Spring has finally arrived!

I hope April is a great month for all of you!

Were you aware that 2006 marks the 80th Anniversary of our own Lebanon County Association of REALTORS®? The industry has changed so much over the past 10 years, imagine what it was like in 1926!

In your spare time (I know you all have so much of that), take a few minutes to visit the PAR website at www.parealtor.org. There is always new information that just may help you improve your business. There are a few reminders of the member benefits you gain, such as:

- Discount programs to assist your business:
  - UPS Next Day Air & Worldwide Express shipments
  - Staples Business Advantage (catalog items)
  - Errors & Omissions Coverage (cooperation through Pearl & Associates, LTD.)

- Legal Services to assist your business:
  - PAR’s Legal hotline allows members to get advice from a real estate attorney on day-to-day situations.
  - The PA Real Estate Reporter is an online series of case summaries and articles regarding real estate transactions for brokers.

Check out these great resources, they really will help you, your business, and our industry!

Have a Wonderful month... see you in May!

Dates To Remember...

April:
3 Luncheon Meeting - Hebron Banquet Hall
14 OFFICE CLOSED

May:
1 Luncheon Meeting - Location TBD
7-10 PAR Meetings - Harrisburg
29 OFFICE CLOSED

June:
3 Annual Strawberry Shortcake Booth
  GSH Street Fair
7 Annual Golf Outing
  (see insert for full details)

See the full calendar of events at: www.Lebanon-Realtors.com

APRIL
In an effort to make it easier for lenders and borrowers to understand consumer credit scores, the three biggest U.S. credit-reporting firms — Equifax Inc., Experian, and TransUnion — have banded together to standardize the method of calculation.

The three firms have long used their own formulas to calculate credit scores, with varying grades sometimes resulting.

The joint system, VantageScore, brings consistency to the process and will make it easier for consumers to understand their score. VantageScore will offer ratings ranging from 501 to 990, with those over 900 earning an "A" rating.

Though the credit-reporting firms will use the same exact formula to calculate the scores, they will continue to collect credit data individually.

VantageScore reportedly will make it easier for consumers with limited credit histories to obtain financing. Just like the traditional FICO credit-scoring system by Fair Isaac Corp., borrowers will score higher by making timely bill payments, keeping balances low, and showing a history of paying different types of debt.
and market their housing inventory in these states and to support our subcontractors in performing the maintenance and sales functions as related to the contracts in the areas listed above.

For a listing of HVH’s regional offices, and property listing inventory, visit:

www.hooksvanholm.com

**NEW FORMS TO BE RELEASED SOON...**
*Source: PAR Leadership Update (3/2006)*

In the very near future, look for the release of some newly revised forms:
- the residential listing contract (XLS)
- the commercial listing contract (XLS-C)
- the Business Relationship form (BR); and,
- the Non-Exclusive Buyer Agency agreement (NBA)

Changes to the National Association of REALTORS® Code of Ethics have prompted revisions to the XLS, XLS-C, BR, and the NBA. More details about the changes to the Code of Ethics can be found in the January 2006 Pennsylvania REALTOR® article, “2006 NAR Code of Ethics Changes.”

Samples of the revised forms will soon be available on the PAR Web site at: www.parealtor.org

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**RULES FOR SMART HOME BUYERS...**
*Source: REALTOR® Magazine Online (3/17/06)*

Elizabeth Razzi, author of “The Fearless Home Buyer” offers these rules worth sharing with first-time (and even repeat) home buyers.

- Don’t reject a home because of outdated appliances. Buying all new ones costs a few thousand dollars — a drop in the bucket compared to the total cost of the home.
- Give the commute a try. Early one morning — in the rain if possible — drive to the neighborhood and then to work. How long does it take? How awful is the traffic?
- Give your real estate professional enough time to present the offer in person. It’s hard to say no to an enthusiastic practitioner when she’s looking you in the eye.
- Put everything that you really want in the purchase offer, including light fixtures, play sets, appliances.
- Build escape hatches into the offer, including contingencies for home inspections, appraisals, and financing that give you an out.
- Don’t rush the lock-in date. Schedule closing for several days before your interest rate lock expires. If the closing is delayed, you won’t be facing a higher interest rate.

---

**HAVE YOUR VOICE HEARD!...**

The last day to register before the PRIMARY ELECTION is APRIL 17th... and it’s right around the corner, so don’t delay!

Get your voter registration form today by contacting:

Ms. Elaine F. Ludwig
Chief Clerk, Lebanon Co.
Rm. 209 Municipal Bldg
400 S. 8th St.
Lebanon, PA 17042-6794
(717) 274-2801 Ext. 4428
eludwig@lebcnty.org

After completing the voter registration form, please mail it, or deliver it in person back to the County Election Bureau at the address above.

For additional information contact the Pennsylvania Department of State at (717) 787-5280.
QUESTION: I am purchasing real estate with another individual. What are the different ways which I can take title to the property?

ANSWER: There are three (3) ways that multiple owners can hold title to real estate. They are as joint tenants, tenants in common, or as tenants by the entireties. Only a husband and wife are able to hold title as tenants by the entireties. Any conveyance to a husband and wife is presumed to create a tenancy by the entireties. The presumption of tenancy by the entireties can only be overcome if there is clear and convincing evidence of a contrary intent.

A joint tenancy is where the property is owned by two (2) or more persons. The deed must clearly indicate the parties’ intent to hold the property as joint tenants. For a joint tenancy to exist, the parties must have also acquired their ownership interest at the same time and their interests in the property must be equal. Provided a joint tenancy exists, each joint tenant is considered to own an undivided share of the entire property.

Joint tenants may have rights of survivorship. The right of survivorship means the interest of a deceased joint tenant passes by operation of law to the surviving joint tenant or tenants upon the death of a party. In order for joint tenants to have the right of survivorship, the deed must indicate that survivorship is intended. The right of survivorship cannot be defeated by Will or by intestacy laws.

Unlike tenants holding by the entirety, a joint tenant acting alone can sever the joint tenancy. A joint tenant can sever the tenancy by transferring his or her interest to another. The joint tenancy is also severed if a creditor executes on a joint tenant’s interest or a judgment of partition is entered. A judgment of partition is an Order entered by the Court dividing the parties’ interest in the property. The joint tenancy is also severed when an agreement of sale is entered into by the joint tenants as this creates a new equitable ownership interest in the buyer. A joint tenancy is not terminated upon an entry of a money judgment against a tenant nor does the filing for bankruptcy sever the joint tenancy.

In a tenancy in common, each tenant owns a fractional share of the undivided interest in the property. There is no right of survivorship and each owner is free to convey his or her interest. Provided there is a conveyance, the new owner will hold title as a tenant in common with the remaining parties. Upon an owner’s death, his or her share will pass according to his or her Will or, if he or she has no Will, by the intestacy laws.

Provided the purchasers are not husband and wife and the deed does not specifically indicate that the parties are taking as joint tenants, the law presumes that the parties’ ownership interest is as tenants in common. If the deed indicates that the parties hold title as joint tenants but does not indicate there is a right of survivorship, the parties are only joint tenants and there is no right of survivorship.

Information for Future Residents of Cornwall-Lebanon School District:

The Cornwall-Lebanon School District is experiencing steady growth as more and more developments complete the approval process at the municipal level. With this growth comes inevitable change.

Potential residents are strongly urged to contact Dr. Joseph Kristobak (272-2031, ext. 171) if they plan to move into the district following the beginning of the 2006-2007 school year (August 28) so they may be updated regarding what elementary school options are available for them at that time. With a high concentration of growth occurring in certain areas, the District will not be able to guarantee attendance within currently-defined elementary attendance zones for new residents.

Please be informed that the District will continue to monitor the growth in various elementary attendance zones and that the Board of School Directors reserves the right to alter those zones to best accommodate future growth and student enrollment. Please call Dr. Kristobak or Debbie Clark, Community Relations Coordinator, at 272-2031, ext. 169, if you have any questions.
EDUCATION...

LEBANON COUNTY AFFORDABLE HOUSING COUNCIL
HOMEBUYER’S EDUCATION CLASS...

Lebanon County Vo-Tech School
(833 Metro Drive, Lebanon)
April 4, 11 & 18
(Tuesday Evenings)
6:00 pm – 9:00 pm

Attendance is limited, so registration is required. You can register by calling 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.

PRI EDUCATION CALENDAR...

April:

<table>
<thead>
<tr>
<th>Date</th>
<th>Course</th>
<th>Location</th>
<th>Fee</th>
<th>Hotel/Setting</th>
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<tbody>
<tr>
<td>6</td>
<td>GRI 501 Pricing and Evaluating Residential Property</td>
<td>River Inn, Pottsville</td>
<td>$125</td>
<td></td>
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<tr>
<td>10-11</td>
<td>ABR Accredited Buyers Representative</td>
<td>Hampton Inn, Uniontown</td>
<td>$249</td>
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</tr>
<tr>
<td>12-13</td>
<td>SRES Senior Real Estate Specialist</td>
<td>Tri-State, Conshohocken</td>
<td>$399</td>
<td></td>
</tr>
<tr>
<td>20</td>
<td>One America At Home with Diversity</td>
<td>Hilton Garden Inn, State College</td>
<td>$125</td>
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<tr>
<td>20-21</td>
<td>GRI 404 Building Blocks for the Real Estate Professional</td>
<td>Crowne Plaza, King of Prussia</td>
<td>$199</td>
<td></td>
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<tr>
<td>24</td>
<td>ABR Marketing to Meet Consumer Needs</td>
<td>Tri-State, Conshohocken</td>
<td>$135</td>
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<td>25</td>
<td>ABR Bucks County, Warminster, PA (req GRI/req CRS/elect 14 hours CE/1 broker)</td>
<td>Tri-State, Conshohocken</td>
<td>$299</td>
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<tr>
<td>25, 27</td>
<td>ABR Accredited Buyers Representative</td>
<td>Tri-State, Conshohocken</td>
<td>$259</td>
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<tr>
<td>26-27</td>
<td>GRI 403 Managing Risk in Real Estate</td>
<td>Lancaster Assn, Lancaster</td>
<td>$199</td>
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For more information or to register for the classes above, visit PAR’s educational calendar page at www.PARealtor.org
More educational classes are held at Berks Real Estate Institute www.learnrealestate.com
Don’t have time to sit in class? Take your classes online now at: www.PRIOnline.org

LEBANON COUNTY SOLD STATISTICS: FEBRUARY 1-28, 2006

<table>
<thead>
<tr>
<th>Residential/Farms</th>
<th># Active</th>
<th>$ Volume</th>
<th># Sold</th>
<th>Sold Avg</th>
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<td>$130,293,907</td>
<td>660</td>
<td>108</td>
<td>$ 167,286</td>
<td>59</td>
<td></td>
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<tr>
<td>660</td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Annville-Cleona</td>
<td>19</td>
<td>$ 3,801,900</td>
<td>7</td>
<td>$ 164,700</td>
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<td>Cornwall-Lebanon</td>
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<td>$ 46,896,545</td>
<td>27</td>
<td>$ 184,141</td>
<td>41</td>
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<tr>
<td>Eastern Lebanon</td>
<td>91</td>
<td>$ 20,154,096</td>
<td>11</td>
<td>$ 162,070</td>
<td>31</td>
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<tr>
<td>Lebanon City</td>
<td>158</td>
<td>$ 11,653,552</td>
<td>22</td>
<td>$ 87,131</td>
<td>81</td>
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<tr>
<td>Northern Lebanon</td>
<td>105</td>
<td>$ 26,121,278</td>
<td>20</td>
<td>$ 164,742</td>
<td>50</td>
</tr>
<tr>
<td>Palmyra</td>
<td>86</td>
<td>$ 21,666,536</td>
<td>21</td>
<td>$ 235,604</td>
<td>76</td>
</tr>
</tbody>
</table>

| Multi-Family      | 39       | $ 6,432,850| 2      | $ 118,400| 59   |
| Lots              | 159      | $ 28,303,350| 2      | $ 158,746| 176  |
| C/I/B Sale        | 41       | $ 16,833,099| 4      | $ 138,475| 51   |
| C/I/B Lease       | 14       | $ 447,990  | 0      | $   0    | 0    |
| County Total      | 913      | $182,311,196| 116    | $ 165,302| 61   |

These figures are based on data supplied by the Keystone Multi-List, 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.
The terms REALTOR® and REALTORS® are trademarks of the NATIONAL ASSOCIATION OF REAL- TORS®. The trademarks, along with the Code of Ethics and Standards of Practice, set members apart from other real estate licensees. NAR has adopted certain rules intended to preserve the value of the REALTOR® trademarks for all members, current and future. Take NAR’s “Trademark Quiz” below to see how much you know about the proper use of the REALTOR® trademarks.

All entries for this month’s contest must be received by noon on Thursday, April 20, 2006. You can also complete the quiz by logging onto the Association News page of www.Lebanon-Realtors.com

1. Which of the following terms is NOT one of the REALTOR® trademarks owned by NAR?
   A. REALTOR®
   B. REALTORS®
   C. BROKER-OWNER®
   D. REALTOR-ASSOCIATE®

2. Which of the following is the incorrect way to write or display the term REALTOR®?
   A. REALTOR®
   B. REALTOR
   C. Realtor®
   D. realtor®

3. When the term REALTOR® is used with a member's name, it should appear as follows:
   A. William Smith REALTOR®
   B. William Smith, REALTOR®
   C. William Smith, realtor®
   D. William Smith Realtor®

4. The term REALTOR® is used correctly in the following phrase:
   A. Bob Smith, Your REALTOR® for Life
   B. Tom Jones — The Commercial REALTOR®
   C. Mary White / South Dakota's Top REALTOR®
   D. Jane Brown — REALTOR® and Lakefront Realty's top salesperson

5. When an NAR member identifies his or her profession, it is correct to say:
   A. I am a commercial REALTOR®
   B. I am a real estate broker and a REALTOR®
   C. I am an independent REALTOR®
   D. I am a top REALTOR®

6. The term REALTOR® when used with a real estate company name should appear as follows:
   A. Sunshine Company, REALTORS®
   B. Sunshine REALTORS® Company
   C. Sunshine, REALTORS®, Company
   D. Sunshine Company REALTORS®

7. Which of the following would be an incorrect use of the term REALTOR® in a Web site domain name?
   A. www.RealtorJohnSmith.com
   B. www.NorthShoreRealtor.com
   C. www.MaryJonesRealtor.com
   D. www.BobSmiththeRealtor.com

8. How may the principal of a real estate company who is a REALTOR® use the REALTOR® trademarks in company advertisements if the company has both member and non-member salespeople?
   A. The REALTOR® trademarks may only be used with the name of the principal of the firm.
   B. The REALTOR® trademarks may be used with the names of the firm, the principal, and all of the salespeople who hold membership.
   C. The trademarks may not be used in connection with the names of the non-member salespeople.
   D. The REALTOR® trademarks may not be used at all in the advertising of the firm

9. Which is true with regard to the color of the Block "R" Logo?
   A. The official colors of the Block "R" Logo are red and green.
   B. The color of the block and the term REALTOR® below the block will always be the same.
   C. When using a single color, the logo may only be printed in blue or black.
   D. There are no limits on the number of colors that may be used to create the logo

10. Which of the following is a true statement regarding how the Block "R" Logo may be used?
    A. Combined with other geometric shapes to provide a more colorful appearance.
    B. As the first letter in a word beginning with the letter "R".
    C. On advertising promotional materials as long as the member's name and address also appear on those materials.
    D. On the business card of a non-member salesperson affiliated with a REALTOR® principal

GOOD LUCK!
Do you want something good to do with those leftover “Easter” eggs? Try this quick & tasty recipe!

**HARD-COOKED EGG SUPREME**

Better Homes & Gardens Online

Makes 1 serving ~ Time: 20 minutes

- 3 fresh mushrooms, sliced
- 1 tablespoon all-purpose flour
- Dash salt
- 3/4 cup milk
- 1 hard-cooked egg, sliced
- 2 tablespoons cooked bacon pieces

1. In a small saucepan cook mushrooms in margarine or butter until tender. Stir in flour, Worcestershire sauce, salt, and pepper until blended. Add milk all at once. Cook and stir until thickened and bubbly, then cook and stir for 1 minute more.

2. Add cheese and stir until melted. Gently stir in egg slices. Cover and cook 1-2 minutes longer or until egg is heated through.

3. Spoon over toasted English muffin. Top with bacon pieces. If desired, garnish with pimiento and serve with fresh fruit.

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**CONGRATULATIONS TO...**

**WENDY WILLS**... Re/Max of Lebanon County, for being chosen as the winner of the St. Patrick’s Day “True or False” Contest. Wendy has won a free car wash from Triangle car wash…

CONGRATULATIONS WENDY!

Visit the Association News page of our website for a recap of last month’s questions with the correct answers, and to complete the April quiz for your chance to win the next prize!
You Never Get a Second Chance To Make a First Impression!

Taken from an article by: Patti Wood, M.A., Broker/Agent News Online (11/05)

We've all had this experience. You call a business, a harried voice asks you to hold, and before you have a chance to say, "no!" you're listening to some pre-recorded music while you linger there, trapped in the purgatory of "on hold." Or you call up to ask a simple question such as how late the store stays open and the voice on the other end responds as if you have asked them to push a Mack truck across the country with his big toe. Or perhaps the person on the other end of the line uses the right words, but the tone of the voice says, "You are an idiot and I don't have time for this."

So how do people feel when they call your business? Are the nonverbal messages you give out over the phone sending a good first impression about you? Are you energetic, respectful and professional on the phone? If you are you can bet that people notice it, appreciate it and value you and your business as a result.

In the caller's mind (whether she is a client, customer or fellow employee) the nonverbal message is as important or more important than the words. If the verbal message is different from the nonverbal message, people will rely on the nuances of the voice rather than the words to tell them the truth. These nuances are called paralanguage and include accents, pauses, volume, emphases, tone, tempo and rate. On the telephone much of the emotional impact and true meaning of the message is interpreted from those nuances and other nonverbal cues such as time and background sounds.

Positive Impressions

There are certain techniques you can use to improve your effectiveness on the telephone and create a positive impression:

- **Answer Your Phone Promptly.** Avoid letting the telephone ring more than three or four times. Research shows that each additional ring after three makes the caller an average of 10 percent more likely to hang up and 15 percent more likely to be iritated when you finally do answer.
- **Use a Warm, Sincere Voice in Your Greeting.** Make sure that the first words, such as "good morning" or "good afternoon", are delivered with warmth and sincerity.
- **Identify Yourself and/or Your Company Name Immediately But Slowly.** Don't rush through your department or business name. Take a deep relaxing breath before you pick up the phone and focus on using normal conversation speed in your delivery.
- **Be Understandable in Your Communication.** Take precautions to ensure that you speak clearly. That means not just slowly, but articulately.
- **Match Voice Tone, Volume and Rate of Speech.** You may have heard about the value of matching or mirroring body language to establish rapport and make someone feel safer and more comfortable but did you know that matching the voice on the phone has the ability to do that as well? Remember the caller does not have other face-to-face cues to help read you and make her feel safe. Matching the nuances of the person's voice in the first few minutes of the call puts a person at ease.
- **Avoid Making Background Noise.** Ever hear someone on the other end of the line clicking on computer keys. This makes you wonder if you have the person's full attention.
- **Don't Interrupt Your Customer.** When you are face to face with another person, you use body language cues such as leaning forward and eye-contact to indicate whose turn it is to speak. When these are absent, you need to carefully avoid interruptions as they come across more severely and can appear rude. Wait until it is clear that the person has finished speaking before you respond.

Consistently practicing these tips is crucial to establishing and maintaining a good phone first impression. Your tone, energy, even the speed at which you speak, need to be the same for everyone at all times of the day, no matter how you are feeling to make sure your caller feels appreciated and satisfied.
PLEASE NOTE: all appraisal guidelines for new construction remain the same beyond clarification that the appraiser may appraise a home that is under construction and that is 90% or more complete without having plans and specifications.

FHA has adopted Fannie Mae’s new appraisal forms, and they have eliminated the VC sheet. Any required repairs or inspections will be listed within the body of the text in the appropriate sections of the appraisal.

For existing properties, HUD has streamlined their requirements to allow an appraiser to perform an as-is appraisal when only minor property deficiencies exist, which generally result from deferred maintenance and normal wear and tear. FHA no longer requires repairs for cosmetic items. The only items that need to be repaired are items that affect the safety of the occupants or the security and soundness of the property.

Some examples of items that will no longer require automatic repair are:

- Missing handrails
- Defective paint surfaces in homes constructed after 1978
- Trip hazards
- Crawl space with debris and trash
- Cracked window glass or damaged doors that are otherwise operational

Some examples of items that will still require automatic repair because they may represent a risk of health and safety of the occupants or the soundness of the property are:

- Evidence of structural problems
- Defective paint surfaces in home construction prior to 1978
- Leaking or worn out roofs
- Inadequate access/egress from bedrooms to exterior of home

FHA will no longer mandate automatic inspections for the following:

- Wood destroying insects/organisms - inspection should only be required if evidence of active infestation, mandated by the state or local jurisdiction, if customary to the area, or at the lender’s discretion
- Well (individual water system) - test or inspection required if mandated by the state or local jurisdiction; if there is knowledge that the well water may be contaminated; or when other potentially hazardous conditions exist
- Septic tests - test or inspection required only if evidence of system failure, if mandated by state or local jurisdictions, if customary to area, or at lender’s discretion
- Flat and/or unobservable roof

Examples of items that will continue to require automatic inspections are:

- Standing water against the foundation and/or excessively damp basements
- Hazardous materials on the site or within the improvements
- Faulty or defective mechanical systems (electrical, plumbing, or heating)
- Evidence of possible structural failure (settlement or bulging foundation wall)

Please make sure that you speak with the appraisers that you typically use and make sure they are aware of the new FHA guidelines. It is at the lender’s discretion as to what will ultimately be required however, Fulton Mortgage Company will continue to require items that the appraiser notes are needed, therefore you want to make sure that the appraisers you are choosing do not require more than is absolutely necessary.
WINNER’S CIRCLE AWARDS 2005...

Last year was another outstanding year for our REALTOR® Members! The following members applied for, and received 2005 Winner’s Circle Awards at the Monday, March 6th Association luncheon.

**Top 5%**

<table>
<thead>
<tr>
<th>Denise Bollard</th>
<th>Debra Carroll</th>
<th>Jane Cool</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wes Dellinger</td>
<td>Scott Graby</td>
<td>Sylvia Hoffman</td>
</tr>
<tr>
<td>Ted Hummel</td>
<td>Brenda Miller</td>
<td>Maria Shuey</td>
</tr>
<tr>
<td>John Smith</td>
<td>Emi Snively</td>
<td>Joni Zimmerman</td>
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**Top 10%**

<table>
<thead>
<tr>
<th>Roxanne Carpenter</th>
<th>Carol Cortright</th>
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<tbody>
<tr>
<td>Rick Hershey</td>
<td>Melody Kiene</td>
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<tr>
<td>Holly Krall-Heft</td>
<td>Kathe Morrissey</td>
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<tr>
<td>Nancy Smelter</td>
<td>Chip Stanilla</td>
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<tr>
<td>Jean Taylor</td>
<td>Sally Weise</td>
</tr>
<tr>
<td>Audrey Wentling</td>
<td>Cheri Wright</td>
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**Winner’s Circle Recipients**

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<thead>
<tr>
<th>CherylAnn Bentz</th>
<th>Carole Birli</th>
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<tbody>
<tr>
<td>Kelly Bricker</td>
<td>Joy Burt</td>
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<tr>
<td>Anita Esler</td>
<td>Cheryl Gates</td>
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<td>Barbara Grumbine</td>
<td>Ann Hayes</td>
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<td>Ginny Lewis</td>
<td>Melissa MacBride</td>
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<td>Sue Richards</td>
<td>Leonida Shope</td>
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<td>Wendy Wills</td>
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<td>Cathy Bomgardner</td>
<td>Ellen Cowan</td>
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<td>Bonita Gettle</td>
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<td>Maxine Brandt</td>
<td>Sue Klinger</td>
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<td>Robert Deck</td>
<td>Lois Patti</td>
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<td>Linda Breit</td>
<td>Debbie Tobias-Lotier</td>
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<td>Michelle Ebling</td>
<td>Tracey Wilson</td>
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<td>Diane Griffiths</td>
<td>Joan Walmer</td>
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<td>Steve Levengood</td>
<td>Maxine Wolfe</td>
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<td>Ricardo Ramos</td>
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<tr>
<td>Joan Weaber</td>
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**Welcome To The Family...**

Kody William Boyer - February 6, 2006

Nancy Smelter, Re/Max of Lebanon County has her first grandson! Nancy’s daughter Carrie and her husband Dan welcomed 8 lb 2 oz, 21” long Kody at 1:42 am on February 6, 2006.

Ava Grace Smith - March 13, 2006

Justin Smith, Suburban Realty, and his wife Katie welcomed their 6 lb 15 oz, 19” long bundle of joy at 10:08 am on March 13, 2006.

**Congratulations on these your blessings!**

**AND THE WINNERS ARE...**

Jane Sutton, Coldwell Banker HSG, and Jean Taylor, Brownstone Real Estate for being our 2006 REALTOR® Scholarship winners!

Each winner receives a $250 scholarship which can be used any time in 2006 to further her real estate education. CONGRATULATIONS LADIES!
Happy April Birthdays...

3 Duane Zehring, Rauch Real Estate
4 Susan Emrich, Re/Max of Lebanon County
5 Lauren Groff, Custom Real Estate
6 Justin Smith, Suburban Realty
7 Joan Walmer, Re/Max of Lebanon County
8 Bonita Gettle, Century 21 Krall Real Estate
9 William O’Donnell, Custom Real Estate
10 Jeff Shroyer, A Clark Burkholder RE
11 Jean Taylor, Brownstone Real Estate
12 Joan Weaber, Brownstone Real Estate
13 Anette Brightbill, Prudential Gacono RE
14 Jane Cool, Prudential Gacono Real Estate
15 Amy Thomas, Prudential Gacono Real Estate
16 Ricky Ramos, Prudential Gacono Real Estate
17 Mary Ann Gacono, Prudential Gacono R. E.
18 Thomas Edkin, Coldwell Banker HSG
19 Nick Francis, Rauch Real Estate
20 Peter Pyles, Century 21 Krall Real Estate
21 Rick Clay, Clay Realty
22 Josh Kreiser, Century 21 Krall Real Estate
23 Wanda Bechtold, Re/Max of Lebanon County
24 Thomas Gates, Coldwell Banker HSG
25 William Hartman, Ulrich Professionals Realty
26 Kristee Morris, Brownstone Real Estate
27 Lori Gonzalez, Century 21 Krall Real Estate

Many Thanks To...

Chuck Berthoud, HouseMaster, and Dave Glick, The Home Inspector for their blood donations in February.

Thanks also to:
Stu Hanford, Re/Max of Lebanon County,
Sue Ann Richards, Century 21 Krall RE,
Keith Volker, Century 21 Krall RE, and
Robin Volker, Virtual Tour Images, for their donations during our Annual Blood Drive on March 22nd.

Remember… Someone Lives Because You Give!

New REALTOR® Members:
Bill Fenstermaker, AC Burkholder Real Estate
Margie Guare, Coldwell Banker HSG
Kristine Kurtz, AC Burkholder Real Estate
Reyna Scott, Ulrich Professionals
Pete Weatherby, Brownstone Real Estate
Susan Zombro, Coldwell Banker HSG

REALTOR® Member Transfers:
Kimberly Dunbar to AC Burkholder
Jack Frazier to Coldwell Banker HSG

New Affiliate Members:
Douglas Hummer, Commerce Bank
2120 Cumberland St
Lebanon, PA 17042
Ph: (717) 805-0951
Fx: (717) 975-0581

We Know What Home Buyers Value.

Jonestown Bank is located here in the community we serve, making a more “un”conventional approach to mortgages possible. Because decisions are made and mortgages are serviced locally, we have more flexibility to adapt to your client’s special needs. Visit us at www.jonestownbank.com to learn more about how we can work for you.
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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.