

BOARD BRIEFS

Your Voice for Real Estate In Lebanon County

1300 Florence Street, Lebanon, PA 17042

August 2009



From the President, Joe Wentzel

Welcome to August...where is the time going?

It has been an exciting year thus far and it is only going to get better.

The 'Homecoming for Habitat Charity Auction' scheduled for Friday October 9th at the Lebanon Country Club is coming together and taking shape. Thanks to all the hard work by Amy Dellinger and her committee, this event will be a huge success. I know that we have been telling you about this event for months now and you are probably tired of hearing me bring it up again and again. However, this is an event that every REALTOR[®] can be very proud of. We are looking to surpass, with this year's contributions, the **\$100,000.00** mark for donations to Habitat over a thirteen year period. Wow, that is very exciting and everyone who has ever volunteered over the years should be excited about this accomplishment. So let's make it a record shattering year by showing up on October 9th and holding your bidding paddles high!!!

Here is a little bit of information you can pass on to that buyer of yours who may not have enough cash on hand for a down payment. The downturn in the stock market combined with the growing affordability of purchasing a home has prompted increased interest in using IRAs to help fund the purchase of a home. Qualified retirement plans, in particular traditional or Roth IRAs, may be used to provide a down payment without penalty for early withdrawal, according to George Chamberlin, vice president of Finaware, a Virginia-based financial advisory firm. This allows for a withdrawal of up to \$10,000 for a first-time buyer to acquire a home, he says. Add in the \$8,000 federal tax credit for first-time buyers in 2009 and that provides the down payment assistance that they may need, Chamberlin says. Couples with their own IRAs could have \$20,000 to draw from, he says.

On a different note, the September luncheon will be on

the 14th since Labor Day is the 7th. Let's stir up some excitement and fill that room for the luncheon. This time bring **two** REALTOR[®] or Affiliate friends with you and catch a sneak preview of some of the items that will be auctioned off on October 9th at the charity auction. I would love to see you there.

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Dates To Remember...

August: No Luncheon Mtg.—August

- 14 Habitat Basket Theme Deadline
- 19 MLS Training—Assoc. Office
- 31 1st Day of School (for most districts)

September:

- 2 Sign Up Deadline Orientation
- 7 Labor Day—Office Closed
- 9 New Member Orientation
- 10 Luncheon Sign Up Deadline
- 14 Monthly Luncheon Mtg. Noon—Quality Inn
- 16 MLS Training—Assoc. office
- 17 MCE Sign up deadline for 9/24 Class
- 22 Autumn Begins
- 24 MCE Class—Lantern Lodge, Myerstown



SEE THE FULL CALENDAR OF EVENTS & EVENT DETAILS AT:

WWW.LEBANON-REALTORS.COM

REALTOR® EDUCATION....

Planning Ahead – Your 2010 License Renewal

Believe it or not, now is the time to start thinking about renewing your license in Spring of 2010! The reason for such long-range planning has to do with a change in the way continuing education credits are reported to the Real Estate Commission. The old way, where schools provided the Commission with transcripts evidencing your attendance, is out. The new way, self-reporting, is in.

Self-reporting means that each licensee will be required to answer a question as to whether or not they have completed their 14 hours of education before they have renewed their license. A number of applications, selected at random, will be audited to assure compliance with the continuing education requirements. Inadvertent or minor errors on the application will be treated reasonably and without life-altering consequences. Intentionally falsifying an application by reporting credits not earned will be met with more drastic treatment!

During this continuing education cycle, consider what your reporting obligations will be next year. Salespersons and associate brokers should keep detailed records of courses attended and should maintain registration/attendance materials provided by the school. While the schools will maintain attendance records, their accuracy is out of your control. Besides, you won't be able to rely on the school providing you with backup information if you can't remember when and where you attended a course!

Brokers, you face the possibility of having to prove that you adequately supervised your licensees by ensuring that they complied with their continuing education requirements. Remember, the Commonwealth's Bureau of Professional Occupational Affairs can, and does, prosecute brokers for failing to exercise "adequate supervision" over the affiliated licensees. Should a salesperson erroneously or fraudulently claim credits not truly earned, what will be your liability? Now is the time for you to establish how you will stay on top of your agents when it comes to verifying their continuing education achievements. Will you require your agents to provide documentary evidence of their having completed courses? Will you provide a form on which detailed information regarding the credits earned will be reported? Will you have your agents verify in writing that the information they provide is true?

A broker is not necessarily culpable of lax supervision simply because the licensee erred in reporting accurate education credits to the Real Estate Commission. What efforts the broker invested in endeavoring to determine that the agent knew their responsibility and satisfied it, will determine whether prosecution is warranted. Now is

the time to consider policies, establishing written policies and give copies of the policies to your agents. Have them sign a receipt of the policies so they can't later claim ignorance of the policies.

The few months following the renewal process is a busy time at my law office. You'd be surprised by the number of panic-stricken brokers and salespersons who find that they are practicing without their reissued licenses. Most of these matters can be resolved quickly and with little fuss or expense. On the other hand, more than a few REALTORS® learn the hard way that not paying attention to details can be painful.

Wishing you all a fret-free renewal in 2010 . . . adieu!

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MCE Course: Effective Negotiating

Presented by Melanie McLane

Sept. 24, 2009 Lantern Lodge, Myerstown

Register no later than 9/17/09

\$140 pp (pre-register), incl. Lunch

Sign up forms posted on

www.Lebanon-Realtors.com (Education Page)

See Registration Form pg. 6

MLS ADVANCED TRAINING PROGRAM

Wednesday, August 19, 2009

1:00 – 3:00 p.m.

**Lebanon County Association of
REALTORS® Office**

FlexMLS topics to be covered include

CMAs

Closing Cost Estimator

Tax Records

Mapping

Other topics may be covered, if time permits. Seating is limited and reservations are available on a first-come, first-served basis. You may email your reservations to secretary@lebanon-realtors.com. You may also phone (272-6126) or fax (270-5668) your reservation request to us by August 18, 2009.

Joan Walmer, Secretary-Treasurer of Keystone MLS Network and a Past President of the Lebanon Association, will conduct the training.

REALTOR® EDUCATION....

New Member Orientation

Attention new members of the Lebanon County Association of REALTORS®: Completion of our Orientation Program is a requirement to fulfill your membership responsibilities. The purpose of the program is to acquaint you with operating procedures and requirements, rules and regulations, the bylaws of your local Association, and the Code of Ethics adhered to at all levels of your REALTOR® trade association.

The next New Member Orientation is scheduled for Wednesday, September 9, 2009 from 9:00 a.m. to 4:00 p.m., in the conference room of the Association office, located at 1300 Florence Street, Lebanon. Casual business attire is recommended.

The Orientation Committee has planned to have a review of the recommended standard forms of the Association, as well as to have additional speakers to review various other aspects of membership responsibilities and activities. The sessions look very interesting and we urge you to make every effort to attend, as the requirement states: **new members must complete the Orientation Program within 6 months of application acceptance.**

A complimentary lunch will be provided to give everyone a chance to get acquainted. Please reply to the Association Office at 272-6126, regarding your attendance no later than Wednesday, September 2, 2009, as seating is limited.



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LCAR MISSION STATEMENT:

The Lebanon County Association of REALTORS® (LCAR) actively serves its' members needs by providing programs, products, and services to enhance ethical and successful business conduct; and, through collective action, advocating private property rights.

REAL ESTATE NEWS...

Use the First-Time Buyer Tax Credit to Build Business

Despite the doors it can open for first-time buyers, many consumers still don't know about the \$8,000 tax credit.

The first-time home buyer tax credit, which Congress in February increased to \$8,000 from \$7,500 and eliminated the repayment requirement, is an incentive you'd expect consumers to be clamoring about. But many practitioners are astounded to learn that buyers in their markets who are prime candidates for the credit aren't even aware of it.

Ryan Gable, broker-owner of Starting Point Realty in Palatine, Ill., recently mentioned the credit to an architect who was attending one of his home buyer seminars. If anyone would know about the credit, Gable thought, it would be someone who's involved in the building industry. But he was wrong. "It was like she won the lottery when I told her," says Gable.

His brokerage, which focuses on first-time buyers, has pulled out all the stops to market the credit as a too-

good-to-miss opportunity. In addition to touting the credit at seminars, Gable showcases the incentive on the home page of his Web site and discussed it in an interview with a local NBC affiliate TV station. "It's really unbelievable the number of people who don't know about it," Gable says.

Getting the Word Out: It's an information gap that Rochelle Gano, ABR®, and her colleagues at New Tradition Realty in Vancouver, Wash., are also working hard to close. Gano's brokerage in March rolled out a spring home buyer seminar on how to use the credit.

"I have a client I'm working with right now who's using it," says Gano. "He specifically decided to buy because he heard about the credit. The seminar can reach people like him with the information they need."

In situations such as this, says Gano, the credit is an effective tool to get buyers off the fence. And it became an even better market booster on May 12, when Shaun Donovan of the U.S. Department of Housing and Urban Development announced that FHA has changed its rules and will now allow buyers to use the money up front for their down payment.

Prior to that, there was no direct way to use the credit to get money before buyers received their tax return, and that was a major stumbling block, Gano says. Several state housing finance agencies—including those in Missouri, Ohio, and Tennessee—had confronted that hurdle with an advance loan program. But the NATIONAL ASSOCIATION OF REALTORS® wanted more to be done on the federal level, and in March urged HUD to give buyers access to tax-credit funds in a more direct way.

What's Your Marketing Strategy? Notwithstanding these shortcomings, there's no doubt that the credit is a great benefit around which real estate practitioners can build a targeted marketing campaign. Since launching his education efforts, Gable says he's seeing considerable interest from buyers, especially after the TV interview. "It's starting to catch on," he says.

But a word to the wise, says Eunice Beekman, ABR®, CRS®, of House to Home Properties in Waupun, Wis. -

Thank you!

To our 1st Quarter Blood Donors

MaryAnn Gacono

Sue Richards

Chuck Berthoud

Cliff Berger

Keith Volker

Robin Volker



THE AFFORDABLE HOUSING COUNCIL OF LEBANON COUNTY

39 N. 12th St. Lebanon, PA 17046

Aug. 5, 12, & 19th, Sept. 9, 16, & 23rd (Wed. Evenings)
6:00 p.m. – 9:00 p.m.

Spanish Classes Nov. 14 & 21 (Saturdays 9am-1pm)

Attendance is limited, so registration is required by contacting the Lebanon County Redevelopment Authority at:
(717) 273-9326.

After completing all sessions, each participant receives a letter of completion. This may entitle you to special opportunities with reduced fees and rates with most council member financial institutions for certain mortgage products.

The Home Inspector Inc.



2061 Kenbrook Rd.
Lebanon, PA 17046
www.thehomeinspectorinc.com

David E. Glick

Cell: 717-926-1206
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REAL ESTATE NEWS...

new consumer notice deadline changed:

New Deadline 9/15/09

Must use form dated 12/08 after new deadline, may use old form up to 9/15

Don't let the looming termination of the credit—it's authorized only until Dec. 1—dictate the haste with which you develop your marketing program. Shortly after Congress improved the credit in February, her brokerage quickly rolled out a home buyer seminar on the topic. But they gave themselves only a week to market it. The result: no registrants. "It was too last-minute," she says.

Protecting the mortgage-interest deduction: Lawmakers throughout Congress have signaled they don't favor the Obama administration's proposal to cap itemized mortgage-interest deductions for high-income households. The proposal's effect would hurt more than the wealthy; it would destabilize housing markets at all levels and disrupt economic recovery, according to NAR. Even though opposition to the proposal is growing, the association continues to educate Congress on the issue, as with this ad that appeared in popular Capitol Hill newspapers.

REALTORS® Gain Victory on Banks in Real Estate: NAR's 8-year battle to keep national banking conglomerates out of the real estate brokerage and management business ended with a win in March when President Barack Obama signed the 2009 Omnibus Appropriations Act. The legislation permanently prohibits banking regulators from taking any action that would make real estate brokerage and management permissible lines of business for federally regulated banks.

"This is a great victory for the real estate industry and consumers," says NAR President Charles McMillan. If banks had been allowed to engage in real estate brokerage, it would have created anticompetitive and anti-consumer concentrations of power within the financial services sector, according to NAR.

By Robert Freedman May 2009

\$8,000 TAX CREDIT FAQ—CPA ANSWERS:

Can the \$8,000 be applied at closing?

In some cases yes, in others no. The First Time Home-buyer Credit is available as a tax credit for qualifying taxpayers only after the completed purchase of the house. Therefore, dollars from the IRS cannot be directly applied at settlement. Under some circumstances, when working with an FHA approved lender, it may be possible to get a "tax credit advance" secured by a lien in order to have additional funds available to apply at settlement. Because the rules for the tax credit as well as monetization of the credit are complex, you should contact your accountant and lender to discuss your specific situation.

In regards to the \$8000 tax credit for 1st time home buyers - what would it cost to do an Amended Tax Return now and how long would it then take to get the refund?

The cost of preparing an amended return varies significantly based on the complexity of your amended return as well as what prior arrangements you have with your accountant. Refunds are generally received 6 weeks or longer after filing the amended return.

David Siegel, CPA of Stanilla, Siegel, & Maser, PC

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WHY NOT BOTH?



Brenda Herring-Ferrebee
Mortgage Loan Officer
717.274.6881



Craig Gates
Mortgage Loan Officer
717.274.6981

Fulton Bank's products, such as swing loans, home equity loans, and lot loans, can be used in conjunction with Fulton Mortgage Company's products to meet your individual needs.

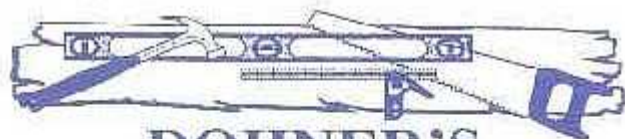
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REALTOR® EDUCATION....

PENNSYLVANIA
REALTORS®



& the Lebanon County Association of
REALTORS®
P R E S E N T S

Thursday | September 24, 2009 | 8:30 a.m. to 5:00 p.m.

Lantern Lodge Conference Center

411 North College Street
Myerstown, PA 17067
717.866.6636

Tuition

\$140 Before Date of Course
\$190 Walk-Ins

Approved for 7 hours of real estate CE by PA Real Estate Commission; ABR elective; PMN core course

*Does NOT satisfy the 14 hours of mandatory CE required by those licensed after 12/1/07

*Includes lunch

Effective Negotiating for Real Estate Professionals

PRESENTED BY MELANIE MCLANE

This one-day course will help you gain a strong competitive advantage in securing the agreements you want by negotiating in a more powerful and productive way. You'll learn the difference between positional bargaining and value negotiating and explore the benefits, tactic and risks involved. Discover how to secure the best outcomes for your clients! Learn to identify problems and solutions in negotiating.

Students must attend the entire class and achieve an 80 percent grade on a written exam to be given at the end of each class. This is an elective course to earn the ABR designation and a PMN core course. For more information on designation requirements, visit the website:

www.rebac.net

This session is offered by the PA REALTORS® Institute. PRI is an Equal Opportunity Provider of Education. Please note there is a \$20 charge for returned checks and for cancellations. Refunds will be made provided notice of cancellation is received at least 4 calendar days prior to event.

800.745.5527

500 North 12th Street; Lemoyne, PA 17043

Enrollment Agreement Form PRI-26

September 24, 2009

\$140.00

Effective Negotiating

Lantern Lodge Conference Center; Myerstown, PA

NAME _____ MICRONAME FOR BADGE _____

PHONE NUMBER _____

PHONE NUMBER _____ CITY _____ STATE _____ ZIP _____

PHONE NUMBER _____ FAX NUMBER _____

E-MAIL ADDRESS _____

BOARD/REGISTRATION _____ REAL ESTATE LICENSING NUMBER/ID _____

REGISTRATION DEADLINE: September 17, 2009

Sign me up! Below are my choices:

- ✓ CALL 800.745.5527 — credit card ✓ FAX 717.501.1776 — credit card
✓ MAIL On line at www.pri.net/Registration ✓ MAIL

Credit Card (Check one) Visa MasterCard
 American Express Discover

CARD NUMBER _____ EXPIRATION DATE _____

CARD HOLDER NAME (Print Name) _____ SIGNATURE _____

Check here if you require special assistance and attach a written description of your needs.

By registering for this PRI class, I accept tuition, services and refund policies as stated on this flyer. The PA REALTORS® Institute is owned and operated by the Pennsylvania Association of REALTORS®. PRI reserves the right to cancel classes due to insufficient registrations or inclement weather. Complaints may be registered with the State Real Estate Commission at 800.822.2113

LEBANON COUNTY ASSOCIATION OF REALTORS

Homecoming for Habitat Charity Auction

**THE LEBANON COUNTY
ASSOCIATION OF REALTORS®**

*cordially invites you to the
Twelfth Annual
Charity Auction
to benefit*

**HABITAT FOR HUMANITY OF
LEBANON COUNTY**

Auction Items

A variety of art work by
Members of the Lebanon Valley
Council on the Arts,
Theme Gift Baskets, Purses,
Jewelry, Stained Glass,
Sports and Celebrity
Memorabilia,



.. and much more!

DATE: Friday, October 9, 2009
TIME: 6:00 p.m. Art Preview & Silent Auctions
7:15 p.m. Auction begins

PLACE: Lebanon Country Club
3375 West Oak Street
Lebanon, PA 17042

Wine and a Hot Buffet will be served
Cash Bar Available ~ Music by Andy Roberts
Auction conducted by **MICHAEL FORTNA, FORTNA AUCTIONEERS**

FOR ADDITIONAL INFORMATION PHONE:
The Lebanon County Association of REALTORS®: (717) 272-6126,
or Habitat for Humanity: (717) 228-1490



TICKET ORDER FORM

Lebanon County Association of REALTORS®
Annual Auction to benefit Habitat for Humanity

Name: _____

Address: _____

Phone: _____

Tickets are \$20 in advance (\$25 at the door)

I have enclosed \$ _____ for _____ (# of tickets) to the event.

FOR TICKETS, COMPLETE AND RETURN THIS PORTION TO:
LEBANON COUNTY ASSOCIATION OF REALTORS® - 1300 FLORENCE STREET - LEBANON, PA 17042

Homecoming for Habitat Charity Auction

COMPANY NAME: _____
ADDRESS: _____
TELEPHONE: _____ AMOUNT ENCLOSED: _____
CONTACT: _____

SPONSORSHIPS & ADVERTISING

GOLD TIER: \$325

_____ Prominent name on display at Auction; full-page ad in program (in prime position);
6 free tickets; reserved table evening of the auction

SILVER TIER: \$200

_____ Half-page ad in program; 4 free tickets; recognition on serving tables for item chosen
from list below:

_____ Wine Multiple Sponsors Needed
_____ Food Multiple Sponsors Needed

BRONZE TIER: \$75 _____ Quarter-page ad in program

BUSINESS CARD AD \$25 _____

PATRON: \$10 (NAME LISTED IN PROGRAM) _____ NAME: _____

RESERVED TABLE: \$200 (SEATS 10) _____ NAME: _____

_____ *Please use the same ad as last year*

NOTE: This response form, payment and copy-ready artwork, must be submitted
to the Association Office

NO LATER THAN FRIDAY, SEPTEMBER 4, 2009.

Ads & Artwork can also be emailed to Julie at secretary@lebanon-realtors.com
(E-mailing of originals is preferred over hard copies for best results - PDF, or any photo format is acceptable!)

For questions, please call Mary or Julie at the Association Office: 272-6126

LEBANON COUNTY SOLD STATISTICS JULY 1 – 31, 2009

	<u># Active</u>	<u>\$ Volume</u>	<u># Sold</u>	<u>Sold Avg</u>	<u>ADOM</u>
<u>Residential/Farms</u>	953	\$210,858,594	107	\$ 167,224	74
Annville-Cleona	56	\$ 11,383,136	8	\$ 138,362	24
Cornwall-Lebanon	298	\$ 76,851,915	33	\$ 179,992	64
Eastern Lebanon	141	\$ 30,717,559	9	\$ 167,829	50
Lebanon City	176	\$ 19,167,736	25	\$ 102,998	103
Northern Lebanon	130	\$ 30,733,076	11	\$ 167,560	95
Palmyra	152	\$ 42,005,172	21	\$ 234,180	71
<u>Multi-Family</u>	48	\$ 8,461,007	1	\$ 200,000	289
<u>Lots</u>	188	\$ 24,028,760	2	\$ 65,000	69
<u>C/I/B Sale</u>	40	\$ 24,028,760	4	\$ 137,500	193
<u>C/I/B Lease</u>	6	\$ 140,948	0	\$ 0	0
County Total	1,235	\$ 270,930,840	114	\$ 164,675	80

These figures are based on data supplied by the Keystone MLS Network, Inc.

Neither the Lebanon County Association of REALTORS® nor the MLS guarantees its accuracy.

Data maintained by the MLS may not reflect all real estate activity in the market area of Lebanon County.



LEBANON COUNTY SOLD STATISTICS JULY 1 – 31, 2008

	<u># Active</u>	<u>\$ Volume</u>	<u># Sold</u>	<u>Sold Avg</u>	<u>ADOM</u>
<u>Residential/Farms</u>	994	\$222,593,745	113	\$ 162,398	84
Annville-Cleona	45	\$ 16,571,100	6	\$ 221,567	65
Cornwall-Lebanon	309	\$ 75,378,102	33	\$ 163,937	90
Eastern Lebanon	161	\$ 36,677,090	18	\$ 156,038	109
Lebanon City	188	\$ 18,375,945	19	\$ 93,426	95
Northern Lebanon	140	\$ 32,958,719	15	\$ 159,687	59
Palmyra	151	\$ 42,632,789	21	\$ 213,644	69
<u>Multi-Family</u>	68	\$ 11,680,799	3	\$ 85,967	100
<u>Lots</u>	227	\$ 37,597,150	1	\$ 70,000	51
<u>C/I/B Sale</u>	50	\$ 32,627,850	2	\$ 208,000	220
<u>C/I/B Lease</u>	5	\$ 190,317	0	\$ 0	0
County Total	1,122	\$304,689,861	119	\$ 160,461	86

These figures are based on data supplied by the Keystone MLS Network, Inc.

Neither the Lebanon County Association of REALTORS® nor the MLS guarantees its accuracy.

Data maintained by the MLS may not reflect all real estate activity in the market area of Lebanon County.

REAL ESTATE NEWS...



Pennsylvania
Association of
REALTORS®

LEGISLATIVE UPDATE:

~ The State Real Estate Commission

has issued a draft regulation for comment that, in PAR's interpretation, would prohibit team advertising. The draft regulation is in the committee process and receiving opposition. PAR is meeting with the Commission to offer comments.

~ Act 14—which allows licensees to create corp. entities, mainly for tax purposes, & which provides sellers & buyers the chance to determine in advance how escrow will be distributed if a transaction doesn't reach settlement—will become effective 9/4/09.

PAR is providing several avenues of education on both facets of the law. Please check the PAR website for a FAQ.

NAR REALTOR® Webinar:



Webinar August 12: Momentum Changers

Take a look at how you can change your momentum when you are fearful or in self imposed ruts. What are some of those "game changing" things you can do to break the cycle and get to "Next Level Living" both personally and professionally?

[http://www.realtor.org/prodser.nsf/RightTools/
OnlineTraining?OpenDocument](http://www.realtor.org/prodser.nsf/RightTools/OnlineTraining?OpenDocument)

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Homecoming for Habitat Charity Auction



Event Date:

Fri. Oct. 9, 2009

Lebanon Country Club

August 14th:

Deadline for Basket

Themes

Contact Kris Mease at

Edge Abstract

kmease@edgeabstract.com

or 228-0870

**Come one, Come all!!!
Not looking for anything big
It can be something small**

**Take all your change,
Combine it together
It can be something to bloom
In warm sunny weather**

**It can be a package
Tied with ribbons and bows
What is inside?
Nobody knows..**

**Use your imagination
It's a really good cause
Worthy of celebration and
Deserving HUGE applause**

**The time is getting closer
The date is drawing near...
Get together with friends
And enjoy a glass of beer**

**Just put in a little love...
A little care... a little cheer...
Hurry up and call me
The date will soon be here!**

Quote of the Month:

"We have, I fear, confused power with greatness."

~ Stewart Udall

Get the JBT mortgage advantage:

- ✓ Free pre-approval on home purchases
- ✓ You have the option of local loan servicing
- ✓ 1-settlement closing on new construction
- ✓ Competitive fixed and adjustable rates
- ✓ PLUS, we'll attend the settlement with you!


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Jonestown	717-865-2112
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Lebanon	717-273-0405
Newmanstown	610-589-1234
Cleona	717-279-7655
Grantville	717-469-0623
Palmyra	717-641-0032

Jonestown Bank & Trust Co.

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Scholarship Essay Contest Winners Announced...

The Lebanon County Association of REALTORS® recently chose three winners of the high school essay contest. There were 33 applicants - 5 Annville-Cleona, 7 Cedar Crest, 6 N.Lebanon, 8 ELCO, 6 Palmyra, and 1 Blue Mountain Christian. Winners include Rachel K. Pityk, Cedar Crest High School, Alyssa Smith and Stephanie Horvat both from ELCO. All winning essays will be published in Board Briefs. This month, please read Alyssa Smith's essay that follows.

You Should Use A REALTOR® To Buy or Sell Your Home

Buying or selling your home is a massive undertaking financially, emotionally, and physically. REALTORS® have the expertise and understanding to help make the moving experience easier on you. Smart home sellers realize they need the expertise in pricing their home, making connections with buyers, arranging open houses, and coordinating with other professionals in the sales process. REALTORS® are professionals you can truly trust with the large investment of your home. They must adhere to a strict code of ethics, and are expected to maintain a higher level of knowledge about real estate.

Financially, for many people there is no greater cost than buying or selling a home. Your REALTOR® knows the most up-to-date information on what is happening in the marketplace. They can also help with the pricing and financing of your property. In today's rough economy, it is becoming increasingly more difficult to sell a home without proper guidance and advice. A REALTOR® knows when, where, and how to advertise your property — all important things to consider if you want your property sold quickly and at the best price. REALTORS® also know how to handle the lengthy and time-consuming legal and paperwork aspects of real estate that many buyers and sellers find incredibly intimidating. REALTORS® can also help you negotiate, whether buying or selling. Pricing, financing, or repairs all need to be evaluated and factored in to the selling agreement.

If you are looking to buy a home, a REALTOR® can help you determine what houses you can afford, and which will prove to be good investments. Trying to get a loan or mortgage from a bank without intense financial knowledge can prove to be risky and disappointing. A REALTOR® may know of more properties for you to look at, in addition to those listed on the public market. Having more choice and selection will guarantee selection of the perfect home. In addition, since your agent has so much information about real estate, they will know community news, such as information on school districts and utilities.

In conclusion, home owners need to use a REALTOR® when buying or selling if they want to emerge from the housing market with a fair, profitable agreement. Simply put, REALTORS® increase your chance of finding the perfect home, and will make sure if selling your home the best buyer and agreement are reached. An independent survey reports that 84% of home buyers would use the same REALTOR® again. Clearly, REALTORS® are dedicated, hard-working real estate agents who are devoted to improving your home buying or selling experience. When buying or selling a home, it pays to use a REALTOR®.

Bibliography

All information attained from the official REALTOR® website: <http://www.realtor.com>

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www.glasbergen.com



"There was an old woman who lived in a shoe,
thanks to an award-winning realtor who was
able to meet her unusual and eccentric needs."



MEMBER CORNER...



LebanonOpenHouses.com

Lebanon County Association of Realtors®

Our new website is up and running!

Enter all your open house information into Keystone MLS and the data will automatically display on www.LebanonOpenHouses.com!

Advertising began 6/15/09. We, as an Association, want to put every open house possible in Keystone MLS and therefore onto LebanonOpenHouses.com. If the public visits the site and there is little to view, they won't return to the site. In reverse, if there is a great deal to view, this will become a great public source for Lebanon County real estate!

Remaining Advertising schedule:

1. Billboards: 8/10
2. Lebanon Daily News: Full color ads 8/4,22
3. Merchandiser: 8/4,11,18,25



Member Profile

Laura Kapp

Prudential Homesale
Services Group

WHAT I DID BEFORE REAL ESTATE:

College Student, Lifeguard

YEAR STARTED :

2005

I CHOSE A CAREER IN REAL ESTATE BECAUSE:

I love people and I love houses!

CAREER HIGHLIGHTS, AWARDS, RECOGNITIONS, OR

ACHIEVEMENTS :

Received 1 yr. Real Estate diploma, and a 2 yr. Assoc. degree in RE/Marketing. Mgmt. from HACC

MY BIGGEST CHALLENGE AS A REALTOR® IS:

Finding the best way to market myself

BIGGEST MISCONCEPTION ABOUT THE INDUSTRY:

Some think it's a good way to 'get rich quick'; they also listen to the news too much & think they know everything about the local market

IF I WEREN'T A REALTOR®, I'D BE:

In school trying to figure out what I want to be

MY MOST EMBARRASSING REALTOR® MOMENT

WAS:

While opening a property for a showing, I dropped the front of the lockbox underneath the deck. I went to the neighbor to ask for help and I asked him if 'he had a big stick I could use?' Even though he caught what I said, he pretended not to notice and helped me get out the lock box. Embarrassing!

MY "DREAM" HOME WOULD BE :

Home with indoor/outdoor pool, located right here in Lebanon, Co.

BEST ADVICE I COULD GIVE TO OTHERS:

Be yourself and be completely honest with everyone. If something is going wrong, tell people the truth & what you are doing to fix it. Be a problem solver, anticipate problems, & prevent them as best you can. If something happens that's completely out of your control, what's important to remember is that you did everything you could to make everyone happy.

Congratulations to...

Nancy Smeltzer, Re/Max of Lebanon, who received the 'Volunteer of the Year Award' from the Lebanon Division of the American Heart Association!

Save the Date:

- **Sept. 9th: New Member Orientation**
- **Sept. 14th: LCAR Meeting**
- **Sept. 24th: MCE Course**
- **Oct. 5: LCAR Picnic**
- **Homecoming for Habitat**
Benefit Action: Fri. October 9
- **Triple Play: December 7-10th**

Newsletter Committee

*Brenda Miller	Re/Max Cornerstone	273-5501
*Debbie Carroll	Century 21 Krall	273-1631
Craig Gates	Fulton Mortgage Co.	274-6981
Kris Mease	Edge Abstract of PA	228-0870
Brenda Wurges	Re/Max Cornerstone	273-5501
Melody Kiene	Re/Max Cornerstone	273-5501
Sara Conville	Prudential Gacono	867-5511

If you have any ideas or articles for the "Board Briefs", please call any committee Member or the Association Office at 272-6126. You may also fax items to 270-5668, or e-mail them to Julie Osborne at secretary@lebanon-realtors.com.

LCAR Talk Emails:

Please do not hit 'reply' on a LCARTalk message. If you do, your message is sent to everyone on the distribution list. These are not Keystone MLS emails. LCARTalk is the 'list-serve' for Lebanon County Association of REALTORS® and is used for LCAR communications only.

MEMBER CORNER...

*Happy
Birthday to...*



1	Linda Breit	Re/Max Cornerstone
1	Scott Graby	Prudential Gacono Real Estate
2	David Glick	The Home Inspector
3	Marti Evans	Custom Real Estate
3	Sylvia Hoffman	Century 21 Krall Real Estate
4	Clyde Patches	Brownstone Real Estate
6	Dave Simpson	Metropolitan Realty
7	Trisha Spangler	Re/Max of Lebanon County
9	Scott Gingrich	Century 21 Krall Real Estate
12	Christina Moyer	Geller Real Estate
12	Tim Patches	Trinity Management
15	James Beard	James Beard Appraisals
15	Margaret Guare	Suburban Realty
22	Charles Aungst	Prudential Homesale Svcs Group
23	Michael Holland	Prudential Homesale Svcs Group
24	Ernest Steele	Prudential Homesale Svcs Group
25	Debra Acosta	Prudential Homesale Svcs Group
26	Dean Ulrich	Ulrich Professionals Realty
27	Jodi Hoffman	Century 21 Krall Real Estate
28	Yelena Pidgorodetskiy	Rauch Real Estate
29	Danielle Singer	Integrity 1st Real Estate
30	Michele Murray	Coldwell Banker Select Professionals
30	Tracey Wilson	Brownstone Real Estate

GUESS WHO?

Guess who this is; fax or email correct answer to Julie at the Association office, and be entered in a drawing to win a gift certificate for a free car wash !



Most people would be surprised to know that I:

I used to be a terrible sleepwalker. My dad once stopped me from crawling out of a 2nd story window. At college, I couldn't live on campus because of my sleepwalking problem.

When I was a child, I wanted to be _____ when I grew up:
A Teacher

My favorite junk food and drink / cocktail:

Baked Goods, Captain Morgan & Coke

My ideal vacation would be:

An entire summer in the Outer Banks, NC.

My favorite movie(s):

'The Notebook' & 'Titanic'

My hobbies and interests:

Doing anything with my 9yr. old daughter

If I were stranded on an island, the 3 CD's / albums I couldn't live without:

Def Leopard, Lenny Kravitz, & 'Best of Pop' Collection

My most embarrassing moment:

During a confirmed showing appointment, I, along w/ my client, were surprised to find someone 'in bed'.

My biggest pet peeve:

Slow drivers in the passing lane!

My idea of a perfect day:

The day all of my listings are 'SOLD'!

COMINGS & GOINGS...

New REALTOR® Members:

Charles Aungst, Prudential HSG

Alan Wells, Re/Max of Lebanon

Christy Ramos, Brownstone Real Estate

Mark Morrett, Coldwell Banker Select Pros

REALTOR® Member Transfers:

Ginny Lewis-McLaughlin, Brownstone RE

Jesse Ziegler, Rauch Real Estate

Yelena Pidgorodetsky, Rauch RE

Crystal Nolan, Rauch Real Estate

REALTOR® Member Escrows:

Rick Hershey, Brownstone Real Estate

Kim Dunbar, Realty World Assoc.

Guess Who Answers from Previous Months:

Feb.	~ Duane Zehring, Rauch Real Estate, Winner: Wendy Wills, Re/Max Cornerstone
March	~ Tina Gring, Maxim Home Mortgage Winner: Lori Kahl, Brownstone Real Estate
April	~ Guy Wentsler, First National Bank of Fredericksburg, Winner: Melissa MacBride, C21 Krall
May	~ Roxanne Carpenter, Re/Max Cornerstone, No Winner

Did you guess them correctly? Guess this month's & win a car wash!

AUGUST 2009



Sun	Mon	Tue	Wed	Thu	Fri	Sat
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

September

Sun	Mon	Tue	Wed	Thu	Fri	Sat
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			