



Shawn Roy (President); Bart Stevens (President-elect); Lori Gray (Vice President); Jeff Jolicoeur (Secretary); Heidi Pinette (Treasurer); Steve Roy (Past President). Directors: Linwood Bibber, Jessica Fike, Kim Gleason; Shawn Marquis, April Sawtelle, Stephanie Yeaton
Executive Officer: Tammy Lapierre Office: 622-1234 & Fax 620-7272; tlapierre@midmaine.com



2009 Officers & Directors

- President: Shawn Roy
- President-elect: Bart Stevens
- Vice Pres.: Lori Gray
- Secretary: Jeff Jolicoeur
- Treasurer: Heidi Pinette
- Past President: Steve Roy

Directors:

- Linwood Bibber
- Jessica Fike
- Kim Gleason
- Shawn Marquis
- April Sawtelle
- Stephanie Yeaton

State Directors:

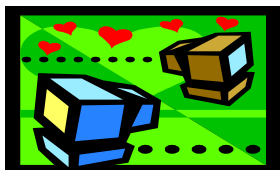
- Lori Gray
- Steve Roy
- Shawn Roy
- Barton Stevens

Executive Officer:

Tammy Lapierre
Phone: 622-1234
Fax: 620-7270
E-mail:tlapierre@midmaine.com

Web Site:

www.kvbr.org



President's Corner

Happy Fall!

Wow, where did the summer go? The leaves have started to turn and the countdown clock for the tax credit is running down. There is just under two months left for this great buyer incentive program. Spread the word!

September was a very busy month for the Kennebec Valley Board of Realtors®. On the 16th KVBR held it's Annual Charity Golf Tournament at Natanis Golf course in Vassalboro. This tournament ended up being a huge success with over \$6000 raised for charity. The money will be split between the Bread of Life Ministries and the Mid Maine Homeless Shelter. Thank you to the golf committee for your hard work and to all the sponsors, golfers, & especially the volunteers for a job well done.

The following evening KVBR held its very first Affiliate Trade Show at our annual meeting at the Waterville Elks Lodge. This trade show was a great event with 14 affiliates setting up exhibits and giving away some great prizes. What a nice way to meet some of our faithful supporters. Thank you to all that participated nt. Look for this Trade Show to be bigger and better next year!

I wish everyone a happy and prosperous fall selling season!

Shawn Roy
2009 President

LIFE MEMBERS shall be:

Individuals who have held membership in the Association of REALTORS® for a period of thirty (30) years, who have contributed notable service to the Association, the real estate business, and the public and who are deemed qualified for Life Membership by the Member Board.

Date you were licensed: _____
Was this continuous: Y/N

Date you became a REALTOR®: _____
Was this continuous: Y/N

Positions you have held at the local level:

Positions you have held at the state level:

Committees you have served on at the local level: _____

Committees you have served on at the state level:

Submit to Tammy Lapierre, AE of KVBR for submission to the full board for consideration.

The Eleventh Annual KVBR Golf Tournament at the Natanis Golf Course in Vassalboro was a huge success! Thanks to all who participated. Volunteers and golfers alike. \$6,200 Raised for our local charities!

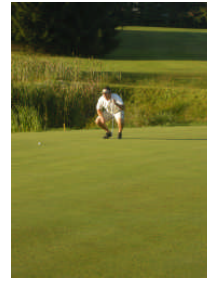


And so it begins...FORE!



A lonely job...

But a huge thanks



Now where is that hole?

KVBR Leadership in repose...



From the Executive Officer

DB's Please Note:

Article VI, Section 12 .Designated REALTOR®

Members SHALL NOTIFY the board of ANY individual (s) licensed or certified with the firm (s) within thirty (30) days of the date of affiliation or severance of the individual.

The following applications for REALTOR® membership have been received from: Karrie Tarbox (Coldwell Banker Thomas Agency; Kim Crosswell & Ann Vashon (Coldwell Banker Plourde); Carol Rizzo (Coldwell Banker Rizzo Mattson); Rita McCollette, Marlo Chavarie, Rayfield Dobbins, Michele Fay, Jennifer Macomber, & Corinna Miller, Jolene Gamage & Michele Fay (ERA Webb); and Jill & Richard McMillian (Kennebec Coastal Realty).

An affiliate Membership application has been received from

Eric Falconer, Allied Home Mortgage.

Applications for membership (\$50 fee) may be obtained may be obtained by contacting the executive officer.

Personal Notes

- ◆ **Kennebec Coastal Realty** has joined KVBR. They are located at 1 Sampson Road in Windsor. Jill & Rich McMillan.
- ◆ **Shawn Roy ,Vallee Real Estate**, is recovering nicely from his frontal lobotomy. *Or so the rumor is!*
- ◆ **Hoa Hoang**, has joined Keller Williams in Portland.

- ◆ **Deb DelMonaco, ERA Webb** had a featured property spot on the Today Show.
- ◆ **Bart Stevens, Century 21 Nason** along with his wife leave for a vacation cruising down the Rhine River in Germany in December.
- ◆ **Lisa Fortier** has joined Coldwell Banker Plourde Real Estate.



Secretary's Report - Sept.

The September Meeting for both Councils of the Kennebec Valley Board of REALTORS® was held on September 17th, 2009 at the Waterville Elks Club.

President Shawn Roy called this annual meeting to order. The host agency was Century 21 Surette and the sponsors were Butler, Whittier, & Laliberty, GHM Insurance Agency, Merrill Bank, Nardi Appraisals, PFBF, Spectrum Property Management, and Windows Plus.

Prior to the meeting, members & affiliates enjoyed our First Mini-Trade Show with 14 booths showing their wares. Those participants were: Allied Home Mortgage, Augusta Fuel Company, Bangor Savings Bank, Campbell Property Inspections, Central Maine Title, Maine Housing, Market Street Settlement, Merrill Bank,

Treasurer's Report

As of 10/26/09:

Checking Account.....	\$ 7,034.19
Investment Certificates.....	60,097.92
Passbook Savings accounts.....	567.46
Oil Fund Account.....	13,551.17
Total Accounts on Deposit.....	\$81,250.74

Northeast Bank, Savings Bank of Maine, Skowhegan Savings Bank and The Real Estate Book.

Guest speaker was Linda Gifford discussing Legal Updates.

Education Notes



- Oct. 26: **“What Am I – And Why Is It Important?”** Core Course. Senator Inn, Augusta. 3 ce, 9am-Noon Arthur Gary Arthur Gary School of Real Estate 207 856-1712, fax 856-9917
- Oct. 26: **“What Did You Really Mean To Say?”** Senator Inn, Augusta. 3 ce, 9am-Noon Arthur Gary Arthur Gary School of Real Estate 207 856-1712, fax 856-9917
- Oct. 27: **“1031 Tax Deferred Exchanges—Basic Course?”** Senator Inn, Aug. 3 ce, 9am-Noon Arthur Gary Arthur Gary School of Real Estate 207 856-1712, fax 856-9917
- Oct. 27: **“1031 Tax Deferred Exchanges—Advanced Course.** Senator Inn, Augusta. 3 ce, 1-4pm Arthur Gary Arthur Gary School of Real Estate 207 856-1712, fax 856-9917
- Oct. 27: **“What Should I do In This Situation...?”** Core Course. Senator Inn, Augusta, 3 ce, 5pm-8pm Arthur Gary Arthur Gary School of Real Estate 207 856-1712, fax 856-9917
- Oct. 28: **“What Every Real Estate Agent Should Know About Today’s Financing”** Senator Inn, Augusta Dale Midgley and Fred Marquez, 3ce ,9am-noon Arthur Gary School of Real Estate 207 856-1712, fax 856-9917
- Oct. 28: **“The A-Z’s Of FHA Loans”** Senator Inn, Augusta Dale Midgley, 3ce ,1-4pm Arthur Gary School of Real Estate 207 856-1712, fax 856-9917
- Nov. 05: **“Legal Updates”** Linda Gifford 9-noon, MAR Building 3 ce. Contact KVBR, 622-1234
- Nov. 05: **“Short Sales-Long Term Solutions To Short Term Problems”** Senator Inn, Augusta Edie Fontaine, 3ce ,9am-noon Arthur Gary School of Real Estate 207 856-1712, fax 856-9917
- Nov 05: **“Transaction Trouble Shooting”** Senator Inn, Augusta Edie Fontaine, 3ce ,1-4pm

2009 Calendar

- October 21: Southern Council Mtg, ACC, 11:30am
- October 22: Northern Council Mtg, , 11:30am
- ◆ November 12-16: NAR Annual Convention, San Diego
- ◆ November 20: KVBR BOD Mtg, 8:30am, Augusta
- December 10: Combined Holiday Council Mtg, Waterville
- December TBD: MAR BOD Mtg

Education Notes Continued



- Nov. 12: **“What Am I—And Why Is That Important?”** Senator Inn, Augusta Elaine Richer, 3ce ,9am-noon Arthur Gary School of Real Estate 207 856-1712, fax 856-9917
- Nov. 12: **“Business Planning”** Senator Inn, Augusta Elaine Richer, 3ce ,1pm-4pm Arthur Gary School of Real Estate 207 856-1712, fax 856-9917
- Dec. 03: **“Federal Lead Paint Disclosure Is More Than Just The Form & The Booklet”** Senator Inn, Augusta Rick Reibstein, 3ce ,9am-noon Arthur Gary School of Real Estate 207 856-1712, fax 856-9917
- Dec. 03: **“CYA—Cover Your Aspirations When It Comes To Environmental Issues”** Senator Inn, Augusta Rick Reibstein, 3ce ,9am-noon Arthur Gary School of Real Estate 207 856-1712, fax 856-9917

Maine CRS Chapter News!!

Mission: *“To promote the professionalism and advanced knowledge of REALTORS® through the Council of Residential Specialists; and to foster sharing of best practices in real estate in an open and independent manner”.*

Course Offered!!

Deeds, Descriptions & Due Diligence

MAR Building, Augusta

November 3, 2009 ~ 10am-2pm

Sign up TODAY!!

Visit site below for registration.

Visit Web Site <http://MaineCRS.com>

Contact: tlapierre@midmaine.com , 622-1234.





6 Cushman Street
Augusta, Maine 04330

17 New Members Inducted to the Kennebec Valley Board of REALTORS® at October Membership Meetings



October 2009 Newsletter

We are on the web!
www.kvbr.org



Code of Ethics

The next cycle for taking the NAR mandated Code of Ethics course begins in **2009 and runs through December 31, 2012.**

When you take the class & get ce credit certificate, please **fax** a copy (620-7272) or **mail** a copy to the board office at 6 Cushman St. Augusta, Me. 04330.

All REALTORS® must take this class to maintain their good standing as a REALTOR®.



Congratulations!

- Scott Learned-Allied Realty
- Todd Kehrl-Allied Realty
- Lisa Fortier-Coldwell Banker Plourde RE
- Michelle McKeage-Coldwell Banker Plourde RE
- Ann Vashon-Coldwell Banker Plourde RE
- Kim Crosswell-Coldwell Banker Plourde RE
- Dana Sawtelle-Sawtelle's Home Town Realty
- Jane Bolduc-Century 21 Land & Lakes Realty
- Charlene Hamiwka-Century 21 Alliance
- Chris Kelley-ERA Webb Associates
- Karrie Tarbox-Coldwell Banker Thomas Agency
- Rita McCollett-ERA Webb Associates
- Corinna Miller-ERA Webb Associates
- Richard McMillan-Kennebec Coastal Realty
- Jolene Gamage-ERA Webb Associates
- Marlo Chavarie-ERA Webb Associates
- Jennifer MaComber-ERA Webb Associates

Save the Date!

December 10, 2009

**Holiday Gala/
Installation of Officers/
Oil Auction**

Augusta Civic Center



Support Our Affiliate Members!

Advertising

The Real Estate Book	Jocelyn Libby	81 Burnham Road, Saco	283-2740	treb@maine.rr.com
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Appraisers

A& D Appraisers	Dan Peters	3 North Garand St., Winslow	872-2578	annedanpeters@yahoo.com
B & B Appraisal	Rachel Bernard	22 Bickford Drive, Fairfield	215-3456	rachelbernard@yahoo.com
Buxton Associates	Jon Buxton	PO Box 521, Monmouth	933-2549	jbuxton@fairpoint.net
Clark Residential Appraisals	John Clark, Jr.	8 Rockwood Road, Augusta	622-1218	R1jclark@aol.com
D. R. Webb & Associates	Douglas Webb	44 Webb Road, Pittston	582-2718	drwebb@adelphia.net
Everhart & Associates	David Everhart	47 Chipmunk Lane, Monmouth	268-9974	everhardtd1@yahoo.com
FA Rizzo Appraisal Company	Frank Rizzo	PO Box 276, Belgrade Lakes	495-3365	farizzo@roadrunner.com
Fortin Appraisal Services	Moe Fortin	113 Purington Avenue, Augusta	622-9954	fas@adelphia.net
Gilliam Appraisal Services	Theodore Gilliam	PO Box 884, Norridgewock	634-3635	owner@gilliamspraisal.com
JKV Appraisal Service	John K. Vogt	18 Point Road, Belgrade	495-3626	jkvogt@aol.com
Jones Appraisal Service, PA	Todd Jones, Sr.	PO Box 673, Skowhegan	474-0083	mplucas@fairpoint.net
Lucas Appraisal Services	Patty Lucas	28 Galeville Street, Winthrop	377-7097	mcquan@roadrunner.com
McGuan Appraisal	Mike McGuan	41 Burleigh St., Waterville	872-2979	mappraisal@adelphia.net
Mitchell Appraisal	Richard Mitchell	PO Box 241, Norridgewock	634-5957	
Morin & Company	Linda Morin	38 Henrys Way, Augusta	623-8110	linmorin@roadrunner.com
Murphy Appraisal Services	James Murphy	PO Box 35, Gardiner	582-7130	jmurphy44@roadrunner.com
Nardi Appraisal Service	Bob Nardi	PO Box 458, Waterville	873-1972	rnardi@roadrunner.com
On Call Appraisal Company	Brent Martin	33 Twinleaf Lane, Sidney	547-4910	help@oncallappraisal.com
Rollins Appraisal Service	Dave Rollins	76 Ganneston Drive, Augusta	622-7187	rollinsappraisal@yahoo.com
Sinclair Agency	Bob Sinclair	PO Box 31, Gardiner	623-2229	sinclairagency@roadrunner.com
Stinneford Appraisal Service	Roy Stinneford	8 Timber Oaks Drive, Winslow	872-0148	appraiseME@roadrunner.com
Transaction Appraisal Company	Bob Cloutier	PO Box 5408, Augusta	724-2166	rclo48422@aol.com
Vickerson Appraisal Services	Tracy Vickerson	PO Box 384, Winthrop	377-6672	

Banking

Bangor Savings Bank	Jane Irving	3 State Street, Bangor	262-4988	jane.irving@bangor.com
Bangor Savings Bank	Kelly Winslow	366 Main Street, Waterville	861-8931	winslowk@bangor.com
Kennebec Federal Savings	Darla Frost	PO Box 497, Waterville	873-5151	dfrost@kfsavings.com
Kennebec Savings Bank	Andrew Silsby	PO Box 50, Augusta	622-5801	asilsby@kennebecsavings.com
Kennebec Savings Bank	David Roy	226 Main Street, Waterville	872-5563	droy@kennebecsavings.com
Kennebec Savings Bank	Matt Dwyer	84 Main Street, Winthrop	377-5801	mdwyer@kennebecsavings.com
KV Federal Credit Union	Janet Lully	316 West River Road, Augusta	623-5171	jlully@kvfcu.org
Maine Savings Federal Credit Union	Donna Mills-Stevens	PO Box 189, North Vassalboro	873-0886	dstevens@mainesavings.com
Merrill Bank	Lucille Zelenkewich	335 Main Street, Waterville	877-9900	lzelenkewich@merrillmerchants.com
Northeast Bank	Todd LaPlante	235 Western Avenue, Augusta	623-0603	tlaplante@northeastbank.com
Northeast Bank	Sarah Sachs	235 Western Avenue, Augusta	623-0603	ssachs@northeastbank.com
Northeast Bank	Fonda Violette	235 Western Avenue, Augusta	623-0603	fviolette@northeastbank.com
Savings Bank of Maine	Jennifer Nored	14 Winthrop St., Hallowell	622-6325	jnored@savingsbankofmaine.com
Savings Bank of Maine	Donna York	96 State Street, Augusta	626-3555	dyork@savingsbankofmaine.com
Savings Bank of Maine	Cathy Nadeau	325 Main Street, Waterville	861-5525	cnadeau@savingsbankofmaine.com
Savings Bank of Maine	Theresa Macklin	258 Kennedy Memorial Drive, Waterville	872-5636	tmacklin@savingsbankofmaine.com
Savings Bank of Maine	Pat Harris	18 Main Street, Winthrop	377-3159	pharris@savingsbankofmaine.com

Support Our Affiliate Members!

Skowhegan Savings Bank	Renee Hawthorne	92 Main Street, Fairfield	858-2671 800-303- 9511	rhawthorne@skowsavings.com
Skowhegan Savings Bank	Meghan Loubier	13 Elm Street, Skowhegan		mloubier@skowsavings.com
Taconnet Federal Credit Union	Lisa Violette	316 Benton Avenue, Winslow	872-7909	lisaviolette@taconnet.com
TD Banknorth	Shirley Jolicoeur	182 Main Street, Waterville	873-3301	shirley.jolicoeur@tdbanknorth.com

Fuel Company

Augusta Fuel Company	Jim Randall	4 Northern Avenue, Augusta	623-3851	jim@augustafuel.com
Augusta Fuel Company	Paul Nadeau	4 Northern Avenue, Augusta	623-3851	paul@augustafuel.com

Inspectors

Amerispec Home Inspection Services	Tim Oland	25 Beech Street, Gardiner	582-9996	toland@amerispec.net
Campbell Property Inspections	Jeff Campbell	20 Yeaton Lane, Pittston	441-9802	jeff@MainesHomeInspector.com cornerstonehomeinspections@hotmail.com
Cornerstone Home Inspections	Jim Dickson	7 Morrill Street, Waterville	314-6368	jdickson@cornerstonehomeinspections.com
Elm City Home Inspections	Ron Rodrigue	101 Heritage Road, Oakland	465-8268	elm-city@roadrunner.com

Miscellaneous

MaineHousing	Gail McBride	353 Water Street, Augusta	626-4627	gmcbride@mainehousing.org
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Mortgage

Allied Home Mortgage Capital Corp.	Eric Falconer	360 US Route 1, Scarborough	318-2771	ericf@weshoprates.com
PHH Mortgage	Ed Oliver	33 Foxglove Lane, Sidney	465-2896	ed.oliver@mortgagefamily.com
Regency Mortgage Corporation	Dave Meserve	5 Hemlock Point, West Gardiner	623-3407	dmeserve@msn.com

Title Companies

Butler, Whittier & Laliberty	David Butler	45 Silver Street, Waterville	873-1173	dbutler@bwlmlaw.com
Butler, Whittier & Laliberty	David Whittier	45 Silver Street, Waterville	873-1173	dwhittier@bwlmlaw.com
Linda Gifford Law Office & Central Maine Title	Linda Gifford	PO Box 2306, Augusta	622-7505	lgifford@cmetitle.com
Linda Gifford Law Office & Central Maine Title	Don Guild	PO Box 2306, Augusta	622-7505	dquild@cmetitle.com
Linda Gifford Law Office & Central Maine Title	Mike Melendy	PO Box 2306, Augusta	622-7505	mmelendy@cmetitle.com
Marden, Dubord, Bernier & Stevens	Bill Dubord	PO Box 708, Waterville	873-0186	wdubord@mardendubord.com
Market Street Settlement Services	Catherine Kessler	36 Anthony Avenue, Augusta	622-3797	ckessler@mssg.com
O'Donnell, Lee, McCowan & Phillips, LLC	Mike Phillips	PO Box 559, Waterville	872-0112	mphillips@olmplaw.com