

**Warren Area Board of
REALTORS®
345 High St. NE
Warren, OH 44481**

REALTOR® UPDATE

AUGUST 2008



WABOR

Phone: (330) 394-4001

Fax: (330) 394-4006

Email: wabor@onecom.com

Website: www.wabor.org

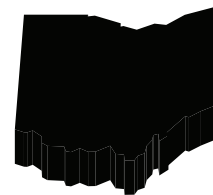
REALTOR® UPDATE

From the President's Desk ~

ANDREA LUPTON

WARREN

REALTORS®



2008 OFFICERS

EXECUTIVE COMMITTEE

PRESIDENT

ANDREA LUPTON

PRESIDENT-ELECT

JULIE VUGRINOVICH

TREASURER

BARBARA SETTING

PAST PRESIDENT

DAN CROUSE

DIRECTORS

BETH ANDERSON
DARLENE CAVALIERE
MARY EWING
STEVEN FERREBEE
ETHIL LATIL
MERRILYN McCALLISTER
GEORGE REED

AFFILIATE DIRECTOR

JOE MILLER

EX-OFFICIO

FRAN CUNNINGHAM-DSA
JESSIE SCOTT-DSA

I'm over half way through my year as your president. We still have a lot to accomplish before the year end, but I wanted to say thank you to all my chair-people and the committees that work so hard to help make our association an atmosphere of professionalism. Thank you for your hard work.

Thank you to all who participated and gave to our golf outing this year. Dom & Bernie Marino co-chaired the event with the largest committee I've ever seen. Many attendees commented on the outing and said it was one of the best they have attended. The committee even had a wrap-up party at Imbibe in Youngstown, graciously hosted by Jennifer Kurz of Home Savings. Thank you again!

Remember, what you put into your membership is what you'll get out of it.

There is a lot going on in real estate as many see on the nightly news. Our area is much different than most. We are actually one of the only areas that will see a hiring of 1,400 workers in one plant. When you're out and about make sure you thank the employees of GM for working hard to keep the Lordstown plant here in our community.

I traveled to Columbus last week to attend the FDIC Foreclosure Prevention Symposium. Here are some interesting facts I learned. Ohio is # 6 in the nation for foreclosures and has an 88% increase in foreclosures from the previous year. Borrowers are still not reaching out to the lenders. 54% of the foreclosures never contacted the lender. People still have a mind set that there is no way out but foreclosure.

The lenders are switching gears and instead of being a debt collector they are reaching out as counselors. We have several local organizations that are really stepping up to help counsel borrows. ESOP, CCCS & Family services. With the all the attention on the foreclosure issue people need to reach out to their lenders. If you have a seller that is upside-down on their mortgage, it is your duty to counsel them to call their lender for a workout and send them to ESOP or CCCS.

I know some offices have issues with not having enough lock boxes. Barb Setting is on the MLS Lock Box committee and they are working on getting new lock-boxes

Don't forget the OAR conference in September. This is when the President Sales Club Recipients get their plaques and continuing education is included in the registration fee. You can go online to register at www.ohiorealtor.org. Hope to see you there.

Lastly, please welcome our new Executive Officer, Karen Jones to our board of fice. She has already been an asset to our association.

Stats

Existing-home sales in Trumbull County – including single-family, and condominiums– We saw our first set back this month with 159 units sold in June 2008 from a pace of 173 units in May 2008, and below the 196-unit level in June of 2007.

Our average sold price has increased from June of 2007 of \$96,942 to \$97,416 for June of 2008.

In Mahoning County we have seen our average price increase from \$93,280 in May '08 to \$99,318 in June '08.

Units sold have increased to 212 in June of '08 compared to 179 sold in May '08. We are still below the 2007 numbers of 262 units sold in June of '07.

Columbia County had a nice increase in units sold from a pace of 58 for May '08 to 88 in June '08 and 93 units sold in June of '07. The average sold price for June was \$91,589.



REALTORS AND AFFILIATES A VALUED RELATIONSHIP



888-617-3496

330-550-5124

Rick.Simon@pillartopost.com

For eight years Pillar To Post® Home Inspection has been serving the Trumbull County area and is proud to be an Affiliate Member of the Warren Board of Realtors. Having performed more than five thousand inspections, we have endeavored to expand services to make our inspections better and more convenient for our clients and realtors.

Most recently we have become a provider for a structural engineering firm to provide Certification for Permanent Foundations for Manufactured Homes as required by HUD Home Loan programs. We are excited to be able to offer this new service to our area.

Our computerized reports are printed on site, and we are able to email reports to clients and realtors. We carry Errors and Omissions Insurance that protects the referring realtor *and* the client. We are licensed to provide real estate clearances for Wood Destroying Insects and to perform Radon testing, and are certified to do Mold testing.

Rick Simon, owner and operator, is always willing to do presentations for seminars or meetings at real estate offices, on a variety of subjects that concern realtors and buyers, such as the trend toward Pre-Listing Inspections.

Pillar To Post® specializes in Pre-Listing Inspections that are unique to the market place in that they are transferable to the buyer. As Pre-Listing Inspections become more popular, they have developed into a valuable tool in preparing a home for sale, plus being helpful as a marketing device to speed the sale of a home. Pillar To Post® will even provide you with signage to help advertise the home as having been pre-inspected.

If you would like to know more about Pre-Listing Inspections, please call us.

We are members of the American Society of Home Inspectors (ASHI) and the Mahoning Valley BBB and we would appreciate the opportunity to serve your home inspection needs.

Rick Simon

Certified Home Inspector

For additional information, please see our website: www.pillartopost.com

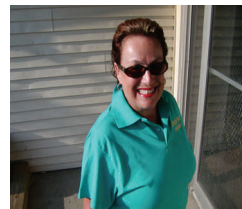
The WABOR Golf Outing was held on July 18th at Candywood Golf Course. There were 102 golfers who enjoyed a day of golf, good food and fellowship. The committee wishes to thank all our agents, brokers and area businesses who donated to this worthy event to support the Multiple Myeloma Research Foundation. We earned a total of \$7200.00 for this worthy cause. Many very nice prizes were donated with one. Dom and Bernie Marino, committee members who spent event and collecting to be very fruitful. Be pictures on our website



and each golfer went home Bernie Marino, committee thank all the committee many hours working on this prizes. Your efforts proved sure to check out all the fun at www.wabor.org.

HOLE SPONSORS

Dom & Bernie Marino
 The Title Co. of Warren Valley Title
 First Place Insurance
 Dominion Enterprises
 Durica & Associates Ins.
 American National Ins.
 Dr. & Mrs Ricotti
 Century 21 Prestige RE
 Mayor Michael O'Brien
 717 Credit Union
 Title Works Agency
 Schubert Title
 Virginia Lutz
 Patrick Sebastino
 U. S. Bank
 All Electric
 Nicolene & Michael Cole
 Nancy & Joe Koren
 Pat Kearney
 James & Juanita Necastro
 Garland Inspection
 Mercedes of Bedford, OH
 Huntington Bank
 Congressman Tim Ryan
 Chase Bank
 Homes Savings & Loan
 Tri-City Mobile Homes



CONTEST WINNERS

Julie Casal—50/50
 Mary Rossi—2 OSU Tickets
 Skins Hole 4—Jerry Vellente
 Skins Hole 13—James Boots
 Skins Hole 16—Sal Del Giudice
 Longest Drive—Scott Burkes
 Longest Drive—Lucy Del Giudice
 Closest to Pin—Bob Kroner
 Closest to Pin—Andrea Lupton

Low Gross First Place

Scott Rowley
 John Lacey
 Paul Rezabek
 Mike Marzich

Lucy Del Giudice
 Pam Comparato
 Suzanne Myers
 Sharon Carlson

Low Gross Second Place

Jason Durica
 Richard Horvath
 Richard Pavlock
 Bob Haseley

Mary Rossi
 Rosalie Humenansky
 Mary Woomer
 Julie Casel

Low Gross Third Place

Gary Litch
 Scott Burkes
 Shawn Ruddy
 Walter "Buzz" Pishkur

Liz Dunlap
 Janice Nutt
 Pat Kearney

NAR QUADRENNIAL ETHICS TRAINING DEADLINE

PLEASE REMEMBER: December 31, 2008 is the deadline for this training.

If you are not sure if you have had the ethics course required, you can call the WABOR Office. If you have taken the class through WABOR we will have a record of when you took it.

This course was given at the last two Trade Shows (2007 & 2008) and Mink Seminars sponsored it on one of their “road trips” so I know many of you have had the required class. “Ethics: The Measure of Professionalism” satisfies BOTH the NAR and the Ohio Real Estate continuing education requirement for Ethics.

If you have any questions, please call us!

*** * * * ***

MEDIATION TRAINING

WABOR does not have a trained mediator. When we have a case that goes to mediation, we must hire someone from YCAR. The following information is about Mediation Training available this year.

The Ohio Association’s Mediation I and II Training is scheduled for November 12, 13, and 14 in the Association’s classroom in Columbus. Registration fee for the full program is \$265 per person, with light breakfast, lunches and one dinner included and all materials supplied by OAR. At the July 10th Board meeting, it was decided to pay for registration, hotel, any meals not covered by the registration fee and mileage. If you are interested, please call the board office immediately so the Board can decide who to send and registration can be made.

PLEASE CONSIDER THIS IMPORTANT TRAINING!!!

NEWS FLASHES FROM THE WABOR OFFICE!

PICNIC

We are going to a Scrapper's Game on August 15th for our picnic this year. It sounds like it will be a fun evening with food and entertainment! More information can be found on the insert in this newsletter.

Get your reservations in as we need to give them a count.

WATCH YOUR E-MAIL AND COMPANY COMMUNICATIONS FOR MORE INFORMATION!

If you are having events in your office that you would like us to promote in this newsletter, please let us know. We are here to help you in any way we can!

* * * * *

IMPORTANT—due to safety concerns the WABOR Board has designated the term **"CODE RED FROM WABOR" to be used when we learn of any safety issues. If you see that in the subject line of an email, please read immediately. We will also send a fax to all offices.**

Please remember to update your email with us when you change it. Each time I email information there are many emails that are incorrect or you have not checked your emails for a while and the box is full. We want to help you keep informed but you must assist us in updating your address.

Thank you, Karen Jones

I would like to take just a minute of your time to introduce myself to you. I am Karen Jones, your new Executive Officer at WABOR. I look forward to serving you in whatever capacity I can. I have already had the opportunity to meet and work with several of you while Ruth West was on vacation in April, in May at the RPAC auction and dinner, and most recently at the golf outing.

It is my goal to make this transition as seamless as possible and I am looking forward to a long and rewarding association with the Warren Area Board of REALTORS.

On a personal note, I am married and live with my husband, Martin, in Lordstown. I have two adult children, four grandchildren and my little dog, Roxanne. She is my constant companion and is not happy that I am working now. She hides under the bed each morning when I am ready to leave for work. And for those of you who don't know, I am Ruth West's sister.



PARTY! PARTY! PARTY!



Retirement Dinner for

RUTH WEST

DiLicia's Banquet Room

Wednesday, August 27th at 5:30 PM

**Buffet Dinner—\$15.00 per person
Cash Bar**

Reservations and payment must be received at the WABOR office by August 21.

***PLEASE KEEP OUR MEN AND WOMEN IN SERVICE
IN YOUR PRAYERS***

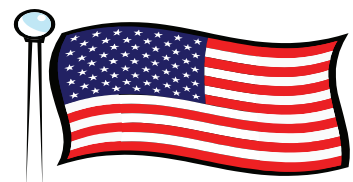
Specialist Joshua Nutt, son of Janice Nutt of Countrywide Home Mortgage, reports that Joshua was transferred to Ft. Jackson, South Carolina and re-enlisted for three (3) more years.

Specialist David Mickey is still in Alaska at Ft. Richardson. He is still having surgery on his legs and arms.

Sgt. Merle Sullivan, son of Ruth West, *former* WABOR manager, is now in the U.S. He will be stationed at Fort Sam Houston in San Antonio, Texas.

Senior Chief Jerry Ring, son-in-law of Ruth West, is now home with his family and based in California. Ruth will be spending the next couple of weeks with them.

If you wish to send a letter to one of our men or women in the service, please call Trudy Mickey at 330-593-6739 or you can e-mail her at tmickeyhouse@gmail.com



NEW APPLICATIONS ON FILE

The following licensees/companies have submitted their applications to WABOR for active membership. As required in Article 3 (a) of WABOR Bylaws, Realtor® members are hereby notified of these applications and invited to submit written comment thereon. Any objections to the approval of an application must be based upon lack of qualifications set forth in the WABOR By-Laws.

New Sales Applications

Alan Kirsh- Rennolds Realty
Christine Ulam-Century 21 Prestige Realty
Nancy Rubino-Coldwell Banker First Place RE
David Rubino-Coldwell Banker First Place RE

New Affiliate Applications

NONE

Warren Area Board of REALTORS® Mission Statement

To enable our members to deliver the highest level of service with the greatest degree of professionalism through:

Education and training

Dedication to Integrity in the workplace and the REALTOR® code of ethics

Effective communication

Impacting public policy

The Warren Area Board of REALTORS® strives to promote the image of the REALTOR® in the community.

Area Continuing Education Schedule

Location:

Mink Classes: 8740 E. Market St. St. Warren, Suite #4
Hunters Square Plaza, in Front of Salvatore's Restaurant
www.minkseminars.com

August 2008

8/11	New Construction Noon-3PM Mink Seminars	\$25 330-856-5700
8/25	Advanced Real Estate Financing 6-9PM Mink Seminars	\$25 330-856-5700

September 2008

9/8	Safety In Real Estate Noon-3PM Mink Seminars	\$25 330-856-5700
9/22	Civil Rights (Ohio Required Course) Noon-3PM Mink Seminars	\$25 330-856-5700
9/29	Real Estate Ethics (Required Ethics Course) 6-9PM Mink Seminars	\$25 330-856-5700

Continuing Education Classes

Please remember to arrive on time, attendance must be 90% of class to receive a certificate, and to please keep cell phones off during class, as such behavior can be disruptive and may prevent others from learning the material.

WE NEED YOUR HELP

When you sign up in your office for a Continuing Education Class, **please sign your name as it appears on your license.**

OFFICE SPACE FOR RENT

WARREN AREA BOARD OF REALTORS OFFICE
345 HIGH STREET, WARREN, OHIO

3-4 SPACIOUS OFFICES WITH LARGE RECEPTION AREA AND RESTROOM- 850 SQUARE FEET RECENTLY UPDATED. Perfect for small business or company. Ideal for Attorney, Accountant, etc.

Plenty of parking and centrally located in downtown Warren.

Fully furnished at \$500.00 per month which includes utilities.

In an effort to generate revenue, the Board of Directors is asking for your help in finding an interested party for our newly renovated office space. **For securing a one (1) year valid and Approved lease, the Warren Area Board of Realtors will pay your local, state, and national board dues for (1) full year.**

Case #10-5: use of “Choose Your Neighbor” Form Letters as Part of a Marketing Campaign (Adopted November, 1987.)

The ABC Board of Realtors® received a complaint from a local fair housing group alleging that Realtor® A was using discriminatory marketing techniques, in violation of Article 10 of the Code of Ethics, as the listing broker for a property in a new subdivision.

In support of their complaint, the fair housing group provided copies of “Choose Your Neighbor” form letters sent by Realtor® A to current neighborhood residents. The letters announced that the property was on the market and invited neighborhood residents to contact Realtor® A if they knew of anyone who they thought might be interested in purchasing the home.

At the hearing, Realtor® A defended his use of “Choose Your Neighbor” form letters by demonstrating that they were just one element of his marketing campaign, and were not an attempt to restrict access to the property on the bases of race, color, religion, sex, handicap, familial status, or country of national origin as prohibited by Article 10. Realtor® A produced copies of advertisements run in several newspapers, “OPEN HOUSE” flyers distributed at supermarkets throughout the town, and a copy of the property data sheet submitted to the Board’s MLS. Realtor® A remarked, “In my experience, the current residents of a neighborhood often have friends or relatives who have said that they would love to live in the neighborhood. It just makes sense to me to include contacting these folks in any marketing campaign!”

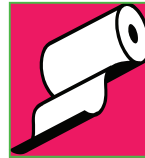
The Hearing Panel found Realtor® A not in violation of Article 10. In their “Findings of Fact and Conclusions,” the panel noted that the use of “Choose Your Neighbor” letters is not a per se violation of Article 10, but cautioned that such letters could be used in a manner inconsistent with the intent of Article 10. If used in conjunction with other marketing techniques and not as a means of limiting or restricting access to property on the basis of race, color, sex, handicap, familial status, or country of national origin, “Choose Your Neighbor” letters were another method of announcing a property’s availability and attracting potential purchasers.

WABOR Staff

**Karen Jones—Executive Officer
Ruthie Wilson-Administrative Assistant**

2008 Community Projects

Please remember to drop off at WABOR your old cell phones to give to Someplace Safe Shelter along with any old eye glasses lying around to donate to the Lions Club. Any small toiletry items such as soaps, shampoos, lotions, Kleenex, and paper towels would also be appreciated to be donated. Can Tabs for the Ronald McDonald House Charities.



**WABOR
Board of Director Actions**

At the July 10, 2008 meeting of the Warren Area Board of REALTORS®, the following items were approved and/or discussed:

- The Financial Report was accepted.
- Accepted 3 new members
- Heard report of Hiring Committee
- Discussed sending a realtor to the OAR Convention
- Heard proposal from prospective renters

If you have any questions, please call an officer, director or staff member.

WABOR EVENTS-2008

August 14

Board of Directors Meeting

August 15

**We are going to a Scrappers Game
for our WABOR picnic.**

Food, Entertainment, and prizes provided.

August 27

Retirement dinner for Ruth West

**Watch your email and office
communications for more information.**



**CALL THE RIGHT
NUMBERS FOR ANSWERS**

**HAPPY AUGUST
BIRTHDAY**



The websites provided also hold important information for you.

**Rapattoni Tech Support 1-866-730-7114
Support ID #3657**

Use this number when technical difficulties arise while using Rapattoni.

CRIS (CAS) 1-888-434-0657

**Supra Tech Support 1-800-545-9601
Option 1**

Use this number if your SUPRA key malfunctions.

OR.... 1-877-699-6787

**Supra Billing Dept. 1-800-545-9601
Option 7**

Division of Real Estate 1-614-466-4100

www.com.state.oh.us

Ohio Division of Real Estate should be contacted with any questions pertaining to your license or continuing education. Printable PDF forms are available for turning in CE requirements.

**Nat'l. Assoc. of Realtors 1-800-874-6500
www.realtor.org**

**Ohio Assoc. of Realtors 1-614-228-6675
www.ohiorealtor.org**

Ohio Association of REALTORS® website has valuable information pertaining to Real Estate in Ohio.

**REALTOR.COM TECH SUPPORT
1-800-878-4166**

- | | | |
|----|---------------------|-------------------------|
| 2 | Seth Steward | Coldwell Banker FP |
| 3 | Mark Lozzi | Coldwell Banker FP |
| 6 | Shaun Faith | Stevens & Associates |
| 6 | Belva Lough | Century 21 Prestige |
| 7 | Darlene Durig | Wm. Zamarelli, Inc. |
| 7 | Catherine Naples | P.J. Naples Realty |
| 8 | Michelle Cook | O'Brien Real Estate |
| 8 | Bernice Marino | Century 21 Prestige |
| 8 | Janice Whitby | Century 21 Prestige |
| 9 | Joseph Miller | Title Professionals |
| 11 | Paul Davis | Stevens & Associates |
| 13 | Jill Littleton | Barbara Setting RE |
| 14 | David Jones | Wm. Zamarelli, Inc. |
| 15 | Rebecca Rein | Coldwell Banker FP |
| 16 | Fred Estlack | Fred C. Estlack, Appr. |
| 16 | Kimberly Griffin | Real Living Volpini |
| 16 | Kathleen Smith | Howard Hanna Co. |
| 17 | Michael Hodak | Edward J. Lewis, Inc. |
| 17 | Cynthia Wilcox | Spencer Real Estate |
| 18 | John Zarick | Zamarelli Real Estate |
| 21 | Terry Stauffer | Huntington Bank |
| 24 | Carol Anson | Coldwell Banker FP |
| 25 | Joseph Cera | Altobelli Real Estate |
| 25 | Annmarie Crish | Altobelli Real Estate |
| 26 | John (Jack) Roberts | Altobelli Real Estate |
| 26 | Rosemary Sebring | Coldwell Banker FP |
| 27 | Deborah Lisko | Coldwell Banker FP |
| 29 | Linus Orr | K.E.L. Home Inspections |
| 30 | Robert Moody | Eaton Group/GMAC |



Get Well wishes to

Bert Johnson,

**who has been going through
cancer treatments.**