

# Realtor Digest

A publication for and about our members

March 2010

## RAMC to Host Open House Events in April



FLORIDA APRIL 10-11  
**Open House**  
Be Proud of it. Be Part of it.

Martin County Realtors® and their clients will be hosting open houses April 10-11, to offer buyers the convenience of touring dozens of homes for sale in one weekend. It's the first-ever statewide open house weekend and it's being sponsored by the 115,000-member Florida Realtors.

"It's a home shopper's dream," says 2010 Florida Realtors® President Wendell Davis. "For the serious buyer, the opportunity to tour dozens of homes in one weekend is a real time saver. Others who didn't think they could afford a home may be drawn into the market by affordable prices and low interest rates. It's a win-win!"

The Florida Open House Weekend comes just before the April 30, 2010, deadline for the federal homebuyer tax credit. Homes need to be under contract by April 30, 2010, and closed by June 30, 2010, in order for buyers to take advantage of up to \$8,000 in tax credits.

"This event offers people a convenient way to see as many homes as they want in one weekend and gives our members a chance to be part of this fantastic effort to match buyers to their sellers," says Davis.

The weekend will be a fun way to attract buyers and help them learn more about what is available in the local housing market. Blue balloons, featuring the Realtor "R" in white, will denote those homes that are part of the statewide open house campaign. Balloons will be on display simultaneously at open houses from the Panhandle to Key West. Balloons should arrive at RAMC around mid-March.



For more information, visit <http://www.floridarealtors.org/openhouse> or call the Association office.

### Top 5 Reasons for Your Clients to Participate!

**Reason No. 1: Use Uncle Sam's money now, or lose the opportunity.** The chance to benefit from the federal government's tax credit incentive for homebuyers expires 19 days after Florida Open House Weekend. Your Florida dream home must be under a purchase contract by April 30, 2010, or you won't be eligible for a tax credit — up to \$8,000 for first-time homebuyers and up to \$6,500 for current homeowners. Once a home is under contract, the buyer has until June 30, 2010, to complete the transaction.

**Reason No. 2: Now is the time to buy.** Homebuyers can get more bang for their bucks due to the tax credit, mortgage rates are still near historical lows and there's a wide variety of housing options to consider across the state. Most economists say that it's not a matter of "if" mortgage rates will go up, it's "when," and they predict that will happen sooner rather than later. Plus, sales of existing homes in Florida rose 44% at the end of 2009 compared to the previous year, another sign that now's the time to act, while a great selection is still available.

**Reason No. 3: Find a Realtor through the Florida Open House Weekend.** This event offers buyers the opportunity to see Realtors in action, talk to them and find a friendly, knowledgeable expert to help guide them through the challenges of the current marketplace.

**Reason No. 4: Save time and effort in the homes search.** The Florida Open House Weekend provides a convenient way for buyers to target a number of Open Houses in their preferred locations and areas of interest, all in a single weekend.

**Reason No. 5: Join the fun and check out the neighbors.** Who doesn't enjoy looking at festive Open Houses? There's a reason why so many shows about homes and real estate are popular on TV. The Florida Open House Weekend is for everyone. Come spend a pleasant day walking through the neighborhood, see what's for sale and maybe spark a few decorating ideas along the way.

# REALTOR ASSOCIATION OF MARTIN COUNTY

Vision: Maximize Realtor Profitability

43 SW Monterey Rd. Stuart, FL 34994  
772/283-1748 FAX 772/288-0215  
E-mail: raofmc@martin-realtors.org  
www.RAMOnline.org

## OFFICERS

### President

**BONNIE PETERS, CRB**  
bonniepeters@prudentialfloridarealty.com

### President-Elect

**LINDA PRANGE, CRS**  
linda@bhgrela.com

### Vice President

**MARTY CARMODY**  
martin@premierrealtygroup.com

### Secretary-Treasurer

**TOM BAKER**  
TomBaker@Keyes.com

## DIRECTORS

**CHRISTY BEARSE, CPA**  
ckbearse@aol.com

**RICK BOSCHEN, SRES**  
frickb2@yahoo.com

**JANICE FRASIER, GRI**  
jan@frasierteam.com

**BRENT GIFFORD, CRS, GRI**  
giffords@prudentialfloridawci.net

**VINCE LAVIANO, CRB**  
vince@bhgrela.com

**ELSIE LONG, e-Pro, TRC**  
emlong@prodigy.net

**SANDY McALISTER, TRC, AHWD**  
sandymcalister\_191@msn.com

**PAT MCGHEE**  
pat@floridaclubrealty.com

## STAFF

### JIM WETZEL

Executive Vice President  
jim@martin-realtors.org

### ELAINE ELWELL

Member Services Coordinator  
Membership, Awards, Realtor Store  
elaine@martin-realtors.org

### LANIE HAW

Professional Services Coordinator  
Education, Sponsorships  
lanie@martin-realtors.org

### NANCY RAINIER

MLS Coordinator  
MLS, Residential Marketing  
nancy@martin-realtors.org

### JEREMEY BINGHAM

Technology Coordinator  
Supra, Habitat for Humanity,  
RAMOnline.org  
jeremey@martin-realtors.org

# Membership News - It's all about you!

## NEW REALTORS

Robert Aubry  
Dennis Armstrong  
Mark Bradley  
Bruce Butler  
Caron Dawson  
Doreen Flynn  
Robert Goldberg  
Frank Gonzalez  
Donnette Hayes  
Andreas Kircheisen  
Bruce Kopf  
Michele Lagnese  
Michelle Lane  
Joseph Laino  
Beth Mandell  
Kenneth Mefford  
Darilyn Miller  
Pamela Miller  
Conrad Minardi  
Robert Pasquale  
David Pierce  
Tammy Rothman  
Rhonda Stifel  
Lynda St Julien  
Bates Stoddard  
Sally Stone

Keller Williams of the Treasure Coast  
Bayview Realty Services  
Keller Williams of the Treasure Coast  
Indiantown Realty Corp  
Keller Williams of the Treasure Coast  
Keller Williams of the Treasure Coast  
Keller Williams of the Treasure Coast  
Keller Williams of the Treasure Coast  
Better Homes & Gardens Laviano & Associates  
Real Estate Company Rocks!  
C21 Horizon Properties  
Keller Williams of the Treasure Coast  
Better Homes & Gardens Laviano & Associates  
Coldwell Banker  
Prudential Florida Realty  
Keller Williams of the Treasure Coast  
Keller Williams of the Treasure Coast  
Better Homes & Gardens Laviano & Associates  
Keller Williams of the Treasure Coast  
Engel & Voelkers Jupiter Real Estate  
Illustrated Properties  
Lifestyle Realty Group  
Keller Williams of the Treasure Coast  
Prudential Florida Realty  
Distinct Estates LLC  
New Wave Realty, Inc.

## MLS Dues Bills Have Been Mailed

If you did not receive your MLS dues bill or have a question regarding your bill, please contact Elaine Elwell at (772) 283-1748 or email her at Elaine@martin-realtors.org. Your MLS dues are due on April 1, 2010. Please pay your bill by April 1, 2010 to avoid a late fee. Thank You!

**Instructions to pay your bill online are located on page 7.**

## New Offices

### #897 Real Estate Company Rocks!

2317 NW Federal Hwy.  
Stuart, FL 34994  
(772) 283-2527 Fax (772) 283-0112  
DR: Andreas Kircheisen

### #899 Engel & Voelkers Jupiter Real Estate

400 S US Highway 1 Suite 3  
Jupiter, FL 33477  
(561) 744-8488 Fax (561) 74408988  
SDR: Robert Pasquale

### #901 Distinct Estates LLC

790 Juno Ocean Walk Ste 501C  
Juno Beach, FL 33408  
(561) 427-7272 Fax (561) 277-9987  
SDR: Bates Stoddard

## New Designated REALTOR

Dennis Armstrong is now the DR  
of Bayview Realty Services.







*Your Best Investment In Real Estate*

# \$99 CLUB

## Transfers

Rebecca Adams to Keller Williams of the Treasure Coast

Brian Allabastro to Tradewind Real Estate

Elias Azzi to Real Estate of Florida

Chris Bell to Gretchen Dewey Real Estate

Connie Heidbuechel to Engel & Voelkers Jupiter Real Estate

Philip Parisi to Better Homes & Gardens Laviano & Associates

## New Affiliates

### *Accurate Home Inspections*

203 Olive Ave  
Port St Lucie, FL 34952  
(772) 337-4463  
Fax (772) 337-4552  
Scott Keiper

### *A+ Mold Inspection Specialists*

6212 SE Canterbury Ln  
Stuart, FL 34997  
(772) 219-9066  
Fax (772) 219-9067  
Donna Pearlman

### *Coastal Pest Control*

P O Box 9195  
Port Saint Lucie, FL 34985  
(772) 879-0904  
Fax (772) 879-0904  
John Watson

Leon Abood	Stephen Dutcher	Charles Ross
Greg Addeo	Debra Duvall	Colleen Sample
Jennifer Atkisson-Lovett	Dennis Fadden	<b>Julio Sanchez</b>
Tom Baker	Jan Frasier	Julia Sansevere
Priscilla Baldwin	Elmira Gainey	Wally Smith
Donna Banister	Richard Geisinger Jr	Andy Spears
Christy Bearse	Brent Gifford	Patrick A. Stracuzzi
Steve Bohner	Rick Hartman	Patrick S. Stracuzzi
Rick Boschen	Marlene Katz	Cathie Teal
Mary Bradley	Jay Keegan	Devin Teal
Judy Burkhardt	Angie Laviano	Jacqui Thurlow-
Robert Castellano	Vince Laviano	Lippisch
Marty Carmody	Elsie Long	Maryann Villalva
Jeff Chamberlin	Steve Osburn	Jim Weix
Chris Clifford	Bonnie Peters	Deborah Wood
Jason Coley	David Powers	<b>Bold</b> denotes
Bill Dean	Kevin Powers	new donors this month!
Dave Derrenbacker	Linda Prange	

*Your name could appear here!*



Angie Laviano is our newest RPAC Capital Club Member! Capital Club Members donate at least \$99 to RPAC every year for at least 10 years. Congratulations, Angie!

Diane Romer was the first Member to Pay her Dues!

**RAMC would like to offer our sincere condolences to our members and their families for**

**The Passing of Realtor Pamela Frampton**

**&**

**Realtor Gena Duvall for the loss of her Husband Donald Duvall**



**New Flags Available in  
the REALTOR Store! Get  
Them for Your Open  
Houses Now!**



## February Mardi Gras Social



*Signature*  
HOME INSPECTIONS  
*by Jim Bloomer*

**Home - Condo - Commercial Inspections  
Licensed Pest Control Operator  
"Termite" WDO Inspections  
Wind Mitigation Inspections**

**Call 772-285-0234**

**Email: [Jim@FloridaHomeInspector.com](mailto:Jim@FloridaHomeInspector.com)  
[www.FloridaHomeInspector.com](http://www.FloridaHomeInspector.com)**

*Ask me about our FREE 3 hour CEU Course!  
"Women's Council of REALTORS® Affiliate of the Year"*

Thanks Again to Our Sponsors:  
East Coast Mortgage, John  
Uhle and Associates,  
Medalist Builders' Group,  
and Stewart Title



# River Crest Insurance

River Crest Insurance is your local Independent Insurance Agency offering quality insurance products and personalized services for your property and casualty insurance needs here on the Treasure Coast. We have the advantage of working with many top rated insurance companies getting you the best products at the most competitive price to save you money on your insurance. With over 15 years experience, we specialize in personal lines insurance for your home, auto, and life in addition to business owners property and liability insurance coverage.

Call River Crest Insurance today for your FREE QUOTE at 772-463-3113 or stop by and visit us at our new location. We are pleased to review your insurance needs and answer all your questions at no cost to you. Ask for Jeff or Nicole Mier and you will find "PreMier Insurance Services For Your Peace Of Mind"



## WCR's 2nd Annual "Erin Go Bragh" Lucky St. Paddy's Day Bash & Vendor Fair



**THANK YOU! RAMC**  
wants to thank everyone  
who brought in old cell  
phones! We have  
already shipped one full  
box to our Soldiers!  
Keep them coming!

### Date

Sunday, March 14, 2010

### Time

5:00 PM-7:30 PM

### Place

LONESTAR, 1638 SE Federal Hwy, Stuart

### Tickets

\$25 Per Person; \$45 for Two  
Includes 1 Beer Ticket Per Person,  
Cash Bar at Happy Hour Prices!

### Menu

Corned Beef and Cabbage, Irish Stew,  
Salad & Bread!

### RSVP

by March 11th, 2010!

JillKeegan@KeeganTeam.com

772-323-6764

**ADVANCE TICKET SALES ONLY!**

**See a WCR Member for your ticket!**

Portion Of The Proceeds To Benefit  
SafeSpace

# Learn More to Earn More

## Breakfast Club Property Appraiser Laurel Kelly

March 12  
9:00 AM - 10:00 AM  
Free, but reservations are required

Property Appraiser Laurel Kelly returns for her annual update! Topics to be discussed, but not limited to, will include:

- Chinese drywall
- Appraising in a recession & tackling today's market challenges
- Constitutional amendments effective for the upcoming 2010 tax roll
- Proposed constitutional amendments that will appear on the 2010 ballot
- The top 5 things that may cause you to lose your homestead exemption

Continental breakfast compliments of Kevin Sargent of First Peoples Bank.



## Verify CE Credits with DBPR

March 30th is quickly approaching. Is your license renewal due? Find your due date & CEUs at the Department of Business and Professional Regulation (DBPR).

Follow these instructions to view your Continuing Education Credits online:

1. Go to: <http://www.myfloridalicense.com>
2. Click on Renew a license
3. If this is your first time using the site, under Path 1, click on GO. Your initial PIN number should be the last four digits of your Social Security number or Federal Tax ID number. If neither of those numbers works, call the Customer Contact Center at 850.487.1395 (Monday-Friday, 8 AM - 6 PM and Saturday 10 AM - 2 PM EST). Be sure to write down your ID and password.
4. If you have used the site before, under Path 2, click on GO and enter your ID and password.
5. Once logged on, click on My Continuing Education.

It is very important that you keep all your continuing education letters to validate your coursework. These letters will tell you the course names and how many credits you received. If the credits did not get transmitted successfully to DBPR, then you will be able to use the letters to verify your attendance.

## February Program Sponsors



### Residential Marketing:

Jill Keegan  
WCR

Tami Karol  
Tami Karol Insurance

Robert Dees  
Smart Start Building Inspections

Suzanne Granfield  
Seacoast National Bank

Basic MLS:  
Michael Steffen  
National Building Inspections

New Member  
Orientation:  
Lita Moody  
The Stuart News

CRS 111  
Short Sales & Foreclosures:

Denise Jenkins  
Merit Title, Inc.

Kathleen Smith  
Let Us Pack

Breakfast Club:  
Making Money with  
Your Mobile Device  
Joanne Zarro  
Sterling Mortgage





## RAMC MLS Rules in Review

Here are some overview points based on some phone calls that have been coming into the RAMC office regarding our Rules and Regulations for the MLS.

**Section 1.3 EXEMPTED LISTINGS:** If the seller refuses to permit the listing to be disseminated by the Service, the Participant may then take the listing ("office exclusive") and such listing shall be filed with the Service but not disseminated to the Participants. Filing of the listing should be accompanied by certification signed by the seller that he does not desire the listing to be disseminated by the Service.

**Section 1.10 EXPIRATION, EXTENSION, AND RENEWAL OF LISTINGS:** Any listing filed with the Multiple Listing Service automatically expires on the dates specified in the agreement unless renewed by the listing broker and notice of renewal or extension is filed with the Service prior to expiration.

If notice of renewal or extension is dated after the expiration date of the original listing, then a new listing must be secured for the listing to be filed with the Service. It should then be published as a new listing. Any extension or renewal of a listing must be signed by the seller(s) and be filed with the Service.

**Section 1.17 SHORT SALE LISTINGS:** Those short sale listings that have a signed FAR form SSA-2, Short Sale Addendum to Purchase and Sale Contract with paragraph #5 unmodified, allowing them to remain in "Active" status. If paragraph #5 is deleted then the status will be "Pending with Contingency." In addition, the PCS status is to come up in an "Active" search in MLXChange.

**NOTE:** The bilateral contract is between the seller and the buyer regardless of needing a third party approval. The status must be changed to either Pending or Pending with Contingency in MLXchange on those Short Sale listings that have a bilateral contract. *(Amended 10/08)*

## Division of Commissions

**Section 5 COMPENSATION SPECIFIED ON EACH LISTING:** The listing broker shall specify, on each listing filed with the Multiple Listing Service, the compensation offered to other Multiple Listing Service Participants for their services in the sale of such listing. Such offers are unconditional except that entitlement to compensation is determined by the cooperating broker's performance as the procuring cause of the sale (or lease) or as otherwise provided for in this rule. The listing broker's obligation to compensate any cooperating broker as the procuring cause of the sale (or lease) may be excused if it is determined through arbitration that, through no fault of the listing broker and in the exercise of good faith and reasonable care, it was impossible or financially unfeasible for the listing broker to collect a commission pursuant to the listing agree-

## A NEW FIELD VALUE HAS BEEN ADDED

CRA – Community Redevelopment Area has been added to the Subdivision Information Field in the Residential Property Type. This field is also searchable for those that are specifically looking for these type of listings. You will need to modify your listings to include this on any Community Redevelopment Property that you have entered in the MLS. The option will also appear on Agent and Client reports.

ment. In such instances, entitlement to cooperative compensation offered through MLS would be a question to be determined by an arbitration hearing panel based on all relevant facts and circumstances including, but not limited to, why it was impossible or financially unfeasible for the listing broker to collect some or all of the commission established in the listing agreement; at what point in the transaction did the listing broker know (or should have known) that some or all of the commission established in the listing agreement might not be paid; and how promptly had the listing broker communicated to cooperating brokers that the commission established in the listing agreement might not be paid. *(Amended 11/98)*

**NOTE:** (Paragraph 3) This shall not preclude the listing broker from offering any MLS Participant compensation other than the compensation indicated on any listing published by the MLS provided the listing broker informs the other broker in writing in advance of their producing an offer to purchase and provided that the modification in the specified compensation is not the result of any agreement among all or any other Participants in the Service. Any superseding offer of compensation must be expressed as either a percentage of the gross sales price or as a flat dollar amount. *(Amended 11/95)*

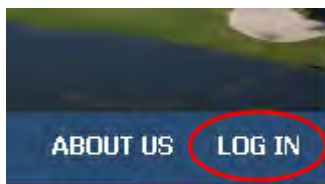
Open House Tour Schedule			
March 2 <sup>nd</sup> through April 20 <sup>th</sup>			
Map	Area	Tour Date	Submit By
G	8	3/2/10	2/26/10
R,S	14	3/9/10	3/5/10
Q,T	14,16	3/16/10	3/12/10
O,P	12	3/23/10	3/19/10
J	9	3/30/10	3/26/10
K	9	4/6/10	4/2/10
L	9	4/13/10	4/9/10
M,N	10	4/20/10	4/16/10



Realtor Association of  
Martin County

Welcome to the NEW  
www.ramconline.org!

This month marks the MLS dues billing for the 2010-2011 cycle, and it's a good opportunity to review how you pay for dues bills and other fees online. First, you'll need to log in to the RAMCOnline.org site



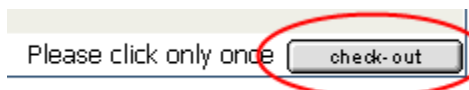
You should then see the red "e-Billing Reminder" over on the right side of your screen.



Click that reminder to view your bill. You can then choose whether or not to donate to Habitat for Humanity of Martin County. Once you've checked or unchecked that box, click "add to basket"

Item	Cost
<input checked="" type="checkbox"/> Habitat for Humanity Contribution	\$ 20.00
<input checked="" type="checkbox"/> Annual MLS Fee	\$ 399.00
<b>Total</b>	<b>\$ 419.00</b>

Once you've entered your credit card information on the next page, click "Check Out" in the lower right hand corner. Take care to only click this button once!

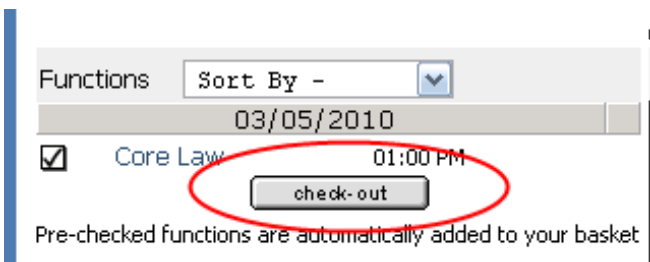


Your checkout is now complete. If you wish to verify your payment, please wait 24 hours before calling us.

Signing up for classes offered by RAMC online is just as easy! Find our Calendar after logging in -



All the events listed in blue, if you click them, will take you to a page where you can sign up online. Simply click the event, and once on the "Event Registration" page, verify the description and click "Check-out"



From there the process is the same as described previously - once you get to the payment screen just verify the amount and the event, and click Check out again.

Registering for free events is the same; no payment amount will show in the description, and there's no need to provide payment information. Simply follow these directions, omitting the credit card entry, and check out.

As always, if you have any questions, feel free to contact RAMC office!



# Real Estate Trend Indicator January 2010

Residential								Condominium				
Sold by # of Bedrooms						Inventories		Sold			Inventories	
Price Range	0-2	3	4+	'10 Total Units	'09 Total Units	2010	2009	Price Range	'10 Total Units	'09 Total Units	2010	2009
<\$99,999	20	22	3	45	27	239	226	<\$99,999	21	17	269	242
\$100 - \$199,999	12	26	6	44	35	407	587	\$100 - \$199,999	12	5	214	320
\$200 - \$299,999	2	14	2	18	17	323	444	\$200 - \$299,999	9	3	187	235
\$300 - \$399,999	1	5	5	11	8	277	282	\$300 - \$399,999	3	6	95	149
\$400 - \$499,999	0	2	5	7	1	153	211	\$400 - \$499,999	0	0	44	73
\$500 - \$599,999	0	1	1	2	1	95	121	\$500 - \$599,999	1	1	24	30
\$600 - \$699,999	0	1	2	3	0	70	83	\$600 - \$699,999	0	0	28	25
\$700 - \$799,999	0	0	0	0	2	62	66	\$700 - \$799,999	0	1	16	21
\$800 - \$899,999	0	1	0	1	0	52	50	\$800 - \$899,999	0	0	7	9
\$900 - \$999,999	0	0	0	0	0	35	31	\$900 - \$999,999	0	0	7	9
\$1 - \$1,499,999	0	0	1	1	0	74	98	\$1 - \$1,499,999	0	0	15	22
\$1.5 - \$1,749,999	0	0	0	0	0	28	23	\$1.5 - \$1,749,999	0	0	7	4
\$1.75 - \$1,999,999	0	0	0	0	0	17	26	\$1.75 - \$1,999,999	0	0	1	6
\$2 - \$2,499,999	0	0	0	0	0	20	26	\$2 - \$2,499,999	0	0	1	1
\$2.5 - \$2,999,999	0	0	0	0	0	21	13	\$2.5 - \$2,999,999	0	0	1	0
\$3 - \$3,499,999	0	0	1	1	0	6	8	\$3 - \$3,499,999	0	0	0	0
\$3.5 - \$3,999,999	0	0	0	0	0	7	7	\$3.5 - \$3,999,999	0	0	0	0
\$4 - \$4,999,999	0	0	0	0	0	8	4	\$4 - \$4,999,999	0	0	0	0
>\$5,000,000	0	0	0	0	0	18	13	>\$5,000,000	0	0	0	0
<b>Total Units</b>	35	72	26	133	91	1,912	2,319	<b>Total Units</b>	46	33	916	1,146
<b>Avg Price</b>	120,311	187,083	448,069	218,885	171,121	546,109	495,963	<b>Avg Price</b>	143,051	182,341	268,774	284,035
<b>Med Price</b>	74,600	149,450	356,000	148,750	139,950	299,900	279,900	<b>Med Price</b>	113,500	99,900	191,125	214,450
<b>Total Val</b>	4,210,878	13,469,961	11,649,800	29,330,639	15,743,150	1,045,252,310	1,152,618,099	<b>Total Val</b>	6,580,360	6,017,250	246,197,052	325,503,613



## Solds by Financing Type Residential

Type	2010	2009
Assum	0	0
Cash	67	38
Conv	41	34
FHA	19	18
VA	1	1
Seller	1	0
Other	5	1

## Absorption Rate Residential

2010	2009
14.38	25.48

## Absorption Rate Condo

2010	2010
19.91	34.73

## Solds by Financing Type Condo

Type	2010	2009
Assum	0	0
Cash	40	27
Conv	5	6
FHA	0	0
VA	0	0
Seller	0	0
Other	1	0

## Solds by Number of DOM Residential

DOM	2010	2009
1-30	36	27
31-60	20	11
61-90	19	10
91-120	12	8
121+	44	35

**Absorption rate: indication of average length of DOM**  
 To calculate the absorption rate, divide the number of listings in your market by the number of sales during that month. For example, if your market had 300 home listings last month and 100 sales, the absorption rate is three months.

## Solds by Number of DOM Condo

DOM	2010	2009
1-30	7	7
31-60	12	2
61-90	5	3
91-120	2	5
121+	19	15

Based on MLS information from the Realtor Association of Martin County, Inc.

# Realtor Digest

43 SW Monterey Road, Stuart, FL 34994 Phone: (772) 283-1748 Fax: (772) 288-0215 e-mail raofmc@martin-realtors.org

## REDUCED Affordable Rates! Act NOW!

- ◆ Monthly circulation of 1000+
- ◆ Online to Realtors and Affiliate businesses
- ◆ Hurry! Ads accepted on a first come, first serve basis.
- ◆ Exclusive advertising only available to RAMC members.

## Display Advertising Rates (Per issue as of 01/2010)

Number of Issues	1	6	12
Full page (8.5" x 11")	\$575	\$500	\$250
Half page (7.5" x 4.75")	\$300	\$225	\$200
Quarter page (4.75" x 3.65")	\$200	\$125	\$100

## Reserving ad Space in Realtor Digest?

To be sure your ad fits within the newsletter format, please follow these guidelines:

- ◆ All ads must be in PUB, JPG or PNG (PDF is acceptable but may be downsampled)
- ◆ Ads to be prepaid by the release date of the preceding publication.
- ◆ Be sure copy is correct and clearly written.
- ◆ Don't try to fill up every space with copy. Text that is balanced with white space has greater readability and is more pleasing to the eye.
- ◆ Rate questions? Call Member Services Coordinator, Elaine Elwell (772) 283-1748. Design or format questions? Call Jeremy Bingham at the same number.

### HALF PAGE AD

- ◆ The **Blue Shaded** area is the size of a half page ad. (7.5" x 4.75")
- ◆ Your ad should fit inside this box.
- ◆ The half page ad normally appears above the calendar on back of the newsletter. If there are multiple requests, priority placement will be given to the first to pay.

### QUARTER PAGE AD

- ◆ The **Red Dashed** area is the size of a quarter page ad. (4.75 x 3.65")
- ◆ Your ad should fit inside this box.
- ◆ We will make an effort to place your ad near a specific section or topic upon request, but final placement will be at RAMC's sole discretion.



# Business Banking for Local Professionals



- Operating Accounts
- E.A.S.Y. Escrow Service
- Deposit Courier Services
- Internet Banking
- Lock Box Processing
- Remote Deposit Capture



## BUSINESS & PROFESSIONAL BANKING

CASH  
MANAGEMENT

## RESIDENTIAL MORTGAGES

Port St. Lucie  
772-408-5940

9815 S. U.S. Highway One



*"Florida's Business Bank"*

Stuart

772-426-8100

2400 S.E. Monterey Road

Jupiter

561-354-4200

250 S. Central Boulevard

Delray Beach

561-665-4200

909 S.E. Fifth Avenue

[www.gsbb.com](http://www.gsbb.com)

## INVESTMENT MANAGEMENT SERVICES

HOME/PROPERTY OWNERS ASSOCIATIONS

## COUNTRY CLUBS



## March 2010 Association Calendar

Questions? Call 283-1748 Fax 288-0215 e-mail: [raofmc@martin-realtors.org](mailto:raofmc@martin-realtors.org)

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
1	2 Residential Marketing Area 8, Map G	3	4 8:30 Board of Directors Meeting	5 9:00 Code of Ethics 1:00 Core Law
8	9 Residential Marketing Area 14, Maps R & S	10 11:00 Supra Key Training	11	12 9:00 Breakfast Club - Property Appraiser Update
15 9:00 Basic MLS (3 CEU) 1:30 Intermediate MLS (3 CEU)	16 Residential Marketing Areas 14 & 16, Maps Q & T	17	18 Social Committee 3:00	19 9:00 New Member Ori- entation
22	23 Residential Marketing Area 12, Maps O & P	24 11:00 Supra Key Training	25	26
29	30 Residential Marketing Area 9, Map J	31	APRIL 1 8:30 Board of Directors Meeting	2