given out in grants; no money is utilized for fundraising or administrative costs.

With the latest grants awarded to 30-plus area agencies, RHAF has topped the \$450,000 mark in donations to help those in need in our community. RHAF donations primarily go to those agencies helping the homeless in our region. Equally as important is the work of agencies that help those in need of financial or other assistance to maintain and stay in their homes.

Here in St. Charles County, Sts.



Joachim and Ann Care Service has been a recipient of support from RHAF. The care service does a great job assisting those in need with a food bank and services to help maintain their homes. Other recipients of RHAF support include Catholic Charities, Lutheran Family and Children Services, St. Patrick's Center, Beyond Housing and the Salvation Army, to name a few.

Realtors in St. Charles County and across the nation stand ready to help those in need here at home and across the world. Earlier this year, when the horrific tornado hit Joplin, Realtors donated thousands to help the victims of that tragedy through the work of the Realtors Relief Fund. The Realtors Relief Fund, which was started to aid the families of the victims of the 9/11 attacks, has assisted the victims of disasters across the nation.

We Americans are a generous people;

and, like so many of you, Realtors are honored to do our part to help our fellow citizens in need. This is the season when we all count our blessings and give thanks for our good fortune. It is when we are most inclined to lend a hand, whether it is dropping change in the Salvation Army kettle, donating food to area food banks, or responding to the many mail solicitations for support. The need, however, does not just occur during the holiday season. We must remember those in need all year long.

Our communities are better places when we take the time to help those in need among us. Realtors are honored to join so many of you in lending a helping hand throughout the area.

On behalf of my husband, Robert, and the members of my St. Charles County Realtor family, I wish you and your loved ones a happy and blessed holiday.