

Greater Harrisburg Association Of REALTORS®

APRIL 2009

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THE PRESIDENT'S Pen



So far in these missives I've addressed our strategic plan, RPAC, and volunteering. I'd like to make an effort to address the subject of leadership this month. In its simplest form leadership can be defined as "The art of accomplishing more with the available resources than the science of management deems possible." I like to think it's more than that. It is who you are, and who the people you are trying to lead think you are. There are interesting ideas about how the position of leadership is attained. There is the

position of leadership by appointment, by birth or by title, and there's the position of leadership by virtue of demonstrating the appropriate skills so that the organization or group that you're trying to lead realize that you are taking them to a better place and they cede that responsibility to you. I like to think that the latter is the best way to lead or a possible combination of it and one of the others.

You might ask, "Where am I going with this?" I believe that our unique position in dealing with the public requires us to learn and demonstrate appropriate leadership skills.

We, as representatives of the real estate community need to recognize that like it or not if we want the public to respect us, we need to be leaders. We need to lead in the area of ethics within our profession so that the public knows that they are going to be treated with honesty, integrity and fairness at all times when dealing with any REALTOR®. They need to understand and be able to rely on the fact that being a REALTOR® means we are governed by a strict "Code of Ethics" that guides our every action. When they are dealing with us they need to know who we represent and if there are any potential conflicts of interest on our part. They need to be given clear and understandable information about our processes and their involvement in them. More issues come before the Grievance Committee because of communication failures than for any other reason. This applies to our dealings with the public and with each other. We need to be seen as the public's source of accurate, honest and professional real estate information if we expect to gain and retain their trust.

We need to agree that in our relationships in the REALTOR® community we can be civil to each other as we are being friendly competitors, and our ultimate goal should be to provide the best service possible while remaining calm when the world around us is going crazy. We are all trying to serve the public while making a living. Be respectful of each others efforts and do your best to help your co-workers and cooperative agents meet their needs and those of their clients by giving honest feedback, following showing instructions and avoiding those questionable shortcuts.

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Monday - Friday
8:30 a.m. - 5:00 p.m.

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Finally, as leaders we must never forget our responsibility to treat **everyone** with fairness and to never forget our responsibility to fight discrimination wherever and whenever we find it. There is never a cause or situation which justifies unfair or unequal treatment based on any of the non-discrimination classes in the law. Life is not always fair and bad things do happen to good people, but we should never be seen as a part or cause of either of those two inequities.

Respectfully,



**Fred Briggs,
President**



Greater Harrisburg Association Of REALTORS®

MISSION STATEMENT

The mission of the Greater Harrisburg Association of REALTORS® is to serve real estate professionals through a commitment to promote ethical and competent real estate practices, to support the preservation of real property rights, to provide leadership in adapting to advances in the industry, and to enhance each members' opportunity for success.

Greater Harrisburg Association Of REALTORS®

424 N. Enola Drive, Suite 1

Enola, PA 17025

(717) 364-3200 • www.ghar.info

MEMBERABILIA



NAME: Ida McMurray

COMPANY:
NAI CIR

rear passenger couldn't get out nor could he reach the front lock. It was a hot day in July.

MOST PEOPLE WOULD BE SURPRISED TO KNOW THAT . . . I intended to be a journalist, live in the South and have 4-5 kids.

ASSOCIATION/COMMUNITY INVOLVEMENT: CCIM, ICSC, my parish

FAVORITE FOOD & DRINK:
Margaritas – in any form.
Steak and seafood in any form.

FAVORITE VACATION:
Before children: Cancun, Mexico;
after children: Lewis, DE beaches

FAVORITE MOVIE:
Shawshank Redemption
– perseverance

HOBBIES AND INTERESTS:
Skiing, hiking, boating

IF YOU COULD MEET WITH ONE PERSON, LIVING OR DEAD, WHO WOULD IT BE AND WHY?

I would like to meet with my grandfather. He died when I was very young, but he was a true entrepreneur.

YOUR BEST FRIEND IS...
I have a few – my neighbor, my sister and my mom.

YOUR GREATEST FANTASY. . . To take a year off work and travel with my kids while they are young.

BIRTHPLACE: Harrisburg

MARITAL STATUS & FAMILY:

Married Husband: Mike;
2 children – Max 8 and Grace 3

BIGGEST CHALLENGE AS A REALTOR®: Balance of family, faith and work.

GOALS FOR LIFE AND CAREER: For life – to raise my children to make the right choices not the easiest choices. For career, to be a respected member of the industry and to be successful.

REALTOR® YOU ADMIRE MOST AND WHY: This is hard – Sydney Ruble and Virginia Barr – they both inspired and encouraged me when I was just getting started.

IF I COULDN'T BE A REALTOR®, I'D BE: I don't know if it's realistic – but I would love to be a yacht broker in the Florida Keys.

WHY YOU ARE A MEMBER OF THE ASSOCIATION/WHAT YOU VALUE MOST ABOUT YOUR MEMBERSHIP: I believe we need a standard by which to work. The Association provides many valuable forums and events to benefit REALTORS® and the community.

YEARS IN REAL ESTATE: 15

HIGHEST VOLUME YEAR:
2006

BEFORE I SOLD REAL ESTATE I WAS INVOLVED IN: Restaurant management

WHY YOU BECAME A REALTOR®/WHY YOU STAY IN REAL ESTATE: My parents were involved in real estate and I knew early on that the restaurant business wasn't for me. I stay in real estate because I truly enjoy what I do.

WHAT IRRITATES ME MOST IN REAL ESTATE:

I'm not sure anything really irritates me. I try to work with everyone and keep moving forward.

MOST EMBARRASSING MOMENT IN REAL ESTATE:
I forgot to turn off the child locks on the rear doors of my car. The front passenger and I got out and walked away from the car. The

ENFORCEMENT OF PROFESSIONAL STANDARDS

What Makes our Members Qualified to Serve on Committees?

If you or a REALTOR® you know used our Professional Standards process or may be considering using the process, you may be wondering what makes your peers eligible to serve on the Grievance and Professional Standards Committees.

Members of the Grievance and Professional Standards Committees are appointed by the Executive Committee and approved by the Board of Directors. All members must attend training to serve. Members serving on the Professional Standards Committee will have previously served on the Grievance Committee and must attend specialized Professional Standards Training.

Both the Grievance and Professional Standards Committees have balanced representation including: Male/Female, Agents/Managers/Brokers, Residential/Commercial, and different companies.

Thank you to the following Association members for volunteering your time to serve on the following Professional Standards Committees. Your service is appreciated!

2009 Grievance Committee Members:

John Brodish	Bernard Campanella
Loretta Campbell	Theresa Gaillardet-Fabiano
James Gainer	Carl Heintzelman
Deanna Hoppel	Muriel Humphreys
Bonnie Rice	Greg Rothman
Jan Verow	

2009 Professional Standards Committee Members:

Joseph Bowen	James Helsel, Jr.	James Ross
Gwen Bream Drum	William Livingston	Wayne Scott
Michael Garman	Michael MaGilton	Eric Shryock
Linda Shover Gilbert	Gloria Minnich	Diane Slatt
Charles Gilmore	Donna O'Brien	Michelle Sneiderman
Larry Hatter	Jerrod Paterson	Anne Storms
Stephen Hawbecker	Daniel Piscioneri	Viola Thompson
Douglas Heineman	Mary Rader	Nancy Stine

I WANT TO FILE A COMPLAINT!

Understanding the Grievance and Professional Standards Process

The National Association of REALTORS® adopted the Code of Ethics in 1913. Since then REALTORS® everywhere have agreed to meet the Code's high standards.

The professional standards process plays a very important role in the Greater Harrisburg Association of REALTORS®. It helps to ensure honorable, faithful, and competent service to clients and other members of the public by enforcing the Code of Ethics.

Local associations of REALTORS® are responsible for enforcing the REALTORS® Code of Ethics. The Code of Ethics imposes duties above and in addition to those imposed by law or regulation which apply only to real estate professionals who choose to become REALTORS®.

One question frequently asked during New Member Orientation and through phone calls placed to the Association, "Who can file a complaint?"

The answer: Anyone can file a complaint! A member of the public may file a complaint against a REALTOR® or a REALTOR® can file a complaint against another REALTOR®. REALTOR® being the key word.

In order for a member of the public or a REALTOR® to file a complaint against someone the individual must be recognized as a REALTOR® member of the Association.

Complaints against REALTORS® can be filed in the form of an Ethics Complaint or an Arbitration Request, typically a complaint filed in a dispute over which REALTOR® is entitled to the cooperative commission in a transaction.

Once the initial complainant materials are received in the Association office, the Grievance committee members meet to review the complaint. ***The Grievance Committees' purpose is to review the allegations and determine on their face value whether or not the complaint filed could have been a possible violation of the Code of Ethics.*** If the committee decides there may have been a violation of the Code of Ethics the complaint is moved forward to a Professional Standards Hearing Panel. If the committee decides there is not enough evidence presented on face value, the committee may request a reply from the respondent prior to making their decision, or the complaint will be dismissed if determined to be frivolous, harassing or unfounded.

The role of the Grievance Committee in an Arbitration request differs from its role in Ethics Complaints. ***The role of the Grievance Committee in an Arbitration request functions only as a preliminary investigative body.*** The results of this investigation determine whether or not the matter

Appraisal Re-Certification Deadline Fast Approaching!!

June 30, 2009

Did you know that June 30, 2009 is the deadline for licensed appraisers to complete 28 hours of continuing education? Continuing education for Certified Real Estate Appraisers is necessary to ensure that they maintain and increase their skill, knowledge and competency in real estate appraising as required by the Pennsylvania State Appraisal Board.

Continuing education credits must include the 7-hour National USPAP Update Course, or an equivalent 7-hour course approved by the Appraisal Qualifications Board (AQB), and at least two hours of Pennsylvania law.

Greater Harrisburg REALTORS® Institute (GHRI) is offering a wide variety of courses to help you complete your appraisal re-certification requirement, and earn Real Estate credit hours for the 2008 - 2010 cycle at the same time!

Don't miss the mandatory National USPAP Update course on April 16!

Don't delay! Call Lisa Aaron or Liann Migash today at (717) 364-3205 to reserve your spot.

Upcoming Designation Opportunities:

**CRS 200/GRI 400 Business Development
for the Residential Specialist - April 22-23**

ABR Elective Course: Introduction to Real Estate Auctions – May 18

Attention - Broker Candidates!

GHRI is offering an elective broker credit course.

Appraisal 101 For Brokers

June 4-5

Instructor - Melanie McLane

For more information, call GHRI at (717) 364-3205.

APRIL IS FAIR HOUSING MONTH

April 2009 marks the 41st anniversary of the 1968 landmark Fair Housing Act. Each year REALTORS® recognize the significance of this event and re-confirm our commitment to upholding fair housing law as well as our commitment to offering equal professional service to all in their search for real property.

The Fair Housing Act establishes a national policy of fair housing. The law makes it illegal for any person or business to discriminate in the sale, lease, advertising, or financing of housing – or making housing otherwise unavailable because of race, color, religion, sex, handicap disability, familial status and national origin.

NAR is committed to the country's racial and ethnic diversity and strives to make the benefits of real property ownership available to all. When a real estate agent becomes a REALTOR®, he or she pledges to support business in keeping with the spirit and letter of the Code of Ethics. Article 10 imposes obligations upon REALTORS® and is also a firm statement of support for equal opportunity in housing.

New Fair Housing Resources Available to REALTORS®

- **Legal Podcast: Fair Housing Compliance** - Nancy Haynes of the Fair Housing Center of Western Michigan offers tips in a podcast to real estate licensees on how to avoid violating fair housing laws.
- **A Modern Look at Housing for Those with Disabilities** - At the Equal Opportunity Cultural Diversity Forum held in Washington, D.C. in May 2008, David Layne, speaker and co-founder of the HOMES Coalition in Troy, Michigan, explored business opportunities for REALTORS® interested in specializing in housing for those with special needs. In his presentation, David provided tips on serving those with disabilities as well as accessing federal, state, local and non-profit funding created for those with special needs to help them obtain a home. Download this presentation at: http://www.realtor.org/government_affairs_secured/diversity/fairhousingresources

Other Fair Housing Resources Available for Purchase:

- **The Fair Housing Handbook** – this guide is an excellent comprehensive resource and a must have for brokers, owners and managers.
- **What Everyone Should Know About Equal Opportunity in Housing Brochure** – use this brochure to inform your associates, clients and customers about the value and requirements of fair housing regulations through this three-panel brochure. Available in English and Spanish!
- **How to Avoid Predatory Lending brochure** – this brochure, produced jointly by NAR and the Center for Responsible Lending, identifies warning signs of predatory loans.
- **Learn About FHA Mortgages** – this brochure outlines the FHA's mortgage insurance programs, the application process and how to qualify for an FHA mortgage.
- **Learn How to Avoid Foreclosure And Keep Your Home** – this brochure provides suggestions for getting help and urge borrowers to work with experts and their lender to avoid foreclosure. Available in English and Spanish!

To purchase any of these resources,
visit <http://www.realtor.org/prodser.nsf/StoreHome/REALTORStore?OpenDocument>

The Greater Harrisburg Association of REALTORS® is committed to Fair Housing practices in our area. New members of the Association are shown NAR's Fair Housing DVD at new member orientation. The DVD focuses on timely topics, introduces viewers to fair housing laws and presents situations in which fair housing violations could occur.

To learn more about Fair Housing Month, visit www.REALTOR.org/diversity and click on Fair Housing!

GOVERNMENT AFFAIRS UPDATE

by: *Sherri Pursel*
GHAR Government Affairs Director



Fighting to Stop Point of Sale Mandates – A Look at the Camp Hill Borough Proposed Ordinances

In late January, the Borough of Camp Hill introduced two ordinances that will require mandatory inspections of a property's sewer lateral connection and sidewalks/curbing prior to the transfer of the property in the Borough. If the results of these inspections show the property is not in compliance with Borough Codes, the property owner will be required to make repairs/replacements prior to the sale of the property. These ordinances will impact all property, both residential and commercial.

While a handful of municipalities in our area have required certain inspections and forms for properties transferring, this point of sale initiative in Camp Hill is probably the most stringent local ordinance ever proposed in our area. The primary difference that makes these ordinances unique in the Harrisburg area is that they require certifications prior to the property transfer. In other municipalities, for example the City of Harrisburg, inspections must take place. However, any necessary repairs must be completed within a certain timeframe and the results of the inspection do not stop the transfer.

After discussing these ordinances, the Association's Government Affairs Committee approved a recommendation to oppose these ordinances. Over the last two months, we have been working to reach out to the Borough and educate them on the detrimental impacts of these ordinances on real estate in the Borough of Camp Hill.

In general, the Association opposes these ordinances for three principle reasons:

1. These types of laws are inefficient. If Council's goal is to improve infrastructure in the Borough, these ordinances do NOT accomplish that goal. In some markets, it can take years or decades for the bulk of the housing supply to turn over. GHAR estimates that between 150 and 200 properties sell each year, on average, in the Borough. Therefore, it would take **about 20 years** to work through the entire housing stock in the Borough.

2. To place the burden of something that is the responsibility of the whole Borough on homebuyers and sellers is inequitable. The Borough should not require a small segment of the population to shoulder the burden for something that impacts the entire Borough.

3. The ordinances add complications to real estate sales transactions. These point of sale inspections potentially add delays to the transaction process. The programs also create an unknown expense for both parties to negotiate, late in the process, and the cost of retrofitting can cause the

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home sale price to increase. Furthermore, this type of complication only adds difficulty to an already fragile real estate market. At a time when sellers are finding it difficult to sell their homes because of a troubled economy and housing market, these sellers do not need added regulations and inspections that could further damper selling their homes.

Because of the reasons detailed above, GHAR actively is working to stop these point of sale ordinances. The Association is not opposed to infrastructure improvements. On the contrary, we understand and fully support the needs of our communities to have safe, reliable, and updated infrastructure. However, addressing these needs at the point of sale does little to benefit the overall infrastructure in the community. In fact, the minimal improvement these ordinances will have on the infrastructure is far outweighed by the negative impact on the real estate market in the Borough.

GHAR took this message to the Camp Hill Borough Council meeting on February 11. After lively discussion between our representatives and the Council members, the Council voted to table the ordinances until its March meeting. The Council also asked to schedule a meeting with GHAR to discuss these initiatives prior to the March meeting.

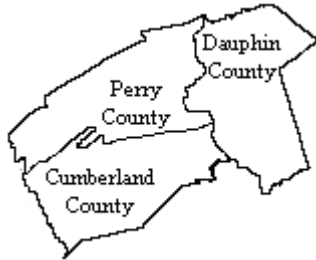
The Association participated in that meeting with the Council's Planning and Zoning Committee (made up of three Council members) on February 27. After more than an hour and half of dialogue, the Planning and Zoning Committee agreed to make a recommendation to the full Council to table the ordinances once again at the March meeting. The full Borough Council followed through on this recommendation and voted to take no action on the ordinances when it met on March 11.

At this point, GHAR intends to continue to work with the Council to further educate them on the detrimental impacts of point of sale ordinances as well as to work to find alternative solutions that address broad infrastructure improvements throughout the Borough.

One of the most important points to keep in mind during this process is how REALTORS® consistently are a voice for property owners and consumers. The group most impacted by these initiatives are homeowners and the Borough as a whole – not REALTORS® themselves. GHAR prides itself on being in a position to speak on behalf of property owners and consumers and to ensure that their rights are protected.

As we work with the Borough Council on these issues, we will continue to update the membership on our progress. However, it also is important for you – as real estate professionals – to spread the word to your clients, neighbors, and friends about the negative impacts of point of sale mandates. Whether or not you live in the Borough of Camp Hill, these issues are important because more municipalities may start to look at the point of sale as a way to address needs in their communities. It is imperative that we all work together to ensure that all our municipalities understand that point of sale mandates are NOT the way to go.

For more information, please contact Sherri Pursel at sherri@ghar.info or at the Association at (717) 364-3200.



County Commissioners Breakfast April 22

Register to attend the Association's inaugural County Commissioners Breakfast! Association members will have the opportunity to interact with our county commissioners and hear about important issues in the tri-county area.

The event is being held on Wednesday, April 22, at the Radisson Penn Harris Hotel and Convention Center, from 8:00 to 9:30 a.m. The cost to attend is \$15.00. If you are interested in attending, please contact Cindy at the Association at cindy@ghar.info or at (717) 364-3200.

Registration deadline is April 14.



ATTENTION GHAR BROKERS AND OFFICE MANAGERS:

If you are interested in learning who in your office has invested in RPAC, GHAR can provide you a report listing all your agents and their contributions to RPAC. Please feel free to contact Sherri Pursel at the Association at sherri@ghar.info for this report.



April Quick Fact

Through March 31, GHAR members have contributed \$22,369.50 to RPAC! As we move closer to our 2009 goal of \$45,000.00, find out how you can support your profession by visiting [www.ghar.info/Government Affairs/rpac.htm](http://www.ghar.info/GovernmentAffairs/rpac.htm)

Looking for current local, state, or national government affairs news? Check out the GHAR Weekly E-mail archive for the most up-to-date information.

You can find the archive in the Press Center
on the GHAR Web site:

www.ghar.info/PressCenter/indexPC.htm

Old Problems Revisited

Which refrigerator?

Here is a problem I've seen more than a few times over my many years representing REALTORS®. A "special" clause in the Agreement of Sale states that "Seller will leave the refrigerator." At the pre-settlement walk-through the buyer is aghast to see, not the late model side-by-side with water and ice dispenser, but instead that loud, '60s vintage beast of a refrigerator that was in the basement! Most of us understand what was intended, and as judges, we would have no difficulty finding in favor of the buyer: the good refrigerator comes back, the old one goes.

These problems are avoidable. The preprinted language in the Agreement of Sale may be too wordy, but it is clear. When a REALTOR® picks up a pen and writes a term of the contract, it should be equally as clear; identify the refrigerator that remains. Go overboard with clarity to assure that there can be no dispute.

Courts will only go so far in seeking to determine the intent of the parties. Ambiguous provisions will be construed against the entity that drafted the language. A buyer's agent who misdrafts a provision will cause harm to the buyer; likewise, the seller's agent can do harm to the seller. The problem doesn't end there as the parties themselves will turn to their respective agent who may ultimately be on the hook. Be clear!

Still doing BPOs?

We may never be rid of the term BPO, but in Pennsylvania they don't exist! An opinion of value will either be an appraisal or a CMA, whatever label appears on the paper or whatever name we give it. Call it a BPO, but upon analysis, it either qualifies as a CMA or an appraisal.

Any opinion of value that is not a CMA is automatically an appraisal! **A CMA may be performed by a broker or salesperson provided the statutory notice appears first, and further provided that it was prepared for either a buyer to determine the amount of an offer, or for seller as part of a listing presentation for the purpose of securing the listing and determining the list price.**

If the opinion is offered to a mortgage company or bank with no hope of securing the listing, then it doesn't qualify as a CMA. If it is not a CMA, what is an opinion of value? It is an appraisal. You better have an appraisal certification and put it in the proper reporting form!

Call it whatever you will, a BPO is either going to look like an appraisal that's performed by a certified appraiser, or it will take on the appearance of a CMA with the mandatory language and performed only for buyers to help with making an offer or to sellers for the purpose of securing the listing and determining a list price.

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Jim Goldsmith is an attorney with Caldwell & Kearns and serves as general counsel to PAR. A substantial portion of his practice is dedicated to providing advice and counsel to real estate licensees. He and his firm represent and defend real estate salespersons and brokers in civil lawsuits and licensing claims across the Commonwealth. Jim also defends REALTORS® in disciplinary hearings conducted by the Real Estate Commission. He routinely counsels employers on employee relations issues and is one of the voices of the PAR Legal Hotline. He may be reached at www.realcompliance.com.

GREATER
HARRISBURGREALTORS
FOUNDATION

GRANTS AWARDED BY GHAR FOUNDATION

On March 12, 2009, the Greater Harrisburg Association of REALTORS® Foundation Board of Directors met with prospective grantees, learning more about their programs and how they could utilize the Foundation's financial assistance. The Board decided to fund a total of \$25,000 to the local organizations in the Central Pennsylvania Area, keeping in mind the Foundation's mission of providing assistance to housing and shelter related charities.

Bethesda Mission serves the needs of the poor and homeless by offering food, shelter and life changing programs. Bethesda Mission was granted money to repair and replace a damaged floor and refinish the multipurpose room in the Men's Shelter.

Cumberland Perry Housing Initiatives provides housing assistance to homeless individuals with disabilities including mental health and substance abuse. Cumberland Perry Housing Initiatives was granted money to replace windows at a home in Carlisle for energy efficiency.

Domestic Violence Services of Cumberland and Perry Counties was awarded a grant to assist in the emergency shelter program for adult victims of domestic violence along with their dependent children in Cumberland and Perry Counties.

Downtown Daily Bread is a soup kitchen in downtown Harrisburg, and in existence since 1983. A grant was awarded to Downtown Daily Bread for the creation of a storage space for clients, equipment and food supplies.

Cumberland Valley Habitat for Humanity uses volunteer labor and donations of money and materials to build and rehabilitate houses with the help of the low-income families that buy them. A grant was awarded for 2009 to Cumberland Valley Habitat for Humanity to purchase insulating materials for a home in Mt. Holly Springs.

Mid Penn Legal Services is a public-interest law firm that provides legal information to assist with stable housing for low-income persons and survivors of domestic violence in the Greater Harrisburg area. Mid Penn was awarded a grant to assist with these legal services.

New Hope Ministries provides "basic needs" assistance for low-income individuals and families. "Basic Needs" can include: food, medical and utility needs, and help with transportation. New Hope Ministries was granted money to purchase supplies for home repairs to clients.

Rebuilding Together located in Harrisburg is a national organization that organizes and conducts a community "work-day" designed to improve the homes of low-income elderly, disabled and families with children. Rebuilding Together was awarded a grant to help fund the annual work-day event.

Ronald McDonald House provides free temporary lodging, meals and support to out-of-town families, bringing their seriously ill or injured children for treatment at Penn State Children's Hospital. Grant money this year will be used to provide temporary housing to out-of-town families.

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Foundation Mini Golf Tournament!

Join us, Wednesday, May 20 from 4:00 p.m.-7:00 p.m. at Water Golf on City Island for the 9th Annual Mini Golf Tournament.

Cost is \$20 per person or \$100 Per Team of 5

For more information or to download your registration form visit, www.ghar.info/meeting_events.htm or call the association office at (717) 364-3200.

Sponsorship Opportunities are still Available, call TODAY!



Save the Date!



Foundation Golf Outing will be held at Armitage Golf Club on Wednesday, June 24!
12:00 p.m. Shot Gun Start.

More details to follow soon!

Save the Date!



GHAR will be hosting an Association picnic on Saturday, July 18, 2009.

*Interested in being a Sponsor?
Contact Sara Bloss at (717) 364-3200
for more information.*



Central Penn Multi-List, Inc.

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1-877-699-6787

SHOWING ASSIST:
1-312-726-6886

Paragon Classes

April 9
May 14
June 11
July 9

Basic 9:00 am
Advanced 1:00 pm
Call CPML to register

Paragon 4
Essential Training Video
\$10.00 + tax

Paragon Hints by Robbin Crossley

Each edition I will give helpful hints for the Paragon system. If you have a particular issue you would like me to address, please email me your request (rcrossley@cpml.com)

Helpful Hints for Entering Listings in PARAGON:

ALL listings must be entered within 3 business days of signing contract. If entry will be late, fax reason for being late, along with property address, agent name and office to (717) 737-5073. (There is a fine for late listings)

ALL listings must have a photo of the front elevation of the property within 3 days of entry. You may enter up to 12 photos of the property. (There is a fine for listings without photos)

ALL status changes must be made to listings immediately. If a property is Under Contract it may not be Active in the system. If a property cannot be shown, it may not be active in the system.

ALL Settles must be reported in a timely manner. Our statistics depend on accurate and current information.

PUBLIC View Remarks may only show information about the property for sale. You may not enter any agent or office information, including web addresses. You may not enter any financial information.

PARCEL ID # is important. When entering listings, start with Tax Autofill and basic information will be entered for you.

PLEASE review your listing once it has been entered. Check for accuracy of data as well as spelling errors. Remember, if your listing has incorrect data, it might be missed by the prospective buyer!

REMINDER: Always log off the Paragon system by using the LOG OFF button in the upper right hand corner of the screen!!



MARK YOUR CALENDARS!

Dick Betts is returning! CPML & GHAR will once again offer CE certified classes. *If you own a PDA, or are thinking of purchasing one, these are the classes to take! Space still available, call now and reserve your seat!!*

\$45 for one class ~ \$80 for two ~ \$125 for three ~ \$150 for all classes

April 27, 2009

8:30 a.m. - Noon

Today's Top Technology Trends

Noon - 1:00 p.m.

e-PRO Designation Information Workshop (**FREE** Pizza)

1:00 p.m. - 4:30 p.m.

Taking Prospecting a Step Further (Certification Pending)

April 28, 2009

8:30 a.m. - Noon

Smartphone Fundamentals for Real Estate Professional

1:00 p.m. - 4:30 p.m.

Beyond the Fundamentals ~ Creating a Mobile Office

Smartphone classes will include Palm, Blackberry and iPhone! Please call CPML at (717) 761-8440 to register for any of these dates. There is a cancellation fee of \$25.00 within 48 hours of class.

JUST ADDED!!!

April 29, 2009 9:00 a.m. SUPRA KeyBox Seminar. Are you taking advantage of everything your KeyBox can do for you? Come out and learn how the SUPRA system can alert you when you have had a showing and much more. **FREE**

IBOX LEASE PRICE SALE

The "Lease Price Sale" on SUPRA iBoxes has been extended through May 31, 2009. The lease price for an iBox will be \$53.00 (\$50.00 + tax). I would like to remind you of some of the benefits of using SUPRA iBoxes. The boxes are secure and can only be opened by agents with SUPRA Active Keys or eKeys. Come to the seminar on April 29, 2009 and learn what you can do. (See above)

CPML OPEN HOUSE WEBSITE UPDATE

We have added our affiliate members to the Open House Website. There is a list of these members by profession on the home page of the website. The affiliate members have the option to add a link from their name to their website. This will allow the consumer to learn more about their company. If you use a particular home inspector, lender or pest control company, encourage them to add their link to our site.

Are you advertising your open houses on the website? Are you advertising the Open House website on your websites? Consider adding the Open House website to your ads when advertising open houses.

We are promoting the website with radio and newspaper ads; we need you to promote this site to your clients and potential clients. It is important that your Open House information is entered into the Paragon system. You can find instructions on entering your open house data under MLS Docs in the Paragon System.

WHAT'S THE BENEFIT?

Dispute Resolution System – Mediation Service

Did you know that the Greater Harrisburg Association of REALTORS® provides Dispute Resolution Services?

Although a vast majority of real estate transactions close without incident, the possibility that a problem or dispute will occur can not be eliminated. Generally, these difficulties are successfully resolved through normal channels of communication and negotiations.

Buyers and Sellers will most likely contact the agent who represented them in the transaction as their first means of communication. REALTORS® can be instrumental in helping resolve conflicts and disputes.

The Greater Harrisburg Association of REALTORS® Dispute Resolution System is a process used to resolve disputes typically between buyers and sellers. This system can also be used by REALTORS® directly involved in the dispute or if the REALTOR® is claiming a right to commission or other economic interest in the outcome of mediation.

In mediation, the parties to a dispute are assisted by a neutral third party called a "mediator." The mediator facilitates discussions and negotiation with a goal toward reaching a settlement, but is not empowered to impose a settlement on the parties. The mediator's role is to enable the parties to work with one another to achieve a common goal: a mutually acceptable agreement. If an agreement is reached, the mediator often assists the parties in reducing the agreement to writing, which is enforceable as a legally binding contract.

If you have any questions about the use of the Dispute Resolution System, please call Lisa Aaron, Director of Professional Development at (717) 364-3200 or send an email to lisa@ghar.info.

Upcoming Information Sessions:

**UNDERSTANDING BULDER/AGENT PARTNERSHIPS
FOR SUCESSFUL SALES - MAY 13**

FHA LOANS - JUNE 3

PLACE: GHAR TIME: 10:00 a.m. - 12:00 p.m.

COST: \$5.00





1-2 CLUB FOR NEW AGENTS – May 7

If you have been a member of the Greater Harrisburg Association of REALTORS® for 0-2 years, we have planned a special FREE education program and social/networking hour just for you! Sponsored by Wells Fargo Home Mortgage, sessions include: **Understanding Credit Scores with Jessica Regan from 3:00 p.m. - 3:45 p.m. and Handling Multiple Offers with Jim Spagnolo from 3:45 p.m. - 4:30 p.m.** *All attendees will receive a coupon for 10% off their entire purchase from the GHAR REALTOR® Store!*

Registration is at 2:45 p.m. The cost is free, but you must register. Please remember that if you do not attend and do not cancel your reservation by Tuesday, May 5 at 9:00 a.m., you will be charged a \$5.00 fee. **To register, call (717) 364-3200, register on-line in the MEMBERS ONLY Page by May 5.**

*Please note, that while this event is geared towards agents who have been in the business for just 0-2 years all agents are welcomed to attend! **Session concludes with a Wine and Cheese Social from 4:30 p.m.-5:30 p.m.!***

Have a Legal Question? Not sure who to ask? Use this Member Benefit today!

The Legal Hotline is an exclusive benefit to the members of the Association. The Legal Hotline is open, Monday - Friday, 9:00 a.m. - 11:00 a.m. and 1:00 p.m. - 3:00 p.m. Get legal questions answered from licensed attorneys!

Call 1-800-727-5345!



New REALTOR® Store Item!

Introducing the PVC Open House Field Flag!

Made of tough plastic and nylon this new Open House flag design assembles in 2 parts, to either stick into the ground, or to attach to a Corrugated PVC Plastic A Frame. "Open House" available in Red and Blue!

Member Price: \$12.00 plus tax Non-Member Price: \$22.00 plus tax



Special Notice:

The Pennsylvania Department of State will no longer publish paper newsletters for its professional licensure boards. Business-related board newsletters, including real estate, will be posted for viewing at www.dos.state.pa.us/bpoa during the first week of January, March, May, July, September and November.

Foundation Continued from Page 12

Shalom House located in Harrisburg provides emergency housing for homeless women and children in the area also providing food and clothing links to other community support organizations and life-skills training. Shalom House was granted money to help meet building operation needs including the replacement of a broken window.

The Joshua Group also located in the City of Harrisburg provides housing and shelter related services to at-risk youths. The program is designed to foster independent living skills for the youth who have not received that guidance or support from their families. Allotted to the Joshua Group was grant money which will be used to make renovations to the Transition House including replacement of a kitchen floor and adding a railing to the front steps of the building.

All of these organizations will receive their check at upcoming Association and Foundation events, with Cumberland Valley Habitat for Humanity awarded at the 2009 Miniature Golf Tournament.

Complaint Continued from Page 5

at issue is related to a real estate transaction, and is it properly arbitrable, i.e., is there some basis on which an award could be based?

Once a complaint has been forwarded from the Grievance Committee a Professional Standards Hearing Panel is assembled. The function of the Hearing Panel is to conduct a full “due process” hearing with sworn testimony, witnesses and evidence for both Code of Ethics and Arbitration hearings. The Broker is notified of any hearing and may attend with their agent.

After conducting a hearing in the case of an *Ethics complaint*, the Professional Standards Hearing Panel decides whether there was a violation of the Code of Ethics, **proven by clear, strong and convincing proof**. If the hearing panel finds a violation of the Code of Ethics, the panel will determine the discipline to be imposed on the violator. Penalties range from a letter of warning to a fine not to exceed \$5,000.

After conducting a hearing in the case of an *Arbitration request*, the Professional Standards Hearing Panel decides which REALTOR® is entitled to the award (typically a disputed commission in a transaction), proven by a **preponderance of evidence**. Generally, the award of the panel in an arbitration case can be judicially enforced if not paid by the non-prevailing party.

From the initial filing of the complaint to the Professional Standards Hearing Panel’s determination, the Association will keep you informed about each step of the process as it occurs. **The entire process usually takes about 90 days, but sometimes is longer, depending on individual circumstances.**

If you have any questions about filing a complaint or request for Arbitration or need the forms to do so, please call the Greater Harrisburg Association of REALTORS® at (717) 364-3200 or send an e-mail to Lisa Aaron at lisa@ghar.info.

ASSOCIATION IS LOOKING FOR A FEW GOOD PEOPLE.....FOR THE BOARD OF DIRECTORS

The Greater Harrisburg Association of REALTORS® is looking for a few good people to serve on the Association Board of Directors.

The Board of Directors for the Association is responsible for:

- governing the organization;
- developing policies and positions that will guide the Association;
- setting the course for the Association's future; and protecting the Association and the Association's assets.

In order to serve on the Board, a member must have been a REALTOR® member of the Association for at least two years.

" When I first started my Board work, I thought it was about what I could bring to the Association. I quickly realized it was about what the Board experience could give to me. It is an honor and enlightening to work with such a professional group of people. People that are committed to continually raising the professional status of REALTORS®. Did I mention it is also a lot of fun!"

Kay Hock
GHAR Past President

Board members must attend 6 board meetings, participate in the Association's Strategic Planning process, attend certain Association events, be informed about the Association and industry issues and be supportive of the Association and Foundation.

Do you have what it takes? If yes please consider running for the Association Board of Directors.

This year, at the Association's Annual Meeting and Trade Fair on September 16, the membership will be electing members to serve on the Board of Directors.

Please contact Fred Briggs, Jim Spagnolo, Bob Hoobler or Kay Hock to learn more about what is involved in serving and to hear their personal experiences serving on the Board of Directors

For a job description and an application form, please contact Kathy Ludwig at Kathy@ghar.info or (717) 364-3200.

Deadline to submit your application is June 19, 2009.

All applicants will meet with the members of the Screening Committee in late June or early July.

"I have found that my time serving as a volunteer at the Greater Harrisburg Association of REALTORS® to be rewarding beyond my expectations. I volunteered at the behest of my broker, Vi Thompson and my friend, Dan Piscioneri and found it to be interesting, exciting and educational.

My service on the Board of Directors and going up through the chairs has provided a wealth of knowledge on a wide array of issues and allowed me to network with other REALTORS® at the State and National level. I have been blessed with a large number of new friends that I never would have known without my involvement."

Fred Briggs
GHAR President

WELCOME NEW MEMBERS

The Greater Harrisburg Association of REALTORS® has received the following membership applications. In accordance with the Association's Constitution, notification of such application is provided to all members. Any member may submit written objection to the approval of these applicants. Such objections must be received in the Association office by Monday, April 13, 2009.

Applications for REALTOR® Membership

Coldwell Banker Select Professionals

Anne M. Faust
Mark Santanna

For Sale By Owner Plus REALTORS®

Douglas C. Rauchut

Howard Hanna Real Estate Services

Jamie J. Rose-Clark

Jack Gaughen REALTOR® ERA

Liliana Hidalgo
James D. Kell
Sarah H. Miller
Kenneth C. Papp

Keller Williams of Central PA

James E. Rhoads

NAI CIR

Michael L. Fagan

Prudential Homesale Services Group

Tammy L. Fromm

Prudential Thompson Wood

Patricia J. Waller

RE/MAX 1st Advantage

Melisa D. Fuller

RSR REALTORS®, LLC

Bernard Adams

Weichert REALTORS®-First Choice

David C. Cloukey

Applications for Affiliate Membership

Sara Lambert

HOMEWOOD SUITES - Harrisburg West

5001 Ritter Road
Mechanicsburg, PA 17055
Phone: (717) 697-4900
Fax: (717) 697-9101

Robert J. Fisher

R. J. Fisher & Associates, Inc.

1546 Bridge Street
New Cumberland, PA 17070
Phone: (717) 774-7534
Fax: (717) 774-7190

Keith Volker

Landmark Homes

1737 West Main Street
Ephrata, PA 17522
Phone: (717) 733-1536
Fax: (717) 738-4183



Tell them.
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MEMBERSHIP CHANGES

The following changes were received either from the member office or the member(s) themselves, pertaining to membership transfers and drops. Anyone with information objecting or contradicting to the following announcements is to contact the Association immediately so that we may correct our records.

Membership Transfers

To BrokersRealty.com

Jeffrey Lee Binner

Doris Moore

To Commonwealth Commercial Partners

Ian S. Wewer

To Exit Realty Capital Area

Mary Jane Davis

James A. Lenker

Anthony J. Leo

John C. Nelson

Edward L. Parise

To Exit Platinum Plus Realty

Jack W. Wheatly

To George L. Ebener and Associates

Rhonda K. Kacyon

To Help-U-Sell Detwiler Realty

Bart Shughart

To Homestead Group Inc., REALTOR®

Fredrick B. Lynn

Nathan M. Snyder

To John Glise, Inc. REALTOR®

Denise A. Casella

To Keller Williams of Central PA

Ronald C. Klinger

Cheryl J. Slothower

Camille L. Stolz

To Prudential Homesale Services Group

Diane D. Lebo

Ruth M. Osborne

To Triple Crown Corporation

Matthew C. Hoover

Burke Sachette

Membership Drops

Homestead Group Inc., REALTOR®

Harry S. Aumon

Michelle A. Foose

Howard Hanna Real Estate Services

Kim-yen Nguyen

Jack Gaughen REALTOR® ERA

Douglas Beaver

Mark P. Murtha

Eric Wileman

James M. Kriebel Jr.

Lee A. Singer

Jack Mitchell

RE/MAX 1st Advantage

Angel A. Pricer

RE/MAX Realty Professionals

Sharita Thorn

**Thank you to the GHAR
Members who Attended
the Membership
Appreciation Reception!**

Judith Reid Memorial Diversity Scholarship

GHRI is asking REALTOR® members to encourage members of the public who are interested in the real estate business to explore the Judith Reid Diversity Scholarship. The next scholarship deadline is June 15.

For the purpose of the Diversity Scholarship, the focus is on racial and ethnic diversity, therefore, the applicant must be of one or more diverse racial or ethnic backgrounds. The application process includes submission of a completed application form, resume, personal statement and an interview with a broker who is participating in the scholarship program. Up to three scholarships are awarded each quarter.

The scholarship includes but is not limited to tuition for the two required pre-licensing courses with the Greater Harrisburg REALTORS® Institute and the textbook for the required courses.

For more information on this great opportunity please visit www.ghar.info/Scholarship.htm.

From Martha's Cubicle...

Association Payment Policy

Payments may be made to the Association using MasterCard, Visa or American Express with a \$20 minimum purchase or with cash and check. Payment should be mailed to our bookkeeping service at P.O. Box 244, Elizabethtown, PA 17022-0244. We do however encourage members to pay their outstanding invoices through members only at www.ghar.info.

Members with past due accounts will be charged a \$25 per month late fee on their accounts. Any member whose account is more than 60 days late twice in one year, that member will be required to pay in advance for future reservations or purchases and will lose charging privileges until that member has had a prompt payment record for one year.

If you would like to start using "Members Only" but do not remember your logon or password, please call the Association at (717) 364-3200. If you are trying to log into "Members Only" and know your password but your Logon ID is incorrect and you're using your first initial of your first name and your last name, try adding your middle initial. If that does not work please call the Association.

If you have any questions concerning the Association payment policy or "Members Only" please contact Martha Cuneo at (717) 364-3200 or by e-mail at martha@ghar.info.

Events Calendar:

April 10

Office Closed for Good Friday

April 16

GHAR Board of Directors Meeting

April 21

Orientation

April 22

County Commissioners Breakfast

April 23

ICI Social

May 6

Executive Committee Meeting

May 7

ICI Breakfast

May 7

1-2 Club

May 13

Information Session

May 14

Foundation Board of Directors Meeting

May 20

Foundation Mini Golf Outing

May 25

Office Closed for Memorial Day

June 3

Information Session

June 4

ICI Breakfast

June 4

Management Issues Cocktail Party

June 8

Executive Committee Meeting

June 10

Orientation

June 18

GHAR Board of Directors Meeting

April Birthdays

Nancy C. Altmeyer
 William Bassett
 Michelle L. Bear
 Jim Bedorf
 Shelley Beyar
 Angela Blotzer
 Joseph C. Boone
 John S. Boswell
 Joanne M. Bova
 Ken Boyer
 Glenda C. Bradley
 Kristin M. Bretz
 Donald W. Brougher
 Susan Burkholder
 Loretta J. Campbell
 Tracee Carter
 Laurel Cleveland
 Julian A. Coiner
 Veronica Collier
 Monica L. Cox
 Marti Cummings
 Joseph E. Danko
 Jeffrey M. Dapp
 Ray J. Davis Jr.
 William Davis
 Rick R. DeBoard
 Keith D. Detweiler
 Todd F. Doyle
 George Ebener
 Mary C. Eberly
 Susan J. Eggleston
 Cindy J. Emanuel
 Michael R. Ent
 Michael L. Fagan
 Philip P. Fitzpatrick

David A. Fitzsimons
 William G. Freundel
 Inez Gall
 Julie A. Gilbert
 Lois A. Glass
 Leonard P. Grimm, II
 Robert S. Hamilton
 Alan Hellam
 Kelly R. Henry
 Grant Herbert
 Paul C. Hickey
 Jennifer E. Hollister
 James A. Holtzman
 Robert J. Hoobler
 Glenda J. Hopkins
 Mark I. Jacobs
 Robert B. Jenkins
 Mary S. Kelliher
 Daniel J. Kepner
 Shirley M. Kiehl
 Carla L. Klinedinst
 Thomas D. Knosky
 Jeffrey J. Krimmel
 Karl L. Krug
 Gloria Latin
 Kimberly A. Leggett
 John C. Leidy
 James A. Lenker
 Steve A. Lenker
 Diane H. Leslie
 Barbara W. Long
 Danielle E. Louer
 Deborah M. Loving
 Christian B. Lubic
 James A Luciano

Fay Lyons
 Trisha MaGilton
 Faith Michael
 Saboor Mohmand
 Patrick Monahan
 Charles R. Moon
 Marjorie J. Morrison
 Thomas J. Nehilla
 Steven A. Nicholson
 Wayne B. Ogburn
 Ruth Osborne
 Linda H. Ott
 Royal A. Palmer Jr.
 Dolores W. Peffley
 James R. Perry
 Gregory B. Phenicie
 Jordan D. Piscioneri
 Seth E. Pomeroy II
 Cheryl Portanova
 Bonita B. Potami
 Louis S. Puliti
 Craig J. Rahn
 Doug Rauchut
 Douglas C. Rauchut
 Samuel L. Reed
 William A. Rudge Jr.
 Robert G. Sausser
 Richard A. Shadel
 Jerry W. Simpson
 Cameron L. Smith Jr.
 Karla L. Snyder
 John M. Staz III
 Donald R. Steele Jr.
 Samuel Stewart
 Judy A. Stover



Kathleen B. Sumski
 Robert Szewczyk
 Jack D. Taylor
 Jean L. Taylor
 Wesley L. Thomas
 Rebecca Tidd
 Bradford L. Tinkham
 Lois Turnauer
 Jan Verow
 Robert K. Voigt
 David Walker
 Karen Walters-Brett
 Joan M. Weaver
 Charles L. Wenger
 Dave M. White
 Thomas White
 Karen Wiest
 Elizabeth A. Wille
 Gethen Wilson
 Harriet Wilt



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