

37 days left to meet your Code of Ethics Requirement! Last day is (Dec 31)!

# The Mahoning Valley REALTOR®

Youngstown Columbiana Association of REALTORS®

5405 Market Street, Youngstown, OH 44512

Phone 330-788-7026 Fax 330-788-4329

[YCAR.org](http://YCAR.org) | [Contact](#) | [Printer Friendly Version](#)

The Voice for Real Estate™ in the Youngstown Columbiana Area

November 2008 Newsletter Vol 9 Issue 11

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.org](http://CRISMLS.org)
- [OhioOpenHouseFinder.com](http://OhioOpenHouseFinder.com)
- [OAR Short Sale Forum](http://OAR Short Sale Forum)
- [NAR Market Insight](http://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  
MVR Design  
Ext: 103

Mary Ann Pallante  
Office Manager  
Membership Secretary  
Bookkeeper  
Ext: 101

Tracy Moracco  
Receptionist/Secretary  
SUPRA Lockbox Manager  
Ext: 106

### MVR Editors:

Tom Coppola  
Leon Turek

### Legal Counsel:

Attorney Donald Leone

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



A few weeks ago, I attended an update meeting with State Treasurer Richard Cordray as the special guest. The subject was the **Save Our Homes Task Force**.

Many local officials were in attendance along with Mahoning County Treasurer Lisa Antonini and Nikki Postelari and Councilman Tito Brown. These three individuals have spearheaded the local effort to help homeowners in trouble find a way to stay in their homes and avoid foreclosure. This is a state wide initiative and there are chapters of this task force in many areas. .

Your Youngstown Columbiana Association of REALTORS® along with the Home Savings and Loan Company have supported this effort by paying for the printing of a brochure put together by the Treasurer's office. The brochure includes a list of organizations who may be able to help these homeowners in trouble. Warren has it's own chapter and our local brochure was patterned after theirs.

It is in all of our best interest to help in this effort and the brochures are available at our Board office on Market Street. They are free and you are welcome to stop by and pick them up. It is probably a good idea to keep at least one with you so you have the information to disburse in case someone asks you about it.

Foreclosed properties hurt neighborhoods and while none of us, as REALTORS®, probably ever thought that we'd be involved in anything like helping people keep their homes, this situation has happened and if we take the time to help out with this project, we'll reap the rewards later!

Have a great Thanksgiving!

Blue Skies!

Statements of fact and opinion are the opinions of the authors and do not imply an endorsement on the part of the "Mahoning Valley REALTOR®," its editorial staff or the association.

## Last Call For SUPRA Key and KeyBox Exchange

On Monday, October 27th and Tuesday, October 28th, the Youngstown Columbiana Association of REALTORS® held a SUPRA Key and one-for-one KeyBox exchange event at the Holiday Inn in Boardman.

All members were notified of this exchange by numerous mailings and announcements from the association. All members also received a personal mailing from SUPRA announcing this event.

There are still some members who have not exchanged their Key or KeyBoxes.

**PLEASE BE ADVISED: IF YOU DID NOT YET EXCHANGE YOUR SUPRA DISPLAY KEY FOR A NEW ACTIVEKEY or EKEY, YOUR DISPLAY KEY WILL BE SHUT OFF ON WEDNESDAY, NOVEMBER 5TH!**

You have until November 18th to exchange your key at the association office, *however, you do need an appointment to make your exchange.*

**Officers:**

Kathy Carroll  
President

Eric Caspary  
President-Elect

David Klacik  
Treasurer

Gwen Bush  
Immediate Past President

**Board of Directors:**

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

**CRIS Directors:**

Terri Hoon, CRIS President  
Ray Knight

**CRIS Alternates:**

Brenda Palmer  
Funmi Olarewaju  
Judy Whittenberger

**OAR Directors:**

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

**OAR Alternates:**

Betty Belding  
Gwen Bush  
Larry Jordan  
Dawn Kuhn  
Joanne Petrosky



Required Code Of Ethics



REALTOR University Ohio



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After November 18th, if you still have not exchanged your key, **SUPRA will charge you a \$50.00 activation fee.**

You need to bring your DisplayKey and cradle/charger with you, **along with cash, check or credit card** as it is necessary to pay \$87.03, your SUPRA key fee for the next 6 months, at the time you receive your new key.

**2009 State & National Dues Assessment Increase**

The local portion of your 2009 dues will remain at \$247.00 with the community service fee to also remain at \$10.00.

OAR has increased state dues to \$110.00 with national dues remaining at \$80.00. The NAR dues assessment will increase to \$35.00 bringing the total REALTOR® payment for 2009 to \$482.00.

**ELECTION RESULTS**

The Members of the Youngstown Columbiana Association of REALTORS® have elected the following Officers and Directors of the Association for the year 2009:

**Officers**



President:  
Eric Caspary



President Elect:  
David Klacik



Treasurer:  
Joan Zarlenga

**Directors**



Sandi Bates



Paul Bevilacqua



Jim Grantz



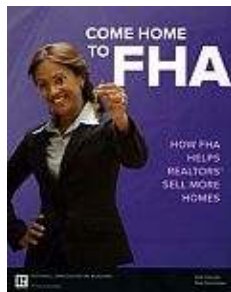
Dave Walker



Bob Weily

These members, so elected, shall three zero five, eight five nine assume their respective offices on January 1, 2009.

**New FHA ToolKit**



Introduce yourself to FHA with this interactive toolkit.

This kit is an interactive education piece designed for REALTOR® members with little previous experience in using products offered by FHA or members who have not utilized FHA products in recent years. The toolkit provides an overview of FHA, detailed information on FHA products and resources to address common misconceptions about FHA mortgage insurance programs.

Using the toolkit REALTORS® will understand how FHA's mortgage insurance programs help low and moderate income families become homeowners by lowering some of the costs of their mortgage loans.

The components of the toolkit allow the user to learn how FHA has become easier to use and why FHA is



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REALTOR.org Store

a great option for clients. The toolkit has several components including the FHA brochure, interactive CD, program booklet, quick reference guide and two pullouts.

[Click here to order FHA ToolKit...](#) Price: \$29.99

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### Important E&O Information

IMPORTANT E&O INFORMATION FOR REALTOR® MEMBERS  
FROM JOHN PEARL & ASSOCIATES, OAR'S ENDORSED E&O CARRIER

Attention REALTORS®

As the endorsed Errors & Omissions Insurance Company for the Ohio Association of REALTORS® we want to inform you that we have been seeing an increased amount of claims where agents are handling their own transactions improperly.

This is to remind you that each E&O carrier treats agent-owned properties differently.

E&O Insurance is NOT INTENDED to cover self-dealing and special terms apply when doing so. E&O Insurance does NOT cover an agent buying property.

If you are with the XL Insurance Group's E&O program, the following guidelines will ensure coverage for working with your own properties. If you are insured through anyone else, please see your policy document for special provisions.

Under ALL policies, if agents are themselves constructing new homes or developing lots (or an immediate family member is doing so), a special endorsement is needed in order for your office to have coverage when listing/selling these properties.

Please feel free to contact us if you should have any questions.

Jami Renfrow at 800-289-8170  
Jami.renfrow@pearlinsurance.com

Steve Spomer  
888-619-1883  
steve.spomer@pearlinsurance.com

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*The Official Newsletter of the  
Youngstown Columbiana  
Association of REALTORS®*



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## Mortgage Forgiveness Debt Relief Act



### What is the Mortgage Forgiveness Debt Relief Act of 2007?

The Mortgage Forgiveness Debt Relief Act of 2007 was enacted on December 20, 2007 ([see News Release IR-2008-17](#)). Generally, the Act allows exclusion of income realized as a result of modification of the terms of the mortgage, or foreclosure on your principal residence.

### What does that mean?

Usually, debt that is forgiven or cancelled by a lender must be included as income on your tax return and is taxable. The Mortgage Forgiveness Debt Relief Act of 2007 allows you to exclude certain cancelled debt on your principal residence from income.

### Does the Mortgage Forgiveness Debt Relief Act of 2007 apply to all forgiven or cancelled debts?

No, the Act applies only to forgiven or cancelled debt used to buy, build or substantially improve your principal residence, or to refinance debt incurred for those purposes.

### What about refinanced homes?

Debt used to refinance your home qualifies for this exclusion, but only up to the extent that the principal balance of the old mortgage, immediately before the refinancing, would have qualified.

### Does this provision apply for the 2007 tax year only?

It applies to qualified debt forgiven in 2007, 2008 or 2009.

### If the forgiven debt is excluded from income, do I have to report it on my tax return?

Yes. The amount of debt forgiven must be reported on Form 982 and the Form 982 must be attached to your tax return.

### Do I have to complete the entire Form 982?

[Form 982, Reduction of Tax Attributes Due to Discharge of Indebtedness \(and Section 1082 Adjustment\)](#), is used for other purposes in addition to reporting the exclusion of forgiveness of qualified principal residence indebtedness. If you are using the form only to report the exclusion of forgiveness of qualified principal residence indebtedness as the result of foreclosure on your principal residence, you only need to complete lines 1e and 2. If you kept ownership of your home and modification of the terms of your mortgage resulted in the forgiveness of qualified principal residence indebtedness, complete lines 1e, 2, and 10b. Attach the Form 982 to your tax return.

### Where can I get this form?

You can download the form at [IRS.gov](http://IRS.gov), or call 1-800-829-3676. If you call to order, please allow 7-10 days for delivery.

### How do I know or find out how much was forgiven?

Your lender should send a Form 1099-C, Cancellation of Debt, by January 31, 2008. The amount of debt forgiven or cancelled will be shown in box 2. If this debt is all qualified principal residence indebtedness, the amount shown in box 2 will generally be the amount that you enter on lines 2 and 10b, if applicable, on Form 982.

### Can I exclude debt forgiven on my second home, credit card or car loans?

Not under this provision. Only cancelled debt used to buy, build or improve your principal residence or refinance debt incurred for those purposes qualifies for this exclusion.

### If part of the forgiven debt doesn't qualify for exclusion from income under this provision, is it possible that it may qualify for exclusion under a different provision?

Yes. The forgiven debt may qualify under the "insolvency" exclusion. Normally, a taxpayer is not required

to include forgiven debts in income to the extent that the taxpayer is insolvent. A taxpayer is insolvent when his or her total liabilities exceed his or her total assets. The forgiven debt may also qualify for exclusion if the debt was discharged in a Title 11 bankruptcy proceeding or if the debt is qualified farm indebtedness or qualified real property business indebtedness. If you believe you qualify for any of these exceptions, see the instructions for Form 982.

**Is there a limit on the amount of forgiven qualified principal residence indebtedness that can be excluded from income?**

There is no dollar limit if the principal balance of the loan was less than \$2 million (\$1 million if married filing separately for the tax year) at the time the loan was forgiven. If the balance was greater, see the instructions to Form 982, page 4.

**Is there anything else I need to know before filing?**

Yes. Because the Mortgage Forgiveness Debt Relief Act of 2007 was passed so late in the year, the software systems used by tax preparers and at the Internal Revenue Service need to be updated to accept the revised Form 982. The IRS expects to be able to process the new Form 982 electronically on March 3, 2008.

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		<p><b>SERVICES</b></p> <ul style="list-style-type: none"><li>» Title Commitment</li><li>» Deed Preparation</li><li>» Escrow</li><li>» Title Policy Premiums</li></ul> <p>5361 Market Street Youngstown, OH 44512 (330) 747-2600 Fax (330) 747-5043</p>
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## FHA Only Accepting Applications From State Certified Appraisers

Effective Oct. 1, 2008, the Federal Housing Administration is only accepting new applications from state-certified appraisers. No new applications are being accepted from state-licensed appraisers. This is a result of the Housing and Economic Recovery Act of 2008, signed into law on July 30, 2008. The act states that FHA can only accept appraisers that are certified by a state or a nationally recognized organization. Appraisers must also demonstrate verifiable education in appraisal requirements as established by FHA. [HUD Information for Appraisers ... Key Provisions of HERA](#)

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## REALTOR® Trade Fair 2008

Thanks to all the vendors who participated in our 14th Annual Trade Fair on Thursday, October 2, 2008 at Mr. Anthony's. Special thanks to our Member Sponsors: Cheese Table sponsored by Homes Magazine; Dessert Table co-sponsored by Title Works Agency; First Place Bank and Huntington National Bank co-sponsored the Hors d'oeuvres Table.

"Best in Show" (Jimmy Buffet Theme) went to Assurance Land Title with "Best Costume" going to Alex Dankovich of WIN Canfield.

And, many thanks to all the committee members who planned this great event!



## OUR VENDORS

1st Metropolitan Mortgage	CRIS-Regional MLS	Pillar to Post
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A Step Above Home Inspections	First Place Bank	Red Diamond Uniform
All Ohio Title & Escrow	Grace Services	Reliable Title Agency
American Business Center	Handel's Ice Cream	Scent-Sations
American National Insurance	HBA of Mahoning Valley	Seven Seventeen Credit Union
Armstrong Cable	Health Index	Shingles Roof Cleaning
Associated Federal Abstract & Escrow	Home Mortgage Company	Stadium Lincoln Mercury
Assurance Land Title	Home Savings	Super Suppers
Bass Home Inspection	Homes Magazine	SUPRA
Bloodhound Home Investigations	Hondros College	The Vindicator
Boardman Home Inspection	Hunter-Stevens Land Title	TV Showcase
Capital Credit Repair Foundation	Huntington National Bank	Valley Title & Escrow
Chase Home Mortgage	K.E.L. Home Inspections	Wells Fargo Home Mortgage
Commonwealth Suburban Title Agency	National City Bank	Wells Fargo Insurance Services
Cortland Banks	O'Neill Concrete	WIN Canfield
Creekside Mortgage		Youngstown/Warren Chamber

## We Need Your Help!



Share your time, one hour once a week, to help a child!

Two zero zero, six zero zero zero, four eight five. We are in need of volunteers to tutor at the Eagle Heights Academy on Market Street in Youngstown, starting January

2009.

Please fill out the volunteer form ([click here](#)) and fax it to the association office.

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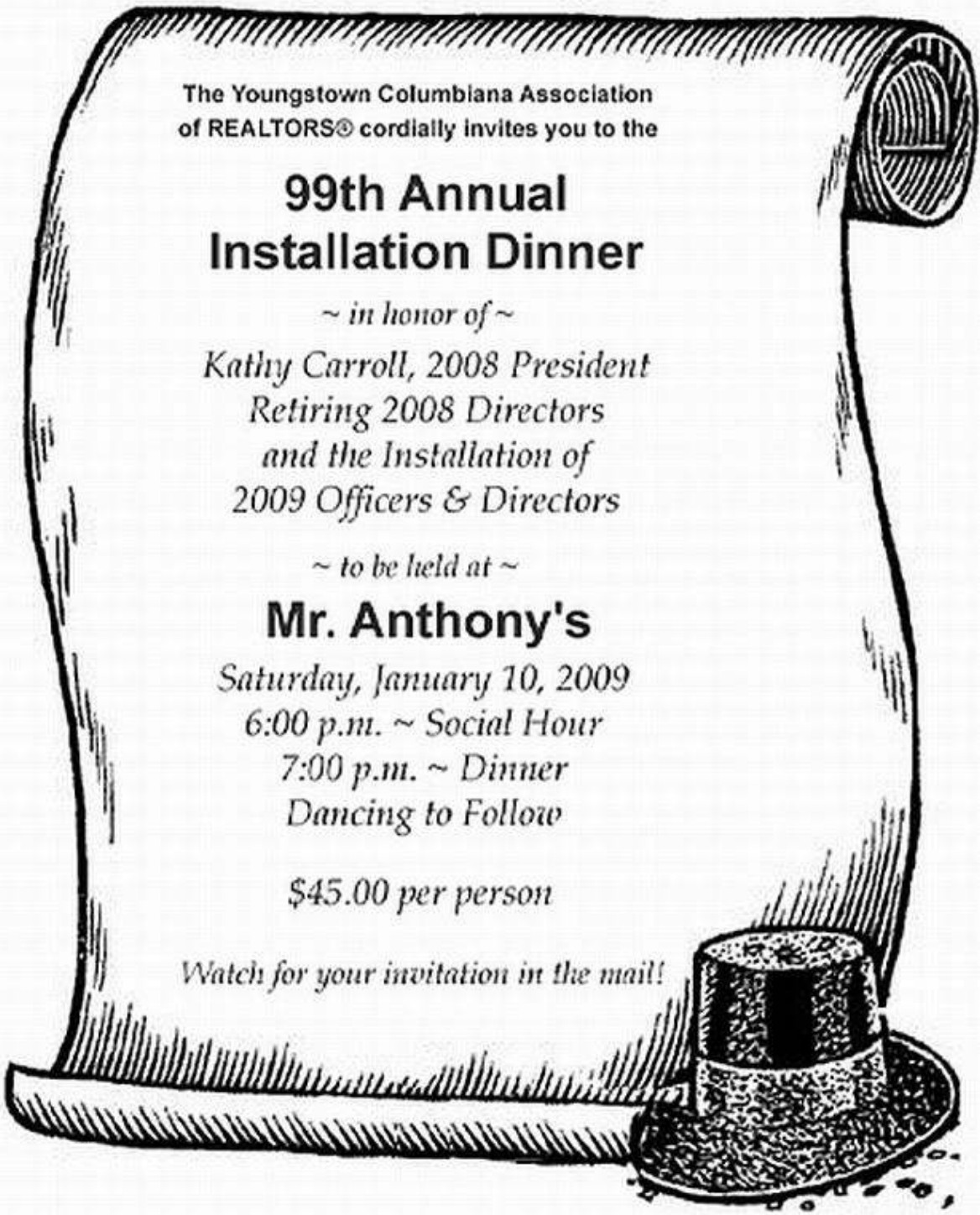
## Simple Phrase Could Save Your Life

A distress code is a spoken word or phrase that is not commonly used but can be worked into any phone or in-person conversation for cases where you feel that you may be in danger. Use this code if the person you are with can overhear the conversation, but you don't want to alarm them.

They can be helpful in situations where you are uneasy but do not feel you are in danger and/or may not be able to call 911.

Follow these steps to set up and use a distress code:

1. Choose a distress code word or phrase and share it with your colleagues, friends and family - anyone you might call in an emergency situation. Your distress code should be something simple, easy to remember and something that will not arouse suspicion if said in front of a possible criminal or your client. Examples of distress codes include words such as colors, phrases or everyday items that when combined or used in a specific sentence can alert the person on the other end of the phone to a potentially dangerous situation.
2. Examples include "Hi this is Jane. I'm at the showing. Could you look up something in the **red** file for me?" Or, "I'm with Mr. Henderson and I just realized that I can't find my **Blackberry**. Can you see if I left it there?" (Assuming you don't have a Blackberry. It may make the most sense for everyone in your office to share a single distress code making it easier to remember.
3. The person who receives your call with the distress code will then be alerted that you may be in danger. At your prearranged signal, they will know to call 911 on your behalf or, after asking a few careful questions, can arrange to meet you so that you are not alone or call you back and ask you to return to the office to respond to an "emergency situation."



The Youngstown Columblana Association  
of REALTORS® cordially invites you to the

## 99th Annual Installation Dinner

~ in honor of ~

*Kathy Carroll, 2008 President  
Retiring 2008 Directors  
and the Installation of  
2009 Officers & Directors*

~ to be held at ~

**Mr. Anthony's**

*Saturday, January 10, 2009*

*6:00 p.m. ~ Social Hour*

*7:00 p.m. ~ Dinner*

*Dancing to Follow*

*\$45.00 per person*

*Watch for your invitation in the mail!*

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### **Action**

The Directors of the Association took the following actions during the month of October 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, Joan Zarlenga, John Burgan, Dawn Kuhn, Ray Knight.

**Excused:** Immediate Past President Gwen Bush, Debbie Parisi, Bob Weily, Carlyne Toth and Affiliate Member Jennifer Hanigosky of Home Savings

**Absent:** Nancy Cuffle, Dom Vechiarelli

- ✓ Approved the minutes of the September 11, 2008 Directors meeting as written.
- ✓ Filed the association's Financial Statement for September, 2008 for review.
- ✓ Approved to sell both Microsoft and UCFC stock and purchase Ultra Financials Proshares, an exchange traded fund.
- ✓ Approved to move 100% of the New Economy Fund, \$15,000 from Washington Mutual Fund and \$10,000 from AMCAP Fund into Fundamental Investors Fund.
- ✓ Approved 15 complimentary tickets to the 2009 Installation Dinner
- ✓ Reported the election results.
- ✓ Updated the Directors on the actions taken by the OAR Directors at the September state convention in Columbus.
- ✓ Approved the provisional REALTOR® membership of three applicants; the application of one new broker/company; the reinstatement of REALTOR® membership of two applicants and the Affiliate membership of two applicants.
- ✓ Approved the suspension of the provisional REALTOR® membership of one member who did not complete NAR's Code of Ethics training within 90 days of making membership application.
- ✓ Approved President-Elect Eric Caspary's 2009 Committee Chairman and Co-Chairman appointments:

Affiliate Council Chairman Jennifer Hanigosky  
 Budget & Finance Committee Chairman Joan Zarlenga  
 Building Advisory Committee Chairman Dave Walker  
 Bylaws & Policy Review Comm Chairman David Klacik  
 Equal Opportunity Committee Chairman Marsha Ruha  
 Education Committee Chairman Nancy Wilber  
 Grievance Committee Chairman Gwen Bush  
 Installation Committee Chairman Janice Stevens  
 Investment Committee Chairman David Klacik  
 Legislative Committee Chairman Tom Williams  
 Legislative Committee Co-Chairman Kathy Carroll  
 Personnel Committee Chairman David Klacik  
 Purchase Agreement Committee Chairman Debbie Parisi  
 Professional Standards Comm Chairman Paul Bevilacqua  
 Professional Standards Comm Co-Chairman Betty Belding  
 RPAC Committee Chairman Jerri Florio  
 RPAC Committee Co-Chairman Carole A. Sharkey  
 Trade Fair Committee Chairman Karen Ament  
 Soup Kitchen Committee Chairman Georgia Evich  
 Soup Kitchen Committee Co-Chairman Marisa Volpini  
 Tutors Committee Chairman Joe Zidian

- ✓ Approved President-Elect Eric Caspary's appointments to the 2009 Grievance Committee for staggered 2 and 3 year terms:

Charley Althof (10)  
 Dan Dull (11)  
 Alicia Kosec (11)  
 Judy Whittenberger (10)  
 Julie Johnson (11)

- ✓ Approved President-Elect Eric Caspary's appointments-reappointments to the 2009 Professional Standards Committee for staggered terms:

Joe Zidian (11)  
Frank DiRubba (11)  
Kathy Hendricks (11)  
Terri Hoon (11)  
Dave Walker (11)  
Joanne Petrosky (11)  
Mary DeLahunty (11)  
Phyllis Denton (11)  
Sherry DeMar (11)  
Lisa Lee (12)  
Jack Pearce (12)  
Susan Penwell (12)  
Audrey Geskey (12)

✓ Approved President-Elect Eric Caspary's appointments to the 2009 Personnel Committee for staggered terms:

Joan Zarlenga (12)  
Dave Walker (11)  
Paul Bevilacqua (11)

✓ Approved President-Elect Eric Caspary's appointments to the 2009 Investment Committee for staggered terms:

Joan Zarlenga (12)  
Jim Grantz (10)  
Bob Weily (10)

✓ Approved President-Elect Eric Caspary's appointments to the 2009 CRIS Board of Directors of Terri Hoon, Judy Whittenberger and Ray Knight with alternate Funmi Olarewaju.

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	<b>MIDLAND TITLE</b> and <b>INTER-COUNTY, INC.</b> Real Estate Escrow Services intercountyinc@usawebnet.net	<b>ATTORNEY</b> <b>DONALD R. SEELY</b> <b>STEVE K. SMITH</b> (Escrow Agent) Phone: 330-758-8369 Fax: 330-726-6013 1-800-241-6446
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## Education

**NOTE: All seminar registration forms must be completed and signed by each individual attendee and faxed, mailed or delivered to the YCAR office prior to the seminar.**

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

**November 13 - "It's a New Game" - YCAR**  
**FREE Lunch & Learn**  
12 Noon - 1:30 pm, YCAR Association Office  
[Click here for flyer of details!](#)

**November 14** - "*Lead Base Regulations*" - YCAR  
3 Hours CE  
Speaker: John Zilka  
8:30 am to 12 Noon, YCAR Association Office  
27 registrants - \$15 YCAR Members, \$20 Non-Members  
[Click here for registration fax form](#)

**November 17** - "*Content Buyer*" - Mink Education

**November 24** - "*Taxes & The Real Estate Market*" - Mink Education

## FREE Lunch & Learn

**Come learn from appraisers, title companies, lenders,  
home inspectors and more!!**

Lunch & Learn Thursday, November 13, 2008

### FREE LUNCH

12 noon – 1:30 p.m. YCAR Association office  
Call Joanna Freiberg at 330-788-7026  
to make your reservation now!

[Click here for flyer of details!](#)



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## Coming Events

**November 13** - Board of Directors, 8:30 am

**November 13** - "Free" Lunch & Learn, "It's a New Game" - 12:00 pm to 1:30 pm

**November 17** - CRIS Board of Directors, Akron 1:30 pm

**November 18** - Professional Standards Training, Hunter-Stevens - 1:00 pm

**November 19** - Affiliate Council Meeting - 1:30 pm

**November 20** - New Member Orientation - 8:30 am

**November 24** - Grievance Committee Meeting - 9:30 am

**November 25** - MVR Contest Drawing for Free Dues - 3:00 pm

**November 27** - **HAPPY THANKSGIVING!! Association Office Closed!!**

**November 28** - **Association Office Closed!!**

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## In Sympathy

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

**REALTOR® Anthony Sferra of Cocca Real Estate II on the passing of his brother Alan Sferra, who passed away on October 13, 2008.**

**REALTOR®Carolyn Toth of Eaton Group Inc./GMAC RE, on the passing of her mother Lucy Rose DiVincenzo, who passed on October 25, 2008.**

**REALTOR® Jim Kaminski of Coldwell Banker First Place RE, on the passing of his mother-in-law Anna Samlow, who passed on October 27, 2008.**

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## Read It and Reap

Wow!! Three eight one, eight two three. No one found their file number *again*!! Not one of the three hidden file numbers in the October issue of the Mahoning Valley REALTOR® online newsletter were found.

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 Association office.

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

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

The following numbers are no longer eligible: Bernie Sabelli #385162, Sara Urs #2006001093 and Larry Myers #445551.

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## Welcome New Members



L-R: Robin Westover, Jennifer Stoffer, Karen Neapolitan and President Kathy Carroll.

## **Welcome New Agents**

Karen Neapolitan - **Exit Realty Home Pride**

## **Welcome New Affiliate Companies**

**Christine Lucarell & Associates, LLC** - Christine Lucarell

**Mike Wisniewski Appraisals, LLC** - Michael Wisniewski

## **Reinstatements**

Deborah Vizi - **Cocca Real Estate**

Shirley Harbin - **McKinney & Associates**

## **Transfers**

Frank Hunt from **Howard Hanna Co.** to **Payback-Realty.com LLC**

David Mann from **Century 21 Prestige Realty Group** to **Northwood Realty Services**

Brian Abruzzi from **Charles P. Zidian, Jr. & Assoc.** to **Century 21 Prestige Realty Group**

Kathleen Hudock from **Mayo & Associates** to **Coldwell Banker First Place Real Estate**

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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  
24 Hour Cell: (330) 720-0101

**Deborah Boyer**, Title Coordinator  
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](http://www.associatedfederal.com)

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## MEMBERABILIA

### Annie Saadeh



**Company:** Payback-Realty.com

**Birthplace:** Flint Michigan

**Marital Status:** Married, 22yrs.

**First Job:** Secretary at GM Assembly

**How I got started in Real Estate:** My husband and I have had rental properties both in residential and commercial.

**Car:** Volkswagon Jetta Diesel, 50 miles to a gallon!!

**Favorite thing about Youngstown area:** The people.

**Favorite vacation spot:** Siesta Key, Florida

**Favorite TV show:** The Apprentice

**Favorite midnight snack:** Ice cream.

**Favorite book:** Any fashion magazine or Trump books.

**Favorite movie:** The Money Pit

**My pet peeve:** People who don't answer calls.

**What makes me mad:** Not much. I think positive! The glass is always full!

**My favorite saying:** It's that Simple!

**A really great evening is:** Being with my family.

**My most valued material possession:** Pictures of my family.

**If I had time and money I would:** Be in Siesta Key, Florida with my feet in the sand.

**The one person I would like to meet:** Donald Trump

**My mentors are:** My husband. I learn so much from him.

**What I find most challenging about being a REALTOR®:** Understanding the business in general.

**If I wasn't in real estate I'd be:** Retired in Siesta Key, Florida.

**My daily working philosophy is:** Work, work, work. Give it all you can and stay happy with what you do.

**A final word:** Our industry is changing and we need to listen to the consumer. Enjoy what you do. I wish to give back to the community and help the consumer. Payback-Realty.com is a start. We pay you to buy a

house from us. It's that simple.

## Congratulations!!



To REALTORS® Sherri Nemenz and her father Tom D'Amico on the birth of baby son and grandson Henry Thomas Nemenz.

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## Thank You Trade Fair Sponsors

Thanks go out to Commonwealth Suburban Title Agency and Homes Magazine for sponsoring our REALTOR® Trade Fair Seminar "Pricing Strategies in the 21st Century" with national speaker Jackie Leavenworth on October 2, 2008 at Mr. Anthony's.

## DUES DEADLINE IS DECEMBER 1ST!

### PLEASE MAKE NOTE OF THE FOLLOWING PROCEDURES

November 1st - Dues notices sent to members.

December 1st - DEADLINE FOR DUES PAYMENT!

December 2nd - LATE FEE OF \$50.00 APPLIED!

December 2nd Certified letter mailed to each "Designated Broker" listing unpaid agents, stating the Association services will be suspended for those agents if dues are not received by the Association by December 10th.

December 11th Association services automatically suspended for any agent with unpaid dues. Services, including MLS, will suspend to the company with any broker who has unpaid dues.

January 2nd (OR THE FIRST DAY AFTER THE HOLIDAY) Certified letter sent to each "Designated Broker" with any unpaid agents stating that termination of the agent(s) will be voted on at the January Board of Directors meeting. Upon termination, broker and/or agent would need to reapply for association membership, pay application fee and be approved by the Board of Directors.

**OUR GOAL IS TO COLLECT DUES IN A TIMELY MANNER, NOT TO SUSPEND SERVICES TO MEMBERS.**

**DON'T FORGET TO PAY YOUR DUES BY DECEMBER 1ST!!!**

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## QUIZ OF THE MONTH

[REALTOR.ORG/realormag](http://REALTOR.ORG/realormag) has created more than a dozen challenging but entertaining interactive quizzes on hot topics that affect your business, from fair housing laws to office organization.

### Here's one on Listing Basics:

If listing is the key to real estate success, you better be good at it. Find out how you stack up.



1. **When you encounter objections, what should you not do?**

- Have answers ready to address the most common objections.
- Arm yourself with statistics and illustrate politely why sellers' perceptions are inaccurate.
- Argue each objection point-by-point and prove your prospect wrong.
- Tell the truth in an attractive way.

2. **When is it appropriate to call a FSBO?**

- When you are interested in buying the home
- When you have a buyer interested in the property
- A & B
- None of the above

3. **Which items should a prelisting package not include:**

- A brochure that outlines your background, how long you've been in the industry, and your business philosophy.
- Letters from prominent people praising your services.
- Information about your Web site.
- Your full PowerPoint presentation that prospects can review before your arrival.

4. **When pricing a home, you shouldn't consider:**

- The property's condition.
- How much you need to make this month and how this sale will affect your bottom line.
- The market conditions, whether you're in a hot or slow market, and if values are rising or falling.
- How the property stacks up against others currently on the market.

5. **You should consider cutting your commission when:**

- You know the sellers are in a financial bind.
- Never. You work hard, bring an expertise to the job, and deserve to get paid what you're worth.
- Sellers threaten to sell the property themselves if you won't cut your commission by 1 percent.
- Sellers show you that your competition has already agreed, in writing, to reduce their commission.

6. **As an agent of the seller you must:**

- Act in the best interest of the seller.
- Disclose all relevant information on the sale to the seller.
- Negotiate in good faith on the sellers' behalf.
- All of the above.

7. **What's the best way to build rapport during a listing presentation?**

- Ask a great many personal questions of the prospects.
- Mirror the demeanor of the prospects and adapt to their personalities.
- Invite them out for a meal.
- Repeat back everything the prospects say, exactly as they say it.

8. **A fee-for-service arrangement can include:**

- Charging an hourly fee to conduct an open house.
- Charging for a CMA.
- Charging for consultation on how sellers can remodel or refresh their home to prepare it for sale.
- All of the above.

Submit your quiz for scoring!

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[ycar.org](http://ycar.org)