Fall has come, the leaves have turned, and we have had our first snow. What? In October? Hold on, this will certainly be an exciting winter. Great if you like to ski, but not so great if you’re worried about vacant homes and driveways that will need to be shoveled. Now is a great time to freshen up those listings and make sure your sellers have all those winter maintenance issues handled. If you don’t, the winter could prove to be even more challenging for your business.

On October 26th we celebrated the grand opening of the new office and the anniversary of our 85th year as Lebanon County Association of REALTORS®! Wow….I hope everyone is just as excited about the new office as the board and the building task force are. We were very eager to finally share the finished building with all of you. This would not have been possible without the Association members who served on the building task force and board members who spent, what seemed to be countless hours, working on this project. I would like to take this opportunity to thank all of those individuals who worked so hard on your behalf. I would be remiss at this time if I did not mention that this would not be possible without the dedication of Mary Rakow. Through her years of service to this Association, she had a vision for the Association, and through her hard work and management of our funds were we able to accomplish this task. A very special “thank you” goes to Mary.

October 14th was the Benefit Auction for Habitat for Humanity of Lebanon County. This year’s event proved to be another successful year. We were able to present Habitat with a check in the amount of $14,284.00 and I know every bit of these funds will be used to help another family move towards the dream of home ownership. This year, once again, the office baskets proved to be some of the most exciting bids. I want to thank all the real estate offices and affiliate members for their participation. This year’s success is a direct result of the items you donated; thank you so very much. I would also like to congratulate Century 21 Krall for their imaginative ‘Doll House’ and winning ‘Best in Show’ for the basket challenge.

All the success of the evening would not be possible without Amy Dellinger and her committee for their hard work in making this year another success….Thank you for all you do. Plan to attend the upcoming Christmas Gala on Friday December 9th at the Lebanon Country Club. We will be celebrating the holiday with dancing, music, food, and fun. Make your reservations by 11/30/11. Information has been faxed and emailed to you, plus you can go to the ‘Association News’ page at www.Lebanon-Realtors.com to reserve your space and print out the invitation.

I hope all of you have a wonderful Thanksgiving and enjoy time with your families. And in your travels, near or far, please be careful.
Do Your Listing Photos Drive Traffic In or Away?

You see them all the time when searching the MLS: listings with no photos, just one exterior shot, or photos that are so poorly taken they’re (almost) comical. In an age where buyers lack the attention span to read text, the pictures are more important than ever. Yet many agents don’t seem to have a handle on taking attractive photos.

In today’s real estate marketing environment, the photos of the property are the foundation of all other advertising, including:

• The MLS Listing
• All the websites that are fed from the MLS listing
• Website slide shows and virtual tours
• Social media used to market the listing AND the agent
• Brochures and other printed materials
• The listing presentation to prospective sellers

Most buyers start their search online, and they want to see pictures. Listings with great photos capture buyers’ attention, drive traffic into the home, and set a higher expectation for the buyers. (i.e. They’ll expect to pay more for the home.)

An article in The Wall Street Journal titled, “In Real Estate, a Picture is Worth $1000 or More” reports on a study done by a national real estate brokerage that compared homes photographed with a DSLR camera and those photographed with a point-and-shoot camera. Though the homes were comparable, the sales prices of properties with better pictures were significantly higher than the others.

With the right equipment and a little training anyone can learn to take great listing photos. Today’s digital cameras are smarter and more forgiving than older film equipment. Here are some helpful tips to make listing photos more inviting:

1. Use a DSLR (Digital Single Lens Reflex) camera with a wide-angle lens.

A point-and-shoot camera just can’t zoom out wide enough to get a full shot of the standard 8’ by 10’ second bedroom. It takes a wide angle lens set at about 10mm – 11mm to show a room of that size in its entirety. Without that, your pictures will make smaller rooms look cramped and uninviting.

2. Use a second flash attachment, set to “slave mode” to fill in dark spots.

Most people don’t know that you can set most flash attachments to “slave mode,” where a light sensor on the flash causes it to fire when it sees another flash go off. Professional photographers use these all the time. The slave flash gives you a powerful second lighting source so the light doesn’t just come from the same angle as the lens.

3. The tripod is your friend.

Many amateur photographers view the tripod as an unnecessary expense and encumbrance. However, when shooting interiors it can be a huge time-saver. Once you have set the tripod up and framed the shot, you can then make minor adjustments to the lighting, fluff pillows, etc. The camera stays in the same position and you can clearly see what needs to be changed. This saves lots of time in the long run and keeps you from wondering where you put the camera.

“When I learned to take great photos of my listings, my business tripled over the previous year,” says Mark Wozniak, a real estate agent in the Northern Virginia area. “I prefer to shoot the pictures myself now. I know the features of the home that I want to emphasize and I have full control over the marketing campaign for my listings.”

Brett Monk is the co-founder and instructor of www.RealEstatePhotographyClass.com, which trains real estate professionals how to take pictures that sell homes.

SIX PHOTOS TO AVOID IN REAL ESTATE LISTINGS

• Evidence of pets. More than 80 percent of Americans have pets but no one wants to move into a home where someone else’s pets were. Take the time to move pet bowls and other evidence of pets out of a picture.

• Un-kept bedrooms. It is not the Realtors® job to make the bed but they make their money by selling homes. Make
How Reasonable Does A Corrective Proposal Have To Be?

Not very! Take, for example, the buyers who sought replacement of the wooden deck railing. Their inspection report indicated that the deck was in good condition, though at some future date the wooden railing and balusters would have to be treated and ultimately replaced (the decking material was a composite with a lifetime guarantee). In response, the buyers submitted a Corrective Proposal which, among other nickel-and-dime repairs, sought replaced of the wooden deck railing and balusters with a vinyl substitute. The estimated cost was slightly over $2,000.

The sellers were outraged that the buyers would demand replacement of an item that was hardly worn. Further, to replace the railing and balusters in wood would cost substantially less than one-half the cost of using vinyl. This the sellers were willing to do. They questioned the right of the buyers to be unreasonable in demanding replacement with an item that was not like-kind.

Despite the unreasonableness of the buyers, they will prevail. The Inspection Contingency, Paragraph 12 of the Standard Agreement, gives the buyers the right to submit a corrective proposal “... if the result of any Inspection elected ... is unsatisfactory to Buyer ...” “Unsatisfactory to Buyer” is entirely subjective and may not be altogether reasonable! If the sellers fail to meet the Corrective Proposal or successfully negotiate an agreement with the buyers, then the buyers may walk.

We are thinking “like-kind” when an item or system fails after the Standard Agreement is executed. For example, if the old oil furnace fails before closing, the seller has an obligation to either repair it, replace it, or credit the buyer with the fair market value of the system. The seller is not required to meet the buyer’s demand that the system be replaced with a different type of system or any other system that the buyer specifically requires. The repair/replacement of an item that fails after the agreement is executed is controlled by a completely different provision in the Agreement of Sale, Maintenance and Risk of Loss.

When it comes to inspections, buyers may indeed be unreasonable. One would presume that after deciding to purchase a house and after spending money on inspections, that they would be reasonable in any Corrective Proposal submitted. In this market with ever declining prices, there are buyers who can take advantage of the opportunity provided by the Inspection Contingency and seek further concessions once the seller has removed the property from the market and perhaps is now in greater financial distress.

Listing agents can help sellers guard against such buyers by making subjective evaluations during the original negotiation process. This is hardly a scientific approach, but sizing the buyers certainly makes sense.

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REAL ESTATE ADVERTISING PART I:

CHOOSE YOUR WORDS CAREFULLY

Do you know if the words or descriptions in your advertisements violate fair housing laws?

The Pennsylvania Human Relations Act, Federal Fair Housing Act and other Federal fair housing laws are focused on avoiding discriminatory language and practices. These laws prohibit discrimination or preferences based on race, color, religion, sex, handicaps/disabilities, familial status, national origin and use of service animals.

The Pennsylvania Human Relations Commission publishes a list of more than 60 “bad words” or phrases that should be avoided or used very carefully. Some examples include, Asian, black, children, couple, “empty nester”, “ideal for ...”, immigrants, “mixed community” or retired. HUD publishes a similar list of words that may convey overt or tacit discriminatory preferences, including words or phrases like Catholic, Puerto Rican, “physically fit”, singles, exclusive or traditional.

It is important to keep in mind that driving directions or other written descriptions may be construed as having a discriminatory impact or intent. For example, references to landmarks or locations that may be associated with a particular race or religion also should not be used. Descriptions that make reference to facilities or organizations that are used exclusively by one sex also may indicate a preference that is prohibited under fair housing law.

Selective use or distribution of advertising also could result in illegal discrimination. Selective geographic advertisements by way of a limited area of distribution or selective placement location may be discriminatory. Selective use of the equal opportunity slogan or logo may be discriminatory, such that advertising that disproportionately impacts consumers of certain races and religions does or does not include the slogan or logo as a general practice. Selective use of human models in advertising materials may be discriminatory, such as exclusively using members of one race or sex, or only including children for certain neighborhoods.

The key is to be aware of the general categories or types of words or uses that may be discriminatory and to seek help when you aren’t sure in a particular situation.

PAR Just Listed, Doug Oberholser, Esq., Caldwell & Kearns
Did you know that you can find out who’s viewing your listings? You can… by using the Listing Activity Report which provides you with stats, hits, portal ratings, and what other listings people have viewed or liked along with this listing. This gives you an idea on how many times it has been viewed and considered over its lifetime (or specific time ranges). This helps determine if it is getting passed over or not fitting criteria that people are looking for and assists in marketing the property better.

Sure beds are made and rooms are tidy.

- **Dirty kitchen.** If there are dirty dishes in the sink, lay them down in the sink where you can’t see them or put everything in the dishwasher and out of sight. If the kitchen is dirty potential buyers may get the impression the owners aren’t clean people.

- **Dirty bathroom.** Make sure all toilets are flushed and the lids are shut.

- **Offensive art, words or propaganda.** Before taking photos of a room stop and look around to make sure there aren’t things on the walls that might be offensive to people. This can include weapons, posters and artistic nude photos.

**Valuable paintings or collections.** Criminals often find homes to rob through real estate listings. Make sure nothing of value is recognizable in a photo. This can include paintings, antiques and sports memorabilia.

PAR Just Listed; Dale Carlton is the principal instructor for **Carlton Seminars** and will be at the 2011 Triple Play.
The Pre-Existing Condition Insurance Plan (PCIP) was created to provide an alternative avenue for individuals to get access to affordable health insurance programs. The plan was established in the healthcare reform bill of 2010, also known as the Patient Protection and Affordable Care Act (PPACA).

The PCIP is a program that is available to those who have been denied coverage by private insurance companies because of a pre-existing condition. The PCIP is administered either by each individual state or by Health and Human Services. In Pennsylvania, the state administers this program. The PCIP program is scheduled to be in effect until 2014, at which time the Health Insurance Exchanges would be available with options to choose from that would guarantee coverage.

However, the PCIP does have some eligibility guidelines that include stipulations such as that you have been without health insurance coverage for a minimum of six months and have already been denied coverage because of a pre-existing condition.

PAR members who currently are without health insurance coverage could have the access to the program. For more information on PCIP visit pcip.gov or for direct information on Pennsylvania’s product, call 1-888-767-7015 or visit pafaircare.com.

Jim Innerst, ‘PAR Just Listed’
Lebanon County Association of REALTORS® Annual Christmas Party

Schedule
6:00 – 6:30 PM  Cocktails and Hors D’ Oeuvres
6:30 – 8:00 PM  Dinner
8:00 – 8:30 PM  Presentations
8:30 – 11:00 PM Dancing to the Sounds of “Music Please” DJ

Dinner Menu
- Baby Spinach Salad
- Roasted Tenders of Beef in a Mushroom Sauce
- OR Baked Flounder Stuffed w/ Crab
- Baked Broccoli Au Gratin
- Roasted Red Potatoes
- Carmel Brownie Sundae
- Coffee, Tea

★ Members & Guests $45.00 per person ★
★ RSVP no later than November 30, 2011 ★

RESERVATION FORM:

Member Name: ____________________________

Circle one: Tenders of Beef or Baked Flounder
(Vegetarian Meal Available Upon Request)

Guest Name: ____________________________

Circle one: Tenders of Beef or Baked Flounder
(Vegetarian Meal Available Upon Request)

Guest Name: ____________________________

Circle one: Tenders of Beef or Baked Flounder
(vegetarian Meal Available Upon Request)

PLEASE COMPLETE & RETURN WITH PAYMENT BY NOV. 30, 2011.

Phone (717)272-6126
Fax (717)270-5668
Email: secretary@lebanon-realtors.com
www.Lebanon-Realtors.com

Lebanon County Association of REALTORS®
989 Quentin Rd. Suite 1
Lebanon, PA 17042
LANDMARK HOMES
So Many Choices. So Much Value.

34 south central PA neighborhoods –
including 10 in Lebanon County

BRIAR LAKE  Lebanon, PA
A 55+ Neighborhood
Townes from $140's - Singles from $180's
Directions: N 8th Ave to Walnut Crest Dr

NARROWS GLEN  Lebanon, PA
Across from Union Canal Elementary School
From low $200's
Directions: 422 to Narrows Drive

CREEKSIDER  Lebanon, PA
Community clubhouse and pool
From upper $200's - only ONE homesite left
Directions: 241 to Creekside Drive

FALCON CREST  Lebanon, PA
Walking distance of Cedar Crest school campus
From low $200's
Directions: Corner of State Dr and E. Evergreen Rd

VALLEY CHASE  Lebanon, PA
Less than 1 mile to schools and VA Medical Ctr
From low $200's
Directions: 5th Ave/897 to Cobblestone Dr.

Other Lebanon County neighborhoods:
Estates at Forest Ridge, Palmyra, PA - from upper $400's
Heather Glen, Palmyra, PA - Building lots from $140's
Iron Valley, Lebanon, PA - from low $400's
Liberty Station, Annville, PA - Coming Soon!
Olde South Crossing, Annville, PA - Coming Soon!

Realtors, ask about our quick CASH program
(designed to help you earn your commission faster when you sell a Landmark home) or visit
www.ownalandmark.com for details!

Call 717-283-5790 or email info@ownalandmark.com
anytime for more information.
### Lebanon County Sold Statistics
#### September 1 – 30, 2010

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<th></th>
<th># Active</th>
<th>$ Volume</th>
<th># Sold</th>
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### Lebanon County Sold Statistics
#### September 1 – 30, 2011

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**LEBANON COUNTY SOLD STATISTICS**  
**OCTOBER 1-31, 2010**

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</table>

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.
Best Day to List Real Estate for Sale: Friday

Sellers should list their home on a Friday for the best chance of selling it, according to Seattle-based brokerage Redfin.

Redfin analyzed data for 1.2 million listings in 16 markets nationwide over the past 21 months. The brokerage found that of all listed homes in those 16 markets, those listed on a Friday were 12 percent more likely to sell within 90 days, and homes listed on a Thursday or Friday sold, on average, for slightly closer to list price: 94.4 percent compared with 93.9 percent when homes are listed on a Sunday or Monday. Put another way, that's a $1,000 difference on a $200,000 home.

Homes listed on a Friday were also 18.8 percent more likely to be toured by Redfin customers. Homes listed on a Sunday or Monday were the least likely to be toured.

"Our theory is that since homebuyers tend to tour homes on the weekends (Saturday and Sunday have 2.5 times more tours per day than weekdays), homes listed on Fridays are the freshest in buyers' minds when they're making their weekend plans. It also seems likely that many homebuyers sort their weekend 'must see' lists by date listed, going to see the freshest homes first so they have the best chance of getting in on a potential good deal before other buyers," the brokerage said in a blog post about the findings.

"These factors put homes listed on Friday in front of more touring buyers on the weekend (which our touring data bears out). More tours lead to more offers, and more offers leads to a better price and a better chance of selling."

In one respect, Sunday beat out any other day of the week: Homes listed on Sunday attracted slightly more online page views than the average on Redfin.com.

While the vast majority of homes are listed on weekdays, no one weekday was especially popular, with between 17 percent and 19 percent of homes listed on any given weekday. About 19 percent of homes were listed on a Friday during the time period studied, Redfin reported.
Century 21 Krall took the top prize of “Best in Show” in the third annual ‘Basket Challenge’ for the Habitat for Humanity Benefit Auction. They will hold the title and the winner’s plaque for the coming year in addition to having a banner on the homepage of the Association website. The response from all the offices was phenomenal and the ‘baskets’ were creative and extraordinary. Thank you to all the offices who participated: Brownstone, Century 21, Coldwell Banker SP, Edge Abstract, Fulton Mortgage, JBT & JBT Mortgage, Lebanon Land Transfer, Lebanon Title, Penn Realty, Rauch, RE/MAX Cornerstone, RE/MAX Lebanon, & Suburban. 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 presented a check for more than $14,000.00 to Habitat! What a proud moment for us all!!
Happy Birthday to you...

October
1  Noemi  Carrara  Prudential HSG
2  Sarah  Convie  Prudential Gacono
3  Michael  Ginder  Your Way PA Real Estate
4  Rhonda  Long  Brownstone Real Estate
5  Jim  DaGrosa  DaGrosa Appraisal Co.
6  Susan  Herb  Geller Real Estate
7  Eleanor  Quinn  Century 21-Krall
8  Donna  Meade  Coldwell Banker Select Prof.
9  Maria  Shuey  Century 21-Krall
10  Deb  Boger  Century 21-Krall
12  Kim  Rollins  Suburban Realty
13  Carl  Straka  Beacon Realtors
14  Wanda  Miller  Rauch Real Estate
15  Sue  Forney  Lebanon Title Company
16  Brian  Pedrick  Agrarian Associates
17  Gerald  Polansky  G.E. Polansky Appraisals
18  Tina  Gerhart  Leb. Federal Credit Union
19  Cheri  Wright  Century 21-Krall
20  Elsie  Ebersole  Suburban Realty
21  Nelson  Ebersole  Suburban Realty
22  Travis  Steiner  Suburban Realty
23  Rynell  Root  Brownstone Real Estate
24  Darlene  Heisey  Integrity 1st Real Estate
25  Joni  Fortna  Brownstone Real Estate
26  Joyce  Reitz  RE/MAX Cornerstone

November
1  Ronald  Ensminger  Geller Real Estate
2  Debra  Carroll  Century 21 Krall
3  David  Kleinfelter  Rauch Real Estate
4  Amy  Delliger  Brownstone Real Estate
5  Roxanne  Geesey  Brownstone Real Estate
6  Raymmond  Herb  Geller Real Estate
7  Rochelle  Ebinger  Century 21 Krall
8  Kris  Mease  Edge Abstract
9  Sandra  Stormfeltz  Suburban Realty
10  Cheryl  Bentz  Rauch Real Estate
11  Stephanie  Olson  Frank Tomecek Real Estate
12  Brenda  Henning-Wentzel  Penn Realty
13  John  Feather, Jr  Annville Land Transfer
14  Crystal  Brown  Rauch Real Estate
15  Barb  Mark  YES Financial
16  Roy  Meyer  Metro Bank
17  Ben  Weaver  Suburban Realty
18  Wendy  Wills  Prudential HSG
19  Walt  Zehring  Rauch Real Estate
20  Cheryl  Gates  Prudential HSG
21  Hans  Gartner  Suburban Realty
22  Ginny  Lewis-Mclaughlin  Brownstone Real Estate
23  Runita  Funk  Prudential HSG
24  Quentin  Miller  Coldwell Banker Select Prof.
25  Kerry  Wentzler  Wentzler R E Appraisers
26  Lee  Reddinger  Reddinger’s Appraisal Service
27  David  Hepp  RE/MAX Lebanon

“Everybody is a genius, but if you judge a fish by its ability to climb a tree, it will live its whole life believing it is stupid.”
~Albert Einstein

Congratulations to Maxine Brandt, RE/MAX of Lebanon County, on the birth of grandchild number ten, Emma Elizabeth!

Our Deepest Sympathies to Dave Wierzbicki, Edge Abstract, who lost his mother, Joan Peffley, on 10/20/11. Our thoughts and prayers are with

New REALTOR® Members:
Rodney Haldeman, Prudential HSG
Marc Gecker, Prudential HSG

REALTOR® Member Escrows:
Richard Lenker, Prudential Gacono
Jesse Ziegler, Rauch Real Estate

Affiliate Member Transfers:
Tina Gring, Mortgage Network, Inc.
**Member Corner...**

**Turkey Casserole**

**Serves:** 6  
**Prep Time:** 15 Minute(s)  
**Cook Time:** 40 Minute(s)

**Ingredients:**
- 4 cups leftover prepared stuffing, divided
- 4 cups coarsely chopped leftover cooked turkey (about 1 lb.)
- 3/4 cup Hellmann's® or Best Foods® Real Mayonnaise, divided
- 1/4 cup whole berry cranberry sauce
- 2 cups leftover mashed potatoes
- 1-1/2 cups shredded mozzarella cheese (about 6 oz.)

**Instructions:**
Preheat oven to 375°. Spray 8-inch baking dish with no-stick cooking spray. Spoon in 2 cups stuffing, then top with turkey. Combine 1/4 cup Hellmann's® or Best Foods® Real Mayonnaise with cranberry sauce; evenly spread over turkey.

Combine remaining 1/2 cup Mayonnaise, potatoes and cheese in large bowl. Evenly spread on turkey, then top with remaining 2 cups stuffing.

Bake 40 minutes or until heated through. Let stand 10 minutes before serving. If desired, garnish with dried cranberries.

*Also terrific with Hellmann's Light Mayonnaise. FOR MORE GREAT RECIPE IDEAS VISIT WWW.HELLMANN.COM*

**Nutrition Information per serving:**
- Calories 680, Calories From Fat 350, Saturated Fat 9g, Trans Fat 0g, Total Fat 39g, Cholesterol 100g, Sodium 1330g, Total Carbohydrates 47g, Sugars 7g, Dietary Fiber 5g, Protein 30g, Vitamin A 10%, Vitamin C 8%, Calcium 20%, Iron 15%

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**New Address:**
**Lebanon County Association of REALTORS®**  
989 Quentin Rd.  
Lebanon, PA 17042  
Phone/Fax Remain the Same

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**The Affordable Housing Council of Lebanon**

39 N. 12th St. Lebanon, PA 17046  
Wed. Nov. 2, 9, & 16th 6:00pm–9:00pm  
Sat. Nov. 12 & 19th 9am-1pm Spanish Classes  
No December Classes

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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**Newsletter Committee**

*Brenda Miller*  
Re/Max Cornerstone  
273-5501

*Renee Morro*  
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

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**Please keep Gene Hoffman, Century 21 Krall Real Estate, in your thoughts and prayers as he is recovering from a recent surgery.**

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**Triple Play**

**REALTOR® Convention & Trade Expo**

December 6-8, 2011  
Atlantic City Convention Center, Atlantic City, NJ
# 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.

## November 2011

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**Mark Your Calendar:**

## December 2011

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