From the President, Holly Krall-Heft

Summer is here... and so is the humidity!

Thanks to all those who helped make both the Golf Tournament, and the strawberry shortcake booth at the Street Fair huge successes! June just flew right by, didn’t it?

Recently I’ve read several articles regarding real estate agents found in violation of the RESPA Law (Real Estate Settlement Procedure Act). RESPA sets the guidelines for what is allowed, and what isn’t allowed between real estate companies and affiliated businesses (i.e. title companies, mortgage companies, etc.). This is certainly a “hot” topic today, and they have bumped up the “enforcement police” in the last couple of years.

In most cases I’ve read, the agent was not intentionally violating the RESPA Law, however, ignorance is no excuse in the eyes of the Law. If you are accepting gifts such as tickets to sporting events, or gift certificates to favorite restaurants - in exchange for referring business - you are in violation. If you are accepting monies for items that are namely an expense in your business (i.e. having continuing education credits paid for you), you are in violation.

Violators are subject to civil and criminal penalties of up to $10,000, and up to one year imprisonment for kick-backs, referral fees, and unearned fees.

Have a wonderful 4th of July, and we hope to see you all at the luncheon meeting at Hebron Hall on Monday, July 10th! You won’t want to miss the program on “Great Gift Ideas For Closings, Referrals, and Just To Say Thanks!” We’ll have vendors displaying various gift ideas... and door prizes too!

You won’t want to miss it!

Dates To Remember...

**July:**
4 ASSOCIATION OFFICE CLOSED
10 Luncheon Meeting
   Hebron Banquet Hall

**August:**
NO Luncheon Meeting This Month

**September:**
4 ASSOCIATION OFFICE CLOSED
11 80th Anniversary Celebration, 4-7 pm
   Lebanon Country Club

See the full calendar of events at:
WWW.LEBANON-REALTORS.COM
Here are some interesting facts that you can use to determine your best approaches in marketing.

**Information Sources Used in Home Search**

- Real estate agent - 90%
- Internet - 77%
- Yard sign - 71%
- Open house - 52%
- Newspaper - 50%
- Builders - 41%
- Home book/magazine - 37%
- Television - 24%
- Relocation company - 16%

**2006 NAR’S ANNUAL CONFERENCE IN NEW ORLEANS!**

**NOVEMBER 10-13**

It’s time to celebrate the rebirth of New Orleans at the 2006 REALTORS® Conference & Expo, November 10-13. REALTORS® are known for their commitment to communities across the country. Your attendance at this year’s Conference & Expo will represent an unprecedented show of support for the people of New Orleans and the rebuilding of this grand and historic American city.

**REGISTRATION IS NOW OPEN!**

Take advantage of this opportunity for early bird savings and widest choice of hotels. Visit www.REALTOR.org/Conference for more details, expo information, to register, and to book your room now!

**CHANGES TO MAKE FHA MORE Viable CLEAR HURDLE...**

*Source: REALTOR® Magazine Online (6/7/06)*

The U.S. House Appropriations Committee has passed the key elements of a reform package that would make FHA mortgage financing a more viable option in many markets.

Changes backed by the NATIONAL ASSOCIATION OF REALTORS® that the legislation would make:

1. Elimination of the 3 percent minimum cash investment and downpayment calculation, which would give lenders the ability to balance risk with a borrower’s financial profile and set an appropriate premium.
2. Introduction of risk-based pricing for FHA products, a major shift that would permit FHA to reach lower income borrowers that might otherwise be forced into higher priced loans.
3. Increase in FHA loan limits nationwide. Currently, FHA is not a useful product in many areas of the country because its mortgage limits have lagged behind the median home price in many communities. The legislation would increase FHA’s limits for homes in high cost areas from $362,790 to the 2006 Fannie Mae and Freddie Mac conforming loan limit of $417,000. In non-high cost areas, the FHA limit (floor) would increase from $200,160 to $271,050 for single unit homes.
4. Removal of limitations to the reverse mortgage program. The program enables long-time owners to spend down equity in their homes.

Chances of passage in the House are solid, say analysts. "Since the FHA provisions actually raise money for the federal government, it is difficult to take these provisions out once they are in," says an analysis conducted for NAR.
APPRAISERS HIT THE BOOKS TO UP THEIR EDUCATION...
Source: REALTOR® Magazine Online (6/7/06)

In the last year, Kaplan Professional Schools, one of the largest trainers of real estate appraisers nationally, has seen a 10 percent increase in the number of people seeking instruction to become a licensed appraiser.

Besides a widespread growing interest in the real estate field, the number of people seeking training is up because a more stringent education requirement goes into effect Jan. 1, 2008 and hopeful licensees want to get in under the wire.

Beginning in 2008, education hours for a licensed appraiser go from 90 to 150. A certified residential appraiser will be required to have 200 education hours, up from 120, and an associate degree will be mandatory.

The education required of a certified general appraiser will rise from 180 to 300 hours and a bachelor’s degree will be required.

For many, education is the easiest part. The required 2,000-2,500 hours of appraising experience over a 24-30 month time period working for an experienced appraiser who will mentor, train and compensate apprentices for their work can be the most difficult.

REAL ESTATE PROFESSIONALS SHOULD EMBRACE TECHNOLOGY OR BE OVERWHELMED...
Source: REALTOR® Magazine Online (5/24/06)

Technology will continue changing the way real estate professionals do their job and empowering consumers to be more involved in the transaction, says a new report from the NATIONAL ASSOCIATION OF REALTORS® Association Executives Committee. And if you resist using new technology to its fullest potential, you’ll be at a major disadvantage to your competitors who do.

“In the future, technology will dominate as the silent implementer of every significant change in real estate. Each participant in the transaction must use it to their advan-
tage or be overwhelmed,” says Jerry Matthews, former CEO of the Florida and Illinois associations, who served as facilitator for the Association Executives Committee's Strategic Issues Work Group.

In the recent report, "The Consumer: Catalyst of Change,*" the committee identified these core ways that technology will continue to affect the industry:

- More online tools. Consumers and real estate practitioners will be able to go to the Internet for more information, communication, and transaction management.
- Consumer feedback systems. Online ratings and consumer feedback systems, standard for other businesses, are new for real estate. Additionally, practitioners are just beginning to understand the value of blogs, which Mark Lesswing, NAR's vice president of the Center for Real Estate Technology, describes as "some of the best feedback systems."
- Accelerated response times. Prospective buyers, particularly those in younger demographic groups, expect a quick response. Savvy practitioners will use tools such as voice-over IP, a communication system that combines e-mail, Web, and phone service, and other efficient communications tools.
- Increased Surveillance. Consumers watching open houses via a Web camera, confidential e-mail messages that end up being forwarded to friends, business associates, or attorneys—all underscore ways in which technology facilitates increased scrutiny. The report advises: “Real estate professionals need to be aware that their behaviors or comments may be recorded or preserved for the future.”

“Technology is absolutely changing the real estate practitioner’s job,” says Lesswing. “Practitioners who don’t want to adapt will find that technology makes their job harder, but those who accept technology will discover that they’re more in tune with consumers and how consumers use technology. Practitioners should embrace technology,” and use it to demonstrate how well they know their market.

For practitioners the biggest challenge is sorting through new and old technologies and understanding what will work best for them. Lesswing urges practitioners to research what’s out there, “plan how you want to reach people, and buy tools that will help you accomplish your specific objective.”

*read the report in full on the Association News page of our website: www.lebanon-realtors.com
QUESTION: What is a judgment lien and does it create an actual lien against real estate?

ANSWER: There are many different types of liens that effect real estate. For example, there are judgment liens, which I will address more thoroughly below, child support liens, mortgages liens, tax liens, mechanics liens, and municipal liens. A lien is a claim against or an interest in property to secure payment of a debt or performance of an obligation.

A judgment lien, as the term implies, arises as a result of a judgment which one person has against another. A judgment is the court’s official and final determination that one person is indebted to another for a specific amount of money. The person whom the judgment is entered against is often referred to as the judgment debtor. When the judgment is entered in the Prothonotary’s office, the judgment creates a general lien against all the judgment debtor’s real property located within the county where the judgment is entered.

A judgment gives a creditor the right to seize and sell the judgment debtor’s property to satisfy the debt. The judgment is only a lien against the real property which the judgment debtor owns at the time the judgment is entered. The judgment is not a lien against property which the judgment debtor sold to another for fair market value prior to the entry of the judgment. A judgment is also not a lien against property the judgment debtor acquires after the entry of the judgment. However, the holder of a judgment can make the judgment a lien against after-acquired property of the judgment debtor by reviving the judgment. A judgment is revived by filing the appropriate documents with the Prothonotary.

However, if the real estate is owned by a husband and wife, or in other words by the entireties, a judgment against only one of the spouses would not create a lien against the real property owned by both spouses. However, in the event the parties would divorce or the nondebtor spouse would die, the judgment then would become a lien against the property.

A judgment lien is a valid lien for five (5) years from the date of the judgment and can be extended for additional five (5) year periods by reviving the judgment.

NOTE: Attorney Arnold welcomes any questions from the membership that you would like him to answer for this column. If a real estate issue comes up in your daily business, or if you have a real estate related question in general, please submit it to Laura at the Board Office (fax: 270-5668 OR e-mail: laura@lebanon-realtors.com), and we’ll print your question and Attorney Arnold’s answer in the next available edition of the Board Briefs. Thank you!

MASTERING MAINTENANCE: HOT WATER HEATERS

By the experts at Housemaster

Contrary to the seemingly negative old saying “being in hot water,” having plenty of it is actually ideal for today’s homeowners - at least when it comes to taking showers, shaving, doing the dishes and washing clothes.

Fortunately, most water heaters suffer few mechanical failures, whether run by electricity, oil or gas. They do, however, succumb to rusting and scaling over time, which limits their efficiency and leads to leaks, that can cause considerable damage.

To check your water heater periodically, look at the base of the unit for any signs of corrosion or leakage. Rusting is usually the first tell-tale sign of deterioration. If you note signs of heavy rusting or any leakage, then the unit should be checked by a professional to determine if replacement is required.
HOME IMPROVEMENT HAPPY...

LANDSCAPING IMPROVEMENTS PAY OFF BIG!...
Source: NAR News (6/12/06)

Money spent sprucing up the yard with trees, shrubs, lighting, and patios is well spent — especially when it comes time to sell the home, a new study says.

A report by Arbor National Mortgage, found that 84% of real estate professionals believe a house on a treed lot would fetch at least 20% more than one on a lot without trees. Another of the company’s surveys suggested that while shelling out for top-of-the line landscaping may only bring in an additional 4-5%, spending minimal amounts has a penalty. Homes with average landscaping sell for 20% more than homes with just fair landscaping.

The American Society of Landscape Architects suggests budgeting 5-10% of a home’s value for its initial landscaping.

Before launching into a landscaping project, keep these pointers in mind:

- If you can't afford to hire a landscape architect, check out the services offered by nurseries and big-box home improvement retailers, such as Home Depot. Many offer design services — sometimes without charge — if you buy plants there.
- You can save about half the cost of landscaping if you do the work yourself. But keep in mind that large trees are often killed when carried uncovered in the back of the buyer's SUV from the nursery to the house, not because they are planted poorly. Also, most nurseries won't guarantee plants they don't install.
- If you're trying to stick to a tight budget, remember that a few larger plants will have a greater visual impact than many small ones.
- Before planting trees, determine how large they will become and what leaf pattern will develop. If you plant a big tree too close to the house, the growing roots could cause the foundation to crack. And if you place it too near a sidewalk or driveway, root expansion could cause the pavement to buckle.

11 WAYS TO ADD FLAIR TO SHOWINGS...
Source: Mark Nash for REALTOR® Magazine Online

A house must be clean and clutter-free to generate interest. Even more may be necessary to set the listing apart, particularly in a softening market.

Here are some decorating and updating tips you can share with sellers that'll bring “wows” from today’s buyers:

- Add touches of luxury. Bring in real plants in beautiful pots; the best linens; and big, white, fluffy towels.
- Paint walls, trim, and ceilings. Keep adjoining rooms in the same color palette to make the home appear larger and flow better. Hire professionals to paint mullions on windows and staircase spindles.
- Use slipcovers on mismatched furniture. It’s an inexpensive way to create visual unity.
- Replace mismatched or poor-fitting door handles and cabinet pulls. Buyers rarely get beyond a knob that comes off in their hand.
- Install bamboo floors in contemporary settings. Bamboo is outpacing maple as the new light-colored wood floor. Forget parquet and veneered wood flooring: Parquet is still out of favor, and buyers are aware that thin wood veneer can’t handle many sandings.
- Refresh closets with organizers and paint them a neutral color. Make sure closets are lighted and buyers can see the back of all closets and cupboards.
- Identify wall spaces for large and flat-screen televisions. They’re a must-have for most buyers today.
- Clean, organize, and paint basements, attics, and garages. Many buyers pass on a home because of a “creepy” attic or basement.
- Edit or remove furniture and accessories, including family photos. Less is more!
- Install new light switch covers. Most buyers interact with these during showings. Worn covers show inattention to detail.
- Purchase the best quality carpet pad. It can make any new carpeting cushy, and buyers love cushy.
EDUCATION...

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

Lebanon County Vo-Tech School
(833 Metro Drive, Lebanon)
July 11, 18 & 25 (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.

LEBANON COUNTY SOLD STATISTICS: MAY 1-31, 2006

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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.
The start of every New Year invites predictions about what’s ahead on every front, including technology. But with new technology offerings constantly seeking your attention, it can be daunting to determine what you should invest in. Here’s a short list of the technology you should consider using:

- **Smartphones.** As more smartphones hit the market, it’ll get harder to resist carrying an all-in-one handheld as your mobile office. Realistically, what more do you need in the field than a phone, your contact database, and quick access to e-mail and the Web? A camera? Well, that’ll be a feature or option, too, on many newer models.

- **Notebook PCs.** Even with a smartphone, there may be situations in the field when you may want the full-power, bigger-screen convenience of a notebook computer. Prices will continue to fall to the point where every real estate professional should have a notebook, either as your primary system or a second mobile PC.

- **GPS.** Global positioning systems, and the time-saving point-to-point directions they provide, are destined for broad deployment in real estate. Besides car navigation systems, GPS systems are available in handheld units, software/accessory bundles for laptops and PDAs, and some cellular services.

- **Multimedia.** Broadband, digital camcorders, and the audio/video record capabilities found in new camera phones and smartphones have set the stage for greater use of multimedia in real estate. What remains to be seen is how multimedia can be most effectively employed. Multimedia desktop presentations? Video tours? Infomercials for buyers and sellers? Promotional testimonials from satisfied clients? All these uses are possible this year.

- **VoIP.** Although the potential savings on long-distance calls initially attract consumers to voice-over Internet protocol (VoIP), the Web-based telephone service, it’s the features that ultimately sell the service. For real estate professionals, Web-based call management and new features, such as find me/follow me and voicemail-to-e-mail conversion, ensure all calls get through so you can provide the timely response today’s consumers expect.

- **Instant Messaging.** Add this to the communications options you may want to support, especially if you work with younger consumers. They’ve embraced this conferencing channel that combines the informality of e-mail with the immediacy of voice calling. Consider IM carefully, though: Once you encourage clients to use this channel to reach you, you’re obligated to respond, in real time.

- **Web-based Software.** Although the concept has been around for some time with products such as Top Producer 7i, virtual software—available anywhere, anytime over the Web—got a big boost with Microsoft’s launch of “live” versions of Microsoft Windows and Microsoft Office. Other vendors will surely follow!

- **Data Storage and Security.** The shift to a Web-based workspace and increased reliance on wireless technologies underscore the need for a back-up and security strategy. Although virus and security threats will remain unwanted aspects of mobile communications and computing, the tools to minimize their impact are available in affordable, high-capacity data storage solutions, biometric security devices, and firewall and encryption software. Your biggest risks are not accepting personal responsibility for ensuring important files are always backed up in two locations and not protecting sensitive data and communications against unauthorized access.
**ASSOCIATION EVENTS...**

**Mmmm... Strawberries!...**

And the Lebanon County Association of REALTORS® knows how to kick it off in style! In June, two of the Association’s major “Annual” events took place.

On June 3rd, the 2006 GSH Street Fair was held. Even though rain threatened the weekend, festivities went off on Saturday as scheduled. It may have been a little on the cool side, but people still came prepared to enjoy our delectable strawberry shortcakes! The shortage of sunshine didn’t have any effect on appetites, and we had plenty of strawberries, shortcakes, and volunteers to keep those bowls filled!

Many thanks to Joan Walmer (booth chairperson) for her hard work in preparing for the event. Many, many special thanks to all the REALTOR® Member volunteers who prepared and served over 28 pans worth of strawberry shortcakes, which netted over $3,100 in profit for the GSH Auxiliary! Thank you Tammy Sites, Jackie Miller, Walt & Kathy Zehring, Kim Reager, Irene Pickett, Galen Walmer, Melodie Brown, Stephanie Olson, Jodie Bomberger, Joe Wentzel, Brenda Henning, Diana Perkins, Wendy & Steve Wills, and Laura, Zachary & Nicholas Donmoyer.

**“FORE!”...**

Our Association’s Annual Golf Outing & Dinner was held on Wednesday, June 7, and turned out to be a dreary, but fun one! Sixteen teams enjoyed lunch served by Craig Gates & Margie Groy, the happy helpers from Fulton Mortgage Company, and then were dispersed with a shotgun start to compete for the top foursome, and in various hole contests. We hope everyone was refreshed by the drink & merriment being hand-delivered to them at holes throughout the course by Wendi Donmoyer of Lebanon Land Transfer, and Denise Bollard & Linda Breit of Re/Max of Lebanon County!

As evening rolled around, the fun continued as over 70 people sat down to either a finger-licking good rib or chicken dinner. There were prizes galore handed out thanks to all our generous hole sponsors, Affiliate Members and friends! We hope everyone had as much fun as the committee did putting the event together, and we hope to see you there next year!

**Team Winner (with 59 strokes):** Mike Ginder, Doug & Tim Mann, and Chad Shultz

**Men’s Longest Drive #4:** Tom Garman - Member Guest

**Women’s Longest Drive #14:** Margie Hughes - Member guest

**Closest to the Pin #9:** Doug Wright - Member guest

**Closest to the Pin #18:** Tom Deck - Re/Max of Lebanon County

**50/50 Raffle Winner:** Patrick Monahan - Member Guest

**Grand Prize Combo TV Winner:** Lori Kahl - Brownstone Real Estate

**On your mark... get set... GO!**

**Passing the time, waiting for the showers to stop.**

**Wendi Donmoyer, one of our happy refreshment cart helpers!**

**What a yummy way to end the day!**
## TAX RATES
### COUNTY OF LEBANON
Prepared by the County Commissioners Office

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### ASSESSMENT RATIO

- **(A) County-** 100%
- **(B) All School Districts-** 100%
- **(C) Townships & Boroughs-** 100%
- **(D) City of Lebanon-** 100%

**July 1, 2006 to December 31, 2006**

*Includes 1.5 mills Fire Protection Tax

**Includes .5 mills Library Tax

### NOTICE TO ASSOCIATION MEMBERS

Under the long established policy of this Association, the Pennsylvania Association of REALTORS®, and the National Association of REALTORS®:

1. The broker's compensation for services rendered in respect to any listing is solely a matter of negotiation between the broker and his or her client, and is not fixed, controlled, recommended or maintained by any persons not a party to the listing agreement.

2. The sub-agency compensation paid by a listing broker to a cooperating broker in respect to any listing is established by the listing broker in his offer of sub-agency, and is not fixed, controlled, recommended or maintained by any persons other than the listing broker and his or her sub-agent.
**Fabric Softener Sheets: Not Just for the Dryer!**

*Taken from the Discovery Channel Web Forum*

- US Postal service once sent out a message to all letter carriers to put a sheet of Bounce in their uniform pockets to keep yellow jackets away. Use them all the time when playing baseball & soccer, or just when working outside. It really works! The yellow jackets veer around you. (I personally know a golfer who carries one in his pants pocket to rub on his arms while on the course.) It'll keep mosquitoes away too!
- Since fabric softener sheets are designed to help eliminate static cling, wipe your sweaters, pants, socks or other clothes with a used sheet to keep from getting static electricity shock.
- Place a sheet between pages. They take the odor out of books & photo albums that don't get opened too often.
- Freshen the air in your home. Place a sheet in drawers, hang in closets or put one in your vacuum cleaner.
- Freshen the air in your car with a sheet or two under the front seat.
- Collect cat hair by rubbing the area with a sheet. It'll magnetically attract all the loose hairs.
- Eliminate odors in dirty laundry. Put a sheet at the bottom of a laundry bag or hamper.
- Deodorize shoes or sneakers with a sheet in them overnight.
- Put a sheet in your sleeping bag or tent before storing them to keep them fresh.
- The forum even mentioned that fabric softener sheets will chase ants away when you lay one near them, and that they also repel mice. Spread them around foundation areas, or in trailers that are sitting, and they keep mice from entering your vehicle.

And all this time you've just been putting fabric softener sheets in the dryer!

So now...you know. Print and keep on file and pass it around!
BACK BY POPULAR DEMAND…

We are pleased to bring you the fun you’ve been waiting for… a new GAME!
With Independence Day occurring in July, we thought you’d give you a little quiz to see how much you know about our Country… ENJOY!

All entries for this month’s contest must be received by: **4:00 pm on Tuesday, July 25, 2006**.

*CONTEST RULES:*
We will give you a list of items, and you must correctly identify each as TRUE or FALSE. You should fax or e-mail your guesses to the Association Office by the deadline given above. You may also go to the Association News page of our website at [www.lebanon-realtors.com](http://www.lebanon-realtors.com) and take the quiz online. All correct guesses received on or before the deadline will be thrown into a hat from which a winner will be drawn.

1. The title of the National Anthem is “America The Beautiful”. TRUE _____ FALSE _____
2. The flag of the United States has 13 stripes. TRUE _____ FALSE _____
3. The Declaration established rights such as life, liberty, and the right to bear arms. TRUE _____ FALSE _____
4. On July 4, 1776, the colonies declared Independence from Great Britain. TRUE _____ FALSE _____
5. John Hancock drafted the Declaration of Independence. TRUE _____ FALSE _____
6. Betsy Ross sewed the first official American flag. TRUE _____ FALSE _____
7. The Liberty Bell rang to announce the signing of the Declaration of Independence. TRUE _____ FALSE _____
8. Paul Revere’s famous ride is re-told in the Legend of Sleepy Hollow. TRUE _____ FALSE _____
9. Francis Scott Key wrote the words to the Star Spangled Banner. TRUE _____ FALSE _____
10. The Revolutionary War began because Samuel Adams got sick of tea, dumped it into Boston Harbor and starting brewing beer instead. TRUE _____ FALSE _____

GOOD LUCK!

BLOOD DONORS...
The Central Pennsylvania Blood Bank will hold a community blood drive from 3-7 pm at the Lebanon Valley Mall on Friday, July 21, 2006.

Please consider donating!

**REMEMBER**
*When you donate blood, please make sure you tell them you are donating for the Lebanon County Association of REALTORS® blood assurance group!*
Getting A Handle On Your Time...

By: Tom Hopkins for Broker/Agent News

Time management is really all about managing yourself. Don't believe me? Stop and think about it for a minute. When did you last control time? Can you stop time or even slow it down? No way. Can you negotiate with time? If you've figured out how, then you should be writing a book instead of reading this article. No one has more time to invest than you do and you don't have any more time than anyone else. Yet, some people succeed more often than others, and they do it without controlling time. They do it by disciplining themselves to make the most of every minute.

For example, if you have a healthy dose of road time in your selling life, you can choose to use that time to listen to motivational or educational CDs. In doing so, you turn your required expenditures of time into investments in your professional education. Another way to manage yourself when you have to spend time traveling is to cluster your meetings. By organizing your presentations or client service visits by geographical area, you can save a lot of travel time -- and if you live in a rather large metropolitan area, you're saving time sitting in traffic as well. If your travel time is primarily within major cities, you may want to schedule it so that you don't get stuck in rush-hour traffic. If you must travel during the busiest time of the day, consider taking side streets and back roads. They may lead you to new opportunities if you keep your eyes open and remain aware of your surroundings.

If you can't put your fingers on the contact information for all of your clients within a matter of minutes, consider investing some time in good contact management software. With today's technology the only reason a client or prospective client's information won't be at your fingertips is because you didn't invest the time to input it correctly as soon as you received it. Entering the information only takes a few minutes, and then it's there forever.

If you think that people who practice time-management strategies are fanatical workaholics who leave no time for personal relaxation, you're mistaken. Just the opposite is the case. In operating more efficiently, they create more time for personal endeavors. Invest time in planning your time, and you'll think of dozens of ways to manage yourself more efficiently.

Take a look at five areas of your life: family, health, finances, hobbies, and your spirit. Why focus on so many areas outside of your career? Because when you're turned on, motivated, and feeling good, you persuade better. If you let yourself become just a sales machine with no time for anything else, you'll burn out. You'll also probably create problems in your personal relationships. And your health most likely will suffer. Besides all that, you'll have no fun, you'll start feeling sorry for yourself, and your career will go down the drain.

Sometimes the most productive thing you can do is to meet your spouse for lunch and thank him/her for supporting your goals and putting up with your long hours. Or to go see your child in a school event and enjoy her childhood. Or to take a physical workout to help ensure your good health and high energy. Or to plant roses, if planting roses invigorates you.

To be successful, you need to be a finely tuned machine that can function over the long haul and face deadlines, rejection, the public, and your competition. You also must be able to meet your company's expectations and all the other demands put on you as a professional salesperson and problem-solver. Keep yourself tuned and in balance--physically and psychologically.

And remember that balance starts with goals and productivity!
Mark lives in Lebanon, and recently graduated from Cedar Crest High School. He is involved with different programs and organizations, both in and out of school, and plans to attend Lebanon Valley College in the Fall, and work towards a degree in Biology/Education.

A thank you letter from Mark reads:

“Dear Mary Rakow and the Association,

Thank you for the scholarship. I am looking forward to starting college in the Fall, and plan on using the gift I received towards the cost of my books for this year. Thank you again!

Sincerely, Mark Johnson”

Congratulations & Best of Luck Mark!

Students were asked to explain the importance of home ownership to a community. This was Mark’s essay response:

“It is widely agreed upon that part of living the American dream is owning your own home. When this dream becomes reality, the positive social and economic benefits for both the home owner and the community are never ending.

Home owners are more likely to permanently settle in their community than the more transient renter. If you own your home you will take an interest in your community and work at making it a better and safer place for your family and neighbors to live. This leads to cooperation among neighbors especially in times of need and when children’s well being is involved. Home owners are involved in their community insuring strong schools, churches, libraries, hospitals, and community centers.

A family who owns its home is likely to have a deep pride in taking care of their property. The benefits of this pride are unlimited. First of all, the homeowners will go to great lengths to not only maintain their property, but make significant improvements to their home over a period of time. Home owners continually have projects to do around their home no matter what time of year it is. These improvements will increase the value of the home and homes in the surrounding area. Most renters will not take these steps, because they prefer to not spend the money on a home they are only renting. On another economic level, these improvements provide work for painters, electricians, plumbers, landscapers, and interior decorators which will further strengthen a community’s economy. As a home owner you are now spending money in your community assisting other people to become home owners due to the fact that they now have jobs and can purchase their own homes.

With home ownership and all its costs comes an awareness of being energy efficient. The home owner is likely to reduce the cost of energy by replacing storm windows, caulking, weather stripping, and insulation where needed in their home. To help save energy the home owner maintains an efficient furnace. The home owner will also be aware of keeping electricity costs at a minimum. This energy awareness, in turn, has a positive effect on the environment and conservation of our natural resources in the community.

In summary, owning a home has a positive effect on the community on a variety of levels both social and economic. When you own your home it continually benefits the community you live in. People take pride in owning their own homes. If you own your own home you will be more likely to settle down in an area and not be transient and move. This will help your neighborhood be a safer place to live because you care about the people who live in your community. Indeed, realizing the American dream can insure this dream remains a reality for generations to come.”
**MARK THE DATES!...**

The Public Relations Committee has announced dates for the 2006 Benefit Art Auction, and the Association’s 80th Anniversary Celebration!

Our Association turns 80 this year, so we’re planning a celebration! Mark your calendars, and join us on Monday, September 11 from 4-7 pm on the Lebanon Country Club deck for all the fun!

The Annual Art Auction to benefit Habitat For Humanity will be held on Friday, October 6 at the Hebron Banquet Facility. Mark your calendars now so you don’t miss this popular event!

See future Board Briefs for full event details.

**CONGRATULATIONS...**

Carole Birli, Beth Boguski, and Irene Pickett, all with Brownstone Real Estate, who recently received their e-Pro designations.

Keep up the Great Work!

**OUR WELL WISHES...**

To Bonnie Koller, Century 21 Krall RE who recently underwent quad bypass surgery.

If you would like to send Bonnie a card or greeting, please mail to:

Bonnie Koller
436 Frystown Rd
Myerstown, PA 17067

Get Well Soon Bonnie!

**CONGRATULATIONS...**

Walt & Kathy Zehring, Rauch Real Estate, who celebrated their 48th wedding Anniversary on June 7th!

**W e K n o w W h a t H o m e B u y e r s V a l u e.**

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.

**WONDERFUL BABY NEWS!!**

Mary Rakow, Association Executive Officer, whose son Dan and his wife welcomed 7 pound, 1 ounce baby boy Andrew David on Wednesday, June 21, 2006

Congratulations to the entire Rakow family!
**New REALTOR® Members:**
Cynthia Root, Coldwell Banker HSG

**REALTOR® Member Reactivations:**
Ken Ebersole, Prudential Gacono Real Estate
Keith Stickler, Coldwell Banker HSG

**REALTOR® Member Escrows:**
Andrew Boyer, Ulrich Professionals
Kendra Jurrell, Coldwell Banker HSG
Candi Landeck, Brownstone Real Estate
Sheila Wilson, Help-U-Sell Real Estate
Billie Jo Wolfe, Prudential Gacono RE

**New Affiliate Member:**
Michael Fortna
Fortna Auctioneers
26 E Main St, Annville, PA 17003
Phone: (717) 867-4451
Fax: (717) 867-5265

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**Newsletter Committee**

| * Brenda Miller | Re/Max of Lebanon County | 270-2680 |
| * Debbie Carroll | Century 21 Krall Real Estate | 273-1631 |
| Wanda Bechtold | Re/Max of Lebanon County | 270-4257 |
| Chuck Berthoud | HouseMaster | 533-5955 |
| Wendi Donmoyer | Lebanon Land Transfer | 274-8085 |
| Kris Mease | Edge Abstract of Pennsylvania | 270-0870 |

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
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.