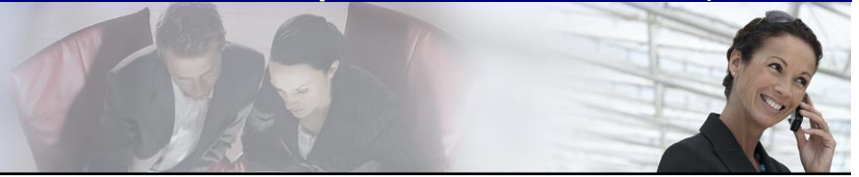




Women's Council of  
**REALTORS**



Get Ready.



### Mission

*We are a network of successful REALTORS® advancing women as professionals and leaders in business, the industry, and the communities we serve.*

### Chapter Leaders

#### President

Carol Wayne

Vickie York at The Beach Realty

[carolwaynecares@gmail.com](mailto:carolwaynecares@gmail.com)

#### President-elect

Kathy Douglass

Coldwell Banker Resort Realty

[kdouglass@cbanker.com](mailto:kdouglass@cbanker.com)

#### VP, Membership

Teresa Cason

Mann & Sons

[teresa@realtywithheart.com](mailto:teresa@realtywithheart.com)

#### Secretary

Sandi Bisgood

Ocean Atlantic Sothebys

[sandi.bisgood@oasir.net](mailto:sandi.bisgood@oasir.net)

#### Treasurer

Joseph Della Torre

Fairway Home Mortgage

[joed@fairwaymc.com](mailto:joed@fairwaymc.com)

### Our Vision

*Through our influence as successful business professionals, we will effect positive change in the profession and in the broader community.*

#### Past Presidents

2013-Ruth Sivils

Coldwell Banker Resort Realty

[Ruthsivils00@gmail.com](mailto:Ruthsivils00@gmail.com)

2012-Joanie Hannigan

Coldwell Banker Resort Realty

[jhannigan@cbanker.com](mailto:jhannigan@cbanker.com)

2011-Beth Dorman

Coldwell Banker Resort Realty

[beth@bethdorman.com](mailto:beth@bethdorman.com)

2010-Ginny Hysock

Remax Associates

[ginny@gnyhysock.com](mailto:ginny@gnyhysock.com)

2009-Paula Castiglione

Jack Lingo, Inc.

[realestatewithpaula@gmail.com](mailto:realestatewithpaula@gmail.com)

## From the President



Dear Members,

Well 2014 is flying by and much good has happened within our chapter. The Business Resource Meetings have been well attended and the speakers and education sessions very well received. We have been able to hear some informative as well as entertaining national speakers share useful and timely ways to keep current in our businesses. Many thanks to the Education Committee and to Hospitality for working hard behind the scenes to see that these sessions go off so smoothly.

We had our most successful Bras For A Cause ever this year and with increased community participation we are able to donate \$52,000.00 to Delaware Breast Cancer Coalition! Thank you Cheryl Myers and the Ways and Means Committee and numerous volunteers who worked long and hard to pull off this fun event. As an off shoot we will start selling our first ever Bras For A Cause calendars in October during Breast Cancer Awareness Month. The 2015 calendars are pictures of the 2014 event and the history behind it. Be sure and pick up some to share with clients and friends as we continue to support our community.

Yes! we are staying on track to **“Learn More, Earn More & Give More”!!**

*Carol Wayne*

2014 Sussex County Chapter President

## ***NOTEWORTHY NEWS!!!!***

**2015 Line Officers** have been elected.

**President:** Kathy Douglass of Coldwell Banker Resort Realty

**President Elect:** Teresa Cason of Mann and Sons

**VP of Membership:** Sandi Bisgood of Oceans Atlantic Sotheby's

**Secretary:** Deborah Cobb of Long & Foster-Bethany

**Treasurer:** Joseph Della Torre of Fairway Home Mortgage Services

**Governor:** Carol Wayne of Vickie York at the Beach Realty



## UPCOMING EVENTS

### 2<sup>nd</sup> Annual Scavenger Hunt October 1<sup>st</sup> at Purple Parrot in Rehoboth Beach

Teams of 6

Starts at 4:30PM \$10/person

Register on line at

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

Just good plain FUN!!

### Murder Mystery

“**The Fowl Cauldron**” will be presented on Sunday **Oct 19, 2014** at Victoria’s Restaurant in the Boardwalk Plaza Hotel.

Spells are cast promptly @5PM

Pre-set 6 course dinner

Cash Bar & only \$35.00

Costumes are encouraged but optional. Join us for a wonderful time!

### Installation Dinner

November 18, 2014 at Victoria’s Restaurant in Boardwalk Plaza Hotel. Watch your emails for an update on cost and time.

This year we are supporting the **Jean & Joan Golf Tournament** Benefitting the Beebe Healthcare’s Tunnell Cancer Center at Kings Creek Country Club on September 29, 2014. **Teresa Cason** our VP of Membership has worked tirelessly on our behalf for this event.

Our team of golfers representing WCR are:

**Gail Alm**, Fairway Home Mortgage

**Tim Harriger**, Home Seal Services

**Nancy Riggan**, Remax of Wilmington

**Jeff Baxter**, Fairway Home Mortgage

The next **FREE** to Members **CEU class** includes a Continental Breakfast & Lunch at the Rusty Rudder in Dewey and will be a **Module 7** with **Frank Serio** on October 14<sup>th</sup> 9a-Noon in the next Continuing Education Licensing Period to end April 2016. The topic is “**The Consumer Decision Journey**”.

This is a brand new course about how consumers buy today and how to market to them effectively. Current and useful information for us all. This class is done with the support of SCAOR who will issue the CEU certificates.

The **National Convention** for Women’s Council of Realtors is Nov 5-10 in New Orleans, LA, running concurrently with the National Association of Realtors Annual convention. The line officers are attending the event and it is at these meetings and classes we are able to network with members from across the country bringing back ideas to improve the chapter.

# 2014 Sponsors

## PLATINUM



## GOLD



BONNIE M. BENSON P.A.  
ATTORNEY AT LAW



## Articles by our Sponsors

As a sponsor benefit we are offering the opportunity to write articles for our newsletter based on their level of sponsorship.



*Victoria's Restaurant*  
*Now Offering Sunday Brunch Year 'Round!*

By now we hope you've tried Victoria's all-new, a la carte Sunday Brunch. If you haven't, we have good news for you – Victoria's will now offer Sunday Brunch all year long!

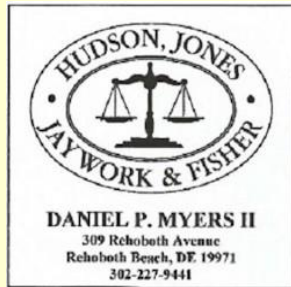
Make your brunch reservations for any time between 11:00 a.m. and 3:00 p.m. on Sunday (or take a chance on waiting and just drop by) then enjoy \$5 brunch bites, \$10 or \$15 brunch entrees and special \$3 drinks. \$5 bites include oysters on the half shell, steamed shrimp, a variety of crisp salads, house-made cinnamon buns, and a single egg benedict, while entrees include favorites like blueberry pancakes, a Monte Cristo sandwich, quiche, omelets and even Victoria's legendary crab melt in a bread boule. Don't forget to sip while you nosh, with a bloody Mary, mimosa, screwdriver or a glass of champagne for just \$3. With the ocean view and the piano tunes of Jeff Irwin as a backdrop, it's definitely a brunch that is not to be missed!

Victoria's offers indoor dining in their elegant Victorian dining room, and outdoor boardwalk dining on the canopied patio, weather permitting. In addition to breakfast, lunch and dinner seven days a week, Victoria's also offers a charming Afternoon Tea Monday through Saturday, by advance reservation only. Nibble on a tray of assorted sweets and tea sandwiches and sip on a tea of your choosing, brewed in an individual tea pot just for you. It's quite a dignified activity and something different to do. Victoria's is also a great place to entertain clients – or host your special gathering in their oceanfront banquet rooms.

Victoria's Restaurant's current menus for both the dining room and The Plaza Pub can be seen online any time at [www.victoriasrestaurant.com](http://www.victoriasrestaurant.com) Reservations always welcomed at 227-0615.

**SILVER**

SERGOVIC, CARMEAN  
& WEIDMAN, P.A.



STEVE MORGAN  
FAIRFAX MORTGAGE INVESTMENTS  
302.541.5363

**BERL & FEINBERG, LLP**  
Attorneys at Law

Ellen J. Feinberg  
302-644-8330  
ellen@shopllp.com

**LC HOMES**

Law Offices



## Could That Frog be A Prince?

Do you have a 'diamond in the rough' listing? The kitchen is outdated, the floors need to be refreshed, a bathroom needs to be updated or expanded or it just needs some serious TLC? Would your buyer be interested if only there was an in-ground pool or does the property need to be landscaped? Does the home need a new roof, septic, heating, AC or electrical system? Or do you have a buyer who just can't find a home that has all of the features they want?

An FHA 203K or Conventional HomeStyle Renovation Loan could open up endless possibilities for any home. Renovations can be big or small and the buyer can include the cost of the improvements in the mortgage to purchase the home. Borrowers may even be able to finance up to 6 months mortgage payments so they will have funds available to pay the mortgage payment while the home is being renovated. All of this in 1 closing!

The home could be a 1 – 4 unit primary, 2<sup>nd</sup> home or an investment property depending on the program. A condo could also be considered (interior work only) as long as it meets eligibility requirements. A Renovation loan is not like facing the ogre under the bridge. The first step for any mortgage applicant is to meet with a loan officer. In the case of a renovation loan the borrower and Realtor are counseled before they jump into the process. We have a team of experts who will guide your buyer every step of the way. Knowing what to expect upfront is key and keeping everyone involved will make the process move smoothly and quickly to closing. With this program, every home could be someone's castle and you could be their hero for informing them of this wonderful opportunity.

### Liz Connors

Loan Officer  
NMLS# 472111



Email: [lconnors@mortgagenetwork.com](mailto:lconnors@mortgagenetwork.com)

Cell: 302-236-9648

Office: (443) 736 4814





**AFFILIATE  
Members 2014**

Gail Alm/ Fairway Mortgage  
Jeff Baxter Mortgage Team  
Bonnie Benson, P.A.  
Barbara Brittingham/  
Caliber Funding  
Barbara Brodoway/Ward & Taylor  
Patti Brown/Behind Closed Doors  
Shannon Carmean/  
Sergovic Carmean & Weidman  
Steve Cobb/ Victoria's Restaurant  
Liz Connors/MNET Mortgage  
Joe Della Torre/ Fairway Home Mortgage Services  
Ken Feaster/Elzufon Austin Tarlov & Mondell ,P.A.  
Ellen Feinberg/ Berl &Feinberg, LLC  
Shelley Foresman/Tidewater Mortgage  
Susan Gardner/  
Law Office of Susan Pittard Weidman, P.A.  
Kim Grim/ Fairway Mortgage  
Tim Harriger/Home Seal Services  
Meagan Hudson/  
Law Office of Susan Pittard Weidman, P. A.  
Ruth Briggs King/SCAOR  
Diane Koch/First Shore Federal  
Betty Krug/First Choice Loan  
Jon Long/LC Homes  
Lisa McCloskey/  
Delaware State Housing Authority  
Linda Morena/ WSFS Bank  
Steve Morgan/Fairfax Mortgage  
Cheryl Myers/Amerispec Inspection Services  
Dan Myers/Hudson Jones Jaywork & Fisher  
Jeanine O'Donnell/State Farm Insurance  
Janet Redman, CRPC/  
LOKKEN Investment Group, LLC  
Pamela Robichaud/  
Wells Fargo Home Mortgage  
Chris Schell/ Schell Brothers  
Billy Scott/ Scott & Shuman, P.A.



**We invite you to Celebrate Your Success in 2014 with Us!**  
**Schell Brothers Annual Realtor Appreciation Event**  
**Wednesday, October 8th at 5pm**

On **Wednesday, October 8th**, enjoy an evening of fun and entertainment with your fellow Realtors and the Schell Team at the brand new Senators clubhouse in Lewes. Join us for Happy Hour at 5 pm. The Annual Awards Ceremony, where we recognize our 2014 Star Realtors, begins at 6pm and be sure to stick around for a special announcement of the new Schell Brothers Realtor bonus. Casino games begin at 7pm for those interested in trying your luck. RSVP for Schell Brothers Realtor Appreciation event:  
<http://www.eventbrite.com/e/casino-night-schell-brothers-annual-realtor-appreciation-event-tickets-13268509469>

**The Schell Brothers Teams at Sawgrass and Bayside are gearing up for their model Grand Openings!**

Be the First To See Our Brand New Sanibel Model Home at Bayside. Visit the model during the Grand Opening on Saturday, Oct. 11th and fall in love with the Sanibel's open floor plan, designed to capture the magnificent golf course and water views at Bayside.

Announcing The Sanibel Model Grand Opening at Bayside -  
<http://eepurl.com/2XkEj>

**Save the Date** for the brand new Kingfisher at Sawgrass in Rehoboth Beach!  
On October 18th the team at Sawgrass North will be hosting their model Grand Opening beginning at 11am

Scott Wagner/Tidewater Mortgage

Eileen Walling/Carl Freeman Companies

Toni White/ Fairway Mortgage