



first tuesday

The California Real Estate Educators

December 2009 Real Estate Guidance from first tuesday

Hello first tuesday Student,

The **first tuesday** staff wishes you a happy holiday season! Start off your new year's savings by shrugging off the old trade forms you've been using and switching to **first tuesday's Forms-on-CD!** All the forms you need for your professional practice, including purchase agreements, listing agreements and property management forms, are available on the Forms-on-CD! Click [here](#) to see our 350+ forms library. Want to see a sample of available **first tuesday** forms? Check out our new [Form-of-the-Month](#) feature on the [first tuesday journal online](#).

We're also excited to announce that the Forms-on-CD is now available in a Mac-friendly format! Current students and Forms-on-CD purchasers may request the Mac-friendly Forms-on-CD free of charge. Simply email customerservice@firsttuesday.us with Mac Forms-on-CD in the subject line and make sure you include your current mailing address.

For those technophiles among you, all **first tuesday** texts and forms can now be read on pdf-ready Amazon Kindles! See more details about using your Kindle with first tuesday books [here](#).

In the latest December issue of **fresh articles:**

- a report on the [declining homeownership among those under 44](#);
- a call to make the [criminal activity disclosure mandatory](#) in property transactions;

first tuesday Real Estate Journal Online

Your December issue:
[[click here](#)]

Report: the decline in homeownership among the young

On falling homeownership among homeowners under 44 years old.

Safety disclosures: crime and the prospective buyer

On making a criminal activity disclosure mandatory in property transactions.

The lender of last resort: understanding the function and methods of the Federal Reserve

On the purpose and function of the Federal Reserve banks.

The flat line recovery: a side effect of sticky housing prices

On sticky housing prices and the recovery.

DRE's failure to oversee its licensees and protect consumers

On the DRE's consumer protection failures.

- a discussion of the [Federal Reserve's role in the economy](#);
- an analysis of the [sticky price phenomenon in the recovery](#); and
- an examination of a report critiquing the [DRE on its consumer protection policies](#).

Thanks again for choosing **first tuesday**! We hope you continue to find our materials valuable to your success, and hope you will forward this email to your agents and friends to help spread the real estate news.

Regards,

first tuesday

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P.S. Check out our [Market Charts](#) section for a vivid analysis on the course of the California real estate market!

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You and first tuesday



on common ground