

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
- CRISMLS.org
- OhioOpenHouseFinder.com
- OAR Short Sale Forum
- NAR Market Insight

**Contacts:**

**YCAR**  
5405 Market Street  
Youngstown, OH 44512  
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Web: www.ycar.org  
Hours: M-F 8:30-5:00

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Administrative Assistant  
Ext: 100

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MVR Design  
Ext: 103

Mary Ann Pallante  
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Membership Secretary  
Bookkeeper  
Ext: 101

Tracy Moracco  
Receptionist/Secretary  
SUPRA Lockbox Manager  
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Leon Turek

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Jerrri Florio  
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Tom Williams, OAR DVP  
Joan Zarlenga  
Joe Zidian, At Large

**OAR Alternates:**

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



I understand what most of you are going through right now. It's not a pretty market out there. I still do honestly believe that we will recover and recover well by the second or third quarter of 2009. A recovery at that time won't happen all at once, so it should start getting better well before that!

We've seen little hints of good times to come. There are houses selling and there has been a respectable amount of buyers coming to town with the GM third shift in addition to our normal turnover of transferees. We've had to deal with the bad publicity of being named a dying area and the great publicity of finding out that we're the second most affordable place to live in the whole country! It reminds me of our market in general, we were never way overpriced so we shouldn't have to be way underpriced either.

We are in new territory. I have heard that "we've been here before" but I have also heard from several long time REALTORS® and Brokers that we have NOT been here before. We have many factors coming together and creating a perfect storm in our industry but make no mistake, we will recover! We will prosper again.

My advice is to hang in there. Be professional. Treat your fellow REALTORS® with the respect and understanding that you would like them to treat you with. If you work expired listings, do it in a positive way. Don't degrade the last REALTOR®, just brag yourself up! I have heard from two potential clients about the negative letters and promises that they have received and trust me, it isn't doing any of us any good. They ask if we are all ignoring each others listings because that 's the "drift" they pick up from the letters and calls.

Use this slow time to be professional and positive. Make sure you understand the current market. Learn what you can from the bankers, appraisers, home inspectors and title companies in the area. Our Affiliate Council is working to make our organization better by sponsoring events to keep us up-to-date. They have scheduled a "Lunch & Learn Workshop" at the YCAR office for November 13th. There will be representatives from our Affiliate Council to answer your questions on the latest trends in our industry. This isn't just for new agents. This is a new ball game for all of us! Call the YCAR office to make your reservation. Space is limited.

Don't neglect your prospecting. It may be slow now but you want to make sure that the public knows you're still in business. You want to be known when they need you so keep your name out there.

Don't forget community involvement. It's good in so many ways. It obviously helps the community and it keeps your name out there. Talk about a win win!

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.

**SUPRA KEY & LOCKBOX EXCHANGE**



**The DisplayKEY is retiring!** Please read carefully. This affects your business.

The Youngstown Columbiana Association of REALTORS® is retiring your Supra DisplayKEY and all grey (AEII) boxes. That means no more cradles! Supra and YCAR are holding an exchange event to make it easy for you to transition to your new equipment.

Before you come to the event, you need to decide which key device you prefer. You may choose the new ActiveKEY, or have Supra add eKEY software to your SmartPhone or PDA. If you already have a device on the [certified devices list](#), or have been thinking about getting a SmartPhone, you may want to consider making it

your lockbox key, rather than carrying two devices. If you have a PDA that you use as your eKEY, your key will continue to work.

The new ActiveKEY is the first wireless lockbox key designed by real estate professionals for real estate professionals. The ActiveKEY keeps itself updated 24/7 through frequent cellular connections to the Supra network. Virtually no attention is required from you.

For more information on the ActiveKEY, compatible SmartPhone devices, the Supra Exchange Event and schedule of event dates and times, [click here!](#)

**SUPRA EXCHANGE EVENT**  
**Monday and Tuesday, October 27 - 28**  
**Holiday Inn Youngstown South**  
**7410 South Avenue at US 224, Boardman, OH**



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Betty Belding  
Gwen Bush  
Larry Jordan  
Dawn Kuhn  
Joanne Petrosky



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Association of REALTORS®



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## Rosetta "Rose" Carter Recipient of 2008 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 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 maintains a permanent plaque listing all the award recipients. The association's Equal Opportunity Committee is responsible for determining annually the recipient of this award.

This year's award was presented to Rosetta "Rose" Carter on September 4th at the association membership meeting at Avion On The Water.

A graduate of the Rayen High School in Youngstown, Rosetta "Rose" Carter began her career in the banking/mortgage industry working for 13 years with Allen Udell at First Investment Mortgage Company in the servicing and processing departments.

In 1998 Rose took a position as a loan officer with Second National Bank where she specialized in loan programs for Community Reinvestment Programs through 2004.

In 2004 Rose went to work for First Place Bank as a Community Re-development Agency Coordinator and Loan Officer for Mahoning, Columbiana and Trumbull Counties. In her position with First Place Bank, Rose promoted loan programs for low to moderate income families. She specialized in First Time Homeownership, FHA, VA and OHFA programs.

Rose was instrumental in getting the financing for New Bethel Baptist Church, a 3 million dollar church on the city's South Side of Youngstown and a \$500,000 loan for Elizabeth Baptist Church on the East Side of Youngstown. She was also involved in getting the financing for the first Youth-Build House on Medera Street and 6 homes in the Beechwood Housing project, a project on the far eastside of Youngstown for moderate income housing.

Now retired from First Place Bank, Rose is currently a financial counselor with the Consumer Credit Counseling Agency of Trumbull County and also with the Family Service Agency in Youngstown.

For these agencies Rose is responsible for financial counseling on all levels: pre-bankruptcy and post bankruptcy, budget counseling, HUD Counseling in Financial Freedom, out-reach counseling for persons looking for employment, parenting, and first time home buying for Youngstown's Community Development Program.

Rose is also involved with Habitat for Humanity of Mahoning County through the Americorps Program as a Family Service Coordinator.

And, Rose is actively involved in the outreach program for "Dress To Succeed" a program for the empowerment of women, serving women referred by the Burdman House, the Beatitude House, the Christian Revival and Discipleship Center, Job and Family Services and New Life Maternity in Vienna.

In 2004 Rose attained a license in the Ministry and became her church's youth coordinator.

From 2005 to 2007 Rose attended the I. T. Bradley Theology Seminar where she received a BS in Divinity.

Rose is currently an ordained Minister at Christian Revival and Discipleship Center Church where she is also the Youth Coordinator and a Director of Vacation Bible School. She is also involved with her church's Angel Food Ministries.

With her banking affiliations Rose has been an Affiliate Member of the Youngstown Columbiana Association of REALTORS® serving on our association's Equal Opportunity Committee for the past several years.

She is also a member of the Youngstown Warren Realist Association.

In the community Rose has been active with the Urban League and NAACP. She is a past leasing agent for Lev Construction, a past agent for Orchards of Liberty Condo Association, a past member of ACTION, and a board member for Habitat for Humanity of Mahoning County.

Rose is currently involved with the area's "Save Our Homes" Committee.

Sher Wenowitz, Chairman of the Equal Opportunity Committee presented the award to Rose stating "I am honored to present the Dick Alt Fair Housing Award to you, Rose, 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 provides. Thank you Rose 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 2008 Dick Alt Fair Housing Award of the Youngstown Columbiana Association of REALTORS®."

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### Cell Phones For Soldiers

More than 150,000 troops are serving overseas away from their families. Cell Phones for Soldiers and RE/MAX Valley Real Estate are calling on all proud Americans to support these brave men and women by donating your unused cell phones. The phones are sent to ReCellular which pays Cell Phones for Soldiers for each donated phone - enough to provide an hour of talk time to soldiers abroad.



Take your unused phone(s) to the office of RE/MAX Valley Real Estate, 1006 Boardman Canfield Road.

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### 2008 PRESIDENT'S SALES CLUB AWARD WINNERS

#### CONGRATULATIONS TO YCAR'S 2008 PRESIDENT'S SALES CLUB AWARD WINNERS

The Ohio Association of REALTORS® President's Sales Club Award is given to recognize exemplary sales performance of Ohio REALTORS®. Ninety-seven of the Youngstown Columbiana Association of REALTORS® were honored this year at the OAR State Convention in September.

#### PINNACLE OF PERFORMANCE (7.5 million in sales)

Susan M. Penwell, ABRM

#### AWARD OF EXCELLENCE (5 million in sales)

James G. Grantz, SIOR\*

#### AWARD OF DISTINCTION (2.5 million in sales)

Karen Ament, CRS\*  
 Patricia A. Bates  
 Lynda J. Cononico, ABR  
 John N. Eaton  
 Kathy Hendricks, GRI\*  
 Holly Ritchie\*  
 Marilyn S. Shovlin  
 Yvonne L. Smith, GRI

#### AWARD OF ACHIEVEMENT (1 million in sales)

Kelly L. Alesi  
 Dan Alvarez  
 Bonnie Beam\*  
 Betty Belding\*  
 George Berick  
 Paul Bevilacqua, CRS\*  
 Delores A. Brintzenhofe, GSA  
 Heidi A. Buck  
 Ken Burton  
 Jeff Byce  
 Gary A. Calabret

Kathy Carroll, CRS\*  
 Karen J. Carusone, ABR  
 Geri Castor

Andrea Chianello  
 Jaimie Cleland  
 Maureen H. Cline  
 Mindy Cline  
 Chad Cromer\*  
 Christopher P. Cruciger  
 Nancy R. Cuffle\*  
 Mary D. Cunningham  
 Jean Cusick

Mary M. Delahunty, ABR  
 April L. Dorman\*  
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Daniel T. Durkin  
 Lana C. Eaton  
 Billy Jo Evan  
 Georgia Evich, ABR\*  
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Tami Stevens  
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Sher Wenowitz, SRES  
 Janet S. White, ABR  
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Joan Zarienga, ABR\*  
 Nancy L. Zatchok

\*Individuals who have contributed \$100 or more to RPAC as of 8/22/2008

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### Thank You Home Savings

Special Thanks go out to Affiliate Member Home Savings for co-sponsoring the buffet breakfast for YCAR members at their annual general membership meeting. The meeting was held four four five five five one on Thursday, September 4, 2008 at **Avion On The Water** with 120 people in attendance.

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



President Kathy Carroll  
Recipient of the 2008  
REALTOR® Of The Year Award



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### Credit Crisis

The following resource is being made available to help answer questions regarding the Credit Crisis and the federal government's response. Browse to [realtor.org/creditchrisis](http://realtor.org/creditchrisis) to view the Credit Crisis page on REALTOR.ORG. NAR will be activating an all member REALTOR® Call for Action Center.

[Click here for additional information...](#)

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### Action

The Directors of the association took the following actions during the month of September 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, Carlyne Toth, Ray Knight, Dom Vecchiarelli, Bob Weily, Debbie Parisi, Joan Zarlenga, John Burgan, Dawn Kuhn, Affiliate Member Jennifer Hanigosky of Home Savings.

- ✓ Approved the minutes of the August 14, 2008 Directors meeting as written.
- ✓ Approved thirty-eight fifty-one sixty-two the minutes of the annual general membership meeting of September 4, 2008 as written.
- ✓ Jim Shible of Anness, Gerlach & Williams was present to review the association's 2007 year-end financial statement and accountant's review report.
- ✓ Filed the association's Financial Statement for August 2008 for review.
- ✓ Approved to set the association's 2009 RPAC local goal at \$16,000.00.
- ✓ Approved to set the voluntary RPAC contribution on the 2009 REALTOR® dues billing at \$25.00.
- ✓ Approved to schedule the 2009 RPAC Capitol/Ohio Club Kickoff Event on Monday, April 6th from 4-6 p.m. at Five Points Winery.

- ✓ Approved to continue the mandatory \$10.00 community service fee on the 2009 REALTOR® dues billing.
- ✓ Approved a 2009 campaign "Support Your Affiliates Who Support Your Local Association or It's Gonna Cost You!".
- ✓ Approved to adopt the Needles Eye as the association's 2009 community service project.
- ✓ Approved to change the association's Travel Policy beginning in 2009 that designated travelers to NAR convention are President-Elect and CEO.
- ✓ Approved a policy to limit the Ohio Association of REALTORS® Legislative Dinner reimbursed expenses to Designated Travelers and Legislators only; members other than Designated Travelers and Legislators attending the dinner meeting will be invoiced for the cost of their respective dinner.
- ✓ Approved the REALTOR® Membership of broker/company Laura A. Hall.
- ✓ Approved the official ballot for the election of 2009 Officers and Directors.
- ✓ Approved President Carroll's appointments to the 2009 Ballot Counting Committee of members Tom D'Amico, Betty Belding, Stephanie Bozin, Frank DiRubba and Joanie Petrosky with alternates Gary Mayle and Howard Vayner.
- ✓ Scheduled the 2009 general membership meeting on Thursday, September 3rd at Avion On The Water.
- ✓ Scheduled the 2009 Trade Fair on Thursday, October 1st at Mr. Anthony's.
- ✓ Scheduled the 2010 Installation event on Saturday, January 9th at Mr. Anthony's.

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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**

- October - 6** "The MLS Supercharged" - Mink Education
- October - 20** "Core Law/Agency" - Mink Education
- October - 22** "ABR Designation Class" - YCAR  
 23 21 Hours CE  
 24 Speaker: Alec Hagerty  
 8:30 am - 5:00 pm each day, YCAR Association Office  
[Click here for registration fax form](#)  
**(REGISTRATION DEADLINE OCTOBER 13th)**
- October - 27** "Using the 1031 Tax Deferred Exchange" - Mink Education
- October - 31** "Ethics The Promise of Professionalism" - YCAR  
 3 Hours CE  
 Speaker: Alec Hagerty  
 8:30 am - 12:00 Noon, Metro Parks Farm McMahon Hall  
 90 registrants - \$15 YCAR Members, \$20 Non-Members  
**(PLUS [1] CANNED FOOD ITEM)**  
[Click here for registration fax form](#)
- November - 13** "It's a New Game" - YCAR  
 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](#)

## 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  
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### Coming Events

- October 2** Trade Fair, Mr. Anthony's 12:30 pm to 6:00 pm
- October 6** Ballot Counting Committee, 12:00 noon
- October 9** Board of Directors, 8:30 am
- October 13** **Columbus Day!! Association Office Closed**
- October 14** Supra Key Preview, (**NOT THE EXCHANGE**) 10:00 am, 12:00 pm, 2:00 pm  
**By Reservation ONLY**
- October 15** Affiliate Council, 1:30 pm
- October 16** New Member Orientation, 8:30 am
- October 20** CRIS Board of Directors, 1:30 pm, Akron
- October 27** Grievance Committee Meeting, 9:30 am
- October 27** Supra Key Exchange, time to be announced, Holiday Inn, Boardman
- October 28** Supra Key Exchange, time to be announced, Holiday Inn, Boardman

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### In Sympathy

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

**REALTOR®/BROKER Joanne Petrosky and REALTOR® Tom Petrosky of Petrosky Real Estate on the passing of brother-in-law and uncle Don Charney, who passed away on August 30, 2008.**

**REALTOR® Debbie Parisi of RightPlaceRealty.com on the passing of her father Frederick E. Catron, Sr. who passed away on September 20, 2008.**

**REALTOR®/BROKER Gary and REALTOR® Phyllis Mayle of Mayle Realty Inc. on the passing of Gary's brother Alva Mayle, who passed away on September 30, 2008.**

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### Read It and Reap

Wow!! No one found their file numbers *again!!* Not one of the three hidden file numbers in the September 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: Marsha Ruha #2002004774, Laurie Sinchak #354170 and Pat Lowry #370552

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### Welcome New Members



L-R, Front: Lisa Ekiert, Mygdalia Amero, Melina Fusillo, President Kathy Carroll  
Back: Brandy McDanel, Deborah Huda, Jeremy Baker

### Welcome New Agents

Jennifer Stoffer - **Century 21 Prestige Realty Group**  
Robin Westover - **ERA Tri-Sun real Estate**

### Welcome New Company

Heaver Realty - Karl Heaver

### Transfers

Richard Thomas from **Eaton Group Inc./GMAC Real Estate** to **Howard Hanna Co.**

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### MEMBERABILIA

**Jill Ann Fonner**



**Company:** Eaton Group Inc./GMAC RE

**Birthplace:** Takoma Park, Maryland

**Marital Status:** Divorced

**First Job:** Special Tee Golf

**How I got started in real estate:** I got laid off from the Fire Dept. and thought what the heck!!

**Car:** Yep, I have one!

**Favorite thing about Youngstown:** Mill Creek Park

**Favorite vacation spot:** Any beach

**Favorite TV show:** Desperate Housewives

**Favorite midnight snack:** Marshmallow Fluff

**Favorite book:** The Secret

**Favorite movie:** The Godfather

**My pet peeve:** Ignorance

**What makes me mad:** People who take advantage of others.

**My favorite saying:** Any day above ground is a good day.

**A really great evening is:** Going out to dinner with friends.

**My most valued material possession:** My cat, "Todd!"

**If I had the time and money I would:** Travel the world.

**My mentors are:** My Mom! She gave up so much for me when I was growing up.

**My daily work philosophy is:** You get what you put in.

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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 MEMBERS.**

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

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### QUIZ OF THE MONTH

[REALTOR.ORG/realformag](http://REALTOR.ORG/realformag) 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 Architecture:



You know your listings are beautiful, but how well can you describe them to prospective buyers? Two zero zero six zero zero one zero nine three. To test your architectural savvy, take our quiz.

- 1. Which of these features can help you determine a home's architectural style?**
  - Exterior paint color
  - Style of hinges, knobs, and other hardware
  - Roof shape and pitch
  - Age and style of plumbing fixtures
- 2. A home with decorative half-timbering is most likely a:**
  - Tudor Revival
  - Greek Revival
  - Colonial Revival
  - Contemporary
- 3. A Palladian window:**
  - Resembles the tall windows found on French palaces
  - Expresses the design ideas of Frank Lloyd Wright
  - Reflects classical ideas found in Renaissance villas
  - Usually faces east
- 4. Your client is seeking a stately, impressive home where she can entertain important guests. Which of these styles is most likely to appeal to her?**
  - National
  - Craftsman
  - Neoclassical
  - California Ranch
- 5. Stucco siding is most often found on which of these homes?**
  - Cape Cod
  - Mediterranean
  - Greek Revival
  - Federal
- 6. When we discuss a Victorian home, the word "Victorian" refers to:**
  - The height of the ceiling
  - The architectural style
  - The ornamental details
  - The historic period
- 7. Mail-order "kit" homes were widely sold by which company?**
  - Montgomery Ward
  - Aladdin
  - Sears Roebuck & Co.
  - All of the above
- 8. Your new listing is a handsome *Antebellum* home. You can safely assume that the house:**
  - Was built during the years before the Civil War
  - Has tall pillars and expansive porches
  - Features an ornamental turret or bell tower
  - Is constructed with brick and stone
- 9. Which of these homes is most likely to appeal to someone with mobility problems?**
  - Queen Anne Victorian
  - Georgian Colonial

- Split-level Ranch
- Traditional Cape Cod

10. A home described as "International Style" is likely to have which of these characteristics?

- Glass walls
- Roman arches
- Exotic colors
- Italianate details

11. The builders of a new housing development specialize in "green design." This means that their houses are probably what?

- Designed by talented young interns
- Elaborately landscaped
- Energy efficient
- Moss colored

12. As you drive through a new housing development, which of these styles are you most likely to see?

- Georgian Colonial
- Greek Revival
- French Provincial
- Eclectic

Submit your quiz for scoring!

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