



April 2009
Volume 4, Issue 2



President
Sandy Smith
RE/MAX American Dream
410-803-0900 ext. 155
sandysmith@mris.com

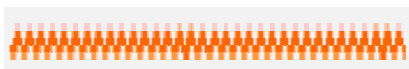
President-elect
Stephanie Gates
Keller Williams Realty
443-512-0090
stephgates@mris.com

VP, Membership
Dianna Darney
Coldwell Banker Residential
Brokerage
410-515-2000
ddarney@cbmove.com

Recording Secretary
Mary Dann
Stewart Title of Maryland
410-803-9699
mdann@stewart.com

Treasurer
Janis D. McGuire
Wells Fargo Home Mortgage
410-803-1908 x 49
janis.d.mcguire@wellsfargo.com

Past President
Candy Myers
Coldwell Banker Residential
Brokerage
410-515-2000
crmyers@cbmove.com



Sandy Smith



WOW! What happened to the first quarter of 2009, seems like it was just December and everyone was anxiously awaiting the start of a new year. Well here we are and much has happened in the last 3 months. The government has provided us with a great opportunity to reach out and motivate first time homebuyers in the form of an \$8000 tax credit through the 2009 Economic Stimulus Package. Interest rates are at or near historic lows and the spring market is fast approaching. If you are not feeling the buzz, you better get out to one of our meetings and get encouraged by the positive energy at the Women's Council. Membership is up and we have added our first 3 new local affiliates; Gary Weeks of the HomeBuyers Journal, Dan Donovan of TRUST D Handyman and Shirley Brunkhorst of State Farm Insurance. Do you have a local affiliate you would like to recommend? Simply complete an affiliate application and refer them to the BOG for consideration. Resource vendors like, home remodelers, car detailers, caterer, florist, insurance, CPA, and related services are all welcome. Sorry at this time no new National Affiliates are being accepted (lenders & title companies). As soon as we reach our membership goals we will be ready for your referrals for those affiliates as well. The Realtor Expo was a big hit and our booth had great activity. We held a Chinese auction and gave away 5 terrific prizes as well as several membership applications. Thanks to everyone who volunteered or came out and showed their support to the Chapter. It's great to see so many of you actively participating in Chapter events, let's keep the momentum going. Please plan to join the Chapter in our First Ever Quarter Auction on Friday, April 3rd at the American Legion in Bel Air. Bring your quarters and several friends and let the fun begin. This year's proceeds to benefit the Shreffler House. Cele Gast and the Ways & Means committee have done an incredible job pulling this together, but without your support we won't be able to achieve our fundraising goals, so we hope to see you there. A giant THANK YOU to our Hospitality Committee for the terrific lunches they have been providing for our meetings. It just doesn't get any better than this, so keep up the good work ladies! We sure appreciate you. Watch for a flyer and updates on the website, www.wcrharford.com for our upcoming bus trip to Atlantic City for a day of fun and relaxation. We have some fun surprises planned and you won't want to miss this opportunity to hang out with your Women's Council colleagues and perhaps bring along a friend or two as well. We are also gearing up for the Mid Year Conference in Washington D.C. May 14-17 and encourage anyone who is interested in attending to please register as soon as possible and contact the Board of Governors for scholarship information. We are hoping for a good turnout and this is a great opportunity to attend a National Conference right in our own back yard. There are several educational opportunities available at the Conference including PMN courses, Green Designation, WCR programming and Legislative and Political Forums. If it sounds like there is a lot going on at Women's Council, it's because there is and we would love to have you take an active role, it's never too late to get involved. Need more information? Plan to attend the next new member orientation on Tuesday, April 28th at 10am at HCAR. Not new, no matter, anyone can attend. It's a great time to learn all about what's old, what's new and what WCR can bring to you. ARE YOU READY? WE ARE READY.

Sandy Smith, President,
Harford County Chapter,
Women's Council of REALTORS®



We are a community of real estate professionals creating business opportunities, developing skills for the future and achieving our Individual potential for success.



Harford County Chapter Monthly Meetings are held on the first Thursday of the month at 11:30am

2009 Harford Chapter Meetings

- May 7th 11:30am to 1:00pm
- June 4th 11:30am to 1:00pm
- August 6th 11:30am to 1:00pm
- September 3rd 11:30am to 1:00pm
- October 1st 11:30am to 1:00pm
- November 5th 11:30am to 1:00 pm
- December TBA

Welcome to our Newest Members:

Kimberly Bogris, Dana Mileskie, Helene Kelbaugh & Dana Weeks

Local Affiliates:

- Dan Donovan – Trust D Handyman
- Jim Schreiber- HomeBiz Home Inspections

Visit Our Web Site at

<http://wcrharford.com>

email us at:

info@wcrharford.com

If you would like to contribute to future newsletters or to be added to our mailing list please send an e-mail to rcspalt@mrjs.com

EARLY PLANNING CAN KEEP OLDER AMERICANS IN THEIR HOMES

Reverse mortgages can finance aging-in-place options

The desire to “age-in-place” or stay in one's home for as long as possible is the goal of many older Americans. With some planning and proactive steps, older homeowners can take some basic steps to renovate their home and make it an easier place for them to maintain their independence as they age.

In fact, with a home designed to take them through the years when long-term care needs may factor into their lifestyle, many older homeowners may find they already own their dream retirement home.

Janis McGuire, a reverse mortgage consultant for Wells Fargo in Bel Air, Md., said simple changes to one's home can make a living environment more comfortable and safe for older adults as they age. However, many seniors would say they can't take on such a project because they don't have the money.

“But they can afford it,” she said. “Older homeowners can access the built-up equity in their homes to generate tax-free cash advances to cover the costs of making a house barrier free and ready for independent living.”

For example, remodeling a bathroom to make it bigger and installing such safety features as grab bars and no-step showers. Other aging-in-place remodeling ideas include lowering cabinets and cooking surfaces in a kitchen to make it easier to use, putting in remote lighting controls throughout the house and widening doors and hallways so the home is wheelchair accessible. These features can enhance one's enjoyment of their home for years to come, but even more practical, they make a house safer for older homeowners.

A reverse mortgage is a loan that lets senior homeowners convert part of the equity in their home into tax-free proceeds without having to sell the home, give up title or take on new monthly mortgage payments as long as they stay in the home. Through the program, the Department of Housing and Urban Development (HUD) insures the reverse mortgages. More than 450,000 Home Equity Conversion Mortgages (HECM) have been made since 1989.

McGuire said there are many resources available to help seniors evaluate their homes, determine their needs, plan solutions and compare costs. Interior designers, builder and remodeling contractors and even occupational therapists can advise on ways to improve one's home to suit the changing needs that may come with age. Reverse mortgage consultants can help seniors get the money they need to finance home renovations.

Wells Fargo Home Mortgage works closely with the Seniors Housing Council and National Remodelers Council of the National Association of Home Builders (NAHB) to educate consumers, builders and remodelers about how to incorporate aging-in-place features into homes.

“As many seniors approach retirement, they begin to realize their major asset is likely to be their house and by the time the average person retires, they own a home that is usually worth more than they paid for it,” she said. “It is pretty amazing that a senior could receive income from their house to make it their dream retirement home – a place where they can control their independence, dignity and quality of life.”

A growing number of older adults are planning for retirement and looking at how the proceeds from a reverse mortgage can help them have truly golden years.

“As baby boomers hit retirement age, reverse mortgages are expected to become even more popular,” McGuire said. “The reverse mortgage process is an easy and innovative way to respond to changing lifestyles as older Americans move into retirement.”

Submitted by Janis McGuire
Wells Fargo Home Mortgage
Off# 410-803-1908 x 49
Cell# 410-382-4971
janis.d.mcguire@wellsfargo.com

What is WCR About?

The Power of Relationships

We believe that success in business today requires positive, productive relationships. WCR provides an environment in which we can form, nurture and maximize relationships at many levels, from bottom-line business transactions to ongoing

What is a "Mortgage Minute"?
Come to the next meeting
And learn something important
for your business.

Keep Us Updated

Got a new e-mail address? Or have you moved to a new company? Be sure to notify National WCR of all changes to your contact information – from phone numbers and mailing addresses to Web sites and e-mails. An address correction form appears in WCR's annual membership

directory, the *Referral Roster*, and it can be faxed to National WCR 312-329-3290. Also, an online correction form is available at www.wcr.org. Or e-mail contact information changes to National WCR at wcr@wcr.org, or call toll free to 800-245-8512.

Recent Events HCAR Expo



Mark Your Calendars

Upcoming Meetings for the Harford Chapter

May 7, 2009

On the Horizon (Harford County Planning perspective)
Amy Carlson, President, Route 40 Business Association

June 4, 2009

Success Can Be Fun (Being positive in a challenging market)
Bob Kimball, Keller Williams

August 6, 2009

Stand Up & Be Heard (Public Speaking skills)
Member of Toastmasters

September 3, 2009

Green – It's Not Just a Color (Going Green in Harford County)

October 1, 2009

It's the Law (Maryland Legislative update)

November 5, 2009
Expand Your Possibilities, The 5 P's of Personal Branding
Terri Nimmons
Stone Lake Leadership

2009 Conferences & Special Events

Midyear Meeting

May 14-17, 2009
Washington, D.C.
Hotel: Capital Hilton
<http://www.realtor.org/midyear.nsf>

Leadership Academy

July 31-August 2, 2009
Chicago, IL
By invitation only: exclusive event for incoming chapter presidents.

2009 Annual Conference

Women's Council/REALTORS® National Conference & Expo November 11-15, 2009
San Diego, CA
Hotel: Westin Gaslamp

For more information or to register for an event see <http://wcr.org>

The Maryland State Chapter of WCR

The State of Maryland has 7 local chapters of WCR.
They are Coastal/Delmarva,
Anne Arundel County,
Greater Baltimore,
Greater Capital Area,
Prince George County,
Harford County and
Frederick County

The MD State chapter meets every 2 months.
The State Chapter governing board includes all chapter presidents.
more about the Maryland State Chapter of WCR
at <http://www.marylandwcr.com>