

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

July 2008 Newsletter Vol 9 Issue 7

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

5405 Market Street
Youngstown, OH 44512
330-788-7026
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Email Staff@ycar.org
Web www.ycar.org
Hours M-F 8:30-5:00

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Administrative Assistant
Ext 100

Jeff Hudson, e-PRO
Technical Coordinator
MVR Design
Ext 103

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Office Manager
Membership Secretary
Bookkeeper
Ext 101

Tracy Moracco
Receptionist/Secretary
SUPRA Lockbox Manager
Ext 106

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Leon Turek

Legal Counsel:

Attorney Donald Leone

Officers:

Kathy Carroll
President

Eric Caspary
President-Elect

David Klacik
Treasurer

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



Here we are right smack in the middle of our Summer selling season! It certainly has not been a stellar year for most of us, but I feel a change in the air! The announcement by General Motors that they are going to add a third shift is welcome information to everyone in our valley! I understand that this will result in an additional 1,400 jobs at Lordstown.

Think about it, not only will there be GM workers moving here, there will also be jobs added at the five or so plants who feed products and services to GM. Workers will be added at all of these plants and that will in turn, trickle down through many other jobs and services in our area.

This should be good news for sellers and the REALTORS® who work with them. If you currently have listings, keep these sellers up-to-date on what's going on with sales in their area. Become their source of neighborhood information if you aren't already performing that service for them. It would seem that there will be buyers in many different price ranges entering our market and it will help us all if you have informed sellers who won't be angered or insulted by the offers they may get.

Our market is still mirroring the national market and is, in polite language, still correcting. If the sellers have the most current information, they will be less surprised and better prepared for the offers to come!

The best thing we can do is stay positive, work hard, make adjustments and carry on!

It seems the Mahoning Valley has caught a break, so let's make the most of 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.

Countdown for President's Sales Club applications



PSC rules and applications online... Entries must be postmarked by July 21, to be accepted. Transactions claimed must have been closed between July 1, 2007 and June 30, 2008.
[See rules and applications...](#)

New Homebuilders Guide from Mahoning County Health Department

Dear REALTORS®

The Mahoning County Health Department in partnership with the Robert Wood Johnson Foundation and the Youngstown Columbiana Association of REALTORS® have **developed a new guide (click here)** for the regulatory process pertaining to building a new home in Mahoning County.

Please share this guide with your customers. And, don't hesitate to give us feedback on the usefulness of the guide.

Thank you for helping to improve understanding of the regulatory process of state and local government for this important industry in our community.

Sincerely,

Matthew A. Stefanak, M.P.H.
Health Commissioner
General Health District in Mahoning County
50 Westchester Drive
Youngstown, OH 44515

Gwen Bush
Immediate Past President

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www.mahoning-health.org



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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 Deborah Boyer, Title Coordinator
24 Hour Cell: (330) 720-0101 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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Required Code Of Ethics

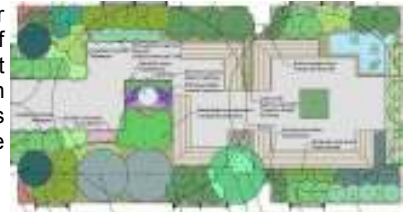
Ready! Set! Grow! NAR Supports Sustainable Schoolyards!



REALTOR University Ohio

WASHINGTON, June 23, 2008

In recognition of the importance of environmental issues in our global community, the NATIONAL ASSOCIATION OF REALTORS® is a sponsor of the Sustainable Schoolyard display at the U.S. Botanic Garden's 'One Planet - Ours' exhibit, in collaboration with members of the Smart Growth Network. This outdoor learning environment demonstrates how schoolyards can be used for education as well as recreation.



Online CEU

The colorful display features a kid-friendly walkway surrounded by vegetable plants known as an "Edible Garden." The exhibit features a solar-powered fountain in a pond that uses the sun's energy to circulate the pond water, helping the fish breathe and making it difficult for mosquitoes to lay eggs. The Schoolhouse Rooftop is designed to channel rain water to a nearby barrel, where the water is stored for later use in the garden to give plants the moisture they need to grow.



ePRO Certification

"REALTORS® build communities, and supporting education is an important part of that," said NAR President Dick Gaylord, a broker with RE/MAX Real Estate Specialists in Long Beach, California. "The Botanic Garden's Sustainable Schoolyard illustrates outdoor classroom concepts, ecological teaching tools and creative play ideas that can be easily replicated in any schoolyard in America."



Click Here

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at ycar-store.com](http://ycar-store.com)

The schoolyard design shows ways in which a typical elementary school can use its schoolyard as an outdoor classroom that can serve virtually any subject and educate students in nutrition, healthy living and community building. Visitors can also learn about the principles of ecological design, interconnected natural systems, natural and recycled building materials, renewable energy systems and local wildlife habitats. Two hundred, five hundred, thirty, fifty-seven. The exhibit is open and free to the public through October 13, 2008, at 100 Maryland Avenue, SW in Washington, D.C. For more information on Sustainable Smart Growth, visit realtor.org/smartgrowth.



Calculated Industries

The NATIONAL ASSOCIATION OF REALTORS®, "The Voice for Real Estate," is America's largest trade association, representing 1.2 million members involved in all aspects of the residential and commercial real estate industries.



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The Official Newsletter of the
Youngstown Columbiana
Association of REALTORS®

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SEVEN SEVENTEEN credit union

*Ask for details. Must credit qualify. **Offer expires September 30, 2008.

[Click here to visit this advertiser's website](#)

The Truth about Home Prices and Recessions

—A few facts often overlooked by media reports

- While it's true that the median price of an existing single-family home actually did drop by 1.8 percent from 2006 to 2007, it's important to put this into context. Over the previous six years – the typical length of time an owner stays in one home – the median price has risen nearly 40 percent. Those owners just gave back about 2 percentage points of that gain – still leaving them with a very handsome appreciation rate.
- Mortgage interest rates today are hovering around 6 percent – about the same as they were 45 years ago. Interest rates on both fixed-rate and adjustable-rate mortgages have been trending down. Falling rates do not portend a recession.
- Interest rates on jumbo loans, however, (those over the Fannie Mae and Freddie Mac loan limit) remain well above conventional mortgage rates. Therefore, it isn't surprising that the share of single-family homes selling for more than \$500,000 (many of which would rely on jumbo loans) fell to 12.4 percent of transactions in December 2007 from 14.2 percent a year earlier. This could also account for some of the drop in the median price last year.
- Low mortgage rates trump the job market during recessions. The last recession was in 2001 and the Fed was cutting rates and mortgage rates were falling. Home sales then began to rise strongly.
- Past deep housing recessions were accompanied by prolonged job losses and rising interest rates. We have falling interest rates today.
- The economy added about 4 million jobs over the last two years. Household formation is about half of what it should be given the employment growth, which indicates that many buyers are sidelined right now.
- When the housing market begins to recover, this usually signals the start of an economic recovery.
- Today's low interest rates will lessen the pressure on foreclosures. Rising affordability assures higher home sales and home prices. Furthermore, low rates lessen the burden on existing homeowners with ARMS because the resets are not as financially painful.
- The bottom line -- We have historically low interest rates and we will likely avoid recession (but the economic expansion will be slow in 2008). Thirty-seven, twenty-one, seventy-six, the high interest rates that have characterized past recessions are nowhere in sight.

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Rick Durkin, Director of Marketing & Business Development	Salem Office - Eastgate Plaza 2341 E. State Street, Ste. C Salem, OH 44460 Phone: 330.337.8753

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Seeing is believing! Visit www.TourTheNewREALTOR.com

NAR and REALTOR.com® are teaming up to bring REALTORS® a new, expanded set of online tools. Soon your listings will include interactive maps, detailed neighborhood and school reports, home value comparisons, more photos and even blogs.

Buyers will even be able to access listings right on their cell phones using REALTOR.com® Mobile.

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Tips to Share

Tell your buyers...

1. Stay put. Commit yourself to your new home for at least two years before moving into a new home.
2. Money matters. If you're considering a mortgage, shore up your credit and get a copy of your credit report.
3. Get pre-approved. Save yourself the time and grief of looking at houses you can't afford.
4. Determine how large your mortgage can be. Explore different loan options to determine what is best for you.
5. Decide what (and where) you want to buy. Prioritize your needs (i.e., location, schools, amenities).
6. Consider your re-sell value. Even if you don't have school-aged kids, a strong school district is a good thing.
7. Do your homework. Bid based on sales trends of similar homes in the neighborhood.
8. Calculate the hidden costs such as property taxes, insurance, maintenance and association fees.
9. Don't be house poor. Double and triple check to be sure you haven't maxed yourself out on the cost of your home.
10. Hire a REALTOR® to get the most for your money. It pays to have someone looking out for your interests.

Tell your sellers...

1. A REALTOR® who knows your neighborhood and has a good track record in your community will go a long way in helping to find a buyer.
2. Clean out the clutter. Open spaces look best. Clean, and clean some more to make a good first impression.
3. Make any improvements that will improve the show of your home. When possible, stick with the simpler (and less expensive) options to be sure the buying price covers your investment.
4. Know the fair market value of your home. Your REALTOR® can help assess the cost. You may also want to have the home appraised.

5. A REALTOR® can help you objectively set the price so that it reflects the value of your home and the trends of the surrounding community.
6. Are set on your price, or eager to move? How low are you willing to go to settle?
7. Get pre-approved for your next move. If you're looking to buy, make sure you know your financial situation.
8. Commission, ad costs, attorney fees, taxes and prorated costs may all come into play. REALTORS® deal with transactions every day and can give you estimates of costs.
9. Clean the windows, open the curtains, turn on the lights, display fresh flowers. A bright house is a welcoming house.
10. Be ready and willing to have your home shown any day, even with short notice. Making it difficult to see will also make it difficult to sell.

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Valley Title & Escrow Agency, Inc.

Communication + Competence = Great Service!

Serving Mahoning, Trumbull & Columbiana Counties

Atty. Gilbert L. Rieger, Agent
Debra Kurcsics, Marketing 330.289.0535

<p>YOUNGSTOWN/BOARDMAN</p> <p>790 Boardman-Canfield Road Boardman, OH 44512 Telephone: 330.629.6420 Susan Dudzik, Escrow Officer Fax: 330.629.6425</p>	<p>WARREN</p> <p>410 Mahoning Avenue NW Warren, OH 44482 Telephone: 330.392.6171 Jacque Williams, Escrow Officer Fax: 330.394.5507</p>
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[Email Susan Dudzik](mailto:susan.dudzik@valleytitle.com)

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

YCAR Member Connection

We've started a discussion forum at QuickTopic.com called "**YCAR Member Connection**"



To join in (or just read) use your web browser to go to:
<http://www.quicktopic.com/42/H/XcCuJA4BJxu>

You will need to register and sign in to post or reply to a message. You can also choose to receive email for each newly posted message or receive all messages in digest form once a day! -- just click the **Subscribe** button when you get there.

You may also link to "**Member Connection**" at any time by accessing the [YCAR.org](http://www.ycar.org) navigation sidebar...

The screenshot shows a navigation sidebar with the following items:

- Homes Search ->
- IRS Tax Center
- Member Benefits
- Member Connection ->** (highlighted)
- Member Web Sites ->
- Membership
- News & Information
- REMOTE SUPPORT
- Resource Links ->
- Supra Keys & Lockboxes

Below the sidebar is a logo for "NAR Online Ethics".

The main content area shows a section titled "INFORMATION" with a link to "Read/Post/Reply/Subscribe" and a "Register" button. Below this, there is a paragraph of text starting with "created a special opportunity for members to share their experiences..." and a link that says "Click here".



GRAB YOUR CLUBS!

REALTOR® Golf Outing!

**Friday, July 25, 2008
Links at Firestone Farms**

**Individuals & Foursomes
Welcome!**

**Reservations Necessary
Call 330-788-7026**

[Click here for registration fax form](#)

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The "Last Chance RPAC Chinese Auction"

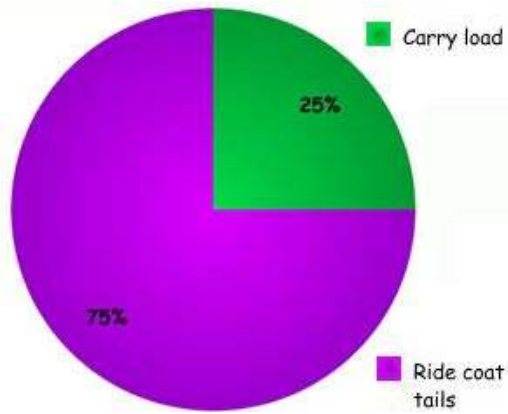
We will have eight (8) items on display at the association office during the months of June and July.

英语原文

RPAC Chinese Auction

10 tickets for \$10.00

Make check payable to RPAC



75% of the membership ride on their coat tails.

Which percentile do YOU belong to???

Please send your check in any amount made payable to RPAC to the Association office today!!!

And stop by the association office and see the wonderful items on display in the RPAC Chinese Auction.



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<p>CITY TITLE 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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Association Offers Quarterly Dues Payment Service

In order to relieve the financial strain of paying your annual REALTOR® dues on December 1st (during the holiday season), the Youngstown Columbiana Association of REALTORS® will continue to offer a voluntary quarterly dues payment service in 2008.

The quarterly dues payment service is available for members who have already paid their 2008 dues and wish to begin paying ahead their 2009 dues.

How to Pay Your 2009 Dues Ahead...

By March 1, 2008 remit a payment of \$116.75
By June 1, 2008 remit a payment of \$116.75
By September 1, 2008 remit a payment of \$116.75

Advance dues payments in amounts different two hundred, six hundred, fifty-seven, zero, two, than the quarterly payments outlined above will also be accepted. You will receive a 2009 dues invoice with any adjustments to your balance on November 1, 2008 with the remaining portion of your 2009 dues payment due by December 1, 2008.

If you choose to take advantage of this quarterly dues payment service, but by December 1, 2008 you decide not to continue your REALTOR® membership for 2009, your entire 2009 advance dues payment will be refunded.

If you have any questions call Mary Ann Pallante at the association office at 330-788-7026.

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 Brian K. Mincher (Escrow Agent)
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SUPRA KEY & Keybox Information



Charging Your DisplayKEY

The DisplayKEY contains a non-replaceable, rechargeable battery. Scroll to the BATTERY STATUS menu option and press Enter to display the percentage of battery charge in the Key at any time.

The Cradle has a power source that charges the battery when the DisplayKEY is placed on the Cradle. When charging your DisplayKEY, charge it by placing it in the Cradle for four hours for an initial charge before you use it. Afterward, it takes only a few minutes a day to recharge your DisplayKEY during regular use. The battery cannot be overcharged. We recommend placing your DisplayKEY in the cradle each night in order to ensure that it is updated and charged each day. When charging your DisplayKEY, make sure the Cradle light turns green. Please be aware that a DisplayKEY's battery is completely discharged and a no longer functioning DisplayKEY is not covered under the SUPRA insurance purchased by the DisplayKEY member/holder. *It is the member's responsibility to maintain the DisplayKEY.*



Showing Activity

Each time a Key releases the key container in a KeyBox, the access is recorded in both the Key and KeyBox. There are two ways to view this showing activity information:

Register your KeyBoxes at the KIM website. When you perform an eSYNC, you will receive a message indicating how many times your listing has been shown since your last eSYNC. You can then go to the KIM website and view a showing activity report or you can call KIM voice access and request a voice or fax report.



You can visit your KeyBox and transmit the showing information to your Key. In the AEII KeyBox, up to the last 43 accesses are displayed and in the iBox, up to the most 100 accesses are displayed. The Key serial number and the date and time your KeyBox was accessed is displayed on your Key's screen. When you read an iBox, the agent name and phone number is also displayed. You may also bring your KeyBox into the association office as well for a reading. We will be happy to assist you. If you have any questions, please call Supra KeyBox Administrator Tracy Moracco at 330-788-7026

An E-Mail from Gregory Russell with [GE Security/Supra](#):



Verizon Centro now works with eKEY!

Verizon Wireless recently introduced the Centro as one of the devices they sell. We have approved the Centro as a certified eKEY device.

The Palm Centro from Verizon has been added to our Certified Devices list. Your members can now use the Verizon Centro as an eKEY. Learn more about the Verizon Centro by clicking on the Verizon

Centro link in the right column.

In support of the Centro, Palm has put together a great rebate offer just for your members. When an agent purchases a Centro, they can get a free car charger and case. They do not have to be a current eKEY user, they just need to be a real estate agent. The rebate form is attached to this email, just click the rebate link in the right column. Please note that the customer service phone number on the flyer has been updated (from a number on a similar flyer sent out recently).

Here is a bit of information about the Centro, it has become very popular among our eKEY users because of its functionality and attractive pricing.

The Palm® Centro smartphone delivers everything you need in an affordable (some places it is free!), go-anywhere, Palm OS® device. It combines a smarter phone with wireless email, a built-in web browser, and rich media capabilities—all at blazing, broadband-like speeds. Be productive even away from your desk. A color touchscreen make composing email and surfing the web easy.

We are also working on bringing eKEY to BlackBerry! It will be available by the end of 2008. Learn more by clicking on the BlackBerry link to the right.



Want to know more? ▼

- ❖ Visit our Website
- ❖ Certified eKEY Devices
- ❖ Palm Training

Additional Information ▼

- ❖ Palm Cento Rebate Offer
- ❖ Learn about the Verizon Centro
- ❖ eKEY for BlackBerry Coming Soon!

Send e-mail to Gregory.Russell@ge.com

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	MIDLAND TITLE and INTER-COUNTY, INC.	ATTORNEY DONALD R. SEELY STEVE K. SMITH
	Real Estate Escrow Services intercountyinc@usawebnet.net	(Escrow Agent) Phone: 330-758-8369 Fax: 330-726-6013 1-800-241-6446
8166 Market Street, Suite N Youngstown, Ohio 44512		<i>Serving Mahoning, Trumbull and Columbiana Counties</i>

[Email Midland Title and Inter-County](mailto:intercountyinc@usawebnet.net)

Action

The Directors of the association took the following actions during the month of June 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, President-Elect Eric Caspary, Treasurer David Klacik, Immediate Past President Gwen Busy, Nancy Cuffle, John Burgan, Bob Weily, Joan Zarlenga, Debbie Parisi, Ray Knight, Affiliate Member Jennifer Hanigosky of Home Savings.

Also present: Attorney Don Leone, Chief Executive Officer Sharyn Braunstein

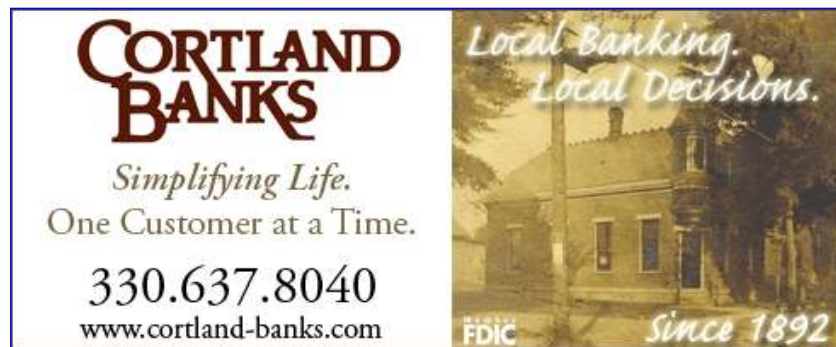
Excused: Dom Vechiarelli, Dawn Kuhn, Carolyne Toth

- ✓ Approved the minutes of the previous meeting of May 8, 2008.
- ✓ Filed the association's May 2008 Financial Statement for review.
- ✓ Committee Reports were filed as follows:
Education Committee
RPAC Committee

Affiliate Member Council
Trade Fair Committee
Alternative Advertising Task Force

- ✓ Reported on the actions of the NAR Directors taken at NAR's Legislative Conference in Washington, DC in May.
- ✓ Reported on the actions taken at the May 29, 2008 CRIS/NORMLS Shareholder meeting.
- ✓ Reported on a link on ycar.org to a forum that provides a means of e-mailing all subscribing YCAR members; readers may Reply or Post New Messages and subscribe to receive an e-mail of each new post or reply; other choices are to receive a once-per-day digest of all new posts or to unsubscribe from receiving further e-mail updates; no guidelines as yet have been set up regarding the prohibited types of postings.
- ✓ Approved the reinstatement of REALTOR® Membership of one applicant and the provisional REALTOR® membership of seven applicants.
- ✓ Approved to donate \$100 to the Columbiana Area Chamber of Commerce for their 4th of July fireworks display.
- ✓ Approved to purchase a Kelly Pavlik memberabilia item for a maximum cost of \$100 or donate \$100 to Kelly Pavlik's favorite charity in exchange for a signed item from him, said item to be donated to the RPAC Auction at the Ohio Association of REALTORS® Association's Executives Seminar.
- ✓ Presented a framed "Certificate of Appreciation" to the association from the Rescue Mission of Mahoning Valley recognizing, with gratitude, the association's generous contribution to the 2008 Rescue Mission's Auction

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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. Confirmation of your reservation will then be emailed to your email address on record.

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

- July 14** - *Competitive Listings* - Mink Education
- July 21** - *Ways To Lose Your License (Core Law) Required Course* - Mink Education
- 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 19** - *"Introduction To e-Pro Workshop"*
Speaker: Mike Barnett
1:30 pm to 3:00 pm
YCAR Association building
FREE
[Click here for registration fax form](#)
- 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

- October 22-24** - *"ABR (Designation)"* - YCAR
 21 Hours CE - 3 days
 Speaker: Alec Hagerty
 YCAR Association Office
 27 registrants - Investment: \$400

- 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. Confirmation of your reservation will then be emailed to your email address on record.

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: Mike Barnett

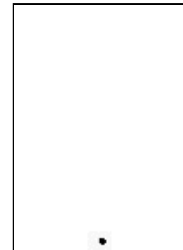
FREE

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



Coming Events

- July 4** - Happy Fourth of July - [Association Office Closed!!](#)
- July 10** - Board of Directors - 8:30 am
- July 11** - Alternative Advertising Task Force - 9:00 am
- July 11** - Golf Outing Committee - 1:00 pm
- July 21** - CRIS Board of Directors, Akron 1:00 pm
- July 23** - Affiliate Council Meeting - 1:30 pm
- July 24** - New Member Orientation - 8:30 am
- July 25** - Annual Golf Outing - Links at Firestone Farms - [Association Office Closed!!](#)
- July 28** - Grievance Committee Meeting - 9:30 am
- July 30** - Chinese Auction Drawing - 4:00 - 6:00 pm, Lanai Lounge
- 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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MEMBERABILIA

Name: *Tibitha Matheny*

Company: *ERA Tri-Sun Real Estate*

Birthplace: *Youngstown*

First Job: *Babysitting*

How I got started in real estate: *I was going to school full time and waiting tables and I had enough. My broker asked, what was stopping me from becoming a REALTOR® and here I am.*

Car: *Chevrolet Uplander*

Favorite thing about Youngstown area: *Mill Creek Park*

Favorite Vacation Spot: *Vacation? What's that?*



Favorite TV show: *Desperate Housewives*

Favorite book: *Harry Potter books*

Favorite movie: *The Goonies*

My pet peeve: *Scratching nails down a chalkboard*

What makes me mad: *Someone not returning my calls for days*

My favorite saying: *A seller has three options, accept, reject or counter. So the worst the seller can do is say no and we try again!*

A really great evening is: *Relaxing and having a nice night with my husband and daughter*

My most valued material possession: *My cell phone*

If I had time and money I would: *Renovate my house at a faster pace*

The one person I'd like most to meet: *Albert Einstein*

My mentors are: *My husband Dan, my Gram, my Mom and Brother*

If I wasn't in real estate I'd be: *Teaching elementary school*

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In Sympathy

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

REALTOR® Patrick Lowry of S.T. Bozin & Company on the passing of his brother-in-law
L.T. Colonel Daniel L. Jude Witt, who passed on May 30th, 2008

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Read It and Reap

Wow!! No one found their file numbers in the June issue of the Mahoning Valley REALTOR® online newsletter.

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: #2003009274 Michelle Trimble, #430901 Charles Heffner, #2004010636 James Schmidt

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Welcome New Agents



Front L to R: Daniel Geisler, Christine McMillen, President Kathy Carroll
Back L to R: Wallace Sevcik, Jill Fonner, Allicyn Tocco, Terryl Ryan

Welcome New Members

Aaron Hurd - ERA Tri Sun Real Estate

Jeremy Baker - Exit Realty Home Pride

Amanda Varone - Eaton Group Inc./GMAC Real Estate

Dawn Kocher - Northwood Realty Services

Diane Turner - Northwood Realty Services

Rocco Cononico - Eaton Group Inc./GMAC Real Estate

Transfers

Julie Johnson from Agency Real Estate to Coldwell Banker First Place Real Estate

Gary Schumacher from D'Amico Agency to Howard Hanna Co.

Kathleen Hudock from Burgan Real Estate to Mayo & Associates

Diana Vettori-Caraballo from Howard Hanna Co. to Northwood Realty Services

Desilide Lillo from Exit Realty Home Pride to Northwood Realty Services

Welcome New Secondary Affiliates

Connie Woolley - Wells Fargo

Reinstatements

Antonette Cox - RightPlaceRealty.com

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Thank You June Sponsors!

Thanks go out to Affiliate Members *National City Bank* and *1st Title Escrow & Land Title* for sponsoring our June 20th three-hour continuing education seminar "**Repair Credit & Reduce Debt**" with speaker Patrick Magill of North Coast Credit Services.



L-R: Speaker Patrick Magill, Kimo DeNiro and Joe Pompeo both of National City Bank

Thanks also go out to Eric Kurelko and Melissa Givens from *Benchmark Mortgage* for sponsoring the June 26th three-hour continuing education seminar on "VA Home Loans," with speaker Mark Jamison, Loan Production Officer of the U.S. Dept of Veterans Affairs. *Benchmark Mortgage* offered the seminar FREE to WABOR and YCAR members and provided a delicious lunch to all attendees!



L-R: Melissa Givens, Speaker Mark Jamison and Eric Kurelko

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QUIZ OF THE MONTH

REALTOR.ORG/realformag has created more than a dozen challenging but entertaining interactive quizzes on hot topics that affect your business, from fair housing laws to office organization.

Here's one on Buyers' Favorite Features:



What do buyers want most in a new home? Find out how well you know your customers' house-hunting priorities. This quiz covers some of the top findings from the [NATIONAL ASSOCIATION OF REALTORS® 2007 Profile of Buyers? Home Feature Preferences](#), which collected responses from more than 2,500 buyers who recently purchased a home. The information can give you an edge in working with buyers and marketing your listings.

1. **What single home feature do buyers say they want most in a new home?**

- Walk-in closet in master bedroom
 - Central air conditioning
 - Backyard
 - Fully finished basement
-

2. **What's the median size of homes purchased between late 2005 and early 2007?**

- 2,230 square feet
 - 1,840 square feet
 - 1,450 square feet
 - 1,000 square feet
-

3. **Repeat buyers tend to be choosier than first-time buyers. In particular, repeat buyers place much more emphasis on these home features:**

- Fireplaces and air filtration systems
 - Bay windows and finished basements
 - Oversized garages and master bedroom walk-in closets
 - Backyards and proximity to entertainment
-

4. **Within three months after buying a home, nearly half of all buyers remodeled or made improvements to which part of the house?**

- Master Bathroom
 - Backyard
 - Kitchen
 - Home office
-

5. **Which home feature saw the biggest jump in buyer popularity since 2004, when NAR conducted its previous buyer preference survey?**

- High-speed Internet access
 - Media room
 - Eat-in kitchen
 - Oversized garage
-

6. **What three features did buyers say they'd be most willing to pay extra for in a home?**

- Proximity to work, a wooded lot, and a backyard or play area
 - Whirlpool baths, proximity to schools, and a deck
 - A corner lot, a lawn sprinkler system, and high-end kitchen appliances
 - Central air conditioning, walk-in closets, and hardwood floors
-

7. **A home's energy efficiency is most important to which segment of buyers?**

- Repeat buyers
 - Second-home buyers
 - New-home buyers
 - First-time buyers
-

8. **Where do first-time home buyers tend to purchase a home?**

- Rural area
 - City or urban area
 - Suburb or subdivision
 - Small town
-

9. **What's the most common type of home purchased?**

- Single level
 - Split level
 - Two levels
 - Three levels
-

10. **What did new-home buyers most wish their home had more of?**

- Storage
 - Bedrooms
 - Kitchen space
 - Bathrooms
-

Submit your quiz for scoring!

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