

YOUR PLACE TO CALL HOME

Thanks for the memories



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.

"Thanks for the memories," as many of you know, was the signature sign-off of the late, great comedian Bob Hope.

Those words came to me as I sat down at the computer to prepare my last newspaper column. I have enjoyed the opportunity to communicate with all of you through these columns.

I want to begin by thanking the members of my St. Charles County Realtor family for giving me the opportunity to serve as their president this past year. It has been a year filled with many great memories that I will always cherish.

I consider myself a fortunate individual. I am blessed with a wonderful, loving husband and terrific family. Plus, I am fortunate to be part of a profession that has helped me to provide for my family and make my dreams come true.

Realtors are fortunate to make our living by making the dream of home ownership a reality for the families we serve. We work hard to spread the message that even in today's challenging times, home ownership is the best long-term investment available to the average family.

The dream of home ownership, however, is not just about the money. It is about Christmas morning around the tree, the warmth of the fireplace as your family watches its favorite holiday movie, and summer barbecues in the backyard. It is about family and having a place to call home.

Economic challenges have derailed the dreams of many Americans as they deal with the heartbreaks of unemployment and foreclosure. These economic realities have caused some so-called experts and some Washington bureaucrats to question the wisdom of the

American Dream. They have suggested home ownership doesn't make sense anymore and that we would all be better off paying rent. This terribly wrong and misguided idea threatens the principles helped to make this country great nation.

As "Keepers of the American Dream," Realtors are committed to defending home ownership all the way from our neighborhoods to the halls of Congress. We understand corrections need to be made to ensure the problems of the last few years do not return, but there is no need to dismantle a system that made home ownership affordable to millions of families.

This past year, Realtors mobilized to fight proposals that would put home ownership out of reach for millions of families.

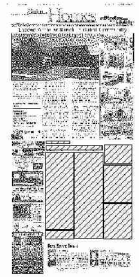
Some point to recent problems as reasons to end government support of home ownership. They suggest we no longer can afford government participation in the secondary mortgage market. They suggest we no longer can afford to let you deduct the interest on your mortgage. They suggest the government should tax your home sale.

There are those that promote a scary vision of our future. They suggest America's future is a nation of renters, where only the wealthy can afford home ownership.

This is just plain wrong. This is not the America we know and love. Realtors are proud to be the protectors of home ownership in this nation. We will not rest until the battle has been won.

Protecting home ownership is not just about the bricks and mortar we sell or what is happening in Washington. It is about making our communities greater places to live, work and raise families.

Home owners share a commitment to their communities that is a vital part of all successful cities, counties and regions. Realtors work with local officials to promote policies that protect property owners' rights and the growth and prosperity of our communities. Realtors are here to help make dreams come true for the families we serve.



If you are sitting on the fence wondering if you should pursue your dream of a new home for your family, 2012 will be the time to act. Stable prices and historic low interest rates make this a once-in-a-lifetime opportunity to fulfill your dreams.

Starting next week, Cort Schneider, our 2012 president, will begin communicating with you in these columns. I want to thank Cort for all of his help and support this past year. He will do a great job representing our St. Charles County Realtor family. I also want to thank Treasurer Janice Nolan, Immediate Past President Joe Sahrman and the members of the association Board of Directors for their help and support. These columns would not have been possible without the research and editing assistance of our association's chief

executive officer, Mark Stallmann, and Assistant Executive Officer Gwen Walters. They, along with the rest of the association staff — Kathy Ambro, Jackie Ladd and Jen Moore — do a great job for our association.

I want to especially thank my company, Coldwell Banker Gundaker, for its support and encouragement this past year. Plus, I owe a big debt of gratitude to the members of my office in St. Peters for their support, encouragement and understanding this past year. Finally, I want to thank my husband, Robert, for the constant love and support he gives me every day.

On behalf of Robert and all the members of our St. Charles County Realtor family, I wish you and your families a very happy, healthy and prosperous new year.