

THE BEACON



October 2011
Official Newsletter of the
Jupiter-Tequesta-Hobe-Sound Assn. of REALTORS®, Inc.

Visit our Website: <http://www.jthsrealtors.com>
e-mail: tmallete@jthsrealtors.com
Follow us on Twitter @jupiterrealtors

Election Results for 2012

Thank you to everyone who attended the Annual Membership Meeting held on September 21, 2011 at Turtle Creek Country Club. Over 150 Realtor and Affiliate members and guests were in attendance. A quorum was present to accept the minutes of last year's meeting and to vote on a by-laws change and 2012 Officers and Directors.

Election results are as follows:

- Chris Cox, President
- Jason Flannery, President-Elect
- Bill Hall, Secretary
- Sue Gaiieski, Treasurer
- Jim Accursio, Three Year Director
- Nancy Lubeck, Two Year Director
- Angelina Martinsen, One Year Director
- Trudi Onus, Affiliate Director

Returning Officers and Directors:

- Marion Grigsby, Immediate Past President
- Erik Pariseleti, One Year Director
- Sue Pepler, One Year Director
- Gina Pelcher, One Year Director
- Bobby Tobin, One Year Director
- Kim Tuscani, One Year Director

Out Going Board Members:

- Phyllis Choy, Immediate Past President
- Kim Price, Treasurer
- Jeff Raynor, Affiliate Director

Thank you to all of these fine Leaders for their hours of generous service.

For the second year in a row we would like to thank our generous exclusive sponsor Seacoast National Bank. Maureen Flanagan gave the invocation and Mary Martire led us in the Pledge. 2011 President of Florida Realtors, Pat Fitzgerald spoke on the importance of volunteering and at the association and in the community. She then invited Past FR President Michael Dooley to help her explain the \$40 NAR dues increase. Nominating Committee Chairman Phyllis Choy thanked the nominating committee for all of their hard work. Nancy Goldman was the lucky winner of the \$100 be-there-be-a-winner graciously sponsored by Mark Tyson of Tyson Home Inspections. A surprise \$50 be-there-be-a-winner was drawn and won by Teresa Dupont Fredricks. Virginia Spencer won a 1/4 page ad in the Palm Beach Post courtesy of Kathy Manning. Watch for Gary Nagle to be featured in the next Beacon newsletter. The lucky winner of the iPad2 was Jason Flannery, Dick Sheehan won the wine basket, and Sue Gaiieski won an iHome docking station. All proceeds from the sale of the \$10 business card drawing will go towards reaching our RPAC goal.

Notice of Annual Golf Tournament

This year the golf tournament will be held at the Jupiter Country Club on Friday, October 14. Registration begins at 11:30 am with a shotgun start at 1:00pm. Please gather your team and sign up now. Cost is \$100 per player or \$300 for a foursome!!!

Box lunches will be provided by Duffy's. Appetizers & beverages will be provided by Toll Brothers, along with a silent auction and awards following the tournament.

Call Debbie at 561-746-2707 ext. 103 for more information.

ADVERTISERS IN THIS ISSUE

All Florida Land Title Company
Jeff Raynor, Esquire

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The Calendar and Flyers for October events follow the Newsletter

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2011 Board of Directors

Officers:

**President
Marion Grigsby, GRI**

**President-Elect
Chris Cox, GRI**

**Corporate Secretary
Jason Flannery**

**Treasurer
Kim Price**

**Immediate Past President
Phyllis Choy**

Directors:

Sue Gaieski

Bill Hall

Nancy Lubeck

Erik Pariseleti

Gina Pelcher, GRI

Sue Pepler

Bobby Tobin, CRS, GRI, TRC

Kim Tuscani, GRI

Affiliate Director:

Jeff Raynor

Vision Statement

To maximize the business potential of our members

Mission Statement

To develop and promote programs and services that enhance the freedom and ability of members to conduct their individual businesses successfully with integrity and competency, and through collective action promote the preservation of real property rights.

The Beacon is produced monthly by the JTHS association of REALTORS®, a professional trade association serving over 1600 individual real estate professionals as REALTOR® Members and approximately 100 businesses in real estate related fields who are Affiliate Members.

Administrative Staff

Tracy Mallette, Association Executive Ext. 101
Carol Labuhn, Assistant Association Executive Ext. 104
Angela Calabria, Director of Member Services Ext. 102
Kitty Peterson, Bookkeeper Ext. 111
Jill VanHoose, Administrative Assistant Ext. 100
Debbie Naylon, Director of Administration Ext. 103
Matthew Choy, Government Affairs Director Ext. 112

ANNOUNCEMENTS



Hear Ye, Hear Ye, Hear Ye

Let it be known that Dave Whelihan was the first Realtor member to pay 2012 dues including a generous \$99 RPAC donation. Thanks Dave!

Marketing Schedule for October & November

October

Oct. 6: Abacoa.

Oct. 13: Jupiter Farms, Cypress Trails & Ranch Colony (5040).

Oct. 20: Beach Areas (5080).

Oct. 27: Jupiter, (5100) except for Abacoa.

November

Nov. 3: Palm Beach Country Estates (5330).

Nov. 10: Bluffs (5200).

Nov. 17: Jupiter Island/Jupiter Inlet Colony (5030).

Please note that there will be no marketing session on November 24 due to the Thanksgiving Holiday.

2011 Annual Awards

We are accepting nominations for 2011 Realtor of the Year, Affiliate of the Year, Humanitarian award, and Rookie of the Year. The criteria and nomination forms can be found at the end of this newsletter. If you have someone or yourself in mind that fits the criteria please fill out the form and get it back to us no later than October, 2011. If you have any questions email: dnaylon@jupiterarea.com or call Debbie at 561-746-2707 ext. 103.

Holiday Reminders

Keep in mind that with the holidays fast approaching we will be asking for Thanksgiving Basket donations. As in previous years the Outreach Committee will be putting baskets together for deserving families in the area. If you know of someone who would benefit from a basket this year please call Debbie at 561-746-2707 ext. 103.

The angel tree will be going up sometime next month. The tree will have a name and a choice of toy of a boy or girl from the Jupiter Pre-School. Through the generosity of our members we have been able to provide a gift for each child that attends the school. With your help we hope we can brighten a little person's holiday again.



**JECK, HARRIS,
RAYNOR & JONES, P.A.**
Attorneys and Counselors at Law

JEFFREY S. RAYNOR

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COMMITTEE REPORTS

PROFESSIONAL DEVELOPMENT:

GRI 3 will be held in the JTHS auditorium on: October 10, 11, 12, 17 & 18, 2011. You will receive 11 hours specialty CE credit or 30 hours Broker post licensing. For reservations, cost, or questions please contact Debbie by calling 561-746-2707 x 103 or email: dnaylon@jupiterarea.com.

The committee presents: "Is Your Listing Getting You Paid"? Wednesday October 19, 2011 from 9:30AM—12:30PM. RSVP to jvanhoose@jthsrealtors.com or call Jill at 561-746-2707 ext. 100. Free to members and \$15 for non-member guests.

SOCIAL:

There will be no after hours networking in October due to the trade show. Save the date for Affiliate appreciation night on Thursday November 17, 2011 from 5-7. This fun yearly event allows our Realtors to honor our affiliates for providing support and keeping costs down for functions throughout the year. Realtors: don't forget to bring your door prizes in to be raffled off to affiliates to show your appreciation. Stay tuned for the venue for this event.

Join us in paradise for a tropical evening. The Installation Banquet of the 2012 Officers and Directors will be held on Friday December 9, 2011 from 5:30—9:30 PM. The most anticipated event of the year will be held at the beautiful "Out of the Blue" restaurant located in the Loggerhead Club & Marina, 3238 Casseekey Island Road, Jupiter, FL 33477 in the Jonathan's Landing Community.

REALTOR OUTREACH:

Realtors Helping Neighbors...if you know of a neighbor, client, friend or family member that is in need of house painting and fits the following criteria to get it done for free please let Debbie know. The home must be a single family residence and in physical need of painting. The qualification categories are:

1. Elderly (60 years and above).
2. Hurricane victim.
3. Disabled or single parent.

Income guideline are as follows:

- 1 person household: \$28, 650 or less.
- 2 person households, \$32, 750 or less.
- 3 person households, \$36,850 or less.
- 4 person households, \$40,950 or less.

Please call Debbie for further details at 561-746-2707 x 103.

With the holidays quickly approaching the committee is gearing up for Thanksgiving. If your office would like to give a monetary donation to support the Thanksgiving basket project please email: dnaylon@jthsrealtors.com or call Debbie at 561-746-2707 x 103.

REALTOR/AFFILIATE:

Access www.jthsrealtors.com for photos from the Trade Show, "The Year of the Survivors 2011. The November Beacon will also carry stories as well as photos.

GLOBAL BUSINESS:

Culture & Business Etiquette

Global clients can be found in every part of the U.S. Check out the following web sites for information on Dos and Don'ts in conducting business around the world:

www.worldbusinessculture.com

www.cyborlink.com

kwintessential.co.uk/resources/country-profiles.html

Thank you to the Committee for providing these valuable websites.

New Rules for Powers of Attorney

Effective October 1, 2011, there will be a number of statutory changes that will govern the validity of powers of attorney. As we are often presented with sons and daughters signing contracts and deeds on behalf of elderly parents under a power of attorney we need to pay close attention to these changes. In addition to the new provisions, the statute also addresses when a power of attorney executed in another state may be accepted in Florida. Because some older powers of attorney are grandfathered in and their validity is specific to the date of execution, please present a power of attorney to an affiliate attorney at JTHS for review whenever you feel there may be a question as to its continued validity.

So called "springing" powers of attorney (powers that become effective on some future date) will no longer be authorized under the statutes, effective October 1. Springing powers of attorney executed prior to October 1, 2011 may still be accepted in certain situations.

Military powers of attorney are governed by additional rules and if concerned about the validity of a military power of attorney please feel free to have it reviewed by one of the affiliate attorney members of JTHS.

Whether presented with an older power of attorney or one signed after October 1, 2011, please remember that in order to be utilized in a real estate conveyance (closing) in the State of Florida the power of attorney must be signed in the presence of two witnesses and acknowledged before a notary. The original must be given to the closing agent and be recorded in the public records of the county where the property is located. While a copy of a power of attorney is acceptable in some situations, a copy cannot be used to insure a real estate conveyance or be recorded in the public records.

From the Desk of:

Kate Kilcullen, Esq.

Sovereign Shores Title Company, Inc.



Katherine M. Kilcullen, Esq.
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Palm Beach Gardens, FL 33410

MEMBERSHIP REPORT

New Members :

Jill Abrams	Keller Williams/Stuart
Ashley Barbaree	Exclusive Real Estate Group
Damien Barr	KangaRent
Miya Birely	Coldwell Banker/Jup
Susanne Colangelo	KangaRent
Jan Frasier	Keller Williams/Stuart
Terri Futch	Nextage Floridian Living
David Hill	Capital Realty
Michael Rivieccio	Keller Williams/PB
Meredith Rizo	Jupiter Lighthouse, Realty
Irene Romanson	IPRE/Abacoa
Katy Trout	Golden Bear Realty
Herbert Fleischman	Water Vista Realty, LLC
Joyce Fox	Keller Williams/PB
Steven Froggatt	Keyes Company
Kristin Jensen	Engel & Voelkers Jupiter RE
Gene Johnson	Presto Properties LC
Edward Klenn	Keller Williams/PB
Kevin Macklin	Cobblestone Realty, LLC
Ricky North	Realty Associates
Todd Orloff	Mirsky Realty Group Inc
Evan Rothberg	Lang Realty
Nedda Stellmach	Coastal Sotheby's Intl. Realty
Liza Taft	Delta Group Realty Associates
Leigh Walker	Coldwell Banker/Jupiter

Reinstate:

Rebecca Adams Keller Williams/Jupiter

Transfer from neighboring associations:

Mark Zahedi Mirsky Realty Group

Office Openings:

Income Property Management

9112 Alt. A1A, #212
North Palm Beach, FL 33403
561-676-3936 FAX: 877-493-3090

Peggy Greene

Nextage Floridian Living Realty

218 S. US Hwy 1, #100
Tequesta, FL 33469
863-658-1737 FAX: 863-382-4767

Elgin Bayless

Fite Shavell & Associates

11237 US Hwy 1
North Palm Beach, FL 33408
561-655-6570 FAX: 561-655-6573

Christina Berry

New Affiliates:

Excellence Property & Lifestyle

4440 PGA Blvd., #600
Palm Beach Gardens, FL 33410
561-310-5111 FAX: 561-746-3070

Russell Colodny **Richard Golfman**

New Affiliates, Cont'd.:

Schrappert's Fine Cabinetry

240 W Indiantown Road, #101
Jupiter, FL 33458
561-262-9009 FAX: 561-746-2841

Beverly Levine

appFiles.com

PO Box 802
Bokeelia, FL 33922
239-344-6697 FAX: 239-790-3049

Robert Reed

Office Transfers:

	FROM:	TO:
Hasan Bayik	WaterPointe Realty	Realty Associates
Dominique Brown	Realty Associates	IPRE/PGA
Ed Caruso	Singer Island Realty	United Real Estate, Inc
Jason Dubois	Johnson Realty, LLC	IPRE/PGA
Theresa Francisco	Crystal Tree Realty	Capital Realty
Tracy Gesselman	Keller Williams/PB	Keller Williams/Jup
Leslie Gould	Keller Williams/Jup	Keller Williams/PB
Betty Kenney	Crystal Tree Realty	Capital Realty
Robert Laudicina	Crystal Tree Realty	Capital Realty
Charu Ojha	Keller Williams/PB	Crane Reed Prop., LLC
Julie Phillips	KangaRent	Jupiter Light House
John Podesta	Crystal Tree Realty	Capital Realty
Dan Quinn	Cobblestone, LLC	Golden Bear Realty
Betsy Textor	JT Brokers Group	Coldwell Banker/Jup
Konna Verterano	Keller Williams/Jup	Water Vista, LLC
Misty Gray Wiener	IPRE/PGA	Lang Realty

DUES BILLING

SPECIAL NOTE: Dues bills for 2012 will not be sent to home addresses. You will only receive dues billing via email.

If you have changed your email address within the last year please send your updated email address to: acalabria@jthsrealtors.com.

The Association must receive dues payment in full by 5:00 PM on Tuesday, January 3, 2012 to avoid a \$50 late fee.

The Board of Directors has initiated a payment plan again this year. You will receive your bill the first week in October and if you elect to pay with the payment plan you have three (3) months to pay before the final payment deadline of January 3, 2012 at 5:00 PM. Post marks will not be accepted. If you elect the payment plan please take note that there will be NO refunds for partial dues payments received.

**ALL FLORIDA**
Land Title Company™
DEAL CLOSERS

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Government Affairs

National News

•Counties across the United States are discovering that illegal or questionable mortgage paperwork is far more widespread than thought, tainting the deeds of tens of thousands of homes dating to the late 1990s. The suspect documents could create legal trouble for homeowners for years. Already, mortgage papers are being invalidated by courts, insurers are hesitant to write policies, and judges are blocking banks from foreclosing on homes. The findings by various county registers of deeds have also hindered a settlement between the 50 state attorneys general who are investigating big banks and other mortgage lenders over controversial mortgage practices. The problem of shoddy mortgage paperwork, which comprises several shortcuts known collectively as “robo-signing,” led the nation’s largest banks, including Bank of America Corp., JPMorgan Chase & Co., Wells Fargo & Co., and other lenders to temporarily halt foreclosures nationwide last fall. At the time, “robo-signing” was thought to be contained to the affidavits that banks file when a mortgage is issued and somebody buys a house. The documents are used to prove they have the right to foreclose if the homeowner isn’t making mortgage payments. Companies that process mortgages said they were so overwhelmed with paperwork that they cut corners. But now, as county officials review years’ worth of mortgage paperwork, in some cases combing through one page at a time, they are finding suspect signatures – either signed with the same name by dozens of different people, improperly notarized or signed without a review of the facts in the paperwork – on all sorts of mortgage documents, dating as far back as 1998, The Associated Press has found. “Because of these bad titles, property owners can’t prove they own the properties they think they bought, and banks can’t prove they had the right to sell them,” says Jeff Thigpen, the registrar of deeds in Guilford County, N.C.

State News

•U.S. consumers and businesses are not so worried that the economy is about to tumble into a recession after all. Manufacturing grew a little more slowly in August than in July, but it didn’t contract as some had feared. Shoppers spent more at retailers during the crucial back-to-school sales season. And fewer people applied for unemployment benefits last week, a sign that companies aren’t cutting workers. Thursday’s reports hardly suggest the economy is strong. They mostly point to weak growth. But data were better than most economists had expected. And after a month in which stocks had plunged and many feared another downturn was looming, even marginally positive news was a welcome sign. “There is no recession,” said Chris Rupkey, an economist at Bank of Tokyo-Mitsubishi, in a note to clients. Despite the sharp drop in financial markets in early August, “nothing has happened to the real economy,” he said. Manufacturing grew last month for the 25th-consecutive month, although at the slowest pace in two years, according to the Institute for Supply Management. The private trade group said its index of manufacturing activity slipped to 50.6 last

month, down slightly from a reading of 50.9 in July. Still, economists were expecting a number below 50, the level that separates growth from contraction. Orders contracted, though at a slower pace than the previous month. Production shrank for the first time in 26 months. “To call this a relief is something of an understatement,” said Ian Shepherdson, an economist at High Frequency Economics. “It could have been horrendous.” Weekly applications for unemployment benefits fell 12,000 to a seasonally adjusted 409,000 last week, the Labor Department said. Striking Verizon workers drove applications higher in the previous two weeks. The strike ended last week and is no longer inflating application totals. Applications have come down steadily from an eight-month high of 478,000 in April. Still, they typically need to drop below 375,000 to signal sustainable job growth. They haven’t been at that level since February. The downward trend suggests employers aren’t stepping up layoffs amid renewed concerns about the economy’s health. Consumers kept shopping in August, despite the drop in stock prices. Target, Macy’s, teen retailer Wet Seal and warehouse club operator Costco Wholesale posted sales gains that beat Wall Street expectations. Luxury chains such as Nordstrom and Saks also fared well. The economy expanded at an annual rate of just 0.7 percent in the first half of the year, the weakest six months of growth since the recession officially ended. That had added to concerns that the anemic economy was vulnerable to shocks and could fall into recession.

All five of the indexes in the Florida survey components decreased, most notably perceptions of U.S. economic conditions over the next year, which fell six points to 51. Perceptions of U.S. economic conditions over the next five years dropped six points to 63, and confidence to purchase big-ticket items, such as cars and appliances, dipped five points to 70. Perceptions of personal finances now compared with a year ago dropped four points to 54, and expectations of personal finances a year from now fell one point to 74.

A loss in confidence among women and seniors played a major role in the fall. Confidence among women dropped eight points to 59 and confidence among those age 60 and over fell nine points to 57. The loss in confidence among seniors was surprising because confidence among seniors rose five points in July, McCarty says, but the debate in Washington over raising the debt ceiling and other issues may have taken their toll. “This is no doubt influenced by debt reduction talks, which now routinely include modifications to Medicare and Social Security as part of the solution,” McCarty says. “As there are no clear details about potential changes, some seniors are becoming unnerved. Their concerns are further fueled by wild swings in the stock market.” The research center conducts the Florida Consumer Attitude Survey monthly. Respondents are 18 or older and live in households telephoned randomly. The preliminary index for August was collected from 412 responses. The index is benchmarked to 1966, so a value of 100 represents the same level of confidence for that year. The lowest index possible is a 2; the highest is 150.