

S.C. Real Estate Commission News

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CAREER Charts a Course Through the Complexities of Today's Real Estate Industry

Richard C. Stanland, Jr., Chairman • CAREER Policy Advisory Committee

Everywhere we go these days, we are constantly bombarded with comments about how rapidly the real estate industry is changing—and we are also told that if we as practitioners do not adjust to the change, our businesses will die. Technology is on the leading edge of all this change which makes it even more frightening when you find that most real estate practitioners are not as “up on the curve” as they should be.

One answer to all this anxiety is the Center for Applied Real Estate Education and Research (CAREER) under the auspices of the Darla Moore School of Business at the University of South Carolina. Funding comes primarily from the South Carolina Real Estate Commission. The role of the Policy Advisory Committee is to suggest, fund and review proposals for various real estate research projects which are deemed to have important practical application to the industry. The actual completion of the various research projects which are approved for funding is overseen by Dr. Ron Rogers at the USC School of Business. Ron's prominent presence on the Advisory Committee ensures continuity of purpose and the overall success of the mission.

The challenge facing the committee is to bring into focus the balance between academia dealing with theoretical data and the practitioner who always thirsts for practical application. In other words, “This research report is wonderful, but how do I apply it to my business?” It is the charge of our committee to provide the link that causes this to happen.

Accordingly, the Policy Advisory Committee is structured to include experienced real estate practitioners, both residential and commercial, from across the state as well as mortgage lenders, appraisers, SCAR staff leadership, and a good balance of scholarly leadership from

Clemson and USC.

Using this assembled pool of talent, the PAC adopted a set of by-laws to give it future long-term purpose and direction. The body is presently meeting once each quarter in Columbia to conduct the business of the group, which includes defining, soliciting, funding and monitoring the success of each approved project with the goal of insuring its practical application.

Some of the general topics given consideration for the 1999 Program of Work included:

- (1) Impact of the National Flood Insurance Program on Real Estate Values.
- (2) Impact of Technology and the Internet on the Real Estate Industry.
- (3) Difference in Growth Rates Between North and South Carolina.
- (4) Regulatory Issues: Single Licensure; Self Regulation; Increased Pre-license Requirements; Continuing Education's Effect on Competence.

As the group continues to gain momentum and visibility, future plans call for one-day seminars and educational programs for the benefit of the industry. This will be in addition to our continuation of research projects.

In conclusion, the CAREER views its function as a method of returning to the real estate community benefits from some of the dollars contributed by Real Estate licensees to the Education and Research Fund. These research projects will ultimately have practical applications for a broad cross section of the real estate industry. When our real estate practitioners benefit from this knowledge, then the public, whom we ultimately serve, will also benefit.

MCE Records Audit

Last fall, the Commission notified all licensees that it would be their responsibility to maintain records of the continuing education courses they completed. The law did not change—everyone still has to take eight hours of MCE every two years (two hours of which must be federal and state law update or “core” hours). The only change is the license renewal form. The biennial renewal cycle called for half of our licensees to renew this year and attest to having met their eight-hour requirement. The other half of our licensees will do so this next year. It's pretty simple.

Those real estate licensees who renewed this year, but did not complete MCE, were placed on the inactive register. They received a notice from the Commission of their inactive status, and must complete eight hours of MCE in order to activate their licenses (and must not practice real estate until they do so). This is the same procedure as in the past.

In order to ensure that licensees are completing their MCE requirements, the Commission will begin spot-checking for compliance in the very near future. You may be one of those chosen at random to receive an audit request to produce the Certificates of Completion issued by the approved sponsors whose classes you attended. Be sure you have appropriately filed certificates. If you are not able to locate and send these certificates immediately upon request, you will be allowed to contact the school you attended and obtain duplicates. Some schools may charge you for this service.

Don't be caught short—do you know where your certificates are?



The South Carolina
REAL ESTATE
COMMISSION NEWSLETTER

Official Publication of the
South Carolina Real Estate Commission and the
Department of Labor, Licensing and Regulation

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Views expressed in articles by guest authors are not necessarily those of the Commission nor LLR nor should they be mistaken for official policy.

COMMISSION MEETINGS

The regularly scheduled meetings of the South Carolina Department of Labor, Licensing and Regulation, Real Estate Commission, are held at 10 a.m. on the third Wednesday of each month at the Commission offices. These meetings are open to the public.

Palmetto Real Estate Educators Association (PREEA) to Meet October 15 and 16

Myrtle Beach will be the meeting site for the 13th Annual PREEA Convention. This year's program includes a course development workshop, exhibits, special events and concurrent sessions—something for everyone. The sessions will cover the latest information on finance, appraisal, insurance, the Internet, copyright laws, the Distinguished Real Estate Instructor (DREI) designation and advertising techniques. The Keynote Speaker, Peatsy Reynolds, is full of ideas to rejuvenate the most fatigued teacher—come hear him.

If you are teaching real estate, appraisal or property management courses, or if you are considering becoming an instructor, this is the place for you. You can network with educators from our state and a contingent from North Carolina and Georgia who usually attend and add a new perspective to the program. Come join the fun (and the education). And remember, if you are an approved instructor, this will count toward meeting your real estate and/or appraisal MCE requirement.

Our Website Address Has Changed!



Check out the S.C. Real Estate Commission on LLR's home page at our new address:

www.llr.state.sc.us/rec.htm

The page includes general information about the agency, and key data on individual programs.

If you have ideas or suggestions, contact Lesia Shannon Kudelka, 896-4376 or Donna Delia, 896-4377. And don't forget to change your bookmarks!

Public Member Appointed

Daniel J. Ballou, Rock Hill, has been appointed by Governor Jim Hodges as an interim member of the South Carolina Real Estate Commission to fill a public member vacancy. Ballou will serve in this capacity pending confirmation by the Senate at its next session.

Ballou is a graduate of Princeton University with a bachelor's degree in history and of the University of South Carolina School of Law. He practices with the law firm of Kennedy, Covington, Lobdell & Hickman in the areas of business and commercial litigation, land use controversy, zoning and planning and administrative law.

He is a member of the South Carolina Bar Association, the York County Bar Association and is president of the Board of Directors of Pilgrims' Inn, Inc., an emergency assistance resource in Rock Hill.

Revised Agency Disclosure Form

The Commission recently introduced a revised agency disclosure form in a four-panel brochure format. This new form will assist licensees with the license law requirement to provide a meaningful explanation of agency to consumers as well as serving as acknowledgment that disclosure has been made. You may continue to use the current forms until January 1, 2000, or it may be used immediately.

In July, brokers-in-charge were mailed a packet that included a camera-ready copy that can be reproduced. Brokers-in-charge who choose to reproduce the form may apply their company logo/banner on the appropriate panel in space provided and select a color of choice. No language change or modification may be made. You may order copies from the Real Estate Commission.

Additional information concerning the new brochure can be found on the Real Estate Commission web site <http://www.llr.state.sc.us/rec.htm>

Order Form – Agency Disclosure

Brochures will be mailed to you or you may pick them up from the South Carolina Real Estate Commission. Either way, we need you to complete the order form, as the Commission must have a record of all monetary transactions. Payment must be received in advance before brochures will be mailed. Price is \$5 per 100 units. Due to problems with packaging and handling, the maximum number that can be mailed is 500 per order. However, if you would like to pick up copies from the Real Estate Commission office, you may order up to 1,000 copies.

To order, please fill out the following information and mail along with your check for the proper amount to: South Carolina Real Estate Commission, Post Office Box 11847, Columbia, South Carolina 29211-1847, Attention: Ann Parris.

(Please print or type.)

Number needed _____ Amount enclosed: _____

(Name)

(Company name)

(Telephone number)

(Address)

New 60-hour Prelicensing Courses

Unless you've been living under a log, you know that the Legislature passed an amendment to the Real Estate License Law last session that resulted in an increase of 30 hours for anyone wishing to become a real estate licensee in South Carolina. The Unit I course, which has been only 30 hours for the past 23 years, will become 60 hours as of January 1, 2000. Prospective licensees who take their 30-hour prelicensing course and submit their applications on or before December 31, 1999, may receive approval to sit for the sales examination; however, they must pass the exam within their one year of eligibility to test. Those who do not pass within that time must qualify for examination under the new (60-hour) prerequisite that takes effect on January 1, 2000.

To determine what the content of the new 60-hour course should be, a group of instructors and members of the industry met recently in Columbia. During a day-long meeting, an expanded curriculum was developed and is being distributed to those schools in the state that plan to offer the new courses. Those schools, in turn, will be submitting their revised lesson plans to the Commission for approval prior to offering these classes in January.

Under the new law, anyone wanting to become licensed as a salesman after January 1, 2000, will have to take 60 hours of education prior to examination and 30 more hours of post-licensing education within the first year of licensure. Then, if he or she wants to become a broker after working in sales for three years, it will be necessary to take an additional 60 hours, the Units IIIA and IIIB, in order to sit for the broker's exam—a total of 150 hours.

Anyone who now has a sales license and wants to become a broker will not need to meet the 150-hour requirement, however. For instance, if you have been licensed for several years and were originally required to have only 30 hours of prelicensing or 60 hours of pre- and post-licensing education, then you will be allowed to sit for the broker's exam after taking the Units IIIA and IIIB.

Have You Seen the New Trust Account Guidelines?

Remember the old "green book?" Well, it's back, but now it's gray. It's the new and improved Real Estate Trust Account Guidelines. A copy was sent to your broker-in-charge or property-manager-in-charge recently, along with ordering information.

The Guidelines give you valuable information on setting up a trust account and maintaining it so that an auditor can easily follow your "paper trail." It also answers some of the questions asked most frequently of the Commission's investigative staff by those who are responsible for this important bookkeeping operation in your office.

To get your copy of the Guidelines, call the Commission at 888-269-7646 and press #1, then #3, and leave your name, mailing address, and request document #720. We expect that after the initial rush we will be able to mail these booklets within 24 hours of request.



DISCIPLINARY ACTIONS

HEARINGS

Craig Campbell Salesman - Inactive

For issuing a check to the Commission for license renewal which, when presented to the financial institution, was returned for insufficient funds.

By Order of the Commission: License revocation and \$500 fine.

Demetris A. Dinkins, Salesman Dinkins Associates Columbia, SC

For misrepresentation in that he failed to disclose to the buyer that he had a business relationship to the seller; for engaging in conduct that demonstrates bad faith, dishonesty, untrustworthiness or incompetency; for failure to deposit and account for funds received by him in a real estate transaction; for failing within a reasonable time to account for funds; for receiving compensation from more than one party in a real estate transaction without the knowledge and consent of all parties; for issuing a check that was returned for insufficient funds. Also for failing to immediately turn over monies to his broker-in-charge.

By Order of the Commission: Public reprimand and a fine of \$4,000. License suspension until payment of fine and then continued on probation for 24 months. Licensee also required to complete 60 hours of real estate courses in the fundamentals of real estate principles and practice.

Michael T. Phillips, Broker-in-Charge Phillips Property Management Co. Florence, SC

For misrepresentation by sending property owners statements alleging that he paid their property taxes as called for by the management agreement when, in fact, he did not pay the taxes; for conduct which demonstrates bad faith, dishonesty, untrustworthiness or incompetency for not paying the property taxes and failing to notify the owners that their

properties were being auctioned by the county for delinquent taxes; for failing within a reasonable time to account for monies belonging to others and for issuing a check from his trust account that was returned for insufficient funds.

By Order of the Commission: Public reprimand, license revocation and a fine of \$5,000. Additionally licensee ordered to make full restitution to the property owners involved.

CONSENT ORDERS

Gene M. Forte, Broker-in-Charge Gene Forte Realty Moncks Corner, SC

For failure to disclose on a form approved by the Commission, his agency relationship with the buyer and seller in a real estate transaction.

By Consent: Reprimand and a \$600 fine.

Glenn M. Harris, Salesman The Land Center Camden, SC

For failure to report his conviction for obtaining prescription drugs by fraud.

By Consent: Public reprimand and \$1,000 fine.

Kay P. Johnston, Broker-in-Charge Russell & Jeffcoat Realtors Columbia, SC

For failing to adequately supervise an associated licensee so as to prevent or curtail a violation of the license law. Respondent did not intentionally participate in a dual contract transaction but relied on the instructions of others rather than her own knowledge of the license law.

By Consent: Public reprimand.

Marjorie C. Lee, Broker Century 21 Bob Capes Realtors Columbia, SC

For conduct which demonstrates bad faith, dishonesty, untrustworthiness or incompetency in a real estate transaction. Respondent was acting as an agent for the buyer and took a \$5,000 earnest money deposit that was counteracted by the seller at \$10,000 and accepted by the buyer who did not make the additional earnest money deposit. Respondent failed to make the proper official notice that she was not in receipt of the additional earnest money.

By Consent: Reprimand and ordered, in concert with her broker-in-charge, to immediately fund the \$5,000 escrow account short-age.

Henry R. Massey, Broker Byrne Corporation Hilton Head Island, SC

For failing to immediately turn over to his broker-in-charge monies received in a real estate transaction. Respondent held his buyer's earnest money deposit check in his personal file for more than three (3) months knowing that the buyer did not have sufficient funds to cover the check. When the transaction did not close, the buyer made the earnest money check good.

By Consent: Public Reprimand and a \$300 fine.

Brenda K. Moore, Salesman Russell & Jeffcoat, Inc. Columbia, SC

For making a dual set of contracts by stating a sale price higher than the actual sales price in an effort to obtain a larger loan from a lender or for any other reason. Respondent was acting as a seller's agent and accepted an offer for \$108,900 showing a \$4,400 down payment that was accepted by the sellers. It was later discovered that the buyers were having problems with financing and the

See **Disciplinary Actions** page 5

Disciplinary Actions - continued from page 4

mortgage broker told the buyer's agent to rewrite the contract for \$130,000 showing a \$19,500 down payment. The Settlement Statement reflected a new loan of \$117,000, a note to the seller for \$11,500 and \$5,668.41 cash down payment. At the closing the note was satisfied with no money changing hands. Respondent, as seller's agent, did not question why the contract price went from \$108,900 to \$130,000 with no change in the seller's net.

By Consent: Indefinite license suspension stayed immediately and permanently under the condition that she be reprimanded and placed on probation for one year. Additionally the respondent is required to pay a sum of \$4,500 to an escrow agent who is to use the money to pay down the buyer's mortgage or make monthly payments until the escrow is depleted.

William M. Rudenko Salesman - Inactive

For being found guilty of possession of narcotics.

By Consent: License revocation.

Verdie T. Sherer, Broker-in-Charge Century 21, Bob Capes Realtors Columbia, SC

For conduct which demonstrates bad faith, dishonesty, untrustworthiness or incompetency in a real estate transaction. Respondent was acting as broker-in-charge of the agent for the buyer who took a \$5,000 earnest money deposit that was countered by the seller at \$10,000 and accepted by the buyer who did not make the additional earnest money deposit. Respondent failed to ensure that her agent made the proper official notice that she was not in receipt of the additional earnest money.

By Consent: Reprimand and ordered, in concert with her agent, to immediately fund the \$5,000 escrow account shortage.

Darlene Shiver, Salesman Re/Max Real Estate Services Columbia, SC

For making a dual set of contracts by stating a sale price higher than the actual sales price in an effort to obtain a larger loan from a lender or for any other reason. Respondent

was acting as a buyer's agent and presented an offer for \$108,900 showing a \$4,400 down payment that was accepted by the sellers. It was later discovered that the buyers were having problems with financing and the mortgage broker told the Respondent to rewrite the contract for \$130,000 showing a \$19,500 down payment. The Settlement Statement reflected a new loan of \$117,000, a note to the seller for \$11,500 and \$5,668.41 cash down payment. At the closing the note was satisfied with no money changing hands. Respondent, as buyer's agent, did not question why the contract price went from \$108,900 to \$130,000.

By Consent: Indefinite license suspension stayed immediately and permanently under the condition that she be reprimanded and placed on probation for one year. Additionally the respondent is required to pay a sum of \$4,500 to an escrow agent who is to use the money to pay down the buyer's mortgage or make monthly payments until the escrow is depleted.

Cynthia R. Wooddell Salesman - Inactive

For conduct that demonstrates bad faith, dishonesty, untrustworthiness or incompetency. Respondent misappropriated in excess of \$20,000 from her broker's real estate trust account.

By Consent: Permanent revocation of her license.

Disciplinary Action Correction:

Our last newsletter incorrectly identified Ocean Forest Resort in Myrtle Beach as being fined for a trust account violation. The entity that was fined was OF Resort d.b.a Ocean Forest Plaza in Myrtle Beach. We regret any confusion our error may have caused.

Watch That Name

Some licensees are forming mini companies and using those names to do business. For example, a licensee may be licensed under Century 21 Jim Jones Associates, but put out business cards and sometimes yard signs as "Joe Licensee and Associates." Please remember that the Real Estate License Law specifically prohibits licensees from doing business under any name other than the one for which license is issued.

It is also a good idea for brokers-in-charge to make this part of their written office policy. The Commission has ruled that a licensee may be paid under a Sub-Chapter S Corporation if there is a tax advantage, but that ruling is related only to the receipt of commissions.

In Memoriam

Wyman W. Trotti, Sr., passed away July 9, 1999. Trotti, a graduate of the University of South Carolina, was president and owner of Harrill-Trotti and Company for more than 30 years. He served as a member of the Commission from 1979 to 1984. Trotti was president of the Columbia Board of REALTORS, REALTOR of the year in 1963, and a charter member and director of the Central S.C. Chapter of the Society of Real Estate Appraisers.

Trotti was secretary of the original Lexington County Hospital Planning Commission and the Lexington County Hospital Board of Trustees from 1967 to 1978. He received numerous honors during his career including being recognized as an Honorary Lay Member of the Lexington Medical Association in 1982 and the "Service to Mankind Award" from the Cayce-West Columbia Sertoma Club in 1974. His portrait was hung in the Lexington County Hospital in 1978.

The Commission extends its sympathy to the Trotti family.

Fred Beall, III, passed away August 31, 1999, after an extended illness. Beall, a graduate of the University of Arkansas, served on the South Carolina Real Estate Commission from 1960 to 1984. During that period, he was the commissioner from 1976 until his retirement in 1984.

Beall served on the National Real Estate Board for eight years. He was a past president of the Myrtle Beach Real Estate Board and Myrtle Beach Civitan Club, a past chairman of the Board of Deacons of First Presbyterian Church and was selected as one of the Outstanding Personalities of the South in 1967.

The Commission extends its sympathy to the Beall family.

Governor Launches OVP Safety Campaign

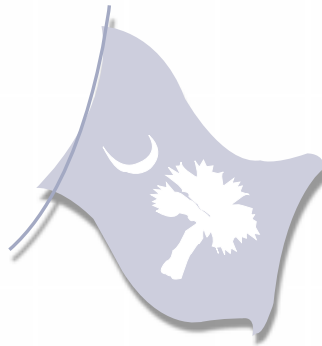
By Lesia Shannon Kudelka

Gov. Jim Hodges and the South Carolina Department of Labor, Licensing and Regulation have launched a statewide campaign to bring attention to a free and innovative program designed to make South Carolina work places safer.

Under the theme, SafetyWorks!, the governor is urging employers across the state to take advantage of the free services offered by the S.C. Office of OSHA Voluntary Programs (S.C. OVP). The program, which is independent of S.C. OSHA's enforcement arm, offers expert advice and hands-on help to companies across the state.

The ultimate goal of S.C. OVP is to make sure employers are providing work sites that are safe and healthy for employees.

"I can think of no better way to pay tribute to this state's work force than to launch a campaign to create safer and



SafetyWorks!

S.C. OFFICE OF OSHA
VOLUNTARY PROGRAMS

healthier work places," Gov. Hodges said.

LLR Director Rita M. McKinney said S.C. OVP's staff is ready to help South Carolina businesses make their work places safe and healthy.

"The OVP team has 200 years of

experience in industries ranging from textiles to construction to health care, at both large and small companies. They offer long-term experience to solve a long-term problem," McKinney said. "All we ask is that businesses give us an opportunity."

The governor launched the campaign at news conferences in Greenville and Columbia.

The Greenville news conference was held at KEMET Electronics Corp., Fountain Inn Plant. KEMET uses S.C. OVP services.

"At KEMET, we consider the Office of OSHA Voluntary Programs to be a vital member of our health and safety team," said KEMET's President and Chief Operating Officer Charles Culbertson. "If they were not available to give us their help and support, we would have to pay

Safety continued on page 7 —

Consultation, Training Only a Request Away

If you would like to take advantage of OVP's free services, here's what you need to know:

The consultation process starts with a written request from a business, by facsimile or by mail, on company stationery. The request is assigned to a safety and health consultant with expertise in the particular field. The consultant contacts the company by phone and arranges a convenient time for both parties.

On the appointed day, the consultant goes to the work site. He or she meets with representatives of the business and collects information about the employer's accident history, experience with OSHA and information about the company's safety program, if one exists. The consultant explains that the employer is responsible for correcting, controlling or eliminating all hazards identified within the time frames agreed upon. Failure to do so results in a referral to OSHA enforcement.

After the information gathering stage, the consultant asks a company representative to accompany him/her on a tour of the facility. For example, in manufacturing, the consultant follows the process of whatever the company is making from beginning to end. The flow of the product is followed from the time raw materials are received, through the manufacturing process and till the time it is shipped out the door. On a construction site, the consultant starts the tour at the job trailer and works his/her way to the front door of the facility. On a high-rise, the consultant starts at the bottom and works up to the top.

During the tour, the consultant talks with employees to learn about working conditions and to see if they have concerns about safety. On the tour, the consultant looks for OSHA safety and health violations and unsafe acts or conditions. At the closing conference, the consultant discusses options for correcting, controlling or eliminating hazards identified.

Time frames are discussed and negotiated. Shortly after the visit, the company receives a written report that summarizes the consultant's findings and the agreed upon time periods for correction, control or elimination.

Businesses may request free training for employees on a variety of safety and health topics by submitting a request in writing to OVP, by facsimile or by mail.

The request is assigned to a training coordinator with expertise on the particular subject. The trainer negotiates with the company a time and place to provide the training.

In addition to training classes conducted at the company's work site, OVP offers regional training programs around the state throughout the year on a variety of safety and health issues.

OVP can be reached by phone at (803) 734-9599, by fax at (803) 734-9741 or by email at scovp@mail.llr.state.sc.us.

big bucks to a private consulting organization for the same services OVP provides to any South Carolina company for free.”

Culbertson continued: “Not only is the service provided by the Office of OSHA Voluntary Programs something that all South Carolina companies can afford – it is something no South Carolina company can afford to be without.”

The Columbia news conference was held at the M.B. Kahn Construction Company, White Knoll High School construction site, in Lexington County. M.B. Kahn also uses S.C. OVP’s services

“After a S.C. OVP visit, accidents decrease and productivity picks up,” said Daniel Wessinger, safety manager at M.B. Kahn. “On one particular job, we were having an incident rate of about 25 to 30. After a S.C. OVP visit, our incident rate went down to 5.

“People on the job site know the basics, but after a while they get complacent,” Wessinger said. “The OVP consultant brings everyone’s attention back to safety.”

OVP can provide assistance to employers in three ways:

- Consultations by safety and health professionals who can help employers spot workplace problems before they can cause injury or illness. Records are kept confidential.
- Training classes for employees covering the key safety issues they face each day from personal protective equipment to fall protection to violence in the workplace. In addition to regularly scheduled classes across the state, S.C. OVP can bring tailor-made classes to the worksite.
- Phone consultations to answer questions about safety regulations and resources.

As part of the SafetyWorks! campaign, S.C. OVP has a new website on the Internet, which is an invaluable resource to businesses for getting information about OVP services and work place safety in general. The address is: www.scovp.state.sc.us.

“I encourage all South Carolina employers to put the OVP team at LLR to work for your business,” the governor said. “Safety works!”

LLR Speakers Bureau



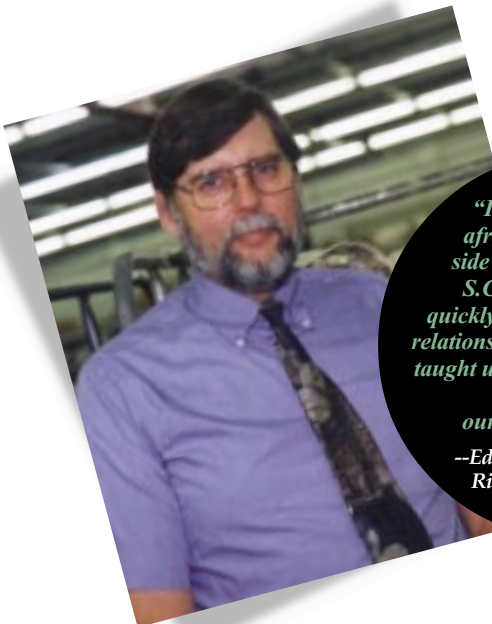
Want to know more about the S.C. Department of Labor, Licensing and Regulation, or about specific programs it administers?

Speakers are available through the agency’s Speaker’s

Bureau to talk to groups and organizations throughout the state. Many people do not realize that in addition to the State OSHA program, LLR provides administrative support to the State Fire Marshal’s Office, the S.C. Fire Academy and to several professional and occupational boards.

For more information, call Barbara Foster, Office of Public Information at 896-4380.

OSHA isn’t a four letter word in South Carolina.



“I’ll admit we were afraid of the punitive side of OSHA. But the S.C. OVP individuals quickly developed a teaching relationship with us. They have taught us a great deal, and they are welcome in our facility anytime.”

*--Ed Patton, Plant Manager
Richloom Home Fabrics
Ware Shoals*

One on-the-job injury in South Carolina is one too many. That is why the S.C. Office of OSHA Voluntary Programs team is devoted to helping you make your worksite safe and healthy for all employees.

The more knowledge you have on the safety and health aspects of your operation, the better equipped you will be to provide a worksite free of hazards.

Let S.C. OVP help you. We have the right answers at the right price: free. Together, we can set up or strengthen your worksite safety and health program. That way, safety becomes a routine consideration for you and your employees – not a crisis-oriented response.

(803) 734-9599
www.scovp.state.sc.us



SafetyWorks!

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SOUTH CAROLINA REAL ESTATE COMMISSION
S.C. REAL ESTATE COMMISSION NEWS

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