HAPPY HOLIDAYS!!

I can’t believe my term as president is almost over already!

It seems like such a short time ago that I started attending Board meetings as an “at large” member, and now it is coming to an end. I would like to thank everyone who made my year as president so easy. I especially want to thank Mary and Laura, as well as, all of the Board members, and everyone who chaired the various committees. I also want to thank everyone who served on a committee (or multiple committees) this year. I will end my term as president the way I started it, by asking everyone to get involved. You can contact Mary, Laura or Irene if you are interested in a particular committee, or if you would like to find out more about the various committees and what they do.

It was a very interesting year to be president. The year started in a whirlwind, as we were still in an incredible market. As spring approached and the sub-prime market disappeared, it became a challenging time to be in real estate. It took several months for the banking industry to realize all of the changes that were made in their industry, and it was a tough time for us as Realtors. At this point, we have weathered the storm and we are back to the way things used to be. I would like to share a poem that was in one of our recent office newsletters which I feel is very appropriate as we approach the end of the year. It is titled: “You Must Not Quit”

When he might have won if he’d stuck it out;  
Stick to your task though the pace seems slow,  
You may succeed with one more blow.

Success is failure turned inside out,  
The silver tint of the clouds of doubt,  
And you never can tell how close you are,  
If may be near when it seems afar;  
So stick to the fight when you’re hardest hit,  
It’s when things seem worst that you must not quit.  

~ Anonymous ~

Hopefully this poem will inspire you a little bit and motivate you to work hard to achieve all of your goals for the upcoming years.

Have a safe and very Happy Holiday season!!

Dates To Remember...

December:

4-6 Triple Play Convention - Atlantic City  
12 Participant’s Meeting, Inn 422 - 9:00 am  
14 Annual Christmas Party, Quality Inn - 6:00 pm  
24-26 ASSOCIATION OFFICE CLOSED  
Merry Christmas!

January:

1 ASSOCIATION OFFICE CLOSED  
7 Luncheon Meeting, Quality Inn - Noon  
13-16 PAR Meetings - Harrisburg  
21 ASSOCIATION OFFICE CLOSED

SEE THE FULL CALENDAR OF EVENTS AT:

WWW.LEBANON-REALTORS.COM

2007
A judge issued a temporary order in early November stopping the Department of Housing and Urban Development from enacting a rule prohibiting seller-financed mortgage down-payment assistance programs. Such programs allow nonprofit organizations to help buyers with down payments and be reimbursed by the seller. HUD, the Internal Revenue Service and the Government Accountability Office have questioned the value of the programs, noting that borrowers who used them were more than twice as likely to default on their mortgages or become delinquent in their payments than others with loans backed by the Federal Housing Administration.

HUD issued a rule Oct. 1 that ended such programs in connection with FHA loans. The rule was set to take effect yesterday. Several groups sued, including AmeriDream in Gaithersburg and Nehemiah Corporation of America in Sacramento, two of the largest providers of such assistance. They called the decision capricious, and argued that their programs help many minority and first-time home buyers.

In a four-page ruling, U.S. District Court Judge Paul L. Friedman sided with the nonprofits. Enforcing the rule would put the groups out of business, and HUD "failed to supply a reasoned analysis for its departure from its long-standing policy of approval" of the program, he wrote. The FHA will abide by the decision, spokesman Brian Sullivan said. The next court hearings on the issue have not been scheduled yet.

The decision was heartening, said Scott Syphax, Nehemiah chief executive. "That is not to say that we don't believe that there are issues that need to be addressed and standards that need to be raised," he said.

The nonprofit group supports some tougher standards for the programs, such as homeownership education and a requirement that appraisals be done at arm's length to prevent manipulation, he said. "We continue to hope that a sensible common ground can be achieved."

The NATIONAL ASSOCIATION OF REALTORS® Board of Directors, at its meeting on Nov. 16 in Las Vegas, took actions to keep its members positioned for success into the future.

Among the most notable decisions, the board gave NAR the go-ahead to launch a REALTOR®-friendly credit union. The credit union, which will be Internet-based with U.S. call center operations, will use underwriting standards that recognize the irregular commission-based income of real estate professionals. It will handle loan applications and account transactions on a 24/7 basis.

All earnings will flow back to credit union members in the form of beneficial interest rates and dividends.

To get the process started, the board asked NAR staff to file a credit union charter application with the National Credit Union Administration and provided $10 million in start-up capital. It also authorized $5 million to be available on an as-needed basis to meet regulatory capital contingencies.
Senate Bill 721 (Pileggi, R-Chester), which revises the Real Estate Appraisers Certification Act to give the Appraiser Board the authority to add “appraiser trainee” as a category of certification, was recently passed by unanimous vote. Senate Bill 721 provides that only a certified residential or certified general appraiser with at least five years experience would be able to supervise a trainee. The bill also precludes appraisers to supervise more than three appraiser trainees at any given time. Senate Bill 721 now heads to the House for consideration.

House Approves Disaster Insurance Legislation...

The House of Representatives recently approved a bill that would help protect insurance markets in disaster-prone states from suffering devastating losses in the event of a catastrophic natural disaster.

“H.R. 3355 is an important first step toward ensuring the availability and affordability of property insurance for home owners and commercial property owners in disaster-prone states,” says NAR President Pat V. Combs.

The bill would require the federal government to lend billions of dollars to states to help pay for damage to homes and businesses from such things as forest fires and hurricanes. The legislation now moves to the Senate, where it has backing from Hillary Rodham Clinton (D-N.Y.) and Bill Nelson (D-Fla.).

Combs says the availability of insurance is vital to real estate transactions, since having insurance is usually a prerequisite to obtaining a mortgage. "The inability to obtain affordable insurance would be a serious threat to the real estate market," she says, adding that a strong real estate market is central to a healthy economy."

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Grantville 717-469-0623 • Palmyra 717-641-0302
TIS THE SEASON...

**KEEP YOURSELF - AND YOUR CLIENTS MOTIVATED DURING HOLIDAYS...**

*Source: Blanche Evans, REALTOR® Magazine Online (12/06)*

The most challenging time of the year for brokers is the holiday season—not so much because the market slows down, but because real estate practitioners tend to slack off. And when they do, it’s bad timing because buyers who look during the hectic holidays are usually the ones most motivated to close a deal, brokers say. The non-serious buyer will buy at the regular time of year, but during the holidays, they are more serious. They're doing that because they have to buy, rather than want to buy.

James Joseph, a broker in California who supervises 110 salespeople, says he maintains higher productivity during the holidays by using creative ways to keep practitioners and their clients engaged in buying or selling. "We run contests internally and we offer clients discounts on affiliated business or invite them to participate in contests,” he says. “You put your name in a box and you win prizes and discounts on services. We try to actively find incentives to keep business moving and clients can take advantage of that."

"Corporations move people during the holidays because kids are out of school,” he says. "Ideally summer is better, but this is another opportunity to move. If you are relocating, you will do this at a time when you aren’t working. A holiday is a time you can scout. "On a prospecting level, people are home more during the holiday season,” he adds. “If you’re door-knocking and you want to meet people, these are the two months to meet people.” Joseph says he also reminds practitioners that holidays are days, not months. “So take the day off—not two months off."

Michigan real estate company Real Estate One encourages sellers to list during the holidays, says spokesman Mike Dunklee. "A common misconception is that trying to sell a home during the holidays is a bad idea," he says. “If you are serious about selling, it can be an excellent time to list.”

Here are some more reasons why you and your clients should stay motivated during the holidays:

- Job transferees use the holidays to house hunt because January is the biggest transfer month.
- Investors usually want to close escrow by year-end for tax purposes.
- Remodeling, decorating, appliance installation, and other services are more available and at least of a premium.
- Lenders aren’t as busy and can process loans faster.
- Homes show well when decorated for the holidays.
- Showings will be fewer and less intrusive, but more likely to be fruitful with motivated, qualified buyers.
- There is less competition with fewer homes on the market.

**10 TIPS FOR HEALTHIER HOME AIR THIS WINTER...**

*Source: RISMEDIA (10/24/07)*

Closing up a home for winter weather can make allergies and asthma worse, due to sealing in aggravating indoor air pollutants. Indoor air pollution poses a greater health risk than air pollution found outdoors. Dangerous gases such as formaldehyde and volatile organic compounds (VOCs) come from items like furniture, carpet and building materials.

The Environmental Protection Agency (EPA) recently ranked indoor air quality among the top five greatest threats to public health. Based on recommendations from the EPA, SafeHome Filters has developed a list of tips for a healthier home.

1. Store pesticides, paints, glues, and other chemicals outside the home.
2. Make sure the home is well ventilated when painting or using cleaning agents.
3. Use high quality chemical and allergen filters in your heating and air conditioning system.
4. When pollen, dust and pollutants such as ozone are present outdoors, keep your home sealed and use your air system to filter air in your home.
5. A solution of equal parts vinegar and water is safer and, in many cases, more effective than common cleaning agents.
6. Don’t smoke! If you must, smoke only outside and away from windows; change clothes before interacting with children.
7. Burn unscented soy candles as an alternative to scented paraffin candles.
8. Choose wool carpet over carpet made of synthetic material. The natural fibers in wool carpeting off-gas significantly less than synthetic fibers.
9. Use only natural or zero VOC paint inside the home. Paints and finishes can release VOC emissions for years after application.
10. Choose furniture and cabinetry made from wood, not composite wood materials such as particle board. Formaldehyde is commonly used as an adhesive in composite wood, and is a known carcinogen.

SafeHome Filters offers safe, easy and highly-effective solutions for removing hazardous gases, odors and allergens from indoor air. By reengineering the same chemical pollution filters used to protect top-tier operating rooms and major airports, SafeHome Filters work with existing home air systems to purify air throughout the home. Because not all air systems are the same, solutions are specialized for different filter locations. SafeHome Filters offers additional indoor air quality information, as well as filters for purchase on their Web site.

For more information, visit: [www.safehomefilters.com](http://www.safehomefilters.com)
SIX WAYS TO CURB IMPULSE SPENDING...

Source: Marshall Loeb, MarketWatch (10/26/07)

Is impulse buying taking a heavy toll on your budget? Here are six ways to get a handle on your spending:

1. Identify your triggers. Many people use shopping as an emotional outlet. But letting your emotions dictate your spending is nearly always a bad idea. To break yourself of the habit, try to determine what prompts you to spend unwisely and take steps to change your behavior.

2. Avoid temptation. If you’re inclined to overspend, consider a self-imposed ban on window shopping, casual browsing and unnecessary trips to the mall. Hint: If you know you’re going to be in a situation where you’re likely to be tempted, leave your credit card at home and only bring as much cash as you absolutely need.

3. Be a cautious consumer. You may think you’re immune to advertising, but even the savviest shoppers fall prey to marketing tactics now and again. Next time you find yourself eyeing a “new and improved” product, ask yourself why you feel compelled to buy it. Will that new golf club/razor/skin cream substantially improve your life or just deplete your bank account?

4. Take a time-out. If you stumble on a “must have” item, don’t get caught up in the excitement, advises MSN Money columnist Liz Pulliam Weston. Take a deep breath and walk away. Give yourself anywhere from a few days to a few weeks to figure out if this is something that you can afford and really need. After the cool-down period, if you can truthfully answer yes to both questions, go ahead and splurge.

5. Remember long-term goals. Before you buy, ask yourself if you’ll get more long-term satisfaction out of owning this item, paying down your debt or putting money toward that dream vacation. You may get a temporary boost from buying that scarf, but that doesn’t mean it’s the best use of your money.

6. Check your balance. If you find yourself standing in the checkout line, ready to buy something you’re not sure you can afford, hold off, suggests Weston. Go to your local bank or log on to your bank account online. Once you’ve viewed your balance, the purchase may appear far less enticing.

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Common Mysteries, Myths and Screw-ups
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**Market Yourself to the Younger Generation...**

*Source: REALTOR® Magazine Online (5/21/07)*

If real estate professionals want to sell to the next generation of home buyers, they’ll need to look to social networking sites, blogs, online videos, and virtual communities, says real estate technology expert Saul Klein, E-PRO®, GRI.

“There’s a whole bunch of buyers coming up that do things in a different way, and you have to know how to communicate to them,” said Klein, president of San Diego-based Internet Crusade. “And why do you even need to market to the next generation? Because they’re going to have all the money.”

Indeed, the younger generation is expected to inherit a huge amount of wealth in the coming years from their baby boomer parents, which will give them increasing buying power in the real estate market, NAR Senior Economist Lawrence Yun told attendees at the Mid-Year Meetings.

Already, the number of young home buyers is growing: the homeownership rate of the under-35 crowd has steadily increased to 43% from 37.5% in 1993.

Also, the number of single buyers continues to grow. In 2005, 21% of single home buyers were women, compared with 15% in 2001. Younger generations are also contributing to a rise in condo sales and downtown populations in large metro areas, Yun said.

So how can you get younger buyers and sellers to use your services? First, understand how this generation uses technology, so you can use it for prospecting and networking, Klein said. For example, you can reach them on their iPods by developing real estate podcasts or publish a blog to provide clients with real estate information. Be savvy with your marketing: instead of giving them refrigerator magnets, give them a USB flash drive.

Or, offer property listings or content via Real Simple Syndication (RSS) feeds — feeds that deliver syndicated content from various sites directly to subscribers’ desktops — and be able to respond to prospects in real-time through instant-messaging and text-messaging.

Other ways to use technology are to get on a social network such as MySpace or Facebook. These networks provide a venue for you to interact with the younger generation. Coupled with that, Klein emphasized how this generation wants to participate and collaborate online so expect popularity to grow in sites that offer them opportunities to provide feedback on neighborhoods, listings, and even rate real estate professionals.

Show, don’t tell. Experiment with new ways to show-off listings and educate them about real estate. Consider posting videos of your real estate properties on such popular video sites as YouTube or displaying property photos on Flickr.

“Maybe you don’t use these sites, but how about if the people who buy houses from you do use it?” Klein said.

**Four in Five of All U.S. Adults Go Online...**

*Source: RISMedia (11/7/07)*

According to the latest Harris Poll, the number of adults who are online at home, in the office, at school, library or other locations continues to grow at a steady rate. In the past year, the number of online users has reached an estimated 178 million, a 10% increase.

In research among 2,062 U.S. adults surveyed by telephone in July and October, 2007, Harris Interactive found that 79% of adults are now online. This is a steady rise over the past few years, from 77% in February/April 2006, 74% in February/April 2005, 66% in the spring of 2002, 64% in 2001 and 57% in Spring of 2000. When Harris Interactive first began to track Internet use in 1995, only 9% of adults reported they went online.

The amount of time that people are spending online has also risen. The average number of hours per week that people are spending online is now at 11 hours, up from 9 hours last year and 8 hours in 2005.

**Internet Access Increases at Home and at Work**

The proportion of adults who are now online at home has risen to 72%, up from 70% in 2006 and 66% in the spring of 2005. The percentage of those online at work has also risen, now at 37%, and up from 35% in 2006. The largest increase is among those adults who are online at a location other than their home or work as this has risen from 22% in 2006 to 31% today. It appears people who do not have access at home or work are increasingly turning to other outlets to get online.

As Internet penetration continues to grow, the demographic profile of Internet users continues to look more like that of the nation as a whole. It is still true that more young than older people, and more affluent than low-income people, are online. However, 9% of those online are now age 65 or over (compared to 16% of all adults who are 65 or over), 39% of those online (compared to 47% of all adults) did not attend at least some college and 13% have incomes of less than $25,000 (compared to 17% of all adults).
**REaltORS USING LIVE VIDEO ONLINE INSTEAD OF TRADITIONAL HIGH AD COSTS...**

*Source: BrokerAgent News (10/9/07)*

Beyond traditional advertising and even recorded video social networks like YouTube, one real estate agent is using cutting edge technology cheaply to set herself and her properties apart.

Selling a home using traditional advertising is costly and the results aren't easily tracked. Advertising listings can cost a realtor $1,000s of dollars a month: newsletter production and direct mail costs $290; online ad $300; newspaper ad $500; print ads $3,000 to 4,000 per ad; virtual home tour $80 to $400 per home. One realtor found a way to use web based technology to set herself and her properties apart for less than $10 per month.

Charmaine Hornick, Las Vegas Realtor and co-owner of Melia Realty Group, began using the [www.helloWorld.com](http://www.helloWorld.com) Studio which offers multiple easy-to-use streaming video solutions, such as graphic-rich video email, live webcasting and video instant messaging for as little as $9.95/month.

As buyers and sellers are not present together during Open Houses, Charmaine conducts her Open Houses with the video instant message feature turned on so the potential buyers can ask the seller questions and receive immediate replies. As many of Charmaine's clients are from out-of-state looking to relocate or purchase a second home, Charmaine is now able to actually show a home to anyone in a remote location. She simply logs in to her hello World Studio account and, depending on her clients' needs, either conducts a live webcast, or creates a video email of the home to send, or does a live instant message video chat as she "escorts" the potential buyer around the home.

Charmaine has been able to cut her advertising costs dramatically—from $1000s of dollars a month to under $500; shortened her sales cycle from 60 to 90 days, to 30 to 60 days; and has made more out-of-state sales than ever before. Charmaine attributes the sale of 18 homes to the use of her hello World video communications.

According to Charmaine video communications provided by hello World.com has set her apart from her competitors. She is able to immediately show a home, but more important, she is creating a stronger personal bond as her clients actually get to "see" her natural smile, body language and hear her communications. After two or three video emails, her clients feel like they "know" her.

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**5 WAYS TO PREPARE YOUR BUSINESS & MARKETING FOR THE HOLIDAY SEASON...**

*Source: RISMedia (11/19/07)*

As the busiest shopping season of the year rapidly approaches, people are rushing to prepare themselves; plan the parties, prep for the in-laws and most importantly, buy the gifts. But how do the businesses prepare? Every year the media covers the best gift ideas, newest innovations and holiday bargains, but doesn’t offer tips for small businesses to prepare for the holiday masses. And after all, its businesses that live and die by the success or failure of the holiday shopping season.

“Most business owners and entrepreneurs wait until the last minute to think about their holiday marketing and then it’s too late to really maximize revenue,” says Jimmy Vee. “This season is make-it-or-break-it for a lot of retailers and we’re trying to lend a hand to make sure they come out on top.”

Jimmy Vee and Travis Miller are executive business coaches who offer the following 5 holiday profit-producing strategies:

1. **Clean** and organize your past customer list
2. **Ramp up** your e-mail and capture an “opt-in” list
3. **Create** irresistible holiday bonus gifts and incentives
4. **Set up** your holiday-themed online & off-line promotions
5. **Start** writing your holiday press releases and marketing copy

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![Open in case of emergency](image)

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![Farm Credit](image)
## LEBANON COUNTY SOLD STATISTICS...

**October 1 - 31, 2007**

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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.

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According To Our Affiliates...

Ask The Attorney

By John F. Arnold, Esquire,
Ehrgood & Arnold Law Offices

Question: What is a deed in lieu of foreclosure?

Answer: This is a very timely question, based on the national increase in foreclosures as a result of the subprime mortgage collapse. As the name implies a deed in lieu of foreclosure is a deed given by the owners of the property to their mortgage company. The property owners give the deed in lieu of foreclosure to avoid the mortgage company from foreclosing on the property. In other words, the property owners are willing to walk away from the property without requiring their mortgage company to go through the time and expense of a foreclosure. The deed in lieu of foreclosure conveys all the property owners’ right, title and interest in the property to the lender. In exchange, the lender agrees not to pursue an action against the property owner for any amounts that may be owing after the property is sold by the lender.

After a mortgage company sells a property, the mortgage company, generally, does not pursue the property owners for any amounts still owing in the event the property did not bring a price sufficient to satisfy the mortgage. Therefore, it may appear unusual that at times a mortgage company will not accept a deed in lieu of foreclosure. A mortgage company, typically, will not accept a deed in lieu of foreclosure when there is a second mortgage or home equity loan on the property. The reason being, a deed in lieu of foreclosure does not divest a junior mortgage. The mortgage company would rather proceed with a foreclosure action which would divest the junior mortgage. A foreclosure action releases the property from any mortgages not filed with the Recorder of Deeds office prior to the mortgage being foreclosed on unless the mortgage has been subordinated.

A deed in lieu of foreclosure should expressly state that the property owner is entering into this transaction voluntarily and that the lender is satisfying its mortgage as a result of the conveyance.

Central PA - How We Rate...

America’s Most Secure Cities...

When it comes to choosing a place to live, work or raise a family, safety and security are two characteristics that many people would find appealing. According to the Third Annual Most Secure U.S. Places to Live rankings from Farmers Insurance Group of Companies®, the most secure location to live in the United States is St. George, Utah.

The rankings, compiled by Sperling's BestPlaces, took into consideration crime statistics, extreme weather, risk of natural disasters, environmental hazards, terrorism threats and job loss numbers in 379 U.S. metro areas. The study divided the communities into three groups: large metropolitan areas, mid-size cities and small towns.

- Included in the Top 20 Large Metro Areas (500,000 or more residents) was: Harrisburg-Carlisle
- Included in the Top 20 Small Towns (Fewer than 150,000 residents) was: State College

America’s Best Cities for Low Crime...

Research was done to gather rankings in this category, in which a lot of Central PA metro areas were included:

- Top 20 Mid-Sized Cities: Johnstown, York, Erie, and Lancaster.

America’s Least Stressful Cities...

Between international terrorism and a struggling economy, today's Americans are faced with more stress than ever. In this new study, America's favorite research gurus at Sperling's Best Places have identified the most and least stressful U.S. cities.

The “Sperling Stress Index” is comprised of nine different factors which are associated with stress: unemployment rate, divorce rate, commute time, violent and property crime rates, suicide rate, alcohol consumption, self-reported "poor mental health", and number of cloudy days

Top 2 Choices:
Albany-Schenectady-Troy, NY
and
Harrisburg-Lebanon-Carlisle, PA

These hardworking state capitals and their surrounding areas boast two of the lowest unemployment rates in the country. In fact, both areas score well in many categories- low divorce rates, short average commute times, a low overall crime rate, and low rates of suicide. One downside to these northeastern cities is their often-cloudy skies and dreary winters.
2008 LCAR OFFICERS ELECTED...

At the November 5, 2007 luncheon meeting, Association members elected their panel of officer candidates. Meet your 2008 Lebanon County Association of REALTORS Officers:

President: REALTOR® Irene Pickett, Brownstone Real Estate
President Elect: REALTOR® Joseph Wentzel, Penn Realty, LTD.
Secretary: REALTOR® Melissa MacBride, Century 21 Krall Real Estate
Treasurer: REALTOR® Tracy Wilson, Brownstone Real Estate
1 Yr Director: REALTOR® Duane Zehring, Rauch Real Estate
2 Yr Director: REALTOR® Amy Dellinger, Brownstone Real Estate
3 Yr Director: REALTOR® Sally Weise, Re/Max of Lebanon County

The Officers & Directors will be sworn in at the January 8, 2007 luncheon meeting.

OUR SYMPATHY TO...

The families of the following past Members of our Association who recently passed away:

Mark R. Arnold, previous member & broker of Arnold’s Real Estate, Lebanon
and
Lester “Les” M. Zellers

May they both rest in peace.

THEY’VE MOVED!...

As of November 21, the Greater Harrisburg Association of REALTORS have moved into their new location! They will be joined on December 10, 2007 by the Central Penn Multi-List as well at:

424 North Enola Drive, Suite 1
Enola, PA  17025
Phone: (717) 364-3200
Fax: (717) 364-3206

Congratulations to GHAR & CPML On the move to their new home!

Newsletter Committee

* Debbie Carroll  Century 21 Krall Real Estate  273-1631
* Brenda Miller  Re/Max of Lebanon County  270-2680
Craig Gates  Fulton Mortgage Company  274-6981
Shawn Koppenhaver  Century 21 Krall Real Estate  273-1631
Melissa MacBride  Century 21 Krall Real Estate  273-1631
Kris Mease  Edge Abstract of Pennsylvania  228-0870
Brenda Wurges  Re/Max of Lebanon County  270-8808

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: laura@lebanon-realtors.com

Happy Holidays
**COMINGS & GOINGS...**

**New REALTOR® Members:**
- Steve Brinton, Integrity 1st Real Estate
- Crystal Nolen, Real Estate Mgmt Consultants
- Clyde Patches, Brownstone Real Estate
- Erica Ramus, Broker, Realty Executives
- Frances Williams, Century 21 Krall Real Estate

**REALTOR® Member Transfers:**
- Anthony Lowe to Brownstone Real Estate
- Janet Ruiz to Non-Member Firm

**REALTOR® Member Escrows:**
- Gretchen Schade, Ulrich Professionals Realty

**December**

- 4 Adam Gamble, Exit Realty Innovations
- 4 Holly Krall-Heft, Century 21 Krall Real Estate
- 5 Joy Burt, Century 21 Krall Real Estate
- 5 Christina Harvey, Coldwell Banker HSG
- 7 Carl Adams, Ulrich Professionals Realty
- 7 Jim Hostetter, Coldwell Banker HSG
- 7 Wendy Wilhelm-Hanford, Brownstone RE
- 8 William Duncan, Access Realty Services
- 9 Jim McClellan, Suburban Realty
- 11 Lena Worcester, Suburban Realty
- 14 Ed Scheib, Metropolitan Realty
- 17 Kim Reager, Brownstone Real Estate
- 18 Pete Rauch, Geller Real Estate
- 18 Clare Yingst, Lebanon Daily News
- 20 Emi Snavely, Brownstone Real Estate
- 21 Cathy Bomgardner, Prudential Gacono RE
- 22 Tony Ferretti, Rauch Real Estate
- 22 Terry Freeman, Freeman Real Estate
- 23 Elaine Lesher, Ulrich Professionals Realty
- 30 Gabriele Brosius, Coldwell Banker HSG

**OFFICE CLOSED DATES...**

The Association office will be closed on the following dates in celebration of the holidays. Be sure to mark your calendars!

- December 24-26 Christmas Holiday
- December 31 Happy New Year!
- January 1 Happy New Year!

**LET’S SAY “THANKS” TO OUR TROOPS...**

A website has been established by the Xerox company that gives you the opportunity to send a free printed postcard to U.S. military personnel stationed overseas showing your support and appreciation for their service to our country. In four easy steps, you can make someone’s day with a message of thanks, so PLEASE check it out!

Step 1— Go to [www.LetsSayThanks.com](http://www.LetsSayThanks.com)
Step 2— Select a postcard design from the number that are available.
Step 3— Personalize by entering your name, hometown, and a special message.
Step 4— Hit “Send”!

Please take a few moments to send your message of Holiday greetings to someone who may really need to know they are being thought about during this festive time of the year. It’s hard for all our service men & women to be away during the Holidays, so please show them - even if you don’t know them - that they are cared about!

Special thanks to Xerox for keeping our troops in their thoughts as we enter the Holiday season!
December 2007

Monthly Planner

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Hanukkah
9:00 AM - 10:30 AM
Participant's Meeting - Inn 422

Annual Christmas Party!
9:00 AM Executive Committee
9:30 AM LCAR Board of Directors

OFFICE CLOSED - Merry Christmas!
OFFICE CLOSED - Merry Christmas!

Office Closed - Happy New Year!

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.