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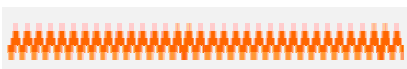
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Sandy Smith

I don't know about you, but I am glad 2008 is behind us and we have an opportunity to look forward to the excitement that a New Year brings, a fresh start, a clean desk and a renewed commitment to achieving our goals. The Board of Governors has met and we have laid out several goals that we intend to reach over the coming year. We plan to increase our membership to 50 members and as a result be able to grow our affiliate base as well. We plan to add some new types of affiliate membership outside of our current lender and title company partners. Listen for upcoming recruitment incentives and bring a friend to a meeting and let's get this year off to a great start. We have decided to try a few new fundraising ideas including a quarter auction and are looking forward to hosting a bus trip to New York or Atlantic City. We are committed to giving back to our membership with support of Continuing Education, sponsorships for attendance of the Mid-Year Meeting in Washington, and a new member orientation program. We want you to be able to take pride in our Chapter and SHOW Pride by wearing our new Chapter polo shirts and WCR pins which we plan to give away to some lucky folks throughout the year. We also plan to recognize our members' achievements through awards and presentations and allow you a platform to share your listings, opens and community involvement events at Chapter meetings. We are firmly committed to a balanced budget in line with the reality of today's economic times. We have made a hard decision to not increase member dues, as we understand your resources are being stretched already, but have implemented a lunch charge to cover the ever growing cost of food. As a Chapter we have had our share of growing pains but I feel confident that we are posed for great things in 2009 and I'm proud to be a part of this incredible organization. Remember, WE ARE READY, to listen, to support, to get you involved, to be a resource for you, to make your goals our goals and to make this Chapter one that you will be Proud to call your own.

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





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

- Jan 8th 11:30am to 1:00pm
- Feb 5th 11:30am to 1:00pm
- March 5th 11:30am to 1:00pm
- April 2nd 11:30am to 1:00pm
- 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

Deborah Mitchell-Tarquini
Christine Master
Dale Heller
Mark Wilson

Visit Our New 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@mrisc.com

Performance Management Network

Professional training so powerful, it'll keep your competition up at night.

The Performance Management Network is a REALTOR® designation built from the ground up to bring you the real-world skills, the know-how and the tools that will keep your business out front and on top of an evolving market. The Performance Management Network's suite of professional performance training courses is taught by recognized experts who dig deep into the hot topics that are driving the marketplace and shaping your business. Course Schedule

Why Earn the Performance Management Network Designation?

Your customers are savvier and more demanding. There's more and more information, but less time to process it. The competition is fiercer and faster than ever. By becoming a PMN Designee, you'll show your clients that you are committed to ongoing education and professional excellence, and you'll show your colleagues that you understand and value the importance of a powerful network of business connections.

Enhance your career. Grow your business. Expand your sphere of influence. Apply to become a candidate of the Performance Management Network today! PMN Designation requirements include a combination of coursework and referral transactions.

Bring a Performance Management Network Course to your Area

Any WCR chapter, REALTOR® association or real estate school can host a PMN course.

Apply your PMN to other REALTOR® Designations

You can earn credit toward the CRB and CIPS designations for being a current PMN designee. For specific requirements, please refer to the respective association.



Visit <http://www.wcr.org>

for more information, an application and a class calendar
Upcoming Class

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>

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.

Mark Your Calendars

2009 Calendar for the Harford Chapter

January 8, 2009

You Can't Count on Luck (Business Planning) Allison Mooney, Century 21 Millenium

February 5, 2009

Ready to Sell (Home Staging & Curb Appeal in Today's Market)
Lee Raia, Real Estate Styling LLC & Kim Kulp, Nature by Design

March 5, 2009

The Long & Short of It (The Ins & Outs of Short Sales)
Joy Robinson, First Rate Title & Escrow

April 2, 2009

"I know I'm right." (Examining Personal & Professional Ethics)
Deb Hutson

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

Leadership Skills Workshop

March 20, 2009
Chicago, IL
Hotel: Marriott Downtown Magnificent Mile

Marketing to Women Summit

March 20-22, 2009
Chicago, IL
Hotel: Marriott Downtown Magnificent Mile

Midyear Meeting

May 14-17, 2009
Washington, D.C.
Hotel: Capital Hilton
Online registration opens Wednesday, February 11.

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>



Harford County Chapter

Visit WCR online at
www.wcr.org

Mailing Name
Company
Mailing Address Line 1
Mailing Address Line 2
Mailing Address Line 3