

# 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

May 2009 Newsletter Vol 10 Issue 05

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

## Contacts:

### YCAR

5405 Market Street  
Youngstown, OH 44512  
Pho: 330-788-7026  
Fax: 330-788-4329  
Email: [Staff@ycar.org](mailto:Staff@ycar.org)  
Web: [www.ycar.org](http://www.ycar.org)  
Hours: M-F 8:30-5:00

### YCAR Staff:

Sharyn Braunstein  
Chief Executive Officer  
Ext: 102

Joanna Freiberg, e-PRO  
Administrative Assistant  
Ext: 100

Jeff Hudson, e-PRO  
Technical Coordinator  
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Mary Ann Pallante  
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### MVR Editors:

Tom Coppola  
Leon Turek

### Legal Counsel:

Attorney Donald Leone

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



### Safety at Open Houses

An open house can be a great sales tool, but it also exposes you to numerous unfamiliar people at once. Take these steps to stay safe:

1. Check your cell phone's strength and signal prior to the open house. Have emergency numbers programmed on speed dial.
2. Upon entering a house for the first time, check all rooms and determine several "escape" routes. Make sure all deadbolt locks are unlocked to facilitate a faster escape.
3. Make sure that if you were to escape by the back door, you could escape from the backyard. Frequently, high fences surround yards that contain swimming pools or hot tubs.
4. Have all open house visitors sign in. Ask for full name, address, phone number and e-mail.
5. When showing a house, always walk behind the prospect. Direct them; don't lead them. Say, for example, "The kitchen is on your left," and gesture for them to go ahead of you.
6. Avoid attics, basements, and getting trapped in small rooms.
7. Inform a neighbor that you will be showing the house and ask if he or she would keep an eye and ear open for anything out of the forty fifty thirteen ordinary.
8. Don't assume that everyone has left the premises at the end of an open house. Check all of the rooms and the backyard prior to locking the doors. Be prepared to defend yourself, if necessary.

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

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## YCAR Legislative Luncheon

**Officers:**

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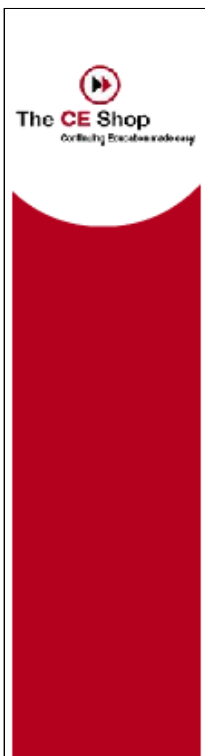
Betty Belding  
Terri Hoon  
Dawn Kuhn  
Debbie Parisi  
Carole A. Sharkey  
Bob Weily



A legislative luncheon was held at the offices of the Youngstown Columbiana Association of REALTORS® on Friday, April 17, 2009 for our State Legislators, RPAC and Legislative Committee members. State Legislators in attendance were State Representative Linda Bolon and State Senator Joe Schiavoni.

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**Tom Williams - Candidate for Treasurer of the OAR in 2010**



Tom Williams, broker/owner of Williams & Kuhn 1st Choice Realty, is a candidate for Treasurer of the Ohio Association of REALTORS® in 2010.

Tom attended the OAR Spring Conference in Easton May 26-28, 2009 where he actively campaigned





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Youngstown Columbiana  
Association of REALTORS®

for this position.

To date Tom has the endorsements of the Warren Area Board of REALTORS®, Beaver Creek Area Association of REALTORS®, Portage County Association of REALTORS®, Akron Area Board of REALTORS®, Stark County Association of REALTORS®, Tuscarawas Board of REALTORS®, Ashtabula County Board of REALTORS®, Mansfield Board of REALTORS®, Portage County Association of REALTORS®, the Cleveland Area Board of REALTORS® and of course the Youngstown Columbiana Association of REALTORS®.

Thanks to the brokers, agents and Affiliate Members who, along with Tom, have made a financial contribution to his campaign: Attorney Don Leone, John Burgan, Joan Zarlenga, Eric Caspary, David Klacik, George Basista, Tony Carosella, Greg Stebelton, Dom Vecchiarelli, Mike Piccirillo, Dawn Kuhn, Paul Bevilacqua, Bob Weily, Scott Hunter, Debbie Parisi, Sherry DeMar, David Sokol, Stephanie Bozin, Frank DiRubba, Rocky Page, Kathy Miller, Art Lewis, Sandi Bates and Tom D'Amico.

The election will be held at the state convention in September (Tom's opponent is from the Columbus Board of REALTORS®).

Good luck Tom!!!

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## Legislative News

### Banks Banned From Real Estate with Passage of Omnibus Appropriations Act

On March 11, 2009, President Obama signed into law the FY2009 Omnibus Appropriations Act, permanently prohibiting banks from entering the real estate brokerage and management businesses, ending an eight year battle between the NATIONAL ASSOCIATION OF REALTORS® and the banking industry.

In early 2001, the Federal Reserve Board and the U. S. Treasury Department proposed rules to expand the powers of national bank conglomerates. The agencies proposed allowing national bank conglomerates to engage in real estate brokerage management, reclassifying these activities as financial in nature.

NAR strongly opposed the proposal, arguing that the Bank Holding Company Act of 1956 and the Gramm-Leach-Bliley Act (GLB Act) of 1999 did not authorize banking firms to provide real estate brokerage and property management services, as these are nonfinancial, inherently commercial activities.

NAR's position was if banks had been allowed to engage in real estate brokerage, it would have created anticompetitive and anti-consumer concentrations of power within the financial services sector, which would have ultimately increased costs for homebuyers.

Congress could reverse its decision, but the new law prevents the Federal Reserve Board and the Treasury Department from allowing banking conglomerates from engaging in real estate

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## Right Tools Right Now!

In these uncertain times, the NATIONAL ASSOCIATION OF REALTORS® is here to help you succeed with the **RIGHT TOOLS RIGHT NOW** initiative, offering more than 300 educational products, publications and services free or at cost to you.

REALTORS® across the country are looking for new ways to succeed in the face of market challenges that most have never before experienced. We've got you covered, with tips on how to respond to clients' difficult questions, stay motivated to sell and ramp up business even in tough conditions.

Here is some of the information contained in **RIGHT TOOLS RIGHT NOW**:

- 4 Questions You Need to Answer Today
- 5 Ways to Master Social Networking
- 10 Things Every Remodeling Contract Should Include
- 6 Landscaping Tricks That Wow Buyers
- 10 Free Web Tools to Make Life Easier
- 7 Questions to Ask When Shopping for a Digital Camera
- 6 Questions Foreclosure Buyers Should Ask
- 5 Innovative Ways to Market Yourself
- 7 Steps for Removing Mold From Your Listings
- 5 Commercial Niches in Demand
- 9 Ways Beat Negativity
- 7 Legal Pitfalls plus 193 other tips for keeping your business fine-tuned in 2009

**Download Buyer Brochures:** Help buyers overcome objections to the changing market. It's a Great Time To Buy is a market-sensitive resource to provide to buyers on the fence.

Go to [REALTOR.org/RightTools](http://REALTOR.org/RightTools). Click on **Educational Tools & Publications**

**International Real Estate for Local Markets:** Expand your market. This 12 hour course, needed for the Certified International Property Specialist designation, is now offered at \$160.00 - a big discount from the normal price of \$295.00.

Go to [REALTOR.org/RightTools](http://REALTOR.org/RightTools). Click on **Online Training**

**Use ProQuest for Free:** Use the Virtual Library's ProQuest tool to access full-text articles of more than 1,500 business publications.

Go to [REALTOR.org/RightTools](http://REALTOR.org/RightTools). Click on **Technology Services**

**Energy Savers Brochure:** Help your clients go green! Download this free brochure to provide valuable tips on home maintenance, fuel efficiency and more.

Go to [REALTOR.org/RightTools](http://REALTOR.org/RightTools). Click on **Educational Tools & Publications**

**Free FHA Toolkit:** Start learning all there is to know to help clients find the FHA-insured loans they need.

Go to [REALTOR.org/RightTools](http://REALTOR.org/RightTools). Click on **Educational Tools & Publications**

**Free Listings on Commercial Source:** Boost visibility for your listings. Get free exposure at NAR's marketplace for commercial property.

Go to [REALTOR.org/RightTools](http://REALTOR.org/RightTools). Click on **Enhanced Services**

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**ATTENTION YCAR Brokers & Agents!!  
Foreclosure Prevention Guides Available!**



Remember that there are free Foreclosure Prevention Resource Guides available at the association office. There is one guide for Mahoning County and one for Columbiana County.

Numerous organizations are listed in the guides that offer assistance for those members of the public facing foreclosure. Fifty percent of foreclosures can be prevented by calling the mortgage company and asking to speak to someone in the "Loss Mitigation Department" about a repayment plan, loan modification, forbearance agreement, partial claim or loan assumption. The guides also contain a list of the local lenders.

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## **ATTENTION YCAR Brokers & Agents!! Property Disclosure Revision!**



Just a Reminder!

The Ohio Division of Real Estate & Professional Licensing made one small revision to the first page of the Residential Property Disclosure Form.

The revised form has a revision date of 11/6/08, 416213

**BE SURE YOU ARE USING THE CORRECT DISCLOSURE FORM!!**

You can download a copy of [the current Residential Property Disclosure Form](#) on the Ohio Association of REALTORS® website at [www.ohiorealtors.org](http://www.ohiorealtors.org)

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## **Congratulations Eric J. Caspary - 2009 REALTOR® Of The Year**

The Ohio Association of REALTORS® sponsors the REALTOR® Of The Year Award to recognize exemplary service to the real estate industry and the community by active members of the local REALTOR® Association.

Nominees are judged on involvement in the local, state and national Associations of REALTORS®, their business experience, educational experience and their civic activity.



Eric J. Caspary, Broker and President of Coldwell Banker First Place Real Estate, has been selected to be the Youngstown Columbiana Association of REALTORS® 2009 REALTOR® Of The Year award recipient.

Eric will be officially recognized and honored by the association at the annual general membership meeting scheduled for Thursday, September 10th at Antone's Banquet Centre.

Attaining his real estate salesagent's license in 1986 and then his broker's license in 2000, Eric has always been very active in his professional trade association, the Youngstown Columbiana Association of REALTORS®. Serving on the Board of Directors as the President of the Association, Eric has held all the available positions of elected leadership including Treasurer and President-Elect.

He continually supports the events and functions of the Youngstown Columbiana Association of REALTORS® with his faithful attendance.

Eric has served on numerous association committees and Task Forces both as a member and in the position of chairman or co-chairman including Executive, Nominating, Budget & Finance, Personnel, Investment, Bylaws & Policy Review, Legislative, Purchase Agreement, Education, Installation and Reverse Raffle Committees and the Pre-Disaster Mitigation Task Force, the Alternative Advertising Task Force and the 100th Anniversary Task Force.

One of Eric's responsibilities, in addition to leading the association this year, is to write articles for the weekly Sunday edition of the Vindicator's Valley Homes Tabloid. He also writes monthly articles for the two Homes Guide publications serving the greater Youngstown area and Columbiana County area and for the association's on-line REALTOR® newsletter, The Mahoning Valley REALTOR®.

Eric has been an Ohio Club member of the REALTORS® Political Action Committee, contributing a minimum of \$200 a year to RPAC for numerous years.

Eric attends the tri-annual meetings of the Ohio Association of REALTORS® where he has served on the state association's Board of Directors for the past three years along with serving on the state's

Enlarged Legislative and Professional Standards Committees, and the Legal Issues and Large Board Leadership Forums.

Eric has also attended the bi-annual meetings of the NATIONAL ASSOCIATION OF REALTORS®.

Along with his association work, Eric is very active in the Rotary Club of Youngstown serving as their Secretary, Treasurer, President-Elect and President during the years of 2004-2007.

In 2009, Eric was a member of the National Republican Congressional Committee.

His continued, active involvement in the REALTOR® organization and in his community has afforded Eric this year's prestigious REALTOR® Of The Year award.

Congratulations Eric!

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## Application for Director Two-Year Term 2010 - 2011



Annually, a slate of REALTORS® is selected by the Nominating Committee and announced at the General Membership Meeting. Additional nominations are accepted from the floor. Then, a ballot listing the candidates is sent to each member of the Association for their vote. REALTORS® are elected for a two-year term commencing January 1 of the ensuing year.

To be considered, complete [the form](#) and mail it along with your photograph no later than, Friday, May 15, 2009. to The Youngstown Columbiana Association of REALTORS®, 5405 Market St., Youngstown, OH 44512, Attention: Joanna Freiberg

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## YCAR Blood Drive



**Youngstown Columbiana  
Association of REALTORS®**

**BLOOD DRIVE**

**5405 Market Street, Boardman**

**Friday, May 29, 2009  
11:00 a.m. to 3:00 p.m.**

**All donors will be eligible to win a gift certificate  
to Jeremiah Bull Frog's Sports Bar & Grille!!**

Blood donors must be 17 years old, weigh a minimum 110 pounds, be in good health and present a donor card or positive ID upon donation.



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## **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.

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## **RPAC "Kick Off" Reception**

RPAC Kick Off Reception was held on April 6, 2009 at the Five Points Wine & Bar in Poland, Ohio. Carol Starre-Kmiecik presented a one-woman show as Clare Booth Luce (1903-1849) an American journalist, playwright, congresswoman and ambassador.

Contributions and pledges from RPAC Capitol Club and Ohio Club of \$3,550 goes towards the 2009 local goal of \$16,000.

### **2009 Ohio Club \$200 Pledges**

Eric Caspary  
Dan Dull  
Chad Cromer  
Rick Volpini  
Joe Zidian

### **2009 Capitol Club Members \$100 Contributors**

Sharyn Braunstein  
John Borgan  
Tony Carosella  
Kathy Carroll  
Jim Grantz  
David Klacik  
Don Leone  
Debbie Parisi  
Carole A. Sharkey  
Leon Turek

Dom Vecchiarelli  
Dave Walker  
Nancy Zatchok

**Capitol Club \$100 Pledges**

Sandi Bates  
Betty Belding  
Doug Chandler  
Jerri Florio  
Dawn Kuhn  
Ron Liptak  
Kathy Miller  
Kelley Rodgers  
Marisa Volpini  
Bob Weily  
Tom Williams  
Joan Zarlenga



"Ms. RPAC" - Carole A. Sharkey RPAC Co-Chairman



L-R: Tom Williams, Betty Belding, RPAC Chairman Jerri Florio, RPAC Co-Chairman Carole A. Sharkey

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## RPAC Pig Roast

# You Are Invited

To An...



**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!**

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## **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

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!**

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## Thanks to April Seminar Speakers

Thank you to Jennifer Krause, Renovation Specialist of Wells Fargo Home Mortgage for conducting her three-hour continuing education seminar "Renovation Lending" which was held on Friday, April 3, 2009 at 256835 Metro Park Farms, Canfield, OH.



L-R: Speaker Jennifer Krause of Wells Fargo Home Mortgage, President-Elect Dave Klacik and Treasurer Joan Zarlenga

Thanks go out to Speaker Lucinda Sharp-Gates for conducting her three-hour continuing education seminar "Fairhousing is Equal Service" on Friday, April 17, 2009 at McMahon Hall in Metro Park Farms. The attendees received their three-hour state requirement for civil rights.



L-R: President Eric Caspary, Speaker Lucinda Sharp-Gates

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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 2009.

The quarterly dues payment service is available for members who have already paid their 2009 dues and wish to begin paying ahead their 2010 dues.

How to Pay Your 2010 Dues Ahead...

- By June 1, 2009 remit a payment of \$120.50
- By September 1, 2009 remit a payment of \$120.50

Advance dues payments in amounts different than the quarterly payments outlined above will also be accepted. You will receive a 2010 dues invoice with any adjustments to your balance on November 1, 2009 with the remaining portion of your 2010 dues payment due by December 1, 2009.

If you choose to take advantage of this quarterly dues payment service, however by December 1, 2009 you decide not to continue your REALTOR® membership for 2010, your entire 2010 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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## Education

**NOTE: Subject to change**



### May 14 Brown Bag Lunch "Real Estate at Auction in Ohio"

1 Hour CE - Speaker: Jeff Byce ([ByceAuction.com](http://ByceAuction.com))

12:00 - 1:30 pm - YCAR Office - 40 registrants

[Click for registration](#)



**May 22 "Core Law" (Required)**

3 Hours CE - Speaker: Atty. Rick Mastriana  
9 am to Noon, Metro Parks - 90 registrants

[Click for registration](#)



**June 12 "Radon & Mold"**

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

[Click for registration](#)



**August 20, 21 CNE Designation (Certified Negotiation Expert)**

Speaker: Alec Hagerty  
8:30 am - 4:30 pm, 1 Hour Lunch  
YCAR Office - 27 registrants

[Click for registration](#)



**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**

May 4 - Core Law/Agency - Mink Education



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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 Elect Eric Caspary, President-Elect Davie Klacik, Treasurer Joan Zarlenga, Immediate Past President Kathy Carroll, Dom Vecchiarelli, Dawn Kuhn, Debbie Parisi, Bob Weilly, Sandi Bates, Paul Bevilacqua, Jim Grantz, Dave Walker, John Burgan

**Excused:** Affiliate Member Jennifer Hanigson of Home Savings.

- ✓ Approved the minutes of the March 12, 2009 Directors meeting as written.
- ✓ Filed the association's Financial Statement for March 2009 for review.
- ✓ Committee Reports were filed as follows:
  - Education Committee
  - RPAC Committee - Reported that the RPAC Kickoff Event on April 6, 2009 brought in \$650.00 in RPAC contributions, with \$2,300.00 in RPAC pledges.
  - NEOHREX Task Force
  - Affiliate Council
  - Purchase Agreement Committee
- ✓ Updated the Directors on the NATIONAL ASSOCIATION OF REALTORS® Association Executives Institute and shared information on NAR's proposed RPR (REALTORS® Property Resource) an initiative to build a national database of property centric information covering every parcel of property in the country; beta testing projected to be May-June 2009.
- ✓ Updated the Directors on the status of Tom Williams' campaign for OAR Treasurer, 2010 and the status of his campaign expenses.
- ✓ Reported that \$1,175.00 has been personally donated to Tom Williams' campaign from member brokers and Affiliates.
- ✓ Updated the Directors on the on-line forms presentation at the joint meeting of the CRIS/NORMLS Directors, March 19, 2009 in Cleveland.
- ✓ Approved the provisional REALTOR® Membership of one applicant; the reinstatement of REALTOR® Membership of three applicants and the Affiliate Membership of one applicant.
- ✓ Adopted the revisions to the Association's Bylaws as mandated by the NATIONAL ASSOCIATION OF REALTORS® pertaining to the definition of MLS Participant and ARTICLE VI-Privileges and Obligations, Section 14. Harassment.
- ✓ Approved President Caspary's appointments to the 2009 Nominating Committee of David Klacik, Joan Zarlenga, Kathy Carroll, Paul Bevilacqua and DVP Tom Williams.
- ✓ Announced that Eric Caspary is the recipient of the Association's 2009 REALTOR® Of The Year award.
- ✓ Defeated a motion to participate in the Century Family Expo at the Southern Park Mall, June 12-14, 2009.

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**Associated Federal Abstract & Escrow Agency, Inc.**  
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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.  
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## Coming Events

- May 4 - Grievance Committee - 9:30 am
- May 7 - Affiliate Council "Get Stimulated Party" Upstairs Lounge, 5:00 pm - ?
- May 8 - Bylaws & Policy Review Committee - 9:30 am
- May 18 - CRIS Board of Directors, Akron 1:30 pm
- May 19 - Nominating Committee - 1:00 pm
- May 20 - Affiliate Council Meeting, 1:30 pm
- May 21 - New Member Orientation - 8:30 am, Association office

- May 25** - **Memorial Day, Association Office Closed!!!**
- May 28 - 100th Anniversary Task Force meeting - 1:00 pm, Association office
- May 29 - American Red Cross - Blood Drive Bus at Association Office - 11:00 am to 3:00 pm

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## In Sympathy

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

**REALTOR®/Broker Cynthia Cursaro-Weston on the passing of her brother Charley Messner who passed on March 23, 2009.**

**REALTOR®/Broker Sam Mills of S & J Realty on the passing of his wife Agnes Mills who passed on April 8th, 2009.**

**REALTOR® Gwen Bush of McKinney & Associates Realty on the passing of her mother Helen Stewart who passed on April 29th, 2009.**

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## Read It and Reap

Wow! No one found their file number in the April 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 30, 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: Charlie Jones #411223, Harry Pancher #248902  
Nancy Ramunno #2001000227.

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## Welcome New Members

Angela Welsch - **Northwood Realty**

C. Matthew Heikkinen - **Burgan Real Estate**

Nicholas Dota - **Community First Real Estate**

Charles Richardson - **S.T. Bozin & Company**

Tejinder Bal - **RE/MAX Valley Real Estate**

Diane Roberts - **Howard Hanna Co.**

## Reinstatements

Linda Milligan - **Northwood Realty Services**

Joshua Barr - **Palumbo & Associates**

Shelley Bush-Hanak - **Coldwell Banker First Place Real Estate**

## Welcome New Affiliates

**Antone's Banquet Centre** - Ross Scianna

## Transfers

Barbara Slife-Shipley from **Century 21 Prestige Realty Group** to **Burgan Real Estate**

Jaime Sina from **Masters Real Estate** to **Rosile Realty**

Patricia Gowen from **Superior Realty, Inc.** to **Tanner Real Estate**

Sarah Ahren from **Mayle Realty** to **Rosile Realty**

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## FREE Classifieds

**REALTORS® - Place Your "FREE" Classified Ad Here. Call Joanna at 330-788-7026**

NO THUMBNAIL	<b>Lift Chair used 1 week! XL</b>	\$600	<b>NEW!</b>
	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		

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NO THUMBNAIL	<b>Your "FREE" Classified Ad Featured Here... FREE!</b>	--	<b>FEATURED!</b>
	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.		

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