At the March Association Board meeting, a question regarding proper disclosure was posed from a REALTOR® member. The question was “How do we properly advise our clients and protect members regarding the North-side corridor and overpass plans?”

The project is proposed to be falling from the west side of 9th Street, to the East side of 10th Street, and up to Church Street. The Board discussed the issue, and has advised that no disclosure is required at this time. This decision was derived from the fact that the corridor and overpass plans are still PROPOSED plans, and no official notice has yet been issued to homeowners - plans may possibly still be altered or changed.

If you ever have similar questions or concerns regarding issues that may affect the entire Association such as the above-mentioned, please feel free to call either myself, or Mary Rakow. We will gladly bring issues to the Association Board, and advise REALTOR® members as best we can to benefit our entire organization.

Also, if you still have Continuing Education Credits to fulfill, strongly consider attending the Radon training class which will be held at the Quality Inn on Friday, May 19th. The Association is co-sponsoring this class with the DEP, which will be taught by a Rutgers University Instructor, and is good for 7 CE credits. The cost is $25, and includes lunch. All this, and so close to home? WHAT A DEAL!

You can get full details on the Association news page of our website (www.lebanon-realtors.com), or you can register now by calling Rutgers at (732) 932-9271.

Have a great month... and Happy Mother’s Day to all my fellow “Moms”!

Dates To Remember...

May:
1  Luncheon Meeting - Hebron Banquet Hall
7-10  PAR Meetings - Harrisburg
29  OFFICE CLOSED

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

See the full calendar of events at: www.lebanon-realtors.com
REAL ESTATE NOT A CAREER FOR LAZY...

Source: REALTOR® Magazine Online (4/6/06)

If you’re not 100% committed and aren’t willing to work your butt off, real estate sales may not be the right career for you, according to Martha Turner, owner of Martha Turner Properties in Houston, which last year did $818 million in business.

Turner gives this advice to people considering a career in real estate.

“It’s not as competitive as it is hard work,” Turner says. “You've got to want to do this more than anything in the world. You have to be willing on Saturdays and Sundays to hold open houses and go at the whim of somebody. It’s one of the hardest occupations an individual can have. It’s very rewarding, but it’s hard work.

“We get calls all weekend, and you have to do it,” Turner says. “That’s the way it is. It’s like having a baby. When the baby’s ready, you can’t wait until Monday to do it. And you may show 100 houses until someone finds something they’re comfortable with, and you can never tire.

I’d never discourage anyone, but if you have a little bit of a lazy bone in your body, just find something else.”

2006 NAR’S ANNUAL MEETING MEETS NEW ORLEANS!...

NOVEMBER 8-13

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!

NAR SUPPORTS PROPOSED FHA REFORMS...

Source: NAR (4/6/06)

In written testimony submitted recently to the U.S. House of Representatives’ Financial Services Committee, Subcommittee on Housing and Community Opportunity, the NATIONAL ASSOCIATION OF REALTORS® expressed support for Federal Housing Administration reforms, which will enable more Americans to own a home.

The reforms submitted by the U.S. Department of Housing and Urban Development to the House Financial Services Subcommittee on Housing and Community Opportunities will lead to the most significant FHA actions in more than 15 years.

Under the proposal, the FHA would use a risk-based approach to charge borrowers higher or lower premium rates, depending on their credit profile. It also would eliminate the current 3 percent minimum down payment.

The plan would increase FHA loan limits. The current limits are often lower than the cost of new construction, which the U.S. Department of Housing and Urban Development says eliminates the agency as a funding option for many new home buyers.

NAR believes that the FHA reforms will allow FHA loans to better serve today’s housing market.

“NAR gladly stands ready to work with HUD Secretary Alphonso Jackson and FHA Commissioner Brian Montgomery to help make the reforms a reality,” says NAR President Thomas M. Stevens, senior vice president of NRT Inc., from Vienna, Va. “As front-line advocates for families pursuing the American dream of home ownership, REALTORS® embrace the recommended reforms as a way to broaden the entry into home ownership for many of these families.”

If enacted, the reforms would provide REALTORS® the necessary tools to work with hundreds of thousands of additional families each year to become home owners. As community builders, REALTORS® expect to play a leading role in working with Congress and the administration throughout the legislative process to institute these important reforms and stimulate greater home buying opportunities for all Americans.
**LAWMAKERS CONSIDER PRIVATIZED TAX RECORDS...**

*Source: REALTOR® Magazine Online (04/20/2006)*

A bill in committee in the Pennsylvania General Assembly that would privatize tax records has caused alarm in the title insurance industry.

The Pennsylvania Land Title Association (PLTA) says that the proposal would add cost and risk for any Pennsylvanian who wants to buy, sell, or borrow against property. The organization cites these objections:

- Insurance underwriters would be exposed to increased risk due to gaps in records.
- Professionals involved in a mortgage or real estate transaction would face extra work in lending and settlement processes;
- Financial burdens would accrue to title insurance agents who cannot pass on this charge for access to the public record, and to title.

"We are urging all Pennsylvanians to contact their legislators as soon as possible. Public access to public records is at stake here," says Robert F. Musser, president of the PLTA.

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**SECRETS OF SUCCESSFUL HOME STAGING...**


An important distinction between staging and decorating a home is that the goal of decorating is to personalize a space, whereas the goal of staging is to depersonalize it. The smart real estate professional understands that staging a home before placing it on the market will help sellers fetch top dollar.

When your sellers have too much furniture, too much clutter, and too much of their unique tastes and interests on display all over the house, potential buyers have a hard time looking past all that and envisioning themselves living there. This book provides practical tips to stage each room of the house as well as how to tackle exterior challenges to increase curb appeal.

**Tips From the Book:**

- Do the sniff test. If your sellers have dogs, cats, hamsters, old carpeting, mildew problems, or if they love to smoke or cook foods with a pungent odor — and you can smell it, chances are that buyers will, too. Ventilate the home and invest in an air-cleaning and deodorizing machine or products to remove pet odors. Another option is a cleaning product with living enzymes that consume the odor-causing agents and remove the smell permanently.

- Pack up early. Sellers should pack up several large pieces of furniture and as much of the clutter in each room as possible. Don’t just shift the stuff to another room or garage — rent a storage space and get it out of the house before showing. “The way you live in your home and the way you sell your house are two different things,” Schwarz writes.

- Stick with beige. Carpeting shouldn’t look like a Crayola box — in a shade of purple, brown, wild yellow, shocking blue, black or white — or be shaggy or patterned. If your sellers have loud carpet in their homes, recommend that they replace it with plain, “real estate” beige. Don’t assume that buyers will be able to look past the bad carpeting and just offer a credit off the purchase price. Most buyers will keep looking for a house with fresh carpeting.

- Use the rule of three. Three items are pleasing to the eye. Whether it’s artwork, figurines on a shelf, a magazine stack, pillows, afghans, or candles, arrange them in threes for a pleasing display as accents in any room.

---

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(717) 304-8562
**ASK THE ATTORNEY**

*By John F. Arnold, Esquire*

*Ehrgood & Arnold Law Offices*

**QUESTION:** I’m considering selling a lot for which public sewage is not available, is there anything special that I need to know?

**ANSWER:** Provided any property is sold for which public sewage service is not available, the provisions of the Pennsylvania Sewage Facility Act must be complied with. The agreement of sale must clearly advise the purchaser that public sewage is not available and that a permit for an individual sewage system would have to be obtained prior to any building being constructed. The agreement of sale must also instruct the purchaser that the local agency charged with administering the act should be contacted before the agreement of sale is signed to enable the purchaser to determine the procedure and requirements for obtaining a permit for an on-lot sewage system. In Lebanon County, the agency charged with administering the act is the Lebanon County Planning Office.

If the agreement of sale does not contain the information required by the Act, the seller cannot enforce the agreement of sale. Language cannot be written into the agreement of sale waiving the requirements of the Act. Provided language is written into the agreement of sale waiving the requirement of the Act, the waiver provision is void and unenforceable.

The protection of the Act is only available to the purchaser prior to the closing. If the purchaser desires to void the agreement of sale, the purchaser must do so prior to accepting the deed. Once the agreement of sale has been consummated and the property deeded to purchaser, the purchaser loses the protection of the act and cannot complain in the future that the agreement did not comply with the Act.

The Pennsylvania Association of REALTORS® Standard Agreement for the Sale of Real Estate contains the information required by the Act. It is addressed on Page 5, Paragraph 13, and in the notices contained on the back of Page 5. If the property does not have public sewage service available, it is important Paragraph 13 is completed properly.

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**CREDIT SAFETY TIPS...**

*Submitted by: Kris Mease, Edge Abstract of Pennsylvania*

1. The next time you order checks, have them printed with only your first initial and last name. If someone takes your checkbook, they will not know how you sign your checks - with just your initial or your first name? Only you and your bank will know for sure!

2. Do not sign the back of your credit cards. Instead put “PHOTO ID REQUIRED.” This forces the retailer to verify that it is actually you using the card.

3. When you write checks to pay credit card bills, DO NOT put the complete card number in the “For” line of the check. Only use the last four digits of the card number - the credit card company knows the rest.

4. Copy everything you have in your wallet (both sides), and keep them and the phone numbers of your credit card companies in a handy yet secure place for quick reference if your wallet is ever stolen. You might also want to carry a copy of your passport along with you during travel... just in case!
EDUCATION...  

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

Lebanon County Vo-Tech School  
(833 Metro Drive, Lebanon)  
May 3, 10 & 17 (Wednesday 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.

EDUCATION CALENDAR...  

May:  
1 CE Uniform Construction Code (2 classes: 8:30-12 or 1-4:30) $55 Holiday Inn, Bethlehem  
1 CE Home Inspections & Consumer Protection $45 Greater Harrisburg Assn Office  
2 CE State & Legislative Trends $35 Montgomery County Assn Office  
3 CE 1031 Tax-Deferred Exchanges $35 Suburban West Assn Office  
4 CE Client Advocacy $35 Country Inn & Suites, Gettysburg  
4 CE Basics of Real Estate Investment $35 Country Inn & Suites, Gettysburg  
5 CE Everything You Should Know About RESPA $35 Suburban West Assn Office  
5 CE One Size Does Not Fit All - Flexing Your Style $35 RAYAC Office, York  
5 CE Professionalism, Ethics & Standard Forms $35 Suburban West Assn Office  
8 CE The CFE’s of Real Estate $35 Suburban West Assn Office  
9 CE License Law Applications to Everyday Practice $35 Springfield Country Club, Springfield  
9 CE Guide to Represent the Investment Client $35 Springfield Country Club, Springfield  
10 CE Managing Risk - Protecting Your Career $60 Greater Harrisburg Assn Office  
10 CE 1031 Tax-Deferred Exchanges $35 Suburban West Assn Office  
12 CE Common Mysteries, Myths & Screw-Ups in Real Estate $45 Greater Harrisburg Assn Office  
15 CE Guide to Represent the Investment Client $35 Suburban West Assn Office  
16 CE Dealing with the Growing Issue of Mold $45 Greater Harrisburg Assn Office  
18 CE Guide to Represent the Investment Client $35 Suburban West Assn Office  
19 CE Taking a Closer Look at Home Construction $60 Greater Harrisburg Assn Office  
19 CE Radon Training For PA Real Estate Professionals $25 Quality Inn, Lebanon  
20 CE 1031 Tax-Deferred Exchanges $35 Suburban West Assn Office  
22 CE Purchase Contract: Preparation through Settlement $60 Greater Harrisburg Assn Office  
22 CE Presenting & Negotiating Multiple Contracts $35 RAYAC Office, York  
25 CE Water Treatment: Problems & Solutions $45 Greater Harrisburg Assn Office  
25 CE License Law Applications to Everyday Practice $35 Suburban West Assn Office  
25 CE Myths of Credit Reporting $45 Greater Harrisburg Assn Office  
25 CE A Home Inspector’s Report on Property Inspections $35 Suburban West Assn Office  

For more information or to register for any of 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  
As well as at the Lancaster Association Office: www.lcaronline.com  
Don’t have any spare time to sit in class? Take your classes online now at: www.PRIOnline.org  

NOTE FOR ONLINE CE COURSES: In order to guarantee that your continuing education credit is processed and submitted to the State Real Estate Commission by the May 31st deadline, all online courses must be completed by May 25, 2006.
BACK BY POPULAR DEMAND...

Since everyone is busy taking their continuing education classes, and didn’t get a chance to take last month’s quiz, we thought we’d let you all have a little more time... we again are offering the opportunity to take the “REALTOR® Trademark” Quiz! All entries for this month’s contest must be received by noon on Tuesday, May 23, 2006.

The terms REALTOR® and REALTORS® are trademarks of the NATIONAL ASSOCIATION OF REALTORS®, 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.

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 D. realtor®
   C. 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. But the trademarks may not be used in connection with the names of the non-member salespeople.
   C. The REALTOR® trademarks may only be used with the name of the firm.
   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!
LICENSE RENEWAL REMINDERS:

- Licensees are not receiving renewal notices by mail for the 2006-2008 renewal period. Instead, the Commission is sending licensees a letter with instructions about this renewal. An online registration code is also provided in the letter.
- Because all continuing education records are being electronically transferred to the Commission, licensees MAY NOT submit continuing education transcripts to the Commission.
- Licensees are encouraged to renew online. Based on the Bureau’s experience with other licensing boards, turn around time for online renewals, where all requirements are met (i.e. there has not been a criminal conviction, all questions have been answered, 14 hours of continuing education has been transferred and the fee has been paid), is generally about two days. Salespersons may complete their online renewal before their brokers; however, the Commission will not release the renewed salesperson licenses until the broker has renewed.
- If there is a discrepancy between the number of hours of continuing education that a licensee has completed and the information transferred by the education provider, the licensee MUST contact the education provider DIRECTLY. The Commission’s records cannot be changed without documentation from the education provider.
- All 14 hours of continuing education must taken between June 1, 2004 and May 31, 2006.
- There is not a required course this renewal period; therefore, all continuing education credits will be in elective topics.
- Continuing education waiver requests must be received by the Commission by MARCH 31, 2006. These waiver requests will be reviewed at the April 2006 Commission meeting. Waiver requests received after March 31, 2006 will not be presented to the Commission before the renewal expiration and the licensee will not have a license to practice. Waiver requests must include: 1) a letter detailing the reason(s) for the request and an explanation why the licensee could not complete the requirement by traditional or distance education methods and 2) a current letter from a medical or osteopathic physician outlining the medical condition and the prognosis, if a medical condition is the reason for the waiver request.
- Only the following licensees are not required to complete the continuing education:
  - Any licensee who received an initial license ON or AFTER December 1, 2005
  - Any licensee who reactivated a non-current licenses ON or AFTER December 1, 2005
  - Cemetery Associate Brokers
  - Cemetery Brokers
  - Cemetery Brokers (multi-license)
  - Cemetery Salespersons
  - Rental Listing Referral Agents
  - Campground Membership Salespersons
  - Builder-owner Salespersons
  - Timeshare Salespersons
  - All Reciprocal Licensees
- If the completed renewal application is not received by the May 31, 2006 deadline a licensee may NOT engage in real estate practice. Licensees who practice on an expired license will be subject to prosecution and the imposition of a disciplinary sanction.

LEBANON COUNTY SOLD STATISTICS: JAN 1 - MAR 31, 2006

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<th># Sold</th>
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<td>342</td>
<td>$161,074</td>
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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.
DEALING WITH “OVERWHELM”...

By: Brian Tracy*

Too Much to Do, Too Little Time
The most common form of stress that we experience is the feeling of being overwhelmed with far too much to do and having too little time to do it in. In fact, "time poverty" is the biggest single problem facing most Americans today. We simply do not have enough time to fulfill all our responsibilities. Because of budget limitations, cutbacks, employment downsizing, and competitive pressures, individuals are forced to take on more and more work, all of which appears to be indispensable to the smooth functioning of our company or department.

Become an Expert
The solution to this problem of work overload is for you to become an expert on time management. There is probably no other skill that you can learn that will give you a "bigger bang for the buck" than to become extremely knowledgeable and experienced in using time management practices.

Be Open to New Ideas
The most foolish person of all is either the one who feels that he has no time to learn about time management or, even worse, the one who, while being overwhelmed with work, feels that he already knows all that he needs to know about the subject.

Never Stop Learning
The fact is that you can study time management and take time management courses for your entire business life and you will still never learn everything you need to know to get the most out of yourself while doing your job in the most efficient way.

The Keys to Time Management
The two indispensable keys to time management are: the ability to set priorities; and the ability to concentrate single-mindedly on one thing at a time. Since there is never enough time to do everything that needs to be done, you must be continually setting priorities on your activities. Perhaps the very best question that you can memorize and repeat, over and over, is, "what is the most valuable use of my time right now?"

The Best Question of All
This question, "what is the most valuable use of my time right now?" will do more to keep you on track, hour by hour, than any other single question in the list of time management strategies.

Start With Your Top Tasks
The natural tendency for all of us is to major in minors and to give in to the temptation to clear up small things first. After all, small things are easier and they are often more fun than the big, important things that represent the most valuable use of your time. However, the self-discipline of organizing your work and focusing on your highest value tasks is the starting point of getting your time under control and lowering your stress levels.

Action Exercises
Here are two things you can do immediately to get your time under control:
- First, make a decision today to become an expert on time management. Read the books, listen to the audio programs, and take a time management course. Then, practice, practice, practice every day until you master time management skills.
- Second, set clear priorities on your work each day, before you begin. Then, discipline yourself to start on your most important task and stay at that until it is complete. This will relieve much of your stress immediately.

*Brian Tracy is legendary in the fields of management, leadership, and sales. He has produced more than 300 audio/video programs and has written 28 books, including his just-released books "Million Dollar Habits" and "Getting Rich Your Own Way."
Annual Golf Outing

Wednesday, June 7, 2006
Fairview Golf Course

LUNCH: 11:30 am – 12:30 pm - $8.00 per person
(cost applies to non-golfers only)

GOLF: 1:00 pm Shotgun Start – $40.00 per person
(Includes lunch, refreshments, greens fees, cart & prizes)

TO RESERVE YOUR FOURSOME:
Call Brenda @ 964-3800

DINNER: 6:00 pm – $15.00 per person
Ribs or Chicken

Member: ___________________________  Guests: ____________________________

# for golf: ___________________________  X $40.00 = $ ___________

# for lunch only:  (COST APPLIES TO NON-GOLFERS ONLY) _________  X $8.00 = $ ___________

# Ribs: _________  # Chicken _________  X $15.00 = $ ___________

Total: $ ___________

Make one check for all fees payable to: LEBANON COUNTY ASSOCIATION OF REALTORS
**NEWSLETTER COMMITTEE**

* Debbie Carroll  
  Century 21 Krall Real Estate  
  273-1631  

* Brenda Miller  
  Re/Max of Lebanon County  
  270-2680  

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

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**BLOOD DONORS...**

The Central Pennsylvania Blood Bank is in need of blood now that the warmer weather has hit our area. If you are over 18, are healthy, and willing to donate, please consider it!

You can donate at the Good Samaritan Hospital Donor Center, 750 Norman Drive, Lebanon. The donor center is 7:00 am to 4:30 pm on Mon, Tues, Wed & Fri, and 11:00 am to 7:00 pm on Thursday.

The Central PA Blood Bank also holds blood drives at the Lebanon Valley Mall from 3:00-7:00 pm on the third Friday of every month.

And… don’t forget to tell them you’re donating for the Lebanon County Association of Realtor’s Blood Assurance Program!

*Someone Lives Because You Give!*  

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**STRAWBERRY SHORTCAKE SEASON IS HERE!...**

The 2006 Good Samaritan Hospital Street Fair will be held on Saturday, June 3, and your Association of REALTORS® will be once again hosting the ever-popular, everyone wants one - Strawberry Shortcake booth!

In case of inclement weather on Saturday, the rain-date for the Street Fair is Sunday, June 4. We will have the booth open from 11-8 that day, so if you can assist on Sunday’s rain date, please register on your office’s sign up sheets.

Sign-up sheets were faxed to all the offices late last week, so consider coming out to help us serve up some sweet & tasty early summer fun!
Happy May Birthdays...

1 George Hartsock, Ulrich Professionals Realty
3 Rachel Briody, Penn Realty, LTD
3 Susan Getz, Prudential Gacono Real Estate
8 Greg Ehling, Century 21 Krall Real Estate
8 Reyna Scott, Ulrich Professionals
8 Jesse Ziegler, A C Burkholder Real Estate
10 Debra Carpenter, Suburban Realty
11 Anita Ziegler, Anita Ziegler Appraisals
12 Mary Rakow, LCAR Executive Officer
13 Eric Heilman, Suburban Realty
14 Barb Musko, Ulrich Professionals Realty
14 Frank Tomecek, Jr., Tomecek RE Services
16 John Loehr, Land Settlement Services
18 Cheryl Umberger, GMAC Mortgage
19 Craig Seibler, UGI Utilities
21 Sherry Killinger, Suburban Realty
22 Laura Donmoyer, LCAR Executive Assistant
24 Barbara Roberts, Rauch Real Estate
24 Pete Weatherby, Brownstone Real Estate
27 Sylvia Krall, Prudential Gacono Real Estate
28 Carol Cortright, Century 21 Krall Real Estate
30 Tina Tobias-Pyles, Brownstone Real Estate

COMINGS & GOINGS...

New REALTOR® Members:
Andrew Boyer, Ulrich Professionals
Terry Freeman, Freeman Real Estate
Susan Hollister, Brownstone Real Estate
Sharon Kramer, AC Burkholder Real Estate
Jacquelyn Miller, Brownstone Real Estate
Michael Orendo, USDA Rural Development

REALTOR® Member Transfers:
Cathy Dieffenbach to Re/Max of Lebanon County
Keith Volker to Re/Max of Lebanon County

REALTOR® Member Escrows:
Nick Francis, Rauch Real Estate
Justin Smith, Suburban Realty

OUR DEEPEST SYMPATHY...

 сыр to Melissa MacBride, Suburban Realty, and her family after the death of her father Leighton F. Krum on March 16, 2006.

 сыр to Mary Rakow, Association Executive Officer, and her family after the death of her mother Madeleine Scanlin on March 25, 2006.

 сыр to Diane Griffiths, Brownstone Real Estate, and her family after the death of her father Joseph S. Bowman on April 2, 2006.

 сыр to Kathy Zehring, Rauch Real Estate, and her family after the death of her mother Margaret L. Roller on April 6, 2006.

 сыр to Rick Hershey, Brownstone Real Estate, and his family after the death of his mother Helen E. Hershey on April 24, 2006.

Our thoughts & prayers are with you all at this time of sorrow.
**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.