



### GAR Collecting Items for Troops

GAR will have a bin set up at its headquarters office to collect items needed by Operation Sandbox for military care packages that will be sent to troops overseas during the holidays. Operation Sandbox handled the mailing for our care package distribution program, Project HOME, in Fall 2010. Please see the list below to view the items the organization is requesting for these care packages, which are direct requests from the soldiers themselves. GAR will collect these items **until Monday, Dec. 12.**

You can drop off items at the Golden Isles Association of Realtors® by Friday, Dec. 2 and Region 8 Director Jim Jones will deliver all items to GAR that following week.

Items requested:

- Beef Jerky
- Slim Jims
- Trail Mix
- Sunflower Seeds
- Chewing Gum
- Beanie Weenies
- Peanuts (Indv Packs) & Trail mix
- Flavored Drink Singles
- Travel Size Baby Wipes
- Tuna (Foil Packs Only)
- Canned Fruit (Small Cans ONLY)
- Lip Balm
- Raisins (Indv small boxes)
- Microwaveable Meals
- Macaroni & Cheese Instant packs
- Ravioli Microwaveable Tubs ONLY
- Batteries – AA, C, D, AAA
- Zip Lock Bags – Snack, Quart, Gallon
- Shampoo – Small Bottles
- Razors – Disposable
- Shaving Gel or Cream
- Deodorant - Men's
- Mouthwash (Travel Size Only)

### GIAR Members and Affiliates

We have received the invitation below from the Humane Society. Please make plans to attend. It should be a great time.

#### Angie Aimar

GIAR Community Relations – Chairperson

On behalf of our Board of Directors and Staff, we would like to invite the Golden Isles Association of Realtors and Affiliates to tour the old and new Humane Society on **Tuesday, November 29, 2011.** Tours will begin **at 5:00 pm** from the old building at 4627 US Highway 17 North in Brunswick, ending with a cocktail reception in the new Adoption and Community Center.

We are fortunate to be able to take this opportunity to share with you what the support of this community and your organization has accomplished during an economic downturn. This will be the last tour before the old structure is demolished after 44 years of being a shelter for the Golden Isles. **This private tour will be a memorable one and you won't want to miss it!**

Parking for the tours may be tricky- there is the carpet facility across the street and guests can also park in the grass on our property- we will have a volunteer help to direct guests until 5:30.

Please feel free to call me at 678-895-3164 if you have any questions.



### The following members are in our thoughts and prayers:

Mary Beth Blythe  
Leighann & Dan Cheatham  
Greg McCloud & Family  
Michael Harris & Family  
Cheryl Fisher & Family

### We are also saddened by the recent passing of:

Mallie Price

**We try and recognize our members in their times of sorrow and joy but we need your help. If you know of someone who should be recognized here, please contact the Association office! Thanks!**



Congratulations to:

Melody Wood on receiving her GRI!  
Angie Aimar, Dana Gardner, Amy Houston & Kim Wilson for receiving their ABR Designation!



Got the technical blues? Remember, one of the many member services provided to our REALTOR® members is the free Tech Helpline!

This service is available to help you with ANY computer and software issues and also provide assistance with smart phones, digital cameras and other technology related matters.

To reach the Tech Helpline:  
**www.technologyhelpline.com**  
**1-877-563-5604**  
M-F 9:00am-8:00pm  
Sat 9:00am-5:00pm

As this is a member benefit, you will be required to give your name. We hope you enjoy and will take advantage of this new member benefit

Georgia Association of REALTORS®

# EXPEDITION: EXCELLENCE

2012 Inaugural

## MEETING

Point Clear, Alabama

February 8-11, 2012

Georgia Association of REALTORS®



Moving Forward:  
Together!



**Golden Isles Association of REALTORS®**

Phone 912/264-2915 Fax 912/267-0707

## **Association Member Breakfast @ King & Prince**

**Friday December 9<sup>th</sup>, 2011**

GIAR REALTOR® and Affiliate Members are welcome to attend and guests are welcome for a \$20 charge, payable in advance.

The meeting will begin promptly at 8:30am.

Be there early to get through the Breakfast Buffet!

### **Program: Christmas Celebration**

***St. Simons Elementary Singing Dolphins***

**&**

**Installation of 2012 GIAR & GIMLS Officers and Directors**

**plus**

**Bring your Christmas spirit in the way of an  
unwrapped toy for Toys for Tots**



**The Christmas Breakfast sold out last year; get your reservation in early! Members are to make reservations (register) and pay on-line for guests through Navica - News & Events - Association Calendar and then click on the event! We also accept checks made payable to GIAR for guests in advance of the meeting. Should you need assistance with the on-line reservation process, please contact the GIAR Office at 264-2915.**

**The deadline for making reservations is 3:00p.m. on Wednesday, December 7, 2011. This is very important in order to keep cost manageable and as a courtesy, we ask that you honor your reservation or cancel it prior to or no later than Thursday December 8th!**

For questions call GIAR ASSOCIATION OFFICE Phone 912/264-2915  
(Please do not call the King & Price for reservations!)

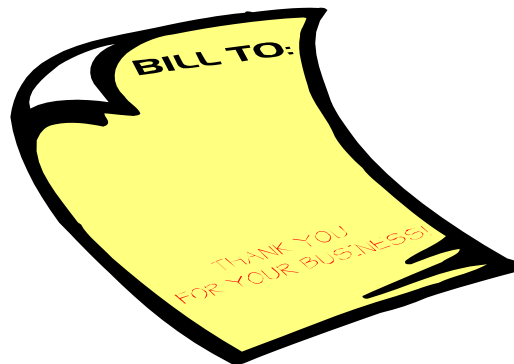
**Thank you, Thank you!** What a fantastic event. The YPN-Golden Isles of Georgia Network committee would like to thank all our Realtor® members and Affiliates who came out to support our YPN Kick-Off party at Toucan's Ale House on Thursday, November 17th! We had over 64 people join us for live music from the Traveling Riverside Band, great food and drinks, a mountain of door prizes, and some of the best networking in town! It was a pleasure to spend the evening with our friends and colleagues. **Special thanks go out to our gracious sponsors who allowed us to make this event FREE to our participants: Peach Tree Pest Control, Lee Carmical, Milton Hall with Ameris Bank, Marcus Edgy, the GA MLS, Sheila Moody with Homes and Land, Servpro, MTA Financial, McGinty Gordon & Associates, and of course the Golden Isles Association of Realtors®** and our fabulous staff liaison, Elena Merrow! Please stay tuned for more great events coming soon from the YPN- Golden Isles of Georgia Network! If you would like to join the YPN, please contact the Board Office and ask for Elena!

## Golden Isles of Georgia Network



REALTOR® Magazine  
**Young  
Professionals  
Network**

[www.REALTOR.org/YPN](http://www.REALTOR.org/YPN)



Yes it is that time of year again. The **2012 Annual Dues** have been sent out. Please check your email for your invoice. If you do not have an invoice by the end of 11-1-11 contact us ASAP. Below you will find online payment instructions to make the process of paying them a little easier. If you have any questions or concerns please contact the Association office at 912-264-2915.

### ONLINE PAYMENT INSTRUCTIONS:

- Log into <http://navicamls.net>
- Click on the Reports Menu (left pane)
- Click on Invoices tab
- Your invoices will display in a list format.
- To Display/Print your invoice, click on the Invoice Number (on the left).
- To pay your invoice, click on the Pay hyperlink (on the right).

## EDUCATION

(Check the GIAR website regularly. CE classes have been requested and will be posted on the new website as scheduled. <http://goldenislesrealtors.org> )

**November 15, 2011** – Navica Tips & Tricks Lunch-n-Learn (11:30am – 1:00pm)

Location: Association Office  
Instructor: Vicki Phillips

**November 21, 2011** – Communicating with Your Mind, Body & Soul (9:00am – 12:15pm)

Location: Association Office  
Instructor: Wade Gaddy

**November 21, 2011** – Oh No! The Appraisal Came Back Low (1:00pm – 4:45pm)

Location: Association Office  
Instructor: Wade Gaddy

**December 12, 2011** – Code of Ethics (9:00am – 12:15pm)

Location: Association Office  
Instructor: Midi Shaw

**December 14, 2011** – MLS Orientation (1:30pm – 4:00pm)

Location: Association Office  
Instructor: Jerry Rhyne & Vicki Phillips

## Scholarship Deadlines

Jan. 15<sup>th</sup> for courses completed  
Oct. 1<sup>st</sup> thru Dec. 31<sup>st</sup>



Remember, it can take up to two weeks before your CE Credits through Partners in Education are uploaded to your records at GREC. Please do not wait until the last minute if you need those credits to renew your license!

## November/December 2011 Association Calendar November 2011

### GIMLS BOD Meeting

Wednesday, November 2nd, 9:00am  
Association Office

### Community Relations Committee Meeting

Monday, November 7th, 10:00am  
Association office

### YPN Committee Meeting

Thursday, November 10<sup>th</sup>, 9:00am  
Association Office

### GI MLS Annual Participants Meeting

Thursday, November 17<sup>th</sup>, 9:00am  
Association office

### Government Affairs Committee Meeting:

Tuesday, November 22<sup>nd</sup>, 11:00am

### Association Thanksgiving Holiday Hours

Close Wednesday, November 23<sup>rd</sup> close at 3:00pm and will remain closed Thursday and Friday, November 24<sup>th</sup> & 25<sup>th</sup>

### GIMLS Board of Directors Meeting

Wednesday, November 30th, 9:00am  
Association Office

### President Elect Retreat:

Tuesday, December 6<sup>th</sup>, 9:00am  
Association Office

### December Monthly Membership Meeting

Friday, December, 9<sup>th</sup>, 8:30am  
King & Prince Beach Resort

### Equal Opport./Cultural Div. Committee Meeting:

Wednesday, December 21<sup>st</sup>, 2:00pm  
Association office

### GIAR Board of Directors Meeting

Friday, November 4th, 9:15am  
Association Office

### Awards & Programs Committee Meeting

Monday, November 7th, 1:30am  
Association office

### Technology Committee Meeting

Tuesday, November 15th, 11:00am  
Association office

### Dec. Monthly Membership Meeting/Affiliate Trade Show

Friday, November 18<sup>th</sup>, 8:30am  
King & Prince Beach Resort

## December 2011

### GIAR Board of Directors Meeting

Friday, December 2nd, 9:15am  
Association Office

### Education Committee Meeting

Wednesday, December 7th, 3:00pm  
Association Office

### New Member Orientation

Monday, December 12<sup>th</sup>, 9:00am  
Association Office

### Association Christmas Holiday Hours

The Association Office will be closed Monday December 26<sup>th</sup> through Friday December 30<sup>th</sup>

## November Birthdays

1	Frances Wilson	11	Nancy Adcock Allison Vander	15	Mary Bryan Fields	
1	Tommy Stroud	11	Veer	15	Anne Harper	25 Frank Preston
1	Jane Sanders	12	Michael Alford	16	Laura Ward	25 Ronald Popiel
2	Gerald Sellars	12	Babs Roberts	17	James Vivenzio	26 Mark Bedner
2	David Amos	13	Daphine Parker	18	James Laurens	27 Amelia Teston
2	Ann Barnes	13	Brett Flanagan	19	Pete Harrison	28 Frank Cerrato
3	Tony Bass	13	Robert Martin	19	Desiree Varnedoe	29 Sally Hardman
4	J. C. Morris LeAnn	14	Judi Baker	19	Albert Shelander Sr	
4	Duckworth	14	Angela Heys	20	Don Peters	
8	Carol Pollock	14	Neil Foster	23	Tara Carter	
8	Lanette Johns	14	Lou Beth Hines		Lynn Vason	
8	Dana Tucker	15	Molly Barnes	24	Anne Popham	

## DECEMBER BIRTHDAYS

1	Lee Baxter	9	Maria Clark	18	Tony Harrison	28 Anna Tripp
2	Frank DeLoach	9	Mary Beth Blythe	18	Pam Herrin	28 Arthur Harper
2	Karen Ferguson	10	Lynn Dudley	20	Elena Merrow	28 Thomas Baltzell
3	Julia Jensen	10	Milton Hall	21	Erik Kaufmann	28 Pam Strickland
3	Kelly Bennett	12	David Garrison	21	Jill Jernigan	29 Alicia Ackman
3	Michael Banker	12	Chase LeRoux	21	Jay Kaufman	30 Veta Herndon
4	Judie Woodcock	14	Lucy Lea	23	Zaida Harris	30 Nathan Sparks
5	Mike McKenzie	14	Tracy Nelson	24	Alta Bruce Edison	31 Ronnie Perry
5	Lisa Anderson	15	Mary Beth Bruce	25	Yarborough	31 Sherrye Gibbs
5	Dale O'Quinn	15	Lori Lambright	26	Sharon Foster	
5	George C Ward	16	Diana Boyd	26	Herb Lee Miles	
5	Dana Driggers	17	Rick Germano	26	Bobby Lamb	
7	Marcus Edgy	18	Bill Brown	27	Tee Tolleson	
7	Fran Cerrato					

## Realtors® Applaud Congress for Reinstating FHA Loan Limits

Washington, DC, November 18, 2011

WASHINGTON (November 17, 2011) – [The National Association of Realtors®](#) commends Congress for reinstating the loan limit formula and maximum cap for Federal Housing Administration-insured loans for two years.

“As the nation’s leading advocate for homeownership, we applaud members of Congress for restoring FHA’s previous loan limits, which will help reduce consumer cost burdens, stabilize local housing markets and allow qualified, creditworthy borrowers to access affordable mortgage financing,” said NAR President [Moe Veissi](#), broker-owner of Veissi & Associates Inc., in Miami. “The reinstated loan limits will help provide much needed liquidity and stability to communities nationwide as tight credit restrictions continue to prevent some qualified buyers from becoming home owners and the housing market recovery remains fragile.”

The provision reinstates the FHA loan limits through 2013 at 125 percent of local area median home prices, up to a maximum of \$729,750 in the highest cost markets. The floor will remain at \$271,050. The loan limits for Fannie Mae- and Freddie Mac-backed mortgages will remain at 115 percent of local area median home prices, up to \$625,500.

NAR believes the reinstated loan limit formula and cap change will help make mortgages more affordable and accessible for hard-working, middle-class families throughout the country, not just wealthy individuals or those in costly markets. Nearly two-thirds of buyers who will be helped by the loan limits provision have incomes below \$100,000.

“It’s a misconception that only wealthy borrowers benefit from the maximum cost loan limits; middle-class homebuyers living in all areas of the country deserve the same access to affordable mortgage financing and the same opportunity to achieve homeownership that homebuyers enjoy in the most affordable regions of the country,” said Veissi. The legislative action will have an impact even in communities with loan limits well below the maximum cap; the reset last month impacted 669 counties in 42 states and territories, with an average loan limit reduction of more than \$68,000.

The bill also provides for a short-term extension of the National Flood Insurance Program through December 16, 2011. NAR strongly urges Congress to use the additional time to complete work on a five-year reauthorization of the program, which ensures access to affordable flood insurance for millions of home and business owners across the country.

The National Association of Realtors®, “The Voice for Real Estate,” is America’s largest trade association, representing 1.1 million members involved in all aspects of the residential and commercial real estate industries.



The Golden Isles Association of Realtors® would like to thank those of you who participated in the **2011 Affiliate Trade Show!** You are an important part of our business and the relationships that we form at events like these are vital to doing good business. We appreciate the time and energy you put forth and we sincerely hope you not only enjoyed yourself but also found it worthwhile. We welcome your feedback, as we are always striving to improve and want to ensure we are serving our membership in the most beneficial ways.

*Congratulations to the following Affiliates who each won a \$100 Visa Gift Card:*

*Christopher Zambesi, Navy Federal CU  
Lisa Mericle, United Community Bank  
William Ligon of Ligon, Lindberg & Lanier, P.C.*


**Affiliate Giveaway Recipients:**

- \$50 Bonefish Gift Certificate provided by Ligon, Lindberg & Lanier, P.C. was won by Mr. Steve Kendall of Great Oaks Properties
- \$50 Visa Gift Card and The Bubba Keg provided by Lisa Mericle of United Community Bank. The \$50 Visa Gift Card was won by Mr. Patrick Ozanne of Coldwell Banker Platinum Partners and The Bubba Keg was won by Ms. Lesley Flournoy of Signature Properties Group
- \$100 Gift Certificate to Nazzaro's provided by Paul Sanders of Somerset Mortgage was won by Ms. Melody Wood of Hodnett Cooper Real Estate
- \$50.00 Target Gift Card was provided by Ashley Adamson of Bank of Ozarks was won by Ms. Linda Stone of Century 21 American Heritage
- A loaded picnic basket, movie night gift basket and a golf gift bag were provided by Chris Zambesi of Navy Federal Credit Union. Ms. Rayea Pieschel of Coldwell Banker Platinum Partners won the picnic basket. Mr. Allen Gordon of Chapman Hall Realtors Coastal won the movie night basket and Dick and Bev Teevan won the golf gift bag.
- Two (2) \$100 Visa Gift Cards provided by Milton Hall of Ameris Bank. Ms. Angie Aimar of Coldwell Banker Platinum Partners and Ms. Melody Wood of Hodnett Cooper Real Estate won these.
- Six (6) American Express Gift Cards and two (2) Pumpkin Patch Fruit Baskets provided by Rob Dunagan of Allstate Insurance. Gretchen Johnson of Silverton Mortgage and Jerry Rhyne of Hodnett Cooper Real Estate each won a fruit basket. Gail Flexer of Sea Palms Realty, Dana Gardner, Bill Keim and Vel Knight McGrath of Signature Properties, Heather Delamarter of Paul Davis Emergency Services & Vicki Coolidge of Hodnett Cooper Real Estate each won an American Express Gift Card.
- \$50 Gift Certificate to Indigo Coastal Shanty provided by Sean Kasper, P.C. was won by Lynn Anderson of Ronnie Perry Realty.

**GIAR Bulletin Board**

The Community Relations Committee is asking for the month of December, you bring an unwrapped new toy to the Monthly Membership Meeting. All items collected will go to Toys for Tots.

The Technology Committee would like to take this opportunity to thank all our sponsors and participants who joined us for the fall Technology Lunch-n-Learn series. Watch for a similar series coming up in the spring!



Moving Forward:  
Together!

**SENTRILOCK  
GIAR UPDATED FEES:**

**SENTRILOCK CARDS:**

New Member (1st time) \$5

**SENTRILOCK REPLACEMENT CARDS**

Defective/Damaged\* \$5

\*Must return card to GIAR

Lost/Stolen/Defective/Damaged\*\* \$50

\*\*Card not returned to GIAR

**SENTRILOCK BATTERIES \$10**

**SENTRILOCK READERS \$30**

Gen 1 SENTRILOCK BOXES \$50

Gen 2 SENTRILOCK BOXES \$100



**Like the new look of our newsletter?  
Then you'll love the new look of our website!**

**Our member website for information,  
applications, rosters etc. is now located at:**

**<http://goldenislesrealtors.org>**

**THE NEWSLETTER WILL NO LONGER BE PUBLISHED MONTHLY.  
CIRCULATION WILL BE ON THE FOLLOWING SCHEDULE:**

- 1. JANUARY/FEBRUARY**
- 2. MARCH/APRIL**
- 3. MAY/JUNE**
- 4. JULY/AUGUST**
- 5. SEPTEMBER/OCTOBER**
- 6. NOVEMBER/DECEMBER**



**OCTOBER 2011 Membership Report**

<b>New Members</b>		<b>Member Changes</b>	<b>Company From/To</b>
Charlotte Graham	Hodnett Cooper Real Estate		
<b>New Brokers</b>		<b>Company Changes</b>	<b>From/ To</b>
Sherrye Gibbs	Sea Palms Realty		
		<b>Affiliate Inactive</b>	
<b>Brokers Inactivated</b>			
Mallie Price	Sea Palms Realty		
<b>Member Inactive</b>		<b>Affiliates Reactivated</b>	
Fran Cerrato	Parker Kaufman - Jekyll		
Sylvia Gentry	R. B. Gentry & Assoc.	<b>New Affiliates</b>	
Jeff Irwin	Island Property Company	Danny Maddox	Prime South Bank
Arlene Kunda	Duckworth Properties	Paul Sanders	Somerset Mortgage
Ginny Corwin	Sand Dollar Realty	Steve Moore	Evelyne Talman
<b>Association Only Inactivated</b>		<b>Affiliate Changes</b>	<b>From/To</b>
Jeff Turkett	C21 Heritage Res. Realty		
<b>Name Chg (ONLY) From</b>	<b>Name Change To/ With Co.</b>	<b>MLS ONLY (NEW)</b>	
<b>Appraisers MLS only</b>	<b>8</b>	<b>MLS ONLY (Inactive)</b>	
<b>MLS Only (agents)</b>	<b>14</b>	Angie Filson	100% Real Estate
<b>*MLS ONLY REALTOR®</b>	<b>26</b>	Clay Sikes	Clay Sikes & Associates
<b>MLS Only Total</b>	<b>48</b>	Slade Sikes	Clay Sikes & Associates
		Sandy Davidson	Clay Sikes & Associates
<b>**Association Only</b>	<b>29</b>	Kathrin Egner	Clay Sikes & Associates
<b>***Association &amp; MLS REALTOR® Total</b>	<b>516</b>	<b>MLS ONLY REALTORS®</b>	
<b>Combined Total</b>	<b>564</b>		
<b>Affiliates</b>	<b>66</b>		

\* Primary REALTORS® who belong only to our MLS and are not our secondary members

\*\* Primary REALTORS® who do not participate in our MLS, i.e. Waycross, Albert Shelander

\*\*\* Primary & Secondary members who are both REALTORS® & in our MLS

If you would like to submit any information for consideration of use for future Golden Isles Association of Realtors® newsletters please email Elena Merrow at [Elena@goldenislesrealtors.com](mailto:Elena@goldenislesrealtors.com) or you can mail information to Golden Isles Association of Realtors® at 7 Glynn Ave. Brunswick, GA 31520.