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This month's Distinctive Property, 25 Paseo Del Conejo



### What's Inside?

## It Doesn't Have To Be "Inside Baseball," Or Scary

*By Rey Post, Managing Editor and Associate Broker, Sotheby's International Realty*

October brings us two annual events that appeal to a wide variety of people: professional baseball's World Series and Halloween. Both can have moments that are both exciting and scary. Many people—depending on their perspective and level of participation—would say that today's real estate market often shares these same characteristics.

However, finding a solution that improves the direction of our housing market does not have to be "scary," nor does it have to be defined by the metaphor of inside baseball: a subject so detailed or requiring such a specific knowledge about, that it's not well known or appreciated by outsiders.

In fact, there are several road signs in the current real estate market that are easily understood (and hopefully appreciated) by everyone:

- The National Association of Realtors reports that existing homes sales in September were 11 percent higher than they were in the same month in 2010.
- Interest rates continue to be at levels not seen for 60 years. In our market here in Santa Fe, low interest rates and home price stabilization have pushed the home-affordability index above 100 for the first time in years (this means that those with an average income now qualify for the typical monthly mortgage payment).
- According to the National Association of Homebuilders (NAHB), October's index measuring the mood in U.S. residential construction showed the best one-month improvement since the launch of the federal government's home buyer tax credit more than a year ago. The NAHB also cited

*Continued on page 8*

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All Things Real Estate is honored to be a 2011 Santa Fe Chamber of Commerce Business Excellence Award Nominee



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## Teamwork = A Successful Transaction

### The Consumer's Mortgage Handbook

*By Ron Blessey, Broker/Owner, Home Buyers Mortgage Co.*

Just like any successful sports team, teamwork by all parties involved in a real estate transaction is critical. Each participant in the transaction has his or her special role.

First, the selling agent has received a copy of the title binder from the participating closer, and has made sure any potential title issues are addressed and solved. The seller has addressed any deferred maintenance and prepared the property for potential buyers. A home's curb appeal is the buyer's first impression of the property.

Next, the buyer's agent has spent his or her time wisely showing the perspective buyers properties in their price range that meet all the criteria on their wish list. Once the property is found, a purchase contract is prepared and sent to the seller's agent for acceptance or counteroffer. It is important that the contract meets all the criteria that a lender requires. Preparing a well thought out and clearly presented contract makes the lending process go smoothly.

Once the offer is accepted, the buyer goes through due diligence. He or she should receive all the specified documents within the prescribed period of time, as well as all inspections. Daily updates by the realtors or the lender are important to ensure a seamless transaction. The team clicks if all involved do their respective job efficiently. Buyers and sellers can also be proactive in the process by staying in constant touch with their representatives. Organization is essential to all the participants, especially when one is handling several transactions at a time.

Behind the scenes the title company, appraiser, inspectors, insurance agent, and a surveyor are all important cogs in the wheel that makes up the complete team. Cooperation by all parties involved makes for a successful transaction.



## Your Return on Your Home Renovation Investment

### Interior Design Today

*By Annie O'Carroll, Principal, Annie O'Carroll Interior Design*

You have made the decision to renovate your distinguished home. How will this investment be returned? The design is in the mix. In any project I collaborate with my clients for a seamless blend of elements to reflect their aesthetics with a refreshed look.

Innovative use of materials and a blend of high-impact, low-cost decisions ensure your project is completed to your specifications. Chances are you have seen a home remodel and recognized where too many corners were cut.

The kitchen is the most important area in updating your home. The savings in your dream kitchen renovation is in smart planning. Keep the sink, dishwasher, stove and ovens in the same place to avoid the cost of moving plumbing, gas and electrical. Porcelain tile floors are a hardworking alternative to stone floors. Decorative tile on the backsplash is on-trend and an affordable alternative to stone.

Bathroom renovations are important for your home's value as these are the hardest working rooms. Again, keep the bathroom fixtures in the same location to avoid moving plumbing. Decorative glass and porcelain tile can be substituted for expensive marble. The splurge may be the combination bathroom mirror/TV. This innovation is a mirror when off, transforming it into a TV at the touch of a button. Splash your bath with a fresh paint color.

My forward-looking approach and the artful blend of finishes in your remodel will create a sense of unity today, yielding strong results in the future.

## Only Limited By One's Imagination Consignment Gallery Q & A

By Stephen Etre, Co-Owner, Stephen's, A Consignment Gallery (An Interview with Managing Editor Rey Post)

**Q** As we move closer to the holiday season, what are your thoughts on the value of unique gift-giving?

**A** I always like to tell people who visit our gallery that they should leave at our front door any limitations they may have, on the types of gifts to give!

**Q** Yes, I imagine with more than 11,000 square feet of gallery, you have just about anything to satisfy a person's imagination. What are some of the options available to people?

**A** We don't have enough column inches to list everything, Rey, so let me give you some broad brush strokes on what makes for unique gift-giving. And by the way, people use the gallery for finding that one-of-a-kind gift throughout the year.



869 Paseo Del Sur, listed by the Michael Nicola Group

**Q** What are some of the categories of items that make for that unique gift occasion?

**A** I think it is important to note that just about every type, style, period and region of art, furniture and accessory can be found at the gallery. For instance, we carry a full line of original art and ceramics made by Native Americans, as well as Asian and Santa Fe-style furnishings. In the area of art, we carry pieces that represent Southwestern, European, as well as a full range of folk art, glassware, tableware, and figurines.

**Q** I have been impressed with the variety of furniture the gallery offers.

**A** Yes, we have furniture items that are Early American, contemporary, as well as classic collectible in style, size and price. These run the gamut from chairs, dressers, couches, tables, as well as totally unique craftsman-built pieces. Some of these items are very old antiques, while others are pieces acquired during estate sales and often are brand new and barely used.

**Q** Aren't you pretty proud of the array of silver and jewelry items at the gallery, as well as the range of paintings and photographic pieces you offer?

**A** Yes, these are among some of my personal favorites and represent every art genre, time period, composition complexity, and price point. Many of our customers come to the gallery each month just to see the latest art offerings we have acquired.

**Q** That raises a good point. Unlike many other galleries, your inventory of items changes almost on a daily basis, correct?

**A** Yes, after nearly 30 years of being in business, we have established a large clientele that brings us new items for sale every single day of the week. Because of this reality, we have become a major destination for interior designers, decorators and motion picture set designers who are always on the lookout for that completely unique item to finish off the venue they are working on.

# CHRISTUS St. Vincent Regional Medical Center

## Unique Destinations

*By Arturo Delgado, Communications Manager, CHRISTUS St. Vincent Regional Medical Center*

With a nearly 150-year history in Santa Fe, CHRISTUS St. Vincent Regional Medical Center has evolved into a sophisticated and wide-reaching health care system that now serves the 300,000 residents of north central New Mexico. Established in 1865 by the Sisters of Charity, CSV was the first organized health care facility in the New Mexico territory. Located in Santa Fe, the 268-bed hospital is managed by CHRISTUS Health and operates under a 50/50 partnership with CHRISTUS. A large part of our recent growth and success can be attributed to our decision to partner with CHRISTUS Health in 2008. This partnership has allowed us to share expertise that has benefited both organizations.

Today, CSV has evolved into a comprehensive acute care hospital serving a seven-county area with a population of nearly 300,000. Using a blend of cutting-edge technology and a long-standing commitment to recruiting and retaining highly-qualified physicians to our community, CSV continues to grow and respond to the ever-changing needs of our community.

Some of our specialties include neurology and spine, cancer, gastroenterology, pulmonology, general surgery, gynecology and ob-

stetrics, orthopedics, urology, vascular, wound care, and diabetes. At the CHRISTUS St. Vincent Regional Cancer Center technologically advanced cancer care is individualized, team-based and focused on the best possible outcome. The dedicated staff of the Cancer Center is committed to providing the full spectrum of healthcare options for cancer patients.

More than 5,500 surgical procedures are performed each year at CHRISTUS St. Vincent. Our Surgical Services Department includes state-of-the-art operating rooms, and a total of 10 operating suites, including two procedure rooms. Experiencing between 52,000 and 60,000 patient visits ever year, CHRISTUS St. Vincent Regional Medical Center has the second-busiest Emergency Department in New Mexico. As one of only three trauma centers in the state, the Emergency Department provides high-level, quality, compassionate care in a wide range of specialties.

*\*Editor's note: Unique Destinations is a new section of the newsletter that will appear on an occasional basis and offer information on interesting venues around the U.S.*

## Stewards of the Land

### Ranch Lifestyle

*By Steve Ziegler, Co-Managing Partner,  
Canyon Ridge Ranch Conservation Development*

It is a true passion for the spirit of the land that drove the Rare Earth New Mexico team to set aside more than 4,000 acres of Canyon Ridge Ranch in conservation...forever. From the community's inception, the founders have joined with environmental specialists and land planners to create a comprehensive plan that protects not only the unspoiled spaces of Canyon Ridge, but the migratory corridors of its native inhabitants. This dedication to preservation has led the Rare Earth New Mexico team to receive national recognition for their conservation efforts at Canyon Ridge.

Stay tuned for Steve Ziegler's next Ranch Lifestyle installment...



# Why Hire a Certified Association Manager?

## Property Management Report

By Tom Simon, Owner, Westgate Properties, LLC

Just as levels of experience and education make a real difference in the ability of a real estate licensee to serve their client, and the commitment that realtors make to high ethical standards adds tangible value to the service they provide, so too does the credentialed professional association manager add tangible value to the association they manage.

A property manager is responsible for finding tenants for commercial or residential properties and for maintaining the property to a high standard of care. The Association Manager is responsible for a scope of work that includes: Facilities Management, Association Communications, Community Leadership, Community Governance, Risk Management, and Financial Management. The Professional Community Association Manager (P-CAM) requires a minimum of five years' management experience, course study in all of the topics mentioned, culminating in a two-day intensive inspection of a community association, followed by written responses to 10 questions about the community that results in an 80 to 100 page case study analysis that will, by most accounts, take more than 100 hours to complete over the 30-day period allowed, following the property inspection.

The value to a community association of hiring an experienced credentialed professional association manager is to reduce delinquencies, improve the appearance of the property through better maintenance decisions, reduce board burnout, improve financial management and, perhaps most valuable, establish "best practices" that will reduce conflicts between unit owners and board members, improve the quality of decision-making and reduce management errors that inevitably lead to lawsuits, higher insurance costs and community malaise. Hiring a credentialed professional will improve the quality of life and real estate values. The sage said that "you can't buy happiness." You can invest in the happiness and peace of mind of a community by hiring the right credentialed professional to run it.

Tom Simon owns WestGate Properties LLC, and is a credentialed professional association manager, currently spending 3 1/2 hours per day writing his P-CAM Case Study. Deadline: Midnight, 11/15/2011.

# September Home Sales

## Real Estate by the Numbers

By Abigail Davidson, Associate Broker, CRS, ABR, SRES, CLHMS  
Sotheby's International Realty

The following information has been compiled to provide you with updated information on sales in Santa Fe and its surrounding areas from September 1, 2011, to September 30, 2011. These statistics are for all residential home sales including single family homes, condos and townhomes.

There were a total of 117 home sales during this time period ranging in price from \$79,000 to \$2,750,000. The number of sales this month was up from 92 homes sold in August 2011. Total sales volume for September was \$53,392,689, up \$16+M from August.

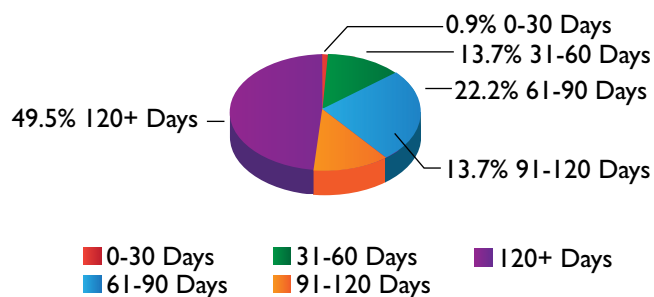
The average sales price was \$456,348, up slightly from the average sales price of \$402,772 for the month of August.

Homes on the market for more than 120 days sold for an average of 92.46% of list price at the time of sale and accounted for 49.57% of all sales. One home sold in 30 days or less.

The average number of days on the market was 176, which is slightly lower than 189 average days on the market for August. Here is how number of sales per price-band reported in this month:

- 73 Homes sold for under \$350,000;
- 15 homes sold from \$350,000 to \$500,000;
- 18 homes sold from \$500,000 to \$1,000,000;
- 11 homes sold from \$1,000,000 to \$2,999,999.

Days on the Market





## Holman Ranch: Así es Nuevo México

### Homes With History

*By Angela Gutierrez, Associate Broker, E-PRO/Admin. ABR, Sotheby's International Realty*

The idyllic town of Holman was originally called Agua Negra and Agua Negra Abajo for its dark Mora River waters. It was soon renamed for Charles Holman, a savvy settler from the East. Sometime in the early 1800s this working ranch caught the starry eyes of a young couple moving over the mountains from Embudo, Felipe and Altagracia Lobato. The Lobatos purchased the ranch through an exchange of sheep with Charles, soon settling and raising their own livestock and farming wheat. “Lobato Villa,” as noted in 1864 records, became the family homestead name.

The land on which the ranch sits upon was originally part of the Mora Land Grant, though how it ended up in the hands of Charles Holman is a bit of a mystery, and probably the result of the shady land deals of the late 1800s. The Mora Valley boomed during the late 1800s due to its location being the principal wheat and produce supplier for Fort Union. Undoubtedly, some of the wheat grown on the ranch found its way to the mills in Cleveland, La Cueva, and then on to Fort Union.

The main house, now restored, was the primary residence for the Lobato family. There was a small lumber mill that cut and sold lumber from other people in the area, which served as an ad-

ditional family revenue source. The other ranch structures were a combination of homes, work buildings and a sala (dance hall). The sala was used as a wedding facility, as well as a venue for local community weekend dances. Mula (moonshine) was served by another local in order to keep the festivities “extra” festive. The adobe structure behind the main house still boasts its history as the much frequented sala.

This historic adobe compound of 840 pristine acres with trails leading up into aspen and pine forests in the Rincon Mountains, in addition to substantial Mora River water rights, still conjures images of a time when the land was worked fully to its highest potential—when the land was the foundation for an attainable dream. Holman Ranch continues to remain spirited by the true romance of Nuevo México.

Very special thanks to Elfego Lovato and Toby Lovato, father and son, who inspired and recollected history from Elfego's grandparents Felipe and Altagracia (Toby's great grandparents).

*Listed by Associate Broker Gary Bobolsky  
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*What's Inside, continued from page 1.*

encouraging signals in the index's measures of sales expectations for the next six months (up seven points to 24) and traffic of potential buyers (up three points to 14).

To be sure, improved health in the U.S. real estate market is tied to—among other things—an improvement in employment opportunities in the country, as well as a boost in consumer confidence. In addition, as the *Wall Street Journal* stated in a recent editorial: “Someone has to take a hard look at standards for initial mortgage qualification. Obviously, things became absurdly easy as the housing bubble inflated. But pendulums swing too far and experts should determine if there's a middle ground that would allow more to qualify without excessive risk to lenders.”

In September and early October, Wal-Mart Stores commissioned two nationally recognized polling firms (one from the Republican side of the aisle, the other from the Democratic side) to conduct a series of focus groups with “Walmart moms” around the country.



21 Santo Domingo Circle, listed by the Marion Skubi & Johnnie Gillespie

These are mothers with children under 18 at home, have shopped at Walmart in the previous month and are pretty evenly divided between Democrat and Republican identification.

As political columnist Charlie Cook notes, these are not politically active people, but represent an important swing voter subgroup that “struggle every day with the policies made in Washington and live on the front lines of the U.S. economy, more vulnerable than most people that members of Congress are likely to encounter.”

Though the commentary from these focus group participants underscore the stories of struggle and day-in, day-out hardship that grips much of our current economy and impacts the nation's housing market, as Cook points out in a recent column: “...one gets a strong sense of personal spirit, a hope, a determination to make things work...a sense of optimism that seems such a part of the American spirit.”

In a recent posting on the website entrepreneur.com, author Carmine Gallo wrote about the impact that Apple founder Steve Jobs has had on the lives of so many people and the set of principles that drove his success. One of his principles simply suggested to “put a dent in the universe.” Jobs believed in the power of vision, according to Gallo, and once asked then-Pepsi President John Sculley: “Do you want to spend your life selling sugar water, or do you want to change the world?” (in other words, don't lose sight of the big vision).

Bringing greater strength to our housing market can be attained via a healthy dose of political will and vision, as well as common sense policy decisions at both the governmental and private sector levels. Some may argue that this is an overly simplistic way of defining a solution, especially in our extremely polarized political environment (made more so by the reality of a Presidential election occurring in one year's time). However, as the *Wall Street Journal* acknowledges: “It's time to stop trying to work around housing, and take it on.”

Wherever the solution comes from for improving the status of housing in our nation—be it government, or the private sector (or a combined effort, which is probably what is required)—perhaps another piece of advice from Steve Jobs can give government policy-makers and real estate industry leaders some inspiration. An executive who had the job of reinventing the Disney Store called up Jobs for advice. His counsel? Dream bigger.

So, for now—and until next month—I wish you good luck and fortune in *All Things Real Estate*.



# Condominium Owners: Research Your Insuring Requirements!

## HOA & Condo Association Insurance News

By Vince Marciano, Marketing Manager, SAX Insurance Agency

Condominium insurance is a special insurance designed to fit the specific needs of condo owners. Condo owners need to take into consideration additional coverage for the building based on their condominium association's master policy and coverage.

### Condominium Association Master Policy

Your condominium association will insure the building and its common elements based on one of three approaches: 1) bare walls, 2) single entity (original specifications), or 3) all-in.

- “Bare walls” means that the association will insure only the building including walls, the roof, floors, elevators, etc. The association is not responsible for insuring anything inside your unit such as appliances, cabinets, carpeting, wallpaper, interior partitions, plumbing, wiring, and bathroom fixtures, among others.
- “Single entity” coverage means the association is responsible for all real property, but only the cost necessary to return the building and units to their original condition using materials of like kind and quality.
- “All-in” statutes differ from original specifications in one major respect. The association is not only responsible for all real property, but it is also charged with insuring unit owner-installed upgrades.

### Determining How Much Coverage You Need

As you're evaluating how much insurance you need for your unit and possessions, keep the following questions in mind:

- What is the association responsible for insuring? What am I responsible for insuring?
- How much coverage do I need for loss assessment?
- How much coverage do I need for my possessions?
- Do I have replacement cost or actual cash value coverage for my possessions?
- What does the liability coverage include?
- Do I need earthquake or flood coverage?

Finally, make sure you understand exactly what your policy covers. Review it at least once a year to make sure you stay adequately covered.

# The Great Privilege of This Business!

## Title Insurance News

By Steve Riemann, Santa Fe Area Manager, Fidelity National Title Insurance Co.

It's a little early, but the Thanksgiving season is already in our hearts. In the title business, gratefulness is actually easy to come by. We have the awesome privilege and pleasure of serving folks who are going through the most telling and stressful of times: selling, buying and refinancing their properties.

As sellers move along with their lives, they share with us their plans and hopes for a change full of hope and promise. Their lives and families are transitioning in a new and exciting way, although sometimes with a touch of sorrow over leaving their home behind. It's not always easy to turn the page to a new chapter, but it is an adventure; and we get to be their ally throughout the whole process.

Buyers are similarly hopeful in anticipating a new beginning, or at least a fresh and different opportunity. They're buying at a time of unprecedented affordability, with interest rates previously unimagined. They are excited about seeing the world, and the wonderful city of Santa Fe, with brand new eyes. What a pleasure for us to be a part.

Throughout all this, buyers rely on Team Fidelity to accomplish the exacting process with competence, grace and assurance. We do indeed have an extraordinary opportunity to serve our community in this way. We're so proud of what we do. It's a great honor, privilege and great fun, too. Thanks, Santa Fe!



638 Fernandez, listed by Lois Sury and Valerie Von Guttenberg

## Spray Polyurethane Foam: An Ideal Application Around The County

*By Jim Roser, Senior Vice President, TC&I Roofing & Insulation*

With the forecast for the rapidly approaching New Mexico winter calling for colder-than-normal temperatures, making sure your home is properly insulated should be at the forefront for every homeowner. Whether a new construction or as part of a remodel/home improvement project, spray polyurethane foam may be the answer for your home's insulation needs.

Studies show that air infiltration wastes up to 40 percent of every homeowner's energy dollar. Air infiltration is caused by leaky doors and windows, spaces and cracks in your home that you never realized were there. This unwanted air penetrates your home and travels inside walls, ceilings and even through the plumbing or electrical system. Even the sturdiest houses have seams and gaps, which means your heating and cooling system has to work even harder, leading to wasted energy and, inevitably, higher utility bills.

Even more problematic is the fact that moisture can enter your home, condense and lead to potential structural problems or even pose a health risk to your family. Spray polyurethane foam prevents the uncontrolled movement of air and moisture through your walls.

Spray polyurethane foam is the ideal solution for a wide range of applications: interior and exterior walls, interior ceilings, roofs and insulating rooftop ductwork, just to name a few.

Make sure your home is ready for this coming winter and many winters to come, by exploring how spray polyurethane foam can meet your insulation needs. Your family and your checking account will thank you for it.



## It's All About Trust Trust and Financial Planning

*By K.M. Roberts, CEO, Santa Fe Trust*



638 Camino Del Monte Sol, listed by Darlene L. Streit

As an independent trust company, Santa Fe Trust is the alternative to bank trust departments and trust companies that restrict the assets held in trust to proprietary or pre-selected investments. The trust accounts we administer can benefit from the products and services of the nation's most qualified and talented investment, tax and planning professionals. Our unique business model allows trustors to request that we engage their qualified investment advisor who will be managing their trust investments for us. When requested, we will provide recommendations to a number of independent financial advisors throughout the country with whom we do business.

Most trust companies charge a combined fee for administering and investing trust assets. Our fees for administration are transparent and separate from those of the financial advisors who manage our trust portfolios.

Our Trust Committee oversees discretionary distributions, the annual account and investment review process, the management and oversight of real estate assets, and unique situations. The comprehensive trust services of Santa Fe Trust include the oversight of investment advisors to assure that investments comply with the goals and instructions of the trust. We provide periodic trust account statements and trust accounting for net income distributions. We assure that beneficiary distributions are made consistent with trust requirements, liabilities are liquidated timely and all are made via check, wire or ACH. We offer a bill-paying service for customers who need it. We oversee the preparation and filing of state and federal fiduciary income tax returns, pay any taxes that are due from the trust, and respond to inquiries from tax authorities.



## Distinctive Property

25 PASEO DEL CONEJO

Enjoy 360-degree views from this custom "Parade of Homes" hacienda. Covered portales invite entertaining with friends and family, and boast views of the Jemez and Sangre de Cristo mountain ranges. As you enter the home through a private garden, the sounds of the fountain invite you to linger. The formal living and dining space has a wet bar and an impressive custom fireplace with built-in lighted bookcases. The gourmet kitchen is spacious with a huge island in the middle adjacent to dining space and a large sitting area with a wonderful fireplace. On the east side of the home is the beautiful master suite with sitting area, spacious walk-in closet, slate master bath with large steam shower and jetted tub, and views of the eastern mountains. Brick and hardwood floors in main living areas make this spacious home one of distinction. MLS 201104494 Offered at \$1,299,000

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505.986.9080  
ron@ronblessey.com

**SAX Insurance Agency**

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Los Alamos, NM 87544  
866.729.5390  
www.saxinsurancennm.com

**Santa Fe Trust, Inc.**

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Building 1000  
Santa Fe, NM 87507-4929  
505.984.2700  
www.santafetrust.com

**Stephen's, A Consignment Gallery**

2701 Cerrillos Road  
Santa Fe, NM 87505  
505.471.0802  
www.StephensConsignments.com

**Westgate Properties, LLC**

P.O. Box 23720  
Santa Fe, NM 87502  
505.995.3134  
www.westgatepm.com

## Architecture

**Deborah Auten Architecture**  
505.982.8956  
www.deborahautenarchitect.com

## Boutique Guest Retreat

**Terrain Santa Fe**  
505.660.4734  
www.terrain-santafe.com

## Energy Analysis and Ratings

**Planet Forward, LLC**  
505.670.6370  
rod@planetforwardllc.com

## Home Construction

**Major Development, Inc.**  
505.470.0019  
www.MajorDevelopment.net

## Home Inspections

**WIN Home Inspection**  
505.466.7243  
www.wini.com/santafe

## Land Development

**Mark A. Lopez Associates, LLC**  
505.982.5633  
www.marklopezassociates.com

## Landscape Design

**Thomas Williams Design**  
505.569.0266  
www.thomaswilliamsdesign.com

## Moving and Storage

**Wilson Transfer & Storage, Inc.**  
505.471.6611  
1201 Siler Road  
Santa Fe, NM 87507

## Professional Cleaning/Concierge

**I Need A Wife**  
505.913.0410  
bushe.003@comcast.net

## Roofers

**TC&I Roofing & Insulation**  
505.670.4892  
www.tcandifoamroofing.com

## Signs

**FastSigns of Santa Fe**  
505.474.3551  
www.FastSigns.com

## Traditional Wood Barns

**Sand Creek Post & Beam**  
210.364.7381  
www.sandcreek4.com

## Vacation and Long Term Rentals

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