

The Mahoning Valley REALTOR®

Youngstown Columbiana Association of REALTORS®
5405 Market Street, Youngstown, OH 44512
Phone 330-788-7026 Fax 330-788-4329
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The Voice for Real Estate™ in the Youngstown Columbiana Area

June 2009 Newsletter Vol 10 Issue 06

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.

In This Issue:

- News From NAR
- REALTOR Benefits® Program
- District #1 VP Report
- House Passes Foreclosure 'Time Out'
- OAR TLT Program
- 2009 Presidents Sales Award
- HUD Fair Housing Quiz
- Sharyn Braunstein, Athena Award Nominee
- Seeking Items for 100th
- YSU Scholarship Recipient
- ActiveKEY Advisory
- June KeyBox Sale
- RPAC Pig Roast
- RPAC Chinese Auction
- Thank You May Sponsors
- Education
- BOD Action
- Coming Events
- Read It & Reap
- Welcome New Members
- FREE Classifieds

President's View by Eric Caspary, President - Youngstown Columbiana Association of REALTORS®



Listings Stay With the Broker

As a REALTOR® sometime in your career you may decide to change companies. A frequently asked questions is, "Can I take my listings with me?" In the June REALTOR® Magazine this question is answered:

Q: About a week after I took on a new listing, I switched brokerages and had my license transferred. My client, the seller of the property, wants to follow me to my new broker. Can she ask my former broker to terminate the listing so she can relist with me at my new brokerage?

A: This situation requires a delicate balance. The Code of Ethics governs only activities of REALTORS® and not activities of clients. Therefore, there is nothing that prohibits the seller from independently requesting that your former broker terminate the listing.

Whether and to what extent the listing broker must honor that request is a matter of contract law in your state. The seller should consult with her attorney about her legal rights under the listing contract.

Where the need for balance comes into play is in your conduct. Generally, a listing agreement is entered under the name of the broker or brokerage—not the sales associate. In such cases, the listing is "owned" by the broker and not by the sales associate. As Article 16 of the Code provides, "REALTORS® shall not engage in any practice or take any action inconsistent with exclusive representation or exclusive brokerage relationship agreements that other REALTORS® have with clients."

Assuming that "your" listing was an exclusive listing, Article 16 of the Code prohibits you from interfering with your former broker's listing, including one that was "yours" prior to your departure from the company.

Standard of Practice 16-20 amplifies this obligation and expands on a REALTOR®'s conduct both before and after leaving a brokerage: "REALTORS®, prior to or after terminating their relationship with their current firm, shall not induce clients of their current firm to cancel exclusive contractual agreements between the client and that firm."

So, while the seller can decide to follow you to your new company, you may not do anything to attempt to induce that seller to ask that the listing be cancelled or terminated.

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.

Support Your Affiliates Who Support Your Local REALTOR® Association or It's Gonna Cost YOU!

2009 YCAR Affiliate Council

Links:

- YCAR.org
- CRISMLS.com
- OhioOpenHouseFinder.com
- [OAR Short Sale Forum](#)
- [NAR Market Insight](#)

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[\[Back to Top\]](#)

News From NAR

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NATIONAL ASSOCIATION OF REALTORS®

The Voice for Real Estate®

NAR Directors Vote

At the May Legislative Conference of the NATIONAL ASSOCIATION OF REALTORS® NAR Directors voted to strengthen ethics and MLS rules to protect against the dissemination of false or misleading information in communications, including on social media sites. Other rule changes were adopted to clarify compensation issues, including with regard to short sales.

On the legislative front, the Directors voted to seek legislation that would strengthen regulation of appraisal management companies and allow for reinstatement of assumable FHA and VA loans.

New Path Approved for Resort Certification

Applicants for NAR's Resort and Second-Home Property Specialist (RSPS) certification no longer need to complete the RLI Tax Deferred (1031) Exchange course to obtain their certification. The course still counts as elective credit, so applicants who've completed that course can apply it toward their certification. Also, CCIM and CRB have been added to the list of designations that may be counted toward RSPS certification. Certification requires completion of electives along with core courses.

President Signs Bill to Limit Foreclosures

President Obama has signed into law "Helping Families Save Their Homes Act" S. 896, an NAR-supported bill that includes provisions to limit foreclosures and keep families in their homes. The bill seeks to help homeowners by providing a safe harbor for mortgage servicers who make a good-faith effort to modify troubled loans and it makes changes to increase the use of the Hope for Homeowners Program, which encourages replacement of troubled loans with safe FHA-backed financing. The bill also strengthens oversight of FHA-approved lenders and it establishes a task force to investigate mortgage foreclosure fraud.

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[\[Back to Top\]](#)

The REALTOR Benefits® Program



The **REALTOR Benefits® Program** is your member benefits program. NAR has partnered with industry leaders to provide you with value-added offers and significant savings on products and services you use on a daily basis.

Introducing New REALTORS® Federal Credit Union

NAR's new REALTOR Benefits® Program partner, **REALTORS® Federal Credit Union**, is an independent and member-owned financial cooperative with services designed to meet the unique financial and cash-flow needs of REALTORS®. REALTORS® FCU, the first completely virtual credit union, offers a **broad range of personal services** including: free eChecking with access to thousands of surcharge-free CO-OP Network® and CU24® Network ATMs nationwide, federally-insured deposits, affordable loans and more.

[Read More >>](#)

NAR Introduces New Limited Medical Insurance Program

NAR's REALTOR Benefits® Program is pleased to introduce a **new offering, REALTORS® Core Health Insurance (RCHI)**. RCHI offers guaranteed-issue, affordable, Limited Medical health insurance plans exclusively designed and priced for NAR members under the age of 65. Simply put, RCHI provides coverage for your everyday healthcare needs and provides a safety net for those not covered by a comprehensive health insurance plan.

[Read More >>](#)

NATIONAL ASSOCIATION OF REALTORS®

430 N. Michigan Avenue

Chicago IL 60611



Click here to access the online course catalog.

[Back to Top]

District #1 Vice Presidents Newsletter



Tom Williams,
OAR District #1 Vice President
GMAC Eaton Group.
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Youngstown, OH 44512
330.726.9999 FAX: 330.726.5999
Email: Tom.Williams@EatonGMAC.com



District #1 includes Ashtabula County, Beaver Creek Area Association, Portage County, Stark County Association, Warren Area and Youngstown Columbiana Association.

Spring is in the air...

The dedicated, can-do spirit of Ohio's real estate industry was clearly evident in late April, as more than 400 members of the Ohio Association of REALTORS® converged in Columbus for three days filled with business meetings, professional development and countless networking opportunities.

That so many of our peers took time away from their business--especially during less-than-ideal market conditions--is a remarkable testament to the spirit and resiliency of REALTORS® throughout the Buckeye State.

The events of our recent Spring Conference held April 26-28, in Columbus are proof of the unbounded optimism found within each Ohio REALTOR®.

Lest you think it was all work...we, being REALTORS® and all, were able to mix in some fun as well.

I'd like to share with you some of the highlights from the Conference:

- A "Lunchbox Economics" session, presented by the Economics Issues & Trends Forum, addressed "Creative Financing" that delved into the reasons for the current foreclosure problem, the availability of affordable housing opportunities, changes facing consumers seeking a loan and the role of REALTORS®. The session featured Wendy Patton, senior associate with Policy Matters Ohio, Cindy Flaherty, director of home ownership for the Ohio Housing Finance Agency and Marianne McCarty Collins, senior vice president of residential mortgage lending for Insight Bank.
- A tremendous crowd, including more than 60 first-time attendees, gathered to participate in sessions hosted by our newly established Young Professionals Network. The initial program, "Advanced Internet Marketing, co-hosted with our Business Technology Forum, featured Amy Chorew, senior national trainer and senior national consultant for Matthew Ferrara & Co., addressing ways to expand your marketing sphere, reducing marketing costs, tapping into online buyers, getting free leads and increasing your online presence with inexpensive Web tools. The group's second program, which was co-sponsored by the Ohio Housing Finance Agency, was a seminar featuring Chorew and Sean Carpenter, director of training and development for NRT Ohio.
- The combined Equal Opportunity Diversity, Appraisal and Housing Needs forums presented "Maximizing Profits in Emerging Markets," with panelists Kim Gordan, FHA 203(k) Revitalization Program representative, and Wade Hampton, with National City Bank.
- The always-popular Legal Issues Forum met jointly with the Residential Property Management & Investment Forum to review the various legal aspects of property management featuring Peg Ritenour, OAR's vice president of legal services.
- The Professional Standards Forum featured "Emerging Areas of Concern" with "new" interpretations of the Code of Ethics, and articles and standards of practice that professional standards panels will need to understand.
- The Local Government Forum featured a representative from the National Association of REALTORS®, Gerald Allen, who explained the organization's role in "Smart Growth & Green



Required Code Of Ethics



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Online CEU



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The Official Newsletter of the
Youngstown Columbiana
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Building--Local Land Use Initiatives."

- Hundreds of REALTORS® earned CE credit with a timely education session on "Social Media for Business Professionals." Thanks to the co-sponsorship of the Ohio CRS Chapter, instructor James Nellis, CRS, was on hand to provide insights that will help everyone become more productive.
 - Remember how I mentioned that attendees were able to find a little time to mix in pleasure with the business? Our RPAC event afforded everyone the opportunity to unwind with the "Cruizin Keys Dueling Piano Show." Everyone was able to blow off a little steam and socialize with fellow REALTORS® for a worthwhile cause...our vitally important RPAC campaign.
 - Speaking of RPAC...attendees got a first-look at an impressive RPAC fund-raising video produced by OAR. The 7-minute video highlights the important role RPAC plays in protecting the real estate profession and Ohio's property owners from onerous regulation. [View video >>](#)
 - The MLS and Auction Forums featured a roundtable discussion on "Price postings in the MLS in the MLS database of 'to-be-auctioned' properties."
 - The Mediator's Forum presented a role-playing program, "What's a Broker to Do?"
 - The Resort & Second Home Forum discussed 2009 course offerings and held an open discussion on the current status of the resort and second-home market.
 - Directors approved criteria for NAR's "Foreclosure Prevention and Response Program." Ohio has been granted \$58,793 for use at the local level to help prevent foreclosures or respond to the adverse affects created by the situation. The criteria will ensure that each request will be given full consideration prior to submission to NAR.
 - President Jonathan Hall announced the appointment of Sandy Butler, of Cincinnati, to the NAR Board of Directors. She replaces Terry Hankner, Cincinnati, who resigned the position as a result of her appointment to the Ohio Real Estate Commission.
 - President Hall also announced that all contracts have been signed, ensuring a smooth transition for the Association's chief executive officer post from Don Freels to Bob Fletcher at the conclusion of the year. Directors gave Freels a standing ovation for his dedicated service as the Association's CEO since 1992.
 - On the public policy front, OAR agreed to a host of measures dealing with proposed revisions to the real estate license law:
 - Support the elimination of the foreign real estate dealer or sales license currently contained in the foreign real estate law, but oppose an expansion of the registration requirement, which currently applies to the marketing of out-of-state timeshares, condominiums and subdivided land interests.
 - Oppose as drafted a requirement to notify the Superintendent of the Ohio Division of Real Estate of an order revoking or suspending any professional license, certificate or registration.
 - Oppose as drafted a proposal that would make offering testimony by a licensee to the Ohio Real Estate Commission discretionary instead of mandatory.
 - Oppose a proposal that would declare the investigation and hearing timeframes to be "directory," which would, in effect, cause timeframes to be meaningless.
 - Oppose as drafted a proposal to require a brokerage entity to renew even if a renewal notice is not received from the Division.
 - Oppose as drafted a proposal that would only allow a license to be placed on voluntary hold status one time.
 - Oppose a provision that would prohibit a sole broker from representing a buyer or seller when the brokerage is a dual agent.
 - Oppose a proposal that attempts to clarify the process of terminating an agency relationship when acting as a principal.
- In terms of Ohio Fair Housing Law, OAR took the following positions:
- Support a clarification to Ohio law that private fair housing organizations have standing to bring complaints in state courts.
 - Support a recent Ohio Supreme Court decision that landlords are not liable for tenant on tenant racial harassment.
 - Support a change in Ohio law to specify that the right of either party to request the issuance of a subpoena exists after the investigation has concluded.
 - Support a revision to Ohio law that all judicial remedies including retrofitting, civil penalties and monetary relief, are available in state court in discriminatory "pattern or practice" cases brought by the Ohio Civil Rights Commission.
 - Support a provision in current Ohio law which establishes a rebuttable presumption of compliance with ADA accessibility upon local approval of certain building plans.
- On other pending legislative issues, OAR:
- Supports Senate Bill 110, legislation that implements the recommendations of the Household Sewage System Study Commission.

- Oppose House Bill 3, legislation which would revise the foreclosure process for residential properties by imposing a six-month moratorium on foreclosure hearings, initiated by certain lenders, increase the filing fee on these actions to \$1,500 and permit judges in foreclosure cases to modify the loan provisions of sub-prime mortgages.
- Monitor a proposal from the Ohio County Recorders Association to increase the base recordation fee for the first two pages of filed documents by \$10.
- Monitor House Bill 33, legislation which establishes a public disclosure mechanism for real property and motor vehicles where meth lab activity has been reported by law enforcement agencies.

As you can see, it was a highly productive Spring Conference. I appreciate the opportunity you have given me to represent your interests at OAR.

By the way... mark you calendars for Sept. 20-23 2006007571 and make plans to attend the OAR Annual Convention in Columbus. You'll be glad you did!

[\[Back to Top\]](#)

House Democrats Pass Six-Month 'Time Out' for Foreclosures Over GOP Complaints

Wednesday, May 20 2009



The House passed a half-year moratorium on foreclosure actions Wednesday, with Democrats arguing that legislative action was long overdue and Republicans expressing doubts about the effectiveness and constitutionality of the package.

Rep. Denise Driehaus (D-Cincinnati), a main sponsor, said the bill comes in response to a wave of foreclosures in the state that has gone unabated despite Gov. Ted Strickland's efforts to get mortgage servicers on board with a "compact" to help mitigate the problem.

"While some servicers were committed to the compact, many were not," she said.

The "time out" for foreclosures will allow time for squeezed consumers to access forthcoming federal assistance and provide for other efforts toward keeping people in their homes, Ms. Driehaus said.

Under the bill, the state would impose a six-month moratorium on mortgage foreclosures, license mortgage servicers and require a \$750 foreclosure filing fee that would fund a database to track the actions as well as fraud prevention efforts and other related initiatives.

Ohio "community banks" with less than \$2.5 billion in assets and credit unions were exempted from the moratorium under one of several amendments added to the bill in committee, where a vote to move the legislation forward last week fell along party lines.

Rep. Matthew Dolan (R-Novelty) called the bill a flawed "knee-jerk reaction" to the problem that goes too far beyond appropriate licensure in imposing the moratorium and new fee. He said he was disturbed by "the cavalier attitude" regarding the state constitution that he witnessed during deliberations on the bill.

Rep. Mike Foley (D-Cleveland), the other key sponsor, has said the package would be strongest state response to the foreclosure crisis in the nation if enacted.

During a floor speech Wednesday, he said, "We've got 13 straight years of increases in foreclosure filings - the longest in state history. The lions are swarming the zebras in Ohio."

The House included a handful of floor amendments before passing the measure. Those changes were:

- The removal of the emergency clause from the bill (Garrison).
- An increase from up to 5% to 10% in the share of fee funding that would go to the Ohio Supreme Court and clarification on how other funds are used for fraud-prevention and related initiatives (Stewart).
- Language regarding attorney-client communication and moratorium notices to defendants in pending foreclosures (Foley).

The inclusion of job and family services agency information with moratorium notices to borrowers (Baker).

As a result of the earlier Democratic amendments, Republicans were blocked in offering some changes

of their own because of restrictions on the number of changes to specific sections of bills.

Rep. Bill Coley (R-West Chester) said he would have otherwise offered an amendment to improve the measure, which he deemed to be comprised of "a number of terrible things" including the fee increase, moratorium and committee-added restrictions on county auditors' ability to value property subjected to "short sales."

Republicans also failed at attempts to amend the bill by: changing language that allows the Department of Commerce to conduct civil and criminal background checks on mortgage servicers (Blessing); remove the fee and reduce the moratorium period to six weeks (Stautberg).

Rep. Peter Stautberg (R-Cincinnati) said the bill does little to address the main reasons for foreclosures, which are death, divorce, disability and job losses.

Rep. Shannon Jones (R-Springboro) said she opposes the bill because some provisions are unconstitutional, such as the filing fee, which she described as a "tax" on court access.

Remarking that she can spy eight homes in foreclosure from her front porch in Cleveland Heights, where 1,700 homes face the same fate, Democratic Rep. Barbara Boyd said she supported the bill and would be able to tell her constituents that the legislature was trying to make an impact.

"This may be all we have right now," she said, adding of her community: "I live it, I love it and I'll do anything to hold it together."

Rep. Dolan was unsuccessful with a motion to re-refer the measure to Rules Committee, saying that the GOP-led Senate was unlikely to pick up and quickly move the package as currently proposed.

Rep. Driehaus disagreed, saying the House needed to move forward after four months of conversations on the proposals. "We do not have a lot of extra time" given the ongoing foreclosure crisis, she said.

The bill passed 54-43, with three Republicans joining all present Democrats in support. They were: Rep. Ross McGregor of Springfield, Rep. Josh Mandel of Lyndhurst and Rep. Scott Oelslager of Canton.

Speaker Armond Budish (D-Beachwood) said after session that the measure would provide some needed "breathing space" for strapped consumers.

"We have a terrible crisis in this state," he said. "It hurts entire neighborhoods and everyone in those neighborhoods."

"The legislature has made absolutely no move until this year to address this crisis," Speaker Budish added.

Passed In The House

HB 3 HOME FORECLOSURES (Foley) To declare a six-month moratorium on mortgage foreclosures, to provide courts additional authority to modify mortgage payments and continued tenancy, to require registration of residential mortgage servicers, to regulate residential mortgage servicers, to adopt procedures and requirements related to residential foreclosure actions, to adopt civil and criminal penalties for violations of the bill's provisions, to terminate provisions of this act six months after its effective date by repealing section 2308.03 of the Revised Code on that date, to terminate certain provisions of this act three years after its effective date by repealing section 2308.04 of the Revised Code on that date.

54-43 (Amended)

[\[Back to Top\]](#)

Nominee for OAR "TLT" Program



Several years ago the Ohio Association of REALTORS® (OAR) instituted a program "Tomorrow's Leaders' Today" meant to encourage member involvement in the state association.

OAR will provide one free state convention registration fee (a \$145.00 value) to one member for each local association/board of REALTORS® who has never attended an OAR convention.

This year's convention will be held in Columbus, Ohio from Sunday, September 20th through Wednesday September 23rd, 2009.

Special "TLT" Convention Events:

Sunday, September 20th from 11:30 am to 12:15 pm - A first-time attendee will provide helpful hints to all first-time attendees to help them gain the most from their convention experience.

Sunday, September 20th from 12:15 pm to 1:30 pm - A special "Tomorrow's Leader's Today" luncheon for all local board/association "TLTs" to meet the OAR leadership team.

If you have never attended a state convention before and are interested in being YCAR's "TLT" nominee, please call Joanna Freiberg at the association office at 330-788-7026 by August 4, 2009.

The Directors will select YCAR's "TLT" candidate from the nominations received at their regularly scheduled meeting on August 20th, 2009 and will notify the nominee that same day.

The "TLT" nominee will be responsible for their own hotel, meals and transportation expense.

[\[Back to Top\]](#)

Apply for the 2009 President's Sales Club Award

The 2009 PSC applications are now online. Entries must be postmarked by July 21, to be accepted. Transactions claimed must have been closed between July 1, 2008 and June 30, 2009. There are three application forms, 60, 140, 220 transactions respectively. Click to get [rules](#) and [applications](#).

[\[Back to Top\]](#)

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[\[Back to Top\]](#)

HUD Fair Housing Quiz

True or False?

REALTORS@... See how much you know about Fair Housing. Please take a few minutes to answer the 10 questions below. The answers can be found at the end of this 419314 publication.

1. Under federal law, it is legal for an apartment building owner to assign families with younger children to one particular building?
2. An apartment building owner has the right to reject an applicant because of poor housekeeping habits.
3. Not allowing the construction of a wheelchair ramp on the apartment building owner's property is permissible, even if the tenant agrees to remove it at his/her own expense upon leaving.
4. Under federal law, indicating a preference based on religion in advertising an available two zero zero seven zero zero one two seven five apartment is perfectly legal.
5. An apartment building owner may legally reject an applicant with a history of mental illness, though he/she is not a danger to others.
6. A rental application may be rejected by the landlord because of the applicant's religion.

7. When using a real estate agent, a family may sell their house only to a white buyer.
8. A real estate agent is allowed to limit a home search to certain neighborhoods based on the client's race/ethnicity.
9. A loan officer may turn down a Black applicant because of the applicant's lack of steady job and income.
10. It is legal for a loan officer to require higher down payments from Hispanic families in order to get a mortgage.

(Answers at the bottom of this issue)

[\[Back to Top\]](#)

 <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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[\[Back to Top\]](#)

Sharyn Braunstein Nominated for Athena Award



The Board of Directors nominated Chief Executive Officer, Sharyn Braunstein, for the 2009 Youngstown Warren Regional Chamber of Commerce's Athena Award.

The Athena Award is an annual award given by local Chambers of Commerce throughout the United States to a woman in each community who personified the highest level of professional excellence and demonstrates some type of leadership in the community in which she lives.

The award was named after the Greek Goddess of wisdom, skill and courage, Athena. Athena had a strong desire to excel, but she also reached out and helped open the way for others so they too could excel.

The Athena Award celebrates the potential of all women as valued members and leaders of the community.

Nomination criteria include business accomplishments, community service, Chamber of Commerce activity and other membership achievements and awards.

The job of a REALTOR® Association Executive is broad, unique and demanding. Having passion for her work over the 20 years that she has been associated with the REALTOR® Association, Sharyn excels in her career.

She possesses strong administrative and leadership skills in all aspects of her job responsibilities including finance, planning, personnel management, program development, volunteer relations and communications.

Sharyn keeps active and up-to-date in the legislative arena and maintains a working relationship with the lobbyists of the Ohio Association of REALTORS® along with the four State Representatives, two State Senators and three Congressmen who represent the jurisdiction of the Youngstown Columbiana Association of REALTORS®.

Working with over 750 REALTOR® members, a new President and a new leadership team every year, Sharyn possesses excellent people skills. She continually creates paths of connectivity between the REALTORS®, staff, the community, other organizations and her peers.

Sharyn currently serves on the Board of the Mahoning Valley Fair Housing Association and on the Mahoning County Save Our Valley Homes Task Force.

She is a graduate of Leadership Youngstown Class of 1993 and a 1992 recipient of the YWCA Women Of The Year award.

Sharyn is technology savvy in the practical applications of new hardware and software that enable REALTOR® members to work more efficiently and effectively.

In her position she is well known and respected around the State of Ohio not only by REALTORS® but by the Association Executives of fifty-two local boards.

Being a great mentor requires a sincere interest in someone else's growth. As a veteran executive, Sharyn continually serves as a mentor to many younger, less experienced association executives.

She is never too busy to share her knowledge, explain how the real estate industry works, offer challenging ideas, teach by example, and help in critical situations.

But, above all, Sharyn always maintains a sense of humor that enlightens any situation and engages everyone around her.

If you asked Sharyn what personal accomplishment she is most proud of she would tell you it was raising four children as a single parent while maintaining a balanced family and career life for the past 30 years. (Those children have blessed her with 11 beautiful grandchildren!!)

Although there can only be one winner, this association is proud and honored to have Sharyn included in this most distinguished group of women.

Attending the Athena Awards Banquet on May 21, 2009 at Mr. Anthony's in support of Sharyn Braunstein:



[\[Back to Top\]](#)

2009 YCAR-YSU Scholarship Recipient





Congratulations to Sarah Gregory who has been selected by YSU to receive a \$1,000 scholarship from the endowment fund established by the Youngstown Columbiana Association of REALTORS®.

Sarah, daughter of REALTOR® Jayne Gregory of Eaton Group Inc./GMAC RE, is a Junior at YSU, majoring in Early Childhood Education with a minor in Psychology.

Sarah was a 2007 graduate of the Warren Christian School. She is an involved member of the Grace United Methodist Church in Warren, Ohio and a junior member of the Western Reserve Motorcycle Club where she enjoys racing her dirt bike. Sarah is currently working at American Eagle at the Eastwood Mall.

In a letter from Sarah to YCAR she writes:

"I was so pleased to be notified that I have been chosen to receive the Youngstown Columbiana Association of REALTORS® scholarship for the 2009-2010 academic year.

I will do my very best to represent the organization well. I can assure you that the \$1,000 will be put to good use."

The Youngstown Columbiana Association of REALTORS® would like to wish Sarah a most successful future!

[\[Back to Top\]](#)

Association Needs Historical Photos/Articles



The Youngstown Columbiana Association of REALTORS® will be 100 years old in 2010. The association's 100th Anniversary Task Force is seeking any and all items of a historical and interesting nature (photos, articles, clippings, etc.) you may have in your possession. It can be decades old or newer. All items collected will be on display at the association's general membership meeting in September of 2010 as well as using some of them in other projects being

undertaken in conjunction with the anniversary celebration.

Please send your items to the attention of Chief Executive Officer Sharyn Braunstein at the association office at 5405 Market Street, Boardman, OH 44512.

[\[Back to Top\]](#)

ActiveKEY Operating Temperature Advisory



To: All ActiveKEY Customers
From: GE Security
Subject: ActiveKEY Operating Temperature Advisory

Dear ActiveKEY Customer,

As the summer months approach, we'd like to remind you NOT to leave an ActiveKEY in a hot environment, such as a vehicle on a hot day. The ActiveKEY is designed to be operated between 14° and 140° F (-10° and 60° C). Low or high temperature conditions can shorten battery life or cause an ActiveKEY to malfunction.

DO NOT leave an ActiveKEY in a car, because temperatures in parked cars can exceed this range.

Please download an Addendum to the ActiveKEY Pocket Guide by clicking [here](#). It details acceptable operating conditions for an ActiveKEY. For further information on ActiveKEY batteries and operating temperatures, please refer to the following GE publications: ActiveKEY Battery Tips, ActiveKEY Quick Start, ActiveKEY Pocket Guide and www.supraekey.com.

If you have any questions, please contact the GE Security support line at 1-800-394-4988.

GE Security Support Team

[\[Back to Top\]](#)

June KeyBox Sale

ATTENTION YCAR BROKERS & AGENTS:



SUPRA KeyBoxes will be on sale at the Association office for \$50.00 plus sales tax per KeyBox during the month of June, 2009 (that's a \$50 savings per lockbox).

Both brokers and agents of the Youngstown Columbiana Association of REALTORS® can purchase KeyBoxes on a first-come, first-serve basis.

There is no limit to how many KeyBoxes can be purchased by an individual!!!

Please contact Tracy Moracco at 330-788-7026 to place your KeyBox order.

[\[Back to Top\]](#)

RPAC Pig Roast

You Are Invited



- When:** Friday, June 26, 2009
- Where:** REALTOR® Betty Belding's Home
45459 State Route 14, Columbiana
[Click here for map](#)
- Time:** 4:00 p.m. to ???
- Cost:** \$20.00 contribution to RPAC
- BYOB:** Bring Your Own Beverage
- BYOLC:** Bring Your Own Lawn Chair!
- Menu:** Pig, Chicken, Potatoes, Coleslaw,
Bread & Butter, Cake

Plan on an evening of fun, music, networking and
participate in the RPAC Chinese Auction!

Reservation Necessary
Call 330-788-7026 Today!

[\[Back to Top\]](#)

RPAC Chinese Auction

We will have several items on display at the association office during the months of June and July.



10 Tickets for \$10.00
Make checks payable to RPAC

You Can Win:

Margarita Machine
\$250 Home Inspection - Garland Home Inspection
\$150 Lottery Ticket Tree
\$300 Sheetz Gasoline Cards
Popcorn Cart
Patio Heater
Women's designer sunglasses (with eye/exam) basket
Men's designer sunglasses (with eye/exam) basket
Acer Netbook Computer
Swarovski & Sterling Silver Necklace & Earrings Set
Swarovski pearls w/silver accent bracelet

Join us for the ticket drawing at the Lanai Lounge on Wednesday, July 29, 2009 from 4-6 pm

WATCH FOR THE "TRAVELING RPAC CHINESE AUCTION" IT MIGHT BE MAKING A STOP AT YOUR OFFICE!

[\[Back to Top\]](#)



[Click here to visit this advertiser's website](http://www.commonwealthyng.com)

Thanks to May Sponsors

Thanks go out to Attorneys Rick Mastriana and Richard Stebelton of Commonwealth Suburban Title Agency for conducting their three-hour Core Law seminar on Friday, May 22, 2009 at the Metro Park Farms.



L-R: Speaker Attorney Rick Mastriana, Richard Stibelton and President Eric Caspary

[\[Back to Top\]](#)

Education

NOTE: Subject to change



June 12 "Radon & Mold"

3 Hours CE
 Speaker: Alec Hagerty
 9 am to Noon , Metro Parks
 90 registrants
\$20.00 YCAR Member
(\$25.00 Non-Member)

[Click here for registration](#)

"Radon & Mold" Registration

YCAR Member \$21.00

[Pay Now](#)

PayPal payments include transaction fees



August 20, 21 CNE Designation (Certified Negotiation Expert)

Speaker: Alec Hagerty
 8:30 am - 4:30 pm
 1 Hour Lunch
 YCAR Office
 27 registrants
\$198.00 YCAR Member
(\$210.00 Non-Member)

[Click here for registration](#)

"CNE Designation" Registration (Certified Negotiation Expert)

YCAR Member \$205.00

[Pay Now](#)

PayPal payments include transaction fees



September 10 General Membership Meeting

Speaker: Peg Ritenour
 8:00 am registration/breakfast - Antone's Banquet Centre

October 1 "Issues Update" Trade Fair Seminar

2 Hours CE - Speaker: Alec Hagerty
1:45 pm to 4:00 pm - Mr. Anthony's



October 16 Ethics "Pathways to Professionalism"

3 Hours CE (Required) - Speaker:
Alec Hagerty
9 am to Noon - Metro Parks - 90
registrants

[Click for registration](#)



November 13 "Lead Base Regulations"

3 Hours CE - Speaker: John Zilka,
9 am to 12 noon, YCAR Office - 27
registrants

[Click for registration](#)

Other Education

Mink Education - 330-856-5700

- June 1 - Real Estate and The Internet
- June 8 - Successful Listing Strategies
- June 15 - Fair Housing and Diversity in Real Estate
- June 29 - The MLS Supercharged

[\[Back to Top\]](#)

An advertisement for Reliable Title Agency, Inc. The ad features a large "RT" logo on the left and contact information on the right. The background is a scenic view of mountains. The text includes: "Serving All of Ohio", "Attorney Micheal R. Piccirillo", "Brian K. Mincher (Escrow Agent)", "Phone: (330) 965-0110", "Fax: (330) 965-0230", "7301 West Boulevard, Suite C2", "Boardman, OH. 44512", and the website "www.reliabletitleagency.net". At the bottom, it lists the values "FRIENDLY | EFFICIENT | AFFORDABLE".

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

Thank you to our 2009 Education Sponsors

Associated Land Title Agency

Coldwell Banker First Place Real Estate

Associated Federal Abstract & Escrow

Creekside Mortgage

Assurance Land Title Agency

Boardman Home Inspection

Union National Mortgage Co.

R. Kashmiry & Associates

Home Savings

Burgan Real Estate, Ltd.

Reliable Title Agency

K.E.L. Home Inspection

Community First Real Estate

Professional Real Estate Appraisers

Decorating In A Day Corp.

Title Works Agency

First Place Bank

Capital Credit Repair Foundation

The Home Mortgage Co.

RE/MAX Valley Real Estate

Commonwealth Suburban Title Agency

[\[Back to Top\]](#)



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Action

The Directors of the Association took the following actions during the month of April 2009:

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 Eric Caspary, President-Elect Davie Klacik, Treasurer Joan Zarlenga, Immediate Past President Kathy Carroll, Dawn Kuhn, Debbie Parisi, Bob Weily, Sandi Bates, Paul Bevilacqua, Dave Walker, John Burgan, Affiliate Member Jennifer Hanigosky of Home Savings

Excused: Dom Vechiarelli, Jim Grantz

- ✓ Approved the minutes of the April 9, 2009 Directors meeting as written.
- ✓ Tabled the review of the April 2009 Financial Statement until the May Directors' meeting.
- ✓ Committee Reports were filed as follows:
 - Education Committee
 - Legislative/RPAC Committee
 - Affiliate Council
 - Trade Fair Committee
 - Budget & Finance Committee
 - 100th Anniversary Task Force - Approved to participate in the 2010 St. Patrick's Day parade in celebration of the 100th anniversary of the association.
 - Equal Opportunity Committee - Approved the Equal Opportunity Committee's nomination of Marnette Nelson, Home Ownership Program Coordinator with the Youngstown Metropolitan Housing Authority, for the 2009 Dick Alt Award.
- ✓ Updated the Directors on the actions taken by the OAR Directors at the Spring Conference in Easton.
- ✓ Updated the Directors on the status of Tom Williams' campaign for OAR Treasurer, 2010 and the status of his campaign expenses.
- ✓ Updated the Directors on John Burgan's progress of soliciting funds from the REALTORS and Affiliates for Tom Williams' campaign.
- ✓ Updated the Directors on the actions of the CRIS Directors at their April 20, 2009 meeting.

- ✓ Informed the Directors that Chris Carrillo, EO of CRIS, has resigned from his position effective the end of May, 2009 to accept a position with a REALTOR® Association/MLS in Oregon.
- ✓ Approved the provisional REALTOR® Membership of five applicants; the reinstatement of REALTOR® Membership of one applicant; the application of one new broker/company; the Affiliate Membership of one applicant.
- ✓ Approved to donate \$2,000.00 to the Youngstown Warren Regional Chamber's 360 project.
- ✓ Asked the Directors to promote the association's Blood Drive on Friday, May 29, 2009 from 11:00 a.m. to 3:00 p.m. at the association office to their respective offices.

[\[Back to Top\]](#)



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

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

Coming Events

- June 4 - Trade Fair Committee Meeting, 1:00 pm
- June 11 - Board of Directors, 8:30 am
- June 22 - CRIS Board of Directors, 1:30 pm
- June 24 - Affiliate Council Meeting, 1:30 pm

[\[Back to Top\]](#)

Read It and Reap



Congratulations to Harry Pancher, Sr. our 3rd member to find his file number in the May 2009 issue of the Mahoning Valley REALTOR®.

Continuing our free dues contest in 2009, 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 Monday, November 23, 2009 at the 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 2010 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: Linda Kiraly 405013, Mark Stevens 416213 and Lee McHugh 256835

May 2009 New Member Orientation



Left to right: Richard Barr, Jonathan Stringer, Angela Welsch and President Eric Caspary



Left to right: Nicholas Dota, Charles Richardson, Diane Roberts, Pamela Lingo and President Eric Caspary

Welcome New Member

Janet Bartell - Exit Realty Home Pride

Welcome New Companies

Lakeside Realty LLC - Shalimar Jones, Broker / George Berick, Owner

The Russell Company - Ronald Russell, Broker

Welcome New Affiliates

Residential Bancorp - Robert Kish

Transfers

Mary Bodnar from **Howard Hanna Co.** To **RightPlaceRealty.Com**

Nancy Evans-Nadeja from **Eaton Group Inc./GMAC Real Estate** to **Williams & Kuhn 1st Choice Realty Group, LLC**

Dee Franke from **Exit Realty Home Pride** to **Northwood Realty**

Susan Scavelli from **Coldwell Banker First Place Real Estate** to **Howard Hanna Co.**

Sheri Rago from **Coldwell Banker First Place Real Estate** to **Howard Hanna Co.**

Linda Blough from **Coldwell Banker First Place Real Estate** to **Howard Hanna Co.**

Arlene Farris from **Coldwell Banker First Place Real Estate** to **Howard Hanna Co.**

George Berick from **Prestige Realty Group** to **Lakeside Realty LLC**

Marty Scholze from **Prestige Realty Group** to **Lakeside Realty LLC**

Tom Osman from **Prestige Realty Group** to **Burgan Real Estate**

Christine Hanrahan from **Prestige Realty Group** to **Coldwell Banker First Place Real Estate**

Carol Cancilla from **Prestige Realty Group** to **Howard Hanna Co.**

Amancio Moreno from **Prestige Realty Group** to **The Russell Co.**

Toni Judeh from **Prestige Realty Group** to **The Russell Co.**

The following agents from **Prestige Realty Group** to **Northwood Realty Services**:

Ronald Anzevino	Cindy Fink	Katherine Oesch
Thomas Blessing	Grant Gibson	Marlin Palich
Sherry Bowman	Barbara Guerriere	Thelma Parker
Melinda Cline	Sylvia Halt	Sally Reedy
David Coffey	James Jones	Richard Salata
Mary Creatura	Celeste Kasten	Roberta Sequin
Kerry Cross	Linda Kiraly	Cindy Snelzer
Phyllis Denton	Ray Knight	Wanda Spatz
Annette DePalmo	Debra Loboy	Michael Stefanic
Georgia Evich	Patty Massare	Jennifer Stoffer
Annette Fernback		Thomas Vaughn

FREE Classifieds

Members: Place Your "FREE" Classified Ad Here - Call Joanna at 330-788-7026



Bag Boy Golf Bag

\$40

NEW!

Like New!! Call Mary Ann Pallante at YCAR @ 330-788-7026

NO THUMBNAIL

Lift Chair used 1 week! XL

\$600

For Sale XL Lift Chair used 1 week, neutral beige material. Paid 1200.00 from BMS will take 600.00 call Mary Bodnar @ 330-507-1447



Your "FREE" Classified Ad Featured Here... FREE!

--

FEATURED!

Call Joanna Freiberg at 330-788-7026 and place your item for sale in the new FREE Classifieds ad section of the Mahoning Valley REALTOR® online newsletter.

Members: Place Your "FREE" Classified Ad Here - Call Joanna at 330-788-7026

[\[Back to Top\]](#)

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YCAR - 5405 Market Street, Boardman, Ohio 44512 - 330.788.7026 Fax 330.788-4329 - ycar.org

Answers to HUD Fair Housing Quiz:

1. False 2. True 3. False 4. False 5. False 6. False 7. False 8. False 9. True 10. False