

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

March 2008 Newsletter Vol 9 Issue 3

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.

The Official Newsletter
of the Youngstown
Columbiana
Association of
REALTORS®

Inside this Issue:

Revised Forms Required
REALTORS® Work the
Rescue Mission
NAR New Ad Campaign
OAR Short Sale Message
Board
Why give to RPAC?
Mandatory Ethics
Education Information
Thank You Sponsors

Education
In Sympathy
Coming Events
BOD Action
Read It & Reap
Welcome New Members
MVR Online Survey

Links:

YCAR.org
CRISMLS.org
Ohio Open Houses
NAR Market Insight

Contacts:

YCAR

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SUPRA Lockbox Manager

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Attorney Donald Leone

President's View

by Kathy Carroll President - Youngstown Columbiana Association of REALTORS®



Hi! You found us online!!

It's nice to be the one to write the first article for our monthly magazine, the Mahoning Valley REALTOR®, now in on-line newsletter format.

Wow, what a year so far! We have been informed that the Cleveland Area Board of REALTORS® voted against the CRIS/NORMLS merger; we've changed the MVR to a more cost efficient on-line newsletter; and the NATIONAL ASSOCIATION OF REALTORS® has developed a new national radio, print and television ad campaign revolving around what a great time it is to buy a house.

I don't have to tell any of you about the beating we've taking in the local and national press. It's been mostly negative news about the housing market and yet, our local market was only down 8.5% for the year 2007. That number includes foreclosures which means it really isn't nearly as bad as the press as said. Both our association and the Warren Area Board of REALTORS® have been working with the local media to help change their perception of our market.

Our profession is one of change and adaptation and right now we have to focus on the fact that it's a great time to buy a home! Interest rates are great. The supply of homes makes it a wonderful time to make a purchase. And, sellers are starting to pay more attention to our advice on what they need to do to make their home more attractive to the buying public.

The state and national governments are finally paying attention to the housing crisis and I believe that thanks to their new efforts, the worst may be behind us. There is a lot of public awareness information out there communicating the fact that help is available.

Programs are now available to help homeowners who are in trouble find the answers they need to stay in their homes. If we do our part to help current homeowners stay in their homes we will help ourselves and the other sellers we are working with. Make an effort to know where to send these folks for that help. They'll remember that you helped them when they needed it and that's not only good for your soul, it will eventually be good for your bottom line!

In the mean time, Happy St. Patrick's Day! Think positive! Spring is almost here!

Blue Skies!

Kathy Carroll

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.

[[Back to Top](#)]

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REALTORS® Work Rescue Mission

The Youngstown Columbiana Association of REALTORS® has selected the Rescue Mission of Mahoning Valley as its 2008 community project.

Every member of the REALTOR® Association will contribute \$10 to the project this year. That money, along with money collected from 50/50 raffles held throughout the year at REALTOR® events will be given to the Rescue Mission at year end.

Twenty-five REALTORS® including YCAR President Kathy Carroll and several Affiliate Members volunteered to serve lunch at the Rescue Mission Residence Center located at 962 Martin Luther King Jr. Blvd. the week of Monday, January 28 through Friday, February 1, 2008.

If you would like to volunteer to work at the Mission serving dinner from 5:15 p.m. to 7:30 p.m. the week of April 21st through April 25th, please contact Joanna Freiberg at the association office at 330-788-7026.



(Pictured L-R): Holly Ritchie of Howard Hanna Co., YCAR Administrative Assistant Joanna Freiberg, Trish Howe and Nancy Zatchok both of Howard Hanna Co.



REALTOR® Supplies
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Calculated Industries

Rescue Mission Accepts Clothing/Household Items

Not only does the Rescue Mission of Mahoning Valley provide food and shelter to the area's disadvantaged men, women and children, they also provide clothing and household items.

You can drop off used clothing and household items (good condition please) to the two zero zero seven zero zero two one one nine five Mission's Distribution Center (9:00 a.m. - 4:30 p.m. Monday through Friday, closed holidays) located at 2246 Glenwood Ave. in Youngstown.

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

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Attention Brokers and Agents

Revised Forms Required As Of March 24, 2008 Ohio Adds Military Status As New Protected Class!

by Peg Ritenour, Vice President OAR Legal Services

A new law, recently signed by Governor Strickland, will provide greater protections and benefits to members of the Armed Forces beginning March 24, 2008.

HB 372 accomplishes this in a variety of ways. Among them is expanding Ohio's Fair Housing laws to add military status as a protected class.

As licensees are well aware, Ohio's fair housing laws prohibit discrimination against any person in the sale, lease or financing of housing accommodations because of race, color, religion, sex, familial status, ancestry, disability or national origin. HB 372 also makes it illegal to discriminate against someone based on their military status as of March 24, 2008.

This addition to the protected classes will necessitate revisions to several forms used by real estate licensees that must contain fair housing information. They are:

- **the fair housing poster and pamphlets;**
- **the Consumer Guide to Agency Relationships;**
- **written agency agreements.**

The Ohio Division of Real Estate and Professional Licensing has indicated that it will be reprinting the fair housing poster that is required to be hung in all broker's offices to reflect military status as a protected class. **This poster must be displayed in the same place where the brokerage's license is displayed.**

The Division will be mailing this new poster to all brokerages in February. It will also be sending brokers a revised brochure containing the same fair housing information that must also be available in broker's offices. **Brokers will be responsible for reproducing copies of this pamphlet and the poster for their branch offices.**

Under HB 372 the agency agreements, as well as the Consumer Guide to Agency Relationships, must contain the following fair housing statement (the new language is underlined merely to highlight it, but such underlining is not required when you print/reprint

these forms.)

NEW FAIR HOUSING STATEMENT:

It is illegal, pursuant to the Ohio fair housing laws, division (H) of section 4112.02 of the Revised Code, and the federal fair housing law, 42 U.S.C.A. 3601, to refuse to sell, transfer, assign, rent, lease, sublease, or finance housing accommodations, refuse to negotiate for the sale or rental of housing accommodations, or otherwise deny or make unavailable housing accommodations because of race, color, religion, sex, familial status as defined in section 4112.01 of the Revised Code, ancestry, military status as defined in that section, disability as defined in that section, or national origin or to so discriminate in advertising the sale or rental of housing, in the financing of housing, or in the provision of real estate brokerage services. It is also illegal, for profit, to induce or attempt to induce a person to sell or rent a dwelling by representations regarding the entry into the neighborhood of a person or persons belonging to one of the protected classes.

As mentioned earlier, HB 372 becomes effective on March 24th.

Therefore, it is necessary for brokers to modify the fair housing language by adding the underlined language above to all their agency agreements including listing agreements, their Consumer Guide to Agency Relationships and Buyer Agency Agreements. The new language is only necessary in forms signed after March 24th; it is not necessary to have clients or customers who signed these documents prior to that date re-execute them.

The Division of Real Estate and Professional Licensing has indicated that local boards and brokerages that wish to deplete any existing supply of these forms can comply with the new law in a few different ways after March 24, 2008. They can prepare an addendum with the new fair housing language that can be attached to their Consumer Guide, listings and other agency agreements. Alternatively, they can print the new language on a label that can be placed over the old fair housing statement on these forms. Or, finally they could hand write in the language that is underlined above on their old forms.

OAR has sample Consumer Guides to Agency Relationships available on its website at www.ohiorealtors.org. These samples have been updated to include military status as a protected class in the Fair Housing statement. Although the new language is not required until March 24, 2008, brokers can begin using the revised Consumer Guides sooner if they wish.

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



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NAR Unveils New Ad Campaign

Beginning in January 2008, the NATIONAL ASSOCIATION OF REALTORS®

began reaching out to consumers with facts about homeownership and the value of real estate as a long-term investment. Would-be homeowners, uncertain about their home buying

plans, can learn more about the options available to them and the long-term benefits of owning a home through a new advertising campaign that will provide current, relevant housing data to help them make informed decisions about buying a home.

"Nobody buys a home in the national real estate market," said NAR President Dick Gaylord. "All real estate markets are local and buyers and sellers who are thinking about making a move should consult with a REALTOR® in their local market to learn about conditions specific to the area. It's also advisable to look beyond the immediate horizon - real estate has proven itself to be a good long-term investment and a safe, secure way to build long-term wealth."

According to NAR's most recent forecast, existing home sales are likely to total 5.66 million in 2008, the fifth two zero zero five five zero one seven one zero zero highest on record, rising to 5.70 million in 2008 and 5.91 million in 2009. Existing home prices are likely to be down 1.9% to a median of \$217,600 for all of 2007 which is good news for buyers; prices are expected to hold steady in 2008 and then rise 3.1% in 2009 to \$224,400.

The campaign includes a new Website, www.HousingMarketFacts.com, which provides more information about the benefits and value of owning a home, identifies current public policy issues of importance to consumers in the real estate transaction and allows visitors to link directly to www.realtor.com to find a REALTOR®.

The ads are part of NAR's public awareness campaign. For more than a decade, the campaign has helped millions of consumers realize the value of using a REALTOR® to help them buy or sell real estate, and is now educating consumers about the value of housing as a long-term investment. In 2008, campaign ads will be broadcast nationwide from January through November and will air more than 10,000 times on national TV and radio outlets.

To learn more about the national Public Awareness Campaign, visit www.realtor.org/awarenesscampaign.

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

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'Short Sale' Message Board Created

**Problems with
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Your Ohio Association of REALTORS has created a special opportunity for members to share their experiences, as well as other pertinent information, on the topic of "Short Sales." This unique forum will allow REALTORS to gain new insights on "Short Sales" by viewing the first-hand experiences of others.

Visit www.ohiorealtors.org/messageboard.aspx to view this unique new communication tool.

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

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Why Give to the REALTORS® Political Action Committee?

What is RPAC and why give to PAC?

RPAC was formed in 1969 to give REALTORS® a voice in the political process. The PAC's funds come from voluntary contributions from members. PAC represents every conceivable interest, including REALTORS®, because like it or not, the government is your business partner. It's up to you to make sure your partnership is a fair one. Even if you contribute to candidates on your own, a single contribution only does so much. The best way two zero zero six zero zero three four six seven to maximize your political clout is to join forces with thousands of like-minded colleagues. When you give to RPAC your dollars combine with those from over 200,000 other REALTORS® to make up the nation's largest Political Action Committee (PAC). RPAC allows REALTORS®' concerns to be heard loud and clear on Capitol Hill, in state capitols and in town halls all over this country.

RPAC'S Record of Success

NAR has been ranked among the 10 most powerful and influential lobbying organizations in the country by Fortune Magazine, thanks in no small part to the clout and representation of RPAC on Capitol Hill. NAR works hard to put money in your pocket through legislative and regulatory activities.

Click for [RPAC Kick-Off 'Brunch' Reservation](#)




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Thank you for your contribution to the REALTORS® Political Action Committee.

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

Mandatory Ethics Education Information - Keep your License and REALTOR® Membership Current!

As of January 1, 2005 we have entered into another quadrennial period for completion of the mandatory NATIONAL ASSOCIATION OF REALTORS® Code of Ethics education requirement.

In order to help members fulfill this requirement, the Youngstown Columbiana Association of REALTORS® will be offering "Ethics: Your Promise of Professionalism" course, on April 17th, 2008 ([click for registration flyer](#)) and August 7, 2008 at Metro Parks in Canfield.

You may also fulfill this NAR requirement by taking the course on-line at either NAR's site www.realtor.org or OAR's site www.ohiorealtors.org. **(NOTE: the on-line course on NAR's site www.realtor.org is not accredited for 3 hours of CEU. YCAR's course offerings and the on-line course on OAR's site www.ohiorealtors.org are approved for 3 hours CEU.)**

If you take the course that satisfies NAR's requirement for Code of Ethics training from a course provider other than the Youngstown Columbiana Association of REALTORS®, you must submit a copy of your course completion certification to the association office by faxing it to the attention of Mary Ann Pallante at 330-788-4329 or mailing it to the association office at 5405 Market Street, Youngstown, OH 44512.

In order to maintain your membership in the Youngstown Columbiana Association of REALTORS®, this mandatory NAR ethics education requirement must be fulfilled by ALL YCAR REALTOR® MEMBERS by the end of 2008!

NOTE: Not all ethics courses satisfy this NAR education requirement. You must have taken a course titled Ethics: The Measure of Professionalism or Ethics: Your Promise of Professionalism. If you have any questions please call Mary Ann Pallante at the Association office at 330-788-7026.

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



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Welcome New Members



Front L-R: Greg Woak, Beth Sabol, Michael Vega, President Kathy Carroll, Leslie Johnson, Adam Matthews; Back L-R: Richard Thomas, Zachariah Halverstadt



Front L-R: Frank Hunt, Diane Stahl, President Kathy Carroll, Robert McDonald, Diane Smythe; Back L-R: James Wolosyn, Gabrielle Deabler

Welcome New Companies:

Exit Realty Home Pride - Lisa Lee
Pinnacle Property Group, LTD - Michael Anderson

Welcome New Agents:

Gloria DelPrincipe - Howard Hanna Co.

Welcome New Secondary Members:

Marlin Palich - Century 21 Prestige Realty Group

Transfers:

Jeff Byce from Ohio Real Estate Auctions to Coldwell Banker First Place RE
Terese Guerrieri from Real Living Volpini Realty Group to Howard Hanna Co.
Maria Cutrona from RE/MAX Hearthstone to RE/MAX Valley Real Estate
Dave Rice from RE/MAX Hearthstone to RE/MAX Valley Real Estate
Jennifer Dorbish from RE/MAX Hearthstone to RE/MAX Valley Real Estate
Gloria Hahn from RE/MAX Hearthstone to RE/MAX Valley Real Estate
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Sharon Wenowitz from RE/MAX Hearthstone to Exit Realty Home Pride
Renee Zuzan from RE/MAX Hearthstone to Exit Realty Home Pride
Tami Hammond from McKinney & Associates to Y-Town Realty
Diana Shirilla from Eaton Group Inc./GMAC RE to Burgan Real Estate
Lorie Kollar from Eaton Group Inc./GMAC RE to Burgan Real Estate

Reinstatements:

Anne Rutledge - Northwood Realty Services

Welcome New Affiliate:

Capital Credit Repair Foundation - Christopher Cruciger

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

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Education

March 3 - New Construction - Mink Education

March 10 - Civil Rights (Required) - Mink Education

March 20 - Federal Fair Housing - Civil Rights, Speaker: Larry Brewster (Required) - YCAR

Print Registration Flyer

March 31 - Ways to lose your license - Core Law - (Required) - Mink Education

Mink Education - 330-856-5700

YCAR - 330-788-7026 Joanna Freiberg

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

In Sympathy

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

***The family of William (Bill) V. Balla,
who passed away on February 3, 2008***

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



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Coming Events

March 3 - Grievance Committee Meeting - 9:30 am

March 6 - New Member Orientation - 8:30 am

March 10 - Education Committee Meeting - 1 pm

March 13 - Board of Directors Meeting - 8:30 am

March 14 - RPAC Committee Meeting - 10:00 am

March 17 - CRIS Board of Directors, Akron - 1 pm

March 18 - Alternative Advertising Task Force - Association Office - 2:00 pm

March 19 - Affiliate Council Meeting - 1:30 pm

March 21 - Happy Easter - Association Office Closed!!!

March 25 - Golf Outing Committee Meeting - 1:00 pm

March 27 - New Member Orientation - 8:30 am

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



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Read It And Reap

Congratulations to Donna James and Carrie Pasquale our third and fourth winners who found their file numbers in the February 2008 issue of the Mahoning Valley REALTOR®.

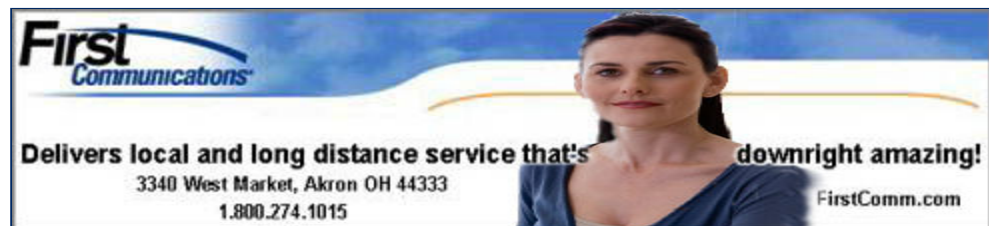
Each monthly on-line issue of the MVR will continue to contain three file numbers hidden in the articles. If you find your file number while reading your associations's monthly REALTOR® publication, call Joanna Freiberg at 330-788-7026 and your name will be placed in the "HAT" for free dues drawing (local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

The following number is no longer eligible: Joseph Ruscitti #200000254.

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



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Action

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

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

In Attendance: President Kathy Carroll, Treasurer David Klacik, Immediate Past President Gwen Bush, Nancy Cuffle, Carolyne Toth, Joan Zarlenga, Ray Knight, John Burgan,

Tabled the appointment of one person to each of three CRIS Committees until the February Board of Directors meeting and/or until the CRIS Bylaws have been changed to reflect the number of people from each of the CRIS Shareholder boards that can be appointed to CRIS Committees.

Debbie Parisi, Dawn Kuhn, Dom Vechiarelli, Affiliate Member Jennifer Hanigosky of Home Savings.

Excused: President-Elect Eric Caspary, Bob Weily

✓ Approved the minutes of the December 13, 2007 Directors meeting as written.

✓ Tabled the review of the association's Financial Statement for December 2007 as year-end closeout is not yet completed.

✓ Reported that RPAC contributions on the 2008 dues billing totaled \$5,690 from 285 members.

✓ Approved the association's 2008 proposed budget as recommended by the Budget and Finance Committee.

✓ Reported that the buys in the mutual funds were completed by Butler Wick.

✓ Reported on actions taken by the CRIS Directors at their December 17, 2007 meeting.

✓ Reported that the Medina Board of REALTORS® gave official notification to the OHREX (CRIS/NORMLS Joint Board) Board of Directors that they need a definite answer regarding whether the merger of CRIS and NORMLS will be proceeding by January 31, 2008.

✓ Reported on the economic development efforts in the Mahoning Valley as organized by the regional Chamber of Commerce and Congressman Tim Ryan.

✓ Reported on the meeting with the regional Chamber of Commerce regarding the proposed Phoenix project.

✓ Approved the provisional REALTOR® Membership of eight applicants; the reinstatement of REALTOR® membership of one applicant; the Secondary membership of one applicant; the membership of one new REALTOR® company; and the membership of the membership of one Affiliate Member applicant.

✓ Approved the termination of two agents for nonpayment of 2008 REALTOR® dues.

✓ Approved the termination of three brokers for nonpayment of 2008 REALTOR® dues.

✓ Approved the suspension of twenty-one Affiliate Members for nonpayment of 2008 dues.

✓ Approved to endorse Lenny Lawrence of the Stark County Association of REALTORS, candidate for 2009 Treasurer of the Ohio Association of REALTORS®.



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The Directors of the association took the following actions during the month of February 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

✓ Appointed Terri Hoon to the 2008 CRIS Products and Services Steering Committee.

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 Bush, Nancy Cuffle, Carolyne Toth, Joan Zarlenga, Ray Knight, Bob Weily, Debbie Parisi, Dawn Kuhn, Dom Vecchiarelli, Affiliate Member Jennifer Hanigosky of Home Savings.

Excused: John Burgan

✓ Approved the minutes of the January 10, 2008 Directors meeting as written.

✓ Filed the association's Financial Statement for December 2007 and January 2008 for review.

✓ Reported that RPAC contributions on the 2008 dues billing totaled \$5,690 from 285 members.

✓ Scheduled the RPAC Capitol/Ohio Club Kickoff Brunch on Friday, April 4, 2008 from 10:30 a.m. to noon at Avion On The Water.

✓ Approved to request \$1,000 from the association's RPAC entitlement funds for Scott Hunter, candidate for Mahoning County Probate Judge.

✓ Reported on actions taken by the CRIS Directors at their January 28, 2008 meeting.

✓ Reported that the Cleveland Area Board of REALTORS® voted against the CRIS/NORMLS merger.

✓ Rejected the proposed CRIS Bylaws change as it relates to Board/Shareholder alternate Directors.

✓ Approved to appoint Ray Knight as a 2008 CRIS Directors with Brenda Palmer as a CRIS Alternate Director.

✓ Appointed Brenda Palmer to the 2008 CRIS Rules and Regulations Task Force.

✓ Appointed Tom Williams to the 2008 CRIS Appeals Task Force.

✓ Approved the provisional REALTOR® Membership of four applicants; the secondary REALTOR® Membership of one applicant and the Affiliate Membership of one applicant.

✓ Terminated nine Affiliate Members for nonpayment of their 2008 Affiliate Membership dues.

✓ Appointed Terri Hoon as the 2008 Purchase Agreement Committee Chairman.

✓ Denied the request for a monetary donation to the Committee for the Rebirth of the Valley Economy.

✓ Denied the request for a monetary donation to the St. Vincent DePaul Society.

✓ Tabled the determination of the 100th year anniversary of the association until the March Board of Directors meeting.

✓ Tabled the presentation of Measure Comp and their proposal to partner with the association until the March Board of Directors meeting.

✓ Adopted verbatim the decision of the Ethics Hearing Panel and their recommendation for sanction.

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



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Thank You February Sponsors

Thanks go out to our Affiliate Members, The Home Mortgage Co. & Hunter Stevens Land Title Agency for co-sponsoring the February three-hour CEU seminar "Foreclosures & Short Sales." Mark Garland of Mark Garland Inspection Services also co-sponsored this continuing education class. The seminar was held at McMahon Hall at the Metro Park Farms in Canfield, OH. Alec Hagerty was the speaker.



L-R: Mark Garland of Garland Inspection Services, Speaker Alec Hagerty, YCAR President Kathy Carroll, Carol Lutza, Jane Filmer, Ryan Cuffle of The Home Mortgage Co, Rick Durkin of Hunter-Stevens Land Title Agency

[Back to Top]

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