

THE DOWNEASTER

A publication of the Hancock-Washington Board of REALTORS®
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HWBOR, Celebrating our 50th Year, 1958-2008



Hearts in the Window. This breathtaking shot was one of several photographs by Realtor Story Litchfield featured in a recent issue of *Bangor Metro* magazine. See article inside.

Also in this month's issue:

Beverlee Beers celebrates 20 years with HWBOR

Local Realtor raises funds for ill brother

Beverlee Beers looks back on 20 years



It all started in the Spring of 1988 when Beverlee Beers spotted a help wanted ad in The Ellsworth American seeking part-time help “in a small but growing office.”

The job was for the newly created position of executive officer of the Hancock-Washington Board of Realtors and the Downeast Multiple Listing Service, then located in a small rented office at 20 Oak Street. Beverlee sent in her resume and was hired as the board’s first ever paid staff member.

On May 2, Beverlee will celebrate her 20th year with HWBOR and the DEMLS.

“It’s hard to believe that 20 years have passed since that first day at 20 Oak Street,” the Portland native said. “I couldn’t have invented a job for myself that I would like more. It suits me to a T.”

Beverlee has seen many changes over the past two decades.

When she was first hired, there were only 100 members. But the number grew to over 300 during her first year.

The MLS wasn’t computerized back then and all the listings were printed in a book that was updated monthly.

“The pages for each listing had to be ‘camera ready’ for the MLS book publisher,” Beverlee recalled. “There was a large blank square on the top of the page where I had to glue the photo or map/drawing and the text was below. Very different from how we enter property listings today.”

Realtors who have worked closely with Beverlee over the years say she has been an asset to the Board.

“I am pleased to say that I count Beverlee as a friend as well as a mentor,” said Carole Hough, HWBOR President-Elect and an associate broker at Prudential Northeast Properties. “She is always available with up to date information when a question arises and is willing to take on any task asked of her.”

Richard Smithson, past President of the Board, agreed.

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“I have known and worked with Beverlee Beers since 1994 when I joined the Hancock-Washington Board of Realtors and Downeast MLS. The two boards, in their early formative years at that time, grew and nurtured with Beverlee's steady oversight and her strong administrative skills,” said Richard, a broker at Downeast Properties in Stonington. “Beverlee has grown within the real estate organization and is recognized as a true professional executive officer among her peers. It has been a pleasure for me to be associated with Beverlee for the time I have known her and I wish her success in the future.”

Beverlee, who is still the organizations' only paid employee, said she has met and worked with many wonderful people.

“I have enjoyed working for the members of the Board and MLS over the years and have made many friends. I also mourn the many members who have passed away during my term as EO,” she said. “I want to thank you all for the many kindnesses I have received over the years. I can't say I wish for another 20 years as your Executive Officer, but for a few more anyway!”

Beverlee resides in Hancock with her husband, John. They have four children, four grandchildren and a great-granddaughter.

Shutterbug

LandVest broker's photographs featured in regional magazine

You may know Story Litchfield as the Mount Desert Island-based broker who specializes in high-end coastal properties.

But you may not know that Story is also an accomplished professional photographer. She was once the official photographer of the Boston Red Sox and photos she took of the Boston Symphony's 1979 trip to China appeared in *Time* and *Newsweek* and were picked up by the *Associated Press* and *United Press International*.

Bangor Metro magazine featured a series of Story's local photographs in its April edition.

In addition to the photograph on the cover of this newsletter, the magazine has some stunning shots Story took of Bear Island Light and a sprawling oceanfront home perched atop a rockbound cliff.

Ironically, Story was told as a child that “girls can't be professional photographers.” She obviously proved them wrong. In addition to shooting for the Red Sox, Story's past clients include Sugarloaf and Old Town Canoe. Most of her photography today serves her real estate business but her images are often used for editorial content in such publications as *The New York Times Magazine*.

Story is an associate broker with LandVest in Northeast Harbor and a member of the Hancock-Washington Board of Realtors.

Fraud and subprime lending

Banker speaks about proposed law changes



HWBOR President Terry Morse with Lisa Mallock-Ross and J. Scott Whitney of Machias Savings Bank.

As a result of sub-prime lending, 17 percent of homeowners today have zero or negative equity in their properties, according to J. Scott Whitney, Senior Vice President of Machias Savings Bank.

Whitney was the guest speaker at the Hancock-Washington Board of Realtors membership meeting held April 17 at the Blue Bird Ranch Restaurant in Machias.

He talked about the proliferation of new lenders, with more 300 new mortgage companies being licensed in Maine in a five-year period. He said there are now revisions being made to Maine law in response to the turmoil of sub-prime lending and fraud that sometimes accompanies it.

There are two major kinds of fraud in this type of lending – fraud-for-profit on behalf of the lender and fraud-for-housing on the part of the homeowner, Whitney said. A good self-examination lenders and buyers should ask themselves is “what will this sound like when I’m testifying about it in court or reading about it in the newspaper,” he added.

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But he pointed out that the number of fraud cases in Maine is relatively low compared with other states.

Whitney remains optimistic about the future of real estate sales and lending and believes things will settle down this year and improve even more in 2009.

The well-attended April meeting was sponsored by Machias Savings Bank. Deborah Wood of Re/Max A-1 Associates in Machias won the 50/50 raffle at the meeting. Julie Farris of Jonesport Realty won the Machias Savings door prize – a large print of blueberry rakers which was commissioned by the bank several years ago.

Prior the meeting, 31 members took part in a three-credit continuing education course on home inspections taught by Doug Robinson of Maine Home Inspection and Engineering Company.

Local lawyer to speak at May meeting

Ellsworth attorney Jeff Jones will share tips on tax strategies at the Hancock-Washington Board of Realtors' next membership meeting.

The breakfast meeting is scheduled for 9 a.m. at the Holiday Inn in Ellsworth. Registration and coffee service will begin at 8:30 a.m.

Jones' talk is entitled "Doing Well by Doing Good – Tax-wise Strategies for Selling Appreciated Property."

The meeting is being sponsored by Bangor Savings Bank. The cost of the breakfast buffet is \$5. Please make reservations with Executive Officer Beverlee Beers no later than Tuesday, May 20. You can reach Beverlee at 667-8668 or ae@hwbtor.com.

MAY CALENDAR

Wednesday May 7	Maine Association of Realtors meeting, Augusta, HWBOR/DEMLS office closed.
Thursday May 8	HWBOR Board of Directors meeting, 9 a.m. DEMLS Board of Directors meeting, 10:30 a.m., both at the HWBOR/DEMLS office on Foster Street, Ellsworth.
Friday May 9	Two continuing education courses by Arthur Gary, 9 a.m. to 4 p.m., Blue Bird Ranch Restaurant, Machias.
May 14-May 16	HWBOR/DEMLS office closed. Will re-open Monday May 19.
Thursday May 22	HWBOR membership meeting, 9 a.m., Holiday Inn, Ellsworth.
Monday May 26	HWBOR/DEMLS office closed for Memorial Day.
Friday May 30	Two continuing education courses by Arthur Gary, 9 a.m. to 4 p.m., Pat's Pizza, Ellsworth.

Realtor of the Year nomination deadline May 8

The deadline for submitting nominations for the Realtor of the Year is fast approaching.

Please return the nomination form below to HWBOR Executive Officer Beverlee Beers by Thursday, May 8. The Realtor of the Year will be announced at the June 19th joint meeting with the Acadia Council at the Lucerne Inn.

REALTOR® OF THE YEAR NOMINATION FORM

Name/Agency of Nominee: _____

ACHIEVEMENTS & CONTRIBUTIONS

Local Board: List Board offices held, committees, educational achievements and designations, etc.

Business & Professional Accomplishments: public recognition of business conduct, service to clients, imaginative and innovative business activities and accomplishments, etc.

Educational Accomplishments: attendance at educational programs, designations earned/held, etc.

Civic and Community Affairs: local, state and national level participation, community and civic affairs, government offices held and elected positions, political activities, business and fraternal organizations, etc.

State Association and National Associations: offices held, committee work, special contributions, educational achievements, membership in national institutes, societies, councils, attendance at MAR and NAR conventions, etc.

REALTOR® Spirit: business conduct, overall enthusiasm and commitment to Realtor® organization, demonstration of leadership, peer respect and recognition, respect of clients and customers, etc.

Use extra sheet to list achievements and send both to:

2008 ROTY Committee, Hancock-Washington Board of Realtors®, 63 Foster Street, Suite 1, Ellsworth, ME. 04605-2101

Fax to 207-667-6777 or email as PDF attachments to AE@hwbor.com

Please return no later than MAY 9th. The 2008 ROTY will be announced at the June 19th meeting with the Acadia Council at Lucerne Inn.

Nominated by: _____, **Realtor® member**

Habitat for Humanity seeks volunteers

Interested in helping local families realize their dream of home ownership?

The Hancock County Habitat for Humanity needs volunteers to serve on its Board of Directors and Family Selection Committee.

The non-profit organization is currently building homes for two area families and volunteers are needed for these projects as well. One home will be located in Otis and the other in Franklin.

Habitat receives new applications on a regular basis from area residents and families seeking a home. The organization's Family Selection Committee reviews all the applications and interviews families who meet the organization's criteria for assistance.

Habitat for Humanity doesn't give away homes like Oprah or Extreme Makeover Home Edition. Families selected by Habitat still must pay a small mortgage – usually around \$300 or so a month – and must contribute sweat equity to the building project.

If you are interested becoming involved with Habitat for Humanity, please contact Jamie O'Keefe at 299-8732 or jamie.okeefe@earthlink.net

Upcoming CE courses

Well-known real estate instructor Arthur Gary will be teaching a series of continuing education courses this month in Machias and Ellsworth.

He will be teaching two three-credit courses on Friday May 9 at the Blue Bird Ranch in Machias. The first class, which will be held from 9 a.m. to noon, will be "Ethical Behavior in the Real Estate Business," which must be taken by every Realtor by December 31 of this year. The second course, "Short Sales – Long Term Solutions to Short Term Problems," will be held from 1 to 4 p.m.

Gary will teach two additional three-credit courses at Pat's Pizza in Ellsworth on Friday May 30. "Foreclosures – What Real Estate Licensees Need to Know," will be taught from 9 a.m. to noon. "Price It Right and Watch It Sell," will be taught from 1 to 4 p.m.

The cost is \$35 a class.

Reservations for the May 9 classes must be made no later than Friday, May 2. Reservations for the May 30 must be made by Tuesday, May 27. Contact EO Beverlee Beers at 667-8668 or ae@hwbor.com

Condolences

Our thoughts are with Susan MacNair of Saltmeadow Properties in Castine and her family. Susan's mother-in-law, Millie P. Cooper, of Brooksville, died on April 8.

Congratulations

Betty Lou Sawyer and her husband, Bob, will celebrate their 50th wedding anniversary on Saturday, May 3. Betty Lou is the designated broker of Rocky Shore Realty in Gouldsboro.

Rallying for his brother

Local Realtor Dana Shaw is raising money for his cancer-stricken brother.

Dana's brother, David, was diagnosed with colon cancer and has been out of work for four months. He doesn't have any long-term disability insurance so his bills are piling up, Dana said.

Dana, an associate broker at Ocean's Edge Realty in Bucksport, recently did a 20-mile walk to raise funds and helped organize a benefit dinner for his brother in Hampden. He also has donation buckets at TerraCotta and the Riverside Café in Ellsworth.

Donations can be mailed to Dana Shaw at PO Box 91 Franklin, ME 04634. Checks should be made payable to David Shaw.

Housing sales down for the third month in a row

The sale of single family homes in Maine were down 28 percent in March, with the median price dipping more than 3 percent, according to statistics released by the Maine Real Estate Information System, Inc.

Across Maine, 650 homes changed hands during March, down from 908 homes sold in March 2007. The median sales price for homes sold was \$188,000, a decrease from \$193,750 during the same time period last year.

Hancock County saw a more than 38 percent decrease in the number of homes sales, from 106 in March 2007 to 65 in March 2008. The median sales prices dropped four percent, from \$223,750 to \$214,701.

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Sales were down in every county in Maine. While sales dropped some counties – including Aroostock, Franklin, Piscataquis, Washington and York – saw the median sales price increase in March.

Real estate professionals believe the harsh winter weather that Maine experienced through March is partially to blame for the sales decrease. Many say that it's a great time to buy a home because of lower interest rates and a good inventory of reasonably priced homes.

Editor's note :

Thanks to Jason Smith, DEMLS President and DB of Points East Real Estate, and AE Beverlee Beers for their help in taking notes and photographing the April 17 membership meeting. Special thanks to Story Litchfield for allowing us to use her photograph, "Hearts in the Window."

Remember this is your newsletter. If you have any news or photos to share, please contact Jamie O'Keefe at 299-8732 or jamie.okeefe@earthlink.net.



Point of View. A dramatic rock outcropping frames the panoramic view from Calf Point in Roque Bluffs