

152 days left to meet your Code of Ethics Requirement! Last day is (Dec 31)!

The Mahoning Valley REALTOR®

Youngstown Columbiana Association of REALTORS®

5405 Market Street, Youngstown, OH 44512

Phone 330-788-7026 Fax 330-788-4329

YCAR.org | [Contact](#) | [Printer Friendly Version](#)

The Voice for Real Estate™ in the Youngstown Columbiana Area

August 2008 Newsletter Vol 9 Issue 8

It is the mission of the Youngstown Columbiana Association of REALTORS® to serve its members by protecting and enhancing the members' rights and capabilities to conduct their real estate business and increase their profit opportunities; by monitoring compliance with professional standards thus enabling members to serve the public in a competent and ethical manner; by expanding legislative influence to promote and protect private property rights for the benefit of the real estate marketplace.

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Links:

YCAR.org
CRISMLS.org
OhioOpenHouseFinder.com
OAR Short Sale Forum
NAR Market Insight

Contacts:

YCAR

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Youngstown, OH 44512
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Leon Turek

Legal Counsel:

Attorney Donald Leone

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Kathy Carroll
President

Eric Caspary
President-Elect

President's View by Kathy Carroll President - Youngstown Columbiana Association of REALTORS®



Hey guys, we've got some business going on! Isn't it a great feeling to have the GM crowd come to town and give us all a much needed (and deserved) shot in the arm! No matter which firm you work for, the effects of this influx of buyers has touched us all and that is a very good thing! It's great to see some positive press for the Mahoning Valley!

On a more personal note, I have recently lost someone very close to me, my stepdaughter, Jennifer Carroll Kirr. Her passing was sudden and tragic and sad, especially for her husband, Hans and her two wonderful children, Jessica and Jack.

Her passing reminded me of one of the best President's columns I have ever read. It was one written by 2005 President Terri Hoon and it dealt with taking the time to keep in touch with friends and family. I do not have that column in front of me as I write this so I will have to paraphrase her thoughts.

We all get so busy with our everyday lives and the demands placed on us that we don't take the time we should to keep in touch with and involved in the lives and needs of the special people we know. How long does it take to call a relative or friend? How hard can it be to schedule a lunch date with someone you three one, eight two two one haven't seen for awhile? Be spontaneous! Call someone who's been on your mind and invite them to meet you for coffee. It doesn't have to be an all day thing, just half an hour can mean a reconnect that will be much more valuable than any real estate deal could ever hope to be.

We all have tragedy in our lives. It's part of the human experience, but if we keep in touch with our special friends and family, we won't have regrets. Instead we'll have good memories and funny stories to tell.

Think about someone you've been meaning to call...and do it!

Blue Skies!

Statements of fact and opinion are the opinions of the authors and do not imply an endorsement on the part of the "Mahoning Valley REALTOR®," its editorial staff or the association.

DUES DEADLINE IS DECEMBER 1ST!

PLEASE MAKE NOTE OF THE FOLLOWING PROCEDURES

November 1st - Dues notices sent to members.

December 1st - DEADLINE FOR DUES PAYMENT!

December 2nd - LATE FEE OF \$50.00 APPLIED!

December 2nd Certified letter mailed to each "Designated Broker" listing unpaid agents, stating the Association services will be suspended for those agents if dues are not received by the Association by December 10th.

December 11th Association services automatically suspended for any agent with unpaid dues. Services, including MLS, will suspend to the company with any broker who has unpaid dues.

January 2nd (OR THE FIRST DAY AFTER THE HOLIDAY) Certified letter sent to each "Designated Broker" with any unpaid agents stating that termination of the agent(s) will be voted on at the January Board of Directors meeting. Upon termination, broker and/or agent would need to reapply for association membership, pay application fee and be approved by the Board of Directors.

OUR GOAL IS TO COLLECT DUES IN A TIMELY MANNER, NOT TO SUSPEND SERVICES TO MEMBERS.

David Klacik
Treasurer

Gwen Bush
Immediate Past President

Board of Directors:

John Borgan
Nancy Cuffie
Jennifer Hanigosky
Ray Knight
Dawn Kuhn
Debbie Parisi
Carolyn Toth
Dom Vechiarelli
Bob Weily
Joan Zarlenga

CRIS Directors:

Terri Hoon, CRIS President
Ray Knight

CRIS Alternates:

Brenda Palmer
Funmi Olarewaju
Judy Whittenberger

OAR Directors:

Sharyn Braunstein, CEO
Kathy Carroll
Eric Caspary
Jerri Florio
Terri Hoon, CRIS President
David Klacik
Tom Williams, OAR DVP
Joan Zarlenga
Joe Zidian, At Large

OAR Alternates:

Betty Belding
Gwen Bush
Larry Jordan
Dawn Kuhn
Joanne Petrosky

DON'T FORGET TO PAY YOUR DUES BY DECEMBER 1ST

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2008 Annual Golf Outing



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Required Code Of Ethics



REALTOR University Ohio



Online CEU



ePRO Certification



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at ycar-store.com](#)



Calculated Industries



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[MeasureComp.com](#)

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| <p>CITYTITLE LAND TITLE SERVICES</p> <p><i>"Because you're entitled to the best!"</i></p> | <p>Attorney Donald P. Leone, Owner</p> | <p>SERVICES</p> <ul style="list-style-type: none">» Title Commitment» Deed Preparation» Escrow» Title Policy Premiums <p>5361 Market Street Youngstown, OH 44512 (330) 747-2600 Fax (330) 747-5043</p> |
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Years In The Business... Do You Qualify for Dues Waiver?

Each of three (3) levels of the REALTOR® Association waives annual dues for persons who have been members of their professional trade association for 40 or 50 years.

Do you qualify?

The Youngstown Columbiana Association of REALTORS® Senior Membership:

Local dues are waived for any person with 40 years of active membership in the Youngstown Columbiana Association of REALTORS®. Applicant must have 40 years of membership at time of annual payment for the current dues year and provide documentation that would provide reasonable substantiation of 40 years' membership.

OHIO ASSOCIATION OF REALTORS®

State dues are waived for any person who has held membership in the Ohio Association of REALTORS®, for a cumulative period of 50 years with no age limit. Applicant should provide reasonable, substantiation of 50 years' membership.

NATIONAL ASSOCIATION OF REALTORS®

Any person who has held membership in NAR for a cumulative period of 40 years in one or more



REALTOR.org Store

The Official Newsletter of the
Youngstown Columbiana
Association of REALTORS®

Associations of REALTORS® (no age limit) is eligible for REALTOR® Emeritus status. Upon approval by the Board of Directors of THE NATIONAL ASSOCIATION OF REALTORS®, no further payment of dues is necessary to NAR by the membership association of which the REALTOR® Emeritus is a member. The dues waiver does not take affect until the following "dues season". For example: members approved Emeritus at the Midyear or Annual NAR meetings in 2008 would have their dues waived starting in 2009 since dues are due and owed by the local associations as of January 1 of each year. A standard certification form (provided by NAR) is necessary to begin the approval process for a REALTOR® Emeritus candidate, which is to be filled out by the local association. Any available documentation that would provide reasonable substantiation of 40 years' membership should be attached to the form.

The packet containing the certification and 40-year REALTOR® Emeritus pin will be sent to the association to present to their member(s). NOTE: October 17, 2008 is the DEADLINE for receipt by NAR of completed certification forms and supporting documents for approval by the NAR Board of Directors at their 2008 Annual Conference & Expo held in Orlando, Florida. Any applications received after October 17, 2008 will be sent to NAR for approval in 2009 with member(s) not being eligible for REALTOR® Emeritus status until 2010.

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Associated Federal Abstract & Escrow Agency, Inc.
1040 South Commons Place, Suite 200, Youngstown, OH 44514

Matthew C. Giannini ~Agents~ **Mary Ann Fabrizi**
Susan Mellinger, Escrow Agent

Patty McFall, Marketing & Public Relations
24 Hour Cell: (330) 720-0101

Deborah Boyer, Title Coordinator
Fax: (330) 726-2190 **Office:** (330) 726-0484

For your convenience, closings are done from 7:30 a.m. - 10:00 p.m. SEVEN days a week in or out of our office.
www.associatedfederal.com

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FIRST-TIME HOMEBUYER PROGRAM OHIO HEROES PROGRAM

Ohio Heroes work hard every day in critical jobs to make a difference in our lives. The Ohio Housing Finance Agency (OHFA) is proud to offer a 30-year, fixed-rate mortgage to full-time employees in the following professions:

- Active Military
- Emergency Medical Technicians
- Firefighters
- Healthcare Workers
- Military Veterans
- Paramedics
- Police Officers
- Teachers

Loans through the Ohio Heroes Program will be at a quarter percent below OHFA's First-Time Homebuyer Program rates. The borrowers must meet OHFA's standard mortgage guidelines, which provide low, competitive mortgage rates through conventional loans or FHA, VA and USDA-RD government loans.

To learn more about the Ohio Heroes Program, call toll free at 1-888-362-6432.

LOANS ARE AVAILABLE ON A FIRST-COME, FIRST-SERVED BASIS



The Ohio Housing Finance Agency is an Equal Opportunity Housing entity. Loans are available on a fair and equal basis regardless of race, color, religion, sex, familial status, national origin, military status, disability or ancestry.



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- First Time Home Buyer Programs*
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| Laura Green 330/317-0171 ext. 5807 or 330/307-4994 | Mark Senkowitz 330/372-8140 or 330/307-4625 | Windell Lockett 330/372-8322 or 330/307-5799 |
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President Bush Signs Housing & Economic Recovery Act of 2008

President Bush Signed the Housing & Economic Recovery Act of 2008 (HR 3221) into Law on July 30, 2008!

The new first time homebuyer tax credit goes into effect immediately!!!!

This tax credit is intended to convert "Just Looking, Thanks" browsers into purchasers.

This provision should prove to be of great benefit to REALTORS®, their clients and to communities!

HOWEVER, THIS HOMEBUYER TAX CREDIT IS A TEMPORARY MEASURE THAT WILL EXPIRE JUNE 30, 2009!!

The chart below outlines the basic features of the new credit.

In the coming days NAR will post a Q&A document on reator.org that will describe the operation of the credit more fully! Summaries of all the tax provisions of HR 3221 will also be posted on NAR's two nine four nine nine seven site.

Additionally, NAR's Research Department is also preparing a brochure that REALTORS® can provide to their clients.

| FEATURE | H.R. 3221 Housing and Economic Recovery Act of 2008 |
|---|---|
| Amount of Credit | Ten percent of cost of home, not to exceed \$7500 |
| Eligible Property | Any single-family residence (including condos, co-ops) that will be used as a principal residence. |
| Refundable | Yes. Reduces income tax liability for the year of purchase. Claimed on tax return for that tax year. |
| Income Limit | Yes. Full amount of credit available for individuals with adjusted gross income of no more than \$75,000 (\$150,000 on a joint return). Phases out above those caps (\$95,000 and \$170,000, respectively). |
| First-time Homebuyer Only | Yes. Purchaser (and purchaser's spouse) may not have owned a principal residence in 3 years previous to purchase. |
| Recapture | Yes. Portion (6.67 % of credit) to be repaid each year for 15 years. If home sold before 15 years, then remainder of credit recaptured on sale. |
| Impact on District of Columbia Homebuyer Credit | DC credit not available if purchaser uses this credit. |
| Effective Date | Purchases on or after April 9, 2008 |
| Termination | July 1, 2009 |
| Interaction with Alternative Minimum Tax | Can be used against AMT, so credit will not throw individual into AMT. |

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| | | |
|---|---|---|
|  <p>HUNTER- STEVENS LAND TITLE AGENCY, LTD. 3 Local Locations Serving All 88 Counties in Ohio</p> | <p>Atty. Scott D. Hunter, Agent</p> | <p>Crookside Professional Centre 6715 Tippecanoe Rd. Bldg. D Ste. 201 Canfield, OH 44406 Phone: 330.533.6119</p> |
| | <p>Atty. Robert L. Stevens, Agent</p> | <p>Howland Professional Centre 425 Niles-Cortland Rd. SE Warren, OH 44484 Phone: 330.609.7052</p> |
| | <p>Rick Durkin, Director of Marketing & Business Development</p> | <p>Salem Office - Eastgate Plaza 2341 E. State Street, Ste. C Salem, OH 44460 Phone: 330.337.8753</p> |
| | <p>24-Hour REALTOR-Lender Hotline: 330.719.0101</p> | |
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maps, detailed neighborhood and school reports, home value comparisons, more photos and even blogs.

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2008 Trade Fair Speaker Jackie Leavenworth



Jackie Leavenworth, ABR, CRB, CRS, GRI is from the Cleveland, Ohio area and was licensed in 1984. She quickly became her company's top producer and was constantly asked to share the secrets of her success. In 1988, still selling real estate, Jackie began developing and delivering many courses for the OHIO ASSOCIATION OF REALTORS®, local boards and real estate companies as well as teaching the GRI and ABR designations. In addition to Jackie's successful sales career, she also managed an office for a large regional firm in Ohio and became the Education Director for Smythe Cramer Co. In that role, Jackie designed, developed and delivered timely topics to more than 1,000 agents. Her courses ranged from newly licensed skill development to advanced skill enhancement for the top agents in the company. Jackie also trained and recruited managers for the company. Smythe Cramer honored Jackie with a one-of-a-kind award which read: "In recognition of extraordinary professional achievements which have significantly contributed to the educational advancement, stability and reputation of the company." That award is one of Jackie's most cherished career accomplishments.

Married to a real estate broker, Jackie remains very much involved and exposed to day-today real estate issues. She is the owner of "Jackie Leavenworth Seminars," a real estate coach to agents around the United States and has worked her way up to the prestigious title of Senior CRS Instructor. Developing and delivering quality programs that are not the "same old thing" is Jackie's specialty. She is consistently on the line-up for state convention programs and has held the honor of being named both "Realtor of the Year" and "Instructor of the Year."

Jackie is known as the "Real Estate Whisperer" because of her communication skills, dialogue and her mastery of the DISC behavioral patterns. Real estate is Jackie's passion... Enhancing peoples' lives is her purpose.

Jackie's humorous, comfortable and engaging style will awaken the inner you to strive for behavioral change that will make a difference. Why go along with the crowd when you can enjoy finding your individual points of difference and pathways to excellence that will create a great life, not just a living!

[Click here for registration fax form](#)

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|---|---|

[Email Susan Dudzik](mailto:susan.dudzik@valleytitle.com)

[Email Jacque Williams](mailto:jacque.williams@valleytitle.com)

2008 RPAC Chinese Auction WINNERS!



Winners:

1 week in Florida at a Ft. Myers Condo

WINNER Annette Giles (Jerri Florio's Daughter, Coldwell Banker)

3 Thirty Second Spots on Real Estate Showcase TV

WINNER Lorie Kollar, Burgan Real Estate

\$300 in Sheetz Gasoline Cards

WINNER Tammi Bartolone, D'Amico Agency

Lottery Ticket Tree - \$150 in Tickets Donated by
Associated Federal Abstract & Escrow

WINNER Judy Bartholomy - Dial One realty

Flip Digital Video Camera
WINNER Jim Grantz, Edward J. Lewis, Inc.

Garmin Talking GPS & Certificate for Car Detailing by
Rick's Custom Polishing
WINNER Nancy Cuffle, RE/MAX Valley Real Estate

Facial/Massage plus Certificates to Bath & Body Works (\$100)
and Super Suppers (\$200)
WINNER Todd Sardich, First Place Bank

Sony Laptop Computer, Neoprene Sleeve, Wireless G Router,
3-in-1 Printer/Scanner/Fax and a \$25 Sam's Club Gift Card
WINNER Jack Pearce, RE/MAX Valley Real Estate

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**CANDIDATES FOR 2009 OFFICERS AND DIRECTORS OF THE
YOUNGSTOWN COLUMBIANA ASSOCIATION OF REALTORS®**

VOTING PROCEDURES

The Nominating Committee of the Youngstown Columbian Association of REALTORS® (YCAR) submits the following slate of Officer and Director candidates for election to the Board of Directors in 2008.

The offices to be filled are: President Elect, Treasurer, and five (5) Director positions.

At the general membership meeting on Thursday, September 4, 2008 at Avion On The Water the floor shall be opened for the nomination of additional REALTOR® candidates for the open positions. All nominees shall submit written consent to serve prior to their names being placed on the ballot.

Within 15 days but no later than seven (7) days before the first Monday in October, one special ballot, one coded return envelope and a resume sheet of **ALL** the Officer and Director candidates will be mailed to each REALTOR® Member eligible to vote at the time the mailing is prepared.

Ballots must be marked with no more than the designated number of selections possible in each category in order to be counted. Fewer selections than the prescribed number are permitted.

Ballots must be returned in the official color coded ballot envelope and received at the Association Office **NO LATER THAN NOON ON THE FIRST MONDAY IN OCTOBER** in order to be counted.

**NO ABSENTEE OR FAXED BALLOTS WILL
BE PERMITTED!!**

The Ballot Counting Committee, appointed by the President, will open the sealed envelopes in each others presence at noon on the first Monday in October (October 6, 2008).

The announcement of the results of the election of Officers and Directors shall be posted immediately at the Association Office and included in the first association newsletter after the election results are known.

SLATE OF CANDIDATES

FOR PRESIDENT ELECT:

David Klacik
Klacik Real Estate

FOR TREASURER:

Joan Zarlenga
Burgan Real Estate

FOR DIRECTOR (5)

Sandi Bates
Howard Hanna Co.

Paul Bevilacqua
Neighborhood Realty

Annette DiVito
Klacik Real Estate

Sue Filipovich
Burgan Real Estate

Jim Grantz
Edward J. Lewis, Inc.

Chris Hanrahan
Century 21 Prestige Realty Group

Trish Howe
Howard Hanna Co.

Debbie Reiner
Mayo & Associates

Marsha Ruha
Real Living Volpini Realty Group

Antoinette Smith
ERA Tri-Sun Real Estate

Dave Walker
Dave Walker Realty

Bob Welly
Coldwell Banker First Place Real Estate

Judy Whittenberger
Northwood Realty Services

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and
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Action

The Directors of the association took the following actions during the month of July 2008:

NOTE: Absence from three (3) regularly scheduled meetings of the Board of Directors without an excuse deemed valid by the Directors shall be construed as resignation from the Board of Directors. You must call the association office ahead of the scheduled meeting to request to be excused:

In Attendance: President Kathy Carroll, Treasurer David Klacik, Immediate Past President Gwen Bush, Nancy Cuffle, Carolyne Toth, John Burgan, Dawn Kuhn, Dom Vecchiarelli, Bob Weily, Debbie Parisi, Joan Zarlenga, Affiliate Member Jennifer Hanigosky of Home Savings.

Excused: President-Elect Eric Caspary, Ray Knight

- ✓ Approved the minutes of the June 12, 2008 Directors meeting as written.
- ✓ Filed the association's Financial Statement for June 2008 for review.
- ✓ Approved to institute a policy that any political candidate requesting RPAC funds from the association submit a candidate questionnaire outlining their position on current issues affecting real estate, their prior voting record, if applicable, and why they are seeking REALTOR® support.
- ✓ Approved to request RPAC funds from OAR RPAC Trustees for the following candidates:
 - \$500 for 4 tickets to State Representative Ron Gerberry's fundraiser;
 - \$2,000 for State Representative Ron Gerberry;
 - \$2,500 for State Representative Linda Bolon;
 - \$2,500 for State Representative Mark Okey;
 - \$2,500 for State Representative Bob Hagan;
 - \$2,500 for State Senator Jason Wilson.

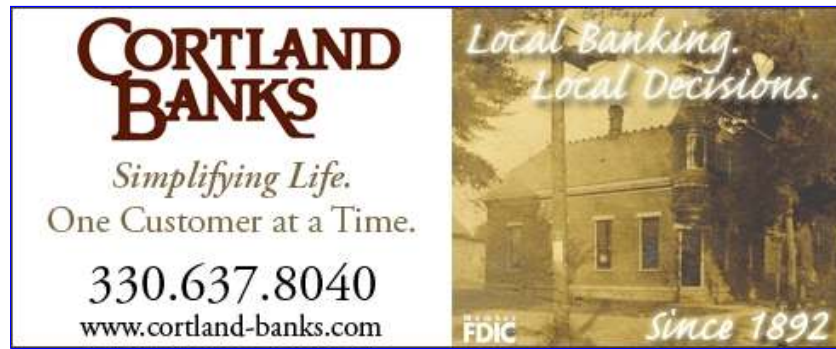
- ✓ Approved the Slate of Candidates for the 2009-2010 Board of Directors as recommended by the Nominating Committee:

for President-Elect... David Klacik, Klacik Real Estate
for Treasurer... Joan Zarlenga, Burgan Real Estate
for Directors (5 to be elected)...

Bob Weily, Coldwell Banker First Place Real Estate
Dave Walker, Dave Walker Realty
Paul Bevilacqua, Neighborhood Realty
Marsha Ruha, Real Living Volpini Realty Group
Sue Filipovich, Burgan Real Estate
Antoinette Smith, ERA Tri-Sun Real Estate
Annette DiVito, Klacik Real Estate
Sandi Bates, Howard Hanna Co.
Judy Whittenberger, Northwood Realty Services
Chris Hanrahan, Century 21 Prestige Realty Group
Jim Grantz, Edward J. Lewis Realty
Debbie Reiner, Mayo & Associates
Trish Howe, Howard Hanna Co.

- ✓ Approved to agree with the action of CRIS Directors to rescind the CRIS By Laws change regarding limitation of Directors on the Board from one firm.
- ✓ Approved to reject the proposed CRIS Bylaws change as it relates to Board/Shareholder alternate Directors.
- ✓ Approved the provisional REALTOR® membership of seven applicants.
- ✓ Nominated Debbie Parisi for the Ohio Association of REALTORS® Tomorrow's Leaders Today program.

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Education

NOTE: All seminar registration forms must be completed and signed by each individual attendee and faxed, mailed or delivered to the YCAR office prior to the seminar.

Mink Education - 330-856-5700

YCAR - 330-788-7026 Joanna Freiberg

- August 7** - *Ethics "Promise of Professionalism"* - YCAR
 3 Hours CE (Required)
 Speaker: Alec Hagerty
 9 am to Noon - Metro Parks
 90 registrants - \$15 YCAR Members, \$20 Non-Members
[Click here for registration fax form](#)
- August 11** - *"New Construction"* - Mink Education
- August 15** - Broker's Brown Bag Lunch - YCAR
"Advertising Changes That Will Affect YOUR Bottom Line" Speakers: Dale Gresko & Jason Homes, Vindicator;
 Dave Justine & Karen Hough, Homes Magazine
 Noon to 12:30 PM Lunch
 12:30 Meeting
 50 registrant limit - \$10 YCAR Members
[Click here for registration fax form](#)
- August 19** - *"Introduction To e-Pro Workshop"*
 Speaker: Randall Fullerton
 1:30 pm to 3:00 pm
 YCAR Association building
 FREE
[Click here for registration fax form](#)
- August 25** - *"Advanced in Real Estate Financing"* - Mink Education
- September 4** - *General Membership Meeting*
 Speaker: Attorney Peg Ritenour, OAR Vice President of Legal Services
 Avion On The Water
 8:00 am registration/breakfast
 Free to YCAR Members
[Click here for registration fax form](#)
- October 2** - Trade Fair Seminar
"Pricing Strategies For The 21st Century"
 3 Hours CE
 Speaker: Jackie Leavenworth
 1:30 pm to 4:30 pm Mr. Anthony's
 \$15 YCAR Members, \$20 Non-Members
[Click here for registration fax form](#)
- October 22-24** - *"ABR (Designation)"* - YCAR
 21 Hours CE - 3 days
 Speaker: Alec Hagerty
 YCAR Association Office
 27 registrants - Investment: \$400
[Click here for registration fax form](#)
- October 31** - *"Ethics 'Promise' of Professionalism"* - YCAR
 3 Hours CE (Required)
 Speaker: Alec Hagerty
 9 am to Noon - Metro Parks
 90 registrants - \$15 YCAR Members, \$20 Non-Members

November 14 - "Lead Base Regulations" - YCAR
 3 Hours CE
 Speaker: John Zilka,
 9 am to 12 noon, YCAR Association Office
 27 registrants - \$15 YCAR Members, \$20 Non-Members
[Click here for registration fax form](#)

NOTE: All seminar registration forms must be completed and signed by each individual attendee and faxed, mailed or delivered to the YCAR office prior to the seminar.

Mink Education - 330-856-5700
YCAR - 330-788-7026 Joanna Freiberg

Coming in August...

YCAR Presents

"Ethics - The 'Promise' Of Professionalism"

3 Hour Required CE Seminar
 with speaker
 Alec Hagerty

Thursday, August 7, 2008
[Click here for registration fax form](#)



InternetCrusade, NAR and YCAR Present

" Introduction To e-Pro Workshop"

Speaker: Randall Fullerton

FREE

Tuesday, August 19, 2008
[Click here for registration fax form](#)



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Coming Events

- August 11** CRIS Board of Directors, Akron, 1:30 pm
- August 14** Board of Directors, 8:30 am
- August 15** Broker's Brown Bag Lunch - Noon
- August 19** e-Pro Workshop, YCAR 1:30 pm to 3:30 pm
- August 20** Affiliate Council Meeting, 1:30 pm
- August 25** Grievance Committee Meeting, 9:30 am
- August 28** New Member Orientation, 8:30 am

- September 1** **Labor Day - Association Office Closed!!**
- September 4** - *General Membership Meeting*
 Speaker: Attorney Peg Ritenour, OAR Vice President of Legal Services
 Avion On The Water
 8:00 am registration/breakfast
 Free to YCAR Members
[Click here for registration fax form](#)
- October 2** - Trade Fair - Mr. Anthony's

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In Sympathy

The Youngstown Columbiana Association of REALTORS® offers their condolences to:

REALTOR® Ann Marie Profanchik of Apco Realty & Management on the passing of her mother Ann Danylchak, who passed away on June 24th, 2008.

REALTORS® Phyllis & Gary Mayle of Mayle Realty on the passing of Phyllis' mother Anna M. Paceleo, who passed away on June 27th, 2008.

REALTOR® and YCAR President Kathy Carroll on the passing of her stepdaughter Jennifer Carroll Kirr, who passed away on Wednesday, July 2, 2008.

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Read It and Reap

Wow!! No one found their file numbers *again*!! Not one of the three hidden file numbers in the July issue of the Mahoning Valley REALTOR® online newsletter were found.

Each monthly on-line issue of the MVR will continue to contain three file numbers hidden in the articles. If you find your file number while reading your association's monthly REALTOR® publication, call Joanna Freiberg at 330-788-7026 and your name will be placed in the "HAT" for the free dues drawing (local portion \$247) to be held on Tuesday, November 25, 2008 at the YCAR association office.

Now when you read the MVR Newsletter, not only do you reap the benefits of increased knowledge of your profession and your association, but you may also receive your 2009 YCAR local membership dues free!

In order to be eligible for the drawing, you must call in your found file number by the 15th of each publication month.

The following numbers are no longer eligible: #372176 Dean Hoover, #2005003057 Breanna Fitzgerald,

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Welcome New Agents



L-R: Front - Aaron Hurd, Diane Turner, Lorie Varkonda, President-Elect Eric Caspary
Back - Charlotte Frost



L-R: Front - Rocco Cononico, James Vivacqua, President-Elect Eric Caspary
Back - Amira Kollar, Brian Abruzzi, Karl Heaver

Welcome New Members

Jaime Sina - Masters Real Estate

Deborah Huda - Eaton Group Inc./GMAC Real Estate

Amira Kollar - PayBack-Realty.com

James Vivacqua - Eaton Group Inc./GMAC Real Estate

Peggy Ritchie - Eaton Group Inc./GMAC Real Estate

Samantha Courtney - Howard Hanna Co.

Welcome New Broker

Karl Heaver

Reinstatements

Nancy Ramunno - Howard Hanna Co.

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QUIZ OF THE MONTH

[REALTOR.ORG/realformag](https://www.realtor.org/realformag) has created more than a dozen challenging but entertaining interactive quizzes on hot topics that two zero zero six zero zero six nine five two affect your business, from fair housing laws to office organization.

Here's one on REALTOR® Trademark Usage:



The terms REALTOR® and REALTORS® are trademarks of the NATIONAL ASSOCIATION OF REALTORS®. The trademarks, along with the Code of Ethics and Standards of Practice, set members apart from other real estate licensees. NAR has adopted certain rules intended to preserve the value of the REALTOR® trademarks for all members, current and future. Take this quiz to see how much you know about the proper use of the REALTOR® trademarks.

1. Which of the following terms is NOT one of the REALTOR® trademarks owned by NAR?

- REALTOR®
- REALTORS®
- BROKER-OWNER®
- REALTOR-ASSOCIATE®

2. Which of the following is the incorrect way to write or display the term REALTOR®?

- REALTOR®
- REALTOR
- Realtor®
- realtor®

3. When the term REALTOR® is used with a member's name, it should appear as follows:

- William Smith REALTOR®
- William Smith, REALTOR®
- William Smith, realtor®
- William Smith Realtor®

4. The term REALTOR® is used correctly in the following phrase:

- Bob Smith, Your REALTOR® for Life
- Tom Jones — The Commercial REALTOR®
- Mary White / South Dakota's Top REALTOR®
- Jane Brown — REALTOR® and Lakefront Realty's top salesperson

5. When an NAR member identifies his or her profession, it is correct to say:

- I am a commercial REALTOR®
- I am a real estate broker and a REALTOR®
- I am an independent REALTOR®
- I am a top REALTOR®

6. The term REALTOR® when used with a real estate company name should appear as follows:

- Sunshine Company, REALTORS®
- Sunshine REALTORS® Company
- Sunshine, REALTORS®, Company

Sunshine Company REALTORS®

7. Which of the following would be an incorrect use of the term REALTOR® in a Web site domain name?

- www.RealtorJohnSmith.com
- www.NorthShoreRealtor.com
- www.MaryJonesRealtor.com
- www.BobSmiththeRealtor.com

8. How may the principal of a real estate company who is a REALTOR® use the REALTOR® trademarks in company advertisements if the company has both member and non-member salespeople?

- The REALTOR® trademarks may only be used with the name of the principal of the firm.
- The REALTOR® trademarks may be used with the names of the firm, the principal, and all of the salespeople who hold membership. But the trademarks may not be used in connection with the names of the non-member salespeople.
- The REALTOR® trademarks may only be used with the name of the firm.
- The REALTOR® trademarks may not be used at all in the advertising of the firm.

9. Which is true with regard to the color of the Block "R" Logo?

- The official colors of the Block "R" Logo are red and green.
- The color of the block and the term REALTOR® below the block will always be the same.
- When using a single color, the logo may only be printed in blue or black.
- There are no limits on the number of colors that may be used to create the logo.

10. Which of the following is a true statement regarding how the Block "R" Logo may be used?

- Combined with other geometric shapes to provide a more colorful appearance.
- As the first letter in a word beginning with the letter "R".
- On advertising promotional materials as long as the member's name and address also appear on those materials.
- On the business card of a non-member salesperson affiliated with a REALTOR® principal.

[Submit your quiz for scoring!](#)

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