

# BOARD BRIEFS

Your Voice for Real Estate In Lebanon County

1300 Florence Street, Lebanon, PA 17042

October/November 2009



## From the President, Joe Wentzel

A huge "Thank you" goes out to everyone who was involved with the 'Homecoming for Habitat Benefit Auction', from Amy Dellinger and her committee members, to each and every member who attended, and last but not least to Mary and Julie who worked their tails off to make this the most successful auction to date.

You will be pleased to know that with this year's donation of \$13,200 to Habitat, we well surpassed our goal of \$100,000. Since 1995, we have donated a total of \$103,780!

Speaking of causes: Your Association is looking for your thoughts, ideas, and suggestions concerning our current office facility. When we purchased our current building in 1990, we had hoped it would be our permanent home. However, with steady growth coupled with significant building design limitations, we are evaluating whether the facility continues to meet our needs. Can our existing building/site be properly adapted to serve the members effectively, or would our best option be construction of a new facility, or a purchase of an existing building? Below is a list of inadequacies of our current location along with a 'wish list' if we choose to look for another building.

### Disadvantages of the present facility include the following:

- East end of building seriously in need of paint, carpeting, etc.
- When the meeting room activities coincide with deliveries or serving the needs of Members who stop to pick up forms or pay invoices, the site is short of parking spaces (12). Staff parking utilizes 2-3 spaces.
- Serious lack of storage space (Open House signs, Golf signs, Parade of Homes signs, etc)
- Inadequate conference and training spaces
- Inefficiency based on functions being placed "where they fit", rather than next to "where they are most efficiently used"
- Difficulty in meeting current regulatory requirements including Barrier Free Access (the Americans with Disabilities Act).
- Lack of restroom facilities (1-2)
- No exits/doorways at back of building
- Damp/Musty Basement
- The building is physically located in an alley or half street in a residential area. We have a zoning exception for a non-conforming use.

### Our 'That Would Be Great' List

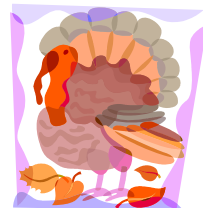
- 4000-5000 square feet
- Training/Class Room for 40
- Separate Board/Conference Room
- Adequate toilet facilities (water closets, lavatories, etc.) 3 or more

- Office areas for three employees (2 full time, 1 part time)
- Reception Area – Seating for 6-8
- Storage Areas – Signs, Office Supplies, Janitorial Supplies
- Realtor Store Area – Forms, Maps, Brochure Boxes, etc.
- Filing Room
- Copier Room
- Kitchen
- An outdoor seating area/patio
- Handicapped Accessibility
- Any future facility must readily accommodate emerging technologies.
- Parking Area (sized proportionate to the training/meeting room) 30-40 spaces.
- Building should reflect the professional image of REALTORS® and have visibility in the community

Please look over these 2 lists and give us your feedback. It would be great to see you get involved in this undertaking. Don't hesitate to talk to your Broker, call Mary at the Association, or call me on my cell phone (270-2154) to discuss your suggestions and thoughts. As always.....this is your Association..... GET INVOLVED!!!

### November:

- 1 Daylight savings time ends "Fall Back"
- 2 LCAR Luncheon—Election Meeting
- 3 Election Day
- 11 Veteran's Day
- 18 MLS Training—Assoc. Office
- 20 REALTOR® Scholarship Applications Deadline
- 26 Thanksgiving Day—Office Closed
- 27 Office Closed



### December:

- 8-10th Triple Play Convention—Atlantic City
- 11 Annual Christmas Party—Lantern Lodge
- 16 MLS Training—Assoc. Office
- 24 Christmas Eve—Office Closed
- 25 Christmas Day—Office Closed
- 31 New Year's Eve—Office Closed

SEE THE FULL CALENDAR OF EVENTS & EVENT DETAILS AT:

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# IN THE NEWS...

## Economic Report Gives Lebanon

### Good Grades By STEVE SNYDER

Moody's Economy.com Web site is giving Lebanon County solid overall grades in its most recent analysis.

"It helps us monitor what consultants are telling companies about us," said Charles Blankenship, president of the Lebanon Valley Economic Development Corp. First Energy Corp. provides the Moody's report to LVEDC.

"Their summary about the pace of decline is similar to the data we're seeing," Blankenship said this week. "Our recession was more shallow than the state or the nation."

Moody's rates Lebanon 165th out of 392 metro areas in the United States for the 2008-10 time frame. Lebanon's cost of doing business is 94 percent of the U.S. average, and cost of living is 91 percent of the U.S. average.

Blankenship said the Moody's analysis "is overall favorable to attracting business. It helps us understand what kind of businesses we should be targeting."

Patrick Armstrong, the author of Moody's report, wrote that Lebanon's economy "will contract into next year, but the pace of decline will be slower than that of the state and the nation."

"This relative performance will be driven mainly by a modest decline in manufacturing because of its stable base in food processing," he wrote of Lebanon. "The lack of a housing market bubble will also benefit the metro area as house prices and construction payrolls decline only modestly."

The report, issued in September, notes that Lebanon's unemployment rate remains 2 percent below the national average.

Lebanon's strengths include its good transportation links, affordable housing and low cost of living, and relatively strong industrial base, especially in food manufacturing. The weaknesses are low educational attainment, weak income growth and an aging work force.

Blankenship, however, contended that the educational component is somewhat misleading.

The percentage of residents with high-school and/or college educations is low "because a significant portion of the work force maintains an 18th- or 19th-century lifestyle," he said. "They have skills that are valued ... a strong work ethic and craftsmanship."

The lone source of growth recently has been the public sector, "as government payrolls have steadily risen over the past year," the Moody's report said.

Manufacturing payrolls are expected to stabilize in

the first quarter of 2010.

"We have an unusually strong manufacturing sector here," Blankenship said, noting that the county has diversified since the demise of the steel industry in the 1970s and 1980s.

Single-family housing starts are expected to increase by the first quarter of 2010, the report stated, but "starts will only increase modestly next year and will not return to the levels seen immediately prior to the recession for several more years."

The industry with the best long-term prospects is health care, Moody's predicted. Health care-related jobs comprise 13.5 percent of total employment in Lebanon County, compared to 11.5 percent last year.

Population growth is expected to rebound after the economy fully recovers "as the high degree of housing affordability and low cost of living help attract more in-migrants," the report stated.

## Member Corner:

**Our Deepest Sympathies go to Robert, Prudential Gacono, and William Bering Brownstone RE, who recently lost their Grandmother, Linda M. Bering.**

**Please keep Kelly Whitman, Prudential HSG, & her family in your thoughts. Her Father and Step-mother were recently injured in a motorcycle accident.**

**Congratulations to Wes & Amy Dellinger, Brownstone RE, who welcomed their first grandchild, Finnegan Gray Dellinger!**

**Congratulations to newlyweds Robert Bering, Prudential Gacono, and wife Nicole!**

### **The Home Inspector Inc.**



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Lebanon, PA 17046  
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## ASK THE ATTORNEY...

### Are Appraisers Responsible to Borrowers?

By Brett Woodburn, Esq.

Is an appraiser responsible to a borrower? Some courts have held that a buyer has no direct cause of action against an appraiser hired by a lender, concluding that because there is no direct relationship between the appraiser and the borrower, the appraiser is not liable. But that may be changing. Earlier this year, the Court of Appeals for Arizona held that an appraiser retained by a lender to appraise a home in connection with the granting of a purchase-money mortgage *may be liable to the prospective buyer for failure to exercise reasonable care in performing the appraisal* (*Sage v. Blagg Appraisal Co., Ltd.*, 2009).

In 2004, Shari Sage bought a property appraised at \$620,000. When she tried to refinance some 18 months later, she learned her home contained 569 fewer square feet than the original appraisal reported. Because the second appraisal was done at a time of rapidly increasing property values (perhaps as much as 38 percent in 2005-2006), she sued the original appraiser, claiming her home was really worth \$350,000 at the time of purchase. In other words, she claimed that the appraiser was negligent.

The appraiser asked the court to dismiss the lawsuit because historically appraisers hired by lenders have not owed a duty to the buyer. Giving the buyer the right to terminate the agreement of sale if the appraisal was not equal to or greater than the purchase price materially changed things. The court decided that because the results of the appraisal were materially tied to the transaction — and because the appraiser knew (or should have known) that the buyer had the right to review a copy of the appraisal before settlement — the appraiser might now owe a duty to the buyer. The court was not concerned with whether the appraiser knew that the agreement was contingent upon the results of the appraisal. Rather, the court was impressed by the fact that the appraiser knew (or should have known) that the buyer **had the right** to review a copy of the appraisal before settlement. Thus, the buyer should have her day in court to prove that the appraiser was negligent in completing the appraisal and that the buyer “justifiably relied” on the appraiser’s conclusions.

It’s important to realize that this case doesn’t impose liability on an appraiser; it only states that the buyer has the right to bring the suit. She still has to prove the elements of her case before she wins. It’s also important to realize that this is a case from Arizona, so it has no binding precedent on Pennsylvania courts. It may only be instructive, however, Pennsylvania has adopted the same law that the Arizona court used and the Standard Agreement for the Sale of Real Estate will contain an appraisal contingency (there is currently a form for this very thing) when it is released later

this year. Will this create a cause of action for buyers against appraisers? It’s too soon to tell – but times are changing and appraisers need to be more aware of those who may be relying on their work.



### When a relocation company is involved, who owns it?

By Brett Woodburn, Esq.

The PAR Legal Hotline regularly fields calls from REALTORS® asking what needs to be done to meet the disclosure requirements of the Sellers Disclosure Law. Under the law the **seller** is responsible for disclosing any known material defects affecting the property. Likewise, if a relocation company owns the property, it’s the relo company’s responsibility to meet the requirements.

Recently I worked with a client who signed an Agreement of Sale with a relo company to buy a home in the eastern part of the state. The buyers performed all due diligence and presented the relo company with a Reply to Inspections form within the appropriate time. The day before the seller’s response to the requested repairs was due, the listing agent mentioned to the buyer’s agent that the homeowner may want to back out of the sale because his employment status changed. At this point, the agent recommended that her clients contact an attorney.

Although the relo company signed the Agreement of Sale, we learned that the company did not own the property – the homeowner still owned it. The buyers had not been made aware of this fact. When they asked what it meant for them and their ability to force settlement, they were advised that the homeowners had no written obligation to perform. The homeowners had not signed **anything** between themselves and the buyer, thus there was no contract with the actual homeowner to enforce.

Fortunately, the homeowners were stand-up people who felt bad about the sudden turn of events. They not only immediately agreed that the deposit should be returned to the buyers but they also reimbursed the buyers for their out-of-pocket expenses incurred during the due diligence period. At the end of the day, both buyers and sellers were happy and the buyers are currently under agreement on a new property.

What should REALTORS® learn from this story? If you’re the listing agent for a relo company and said company is signing agreements with respect to property, make sure the company owns the property. If it doesn’t own the property, make sure any prospective buyers are aware of this **before** problems arise. If you represent buyers and know that a relo company is (or may be) involved, find out what its role in the transaction is or will be.

# IN THE NEWS...

## Senate, House Pass Tax Credit

*Meghan Tinkham, e-PRO, 11/6/09*

With only a few weeks left until the first-time homebuyer tax credit expires, the Senate voted yesterday to extend and expand it through April 2010. On Thursday, the House voted 403-12 in favor of the bill. It could go to President Obama's desk for his signature as early as Friday.

Officially called S.A. 2712 – the Worker, Home-ownership and Business Assistance Act of 2009<sup>[1]</sup>, the bill also includes tax credits for buyers who already own homes.

### **NAR Frequently Asked Questions:**

**Q. Existing homeowner credit: Must the new house cost more than the old house?**

A. No. Thus, for example, individuals who move from a high cost area to a lower cost area who meet all eligibility requirements will qualify for the \$6500 credit.

**Q. I am an existing homeowner. On October 25, 2009, I signed a contract to purchase a new home. I have lived in my current home for more than 5 consecutive years and am within the new income limits. I will go to settlement on November 20. If President Obama has signed the bill by the time I go to settlement, will I qualify for the new \$6500 tax credit?**

A. Yes. The existing homeowner credit goes into

effect for purchases after the date of enactment (when the bill is signed). There is no reference to the date of contract for the new credit. The provision looks solely to the date of purchase, which is generally the date of settlement.

**Q. I am a first-time homebuyer but was not within the prior income limits at the time I entered into my contract to purchase on October 30, 2009. I will be covered, however, by the new income limits. If the new rules have been signed into law by the time I go to settlement, will I be eligible for a credit?**

A. Yes. The new income limitations go into effect as soon as the President has signed the bill. The income limit and other eligibility rules will look to your status as of the date of purchase, which is the settlement date. So if the new rules have been signed when you go to settlement, you should be eligible for the credit (or a portion of the credit if you're within the phase-out range).

**Q. I am an eligible existing homeowner. I have a fair amount of equity in my home. I have found a home with a non-negotiable price of \$825,000. Will I be able to use any of the \$6500 tax credit?**

A. No. The \$800,000 cap on the cost of the purchased home is firm at \$800,000. Any amount above \$800,000 makes the home ineligible for any portion of the credit. The \$800,000 is an absolute ceiling.

**Q. I owned my home for 10 years, but sold it two years ago and have been renting since. If I purchase a home, will I be eligible for the \$6500 tax credit if I meet all the other eligibility tests?**

A. Yes. Because you lived in the home for more than 5 consecutive years of the previous 8, you will qualify for the \$6500 credit. For example, say John and his wife bought a home in 2000 and lived there until 2008 when he got a divorce. Whether John has been renting or bought in the interim, he **WOULD INDEED** be eligible for the credit because he owned a home and occupied it as his principal residence for 5 consecutive years out of the last 8 years. The keyword here is "consecutive." As long as he lived in that house for 5 years straight, what he did since 3 years doesn't impact eligibility.

**Q. I am an eligible first-time homebuyer. I entered into a contract to purchase on November 1, 2009. Do I have to go to closing before December 1? How does the extension date affect me?**

A. You do not have to close before December 1. since the legislation has been signed, it will be as if the Nov. 30 date had never existed. Therefore, so long as the contract settles before April 30 (or July 1, worst case), the purchaser will be eligible for the credit.

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# REALTOR® SCHOLARSHIP APPLICATION

**Deadline  
November  
20th!!**

## LEBANON COUNTY ASSOCIATION OF REALTORS, INC. REALTOR® SCHOLARSHIP APPLICATION

Name \_\_\_\_\_ Company \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Phone \_\_\_\_\_ Fax \_\_\_\_\_

License Type: \_\_\_\_\_ Associate Broker / Salesperson \_\_\_\_\_ Certified Appraiser

Real Estate Designations: \_\_\_\_\_

REALTOR'S® Activities: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Real Estate Courses Taken: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

How will this scholarship help you and how will it benefit your career?

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Scholarship to be used for \_\_\_\_\_

\_\_\_\_\_

**Attach letter of recommendation from broker.**

Signature of Broker / Manager: \_\_\_\_\_ Date: \_\_\_\_\_

Signature of Member Applicant: \_\_\_\_\_ Date: \_\_\_\_\_

**Realtor Members of the Lebanon County Association of Realtors® are eligible to apply for one of two \$250 scholarships. Scholarship will be issued upon successful completion of an eligible course. Scholarship may not be used for mandatory continuing education courses (except within a designation course) and must be used for real estate related courses. Applications must be filed by November 20, 2009. The scholarships will be awarded by December 15 and may be used anytime within 12 months of award date. A letter of recommendation from your broker is required and should be attached to your application.**

# MORTGAGES

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- Construction
- Lot Loans
- Refinancing
- Improvements
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Ebenezer	717-274-5421
Lebanon	717-273-0405
Newmanstown	610-589-1234
Cleona	717-279-7655
Grantville	717-469-0623
Palmyra	717-641-0032

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  - National Association of Certified Home Inspectors
    - Lebanon County Association of Realtors
  - Pennsylvania D.E.P. Radon certification #2527



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# ASSOCIATION NEWS...

## And the Winner is...

Re/Max Cornerstone took first prize in the first annual 'Basket Challenge' for the Habitat for Humanity Benefit Auction and will hold the title and the winner's plaque for the coming year. Brownstone Real Estate took second place, and Penn Realty took third. The response from all the offices was phenomenal and the baskets were creative and extraordinary. Amy Dellinger, the Auction Committee members, volunteers, advertisers, and sponsors all did their part to put together a fantastic event. Those who attended the event are still talking about the wonderful time they had and looking forward to next year. Your time and efforts were obvious and greatly appreciated by all. The real winner in this whole challenge though is the community who benefits from Habitat for Humanity. Your Association was able to present a check for more than \$13,000.00! What a proud moment for us all!!



1st  
Re/Max Cornerstone:  
'Stay-Cation'



2nd  
Brownstone Real Estate:  
'House to Home'



3rd  
Penn Realty:  
'Margaritaville'



Left: President Joe Wentzel and Pam Tricomo, Habitat for Humanity



Right and Below: Photos from the Benefit Auction at the Lebanon Country Club 10/9/09



### THE AFFORDABLE HOUSING COUNCIL OF LEBANON COUNTY

39 N. 12th St. Lebanon, PA 17046  
Nov. 4, 11, & 18 (Wed. Evenings)  
6:00 p.m. – 9:00 p.m.

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

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

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

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REALTOR® Convention & Trade Expo  
December 8-10, 2009

Atlantic City Convention Center, Atlantic City, NJ



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## LEBANON COUNTY SOLD STATISTICS SEPTEMBER 1 – 30, 2009

	<u># Active</u>	<u>\$ Volume</u>	<u># Sold</u>	<u>Sold Avg</u>	<u>ADOM</u>
<b><u>Residential/Farms</u></b>	<b>956</b>	<b>\$ 205,755,041</b>	<b>123</b>	<b>\$ 178,901</b>	<b>91</b>
Annville-Cleona	54	\$ 10,635,336	8	\$ 109,612	78
Cornwall-Lebanon	299	\$ 75,646,978	39	\$ 207,158	104
Eastern Lebanon	154	\$ 33,510,183	14	\$ 166,756	82
Lebanon City	186	\$ 17,890,318	18	\$ 89,583	71
Northern Lebanon	125	\$ 29,893,992	16	\$ 183,142	82
Palmyra	138	\$ 38,178,234	28	\$ 220,407	98
<b><u>Multi-Family</u></b>	<b>51</b>	<b>\$ 7,423,298</b>	<b>2</b>	<b>\$ 83,500</b>	<b>14</b>
<b><u>Lots</u></b>	<b>183</b>	<b>\$ 26,152,330</b>	<b>2</b>	<b>\$ 87,450</b>	<b>119</b>
<b><u>C/I/B Sale</u></b>	<b>35</b>	<b>\$ 19,514,260</b>	<b>1</b>	<b>\$ 950,000</b>	<b>224</b>
<b><u>C/I/B Lease</u></b>	<b>13</b>	<b>\$ 228,148</b>	<b>0</b>	<b>\$ 0</b>	<b>0</b>
<b>County Total</b>	<b>1,238</b>	<b>\$ 259,073,076</b>	<b>128</b>	<b>\$ 182,006</b>	<b>63</b>

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

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

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



## LEBANON COUNTY SOLD STATISTICS OCTOBER 1 – 31, 2009

	<u># Active</u>	<u>\$ Volume</u>	<u># Sold</u>	<u>Sold Avg</u>	<u>ADOM</u>
<b><u>Residential/Farms</u></b>	<b>944</b>	<b>\$ 203,039,601</b>	<b>112</b>	<b>\$ 156,856</b>	<b>91</b>
Annville-Cleona	49	\$ 9,915,636	5	\$ 133,600	65
Cornwall-Lebanon	293	\$ 74,736,267	33	\$ 196,016	127
Eastern Lebanon	158	\$ 32,082,854	14	\$ 149,561	78
Lebanon City	187	\$ 18,295,595	20	\$ 87,580	105
Northern Lebanon	118	\$ 28,714,991	17	\$ 167,302	37
Palmyra	139	\$ 39,294,258	23	\$ 162,683	80
<b><u>Multi-Family</u></b>	<b>44</b>	<b>\$ 7,007,007</b>	<b>9</b>	<b>\$ 89,111</b>	<b>41</b>
<b><u>Lots</u></b>	<b>180</b>	<b>\$ 25,466,831</b>	<b>2</b>	<b>\$ 517,500</b>	<b>154</b>
<b><u>C/I/B Sale</u></b>	<b>37</b>	<b>\$ 20,177,900</b>	<b>1</b>	<b>\$ 275,000</b>	<b>55</b>
<b><u>C/I/B Lease</u></b>	<b>12</b>	<b>\$ 193,212</b>	<b>0</b>	<b>\$ 0</b>	<b>0</b>
<b>County Total</b>	<b>1,217</b>	<b>\$ 255,884,551</b>	<b>124</b>	<b>\$ 158,708</b>	<b>88</b>

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

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

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



You are cordially invited to attend the  
 Lebanon County Association of REALTORS®  
**Annual Christmas Dinner Dance**  
 On Friday, December 11, 2009 at the  
 Lantern Lodge, 411 N. College, Myerstown, PA



5:30 – 6:30 P.M.      Cocktail and Hors D' Oeuvres  
 6:30 – 8:00 P.M.      Dinner  
 8:00 – 8:15 P.M.      Presentations  
 8:15 – 11:00 P.M.    Dancing to "The Uptown Band"

Dinner Menu

Italian Wedding Soup  
 Filet Mignon with sautéed mushrooms & béarnaise sauce  
 Or Stuffed Flounder w/crab meat  
 Boston Salad with Citrus Almandine Dressing  
 Cheesecake with variety of toppings - Coffee / Tea

*Members & Guests \$35.00 per person*  
*RSVP's must be made by November 20, 2009*



RESERVATION FORM

Please complete reverse side of this RSVP form for any additional guests. **Return with payment by November 20, 2009** to:  
 Lebanon County Association of REALTORS® - 1300 Florence Street, Lebanon, PA 17042  
 Phone: 272-6126 ♦ Fax: 270-5668

Member Name: \_\_\_\_\_

Company: \_\_\_\_\_

Choose one: \_\_\_\_\_ Filet Mignon      \_\_\_\_\_ Stuffed Flounder w/crab meat

(Vegetarian Meals available upon request)

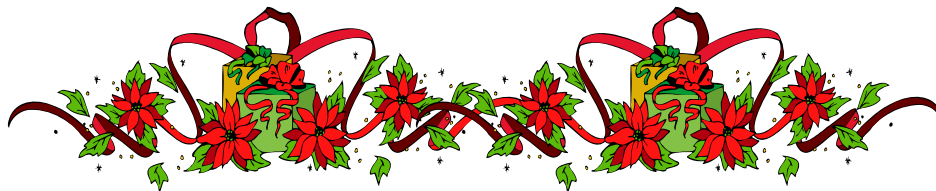
\_\_\_\_\_ Total Attending X \$35 per person = Total enclosed \$ \_\_\_\_\_

ADDITIONAL GUEST INFORMATION REQUESTED - PLEASE SEE REVERSE SIDE



## Featuring The Uptown Band

The Uptown Band featuring Erich Cawalla and Jenifer Kinder is a versatile show and dance that is able to play all types of music for any occasion including weddings, fairs, concerts, conventions and corporate events. Their shows include significant audience interaction and there is something for EVERYONE to enjoy because of the vast diversity in their song list. Please join us for some holiday fun!



---

### DINNER GUESTS:

*Guest Name:* \_\_\_\_\_

Choose one: \_\_\_\_\_ Filet Mignon \_\_\_\_\_ Stuffed Flounder w/crab meat

*Guest Name:* \_\_\_\_\_

Choose one: \_\_\_\_\_ Filet Mignon \_\_\_\_\_ Stuffed Flounder w/crab meat

*Guest Name:* \_\_\_\_\_

Choose one: \_\_\_\_\_ Filet Mignon \_\_\_\_\_ Stuffed Flounder w/crab meat

# MEMBER CORNER...



## Happy Birthday....

### October

1	Noemi Carrara	Prudential HSG
2	Sarah Conville	Prudential Gacono
3	Michael Ginder	Help U Sell
3	Rhonda Long	Brownstone Real Estate
4	Jim DaGrosa	DaGrosa Appraisal Co.
4	Susan Herb	Geller Real Estate
5	Eleanor Quinn	Century 21-Krall
5	Donna Meade	Remax Cornerstone
7	Maria Shuey	Century 21-Krall
8	Frank Kocher	LCBA
8	Kim Rollins	Suburban Realty
11	Carl Straka	Beacon Realtors
12	Wanda Miller	Custom Real Estate
13	Sue Forney	Lebanon Title Company
13	Brian Pedrick	Agrarian Associates
18	Tina Gerhart	Leb Federal Credit Union
19	Cheri Wright	Century 21-Krall
19	Lisa Cramer	Suburban Realty
19	Elsie Ebersole	Suburban Realty
19	Nelson Ebersole	Suburban Realty
20	Travis Steiner	Suburban Realty
23	Rynell Root	Brownstone Real Estate
25	Darlene Heisey	Integrity 1st Real Estate
26	Joni Fortna	Brownstone Real Estate
27	Joyce Reitz	Remax Cornerstone
31	Kristine Kurtz	AC Burkholder Real Estate

### November

1	Ronald Ensminger	Geller Real Estate
1	Debra Carroll	Century 21 Krall
1	David Kleinfelter	Kleinfelter Real Estate
2	Amy Dellinger	Brownstone Real Estate
4	Roxanne Geesey	RE/Max Cornerstone
4	Suman Sharma	Lighthouse Realty
5	Noelani Uhl	Prudential HSG
5	Raymond Herb	Geller Real Estate
5	Rochelle Ebling	Century 21 Krall
8	Kim Mease	Edge Abstract
9	Sandra Stormfeltz	Suburban Realty
9	Joan Hartman	Ulrich RE Professionals
10	Cheryl Bentz	Rauch Real Estate
10	Stephanie Olson	Frank Tomecek Real Estate
10	Brenda Henning	Penn Realty
12	John Feather, Jr	Annville Land Transfer
14	Crystal Brown	Rauch Real Estate
19	Barb Mark	YES Financial
19	Doug Hummer	Metro Bank
20	Ben Weaver	Suburban Realty
20	Wendy Wills	Remax Cornerstone
24	Walt Zehring	Rauch Real Estate
24	Cheryl Gates	Prudential Home Sale
25	Hans Gartner	Suburban Realty
25	Ginny Lewis-Mclaughlin	Brownstone Real Estate
25	Ronita Funk	Prudential HSG
27	Quentin Miller	Coldwell Banker Select Prof.
28	Ryan Anspach	Century 21 Krall
28	Kerry Wentzler	Wentzler R E Appraisers
28	Lee Reddinger	Reddinger's Appraisal Service

## Comings and Goings...

### New REALTOR® Members:

Richard Lengel, Re/Max Cornerstone  
 Suman Sharma, Lighthouse Realty  
 Becky Gacono-Rooney, Prudential Gacono  
 Noelani Uhl, Prudential HSG  
 Conrad Vanino, C21 Park Road  
 Denise Gainer, Prudential HSG Hershey  
 Amy Zechman, Prudential HSG

### REALTOR® Member Transfers:

Roni Funk, Prudential HSG  
 Judy Swope, Prudential HSG

### REALTOR® Member Escrows:

Holly Cantrell, Prudential HSG

### New Affiliate Members:

Vanessa Marinkov, Appraisals of Lebanon Valley  
 Darryl Bush, First National Bank of Fredricksburg










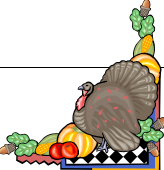


**Quote of the month:** "You don't get hurt on a rollercoaster unless you jump off!" - Dave Ramsey

### Newsletter Committee












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

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

# November

Sun	Mon	Tue	Wed	Thu	Fri	Sat
1 	2  Luncheon Meeting	3  VOTE	4 -10am Education Mtg.	5	6	7 
8	9	10	11  9am PR Meeting <b>Veterans' Day</b>	12	13	14
15	16	17  1:30pm Key-stone MLS Mtg (Lebanon)	18  9am BOD Meeting 1pm MLS Training	19	20 Deadline REALTOR Scholarship Application	21
22	23	24	25	26  Thanksgiving Day Office closed	27  Office closed <b>FRIDAY</b>	28 
29 	30  Opening Day Buck Season					

# December

Sun	Mon	Tue	Wed	Thu	Fri	Sat
		1 12pm Christmas Party Meeting	2 9am Broker Participants Mtg. Inn 422	3	4	5 
6	7  Pearl Harbor Remembrance Day	  REALTOR® Convention & Trade Expo December 8-10, 2009 Atlantic City Convention Center, Atlantic City, N.J.			11  Christmas Party	12  HAPPY HANUKKAH
13	14	15	16  9am PR Meeting MLS Training 1pm	17  NEWS 1pm Newsletter Meeting	18	19
20	21  1st Day of WINTER	22	23	24  Office Closed	25  Merry Christmas!	26
27 	28	29	30  BOD Meeting	31  Happy New Year! Office Closed		