

JULY, 2011 SOUTHEASTERN INDIANA REALTOR® NEWS

218 Fourth St., Aurora, IN 47001

Website: www.seibr.com MLS website: www.seibrmls.com

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2011 President, Brett Fehrman

VISION STATEMENT

**The Vision of the Southeastern Indiana Board of REALTORS®, Inc.
is to be the provider of leadership and support to members and the community.**

MISSION STATEMENT

**The Mission of the Southeastern Indiana Board of REALTORS®,
in cooperation with the National and State Associations,
is to promote and sustain a sound real estate environment.**

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*Southeastern Indiana Board of Realtors and Amerifirst Home Mortgage
Presents
an opportunity for 2 hours of free c.e. for SEIBR board members with
Speaker: Joe Daly*

Joseph P. Daly is the **National 203k Lending Manager** for AmeriFirst Home Mortgage. Working in the Dayton/Cincinnati area, Joe promotes and educates his fellow AmeriFirst loan officers and real estate agents across the country on the full benefits of the FHA 203k loan program. One of Joe's most favorite activities is teaching his three-hour Continuing Education course to Realtors. Throughout his last 17 years in both the origination and management of renovation loans, Joe's mission has always been to increase the awareness of the **203k loans** and help it become a household name. "Americans, more than ever, need a mortgage product that allows them to roll-in the costs of repairs and improvements into their new mortgage. This loan does just that!" Joe is considered to be one of the top "subject matter experts" in FHA 203k financing in the nation.

*Free Continuing Education Credits for Southeastern IN BOR members
apply to
Salespersons and Brokers for 2012/2013 time frame renewals for Indiana*

Please arrive by 9:50 a.m. to sign in for education credits

Send Form to: **Southeastern Indiana Board of Realtors® (SEIBR)
218 Fourth St., Aurora, IN 47001(812-926-4644)**

Date: **July 19 , 2011 RSVP by July 15, 2011**

Location: **Lawrenceburg Public Library, Depot Room, Lawrenceburg**
Time: **10 - Noon**

Cost: **Free to SEIBR Members**

Name & e-mail:(print) _____

Address: _____

Indiana License Number: _____

Catering by Classics Café
Lawrenceburg Public Library

SEIBR Calendar of Events

Closed July 4th

ONLINE EDUCATION \$79.00 FOR ALL 16 HOURS

at www.seibr.com, select members, then select education, then you have your choice of McKissock, (including appraisal as well as real estate), OR Financial Strategies.

McKissock education covers Indiana, Kentucky and Ohio credits. You may select whatever state you need. Appraisal Education is also online for upgrades as well as required classes.

Brokers need to renew their licenses on or before June 30, 2011 to avoid late fees. Go online to www.in.gov/pla and select licenses and renew any license. Your login is your IB or PB plus your license number. Password is the last four digits of your social security number. Have a problem, come in to the board office and you can go online from here and we will help you get renewed. We offer this service from 8:30 a.m. to 3 p.m. Monday—Friday. Closed July 4th.

Did you know that a percentage from all RPAC (Realtors Political Action Committee) donations are held at IAR for local candidates yearly? When a request from a member comes into the board office, the RPAC Trustees meet and go over the requests, can interview candidates, and request IAR to distribute the funds decided upon by the Trustees. This year funds were given to local members from Dearborn, Ohio, Ripley and Switzerland Counties to help with their county elections. Thank you.

ROTY 2011

THE FORM IS ENCLOSED IN THIS NEWSLETTER AND MUST BE FILLED OUT AND RETURNED NO LATER THAN JULY 22, 2011 TO THE BOARD OFFICE

Southeastern Indiana Board of Realtors® Inc.
OUTLINE OF THE REALTOR® OF THE YEAR PROGRAM

THE PROGRAM IS: Selection of each participating local Board/Association of the REALTOR® member who has contributed most to the advancement of his/her profession and the community at large during the CURRENT YEAR.

I PURPOSE

To recognize and award REALTOR® members of our local Boards/Associations for effort expended in the interest of their fellow REALTORS®, their community and the real estate profession and who exemplify the highest level of professional conduct in serving the real estate needs of the general public.

II SUGGESTED STANDARDS FOR SELECTION OF WINNERS

The following set of standards for choosing the REALTOR® of The Year is in no way mandatory. It is a suggested guide.

REALTOR® PROFESSIONALISM: high principles, faithfulness to laws and regulations, the Code of Ethics, and the furtherance of principals of good real estate practice among brokers and the general public.

COMMUNITY SERVICE: local, state and national level of participation in civic and service clubs, charitable activities, political activities, and fraternal or religious groups.

LOCAL BOARD ACTIVITY: Board/Association offices and committee work, special assignments, seminar activity and educational work, membership and offices held in local chapters of institutes, etc.

STATE ASSOCIATION ACTIVITY: offices held and committee work, attendance and participation at IAR meetings, etc.

NATIONAL ASSOCIATION OF REALTORS® ACTIVITY: National offices committee work, membership and work in institutes, attendance at NAR conventions, etc.

Nomination forms (see enclosed form) are sent to all active Board/Association members to be filled in and returned by a specific date. As the forms come in the members of the committee sift them, adding recommendations of their own if they wish.

The standards of judgment are established beforehand. These standards are on general accomplishments of the nominees.

Name of Nominee

Achievements and contributions: (use additional sheet if necessary)

REALTOR® PROFESSIONALISM...High principles, faithfulness to laws and regulations, the Code of Ethics, and the furtherance of principles of good real estate practice among other brokers and the general public.

1. COMMUNITY SERVICE...Local, state and national level of participation in civic and service clubs, charitable activities, and political activities, fraternal or religious groups, etc.

2. LOCAL BOARD ACTIVITY...Board offices and committee work, special assignments, seminar activity and educational work, membership and offices held in local chapters of institutes, etc.

3. STATE ASSOCIATION ACTIVITY...State offices held and committee work, attendance and participation at State Conventions, Director's meeting, educational conferences, etc.

4. NATIONAL ASSOCIATION OF REALTORS® ACTIVITY...National offices and committee work, membership and work in institutes, attendance at NAR Conventions, etc.

5. OTHER COMMENTS/RESUME ATTACHED.

The REALTOR OF THE YEAR Selection Committee on behalf of the SEIBR consists of:

Members of the Southeastern Indiana Board of REALTORS® who are past REALTORS® OF THE YEAR who are available to serve, appointed by the President of the SEIBR with one member selected by the President as Chairman.

PLEASE RETURN COMPLETED FORM TO:

REALTOR® OF THE YEAR
Southeastern Indiana Board of REALTORS®
218 Fourth Street
Aurora, IN 47001

NO LATER THAN July 29, 2011 4:00 P.M. NO EXCEPTIONS ALLOWED.

Submitted by:

Name:

Business Address

Phone:

RPAC INVESTMENT CARD

CONTRIBUTOR INFORMATION

I am a: REALTOR® Affiliate

Name _____
 Board/Association _____
 Firm _____
 Firm Phone # _____
 E-Mail _____
 Home Address _____
 City _____ State _____ Zip _____
 Occupation _____

CONTRIBUTION CATEGORIES

- \$25 RPAC Member
- \$99 "99 Club" Member
- \$250 "Hoosier Life" Member
- \$500 "REALTOR 500"
- \$1000 "Sterling R"
- \$2500 "Crystal R"
- \$5000 "Golden R"
- Other \$ _____

PLEASE CHARGE MY CONTRIBUTION.....

To my:  or  (Circle One)

Expiration Date: _____

FORM OF CONTRIBUTION

- (Select One)
 - Personal Check
 - Corporate Check (Note: Can not be used for Federal Candidates and subject to the limitations of I.C. 3-9-2-4)
 - Cash
 - Credit Card (Please complete adjacent info)
- Total Enclosed \$ _____

Please make checks payable to: "REALTORS® Political Action Committee" (RPAC)

Thank you for your commitment to RPAC! Contributions may be mailed to:
 "Indiana REALTORS® Political Action Committee"
 7301 N. Shadeland Ave., Suite A, Indianapolis, IN 46250-0736

Contributions are not deductible for Federal income tax purposes. RPAC contributions are voluntary and used for political purposes. You may refuse to contribute without reprisal or otherwise affecting your membership rights. 70% of your contribution goes to your State Association to support state and local political candidates and issues. Up to 30% is sent to National RPAC to support Federal candidates against your limits under 2 U.S.C. 441a. Indiana RPAC does accept corporate contributions, of which 30% may be eligible for NAF's P.A.F. Fund. Submission of this form indicates an understanding that corporate contributions to Indiana RPAC are subject to the limits established in I.C. 3-9-2-4. Corporate contributions will be allocated among the categories therein. Paid for by the Indiana Association of REALTORS®, Inc., Richard C. Nye, Treasurer, Indiana RPAC.

Green - IAR Copy Yellow - Local Board Copy Pink - Member Copy

OFFICE USE ONLY	
Date Received: _____	
Batch# _____	Amount _____
Check# _____	P F

Account # _____
 My Bill will be paid with: Personal Dollars
 Corporate Dollars
 (Check One)

Signature _____

Note: All credit card contributions are subject to the usual requirements of law applicable to RPAC contributions.

E&S Duct Cleaning & Insulation

About us: E&S Duct Cleaning & Insulation is owned by Ed and Sharon Derickson located in the beautiful White-water Valley of Brookville, Indiana.

Description: We service the SE Indiana and SW Ohio area with air duct cleaning, dryer vent cleaning, insulation and/or indoor air quality and radon testing services* for your home or business.

At **E&S Duct Cleaning & Insulation** we are in the **business of improving indoor air quality**. We take it very seriously. Your air ducts inside your Heating/Ventilation/Air Conditioning (**HVAC**) system **is home to all kinds of dust and debris**. We will use our video inspection system to perform a check inside your ducts and let you determine the condition of your air ducts. **We are in the business of making your home healthy** and that is why we clean your air ducts with a patented brush and vacuum technology system that **agitates the dust and sucks it up** – this is all done in-one-fluid-motion.

Please give us the opportunity to demonstrate our specialty service for restoring your HVAC air ducts and dryer vent to the like new condition. It's a fact that **clean HVAC systems will save energy and improve your IAQ!!!!** When your dryer vent becomes clogged with lint and debris it takes longer to dry your clothes (**waste energy**) or worst condition it can **start a fire** in your home.

General Information: The air you and I breathe is extremely important; yet we rarely think about it. Let our professionals come and check inside your ducts for dust, dirt, and debris. Poor air quality can trigger allergies and asthma in children and elderly so keep your family safe and in good health with our air duct cleaning service. Helping our customers maximize the energy efficiency of their home and restoring superior indoor air quality is our #1 goal at E&S Duct Cleaning & Insulation. We use state of the art technology and our years of industry experience to ensure that all of our processes maximize the effectiveness of your homes heating and cooling units. As well as extending the life of your home appliances, which in turn will save you money and create a healthier living environment.

Additional Information available by one of our representatives:

Call our toll free line at (855) 782-3828; **that's (855) SUC-DUCT**

Phone Hours - 9:00am – 5:00pm (Mon – Fri.) EST/EDST (leave a message after hours & holidays)

Pricing: ** Basic pricing is as follows for residential home/property.

Cleaning the ducts, based on a minimum of 10 ducts,	\$280.00
Each additional duct	\$28.00
Dryer Vent Cleaning (up to 15ft of duct – each additional foot is \$5/ft.)	\$85.00
Sanitizing (fogging) HVAC Unit after cleaning.	\$75.00
Air Quality Test (petri dish, lab analysis/reports - generally for small commercial offices)	\$250.00
Radon Testing – (we will provide free information about home owner conducting testing)	
Our service requires 2 trips and is based on service time Lab reports will be sent directly to your residence/home.	\$130.00
plus cost of test kit/s.	

All other service work will be quoted separately, customer to provide information regarding type of HVAC unit for a firm price. (ex. cleaning fan unit - min. \$150.00 & up)

* All service work includes a before and after video recording, with a copy provided to the customer.

* * Pricing (2011)

RELY ON FRIENDSHIP

We have safely held your deposits
and made sensible loans (and right now, we have money to lend!)
since before the Great Depression

at The Friendship State Bank

LONGEVITY = STABILITY

There is no better or safer place for your savings than at your community bank. Each depositor is insured to the maximum allowable by the FDIC - this is a rock solid guarantee, not subject to the whims of Wall Street or reliant on "bailouts." In these confusing times, you can Rely on Friendship to protect your hard-earned money.

We're your community bank - since 1912, and we are easy to reach. Come on in to any branch and talk to us about your banking needs, call 877-667-5101 for a real voice (no buttons to push!), or visit us online at www.friendshipstatebank.com.

You can always Rely on Friendship.



FRIENDSHIP - BATESVILLE - DILLSBORO
RISING SUN - VERSAILLES - VEVAY

Since 1912
98 YEARS
RELY ON FRIENDSHIP

RELY ON FRIENDSHIP



We specialize in helping small businesses!
Agents licensed in Kentucky, Indiana and Ohio

Eight local agents to serve you!



Tom Lewis
Dillsboro



Becky Turner
Versailles



Casey Finnegan
Lawrenceburg



Dale Shultz
Rising Sun



Tami Thayer
Vevay



Bruce Murray
Dillsboro



Don Call
Lawrenceburg



Andy Schwegman
Batesville

INSURANCE AND INVESTMENT PRODUCTS ARE NOT A DEPOSIT; NOT FDIC INSURED; NOT GUARANTEED BY ANY FEDERAL GOVERNMENT AGENCY; NOT GUARANTEED BY THE BANK; MAY GO DOWN IN VALUE.

friendshipstatebank.com 877-667-5101

RELY ON FRIENDSHIP

For IRA and 401(k) Rollovers,
Think Friendship First

"If you haven't started yet, now is the time for a visit with me, so I can show you how to start saving for your retirement. We offer a wide range of investment opportunities to help you plan for your retirement. Or, if you've got a 401(k) plan from a previous employer, learn how you can roll it over into one of our many IRA options. It just takes a phone call to schedule your appointment, and we can meet at any Friendship State Bank location, my office in Dillsboro, or I can come to you."

-Terry Eahn, Registered Representative
Friendship Financial Services



Clip out for reference!

FFS CONTACT
Terry Eahn, Registered Rep.
Friendship Financial Services
Dillsboro Office - 19033 Lanover St.
877-667-5101

Investment products are not deposits of The Friendship State Bank; not FDIC insured; not insured by any federal government agency; not guaranteed by the bank and may go down in value. SECURITIES OFFERED THROUGH QUESTAR CAPITAL CORPORATION (QCC) MEMBER FINRA/SIPC. FFS AND THE FRIENDSHIP STATE BANK ARE INDEPENDENT OF QCC.



Robert (Mike) Pleva

*State Licensed & Certified in
Whole House, Termite and Radon
Also providing Septic Inspections*

R.P. Inspections LLC

8187 SR 262

Rising Sun IN 47040

Main: 812.438.3288

Cell: 513.479.3410

E-mail: rp_inspect@orvcomm.com



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92 Walnut Street • 215 W. Eads Parkway • 447 Bielby Road
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& Green Blvd., Aurora

812-537-4UCB (537-4822)

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