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This month's Distinctive Property, 39 Yana Drive



What's Inside? "Can We Meet?"

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

A world-weary President questions whether to run for a second term in office, as his personal agenda has been picked apart by the United States Congress, lobbyists and a determined collection of the richest and most influential men in America. With global turmoil building, the President's administration is shocked into action and once the crisis passes, this leader resolves to change the face of American politics forever, proposing a radical left-wing economic agenda, but with very right-wing methods of governance.

Though one might observe that this description is curiously close to a real-world scenario, it's actually the plot line of *The Fourth K*, a novel by Mario Puzo, published more than 20 years ago. By the author's own admission, the novel was a commercial failure, especially when compared to his most famous work of fiction, *The Godfather*.

Whether or not the story in this novel mirrors reality, there is no denying the enormous potential the occupant of the White House has to effect change in government policy. No matter the period in history, the level of public support, or the ability to influence legislation before Congress—with few exceptions—the President still possesses the unique potential for bringing the country together in times of true need.

In the 1962 published novel, *Seven Days in May* (also made into an Academy Award-nominated movie), a President weakened by unpopular policy decisions, learns of a plot by the nation's military to unseat him in a coup. Rising to meet the challenge, the President goes before the public in a televised address and, in a rousing speech, demands the guilty military officers resignations, which produces the desired effect of squelching the coup, and also gives the Commander-in-Chief the opportunity to re-

Continued on page 9

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SO THEBY'S INTERNATIONAL REALTY PRESENTS

santa fe showcase

SUMMER 2011 • VOL. 29, ISSUE 1

A SELECTION OF FINE PROPERTIES

A photograph of a luxurious outdoor patio area. In the foreground, there's a stone patio with several lounge chairs and a dining table with chairs. A swimming pool is visible on the left. In the background, there's a large, well-maintained house with a covered patio area. The scene is surrounded by lush greenery and trees under a clear blue sky.

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The “Funny Season” for Taxes

Title Insurance News

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

This is the time of year when taxes are billed and due, and also the time when tax bills from the County Treasurer can get “missed.” To help the consumer, we offer the following information:

- Taxes in New Mexico are billed November 1 for the calendar year, in arrears. Taxes are paid either in full or in halves, at your choice or the choice of your lender, if taxes are paid through escrow. First payment is due November 10 and late by December 10. The second half (if chosen) is due next April 10 and late May 10. Please be advised, however, that you will only receive one billing in November, so you will have to remind yourself if you decide to take the two-payment option.
- Potential difficulties can occur when people transact their property over recent months. If a sale has occurred, it is un-

likely that the Treasurer will process the change of name in time for the tax bill to come to you. The tax bill may be printed in a prior owner’s name and sent to their forwarding address. That is because the tax bill database has likely already been prepared by the Treasurer, waiting only for the County Assessor to set the mill levy rate.

- Because you are the owner on November 1, the tax bill is your (or your lender’s) responsibility. If you do not receive your tax bill during the first week of November, contact your friends at Team Fidelity. We can print you the tax bill with the correct account number on it (even if it doesn’t always have the correct name on it), to make sure your tax payment is not missed.

Real Estate Improvements—Barns and Outbuildings Around The County

By Sonja Howle, Dealer, Sand Creek Post & Beam

In the June issue of this newsletter, I mentioned that the Famous Barns series would be launching soon. The series highlights a different barn each month and will be a regular feature in *The Cowboy Way Magazine*, beginning with the fall issue.

Barns are famous when they have historical or architectural significance. The Pearl Stable in San Antonio is one of those barns of yesterday that helps us understand how to build structures that will continue to be significant tomorrow. The Pearl Stable was built in 1894 and is more than 117 years old. It’s an oval barn that was once home to the 60 or more draft horses of the Pearl Brewery (then known as the San Antonio Brewing Association). When transportation was transferred to trains and trucks, the Stable became a storage building, then a hospitality center. When the Pearl Brewery closed its doors in San Antonio in 2001, this historic site was in danger of losing its presence.

Then Silver Ventures, Inc., purchased the 26-acre Pearl Brewery complex to create a place where residents could live, work, shop,



The Pearl Stable in San Antonio, Texas

dine and play. The San Antonio River Walk was extended north to the Pearl, past its one-time competitor, the Lone Star Brewery, (now better known as the San Antonio Museum of Art).

The Stable has been restored to its original grandeur and is one of the city’s most popular hospitality venues. In 2011, more than 250 private events will have been booked—everything from a luncheon reception honoring Caroline Kennedy to weddings and galas. And so, as one San Antonio architect stated, our Pearl has been recast.

Individual Style: Putting Your Stamp on Your Home

Architectural Insight

by Deb Auten, Architect

One of my favorite client moments is at the beginning of the architectural design process, when we open the folder of pictures clients have collected, sometimes spanning years. This is when their dreams come spilling out—the colors, textures and spaces they see and feel are beautiful. What I find most inspirational about these “inspiration” images is that the clients don’t want the exact room in the photo, but want their own personal vision of it.

Heads bent, we pour over the pictures, details. I ask, “What is it about the picture you love?” Sometimes people know. “The color,” they might say or “I love the big tall windows that open out.” Other times the answer might be, “I don’t know, I just love the feel of this room.”

We talk about the way the light comes in, how the depth of a wall and the height of a room can make a room grand, the use of round or crisp corners; we look for the hand of the crafts-

man in the plaster, the tile and the wood. We peel through the layers of images with those essential discussions of light, color and sense of space. That’s when it gets interesting, when the more eccentric ideas begin to flow and when people tend to get a little nervous.

Resale value asks of us: Will someone else like my house? Will someone else buy my dream?

I always say go for it. Through the years, homes for my clients have included secret portals, outdoor showers, a wide variety of reclaimed doors, a rainbow of plaster colors, a 100-foot-long hallway for a photographer, and hand-etched pictographs into the exterior stucco of one memorable house. This is character building for buildings and what gives wings to the dream of the homeowner. If you can bear to sell, your unique stamp of an idea may be the very thing that makes someone else love your home.

How a Board Should Operate

Property Management Report

By Tom Simon, Owner, Westgate Properties, LLC

A committee in a condominium association made a recommendation to the board to raise dues 5 percent. A committee member felt strongly that the dues should have been raised more, and circulated a letter to all unit owners titled “Reality Check” that recommended a 10-percent increase, also noting that anyone who can’t afford this should consider selling their unit and moving elsewhere. He felt strongly about his position, argued it forcefully in the committee, but when he lost the debate he brought his argument “to the people” hoping to shape the final board decision. The board terminated his committee membership and established a set of Rules for Service that all future committee and board members must agree to prior to serving. Among other things, it requires members to support the decision of the group once a decision is made.

Community associations exercise democracy at its most fundamental level and it’s important that board and committee members

understand how to work together as a decision-making body. The need to leave your self interest out of it is obvious to most. The more common problem is how to reconcile competing views of what it means to serve in the best interest of the whole community. Consolidating different points of view into a final decision is the essence of leadership and the reason that a decision-making process exists using rules of order and specialized board roles.

Future columns will address how these responsibilities are allocated, how the members work together to serve the best interests of the community and how a board works with a management company to implement its decisions.

Tom Simon is an Association Management Specialist and the Managing Member of WestGate Properties, who specializes in commercial and association management.

Distinctive Property

39 YANA DRIVE



Nestled in the hills of the beautiful San Ysidro subdivision, this magnificent property offers unparalleled privacy and teems with outstanding architectural features by David Milburn. French antique-hand-painted beams in the kitchen, wonderful Moroccan entry doors, and a large great room with 19-foot ceilings are only some of the qualities that make each space in both the main and guest homes both unique and functional. Only two minutes to Tesuque Market, five minutes to Auberge Encantado, five minutes to the Opera, and 10 minutes to the Plaza, the fully landscaped grounds, featuring boulders brought in from southern New Mexico, are your gateway to stunning Sangre de Cristo/ski basin views. A home that truly cannot be duplicated at this listing price, the property is currently used with a caretaker's downstairs apartment and includes a pitched-roof artist studio with 12-foot ceilings. Offered at \$1,495,000
MLS 201102681

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Howard's End: A Movie About Trust

Trust and Financial Planning

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

Yes, I am referring to the Merchant Ivory film, exquisitely set in the English countryside starring Sir Anthony Hopkins and Emma Thompson. I've watched it again for the umpteenth time as all hopeless romantics do. The real star, however, is the house "Howard's End." The love felt by Vanessa Redgrave's character for her home is brilliantly conveyed in her veteran acting skills. She wishes to bestow her precious property upon her new friend, clearly while in sound mind but feeble body. Writing a deathbed scribble in pencil without a proper witness is probably not the best way to ensure your wishes are carried forward. The English invented the idea of Trust, for heaven's sake!

All the drama in this movie could have been avoided with a well crafted Trust for the beloved property. Clearly, the reason for gifting the property was to place it into the heart of another who would love it for generations.

There are a bevy of solutions. Trust law allows the potential for you to avoid probate and leave the property tended by a relative for years in a life estate for him and then provision it for grandchildren. Perhaps you and several beneficiaries are contemplating "Tenants in Common" as a solution.

Who will inherit your "Howard's End?" Call me to discuss your Trust and how to include real estate in your plan now, and in the future—because I'm not sure how much longer pencils will be around.



A Home on Upper Canyon Road, listed by Ray Rush and Tim Van Camp

July 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 July 1, 2011 to July 31, 2011. These statistics are for all residential home sales including single family homes, condos and townhomes.

There were a total of 110 home sales during this time period ranging in price from \$65,000 to \$4,700,000. The number of sales this month was down from 132 homes sold in June 2011. Total sales volume for July was \$50,310,972, down \$13 million from June.

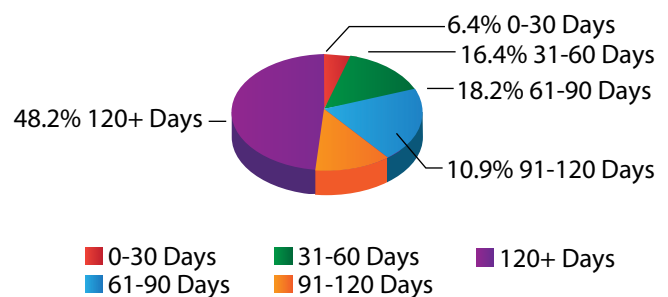
The average sales price was \$457,372, down slightly from the average sales price of \$479,725 for the month of June.

Homes on the market for more than 120 days sold for an average of 93.28% of the list price at the time of sale and accounted for 48.18% of all sales. Seven homes sold in 30 days or less.

The average number of days on the market was 183, which is lower from average days on the market for June, which were 212. Here is how number of sales per price-band reported in this month:

- 59 homes sold for under \$350,000;
- 19 homes sold from \$350,000 to \$500,000;
- 26 homes sold from \$500,000 to \$1,000,000;
- 6 homes sold from \$1,000,000 to \$4,750,000.

Days on the Market





A Style Intuitive of Function: 1520 Cerro Gordo Homes With History

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

I find it meaningful that at one time homes and gardens were built, not necessitating a pursuit of style, but for function: when the land fed the people and the natural elements were ones' largest benefactor or opponent. It was this pursuit of functionality that created such a natural style and beauty truly indicative of Northern New Mexico architecture. One such home, nurtured by the grace of the Cerro Gordo hills, spirited by the views of Atalaya and Picacho Peak, sets claim as one of the oldest farm houses in Santa Fe's Cerro Gordo district.

The south-facing, double adobe construction at 1520 Cerro Gordo, a sweet and welcomed Santa Fe rarity, functions as an excellent natural insulator in both summer and winter months. Even though the house has been updated with radiant heat, every room has its' own fireplace, indicative of the past use and the need for warming each room separately. Its' current owners, wanting to foster the original nature of the home, installed a solar system, in which the property can continue to utilize energy from the sun to continue its self-sustainability.

Being a truly selfless property and even maybe paying homage to the ancestral farming community, enduring are raised-bed, organic



vegetable gardens; sweet, natural flower gardens; a fruit orchard and big cottonwood trees that show their wrinkles in time by the girth of their trunks. It's true, the property has maintained its functionality throughout the years, but has since become perfected in a modern Santa Fe style by those who have lovingly cared for it. It's easy to sense the grateful song of these double adobe walls, a rhythm still heard echoing throughout the historic New Mexico valley.

Listed by Associate Broker Susan Shields
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What A Time To Buy

The Consumer's Mortgage Handbook

By Ron Blessey, Broker/Owner, Homebuyers Mortgage

Earlier this month, the 30-year rate for a conforming loan, \$417,000 or less, dropped to 4.125%—a record low not seen since 1971. Jumbo rates have also dipped below 5 percent for the first time in the last three years.

Because of the recent downturn in the stock market, domestic and foreign investors utilized a “flight to quality” and flocked to the bond market as a means to safeguard against the current uncertainty. The 10-year treasury note, the benchmark for mortgage rates, also dipped to a 52-week low that week. Lenders are seeing a huge uptick in mortgage applications as a result of low rates and attractive home prices.

The median price of a home in Santa Fe, city and countywide, rose 5.9 percent over the last quarter. Total sales for the second quarter of 2011 versus the second quarter of 2010 are up 4.7 percent. Homes are selling on average at 94 percent of their list price. A buyer that borrows \$417,000 on a 30-year program at today's rates versus rates at the same time last year would save \$340 per month. All these statistics point to the fact that purchasing a home here in Santa Fe, at this time, would be a prudent investment. Low payments and the tax deductibility of your yearly mortgage interest point to “now” as an opportune time to buy. Call me to discuss the options available to qualified borrowers and to find out what is required to obtain mortgage financing.

Why Hire an Interior Designer...Now?

Interior Design Today

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

There are so many questions facing homeowners these days: Should I put my house on the market? Should I consider remodeling? Should I build my dream home?



Why hire an interior designer...now?

If you have a home on the market, an interior designer can assist in getting the house “show ready.” Having a pair of objective and professional eyes can help with anything from editing what you already own, or suggesting paint colors, all the way to styling your home. The idea is for potential buyers to see themselves living in the home.

Have you ever walked into a home to see potential, but ask yourself “how in the world did these finishes get chosen?” “I like the bones, but this house needs serious remodeling.” Potential buyers walk away because they are not willing to put time and money into a remodel or they simply can't see the end result. This is exactly the kind of pitfall that can be avoided by hiring an interior designer in

the first place. There is a vast array of price points and finishes available and a savvy interior designer will know exactly how to maximize the budget, and get the perfect end result.

If you are considering remodeling, a designer can transition the original space to the remodeled space in a seamless and sequential way. When a buyer can't tell the original from the new, you have a successful remodel.

Are you building your dream home? Adding an interior designer to the team is money well spent. Taking lifestyle, aesthetic and budget into consideration, an interior designer can give assist in realizing your dreams and keeping the pitfalls at bay.

What's Inside, continued from page 1.

connect with the nation and reestablish himself as a strong leader. Okay, perhaps the real world is less dramatic, but the economic challenges we continue to face and the public's loud call for our elected officials to act, translates into the need for bold action.

In August, Ron Phipps the president of the National Association of Realtors (NAR), called on the White House to host a summit of policy makers, real estate industry leaders and government stake holders for the purpose of revitalizing the nation's housing market. Others in the industry, including Richard Smith, the CEO of Realogy Corporation, one of the world's leading providers of real estate and relocation services, also wrote to the Obama Administration asking that the White House host such a summit. Smith offers that such an event would give the Administration (and I would assume, all government leaders) "... the benefit of unfiltered, real-time market feedback."

Besides bringing together leaders from the real estate brokerage field, Smith and Phipps, in their respective messages to the White House, suggested that frontline business operators from the housing finance, home building and other related industry groups be assembled for a broad discussion about what needs to be done to put the housing market and economy on a path to recovery.

Indeed, President Barack Obama has publicly conceded that the housing market recovery was faltering and that his administra-

tion would be "going back to the drawing board." In August, an article in the Wall Street Journal offered this rhetorical headline: "Should Housing Be The Next White House Summit?" The article observed that it is not clear what ideas such a summit might produce and also confirmed that while many policymakers have called for more aggressive government intervention like mortgage loan principal write-downs, some industry players have argued that the government should do less to intervene in the distressed real estate markets.

However, in an interview in mid-September on NBC's *Today* show, former President Bill Clinton pointedly stated that addressing issues like the challenges consumers are facing with home mortgages are critical to reviving the housing market and hastening economic recovery for our country.

A housing summit hosted by the White House might not be as compelling a story line as found in *The Fourth K*, or *Seven Days in May*; nor would it not necessarily provide the single "silver bullet" to solve all of the problems manifested in today's real estate market, but most everyone would agree that it couldn't hurt in the effort to—as NAR president Phipps has stated—"...design a housing recovery plan that will serve our nation, its 75 million homeowners and indeed all Americans today and into the future."

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

4 Camino Villenos, listed by Chris Webster



Listing Homes For Sale In The Fall

Consignment Gallery Q & A

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

Q One of the things that happens each fall is the return to New Mexico of summertime visitors who have decided to make a home purchase. You also must see this occur each year.

A Yes, Rey, after nearly 30 years in the business, this phenomenon is almost as predictable as the change in temperature each fall!

Q As real estate brokers and their seller clients list homes for sale each fall, do you see added activity at the gallery?

A Absolutely true! Not only do I see real estate brokers and their clients visit me for tips on proper staging of their soon-to-be-listed homes, but often interior designers and home staging companies come to the gallery for furniture and accessories. Sometimes, a simple “freshening” of a property can make all the difference in how it is presented to the public for sale.

Q And, on the other hand, I suspect that some of these folks will also bring various items to the gallery for you to sell as part of “de-cluttering” a home as it is prepared for sale.

A Also true. And it isn't just members of the real estate community that find their way to the gallery during the fall season. Often, real estate lawyers or trust fund administrators come to us for assistance in activities like staging estate sales, many of which are conducted in the fall before the winter season arrives.

Q And, of course, as we real estate brokers list and sell properties in the fall, the resulting impact is that buyers must come to the gallery to help furnish their newly acquired homes, correct?

A Yes, as I have I have told your newsletter readers before, for buyers, the gallery has been a major resource for furnishing homes with one-of-a-kind accessories, art, antiques and unusual pieces of furniture. Often, people who move to Santa Fe and purchase a new home arrive without a stitch of furniture and find the gallery to be a valuable alternative to more traditional furniture and home accessory stores.



1012 Calle Lento, listed by Associate Broker Lucie Lawson

Q And whether you are a seller or buyer of a home this fall, don't you have a special event in October that is a significant aid to people?

A Yes, on October 15 and 16, we are staging our annual fall sale. This is a very popular event and is well attended by people from all over the region. We offer genuine discounts on all of the items in the gallery.

Q So for anyone who is listing a home for sale, now is a good time to meet with you and your gallery colleagues about any items that could possibly be part of your fall sale inventory.

A Yes, it's always best for anyone who wishes to engage us in the marketing of furniture, antiques or accessories to bring or email us a picture of the item. We can then give our best professional advice about how to successfully market the item.

Fidelity Insurance – Does Your Association Have It And Is It Enough?

HOA & Condo Association Insurance News

By Vince Marciano, Marketing Manager, SAX Insurance Agency

Additional to the FHA requirements mentioned in last months ATRE edition, Fannie Mae and Freddie Mac have loan criteria regulations. Above that, individual lenders have overlays, or additional requirements, that must be met by the applicants. Some of these regulations require the association to procure Fidelity Insurance.

Typically, Fidelity Insurance provides coverage for all officers, directors, and employees of the association, and all other persons handling or responsible for funds administered by the association in an amount equal to three months' aggregate assessments on all units plus reserve funds.

Even though your association may not currently have Fidelity Insurance, consider the following:

This year there was an enormous loss in Ocean City, Maryland, to the tune of \$850,000 stolen from approximately 23 associations over three years. According to the agent, "everyone in town" used the same "bookkeeper." He was a hometown boy, whose family was well respected in the community. What they didn't know was that this young man had a gambling addiction. He moved the funds from one association to the next to cover the money he was stealing, but when it was gone, there was no money to move around. It wasn't until the insurance of all things was cancelled at one association that one board president

started questioning and asked to review bank statements. But it was too late. The money was all gone, and community after community started looking at their own books for the first time in years to find that their money was all gone too. Because the "bookkeeper" was not an employee or a property manager, there was no coverage under their Fidelity Insurance. The few communities who had purchased true, association-specific Fidelity Insurance were able to recoup some losses, but most were not insured at a high enough limit.

The lesson: Mind your books! Review and modify your Fidelity Insurance limits at least annually, require board member signatures on all checks, and require vacations of all employees and subcontractors so that a different set of eyes review the books at least annually.

It is important to identify an insurance agent who has access to specific products that mitigate the fidelity exposures within Homeowners Associations and Condominium Owners Associations. The exposures mitigated should include at least the following:

- 1 Employee Dishonesty;
- 2 Forgery and Alteration;
- 3 Inside the Premises;
- 4 Outside the Premises; and
- 5 Computer Fraud.

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...



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