



WCR Review

May, 2010

Greater Palm Beach County

A publication of the Greater Palm Beach County Chapter of the Women's Council of the Realtors®

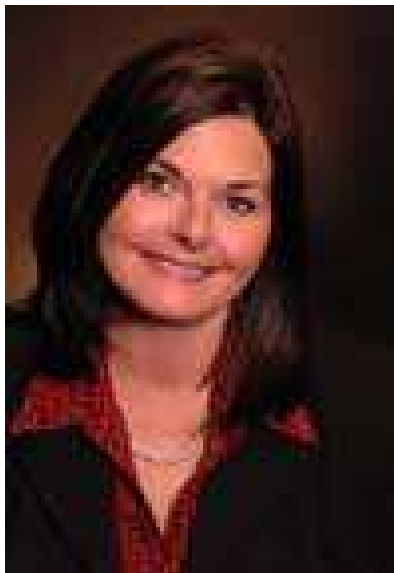
Thanks to All Who Attended May's Meeting

WOW! What a powerful and educational meeting. Kelly Smallridge shared with us the economic growth for Palm Beach County.

As she stated everyone of us needs to know and be able to discuss with our clients the economic status of the county. I was amazed as she shared with us the companies that have been recruited to Palm Beach County and the number of jobs those companies brought into our area.

Kelly also shared with us the questions these companies have when looking to relocate or expand, and the opportunity that we have to speak with our clients about who they may know that would want to relocate their company to Florida. Kelly truly is a professional that has effected

positive change in her profession and our chapter was very fortunate to have the opportunity of Kelly's time. Way to go Michele Bellisari, r



Mary Kenyon

Education Chair. If you missed this meeting or would like to learn more, visit Kelly's website:

AMENDMENT 4

Frightening statement by Kelly - If

a vote were taken today Amendment 4 would pass. She also stated - If Amendment 4 passess **ALL** economic growth will stop.

It is critical that you educate yourself and everyone you know on this dangerous amendment. I believe that the education at our monthly business meetings is the education that you need to exercise your potential as an industry leader. If you have not been attending meetings this year, come back and see the Chapter's growth. Also don't forget to attend the District III Real Estate Event June 30th.

Hope to see you at the next meeting!

Mary Kenyon

June Business Meeting
found on page 7

2009 Local Sponsors: **Silver:** Bank United, Washington Mutual; **Bronze:** American Fidelity Title, AmTrust Bank, Dynamic Inspections, Fifth Avenue Building Inspectors, Florida Business Brokers Association President Mike Bacarella, Realtors® Association of the Palm Beaches, SunTrust, **Florida StateSponsors of WCR:** **Platinum:** Exit Realty Florida, North American Title Company, The Home Team Inspection Service, Wells Fargo Mortgage, **Gold:** Bank of America, National City Mortgage, a division of National City Bank, Stewart Title Guaranty, The Real Estate Book, Washington Mutual Bank, **Silver:** Arrow Hughes Exterminators, Attorney's Title Insurance Fund, Barbara Brady-the Brady Team, Countrywide, Deborah Glomb, Frank Charmley Photography, Nan Harper, Kenyon Real Estate, South shore Homes & Properties, Wachovia,



Volume 7 No 2 - April-June, 2010
WCR Governing Board
2010

WCR Governing Board 2010
& Committee Chairs

President.....Mary Kenyon
561-674-2079
President Elect:.....Sandy Shepherd
561-7890280
VP. Membership.....Wendy Lindquist
54-913-6347
Secretary.....Amy Stark
954-445-4545
Treasurer:Laura Stemple
561-368-9600
Past Pres. Board....Tracey Goldenberg
561-543-7744
ByLaws.....Nancy Macaluso
561-301-2171
Parliamentarian.....Mike Owen
1-213-2070
Edu. & Programs.....Michele Bellisari
561-926-4643
Ways & Means.....Taryn Schulman
954-205-9682
Sec. Cor.....Darlene Pachter
561-451-9379
Past Pres. Advisory.....Pamela Banks
561-346-1658
Affiliate.....Kathryn Pascale
954-383-0073
Newsletter.....Betsy Owen
561-276-4717
Nominating.....Judy Ramella
561-596-0940
2010 GovernorDeborah Bacarella
561-239-2300
Registration.....Teresa Garcia
561-346-1424
Toastmasters.....Karon Clark
561-504-9036
2010 Dist. 3 Vice Pres.....Patty Renna
772-215-5150
WEB Links:WCR.org
WCRfl.com
RAPB.com
WCRPalmBeach.com

2010 Programs

All meetings unless otherwise noted begin
at 8:30am sharp.

Arrive early for pre-meeting networking.

RESERVATIONS

**We would like to thank our sponsors who
supported us in the dance-a-thon**

On A Roll Elite Painting Services

American Fidelity Title

Coastal Title

Win Home Inspection

Wells Fargo Home Mortgage

Hometeam Inspection Service

Third Federal Savings and Loan

Kathryn L. Pascale, Mold Inspection

Craig Stemple Pools

Music in Motion

W.J. Bradley Mortgage Capital Corp

Arwood Real Estate

Seaside National Bank

Pinnell Survey Inc.

Congratulations Palm Beach Chapter Members

Rising Star - Wendy Lindquist - Keller Williams Realty

Affiliate of the Year - Colin Conroy, HomeTeam Inspection -

Member of The Year - Lydia Crystal - Crystal Clear Transaction Services -

Most Dedicated Affiliate - Michael Strohmenger - WIN Home Inspection

Humanitarian of the Year - Betsy Owen, Coldwell Banker -

Presidents Award - Mary Kenyon, Keller Williams Realty -

Entrepreneur of the Year - Deborah Bacarella, Florida Sunshine Real Estate

Congratulations to the following State Award winners from our Chapter:

Governor of the Year: Tracey Goldenberg

WCR Extra Effort Award: Tim Kinzler

2010 Governor – Deborah Bacarella

2010 District Vice President: Judy Ramella

FAR Humanitarian of the Year Michael and Betsy Owen

Way to go getting involved in Florida State WCR:2010 State Appointments:

District Vice President – Judy Ramella

Governors Forum: Tracey Goldenberg

Education Committee Chair: Pamela Banks

Speaker & Program Task Force: Mary Kenyon

PMN Task Force: Kristin Stampini

Strategic Plan – Nancy Macaluso

Newsletter Vice Chair: Betsy Owen

Realtors® announce conference

Great and Exciting News!!! The “Save the Date” information and on-line registration is now available on floridarealtors.org (link below) for the Florida Realtors Conference and Trade Show. Please pass this link on to everyone you can think of and ask them to put it on their website. Let's get out there and **get 5,000 to the 2010 Convention - We Can Do It!!!!**

<http://www.floridarealtors.org/Save-the-Date-2010-Convention.cfm>

The booth information will be put on the Florida Realtors website for all other prospective exhibitors. **If you have potential exhibitors, please pass that information along to Kimberly Gowie at kimberlyg@floridarealtors.org.**

Treasurer's Good News

The chapter's bank account remains to be in good standing and solvent with a current balance of \$6,899.75.

O u r leadership team is closely tracking our budget and expenses and is looking forward to increasing revenue in partnership with the Ways and Means Committee as they continue to work hard



planning future events. Financials have been provided for completion of the 2009 tax records as we stay focused on financial stability for 2010.

Laura Stemple

Wanted, 2011 Line Officers

It is that time of the year where the Nominating Committee interviews for up-coming leaders within our magnificent chapter!! I am truly excited about the opportunity you will have to grow and develop your leadership skills!

The committee is offering this opportunity to our National Members, which includes Realtors® and National Affiliates. Listed below are the positions available and who can run for these positions.

If you prefer not to run for office and know of someone who is a member in good standing who could run for office, please ask them to contact me,

The process is simple...you would need to complete an application and submit it to the committee

We have the applications on line at www.wcrpalmbeach.com

President-Elect...Realtor

Vice-President of Membership...Realtor

Treasurer...Realtor/National Affiliate

Secretary...Realtor/National Affiliate

If you would like to run from the floor, you MUST still complete an application

Judy Ramella

Ways, Means Italian Dinner, Open House Event



Friday, April 16, we had a wonderful Italian dinner night and open house event at DR Horton's newest community in Greenacres called Sagewood. Guests dined on appetizers, salad, baked ziti and meatballs. We got to preview the

model homes at Sagewood and network with other members and guests. This was a great opportunity to catch up with friends, meet new friends and learn about Sagewood, all while raising money for our chapter in the process. We thank Carol Barrin and her team over at DR Horton for their hospitality and generosity. Thanks to all of you who donated raffle prizes, cooked the food, and showed up to support our chapter! The next big event will be a fashion show sometime in the fall, details to follow.

If you would like to get involved and help out on the Ways and Means Committee, or help plan the fashion show please contact Taryn Schulman, 954-205-9682, or realtortaryn@gmail.com

Taryn Schulman

Task is to Ask

Please join us in welcoming the following new members who joined January – May, 2010. You can find their contact information on our website at www.WCRPalmBeach.com.



Do you want to get more involved in the Women's Council of Realtors®? Time commitments range from a few short hours to year-long appointments to holding an office! Areas that the Membership Committee needs your help include: calling Members to attend the Monthly Business Meetings, serving as a "Meeter & Greeter" at the Monthly Meetings or working a registration table at an Event. Are you ready? Please call, text or email Wendy Ann Lindquist, your Vice President of Membership at 954-913-6347 or WendyLindquist@kw.com.

Lisa Glassman, Lisa Glassman, P.A.

Karen Goldfarb, Prudential Florida Realty

James Haigler, Best Real Estate and Mortgage

Miley Jarrett, Prudential Florida Realty

George Kasprzyk, George 1 Realty

Marvin Krause, Keller Williams Realty

Hillary Longo, Wells Fargo Home Mortgage

Madlyn McKendry, The Piper Group

Peggy Miller, Seaside National Bank

Sue Ann Paine, Harris Bank

Barbara Small, Keller Williams Realty

Wendy Lindquist

Short Sale Listing Tip:

When listing a short sale property, get all required financial documents from the seller when you take the listing. Tell the seller that you will not put it in the MLS until all documents are received by the agent or person who will be handling the short sale with the lender. If the seller is not cooperative at this point the whole process will not be successful. It is very difficult to collect all the required documents once you have an offer. The buyer and coop agent believe the file is submitted instantly and if they find out it has not, due to the seller not being cooperative, then there is mistrust. Also, the days on the short sale addendum for the lender approval start ticking

once the contract is executed. If there is only 45 to 60 days and it takes a few weeks to get it submitted, the buyer can back out before the process has a chance to be completed. One more thing, advise your seller that they will periodically have to submit updated bank statements and pay stubs and hardship letter during the process. These items are only good to the lender for 90 days. Good luck with your short sales.



Lydia Crystal

Bacarella Honored as Entrepreneur of the Year

Deborah Bacarella has been awarded the 2009 Entrepreneur of the Year Award by the Greater Palm Beach Chapter of the Women's Council of Realtors® (WCR). This annual award recognizes a Realtor® member who fully exercises their potential as an entrepreneur and real estate industry leader; and who shares their time, talent and expertise with others in the profession and in the community. Deborah says "What an honor to receive the Entrepreneur of the Year Award, I am thrilled to be recognized by my peers."

Deborah has been in the real estate business in South Florida for 30 years and has owned her own company for the last 20 years. Recently, she has rebranded the name of her full service Real Estate company to "Florida Sunshine Real Estate."

Florida Sunshine Real Estate is unique in that it provides leads to its new agents to get them started, and they also offer a \$2,000 signing bonus to experienced agents.

Agents also have the opportunity to expand and do what ever they are good at, whether it's Business, Residential, or Commercial Sales. Also, an agent doesn't have to specialize. They have tremendous flexibility. Even if a residential agent doesn't have

the background or knowledge for Commercial or Business Brokerage, at Florida Sunshine Real Estate, they can get the training and supervision they need to move from one type of real estate to the other. "We have an agent who moved from residential to being one of our top Business Brokerage producers," Deborah says. She encourages her agents not to hold back. "If you are willing to learn, we'll get you pointed in the right direction to success."

For those agents just starting out, she offers this advice. "Learn everything you can, and find out

what you are good at. Capitalize on your strengths. Then get out there and do it."

Along with the management responsibilities of being Broker/Owner of Florida Sunshine Real Estate, Deborah is also an active Realtor®. "My philosophy about real estate is simple," Deborah says. "I provide each customer with a level of service and integrity that I would give any member of my family. My goal is not to make a one-time sale, but to build life time relationships. I want my customers to be able to refer me to their friends and family without hesitation."

Deborah's business is almost all referral, repeat or personal business. She has very good customers who've been with her as long as she has been in business. There is a reason for that. Deborah puts her clients first. She's patient and listens to what the customers say they want. Often their criteria changes, and Deborah adjusts to that.

"They might see that what they thought they wanted is not really what they need, or that their price expectations might not be realistic." Either way, Deborah guides them through the process, making sure they understand each step of the transaction, and staying on top

of any pitfalls that might occur. Whatever the customer needs, Deborah and her team provides.

To that end, the back of Deborah's business card reads: "Our commitment to you . . . While most agents are spending the vast majority of time, energy, and money seeking new clients and promoting themselves to the general public, we approach our business differently. What we do is spend our time focusing on your goals, explaining your options and providing the excellent service you expect . . . and deserve. In return, we rely on people like you for



your heartfelt endorsement to your friends, family and coworkers to expand our future business. Our vision is to build life long relationships, one person at a time . . . starting with you.”

Deborah plans to do more mentoring, training and coaching of the existing and future sales force at Florida Sunshine Real Estate this year. She is good at discovering the positive strengths in each person, and showing them how to use those strengths. She’s taking her own advice right now, and using her strengths to build the right sales staff

She plans to add quality agents to the current staff. After that, Florida Sunshine Real Estate will expand to additional locations.

Deborah is active in the Women’s Council of Realtors® (WCR) as their 2010 State Governor. She praises the WCR as a great organization, a place where she’s made many great connections across the country.

Day to day, she keeps tennis great Arthur Ashe’s words in mind: *From what we get, we make a living. What we give, however, makes a life.* To give back Deborah serves on the fund raising gala auction committee for Kids in Distress and Sol Children’s Theatre.

Deborah says, “My vision is to empower others to reach their full potential.”

Thank You to All That Attended June’s Business Meeting, Dessert Auction

(continued from page 1)

WOW! What a powerful and educational meeting. Our three panelist spoke on the topic of Social Media and how to correctly integrate it into our business. They shared ideas on leveraging the time your spend with Social Media by giving some tips and free website information. Remember the word we were told to write down REPURPOSE: Utilizing something you wrote for several purposes so you are not rewriting. One important point mentioned that although Social Media is here to stay and still growing, we must not forget that Real Estate is and will remain a “People Business” so never forget that your best source for immediate revenue is Lead Generation. To visit any of the presenter’s website please visit the home page of www.wcrpalmbeach.com.

Pamela Banks updated us on District, State and National WCR Educational events and Dr. Bloom updated us on RMLS information. The meeting was concluded with our new segment “Tell Me Something Good For a Buck”. It was great to hear so many positive and exciting news from our members.

A special thank you to Tim Kinzler for being our photographer. Check the website next week for pictures of today’s meeting.

Much gratitude to Hillary Longo from Wells Fargo Home Mortgage for sponsoring today’s meeting.

I believe that the education at our Monthly Business Meetings is the education that you need to exercise your potential as an industry leader. Again, thank you for attending and hope to see you at the District III Form on June 30th.

THANKS TO ALL OUR AWESOME BAKERS AND ENTHUASTIC SHOPPERS WE RAISED: **\$700.00. WAY TO GO!!!!!!!**

SAVE THE DATE FOR UPCOMING EVENTS

District III Real Estate Event: June 30th

August Business Resource Meeting - August 18th

September Business Resource Meeting - September 2nd

Looking forward to seeing you at upcoming events.

Please feel free to contact me if you have any questions or I can assist you in any way.

Mary Kenyon

New EPA Lead-based Paint Rule

The new U.S. Environmental Protection Agency (EPA) Lead-Based Paint Renovation, Repair and Painting Program Rule goes in effect April 22, 2010. This rule requires all renovation, repair and painting work including electrical, plumbing, painting, carpentry and even hurricane window installation, to be conducted by firms that have been trained and certified by EPA. Workers must use lead-safe

practices including containment of the work area, wearing of personal protective equipment such as respirators, and proper clean-up techniques such as HEPA filters to clean the air and HEPA vacuuming of surfaces after work is completed. Clearance testing is also recommended. Exceptions to this rule are homes built after 1978, housing for the elderly and disabled (unless

children under 6 live with them), zero bedroom dwellings, projects disturbing less than 6 square feet of painted interior surfaces or 20 square feet of exterior surfaces, and homes or components that have been found to be negative for lead by an EPA certified Lead-Based Paint Inspector or Risk Assessor. A list of local EPA certified inspectors, risk assessors and renovation contractors can be obtained from the National Lead Information Center at (800) 424-LEAD.



Kathryn Psdcale

Property managers, their employees and contractors, which includes anyone receiving compensation for repair, renovation or painting work, must provide the occupant (homeowner, tenant, etc.) with EPA's pamphlet *Renovate Right* within sixty days prior to starting the work. Written confirmation of receipt of the pamphlet must be obtained from the occupant. In addition, the pamphlet and signs describing the nature,

locations and dates of work to be performed must be posted at the job site. The pamphlet explains the law and the ways the contractor or property management company must perform the work to prevent contamination of the home with construction dust and debris which could potentially contain lead. Techniques which create dust such as dry sanding, scraping and certain uses of heat guns are prohibited.

The reason EPA and HUD

continue to promulgate new lead-based paint regulations is because there are still significant numbers of children with elevated blood lead levels in the US. Elevated blood lead levels can affect a child's brain and nervous system development resulting in lower IQ, learning disabilities and behavioral problems. In adults elevated blood lead levels can result in numerous health problems including hypertension and kidney disease.

Most people think that lead poisoning is caused by ingesting paint chips. While this does occur, the main route of lead poisoning in both children and adults is

ingestion and inhalation of lead particles contained in household dust. Lead-based paint which is present in the home, especially on high wear or friction surfaces such as doors, windows, stairs and flooring, releases invisible lead particles into the air which then settle into the household dust. In addition, lead-based paint on exterior surfaces of the home can contaminate the soil around the home which is then tracked inside on shoes. Renovation and repair activities which disturb painted surfaces are a major contributor to the lead content of household dust. The dust is then inhaled or ingested by hand to mouth contact. That is the reason the EPA has issued this new regulation which strictly controls these activities and that is also the reason that the potential maximum fine for non-compliance with the rule is a hefty \$32,500 per violation, per day.

Lead based paint is present in a significant number of homes built prior to 1978 when EPA banned its use in residential properties. The older the home is the higher the probability of lead-based paint being present. The following table is based on the latest HUD data and shows the probability of a home containing lead-based paint based on the age of the home.

While most people think of public housing or other low income dwellings when they think of lead-based paint, the opposite is true. Lead-based paint was an expensive and durable paint. Most of the lead-based paint that our company has identified in South Florida is on older, high end homes, such as those in Palm Beach, Rio Vista, Key Biscayne, Star Island, etc.

There is an alternative to the costly and cumbersome requirements of this rule. As stated above in paragraph 1, any home or component that is inspected by an EPA Certified Lead-Based Paint Inspector or Risk Assessor which is found to be negative for lead-based paint, is exempt from this rule and can be repaired, renovated or painted by non-certified contractors or management company employees. This can significantly decrease the cost of repair, renovation and painting projects.

Another advantage to having an EPA certified lead-based paint inspection prior to the renovation or repair is that the report can also be used later to meet the requirements of the Title X Lead-Based Paint Disclosure Rule, when the home is sold or leased. Under

Title X, a seller or landlord or their representative must provide the buyer or tenant with another EPA pamphlet, *Protect Your family From Lead in Your Home*, prior to ratification of a contract or lease. The buyer then has 10 days to have a lead inspection, or they must sign a release refusing one. Having a clean lead-based paint report on hand avoids this delay and uncertainty and can add value to the home. In addition, unlike other home inspections, once a lead-based paint inspection states that there is no lead present, the report is good forever.

Kathryn L. Pascale has a Bachelors Degree in Microbiology from the University of South Florida and a Masters Degree from Nova Southeastern University. She is also a Certified Hazardous Materials Manager (CHMM), a Registered Environmental Property Assessor (REPA), a Certified Florida Environmental Assessor (CFEA), a member of the Florida Environmental Assessors Association (FEAA) and a member of the Mycological Society of America (MSA). Her company, Kathryn L. Pascale, Inc. and staff are EPA certified Lead-based Paint Inspectors and Risk Hazard Assessors. She has been a member of RAGFL and RAPB since 1994. Contact info: Office (954) 524-3910, Fax (954) 522-8927, e-mail kpascale@bellsouth.net and the WEB Page is www.kpascale.com

**Don't forget to
register for the
Florida Realtors®
annual Convention
and Trade Show**