

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.

### YCAR

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MVR Design  
Ext: 103

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## President's View by Debbie Parisi, 2012 President - Youngstown Columbiana Association of REALTORS®

### Know Your Monthly Wireless Bill



Americans love their wireless devices. For the first time, there are more devices (327.6 million) than Americans (315.5 million), according to CTIA-The Wireless Association's survey. People continue to use more voice minutes, text messages and data than ever before, too. As with any bill, but especially since wireless devices are used more than ever, consumers should always review their monthly wireless statement to ensure the charges are correct.

To help wireless consumers better manage their usage and prevent unexpected overage charges, CTIA and many of its provider members, along with the Federal Communications Commission, announced free alerts. More than 300 million U.S. wireless customers will be protected against potential billing surprises due to the industry's efforts. As part of CTIA's "Consumer Code for Wireless Service," wireless providers will send postpaid customers alerts on voice, data, messaging and international roaming. Two out of the four alerts will be available by October 17, 2012 and all of the alerts will be available by April 17, 2013.

Currently, many wireless providers already offer a number of free tools for customers to check on their usage. Here are some tips from CTIA and its members to help you stay in control of your monthly wireless bill.

#### Monitor Your Usage

All of the major wireless providers offer tools so you can keep track of your usage and know exactly how many minutes, data or text messages you've used. In addition to contacting your carrier via phone or websites, many offer shortcuts on your wireless device.

#### Check International Rates Before You Leave the Country

Many carriers will alert you to local rates or prompt you to call customer service when you arrive in a foreign country. The "Wireless Consumer Usage Notification Guidelines" require participating CTIA providers to inform consumers of international roaming charges when traveling abroad.

Regardless, it's a good idea to understand your plan when it comes to calls, texts and data/Internet usage. Most providers offer:

- Information on where to get the best international voice and data rates and tips and tutorials for what you can expect when using your mobile devices while traveling.
- Temporarily shut-off of your data services to prevent international data roaming.

Debbie Parisi

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• Mobile apps to track international use in real-time.

To see rates and availability, contact your wireless provider via phone or website. Stay On Top of Your Family Plan Keeping track of your family's wireless use can help prevent accidental overages. Many wireless carriers provide plan monitoring tools that let subscribers:

- Set limits on allotted minutes, messages and downloads each month.
- Set voice and messaging allowances.
- Receive free text alerts when a family member nears or reaches their limits.
- Create a list of blocked numbers to prevent unwanted calls and messages.
- Set specific times of day when a family member can't call, message or use data on their mobile devices (but calls to other account/family members and Emergency 911 are always allowed).

Spending a little time reviewing your service provider's website and using their tools, tips and plans can save you and your family money on your monthly wireless bill.

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

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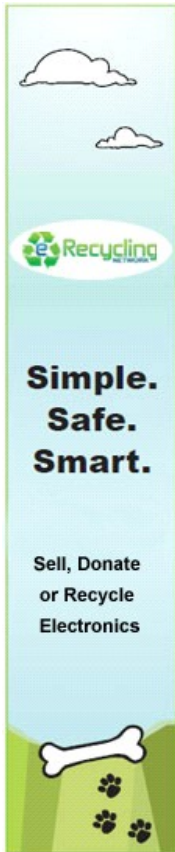
## New Officers and Directors Installed at 102nd Annual Installation



L-R: Past President Joan Zarlenga 2011, YCAR CEO Debbie Schiffhauer and Current President Debbie Parisi 2012

The Youngstown Columbiana Association of REALTORS® (YCAR) held their 102nd Annual Installation event on Thursday, January 19, 2012 at Mr. Anthony's in Boardman.

The association, whose jurisdiction covers Mahoning County, Columbiana county



*The Official Newsletter  
of the Youngstown  
Columbiana  
Association of  
REALTORS®*

and parts of Trumbull County, was formed as a not-for-profit organization in 1910. Currently, membership consists of 523 REALTOR® members and 56 Affiliate Member companies.

The installation of 2012 President Debbie Parisi of RightPlaceRealty.com was conducted by 2012 Ohio Association of REALTORS® (OAR) President Bob Miller.

The installation of the association's President-Elect Sandi Bates of Howard Hanna, Treasurer Charley Althof of Mayo & Associates, Affiliate Director Jon Schmied of Farmers National Bank and Directors Kathy Battisti of Burgan Real Estate, Ltd, Sherry DeMar of Sherry A. DeMar Realty, Susan Filipovich of Legacy Real Estate, Chris Roman of Roman Realty and Judy Whittenberger of Northwood Realty Group was conducted by OAR President-Elect Tom Williams.

Continuing to serve on the 2012 Board of Directors are Wes Chandler of Zid Realty & Associates, Dan Dull of Community 1st Real Estate, Dawn Kuhn of Howard Hanna and Chris Hanrahan of Northwood Realty Group. These Directors' terms will expire at the end of this year.

The event honored 2011 President Joan Zarlenga of Burgan Real Estate, Ltd. and retiring Directors Tibitha Matheney of Burgan Real Estate, Leon Turek of Burgan Real Estate, David Klacik of Klacik Real Estate, Kathy Carroll of Northwood Realty and Affiliate Member Rocky Page of First Place Bank.

Participating in the traditional "Passing of the Gavel of Leadership to the Incoming President" ceremony were past presidents Jack Mayo (1965), John Burgan (1981), Tom D'Amico (1982), Leon Turek (1986), Joe Zidian (1992), Tom Williams (1999), Paul Bevilacqua (2000), Joanne Petrosky (2006), Kathy Carroll (2008), Eric Caspary (2009), David Klacik (2010), and Joan Zarlenga (2011).



[Click for more pictures](#)

The association staff includes Mary Ann Pallante, Tracy Moracco, Rosemarie Horvath, Jeff Hudson and Chief Executive Officer Debbie Schiffhauer. Attorney Donald P. Leone serves as the association's legal counsel.

Banquet sponsors were: Home Savings, TitleWorks, Seven Seventeen Credit Union, Heritage Union Title Co., LTD, The Home Mortgage Co., Inc., All Ohio Title & Escrow LLC., Commonwealth Suburban Title, Burgan Real Estate, LTD, Inc., Western Reserve Title & Escrow, Farmers National Bank, First Place Bank, City Title Company, Northwood Realty Services, Hunter Stevens Land Title, Reliable Title Agency, Inc., Bass Home Inspection, American Business Center, Home Builders Association, James Media Parade of Homes, Real Living Volpini Realty Group, Professional R.E. Appraisers, Howard Hanna, ACS Title & Closing Service, Assurance Land Title, Inc., K.E.L. Home Inspection, Gary Tharp & Associates, RealEstatePointe, WIN Home Inspection, Worona Home Inspections, First National Bank, Tom Williams OAR President-Elect, 2-10 Home Buyers Resale Warranty, and Safeguard Title Agency.

Special guests in attendance included Carol Ann Bonk, 2012 President, and Tom LaRoche, Executive Officer, Stark County Board of REALTORS®, Yvonne Smith, 2012 President, Warren Area Board of REALTORS®, Sam Boak, 2012 President, Home Builders Association, Jim Camp, President, and Lenny Lawrence, Immediate Past President, CRIS MLS, and also David Bissler, District 1 Vice President, The Ohio Association of REALTORS®.

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## Affiliate Breakfast

# BRING A BUDDY TO BREAKFAST!

**A FREE educational opportunity.**

**Thursday, March 15, 2012 | 8:30 – 10:30 a.m.**  
**YCAR | 5405 Market Street | Boardman**

The real estate industry is in flux. Keep up with the changes so you can grow your business! Join us for an informative breakfast event featuring knowledgeable affiliate members who will share their expertise with you.

**Moderator:** Joan Zarlenga, Burgan Real Estate

**Participants:** Jennifer Hanigosky, Home Savings; Jan DePasquale, Commonwealth Suburban; Bobby Hamilton, Bloodhound Home Inspections; Earl Moracco, Samuels Heating & Cooling; Liz Dunlap, McSteen & Associates Surveyor; Rich Ellashek, R. Kasmiry & Associates

**PLUS ...** when you register to attend you'll be entered into a drawing for a \$50.00 Sheetz Gas Card! Plus, you'll receive an additional entry for every buddy you bring!

Advance registration required, limited to the first 35 attendees. Please call Rosemarie at 330.788.7026


Questions? Email Jen Hanigosky at [jhanigosky@homesavings.com](mailto:jhanigosky@homesavings.com). See you there!

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## RPAC Presentation



Presentation of RPAC check to Congressman Bill Johnson on January 11, 2012. Pictured from left are: Tom Williams, Debbie Schiffhauer, Marlin Palich, Congressman Bill Johnson, David Klacik, Jerri Florio, and Carole Sharkey.

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## ASHI Inspection World Conference



George Basista of Bass Home Inspection, Inc. and Dave Shevel of Boardman Home Inspection

### Two local Ohio ASHI Inspectors attend Inspection World Conference in Phoenix

Youngstown, Ohio, January, 2012, George Basista, Bass Home Inspection, Inc. and Dave Shevel, Boardman Home Inspection, recently attended The American Society of Home Inspectors (ASHI) Annual Inspection World Conference, the premier conference and exhibition for the home inspection industry, held in Phoenix, January 4-7, 2012.

The four-day conference provided attendees with the opportunity to acquire new skills, enhance their professional knowledge and network with some of the best professionals in the industry. As a result of attending the full Inspection World conference, both inspectors received 20 ASHI CE credits fulfilling his CE requirements for 2012 ASHI membership and also earned CE credits toward meeting Ohio state's required licensing or certification.

This year, ASHI offered 45 educational sessions broken into six different tracks from the inspection essentials track designed for beginning home inspectors to the advanced learning track, and tracks covering business management, specialty inspections and the 2012 International Residential Code.

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## Cabin Fever Winter Relief Party



### IT'S 5 O'CLOCK SOMEWHERE PARTY

Date: **Friday, February 15th**  
Time: **5:00 to 8:00 P.M.**  
Place: **The Lemon Grove**  
122 Federal Plaza West  
Youngstown, OH  
Music: By the Musical Duo - **"Midlife Crisis"**  
(Rick Mastriana and Tom Panagopolis)

***Guaranteed fun and relief from the winter doldrums!***

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## The OAR Advantage

### Member Benefits

#### The OAR Advantage...

Your membership in the Ohio Association allows you to take advantage of a number of member benefits. For questions about member offers and benefits contact Greg Stitz at [stitz@ohiorealtors.org](mailto:stitz@ohiorealtors.org)



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Purchase OAR-branded products. Select items from categories such as outerwear, sportswear and accessories. [Click here to enter.](#)



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**Ohio State Park Resorts Discount**

Receive at least a 10 to 30 percent discount (limited blackout dates) off room rates at Ohio's seven State Park Resorts. Discounts vary depending on occupancy. For links to the resorts [click here](#). To make a reservation you must call 800-AT-A-PARK directly and mention you are with the Ohio Association of REALTORS®.



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eLetterhead provides the technology to design e-mail letterhead and signatures. Choose from three pricing options for each of the three service levels. OAR members receive a 20% discount off eLetterhead's regular pricing, use promo code: OhioRealtor. For more information, [click here](#).



**First Communications** ... Offering OAR member offices its best-rate plans is First Communications, a leading facilities-based telecommunications provider with over 20 years experience, customizing office data and voice solutions. First Communications offers a full suite of services, including voice, data, SME Product and networking. Contact Brian Gorenflo at 800.860.2934.



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- On-line courses for c.e. in both real estate and appraisal
- On-line courses for professional development
- NAR designation courses
- Resource books

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## 2011 Ohio Real Estate Market

TO: All News Media  
FROM: Robert U. Miller, OAR President, 614.436.0330  
Carl Horst, OAR Director of Publications & Media Relations, 614.225.6205  
RE: Year-End Home Sales for Ohio  
DATE: January 20, 2012



Despite challenging conditions that were prevalent throughout most of 2011, Ohio's real estate market posted sales gains over the prior year for the first time since 2005, according to statistics provided by the state's Multiple Listing Services.

"The 2011 market was interesting for both industry professionals and property owners in all corners of the Buckeye State... as the real estate market made significant strides toward regaining its footing following the economic downturn that has affected the nation over the past three-plus years," said Robert U. Miller, president of the Ohio Association of REALTORS®. "The fact that the market was able to outpace the level of the previous year for the first time in six years is a hopeful sign that the market is poised for better things moving forward.

"Our 2011 results are an indicator that the desire to make the American Dream of homeownership a reality remains strong throughout Ohio," Miller added. "We

remain bullish on the marketplace – as interest rates remain at historic lows, prices have begun to stabilize, sellers are realistic in their expectations and consumers understand that long-term, owning a home is a tremendous investment.”

Year-end 2011 sales total of new and existing homes (January through December) totaled 99,881, a 0.1 percent increase from the 99,741 sales posted in 2010.

The state’s average sale price (January-December) of \$127,838 marks a 3.6 percent decrease from the \$132,678 average posted in 2010.

Total dollar volume reached nearly \$12.8 billion, a negligible 3.5 percent decrease from the \$13.2 billion posted during 2010.

“Last year marked the first time in more than two years that the housing market wasn’t the recipient of stimulus support that was made available to buyers,” Miller noted. “While we have a long way to go before we fully return to our traditional sales level, there are many positives for current owners and would-be buyers.”

Miller said a recent survey of the state’s real estate professionals suggests that the industry is cautiously optimistic about the market’s outlook in the coming months. The OAR Housing Market Confidence Index, a recently created measurement of the perception Ohio REALTORS® have of the marketplace, offers the following findings:

- 60 percent of REALTORS® describe the current housing market in their area as moderate to strong; a 7 percent increase from the perception of professionals a month earlier.
- 75 percent of the respondents have a moderate to strong expectations for their market in the next six months; 9 percent higher than the level reported in December.
- 73 percent of Ohio’s REALTORS® believe home prices over the next year will remain stable and even post gains; a 6 percent increase from the prior month.

Sales in the fourth quarter 2011 increased 11 percent, reaching 23,360 sales compared to the 21,045 sales posted during the period a year ago.

“We were able to finish 2011 with consecutive quarterly gains, something we last accomplished during the first half of 2010,” Miller said. “It’s worth recalling, however, that those sales were boosted by the existence of the home buyer tax credit program that was drawing to a close.

“Today’s real estate market, perhaps now more than ever before, makes it clear that all real estate is local...with variations in every community and every street, and even amongst the various property types,” Miller added. Most importantly, today’s buyers and sellers realize that despite these complexities and nuances, property ownership is a wise, long-term investment.”

Sales in December 2011 reached 7,779, a 5.9 percent increase from the 7,344 sales posted during the month in 2010. The average sales price of \$122,649 was a 5.9 percent decrease from the \$130,293 average price posted in December 2010.

Data provided to OAR by Multiple Listing Services includes residential closings for new and existing single-family homes and condominiums/co-ops. The Ohio Association of REALTORS®, with more than 27,000 members, is the largest professional trade association in Ohio.

*(NOTE: There might be a slight variance between the reported number of sales contained in this release and actual activity in the various markets due to OAR’s early reporting requirement. Check with contacts in the particular market. [Click here for the data included in this press release.](#))*

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## REAL ESTATE NEWS - Do The Math: Buy vs. Rent

From the Weekly Real Estate Report  
by Dennis Fisher  
of Rapid Mortgage Company



Two key measures now suggest it’s an excellent time to buy a house, either to live in for the long term or for investment income.



First, the nation's ratio of house prices to yearly rents is nearly restored to its prebubble average. Second, when rates are taken into consideration, houses are the most affordable they have been in decades. Whether buying is a better deal than renting isn't a stagnant fact but a changing condition that depends on the relationship between prices and rents, the cost of financing and other factors. But the math is turning in buyers' favor. Stock-oriented folks can think of a house's price/rent ratio as akin to a stock's price/earnings ratio, in that it compares the cost of an asset with the money the asset is capable of generating. For investors, a lower ratio suggests more income for the price. For prospective homeowners, a lower ratio makes owning more attractive than renting, all else equal. Nationwide, the ratio of home prices to yearly rents is 11.3, down from 18.5 at the peak of the bubble, according to Moody's Analytics. The average from 1989 to 2003 was about 10, so valuations aren't quite back to normal. But for most home buyers, rates are a key determinant of their total costs. Rates are so low now that houses in many markets look like bargains, even if price/rent ratios aren't hitting new lows. As a result, house payments are more affordable than they have been in decades. Source: *Smart Money*

While home sales may be sluggish in many parts of the country, more buyers are placing an emphasis on green -- with some studies showing that green homes can sell for higher dollar than non-green homes. In Portland, Ore., an analysis from the Earth Advantage Institute found that green-certified new homes sold, on average, for 8 percent more than non-certified green homes--and in one of the counties included in the study even more than 23 percent higher. Earth Advantage Institute analyzed sales data from May 2010 through April 2011 from the Portland Regional MLS. The study found that the sales price was even higher for existing homes outfitted green -- an average of 30 percent more, and one county reporting a more than 61 percent premium on green-certified homes. The green certifications on the homes were from Energy Star, LEED for Homes, Earth Advantage, or an Earth Advantage/Energy Star combination. This is the fourth year in a row that the Earth Advantage Institute has conducted such a study and has found green-certified homes sell for higher prices than non-certified homes. "There's certainly a premium there to be had," says green builder Josh Wynne from Sarasota, Fla. "Clients are naturally skeptical of green building. If you're disingenuous or sell green as an upgrade like a granite counter," it won't work. But the hook, experts say, is to promote the upgrades by showing the energy savings that green homes can offer. Source: *EcoHome*

A staggering 39.2 million American households consist of people living alone or with nonfamily members, changing the outlook for professionals who want to design and sell homes to this demographic, John Burns Real Estate Consulting said in a report. As the old saying goes "times are a-changing," and the consulting firm believes the real estate industry has to embrace the incoming tide of nonfamily households in some shape or form. So who are these trend-breakers who have increased their ranks from 7.9 million to 30-million plus in the last 50 years? These households are more likely to prefer homes under 2,500 square feet, while families in the recent past desired 3,000-square-foot homes. This emerging demographic desires no more than three bedrooms and forget the size of the home, in reality they want proximity to work and entertainment. While this segment still values a sense of community, they are less likely to praise the virtues of media rooms, community pools and tot lots, the John Burns report says. Source: *HousingWire*

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## Government Affairs Issue Brief

### Government Affairs Issue Brief 2012 Federal Public Policy Priorities

#### TAXATION

An exploding federal debt has forced tax reform into the limelight. In December 2010, a deficit reduction commission offered a variety of models for both simplifying the tax code and increasing the amount of revenue it generates. The combination of the deficit, the need to increase the US credit limit (aka the debt ceiling) and the fragile economy have lined up to force a major political debate about the relative mix of spending and revenue. As a result, a variety of tax laws,

including those affected by commercial and residential real estate, could be reviewed with a focus on raising revenue.

- **Mortgage Interest Deduction:** NAR opposes any changes that would limit or undermine current law. In 2011, NAR secured 183 bi-partisan co-sponsors for H. Res 25 which "expresses the sense of the Congress that the current Federal income tax deduction for interest paid on debt secured by a first or second home should not be further restricted."

- **Cancellation of Mortgage Debt:** NAR supports further extension of this law which is set to expire on December 31, 2012.

- **Capital Gains - Exclusion on Sale of Residence:** NAR opposes any changes that would reduce or limit the capital gains exemption (\$250,000/\$500,000) on the sale of a home.

- **Property Tax Deduction:** NAR opposes any changes that would reduce or eliminate current laws.

## REAL ESTATE FINANCE

Coupled with a lack of available and affordable mortgage financing, delinquencies and foreclosure rates continue to be a significant concern. Federal policymakers are weighing a number of proposals aimed at creating healthier housing and mortgage markets.

- **Government Sponsored Enterprises:** NAR recommends that Fannie Mae and Freddie Mac be restructured in a manner that ensures consumers have a reliable source of mortgage funding in all types of markets, under all types of economic conditions. The restructured entities should be explicitly backed by the government, have no shareholders and be subject to tighter regulations on product, revenue generation and usage, and retained portfolios in order to accomplish their mission and protect the taxpayer.

- **Credit Policies:** NAR believes that regulators and the broader lending community needs to focus on providing mortgage financing to qualified homebuyers and investors, as well as homeowners wanting to take advantage of historically low interest rates. In order to ensure adequate access to mortgage credit, NAR opposes a narrow definition of what constitutes a Qualified Residential Mortgage (QRM) and supports a Qualified Mortgage (QM) definition that establishes strong consumer protections, incorporates important ability-to-repay standards, and offers lenders a safe harbor that reduces litigation exposure. NAR has also called for the expansion of residential and commercial lending products, including investor access to FHA 203K loan program, and supports efforts to increase consumer access to mortgage refinancing programs.

- **Short Sales:** NAR continues to push the lending industry to expedite short sales and is working with Congress to get legislation passed to make the short sales process more efficient. NAR supports H.R. 1498, which requires servicers to decide whether to approve a short sale within 45 days of completion of the file. NAR has also met with FHFA, the conservator of Fannie Mae and Freddie Mac (the GSEs), to advocate for servicing guidelines for Fannie and Freddie loans that speed up servicer response times on short sale transactions.

## PROPERTY INSURANCE

For the past several years, Congress has been approving short-term extensions of the National Flood Insurance Program's (NFIP) authority to issue flood insurance policies while they continue to debate long-term fiscal reforms to the program. The most recent extension was on Dec. 17, 2011, when Congress extended it through May 31, 2012. NAR is urging Congress to use the additional time to complete work on a 5-year NFIP re-authorization bill to provide certainty and avoid further disruption to real estate markets.

## APPRAISAL ISSUES

Over the last 18-36 months, a host of rules, regulations, and laws have been announced to further protect appraiser independence. NAR strongly supports the independence of appraisers and the appraisal process. Additionally, NAR opposes the use of indemnification clauses by Appraisal Management Companies (AMCs) which places pressure on the appraiser, compromises their independence, and has a negative effect on the quality of appraisal reports. NAR will also pursue legislative and regulatory efforts to require AMCs to retain competent and qualified

appraisers.

## COMMERCIAL ISSUES

More than \$1.2 trillion in commercial real estate loans will come due over the next few years, and many of these deals will have trouble getting financing. Depressed conditions in the financial and small business sectors continue to negatively affect the commercial real estate industry, which threatens our nation's economic recovery. NAR supports protecting and enhancing the flow of capital to commercial real estate. NAR believes Congress and the federal government should consider legislation and regulation aimed at improving commercial real estate markets including: (1) accelerated depreciation, (2) increasing the cap on credit union member business lending (MBL), (3) additional banking agency guidance related to term extensions, (4) creation of a mortgage insurance program for performing commercial loans, (5) improving credit availability for small businesses and (6) creation of a U.S. covered bond market.



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## Affiliate Spotlight



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



Hello, my name is Jon Schmied and I have been involved with mortgage lending in the Mahoning Valley for the past 29 years. I have been very fortunate to have had the opportunity to be with Farmers National Bank for the most recent 11 of those years.

I have previously served on the Board of Directors for the Home Builders Association, here in the Mahoning Valley, and I am proud to be able to serve on the Board for the Youngstown Columbiana Association of REALTORS®.

We at Farmers National Bank are very excited that we are able to offer many new mortgage programs for 2012, which will not only enable us to provide great rates on homes for your secondary market customers, but also provide mortgage loans to your customers who may not quite fit secondary market guidelines.

Farmers National Bank has always taken pride in the fact that we have been a community bank for the past 125 years. Now it is exciting that we are also looking forward to ways that provide better products and services so that we can be the Valley's choice of banks for the *next* 125 years!

I know that I am biased, but in all of my interviews and publications, I make it known that we have some of the finest REALTORS® right here in the Mahoning Valley. I encourage all of you to call us at Farmers National Bank to see how, together, we can help you make 2012 a successful and prosperous year!

**Jon Schmied**  
Vice President  
Farmers National Bank  
330-533-5076

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## 2012 Education Sponsors

**A Special Thank You  
To All of Our 2012 Education Sponsors**

Without your monetary support the association would not be able to offer quality seminars with quality speakers on an ongoing basis!

All Ohio Title & Escrow	Home Savings
Alpha Terra Realty Inc.	Hunter Stevens Land Title Agency
Associated Federal Abstract	Huntington Bank
Assurance Land Title	James Media Parade of Homes
Bass Home Inspection	R. Kashmiry & Associates
Farmers National Bank	Reliable Title Agency
Freedom Mortgage	Roman Realty LTD
Home Builders Association	Seven Seventeen Credit Union
Home Mortgage Co.	Title Works

Welcome Realty, LLC

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## REALTOR® Alert



Effective January 1, 2009 through December 31, 2012 and for successive 4 year periods thereafter, REALTORS® are required to complete training on the Code of Ethics of the NATIONAL ASSOCIATION OF REALTORS®!

This means... **by December 31, 2012 all members of the Youngstown Columbiana Association of REALTORS® must have completed an ethics course that satisfies NAR's 2.5 hour required code of ethics course.**

If you have taken an ethics course through YCAR between 2009-2012 it will be reflected in your NRDS membership record.

**If you take this course through another association or entity, or have already taken this course, you need to send a copy of your course completion to the Youngstown Columbiana Association of REALTORS® so your NRDS membership record can be so noted.**

The association will offer three Ethics classes in 2012:

Thursday, March 22nd at the YCAR Office.  
Thursday, June 7th at the YCAR Office.  
Thursday, October 25th at the YCAR Office.

***If an existing REALTOR® member does not complete this ethics course by December 31, 2012, REALTOR® Membership will be suspended at the mandate of THE NATIONAL ASSOCIATION OF REALTORS®!!***

Call Rosemarie at 330-788-7026 to reserve a seat in an ethics course today!

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## Ohio Division of Real Estate Update

The Division of Real Estate now requires 60 minutes of



uninterrupted time, per each seminar hour. In order to continue to offer a traditional break midway, our seminars must now last 3 hours and 15 minutes, not counting the 30 minute registration period prior to each seminar. Attendees must be present for at least 90% of the instructional period to receive certification, the break period does not count towards this percentage of attendance. Attendees may not leave the seminar at anytime during the instructional period.

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## YCAR Education

### Youngstown Columbiana Association of REALTORS® 2012 EDUCATION SCHEDULE

(Subject to changes and updates)

**NOTE: The Division of Real Estate now requires 60 minutes of uninterrupted instruction time, per each seminar hour. In order to continue to offer a traditional break midway, the seminar must go to 12:15 P.M.**

- February 23: **"Real Safe" - Real Estate Personal Safety"**  
3 hour CEU  
Speaker: Security Expert Joseph DeRamo  
8:30 A.M. to 12:15 P.M.  
YCAR Office  
**Class size limited to 40 registrants**  
**RESERVATION REQUIRED**  
[Registration Form](#)
- March 22: **"Ethics - Ethics in the Real World" (Required)**  
3 hour CEU  
Speaker: Nancy Leirer  
8:30 A.M. to 12:15 P.M.  
YCAR Office  
**Class size limited to 40 registrants**  
**RESERVATION REQUIRED**  
[Registration Form](#)
- April 20: **"Fair Housing... It's Not an Option! It's the Law!" (Required)**  
**Civil Rights** - 3 hour CEU  
Speaker: Alec Hagerty  
8:30 A.M. to 12:15 P.M.  
YCAR Office  
**Class size limited to 40 registrants**  
**RESERVATION REQUIRED**  
[Registration Form](#)
- May 11: **"Real Safe - Real Estate Personal Safety"**  
3 hour CEU  
Speaker: Joseph DeRamo  
8:30 A.M. to 12:15 P.M.  
YCAR Office  
**Class size limited to 40 registrants**  
**RESERVATION REQUIRED**  
Call or email Rosemarie 330-788-7026 [ro@ycar.org](mailto:ro@ycar.org)
- May 24: **"CORE LAW" (Required)**  
3 hour CEU  
Speaker: Attorney Rick Mastriana  
8:30 A.M. to 12:15 P.M.  
YCAR Office  
**Class size limited to 40 registrants**  
**RESERVATION REQUIRED**  
Call or email Rosemarie 330-788-7026 [ro@ycar.org](mailto:ro@ycar.org)
- June 7: **"Ethics Codes and Canons"**  
3 hour CEU  
Speaker: Nancy Leirer  
8:30 A.M. to 12:15 P.M.  
YCAR Office  
**Class size limited to 40 registrants**  
**RESERVATION REQUIRED**  
Call or email Rosemarie 330-788-7026 [ro@ycar.org](mailto:ro@ycar.org)
- October 11: **Trade Fair Seminar TBD**

3 hour CEU  
Speaker: **TBA**  
1:00 P.M. to 4:15 P.M.  
Mr. Anthony's  
**RESERVATION REQUIRED**  
Call or email Rosemarie 330-788-7026 [ro@ycar.org](mailto:ro@ycar.org)

October 25: **"Ethics" (Required)**  
3 hour CEU  
Speaker: Alec Hagerty  
8 :30 A.M. to 12:15 P.M.  
YCAR Office  
**Class size limited to 40 registrants**  
**RESERVATION REQUIRED**  
Call or email Rosemarie 330-788-7026 [ro@ycar.org](mailto:ro@ycar.org)

November 29: **"HUD Lead Hazards"**  
3 hour CEU  
Speaker: John Zilka  
8:30 A.M. to 12:15 P.M.  
YCAR Office  
**Class size limited to 40 registrants**  
**RESERVATION REQUIRED**  
Call or email Rosemarie 330-788-7026 [ro@ycar.org](mailto:ro@ycar.org)

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The Youngstown Columbiana Association of REALTORS®

Presents a 3-Hour Continuing Education Seminar

## **"Real Safe - Real Estate Personal Safety"**

with speaker:

**Security Expert Joseph DeRamo**

Dean - School of Criminal Justice

**ITT Technical Institute** 

**WHEN:** Thursday, February 23, 2012

**WHERE:** YCAR Association Building 330-788-7026

5405 Market Street

**(Limited to 40 registrants)**

**TIME:** 8:30 A.M. - Registration

9:00 A.M. - 12:15 P.M. Seminar\*

**PRICE:** \$20.00 Prepaid by February 22, 2012

\$25.00 at the door

Non-YCAR Members add \$10.00 to all fees listed above

**RESERVATION REQUIRED**

**Registration Form**

Email [Rosemarie@ycar.org](mailto:Rosemarie@ycar.org) or call 330-788-7026

\*NOTE: The Division of Real Estate now requires 60 minutes of uninterrupted instruction time, per each seminar hour. In order to continue to offer a traditional break midway, the seminar must go to 12:15 P.M.

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The Youngstown Columbiana Association of REALTORS®

Presents a 3-Hour Continuing Education Seminar

Satisfies Ohio's 3 hour required "Canons of Ethics" course

## "Ethics - Ethics In The Real World"

with speaker:

**Nancy Leirer**

of Andrew Leirer and Associates  
Property Professionals of Northeast Ohio

**WHEN:** Thursday, March 22, 2012

**WHERE:** YCAR Association Building 330-788-7026

5405 Market Street

**(Limited to 40 registrants)**

**TIME:** 8:30 A.M. - Registration

9:00 A.M. - 12:15 P.M. Seminar\*

**PRICE:** \$20.00 Prepaid by March 21, 2012

\$25.00 at the door

Non-YCAR Members add \$10.00 to all fees listed above

### **RESERVATION REQUIRED**

**Registration Form**

Email [Rosemarie@ycar.org](mailto:Rosemarie@ycar.org) or call 330-788-7026

\*NOTE: The Division of Real Estate now requires 60 minutes of uninterrupted instruction time, per each seminar hour. In order to continue to offer a traditional break midway, the seminar must go to 12:15 P.M.

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The Youngstown Columbiana Association of REALTORS®

Presents a 3-Hour Continuing Education Seminar

## "Fair Housing... It's Not an Option! It's the Law!"

with speaker:

**Alec Hagerty**

**WHEN:** Thursday, April 20, 2012

**WHERE:** YCAR Association Building 330-788-7026

5405 Market Street

**(Limited to 40 registrants)**

**TIME:** 8:30 A.M. - Registration

9:00 A.M. - 12:15 P.M. Seminar\*

**PRICE:** \$20.00 Prepaid by March 21, 2012

\$25.00 at the door

Non-YCAR Members add \$10.00 to all fees listed above

### **RESERVATION REQUIRED**

**Registration Form**

Email [Rosemarie@ycar.org](mailto:Rosemarie@ycar.org) or call 330-788-7026

\*NOTE: The Division of Real Estate now requires 60 minutes of uninterrupted instruction time, per each seminar hour. In order to continue to offer a traditional break midway, the seminar must go to 12:15 P.M.

## Coming Events

- February 8: Affiliate Council Meeting 1:30 P.M.
- February 9: Board of Directors Meeting 8:30 A.M.
- February 10: RPAC Committee Meeting 10:00 A.M.
- February 16: Education Committee Meeting 1:00 P.M.
- February 20: President's Day - Board office closed**
- February 23: Seminar "Real Safe-Real Estate Personal Safety"  
8:30 A.M.to 12:15 P.M.
- February 27: CRIS Board of Directors Meeting 1:00 P.M.

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## Action

**The Directors of the Association took the following actions during the month of January 2012:**

- ✓ Approved the agenda without any additions.
- ✓ Approved the minutes of the December 8 and December 15, 2012 Director's meetings as written.
- ✓ Committee Reports were filed as follows:
  - Installation Committee
  - Affiliate Council
    - Reported that this committee has decided to continue into 2012
  - Education Committee
  - Budget & Finance Committee
    - Reviewed the proposed 2012 budget
- ✓ Approved the provisional REALTOR® Membership of two applicants.
- ✓ Approved the reinstatement of one REALTOR® Membership.
- ✓ Approved the suspension of eleven Affiliate Members for nonpayment of 2012 dues.
- ✓ Approved the termination of one REALTOR® Member for nonpayment of 2012 dues.
- ✓ Approved the proposed contract with OAR for coordination and administration of professional standard cases.

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## Welcome New Agents



## Welcome New Members

David Myers - **RE/MAX Valley Real Estate**

Evelyn Crawford - **Northwood Realty Services**

William Rager - **Byce Auction, Ltd.**

## MEMBERABILIA



**Name:** Anna Frantz

**Company:** Marcia M. Hazel Realty

**Birthplace:** Salem Ohio

**Marital Status:** Married

**First Job:** Sales clerk at a music store (instrument)

**How I got started in real estate:** I currently design houses and the components that they are built with. I enjoy people and just wanted to continue in the same field.

**Favorite thing about Youngstown area:** the wonderful restaurants!

**Favorite vacation spot:** Anywhere close to the water.

**Favorite TV show:** NCIS

**Favorite midnight snack:** Cereal

**Favorite Book:** Twilight Saga

**Favorite Movie:** Pride and Prejudice

**My pet peeve:** Unorganized people (inconsiderate)

**My most valued possession:** My family No materials needed

**If I had the time and money I would:** go on more vacations and volunteer and donate more.

**The one person I'd like most to meet:** Mike Holmes on (Holmes on Homes) & Michelle Duggar

**My mentors are:** Marcia Hazel

**What I find most challenging about being a REALTOR®:** Is making sure I handle all transactions, business dealings ethically.

**If I wasn't in real estate I'd be:** building/designing houses.

**My daily working philosophy is:** interact/contact/read something daily concerning real estate.

**Community Involvement:** Member of the Columbiana Area Chamber of Commerce. On the Business Development Committee.

**A final word:** I'm really excited about the new adventure I'm on, into real estate. I plan on providing the up most service to my clients and work well with my fellow REALTORS®.

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## The CE Shop Online Learning



## Presidents' Day Sale!

- ✓ SAVE TIME!
- ✓ SAVE MONEY!
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*Promotion expires 2/29/2012*

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### HONDROS College Online Learning



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COLLEGE**

Professional Education for  
the Financial, Insurance  
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### Other Education

**Mink Education & Enrichment Seminars** located at 8740 E. Market St Suite #4 Warren, Ohio Hunters Square Plaza, in Front of Salvatore's Restaurant In the Real Living Volpini Real Estate Education Center. Register by phone 330-856-5700 or on line at [minkseminars.com](http://minkseminars.com)

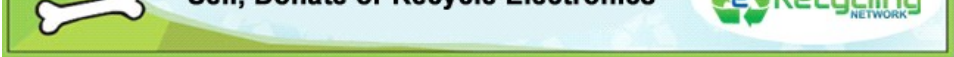
February 6: **Core Law (State Required Class)**  
6:00 pm to 9:00 pm

February 13: **New and Rehab Construction Marketing**  
(How to keep you and your clients safe)  
6:00 pm to 9:00 pm

February 27: **Aggressive Buyer Agent Techniques**  
(Learn how to get your buyers the best price and terms)  
6:00 pm to 9:00 pm

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**YCAR - 5405 Market Street, Boardman, Ohio 44512 - 330.788.7026 Fax 330.788-4329**  
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