



first tuesday

The California Real Estate Educators

October 2009 Real Estate Recession Guidance from first tuesday

Hello Student,

If you're currently a **first tuesday** member, you have access to our all 13 **first tuesday** e-books online in the **first tuesday Library!** Our writing staff performs monthly updates on all the material to keep you apprised of legislative changes, articles covering related topics and recent case decisions which affect the detailed writings already available to you in the e-books. Just go to firstduesday.us, log in to your Student Homepage and choose the "Library" option to access the books!

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

- a look at the policy steps needed to [prevent the next real estate bubble](#);
- an analysis of the [lending practices which led to the real estate bust](#);
- a look at the [California Myth of a vanishing population](#);
- a study of [negative equity as a factor in the recent flood of foreclosures](#);
- an analysis of the belief in [rising inflation as a result of Federal Reserve policy](#); and
- a digest of [new and pending Regulation Z legislation](#).

Until next month, thanks again for choosing **first tuesday**. Your business is much appreciated, and we hope you find our materials valuable to your continued success.

Regards,

first tuesday Real Estate Journal Online

Your October issue:
[\[click here\]](#)

Preventing the next real estate bubble

On the Federal Reserve using monetary policy to stop the next real estate bubble before it implodes.

Unregulated high-risk lending practices: abetting the corruptive competition advantage

On the lending laws (or lack thereof) leading to the bust.

Let my people go! The mythology of the vanishing California population

On the California Myth of a mass population exodus.

Negative equity and foreclosure

On the effect of negative equity on the rate of foreclosure.

Fear mongers' inflation prediction unjustifiable

On debunking the fear of inflation.

Regulation Z revisited: a Timeline

On recent and proposed changes to the Reg Z scheme slowing home loans.

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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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on common ground