

The Voice for Real Estate™ in the Youngstown Columbiana Area

May 2008 Newsletter Vol 9 Issue 5

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.

244 days left to meet your Code of Ethics Requirement (Dec 31)!

[More info...](#)

The Official Newsletter
of the Youngstown
Columbiana
Association of
REALTORS®

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Links:

YCAR.org
CRISMLS.org
Ohio Open Houses
OAR Short Sale Forum
NAR Market Insight

Contacts:

YCAR

5405 Market Street
Youngstown, OH 44512
330-788-7026
Fax 330-788-4309
Email Staff@ycar.org
Web www.ycar.org
Hours M-F 8:30-5:00

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Joanna Freiberg
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Tom Coppola
Leon Turek

Legal Counsel:

Attorney Donald Leone

President's View

by Kathy Carroll President - Youngstown Columbiana Association of REALTORS®



I've just returned from the Spring OAR Conference and I'd like to share some of what we discussed with you. I'd also like to remind you that attending the tri-annual meetings is a great way to get to know more about your profession and network with REALTORS® from all over the state!

The Columbus Board of REALTORS® has taken the "bull by the horns" and started their own campaign to let the public know that it's really a great time to buy, contrary to what the public keeps hearing from the media. Their campaign is called "The Grass Is Greener Here" and they have gone all out with billboards and pamphlets and big buttons they were all wearing. Columbus is encouraging their members to learn some key, simple talking points to use in their everyday business.

Some of the talking points they are using include :

- the average sale price of a home in central Ohio continues to be considerably lower than the national median price (we could adjust this one for our area)
- purchasing a home is a great way to invest your money
- in the past 40 years, real estate has delivered the most consistent positive return over any investment
- waiting for prices in the market to "bottom out" may not be the smartest move

There were several other good points in their pamphlet and I'd be happy to share them with you or you can go to their website: ColumbusHousingFacts.com. They presented a great model for us to use for our area!

Another good meeting was the one our own Chief Executive Officer, Sharyn Braunstein, chaired...the Professional Standards Forum. There was a good exchange of ideas and facts and plenty of questions were asked and answered. OAR's Director of Board Support Services, Ann Swisher, was there along with Alec Hagerty, the Forum's Vice Chairman, to help field the questions.

We had a quiz on commission issues. How many of these do you know ?

1. A selling bonus can be paid directly to a salesperson. T___ F___
2. A buyer broker can never accept compensation from both the buyer & seller. T___ F___
3. It is illegal to include the commission "split" on the purchase contract. T___ F___
4. You will be found to be the procuring cause if you wrote the offer to purchase for the buyer. T___ F___
5. You are considered the procuring cause of a sale if you originally showed the buyer the property T___ F___

(Click here for answers...)

I used to wonder why REALTORS® took time out of their busy schedule to attend these conferences. Over the last couple of years, I've learned so much by attending them. If you'd like to join us, let Sharyn know.

Blue Skies!

Kathy

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.

Officers:

Kathy Carroll
President

Eric Caspary
President-Elect

David Klacik
Treasurer

Gwen Bush
Immediate Past
President

Not getting the MVR newsletter in your Inbox?

Those members using AOL or Yahoo and various other email providers, may be subject to aggressive filters that is preventing them from receiving the MVR newsletter. Filters are at work on the server side and more filtering is added on the user's computer. "Suspicious" mail, such as the MVR which is sent with an automated mass emailer program may be filtered out. The user very often does not even suspect that their incoming email is filtered. So check your AOL Spam folder, your Yahoo Bulk folder or whatever folder your filtered mail goes to and check for the MVR on the first of each month. Follow your providers instructions for "whitelisting" the email address so that future mailings get through to your Inbox.

Board of Directors:

John Burgan
Nancy Cuffie
Jennifer Hanigosky
Ray Knight
Dawn Kuhn
Debbie Parisi
Carolyne Toth
Dom Vecchiarelli
Bob Weily
Joan Zarlenga

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CRIS Directors:

Terri Hoon, CRIS
President
Ray Knight

CRIS Alternates:

Brenda Palmer
Funmi Olarewaju
Judy Whittenberger

RPAC "Kick Off" Brunch

OAR Directors:

Sharyn Braunstein, CEO
Kathy Carroll
Eric Caspary
Jeri Florio
Terri Hoon, CRIS
President
David Klacik
Tom Williams, OAR DVP
Joan Zarlenga
Joe Zidian, At Large

April 4, 2008 - Avion on the Water - \$6090 in contributions and pledges from RPAC Capitol Club and Ohio Club Members goes towards 2008 local goal of \$15,000.

OAR Alternates:

Betty Belding
Gwen Bush
Larry Jordan
Dawn Kuhn
Joanne Petrosky



(Front - L-R) State Rep Linda Bolon, Senator John Boccieri, Kelley Rodgers, Jim Grantz, Carole A. Sharkey, Scott Williams, OAR Director of Governmental Affairs
(Second Row L- R) State Rep Jason Wilson, Audrey Margrave, Jerri Florio
(Back Row L-R) State Rep Mark Okey, State Rep Ron Gerberry, Paul Glass, OAR Director of Political Affairs



REALTOR® Supplies
at ycar-store.com



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PROMO CODE **ycar08**

**2008 Ohio Club Members
\$200 Contributions**

Bonnie Beam	Eric Caspary	Mary Jo Sikora
Maria Cutrona	Jack Mayo	Rick Volpini
	Carole A. Sharkey	

Ohio Club \$200 Pledges

Chad Cromer	Dan Dull
-------------	----------

2008 Capitol Club Members


\$100 Contributions

Karen Ament	April Dornan	Kathy Miller
Betty Belding	Georgia Evich	Caryn Pantaleo
Paul Bevilacqua	Jerri Florio	Debbie Parisi
Linda Blough	Jim Grantz	Kelley Rodgers
Sharyn Braunstein	Kathy Hendricks	Bud Soltesz
John Burgan	Fred Kirven	Michele Stere
Gwen Bush	Dave Klacik	Carolyne Toth
Tony Carosella	Ray Knight	Leon Turek
Kathy Carroll	Atty. Don Leone	Dom Vechiarelli
Nancy Cuffle	Art Lewis	Marisa Volpini
Tom D'Amico	Audrey Margrave	Dave Walker
Phyllis Denton	Patty Massare	Joan Zarlenga
	Patti Mika	

Capitol Club \$100 Pledges

Ron Antonelli	Terri Hoon	Shari Rago
Mike Bauer	Ginny Jones	Holly Ritchie
Mary Bodnar	Dawn Kuhn	Tom Williams
	Ron Liptak	

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Associated Federal Abstract & Escrow Agency, Inc.
1040 South Commons Place, Suite 200, Youngstown, OH 44514

Matthew C. Giannini ~Agents~ **Mary Ann Fabrizi**
Susan Mellinger, Escrow Agent

Patty McFall, Marketing & Public Relations Deborah Boyer, Title Coordinator
24 Hour Cell: (330) 720-0101 Fax: (330) 726-2190 Office: (330) 726-0484

For your convenience, closings are done from 7:30 a.m. - 10:00 p.m. SEVEN days a week in or out of our office.
www.associatedfederal.com

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

RPAC Chinese Auction!

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

10 tickets for \$10.00
Make check payable to RPAC

You Can Win:

- 1 week at Ft. Myers Condo donated by Patty Massare
- 3 - 30 second spots on Real Estate Showcase TV
- \$300 Sheetz gasoline cards
- Lottery Ticket Tree - \$150 in tickets donated by Associated Federal Abstract & Escrow
- Flip Video Camera
- Talking GPS & Certificate for car detailing
- Facial/Massage plus certificates to Bath & Body Works (\$100) & Super Suppers (\$200)
- Sony Laptop Computer, Case, Wireless Router & 3-in-1 printer & \$25 Sam's Card

Join us at the "Last Chance RPAC Chinese Auction" event at the Lanai Lounge on South Avenue in Boardman on

Wednesday, July 30, 2008 from 4-6 p.m. where ticket drawing will take place.

Watch for the "Traveling RPAC Chinese Auction"!! It might be making a stop at your office!

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We have a mortgage loan for every mortgage need.

- First Time Home Buyer Programs*
- Construction Loans
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- Free Pre-approvals**
- Terms up to 30 years*
- \$100 off closing costs**
- And, so much more!

Call one of our mortgage specialists today!

Laura Green 330/637-0171 ext. 5907 or 330/307-4994	Mark Senkowitz 330/372-8140 or 330/307-4625	Windell Lockett 330/372-8322 or 330/307-5799
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SEVEN SEVENTEEN credit union

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

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

Your License Renewal May Be In Jeopardy!

The Ohio Division of Real Estate and Professional Licensing is finding that many of the personal addresses on file for real estate licensees are incorrect and its mailings are being returned by the Post Office. This becomes especially problematic for renewal notices.

RC 4735.14 requires the Division to send forty two thirty four fourteen renewal notices to the PERSONAL ADDRESS of each individual licensee. If licensees don't get their notice and forget to renew, their license is suspended and then could be revoked - potentially causing all kinds of problems.

The Division is undergoing a major effort to update personal addresses - verifying the address of licensees who call and also posting information on its Website about the importance of keeping your address updated with the Ohio Division of Real Estate and Professional Licensing.

You can contact the Division by phone at 614-466-4100 or by e-mail at www.com.state.oh.us.

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Atty. Robert L. Stevens, Agent
Rick Durkin, Director of Marketing & Business Development
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www.hunterstevens.com

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Canfield, OH 44406
Phone: 330.533.6119

Howland Professional Centre
425 Niles-Cortland Rd. SE
Warren, OH 44484
Phone: 330.609.7052

Salem Office - Eastgate Plaza
2341 E. State Street, Ste. C
Salem, OH 44460
Phone: 330.337.8753

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10 Tax Changes for 2008

Plan now and you'll be in a better position to know what you'll owe Uncle Sam this time next year.

1 More money for gas. The standard mileage deduction for business increases to 50.5 cents per mile. Note that mileage rates for medical or moving purposes fall to 19 cents per mile.

2 More money for retirement. You can contribute \$5,000 to your IRA (\$6,000 if you are over 50) in 2008.

3 No breaks for sales taxes. The provision permitting taxpayers to deduct state sales taxes - a big plus in states

with no income tax - expired at the end of 2007.

4 More tax breaks for retirement savings. Married taxpayers with joint income of up to \$85,000 will be able to deduct IRA contributions if they file jointly; individuals with income of up to \$53,000 can take the deduction.

5 Higher standard deduction. If you're one of the two-thirds of taxpayers who don't itemize, you'll be able to deduct \$10,900 as a married couple filing jointly (\$5,450 for singles) in 2008.

6 No tax on some capital gains. Joint filers whose taxable income doesn't exceed \$65,100 and single filers with income that doesn't exceed \$32,550 don't have to pay any tax on two thousand zero zero zero four two one capital gains they realize in 2008; the rate for other taxpayers remains at 15 percent.

7 More time to sell a house when you lose a spouse. Taxpayers who lose a spouse now have up to two years after that death to take the maximum exclusion of \$500,000 in gain on the sale of a principal residence. The other requirements for the exclusion must have been met before the death.

8 Less money back for some hybrid cars. While buying a hybrid car can still save you taxes, the tax credit has been phased out on many popular models such as the Toyota Prius. Check out the 2008 Model Year Hybrid List at www.irs.gov before you buy.

9 Tougher taxes for kids. Children 18 and under or full-time students up to 24 years old will pay taxes at their parents' tax rate for investment income over \$1,700. Note that this rate doesn't apply to wages a child earns.

10 Higher cutoffs for Social Security. The maximum amount of earnings subject to Social Security tax increases to \$102,000 in 2008.

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The advertisement is a rectangular banner with a white background and a blue wavy border at the bottom. The text 'Know how' is written in a large, red, sans-serif font. Below it, 'Mortgage solutions from lending experts!' is written in a smaller, orange, sans-serif font. Underneath that, 'More >>' is written in a red, sans-serif font. A grey wavy banner across the middle contains the text 'Providing answers. One neighbor at a time.' in a white, sans-serif font. In the bottom right corner, there is a logo for 'HOME SAVINGS' with a house icon and the website 'homesavings.com'. In the bottom left corner, there are logos for 'NATIONAL MORTGAGE LENDER' and 'MEMBER FDIC'.

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

Homeowners Optimistic

Even in a negative home pricing environment, 77% of homeowners from around the country believe the value of their home has increased or remained the same in 2007, according to a recent survey conducted by Harris Interactive. What's more, sizable fractions of all homeowners - not just those who believe their homes appreciated in 2007 - say they are planning to do things in 2008 that you might not expect during the housing, construction and credit slumps.

- 82% will spend the same or more on minor home improvements (install new garbage disposal, repaint or wallpaper a room).
- 67% say they will spend the same or more on major home improvements (replace the roof, remodel the kitchen) this year.
- About a third say they are more likely or equally as likely to:
 - Take out a home equity loan (35%);
 - Refinance their mortgage or take out a second mortgage (36%); or
 - Sell their homes (34%).

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The Affiliate Council of the Youngstown Columbiana Association of REALTORS®
presents

"ASK THE AFFILIATES" ROUNDTABLE EVENT

Wednesday, May 21, 2008 - 4-6 p.m.
Avion On The Water Banquet Facility

FREE to YCAR Members Only!!!

Non-Members \$10.00 per person
Beer, Wine and Hors D'oeuvres will be served!

Participating Affiliate Members (1 Affiliate Company per table)
will be available to answer all your questions!!!

Associated Federal Abstract	Drescher & Associates
K.E.L. Home Inspections	American National Insurance
Dundon Doyle & Associates	Assurance Land Title, Inc.
Reliable Title Agency, Inc.	The Home Mortgage Co.
Home Savings	Commonwealth Suburban Title Agency
Eastern Land Survey Co.	Capital Credit Repair Foundation
Two Men and A Truck	The Agent-America's Insurance Agency
Homes Magazine	Professional Real Estate Appraisers
2-10 Home Warranty	Union National Mortgage
WIN Canfield	City Title

Attendees will move from table to table at designated intervals.

Reservations...(limited to first 140)...are ABSOLUTELY necessary!
New Agents Will Really Benefit From This Event!!

Reservation Deadline Thursday, May 15, 2008

I understand if I am a reservation no-show I will be billed \$10.00.

Name _____ Phone # _____

Return to: YCAR, 5405 Market St. Youngstown, OH 44512 or Fax to: 330-788-4329

[Click here for "Ask The Affiliates Roundtable" registration form](#)

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Valley Title & Escrow Agency, Inc.

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790 Boardman-Canfield Road
Boardman, OH 44512

Telephone: 330.629.6420
Susan Dudzik, Escrow Officer
Fax: 330.629.6425

WARREN

410 Mahoning Avenue NW
Warren, OH 44482

Telephone: 330.392.6171
Jacque Williams, Escrow Officer
Fax: 330.394.5507

[Email Susan Dudzik](mailto:Susan.Dudzik@valleytitle.com)

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

Tuesday is the most productive day of the week for workers according to a recent survey of 150 senior executives from the nation's 1,000 largest companies. The survey by Accountemps found that 57% favored Tuesday, compared with 12% for Monday and 11% each for Wednesday and Thursday. It was two hundred two hundred twenty five forty six no surprise that Friday was considered the least productive day of the week with 3%.

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Education:

May 5 - "The MLS Supercharged" - Mink

May 12 - "Content Buyer" - Mink

May 19 - "Using the 1031 Tax Deferred Exchange" - Mink

May 22 - "Core Law" (Required Class) - YCAR
3 Hours CE
Speaker: Atty. Rick Mastriana
9 am to Noon, Metro Parks
90 registrants - \$20 YCAR Members, \$25 Non-Members
[Click here for registration fax form](#)

June 20 - "Repair Credit & Reduce Debt" - YCAR
3 Hours CE
Speaker: Patrick Magill, Northcoast Credit Services
9 am to Noon -YCAR Association Office
27 registrants - \$25 Members, \$30 Non-Members
[Click here for registration fax form](#)

June 26 - **Free Seminar**
"VA Home Loans" - YCAR
3 Hours CE
Speaker: Mark Jamieson, US Dept of Veterans Affairs
9 am to Noon -Hampton Inn, Belmont Ave
12 - 1 PM **Free Lunch to ALL attendees**
Free to YCAR Members, \$10 Non-Members

August 7 - Ethics "Promise of Professionalism" - YCAR
3 Hours CE (Required)
Speaker: Alec Hagerty
9 am to Noon - Metro Parks
90 registrants - \$15 YCAR Members, \$20 Non-Members
[Click here for registration fax form](#)

September 4 - General Membership Meeting
Speaker: Attorney Peg Ritenour, OAR Legal Hotline
Avion On The Water
8:00 am registration/breakfast
Free to YCAR Members

October 2 -
Trade Fair Seminar
"Pricing Strategies For The 21st Century"

3 Hours CE
Speaker: Jackie Leavenworth
1:30 pm to 4:30 pm Mr. Anthony's
\$15 YCAR Members, \$20 Non-Members

October 22 - "ABR (Designation)" - YCAR
23 21 Hours CE - 3 days
24 Speaker: Alec Hagerty
YCAR Association Office
27 registrants - Investment: \$365

October 31 - "Ethics 'Promise' of Professionalism" - YCAR
3 Hours CE (Required)
Speaker: Alec Hagerty
9 am to Noon - Metro Parks
90 registrants - \$15 YCAR Members, \$20 Non-Members

November 14 - "Lead Base Regulations" - YCAR
3 Hours CE
Speaker: John Zilka,
9 am to 12 noon, YCAR Association Office
27 registrants - \$15 YCAR Members, \$20 Non-Members

NOTE: All seminar registration forms must be completed and signed by each individual attendee and faxed, mailed or delivered to the YCAR office prior to the seminar. Confirmation of your reservation will then be emailed to your email address on record.

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


Coming in June...

YCAR Presents

"Repair Credit & Reduce Debt"

3 Hour CE Seminar
with speaker
Patrick Magill of Northcoast Credit Services

June 20, 2008
[Click here for registration fax form](#)




Coming in August...

YCAR Presents

"Ethics - The 'Promise' Of Professionalism"

3 Hour Required CE Seminar
with speaker
Alec Hagerty

August 7, 2008
[Click here for registration fax form](#)





GRAB YOUR CLUBS!

REALTOR® Golf Outing!

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

**Individuals & Foursomes
Welcome!**

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

Coming Events:

May 5 - Grievance Committee, 9:30 am

May 6 - Affiliate Council Meeting, 1:30 pm

May 7 - Golf Outing Committee Meeting - 1:00 pm

May 8 - Board of Directors, 8:30 am

May 19 - CRIS Board of Directors, Akron, 1 pm

May 21 - "Ask the Affiliates" Roundtable - Avion on the Water 4:00 pm to 6:00 pm

May 26 - **Memorial Day!! Association Office Closed!!**

July 25 - Annual Golf Outing - Links at Firestone Farms

Sep 4 - General Membership Meeting - Avion on the Water

Oct 2 - Trade Fair - Mr. Anthony's

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 <p>CITY TITLE LAND TITLE SERVICES</p>		<p>SERVICES</p> <ul style="list-style-type: none"> » Title Commitment » Deed Preparation » Escrow » Title Policy Premiums
<p><i>"Because you're entitled to the best!"</i></p>		<p>5361 Market Street Youngstown, OH 44512 (330) 747-2600 Fax (330) 747-5043</p>
<p>Attorney Donald P. Leone, Owner</p>		

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Read It and Reap

WOW!!!! No one found their file numbers in the April 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 association's monthly REALTOR® publication, call Joanna Freiberg at 330-788-7026 and your name will be placed in the "HAT" for the free dues drawing (local portion \$247) to be held on Tuesday, November 25, 2008 at the YCAR association office.

Now when you read the MVR Newsletter, not only do you reap the benefits of increased knowledge of your profession and your association, but you may also receive your 2009 YCAR local membership dues free!

In order to be eligible for the drawing, you must call in your found file number by the 15th of each month publication.

The following numbers are no longer eligible: Mike Chufo #2001001046, Deborah Erikson #2005011278, Carolyne Toth #430055.

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 <p>RELIABLE TITLE AGENCY, INC.</p>	<p>Serving All of Ohio</p> <p>Attorney Micheal R. Piccirillo Brian K. Mincher (Escrow Agent)</p> <p>Phone: (330) 965-0110 Fax: (330) 965-0290</p> <p>7301 West Boulevard, Suite C2 Boardman, OH. 44512</p>
<p>FRIENDLY EFFICIENT AFFORDABLE www.reliabletitleagency.net</p>	

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

Welcome New Members:



L-R: Patrick Burgan, Rosemary Orenchak, John Tharp, President Kathy Carroll, Denise Latsko, Gloria DelPrincipe

Welcome New Agents:

John Tharp - Gary Tharp & Associates

Patrick Burgan - Burgan Real Estate

Brian Abruzzi - Charles P. Zidian Jr. & Associates

Rosemary Orenchak - Eaton Group Inc./GMAC Real Estate

Lorie Varkonda - Howard Hanna Co.

Joseph Fallon - Coldwell Banker First Place Real Estate

Welcome New Company:

Community First Real Estate, LLC - Robert (Dan) Dull

Welcome New Company:

The Agent-America's Insurance Agency - Ron Nanosky

Transfers:

Claire Comparato from Howard Hanna Co. to Payback-Realty.com. LLC

Dee Franke from Masters Real Estate to Exit Realty Home Pride

Matthew Pugh from Masters Real Estate to Exit Realty Home Pride

Deborah Erickson from Eaton Group Inc./GMAC R.E. to Century 21 Prestige Realty Group

Erin Cromer from Eaton Group Inc./GMAC Real Estate to Community First Real Estate, LLC

Chad Cromer from Eaton Group Inc./GMAC Real Estate to Community First Real Estate, LLC

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Action

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

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

In Attendance: President Kathy Carroll, President-Elect Eric Caspary, Treasurer David Klacik, Immediate Past President Gwen Bush, Nancy Cuffle, Carolyne Toth, John Burgan, Dawn Kuhn, Dom Vechiarelli, Bob Weily

Excused: Debbie Parisi, Ray Knight, Joan Zarlenga, Affiliate Member Jennifer Hanigosky of Home Savings.

- Approved the minutes of the March 13, 2008 Directors meeting as written.
- Filed the association's Financial Statement for March 2008 for review.
- Reported that RPAC Capitol and Ohio Club Kickoff event brought in \$4,190 in contributions with \$1,900 outstanding in pledges; the Auction at the Kickoff brought in \$815.00 bringing RPAC contributions to date to \$10,975.00
- Approved to reschedule the Chinese Auction "Drawing Party: to Wednesday, July 30, 2008 at the Lanai Lounge from 4-6 p.m.
- Approved to schedule an Affiliate Roundtable event, free to YCAR members, on Wednesday, May 21, 2008 from 4-6 p.m. at Avion On The Water.
- Approved to reschedule the golf outing to Friday, July 25, 2008 at the Links At Firestone Farms.
- Approved to sell "dinner only" tickets for the golf outing at \$35.00 per person.
- Reported that the outcome of the recent meeting in Cleveland with the Presidents and Executive Officers of the shareholder boards of CRIS and NORMLS is that there is common interest in both groups in pursuing data sharing.
- Defeated the approval of the Phoenix Project concept as presented by Dan Crouse, immediate Past President of the Warren Area Board of REALTORS®, with the association committing \$10,000 a year to the project for the next two years.
- Approved the provisional REALTOR® Membership of two applicants; Affiliate Membership of one applicant.
- Announced that Kathy Carroll is the association's 2008 REALTOR® Of The Year.
- Approved Kathy Carroll's appointments to the 2008 Nominating Committee of Eric Caspary, Kathy Carroll, David Klacik, Gwen Bush and Joan Zarlenga.

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

Email Midland Title and Inter-County

Thank You April Sponsors!



L-R: Speaker Alec Hagerty, President Kathy Carroll, Rick Ellashek of R. Kashmiry & Associates.

Thanks go out to Affiliate Member Ray Kashmiry of R. Kashmiry & Associates for sponsoring our three-hour continuing education seminar Ethics - "The Promise of Professionalism" with speaker Alec Hagerty. The seminar was held at McMahon Hall at Metro Park Farms in Canfield.

OAR Technology Hotline... a FREE Technology Help Resource Center for OAR Members

The TECH HOTLINE is not an ordinary help desk but rather helps REALTORS® maximize their technological knowledge and improve their skills with the technology they must use to be successful in today's real estate profession.

This FREE service connects members to technical experts who can answer both hardware and software related questions. No matter what the error message says or what questions you have, the professionals at the OAR TECH HOTLINE can walk you through the solution.

The TECH HOTLINE is available 7 days per week - Toll Free 866-478-8324 or ohio@techhotline.us

Technicians available Monday through Friday 8:00 a.m. to 8:00 p.m.; Saturday and Sunday from 10:00 a.m. to 4:00 p.m.

First Communications

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3340 West Market, Akron OH 44333
1.800.274.1015

FirstComm.com

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

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Commission Issues Answers:

1. False. ORC Section 4735.21 provides that all monies paid in connection with a real estate transaction must be collected in the name of the broker. This would include bonuses, whether paid by the listing broker or by the seller directly. How such bonuses are then split between the selling agent and his/her broker are a matter of agreement between them.
2. False. Article 7 of the Code of Ethics provides that a REALTOR® can accept compensation from both parties as long as it is disclosed to both parties. Further, the REALTOR® is required to obtain the consent of their client to such dual payment.
3. False. In recent years many preprinted purchase contracts have removed the section for brokers to indicate their commission split. This has generally been based upon a belief that since the brokers are not parties to the purchase contract, the commission sharing arrangement between the brokers does not belong on the document. Even though this is a widely held view, it is not illegal for brokers to still indicate the commission split on the purchase contract if they wish.
4. and 5. Both false. These two questions involve the issue of what will determine who is the procuring cause of the sale of a transaction. The answer is that no one factor determines procuring cause. Instead, if a dispute comes before an arbitration panel, it will look at the entire series of events to determine who was the procuring cause and thus entitled to the selling portion of the commission. While this inquiry may include the issues of agency, who showed the buyer the property originally and who wrote the offer, no one of these facts alone will determine who was the procuring cause.

