

**O  
B O A R D  
N**

**JIM KITCHEN  
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**NEAL OBRINGER  
PRESIDENT-ELECT**

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VICE PRESIDENT**

**ROXANN DUNNO  
EXECUTIVE OFFICER**

**PUBLISHED MONTHLY  
BY**

**WEST CENTRAL  
ASSOCIATION OF REALTORS®  
400 SOUTH CABLE ROAD  
LIMA, OHIO 45805-3112  
(419)227-5432  
(419)229-1842 FAX**



## **NAR Regulatory Alert FHA Changes Announced**

In October 2009, FHA announced that its capital reserve fund had fallen below the congressionally mandated level of 2 percent. The drop in capital reserves has led Congress and the Administration to call for changes to strengthen FHA.

On January 20, 2010, FHA announced major changes to ensure its long-term financial soundness. FHA is trying to balance three fundamental objectives: 1) financial soundness of the FHA insurance fund – ensuring that its capital ratio returns above 2 percent, 2) fulfilling its mission of serving borrowers not adequately served by the private sector and 3) facilitating the recovery of the housing industry and the over-all economy.

NAR has met with the Commissioner on several occasions to discuss the state of the housing market and to underscore FHA’s invaluable role. By all accounts the new changes are a victory for home buyers. FHA has carefully balanced the need to make financial reforms with the need to keep FHA available to a large segment of consumers. This is evident by retaining the 3.5 percent minimum down payment requirement and allowing the upfront mortgage insurance premium to be financed.

FHA announced changes in the following areas:

- The upfront mortgage insurance premium (UFMIP) will increase to 2.25 percent up from 1.75 percent. Contrary to reports, FHA will continue to allow the financing of the UFMIP.
- Borrowers with a credit score below 580 will be required to have at least a 10 percent down payment. The minimum down payment will remain at 3.5 percent for all other borrowers.
- FHA will seek legislative authority to increase the annual premium (currently capped at .55 percent). Over time, increasing the annual premium may allow FHA to reduce the upfront premium.
- Seller concessions will be reduced to 3 percent from 6 percent.

FHA will make the following lender enforcement changes:

- FHA will implement credit watch terminations at lender underwriting.
- Public reporting of lender performance through scorecard system will be implemented.
- FHA will implement, through notice and comment, indemnification against lenders. Indemnification will be expanded beyond fraud and misrepresentation.
- FHA will seek legislative authority to enforce indemnifications against direct endorsed (DE) lenders.
- FHA will seek legislative authority to sanction lenders nationwide based on performance of local branch.

FHA is an integral part to the continued recovery of the real estate industry and the overall economy. NAR will continue to work with FHA, the Administration, and the Congress to ensure FHA can fulfill its mission while providing for the safety and soundness of the insurance fund. NAR is committed to assisting FHA as they balance risk management with creating homeownership opportunities across the country.

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## WELCOME NEW MLS MEMBERS

**Zimmerman Realty**  
Vicki Wood

### MLS OFFICE

**Coldwell Banker Realty Plus**  
1339 Mt. Vernon Ave  
Marion, Ohio 43302  
Phone: 740-389-4676  
Lu Chivington  
Linda Mottl

### TRANSFER

**Schrader Realty**  
Janet Kroeger

**Vandemark Realty**  
Jill Dotson

**Yocum Realty**  
Debbie Warris

\* \* \* \* \*



PLEASE Clip and Save

### OnLine Payment Instructions

[www.realtor.org](http://www.realtor.org)

If you have registered – log in. *If you have not registered do that first.*

On the next page at the top right - click on Pay Dues

To Pay:

**MLS** – go to eMail The Quarterly Billing should pop up on the next screen. Click on that and pay it as you do any other online payment. Remember the sales tax is added in when you go to enter your credit/debit card number.

**Annual Dues** are paid through My Invoice – not eMail

## West Central Association Membership Statistics

	Year to Date thru 1/15/2010	Year to Date thru 1/15/2009	Year Ending 12/31/2009
# Offices	60	59	63
# Primary Members	331	338	349
# Secondary Members	4	5	5
# Affiliates	26	26	26

## West Central Association MLS Statistics

	Year to Date thru 1/15/2010	Year to Date thru 1/15/2009	Year Ending 12/31/2009
# Offices	76	72	76
Total Membership in Multiple	340	356	352
New Listings	123	115	3137
Closings	49	30	1639



The Third Quadrennial Period for the NAR Professional Standards Requirement Code of Ethics Course began January 1, 2009. This course **MUST BE COMPLETED BY DECEMBER 31, 2012.** Fax your certificate to the Board upon completion of your Ethics Course to meet this requirement.

\* \* \* \* \*



## Is Your Birthday in March, April or May?

If you are up for your three (3) year renewal, approximately (60) days before your birthday you will receive notification from the Ohio Division of Real Estate. **WATCH FOR IT!**

Call the ODRE at 614-466-4100 if you do not receive this 60 days in advance.

***It is YOUR responsibility to keep a current address on file at the Division. You also need to notify the Board Office so we can keep our records accurate. Call the Board Office and we will fax you a form if you need one.***

\* \* \* \* \*



## BOARD OF DIRECTORS

2009 President Teresa Irwin called the meeting to order. President Elect Jim Kitchen, Vice President Neal Obringer, Tim Stanford, Sandy Foreman, Belinda Glenn, Steve Uncapher, and Janet Kroeger were present. Linda Painter-Stemen and Jill Resor were absent.

Agenda approved with additions.

Minutes of November meeting approved

Financial statement accepted for filing.

Approved new members in their respective categories: Kristen K. Windau, Cowan REALTORS®.

Approved dues Money put into Money Market until February.

Approved Christmas bonus for Kathy Hughes and Roxann Dunno.

Retiring Directors were excused and the new officers and Directors are seated. (Retiring Directors, Janet Kroeger, Jill Resor, Steve Uncapher). New Directors Chris Fleischman, Sandy Foreman. Joe Guagenti. Teresa Irwin stays as Past President. Jim Kitchen is 2010 President, Neal Obringer is President Elect, Linda Painter-Stemen is Vice President. Belinda Glenn and Tim Stanford remain to serve the second year of their term. Tammy Breneman is fulfilling Linda Painter-Stemen's second year of her term.

2010 President Jim Kitchen called the meeting to order. President Elect Neal Obringer, Teresa Irwin, Tim Stanford, Belinda Glenn, Chris Fleischman, Sandy Foreman, Joe Guagenti, Tammy Breneman were present. Linda Painter-Stemen was absent.

Approved retention of John Klay as accountant.  
Approved retention of checking account at CNB  
Approved start time of BOD meetings at 8:30.  
Approved 2010 Committee's.  
Approved Building Trustees.

The next meeting is scheduled for January 6, 2010.

\* \* \* \* \*



## In Memoriam

Robert A. "Bob" Glenn

Bob passed away December 20, 2009. Bob was originally licensed with WAT Realty in 1993 until he went to The Gooding Company in 1996 and then Yocum Realty in 2008.

Our thoughts and prayers go to his wife Belinda, also with Yocum Realty, and his family and friends.

\* \* \* \* \*

## FEBRUARY MEMBERSHIP MEETING

February 12, 2010

### WELLS FARGO HOME MORTGAGE

Is again providing FREE CE

Cindy Sawmiller is providing lunch at 11:00  
Membership Meeting will be at 11:30

3 Hours CE will start at 12:00  
"203K Renovation Loans"

by Jennifer Krause, full time renovation specialist

to receive a certificate for the C. E. class you need to RSVP to Cindy Sawmiller (419-733-52128) by February 8th.

[Cynthia.r.sawmiller@wellsfargo.com](mailto:Cynthia.r.sawmiller@wellsfargo.com)

\* \* \* \* \*



## In Memoriam Of Richard A. "Dick" Spencer

Dick Spencer passed away January 23, in Orange Park, Florida. Dick was a REALTOR® with Ron Spencer Real Estate since 1990.

Our deepest sympathy goes to his brother, Ron Spencer, his family and friends.

\* \* \* \* \*



## *Real Estate Disciplinary Actions*

### **SUSPENSIONS, FINES, EDUCATION and REPRIMANDS**

**SCOTT S. McCANN**, broker, Upper Arlington, Ohio, as the result of an investigation of a formal complaint, was fined \$300.00 for violating Revised Code 4735.18(A)(24), for failing to keep complete and accurate records of a transaction for a period of three years from the date of the transaction. In addition, he was fined \$200.00 for violating Revised Code 4735.18(A)(9), as it incorporates Revised Code 4735.56(D), for failing to provide a Consumer Guide to Agency Relationships and/or failing to obtain a signature prior to submitting an offer on behalf of a purchaser. Finally, he was fined \$200.00 for violating Revised Code 4735.18(A)(6) as it incorporates Section 1, Article 4 of the Canons of Ethics for the Real Estate Industry. The Commission found that Mr. McCann, with respect to maintaining complete and accurate records and/or the laws relating to Consumer Guide to Agency Relationships, failed to keep himself informed of changes in Ohio statutes affecting the duties and responsibilities of a licensee and failed to be knowledgeable of the laws of Ohio pertinent to real estate. Finally, for the above violations, he was required to complete and to submit to the Division proof of completion of 3 hours of education in core law and 3 hours of education in ethics.

**JoANN McWHORTER**, salesperson, Fairfield, Ohio, as the result of an investigation of a formal complaint, was fined \$200.00 and given a public reprimand for violating Revised Code 4735.18(A)(6), misconduct, as it incorporates Section 1, Article 1 of the Canons of Ethics for the Real Estate Industry. Ms. McWhorter failed to provide an expiration date for the extension of a listing agreement.

**MIKE MILLER**, salesperson, Chillicothe, Ohio, as the result of an investigation of a formal complaint, had his license suspended for 7 days, which commenced February 2, 2009, and was fined \$2,500.00. The Commission found Mr. Miller to have violated Revised 4735.18(A)(6), as it incorporates Section 1, Article 1 of the Canons of Ethics for the Real Estate Industry, when he searched through his clients' personal belongings during an open house. He was also found in violation of Revised Code 4735.18(A)(9) as it incorporates Revised Code 4735.62(A), for failing to exercise reasonable skill and care in representing his client.

**WILLIAM K. MOLONEY**, salesperson, Columbus, Ohio, as the result of an investigation of a formal complaint, had his license suspended for 30 days, which commenced March 1, 2009, was fined \$5,000.00 and was required to complete and to submit to the Division proof of completion of the 10 hour sales post-licensure course, 3 hours of education in core law, 3 hours of education in ethics and 3 hours of education in agency. Mr. Moloney was found by the Commission to have violated Revised Code 4735.18(A)(9), as it incorporates Revised Code 4735.56 when he failed to provide a Consumer Guide to Agency Relationships and/or failed to obtain signatures from the lessees and lessor; violated Revised Code 4735.18(A)(6) as it incorporates Revised Code 4735.58(A) when he failed to present and/or have signed an agency disclosure statement prior to the preparation of an offer to lease and prior to presenting the seller with a written offer to lease; violated Revised Code 4735.18(A)(6) as it incorporates Revised Code 4735.21 when he collected money directly from lessees in connection with real estate and not in the name of or through his broker; violated Revised Code 4735.18(A)(21) as it incorporates Revised Code 4735.16(B)(1) when he failed to identify himself by name and by indicating he was a licensee and failed to identify the broker under whom he was licensed in an advertisement; violated Revised Code 4735.18(A)(5) when, with respect to a rent check, he failed within a reasonable time to provide an accounting for or remit money coming into his possession that belonged to another; violated Revised Code 4735.18(A)(6) when he failed to process a transaction through his brokerage; and violated Revised Code 4735.18(A)(24) when he failed to keep complete and accurate records of a transaction for a period of three years from the date of the transaction.

**BARBARA S. NERING**, salesperson, Middleburg Heights, Ohio, was fined \$500.00 and was required to complete and to submit to the Division proof of completion of 3 hours of education in ethics for violating Revised Code 4735.18(A)(6), misconduct, as it incorporates the Canons of Ethics for the Real Estate Industry, Section 1, Article 1. Ms. Nering failed to disclose on her Renewal Application with Education Compliance Form, which she certified, that she was the subject of an investigation by the Division of Real Estate and Professional licensing.

**NATHAN A. PRUSAK**, salesperson, Cleveland, Ohio, was fined \$750.00 and was required to complete and to submit to the Division proof of completion of 3 hours of education in ethics for violating Revised Code 4735.18(A)(6), misconduct, as it incorporates the Canons of Ethics, Section I, Article 1. Mr. Prusak failed to endeavor to maintain and establish high standards of professional conduct and integrity in dealings with members of the public as well as with fellow licensees and, further, seek to avoid even the appearance of impropriety in any activities as a licensee when he verbally entered into a lease and accepted a deposit and monthly rent for the rental of his condominium, which was a violation of the condominium association leasing policies. As a result of this conduct, he was found guilty of receiving stolen property in the Lakewood Municipal Court.

**HOLLY RITCHIE**, salesperson, Seven Hills, Ohio, as the result of an investigation of a formal complaint, was fined \$500.00 and was required to complete and to submit to the Division proof of completion of 3 hours of education in core law for violating Revised Code 4735.18(A)(6) as it incorporates Section 1, Article 1 of the Canons of Ethics for the Real

Estate Industry. The Commission found that Ms. Ritchie inserted a provision into a purchase contract between the buyer and seller indicating she would be paid a referral fee, without indicating from whom.

**CARL R. ROMIG**, salesperson, Beachwood, Ohio, as the result of an investigation of a formal complaint, was fined \$1,500.00 and was required to complete and to submit to the Division proof of completion of 3 hours of education in agency, 3 hours of education in core law, 3 hours of education in ethics and the 10 hour sales post licensure course. While his license was suspended, Mr. Romig engaged in activities which required a sales license, this conduct constituted a violation of Revised Code 4735.18(A)(6), misconduct, as it incorporates Revised Code 4735.02 and the Canons of Ethics, Section I, Article 1, failed to endeavor to maintain and establish high standards of professional conduct and integrity in dealings with members of the public as well as with fellow licensees and, further, seek to avoid even the appearance of impropriety in any activities as a licensee. He also violated Revised Code 4735.18(A)(9) as it incorporates Revised Code 4735.62(C); when, with respect to a property, his client provided addendums to the residential property disclosure statement to be presented to buyer's agent and he did not provide those documents to buyer's agent until a couple of weeks later, this conduct constituted a failure to exercise reasonable skill and care in representing his client. Finally, he was found to have violated Revised Code 4735.18(A)(6), as it incorporates the Canons of Ethics, Section I, Article 3 and Revised Code 4735.18(A)(24), when he engaged in misconduct by failing to cooperate with an investigation by not providing requested documents.

**JONATHAN F. SCHAEFER**, broker, Solon, Ohio, as the result of an investigation of a formal complaint, was fined \$1,500.00 and was required to complete and to submit to the Division proof of completion of 3 hours of education in core law for violating Revised Code 4735.18(A)(6), misconduct, as it incorporates the Canons of Ethics, Section I, Article 3. Mr. Schaefer engaged in misconduct when he failed to cooperate with an investigation by not providing requested documents.

**H. SHAREEF A. SHERROD**, broker, Cincinnati, Ohio, as the result of an investigation of a formal complaint, had his license suspended for 30 days, which commenced December 1, 2008, was fined \$2,500.00 and was required to complete and to submit to the Division proof of completion of 3 hours of education in ethics. Mr. Sherrod was found to have violated Revised Code 4735.18(A)(5), when he failed within a reasonable time to provide an accounting for or remit money coming into his possession that belonged to another. In addition, he demanded, without reasonable cause, other than from a broker licensed under chapter 4735, payment of monthly management fees to which he was not entitled, in violation of Revised Code 4735.18(A)(10). The above conduct constituted a violation of Revised Code. 4735.18(A)(6), misconduct, as it incorporates the Canons of Ethics, Section I, Article 1, when he failed to endeavor to maintain and establish high standards of professional conduct and integrity in dealings with members of the public as well as with fellow licensees seeking to avoid the appearance of impropriety in any activities as a licensee. Finally, Mr. Sherrod failed to cooperate with an investigation by not providing requested documents, a violation of Revised Code 4735.18(A)(6), as it incorporates the Canons of Ethics for the Real Estate Industry, Section 1, Article 3.

**DAVID A. SHOCK**, salesperson, Toledo, Ohio, as the result of an investigation of a formal complaint, was fined \$700.00 and was required to complete and to submit to the Division proof of completion of 3 hours of education in agency and 3 hours of education in ethics. Mr. Shock was found to have violated 2 counts of Revised Code 4735.18(A)(9), as it incorporates Revised Code 4735.56(D), when he failed to provide a Consumer Guide to Agency Relationships to the buyers and failed to note their refusal to sign the Guide, prior to discussing with them, the making of an offer to purchase. He also violated Revised Code 4735.18(A)(6), when he represented on a purchase contract that he was the seller, when he had no legal or equitable interest in the property. Finally, he violated Revised Code 4735.18(A)(6) as it incorporates Section 1, Article 1 of the Canons of Ethics for the Real Estate Industry, when he failed to endeavor to maintain and establish high standards of professional conduct and integrity in dealings with members of the public as well as with fellow licensee.

**HENRY R. STODERMIRE, JR.**, broker, Cleveland, Ohio, as the result of an investigation of a formal complaint, was fined \$1,500.00 and was required to complete and to submit to the Division proof of completion of 3 hours of education in core law for violating Revised Code 4735.18(A)(24). The Commission found that Mr. Stoudermire failed to keep complete and accurate records of all transactions for a period of three years from the date of the transaction.

**HENRY R. STODERMIRE, JR.**, broker, Shaker Heights, Ohio, as the result of an investigation of a formal complaint, was fined \$2,500.00 and was required to complete and to submit to the Division proof of completion of 3 hours of education in agency and the 10 hour broker's post licensure course. Mr. Stoudermire was found to have violated Revised Code 4735.18(A)(36) when he failed to inform his client, the seller, of the existence of an offer or failed to present the offer in a timely manner. The Commission also found this conduct to be a violation of Revised Code 4735.18(A)(9) as it incorporates Revised Code 4735.63(A)(2), breach of duty to accept delivery of and present any purchase offer to the seller in a timely manner, even if the property is subject to a contract of sale, lease, or letter of intent to lease.

(To be continued in the March Issue)

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**DO YOU HAVE A QUESTION OR A CONCERN REGARDING THE BOARD????**



**Officers**

President	Jim Kitchen	419-222-3040	<a href="mailto:jkitchen2@woh.rr.com">jkitchen2@woh.rr.com</a>
President-Elect	Neal Obringer	419-222-2560	<a href="mailto:nealobringer@yahoo.com">nealobringer@yahoo.com</a>
Vice President	Linda Painter-Stemen	419-222-1212	<a href="mailto:lindastemen@yahoo.com">lindastemen@yahoo.com</a>
Past President	Teresa Irwin	419-659-5151	<a href="mailto:tirwin@q1.net">tirwin@q1.net</a>

**Directors**

Tammy Breneman	222-3040	<a href="mailto:tammy_b@yocumrealty.com">tammy_b@yocumrealty.com</a>
Chris Fleischman	222-1212	<a href="mailto:criss72604@aol.com">criss72604@aol.com</a>
Sandy Foreman	222-1212	<a href="mailto:sandyforealtor@wcoil.com">sandyforealtor@wcoil.com</a>
Belinda Glenn	222-3040	<a href="mailto:belindaglenn@juno.com">belindaglenn@juno.com</a>
Joe Guagenti	991-3322	<a href="mailto:joebikeshop@earthlink.net">joebikeshop@earthlink.net</a>
Tim Stanford	222-3040	<a href="mailto:tim_s@yocumrealty.com">tim_s@yocumrealty.com</a>

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**CONGRATULATIONS**

to Olivia Helms, Irwin Real Estate, on the birth of her son, Brendon, on November 30, 2009.

to Stephanie Clemons, Schrader Realty, on the birth of her daughter, Maggie Dianne, on December 26<sup>th</sup>.

to Jennifer Loetz, Yocum Realty, on the birth of her son, Carter, on January 14<sup>th</sup>.

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**HOW TIME FLIES**

I can't believe my year as your president has gone by so quickly! I would like to take this opportunity to THANK all the chairpersons, as well as the committee members for their help. Thanks also goes to our wonderful staff, for making my job easier. Roxann and Kathy---keep up the good work!

If you are asked to serve on a committee, I hope you'll do so.

Teresa Irwin, Past President

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**DEEPEST SYMPATHY**

to Brenda Caprella and Pam Vickers, Yocum Realty, on the death of Brenda's Son-in-Law and Pam's Brother-in-Law, Mike Howard, on December 25<sup>th</sup>.

to Belinda Glenn, Yocum Realty, on the death of her Brother-in-Law, Cliff Clements, on December 25<sup>th</sup>.

to Diane York, Hartsock Realty, on the death of her Mother, Linda A. York, on January 9<sup>th</sup>.

to Lori Page, Cowan, REALTORS® and Lisa Stewart, Ron Spencer Real Estate, on the death of their Mother, Dixianna Ross Longmeier, on January 17<sup>th</sup>.

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**THANK YOU**

to Michelle Snyder, Tim Sprague, Superior Federal Credit Union and Chrisa McGhee, Sue Alexander, The State Bank for providing lunch for the 30 Hour C. E. Classes on January 18<sup>th</sup> and 19<sup>th</sup>.

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**REALTORS® CORE HEALTH INSURANCE**  
*Guaranteed-Acceptance, Affordable Limited Medical Indemnity  
Insurance Plans and Rates Exclusively for NAR Members*

**“Platinum” Plan Benefits**  
*Insurance Pays*

**Doctor Office Visits:** 100% after \$30 Copay  
Maximum number of visits  
(per person per policy year): 10 Visits

**Wellness Visits:** 100% after \$30 Copay  
Maximum number of visits  
(per person per policy year): 3 Visits

**Diagnostic Testing,  
X-Ray & Laboratory:** \$100  
Maximum number of visits  
(per person per policy year): 10 Visits

**Hospital Benefits\*:**  
Daily Maximum (Semi-private room or ICU/CCU): \$1000  
Intensive Care Unit (ICU/CCU) per day: \$1000  
Combined Maximum number of covered days (per person per policy year): 60 days a year

**Surgery Benefits\*:**  
Inpatient: \$3,000  
Outpatient: \$2,000  
Maximum number of surgeries (per person per policy year): 2 Surgeries

**Anesthesia:**  
Inpatient/Outpatient (2 visits per person): 20% of Surgery Benefit

**Emergency Room:** \$125  
Maximum number of visits (per person per policy year): 5 Visits

**Accident Medical Expense Benefit:** \$5,000  
Deductible: \$100 deductible  
Maximum number of treatments (per person per policy year) 1 Visit

**Waiting Period (days) for Benefits:**  
Accident Coverage: No waiting period  
Sickness Coverage: 30 days

**Physician/Hospital Preferred Provider Option (PPO)\*\***  
Average discounts range from 5% to 40%\*\*\* on Physician/Hospital services/Specialty services

**“Value” Plan Benefits**  
*Insurance Pays*

**Doctor Office Visits:** 100% after \$30 Copay  
Maximum number of visits  
(per person per policy year): 10 Visits

**Wellness Visits:** 100% after \$30 Copay  
Maximum number of visits  
(per person per policy year): 3 Visits

**Diagnostic Testing,  
X-Ray & Laboratory:** \$75  
Maximum number of visits  
(per person per policy year): 10 Visits

**Hospital Benefits\*:**  
Daily Maximum (Semi-private room or ICU/CCU): \$400  
Intensive Care Unit (ICU/CCU) per day: \$500  
Combined Maximum number of covered days (per person per policy year): 60 days a year

**Surgery Benefits\*:**  
Inpatient: \$1,000  
Outpatient: \$500  
Maximum number of surgeries (per person per policy year): 2 Surgeries

**Anesthesia:**  
Inpatient/Outpatient (2 visits per person): 20% of Surgery Benefit

**Emergency Room:** \$125  
Maximum number of visits (per person per policy year): 5 Visits

**Accident Medical Expense Benefit:** \$2,500  
Deductible: \$100 deductible  
Maximum number of treatments (per person per policy year) 1 Visit

**Waiting Period (days) for Benefits:**  
Accident Coverage: No waiting period  
Sickness Coverage: 30 days

**Physician/Hospital Preferred Average Provider Option (PPO)\*\***  
Average discounts range from 5% to 40%\*\*\* on Physician/Hospital services/Specialty services

**“Physician” Plan Benefits**  
*Insurance Pays*

**Doctor Office Visits:** 100% after \$30 Copay  
Maximum number of visits  
(per person per policy year): 10 Visits

**Wellness Visits:** 100% after \$30 Copay  
Maximum number of visits  
(per person per policy year): 3 Visits

**Diagnostic Testing,  
X-Ray & Laboratory:** \$75  
Maximum number of visits  
(per person per policy year): 10 Visits

**Emergency Room:** \$100  
Maximum number of visits (per person per policy year): 5 Visits

**Accident Medical Expense Benefit:** \$1,000  
Deductible: \$100 deductible  
Maximum number of treatments (per person per policy year) 1 Visit

**Waiting Period (days) for Benefits:**  
Accident Coverage: No waiting period  
Sickness Coverage: 30 days

**Physician/Hospital Preferred Provider Option (PPO)\*\***  
Average discounts range from 5% to 40%\*\*\* on Physician/Hospital services/Specialty services


THIS IS LIMITED MEDICAL INDEMNITY COVERAGE. IT IS NOT MAJOR MEDICAL COVERAGE and is not intended to replace other medical coverage.  
\*Pre-existing condition: applies only to Hospitalization (including First Day Admission, Semi-Private Hospital Room and Board, and ICU/CCU), Surgery and Anesthesia. Plan availability, benefit offerings, and rates vary by state. See a complete list of limitations or exclusions at the web site:  
[www.RealtorsCoreHealthInsurance.com](http://www.RealtorsCoreHealthInsurance.com)

Call a benefit specialist today at  
**(877) CORE-PLAN (877) 267-3752** or go online for more information. Online quotes and enrollment at  
[www.RealtorsCoreHealthInsurance.com/AE](http://www.RealtorsCoreHealthInsurance.com/AE)

\*\* Preferred Provider Option (PPO) and Prescription Discount Card are not insurance benefits; but are discounts offered as part of your RCHI plan.  
\*\*\* Based on national average of discounts provided by PPO provider.

**All Three Plans Include a Prescription Discount Card – Save Up to 50% on Your Prescriptions**

# FEBRUARY 2010

<i>Sun</i>	<i>Mon</i>	<i>Tue</i>	<i>Wed</i>	<i>Thu</i>	<i>Fri</i>	<i>Sat</i>
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>
<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b> 8:30 Meeting Board of Directors	<b>11</b>	<b>12</b> Lunch 11:00 Membership Meeting 11:30 3 Hours CE 12:00 <i>See Page 3</i>	<b>13</b>
<b>14</b> 	<b>15</b>	<b>16</b>	<b>17</b>	<b>18</b>	<b>19</b>	<b>20</b>
<b>21</b>	<b>22</b>	<b>23</b>	<b>24</b>	<b>25</b>	<b>26</b>	<b>27</b>
<b>28</b>						