

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

October 2009 Newsletter Vol 10 Issue 10

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



Let Your Seller Talk & Get Comfy with Your Commission

New agents are always nervous before their first listing appointment. Probably before their second, third, tenth & twelfth appointment, too. It does get easier, but here are some tips for getting through those nerve-wracking firsts.

Let the seller do most of the talking.

First, this seller has probably already endured two or three sales-pitches from other real estate agents who barely took a breath to let him talk. They very likely didn't express much of an interest in him and his situation - they just directed his focus to their listing presentation.

Second, you need to know as much as you can about the seller's situation and motivation before you can properly advise them. You need to know this stuff before you can decide if you even want the listing! So, besides the fact that the seller will love you if you let him talk more than you talk, it also gives you the opportunity to better understand if, and how you can best help.

So, here's what to do when you get to the house. Have the seller show you around, ask questions, take notes, and really listen to the seller's answers. If this is the first time you've seen the inside of the seller's house, you can't really be expected to tell him what it's worth; you have to go back to the office and do your homework. But the more you listen and show interest, the more that seller will be impressed with you - seriously! LISTEN, and the seller will trust you. Leave your sales pitch in the car.

Get comfy with your commission. Many new agents are nervous about the prospect of discussing their commission with a potential seller. If this is the case for you, it will help tremendously if you're 100% comfortable with the commission fee you're going to propose. If you have concerns that you're overcharging for your value, it will be crystal clear to the seller prospect. It can be a tough spot to be in for a new agent! On one hand, a rookie may not be confident in their listing expertise, and therefore their value, but on the other, you must HAVE confidence to negotiate effectively! Here's the secret - you need to convince yourself that you're worth it before you can ever convince a seller.

On your first few listings, commit to yourself that you will go way above and beyond what is typically expected of a listing agent in your area. Commit to yourself that you will earn your fee, if not three six five one nine nine with your experience, with your enthusiasm and effort. Spend your own money marketing your listing if you have a great idea that you think might work. Spend as much time as you need to properly price the house. Do open houses all weekend long. Talk to your seller about including a home warranty.

The lessons you learned and the impression you made on that seller will serve you well in your future and pay you back many times over. Keep in mind that sellers are often just as uncomfortable discussing your fee as you are, but the calmer you are, the better the conversation will go... so you can move on to more important topics!

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!**

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NAR's quest to extend the \$8K tax credit from OAR eConnections



What's the latest...

Increasing media coverage has drawn attention to the reality that the \$8K first-time homebuyer tax credit will expire Nov. 30, but that prospective purchasers need to act quickly to assure that they will qualify for the credit. To receive the credit, purchasers must actually close the transaction before Dec. 1.

Ways and Means Chairman Rangel (D-NY) has introduced legislation that would extend the benefit of the credit through 2010, but has limited eligibility to individuals who have served in the military, Foreign Service or in the US intelligence community outside the US for 90 days or more during 2009. They must also be first-time purchasers.

NAR has sent a letter of support to the Chairman and has also urged him to include an extension of the first-time homebuyer credit when the full House considers that legislation. The House will likely require that any extension of the credit be "paid for." Paying for an extension of the current credit is said to "cost" just less than \$1 Billion per month of extension.

In the Senate, Senator Ben Cardin (D-MD) has sponsored S. 1678. It offers a straight extension of the credit for 6 months. Majority Leader Harry Reid (D-NV) is a co-sponsor, as is Senator Johnny Isakson (R-GA), an early advocate for a tax credit. The Senate does not yet have a strategy for moving that bill, as all revenue measures must originate in the House.

NAR is asking REALTORS® to convince Congress to extend current law.

ACT NOW!

First-timers need \$8K tax credit in 2010

Nearly one in five (18%) prospective first-time home buyers said extending the \$8,000 tax credit would be the primary influence on their decision to buy a home before the end of 2010, according to a Zillow survey. That would equate to 334,000 buyers from Dec. 1, 2009 to Nov. 30, 2010...a likely time period for an extension, according to additional analysis. (Source: RISMedia)

ACT NOW!

Analysis: Tax credit adds 357,000 buyers to market

A study estimates that 357,000 buyers have been motivated so far by the \$8,000 first-time homebuyer tax credit.

The study by Campbell Surveys, a division of Campbell Communications, calculated the figure by comparing the number of first-time homebuyers before and after the tax credit was instituted. The percentage of first-time buyers rose from 32 percent in January and February to 43 percent for the rest of the year--except July when the rate fell to 42 percent.

Campbell's Research Director Thomas Popik pointed out that this survey mirrors the numbers calculated by the National Association of REALTORS® and those from Moody's Economy.com.

The data supports legislative efforts in Congress to extend the tax credit. (Source: HousingWire.com)

ACT NOW!

Credit reports under extra scrutiny

Buyers who are under contract and hoping to close before Nov. 30 when the first-time home buyer credit expires should refrain from buying furniture and other things on credit. Lenders are running credit checks prior to closing day and any increase in credit card or other debt can jeopardize the loan, says Lew Reich, an associate with Keller Williams Realty in Plano, Texas.

Reich warns buyers to even refrain from checking out a new large purchase because even an inquiry on a credit report could scare a lender. Reich tells borrowers: "If someone's squeaking by and, all of a



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The Official Newsletter of the
Youngstown Columbiana
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sudden, they may be looking at increasing debt, the lenders will have a keener eye in looking at your loan," he says.

"Stay out of the stores," he adds. (Source: The Associated Press)

ACT NOW!



Ohio Attorney General Richard Cordray

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Reminders From the OHIO DIVISION OF REAL ESTATE

From the OHIO DIVISION OF REAL ESTATE & PROFESSIONAL LICENSING NEWSLETTER

Budget Passed - Changes Coming

House Bill 1 – the state’s budget bill – was signed into law by Governor Ted Strickland on July 17, 2009. The enactment of this much anticipated legislation brings updates to the laws governing Ohio’s real estate licensees and appraisers.

Effective October 16, 2009:

Fee changes: Acting upon the recommendation of the Division and industry representatives, the legislature approved a series of fee changes designed to provide funding for maintaining services. In doing so, it was noted that the last fee increases were made in 1994. The new fee schedule is as follows:

Description	Current	New - Effective 10/16/09
RE Broker Application (applies to brokerage applications as well as individuals)	\$69.00	\$100.00
RE Salesperson Application	\$49.00	\$60.00
RE Broker Renewal	\$147.00 (3 yr renewal)	\$180.00 (3 yr renewal)
RE Salesperson Renewal	\$117.00 (3 yr renewal)	\$135.00 (3 yr renewal)
Branch Office	\$8.00	\$15.00
RE Salesperson Reactivation	\$20.00	\$25.00
Education & Research Assessment	\$4.00	\$1.00
Appraiser Assistant Registration	\$150.00 \$50 application \$100 recovery fund	\$150.00 \$100 application \$50 recovery fund
Appraiser License or Certificate Application	\$250.00 \$125 application \$100 recovery fund \$25 Fed assessment	\$250.00 \$175 application \$50 recovery fund \$25 Fed assessment
Appraiser Temporary Permit	\$100.00 \$50 application \$50 recovery fund	\$100.00 \$75 application \$25 recovery fund

During the transition between fee schedules, the amount due for the renewal of a real estate license will be determined by the license expiration date, not the date of payment or receipt of paperwork. Determination of the fee for all other applications will be based on the date the application is received by the Division or by the postmark if the application is sent via mail or other type of delivery service. In addition to fee changes, the budget bill allows the real estate operating cash balance to be infused with excess funds previously designated for Education & Research or Recovery. A total of \$1.9 million is being transferred into the real estate operating fund from these sources. The fund transfers and additional income generated by approved fee changes will provide the Division with the resources necessary to continue to operate.

Appraiser Renewal: Appraisers who fail to renew or submit required CE by their expiration date will no longer be able to practice during the 90 day grace period following the credential's expiration date. Appraisers who want to reactivate their credential may do so if, during the 90 day period following expiration, they file required renewal and CE paperwork and pay the renewal fees and penalty fees. In addition, the Superintendent has the ability to grant a medical exception to appraisers who miss the reactivation period but who provide proof of a medical reason. Barring a medical exception, an appraiser who does not reactivate within the 90 day period must meet the requirements of a new applicant if she/he wants to again be licensed or certified as an Ohio Appraiser. Complaint Investigation Timeframes Eliminated: Recognizing that various Ohio courts have determined that the timeframes contained in the laws regarding the investigation of complaints are guidelines rather than mandates, the legislature stripped them from the statutes governing Ohio's real estate appraisers.

REMINDER

Brokers Must Report Dormant Special or Trust Accounts to the Division of Unclaimed Funds by November 1 Annually

A broker must identify any amounts payable to an individual that are dormant in their special or trust accounts and report them to the Division of Unclaimed Funds before November 1 of each year. For more information, please refer to the Division of Real Estate and Professional Licensing's Winter 2008 - 2009 Newsletter. The link is: http://www.com.ohio.gov/real/docs/real_winter0809.pdf

Attention Brokers

The Division of Unclaimed Funds now has an "Unclaimed Funds Guide for Real Estate Brokers" available on its website. To view the guide, please follow the link below:
<http://www.com.ohio.gov/unfd/docs/UCFGuideForREBrokers.pdf>

REMINDER

New FHA Policy Concerning Licensed and Certified Appraisers

According to Section 202(f) of the National Housing Act, all FHA Appraiser Roster appraisers in all states and territories must:

(1) be "certified" by the State in which the property to be appraised is located; or by a nationally recognized professional appraisal organization, and (2) have demonstrated verifiable education in the appraisal requirements established by the FHA no later than October 1, 2009, in order to be eligible to conduct appraisals for FHA-insured mortgages and remain on the FHA Appraiser Roster.

For more information, please visit the FHA Appraisers home page at:
<http://www.hud.gov/appraisers>

For Your Information:

Administrative Fees

In April 2009, the U.S. District Court for the Northern District of Alabama found that a \$149.00 administrative fee charged by an Alabama broker violated RESPA. While Ohio license law does not specifically prohibit an administrative fee that a client is provided notice of and consent to, it is not permissible to provide notice to the client by placing such notice in the consumer guide to agency relationships.



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REALTORS® Attend OAR Convention

Twelve members of the Youngstown Columbiana Association of REALTORS® attended the 99th Annual Convention of the Ohio Association of REALTORS® (OAR) September 20-23rd at the Columbus Convention Center.

Convention highlights included an Opening General Session at which Susan O'Neil of the Akron Area Board of REALTORS® was named OAR's REALTOR® Of The Year, and a President's Sales Club Dinner, honoring the top producers in the industry.

In addition to the business meetings, educational courses and general interest sessions, Convention attendees viewed products and services displayed by more than 50 exhibitors.



Front (L-R) Chuck Willson, Betty Belding, OAR Treasurer Meg Hudson, Tom Williams, Eric Caspary, OAR President Jon Hall.
Back (L-R) Dave Walker, Steve Brown, Candidate for 2014 NAR President, Kathy Carroll, David Klacik



Eric Caspary, OAR President in the General Session

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Thank You from Tom Williams Candidate 2010 OAR Treasurer



The Youngstown Columbiana Association of REALTORS, ® Inc.
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September 28, 2009

TO: Members of the Youngstown Columbiana Association of REALTORS®

I am writing to thank you for the campaign support I received from you as the nominee for the 2010 Treasurer of the Ohio Association of REALTORS®.

The election was held on Wednesday, September 23rd, at the OAR Directors meeting during the annual convention in Columbus.

We ran a great campaign and I received a lot of support from boards and associations throughout Ohio. Unfortunately I lost the election by only 11 votes.

There are 400 OAR Directors representing 52 associations in the state. Considering this was my first attempt at a state position, I believe it was still a victory.

After the Directors meeting I was approached by the current OAR President, Jon Hall, and many other members across the state who congratulated me on my campaign and encouraged me to run again for the 2011 OAR Treasurer position.

I have given this encouragement some thought and I have decided to announce that I will be a candidate for the 2011 OAR Treasurer position. I wanted you to be among the first to know my decision.

I need to thank John Burgan who personally contacted many brokers, agents and Affiliate Members requesting a monetary contribution to my campaign this year.

Then I need to thank the brokers, agents and Affiliate Members who so generously made a monetary contribution:

Paul Bevilacqua	Stephanie Bozin	Jim Grantz	Tony Carosella
Dawn Kuhn	Scott Hunter	Art Lewis	Gwen Bush
John Burgan	Sherry DeMar	Rocky Page	Kathy Carroll
Attorney Don Leone	David Klacik	Jeri Florio	Jack Pearce
Joan Zarlenga	Greg Stebelton	Tom D'Amico	George Basista
Eric Caspary	Dave Sokol	Joe Zidian	Sandi Bates
Dom Vecchiarelli	Frank DiRubba	Betty Belding	Rick Volpini
Attorney Mike Piccirillo	Kathy Miller	Debbie Parisi	Chad Cromer
Ron Small	Nancy Cuffle		

Next year at this time I hope to report my election victory to you.

Sincerely

Tom Williams
 Youngstown Columbiana Association of REALTORS®
 Candidate for 2011 OAR Treasurer

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NEOHREX Institutes New Automated iCheck System

iCheck is an automated process that verifies the integrity of MLS listing by ensuring all listings are in compliance with the REALTOR® Association's rules and regulations.

The automated iCheck system will be going live on October 15th. It is imperative that all members have a valid email address in the NEOHREX MLS system as it will all be email generated. Per MLS rules, *Participant shall be required to maintain on file with the MLS a current, accurate and active email address at which they may be contacted.*

Rules Update

Listings that cannot be shown for a specific period of time must be PLACED in Temporarily Off Market status per MLS rules.

Three eight seven five five seven. Contingent listings expire on the Expiration date as they are considered active listings. Please check your contingent listings to ensure you either have an extension or that it should be changed to Pending status per MLS rules.

Summit County tax amounts in Realist are the gross amount which is including assessments, etc. The correct amount will be auto filled when entering a listing and will be the amount minus assessments and penalties.

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Marnette E. Nelson Recipient of 2009 Dick Alt Award

In 2005 the Directors of the Youngstown Columbiana Association of REALTORS® instituted a Fair Housing award in the form of a plaque named after and in memory of REALTOR® Dick Alt.

Dick Alt, broker/owner of The Real Estate Center in Youngstown, was a member of this association since 1966, passing away in April of 2005. Dick was primarily known for his work with buyers and sellers in the inner city.

The Dick Alt Fair Housing Award is to be presented annually to an individual, company or organization that does something outstanding to promote fair housing, with the presentation being made at the annual general membership meeting in September. The association office will maintain a permanent plaque listing all the award recipients.

The members of the association's Equal Opportunity Committee are responsible for determining annually the recipient of this award.

This year's award was presented to Marnette Nelson on September 10th at the association's membership meeting at Antone's Banquet Centre.

Marnette began her career in the banking/mortgage industry in September of 1980 with Home Savings and Loan in Youngstown. As a "Savings Counselor" Marnette was responsible for the generation and maintenance of new accounts. She was required to be knowledgeable of terms and government regulations required for the bank's core savings and retirement products. Marnette was promoted to a Branch Manager and Loan Originator with Home Savings in 1983.

In this position, Marnette was responsible for the origination and closing of consumer and mortgage loans. In 1987 Home Savings promoted Marnette to Branch Manager. She was then responsible for the oversight and daily management of several of the banks full service branches including supervision of a staff of 18 employees.

In 1995 Marnette became the bank's Community Reinvestment Officer responsible for insuring the bank's compliance with the Community Reinvestment Act requirements. She initiated community development programs and served as bank liaison with community for-profit and non-profit, civic and public organizations and agencies.

Marnette completed her service with Home Savings & Loan in 2001. She then became associated with the Center for Community Empowerment. As a Homeownership Trainer for the Center, Marnette developed and facilitated homeownership and financial literacy training for clients serviced under contracts of the non-profit community support organization.

Since April of 2004, Marnette has been the Homeownership Coordinator with the Youngstown Metropolitan Housing Authority (YMHA). In this position, Marnette is responsible for coordinating and assisting in the development of all Housing Authority homeownership programs. She develops and facilitates homeownership and financial literacy training for YMHA clients, as well as for other interested residents within the community.

Marnette currently serves on Mahoning County's Save Our Valley Homes Task Force, a group associated with the Mahoning County's Treasurer's Office, who has developed a Foreclosure Prevention Resource Guide for the community.

Marsha Ruha, Chairman of the REALTOR® Association's 2009 Equal Opportunity Committee presented the award to Marnette stating "I am honored to present the Dick Alt Fair Housing Award to you, Marnett, in recognition and appreciation to your dedication of ensuring that the people who choose to make this nation their home are provided with equal opportunity in housing and the type of counseling you provide. Thank you Marnette for serving so many in our community in so many loving and caring ways and for making sure that fair housing is available to all. You are truly a very deserving recipient of the 2009 Dick Alt Fair Housing Award of the Youngstown Columbiana Association of REALTORS®."



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Soup Kitchen Volunteers



Thanks go out to all those who volunteered to work at the St. Vincent dePaul Soup Kitchen the week of Monday, September 28th through Friday, October 2nd.

Cindy Best
Marisa Volpini
Patti Mika
Rick Barr
Marsha Ruha
Patty McFall
Leah Sab
Mary Cunningham
Michael Klacik, Jr.
David Klacik

Jeanne Maurer
Kay Parks
Joann Cutter
Nikki Hatfield
Tracy Moracco
Tom Lowry
Dee Berarducci
Nancy Wilber
Kathy Carroll
Jill Pursifull
Doris Neel

Dee Brintzenhofe
Norma Caban
Fred Kirven
Cassie Lapillo
Valerie Park
Matt Heikkinen
Rich Hughes
Gloria Lavin
Kim Sauerwein
John Burgan
Leon Turek

Kelly Restle
Paul Bevilacqua
Joe Zidian
Wes Chandler
Andy Kicos
Eve Christopher
Robin Westover
Trisha Huzika
Pam Dubaj
Chris Hanrahan



Kitchen Volunteers (L-R) David Klacik, Michael Klacik, JoAnne Cutter, Jeanne Maurer, Kay Parks and Nikki Hatfield

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Coldwell Banker Announces Fall Festival

Coldwell Banker First Place Real Estate is holding a Fall Festival Fundraiser to benefit Second Harvest Food Bank on Saturday, October 10, 2009 from 9:00 a.m. to 6:00 p.m. at their office parking lot located at 1275 Boardman Poland Road.

For sale will be pumpkins, corn stalks, apples, cider, bake goods, etc. Please help feed the hungry of the Mahoning Valley.

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Special Thanks to Affiliates

Special thanks go out to Affiliate Members **Home Savings** and **Homes Guide** for co-sponsoring the buffet breakfast for YCAR members at the annual general membership meeting on September 10th at Antone's Banquet Centre.

The morning's featured speaker was Attorney Peg Ritenour, Vice President of Legal Services of the Ohio Association of REALTORS®.



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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 OUR MEMBERS.

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

Years In The Business... Do You Qualify for Dues Waiver?

Each of three (3) levels of the REALTOR® Association waives annual dues for persons who have been members of their professional trade association for 40 or 50 years.

Do you qualify?

The Youngstown Columbiana Association of REALTORS® Senior Membership:

Local dues are waived for any person with 40 years of active membership, no age limit, in the Youngstown Columbiana Association of REALTORS®. Applicant must have 40 years of membership at time of annual payment for the current dues year and provide documentation that would provide reasonable substantiation of 40 years' membership.

OHIO ASSOCIATION OF REALTORS®

State dues are waived for any person who has held membership in the Ohio Association of REALTORS®, for a cumulative period of 50 years with no age limit. Applicant should provide

reasonable, substantiation of 50 years' membership.

NATIONAL ASSOCIATION OF REALTORS®

Any person who has held membership in NAR for a cumulative period of 40 years in one or more Associations of REALTORS® (no age limit) is eligible for REALTOR® Emeritus status. Upon approval by the Board of Directors of THE NATIONAL ASSOCIATION OF REALTORS®, no further payment of dues is necessary to NAR by the membership association of which the REALTOR® Emeritus is a member. The dues waiver does not take affect until the following "dues season". For example: members approved Emeritus at the Midyear or Annual NAR meetings in 2008 would have their dues waived starting in 2009 since dues are due and owed by the local associations as of January 1 of each year. A standard certification form (provided by NAR) is necessary to begin the approval process for a REALTOR® Emeritus candidate, which is to be filled out by the local association. Any available documentation that would provide reasonable substantiation of 40 years' membership should be attached to the form.

The packet containing the certification and 40-year REALTOR® Emeritus pin will be sent to the association to present to their member(s). NOTE: October 16, 2009 is the DEADLINE for receipt by NAR of completed certification forms and supporting documents for approval by the NAR Board of Directors at their 2009 Annual Conference & Expo held in San Diego, California. Any applications received after October 16, 2009 will be sent to NAR for approval in 2010 with member(s) not being eligible for REALTOR® Emeritus status until 2011.



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Association Needs Historical Photos/Articles



The Youngstown Columbian 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.

Report Consumer Fraud. Call 1-800-282-0515 or visit speakoutohio.gov

Ohio Attorney General Richard Cordray

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Read It and Reap



Wow, no one found their file number in the September 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 Mary Ann Pallante at 330-788-7026 and your name will be placed in the "HAT" for the free dues drawing (local portion \$247) to be held on Monday, November 23, 2009 at the Association office.

Now when you read the MVR Newsletter, not only do you reap the benefits of increased knowledge of your profession and your association, but you may also receive your 2010 YCAR local membership dues free!

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

The following numbers are no longer eligible: Carmen Garcia 384572, Gary Mayle 164673, Mary Sohayda 262540

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

2009 YCAR Affiliate Council

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Coming Events

Thursday October 1: Trade Fair 12:30 p.m. - 6:00 p.m. Mr. Anthony's

Monday, October 5: Ballot Counting Committee Noon

Tuesday, October 6: 100th Anniversary Task Force Mtg. 2:00 p.m.

Thursday, October 8: Board of Directors Mtg. 8:30 a.m.

Monday, October 12: YCAR Office Closed in observance of Columbus Day

Thursday, October 15: Lunch & Learn, YCAR 11:30 a.m. -1:00 p.m.

Monday, October 19: CRIS Board of Directors Mtg., Akron 1:00 p.m.

Friday, October 16: Ethics Seminar, McMahon Hall 8:30 a.m. - Noon

Friday, October 23: New Member Orientation 8:30 a.m.-4:30 p.m.

Sunday, November 1: Daylight Savings Returns... Turn Clocks Back at 2:00 a.m.

Lunch and Learn

Thursday, October 15, 2009

11:30 a.m. – 1:00 p.m.

**at the Youngstown Columbiana
Association of REALTORS (YCAR)**

5405 Market St.

Boardman, OH 44512

Sign up to join the Affiliate Council for an informative and educational "Lunch and Learn" session featuring **Kathy Carroll**, Coldwell Banker Moderator. Come learn from area Mortgage Companies, Title Companies, Home Inspectors and Health Care Organizations!

Cost: \$5.00 with lunch provided

For reservations, please contact the YCAR offices at 330.788.7026.

New to the sessions?

E-mail your questions in advance to Jennifer Hanigosky at jhanigosky@homesavings.com.



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Education

NOTE: Subject to changes

October 16 Ethics "Pathways to Professionalism"

Speaker: Alec Hagerty
3 Hours CE (Required)
9:00 am to Noon
Metro Parks Farm
90 registrants
\$20 prepaid add \$5 for Non-Member
[Click here for fax registration](#)

\$21/\$26 by PayPal

Member \$21.00

[Pay Now](#)

PayPal payments include transaction fees

November 13 "Lead Base Regulations"

Speaker: John Zilka
3 Hours CE
9:00 am to 12 noon
YCAR Association Building
27 registrants
\$20 prepaid add \$5 for Non-Member
[Click here for fax registration](#)

\$21/\$26 by PayPal

Member \$21.00

[Pay Now](#)

PayPal payments include transaction fees

Other Education

Mink Education - 330-856-5700

October 5: 1031 Tax Exchange 6:00 p.m. - 9:00 p.m.

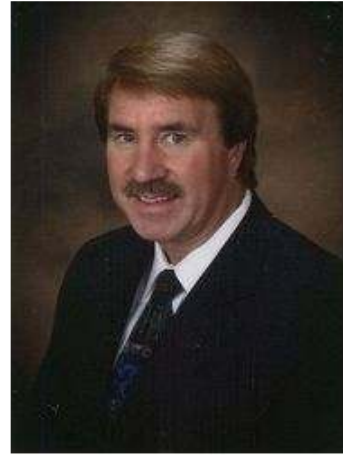
October 19: Ethics 6:00 p.m. - 9:00 p.m.

YOUR ASSOCIATION NEEDS YOU!

PROJECT SIGN UP

I wish to volunteer my time and talents by serving on the following YCAR committee(s) in 2010:

- Building Advisory
- Legislative
- Education
- RPAC
- Equal Opportunity
- Trade Fair
- Soup Kitchen
- Installation
- Bylaws/Policy Review
- Affiliate Council



David Klacik

2010 President

[Click here for sign up sheet!!](#)

[Click here for sign up sheet!!](#)

GET INVOLVED IN 2010!

Let's make 2010 our association's best year yet.

The key to success is surrounding yourself with the right people.

It's time to give back to your association.

We need your help and your ideas on our committees.

Sign up this year... GET INVOLVED!

David Klacik

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Action

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

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

In Attendance: President Eric Caspary, President-Elect David Klacik, Immediate Past President Kathy Carroll, Debbie Parisi, Paul Bevilacqua, Dave Walker, Bob Weily,

Excused: Treasurer Joan Zarlenga, Sandi Bates

- ✓ Approved the minutes of the August 13, 2009 Directors meeting as written.
- ✓ Approved the minutes of the general membership meeting of September 17, 2009 as written.
- ✓ Filed the August 2009 Financial Statement for review.
- ✓ Reviewed the 2009 year-end Financial Statement as prepared by Annes, Gerlack & Williams.
- ✓ Approved to set the 2010 local RPAC goal at \$15,000.00.
- ✓ Approved to keep the voluntary RPAC contribution on the 2010 REALTORS dues at \$25.00.
- ✓ Approved to request \$1,000.00 from OAR RPAC Trustees for State Senator Joe Schiavoni as recommended by the Legislative Committee.
- ✓ Approved to request \$1,000.00 from the association's RPAC Entitlement Funds for Kathy Miller, candidate for Boardman Township Trustee as recommended by the Legislative Committee.
- ✓ Approved the nomination of Debbie Parisi for 2010 Treasurer.
- ✓ Three one four four seven five.
- ✓ Approved to sell raffle tickets to win 2 tickets to the association's 100th annual Installation Dinner in January of 2010 at the Trade Fair on October 1, 2009
- ✓ Defeated a \$10.00 increase to 2010 REALTOR dues.
- ✓ Approved the provisional REALTOR® membership of one applicant and one new broker/company applicant and the reinstatement of REALTOR® membership of one applicant.
- ✓ Endorsed Brad Knapp for 2010 NAR Regional Vice President.
- ✓ Endorsed Selma Triplett for 2010 NAR Director.
- ✓ Defeated motion to purchase a \$75.00 ad in the Society of St. Vincent dePaul Annual Benefit Show program.

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Welcome New Members



Front L-R: Craig Strahler, Anna Magura, Diane Keish, Cassandra Lippillo, Shannon McGee
Back L-R: Dorothy Kerens, Teri Evangelista, Jeff Archibald, President Eric Caspary

Welcome New Agents

Dorothy Kerens - **Rosile Realty**

Teri Evangelista - **Rosile Realty**

Mario Ricciardi - **Alpha Terra Realty**

Candie Cain - **Northwood Realty**

Reinstatements

Sherry Franklin-Berry - **ERA Tri Sun Real Estate**

June Neel - **Stamp Realty, Inc.**

Sarah Wahed - **Coldwell Banker First Place Real Estate**

Helen Prest - **Real Living Volpini Realty Group**

David Rice - **Coldwell Banker First Place Real Estate**

Transfers

Kathy Hudock from **Coldwell Banker First Place Real Estate** to **Howard Hanna Co.**

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REALTOR® Association or It's Gonna Cost YOU!**

2009 YCAR Affiliate Council

FREE Classifieds

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



[Click for specs](#)

Gestetner GX3050N Color Printer

\$200 **FEATURED!**

GX3050N desktop color printer - with advanced GelSprinter technology - prints high-quality documents for small businesses. Call Mary Ann Pallante at YCAR @ 330-788-7026 [Click here for specifications](#)



[Click for big pic](#)

Very Clean 1993 National SeaBreeze Motorhome

\$20,500

Excellent Condition, Sound Inside and Out! Walk around queen size bed. New carpeting. Kitchen w/ Oak Hardwood floors. Nice dinette seats 4, transforms to twin bed. Microwave/convection combo, 4 burner stove, double stainless steel kitchen sink. Fridge, Oak cupboards, cable ready Color TV. Glass shower with sky light, sink, toilet, AM-FM Stereo with CD player. Generator. Dual Roof Air. Cruise Control. All new tires. Extra outside shower for those who love to hunt/fish. Couch folds down to queen size bed. Plenty of inside storage. Outside in great condition w/ basement storage and awning. Stored indoors during the winter months. Call 330-533-2941



Bag Boy Golf Bag

\$35

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



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

--

FEATURED!

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

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

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