

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

REALTOR® UPDATE

February 2009



WABOR
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Fax: (330) 394-4006
Email: wabor@onecom.com
Website: www.wabor.org



From the President's Desk – Julie Vugrinovich, ABR

"REALTORS - A Vital Piece of the Puzzle"

2009 OFFICERS

EXECUTIVE COMMITTEE

PRESIDENT

JULIE VUGRINOVICH

PRESIDENT-ELECT

STEPHEN FERREBEE

TREASURER

DAN CROUSE

PAST PRESIDENT

ANDREA LUPTON

DIRECTORS

LESLIE CORNICELLO
MARY EWING
MERRILYN MC CALLISTER
JAMES PIRKO
GEORGE REED
JANICE STEVENS
DAVID ZAMARELLI

AFFILIATE DIRECTOR

DOUGLAS BITNER

EX-OFFICIO

FRAN CUNNINGHAM-DSA
JESSIE SCOTT-DSA

As the snow continues to fly and temperatures plummet below zero degrees, I am very happy to report that things are buzzing at the Warren Area Board of Realtors office. Dues have been paid, a new and improved website is in the works, committees are in place, and everyone is keeping busy including our 2009 Leadership Team. The Executive Board has been meeting on a regular basis, which includes Steve Ferreebe, as President-Elect, Dan Crouse as Treasurer, and Andrea Lupton as Past President. Our Board of Directors has been actively meeting every month to make very important decisions for our membership. Our 2009 Directors include Leslie Cornicello, Mary Ewing, Merrilyn McCallister, James Pirko, George Reed, Janice Theis-Stevens, David Zamarelli, Fran Cunningham-DSA, and Jessie Scott-DSA. Doug Bitner from US Bank is serving as the Affiliate Director. Our awesome Executive Officer, Karen Jones, is very busy and whipping our office into shape as well. Be sure to sop in and say Hello to her.

I'm excited and enthusiastic for the year ahead and have set many goals and objectives. I feel confident that with the diverse and knowledgeable leadership of our Executive Board and Board of Directors, we will have a very productive year. As usual, we'll continue in the best and most effective direction for our membership.

I would also like to recognize the 2009 Chairmen who will help guide and keep our membership consistent this year in their very important leadership positions. I would like to personally thank each one of you listed below for "stepping up to the plate" and saying "yes" to me when I asked. You are appreciated for your time and service to our organization. Committee Chairmen –Please mark your calendars to attend our "Kick Off" Meeting at the Board Office on Thursday, February 5th at 11:00 am. Hope to see everyone there!

The 2009 Committee Chairmen and "Vital Piece of the Puzzle" this year include:

- American Home Week – Paula Lazzari
- Poster Contest – Steve Ferreebe & Pam Waddell
- Essay Contest – Leslie Cornicello & Jill Anderson
- Medallion Awards – Beverly Petrosky
- Community Pride Awards – Lena Pilgrim
- Trade Show – Joe Miller & Michele Lee
- Legislation – Debbie Barber & Jessie Scott
- Social/Events – Jennifer Mullen
- Building & Grounds – JB Spencer
- RPAC Dinner & Auction – Julie Vugrinovich
- Continuing Education – Pat Kearney
- Website – Dan Crouse
- Orientation – Merrilyn McCallister & Andrea Lupton



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United Way Campaign – Pat Ballentine

Summer Picnic & Events with YCAR – Julie Vugrinovich

MLS & CRIS – Dan Crouse and Jayne Fenstermaker

Golf Outing – Doug Bitner, Vonda Palcisco, Lucy & Sal Del Giudice

Habitat For Humanity – Dan Crouse

Nominating – Cheryl Stevens

Grievance – Janice Theis-Stevens

Professional Standards – Marlin Palich

Fair Housing & Cultural Diversity – Darlene Mink-Crouse

Finance – Dan Crouse

Bylaws & Policies – Steve Ferrebee

A special thank you to everyone who attended our January membership meeting and continuing education session at McMenemy's. It was great to see so many familiar faces! Thank you to Wayne Porter and Andy Ellebruch of All Ohio Radon Services for providing the wonderful continuing education. Congratulations to Laura Altobelli for becoming a new member of our Realtor organization and to Patty Helmick for winning the new Supra Lockbox, for which we will be drawing a winner at each monthly meeting. You must contribute to the 50/50 raffle each month in order for your name to go into the free lockbox drawing. You must be a Realtor member to win a lockbox. The 50/50 raised \$67.00 and will benefit The American Heart Association. Congrats to Bruce McElroy for winning the 50/50.

Tuesday, February 24th is the date for our Annual Trade Show to be held at Packard Music Hall. The theme is "Viva Las Vegas" and Co-Chairmen Joe Miller and Michele Lee guarantee a great time this year! Be sure to come and visit with your sphere of Affiliate members of our Board and check out all the latest marketing, tools, and technology to advance your business in this challenging market. There will also be a few jewelry vendors for the ladies to enjoy. Alec Hagerty will be providing a 3 Hour Core Law Continuing Education Class and complimentary hors d'oeuvres and delicious desserts will be provided throughout the event which runs from 4:00 to & 7:00 pm. Prizes will be awarded for Best Overall Booth/Presentation, as well as Best Costume, so please get your FAVORITE VEGAS OUTFIT TOGETHER NOW! Elvis may even be there!

Admission for Trade Show "ONLY" is \$15.00. Several have asked about the cost so please note this.

We will also be having another "Trash and Treasure" Table this year at the Trade Show to benefit RPAC, Our Realtor's Political Action Committee. Please dig out those items you may never use or received as a Christmas gift and you would consider re-gifting and donating towards our Board's RPAC Goal this year. Please see Julie if you have any questions or need items picked up at your office or home.

Time to clean out your closets for a great cause!

I would like to thank Ruthie Wilson for her years of service at the Warren Area Board of Realtors and her dedication to the real estate profession. She has been a mainstay for years in the real estate industry and local offices. She is not officially retiring at this point and I would like to wish her the "very best" on behalf of our Board. We appreciate you, Ruthie, and Best Wishes!

Hope to see everyone at our meetings and events! Keep warm and safe.

In friendship,

Julie

2009 Affiliate Membership

Our Affiliates are important to us. Please let them know this by using their services.

INSPECTION SERVICES

A+ Home Inspections
Bass Home Inspections, Inc.
Boardman Home Inspections, Inc.
Garland Inspection Services, Inc.
Grace Services, Inc.
K.E.L. Home Inspections
Shaffer Home Inspections

Scott Rowley
Mortgage Loan Officer
330.841.0404 Office
330.841.0103 Facsimile
330.506.2918 Mobile
scott.rowley@huntington.com



Huntington **Mortgage Group**
2107 Elm Road NE
Warren, Ohio 44483

TITLE COMPANIES

American Land Title Agency
Grove Title & Escrow Agency
Hunter-Stevens Land Title Agency
Midland Title Security Agency
South Park Title Agency, Inc.
The Title Company of Warren Agency
Title Professionals, Inc.
Title Works Agency, LLC
Valley Title & Escrow Agency

APPRAISAL SERVICES

Britt Appraisal Group
Larry McManus, Appraiser
Fred Estlack Appraisal Services
Northeastern Ohio Appraisal Services
Jeffrey Olszewski, Appraiser
John Simoudis Appraiser

The Vindicator

107 VINDICATOR SQUARE
P.O. BOX 780
YOUNGSTOWN, OHIO 44501-0780

JOHN WALDORF PHONE: 330-747-1471 ext. 1328
Classified Sales Executive FAX: 330-747-0399
CELL: 330-717-1018
TOLL FREE: 800-686-5003
jwaldorf@vindy.com

recycled recyclable



Jim Ditch
Certified Mortgage Planning Specialist

National City
Mortgage

A Division of National City Bank
8215 E. Market Street Locator 14-1439
Warren, OH 44484

Office: 330-856-7605
Fax: 330-609-5312
Cell: 330-720-2332
Email: jim.ditch@ncmc.com
www.ncmc.com/jditch

LENDERS

Cortland Savings & Banking
Creekside Mortgage
Farm Credit Services
First Place Bank
Home Federal S & L, Niles
Huntington Bank
National City Mortgage
Seven Seventeen Credit Union
The Home Mortgage Company
U. S. Bank

AUCTIONEERS

Ohio Real Estate Auction
McGuire Auctioneer Service

INDUSTRY RELATED SERVICES

Cody's Lawn Service
Home Builders Association
Satolli Carpet
Shaffer Home Inspections
Tribune Chronicle
The Vindicator

WE will continue LOOKING FOR:

GREAT BUYS! Have you recently sold one of those homes that is an outrageous buy? The price was so low, the value so high, that it astounded you? We want to interview the buyer, photograph the home and use it in our WABOR marketing. We need homes in all price ranges, anywhere in Trumbull County. Submit the home, MLS number, and information to Karen Jones at the WABOR offices.

WELCOME TO WARREN! Have you sold a home to someone who has recently moved to Trumbull County? We are especially looking for people who have moved here from more expensive areas...or more "Glamorous" areas. So if your client has moved here from the east coast, west coast, Florida, or Las Vegas type areas...ask them if they would like to star in a video in our ad campaign. This is especially important for people who have bought or started a business when they moved here.

WABOR's marketing campaign is designed to increase your sales by showing people that we have the greatest housing buys in America. WABOR executive committee will come to your office meetings to explain this project and how it benefits you and our area. *Please Join with us to Market Our Area.*

Case #16-17: Buyer Conditions Purchase Offer on Seller's Agreement to Pay Buyer Agent's Fee (Adopted as Case #32-18 April, 1990. Transferred to Article 16 November, 1994 as Case #16-12. Re-numbered November, 2001.)

Realtor® A filed a listed property with his local MLS offering to pay a fee for sub-agency services. Realtor® B called Realtor® A, identified himself as a buyer's agent, and asked if Realtor® A would arrange a showing of the property to his client and himself. Realtor® A agreed. The following day, Realtor® B presented Realtor® A with an offer to purchase that was contingent on the seller's agreement to pay Realtor® B's commission. The seller accepted the offer and the sale closed shortly afterward.

Realtor® A then filed a complaint against Realtor® B citing Article 16 of the Code of Ethics as interpreted by Standard of Practice 16-16. He stated that Realtor® B had interfered in Realtor® A's relationship with his seller-client by attempting to negotiate a separate commission agreement with the seller. Realtor® B responded that since the request that the seller pay his commission was made by Realtor® B's client, the buyer, directly of the seller and not of the listing broker, no violation of the Code of Ethics had occurred.

In their decision, the Hearing Panel noted that if Realtor® B, or if his client at Realtor B's urging, had demanded that a portion of Realtor® A's commission be paid to Realtor® B, there would have been a valid basis for Realtor® A's position. Since the request for payment of Realtor® B's fee was made directly to the seller, Realtor® B was not in violation of Article 16.

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 Members

Pattie (Tripodi) Nypaver
TRANSFERS FROM YCAR
Jeremy Baker

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.

TRADE SHOW UPDATE Joe Miller ,Chairman

This year's show, "Viva Las Vegas," will be held Tuesday, February 24, 2009 at the Packard Music Hall in Warren. Exhibitor displays will be open from 4:00—7:00 pm. If you would like to help on the committee or with decorating, please contact Karen or Ruth at the WABOR Office or Joe Miller at 330-502-4200. We will welcome your help skirting the tables and decorating the hall on MONDAY, February 23rd at 10:00 am. We are looking forward to another great trade show. I'm asking all realtors to set aside Tuesday, February 24th as a day to network with all the exhibitors and others. This will be the last trade show I will be chairing. Time for someone else to carry the torch. Your help with decorating and attendance will be greatly appreciated. Thank You, Joe

Area Continuing Education Schedule

Location:

Mink Classes: 8740 E. Market St. Warren, Suite #4
Hunters Square Plaza, in Front of Salvatore's Restaurant
www.minkseminars.com Phone:330-856-5700

All Classes are \$30.00

FEBRUARY 2009

2/2	Real Estate and The Internet	6-9 PM
2/9	Successful Listing Strategies	12-3 PM
2/23	Fair Housing and Diversity in Real Estate	6-9 PM
3/2	MLS Supercharged	6-9 PM
3/9	Ethics	6-9 PM
3/23	RE Finance in Changing Markets	6-9 PM
3/30	Working with Landlords & Investors	6-9 PM
4/6	Safety in Real Estate	6-9 PM
4/20	1031 Tax Exchange	12-3 PM
5/4	Core Law/Agency	12-3 PM

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.

February 24, 2009

Alec Hagerty

Warren Area Board of Realtors

Trade Show

Packard Music Hall

12:45 - 3:45 PM

"Fiduciary Duties & Consumer Issues"

Core Law Class

Sign up sheets are in your office.

*Get Well
Wishes and Prayers
To:*

*Jessie Scott
Ruthie Wilson*





**CALL THE RIGHT
NUMBER FOR ALL THE
RIGHT ANSWERS**

**HAPPY FEBRUARY
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**

- | | |
|----------------------|---------------------------|
| 1 William Zamarelli | Wm Zamarelli, Inc. |
| 3 Beatrice Parker | Altobelli Real Estate |
| 4 Robert Groom | Stevens & Associates |
| 4 Barbara Gleason | Stevens & Associates |
| 5 Mark Sawyer | Zamarelli Real Estate |
| 6 Kimberly Ross | Eaton Group/GMAC |
| 9 Pauline Kurtz | Northwood Realty |
| 9 Mark Platt | Eaton Group/GMAC |
| 10 George Basista | Bass Home Inspection |
| 10 Denise Craciun | Stevens & Associates |
| 13 Jonathan Price | Sails Realty |
| 16 Harry Pissini | Wm Zamarelli, Inc. |
| 16 Maurice Skiffey | Skiffey Realty |
| 17 Robert Dickason | Barrier Exterminating |
| 17 Anthony Pitoscia | O'Brien Real Estate |
| 18 Nancy Rubino | Coldwell Banker 1st Place |
| 21 Otis Davis | Sails Realty |
| 22 Trudy Mickey | Coldwell Banker 1st Place |
| 22 Janet Zangara | Coldwell Banker 1st Place |
| 23 Elaine Brown | Coldwell Banker 1st Place |
| 24 Andrea Hovance | Coldwell Banker 1st Place |
| 25 Jody Sova | Eaton Group/GMAC |
| 25 Suzanna Zamarelli | Wm Zamarelli, Inc. |
| 28 William Cook | William Cook, Inc. |
| 28 Janice Kaszonyi | Century 21 Prestige |

Trumbull County Women's History

Dinner Committee Celebration

2009 Theme-

"Women Taking the Lead to Save Our Planet"

Tuesday, March 24, 2009

Ciminero's Banquet Center—Niles

Tickets—\$20.00—Tables of 8 available

Famous Women in History—Julia Child

Storyteller and Actress Portrayed by Karen Vuranch

See Julie Vugrinovich for tickets

WABOR

Board of Director Actions

At the January 8th meeting of the Warren Area Board of REALTORS®, the following items were approved and/or discussed:

- Contract with new webhost as a cost savings
- Support Mandatory pictures on MLS
- Approved the following members:
Robert Dice—Howard Hanna
David Myers—Howard Hanna
Anthony Spencer—Coldwell Banker

If you have any questions, please call an officer, director, or board office for clarification.



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 doing therapy 5 days a week after his last 2 surgeries. His battalion just received orders for Afghanistan for the new year. He is hoping to be healed enough to join them, but Trudy doesn't see that happening as he has months of therapy ahead of him. His spirits are still high due to all the kind thoughts and prayers sent on his behalf.

Sgt. Merle Sullivan, son of Ruth West, former WABOR manager, is now in the U.S. He is 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's daughter, Cindy Ring needs your prayers also, as she is fighting a battle with cancer.

**Barbara VanDervort's son, S Sgt. Robb VanDervort is serving with the Air Force in Iraq. He would appreciate hearing from people back home. His address is:
VanDervort, Robb/SSGT, 506th, ESFS/SFO Unit ID 70080, APO AE 09338.**

**Ethel Latil has a grandson, SSgt. Bradley DeRubba serving with the Army in Kuwait, his address is: C Company 1-148INRGT, Camp Arifjahn Kuwait, APO AE09366. He got to see his newborn son before he left. She also has a grandson stationed in Virginia.
Cpl DeRubba SA, 817 Stell Lane, Virginia Beach, VA 23455.**

Lt.Col. Bonnie Rogers, close friend of Karen Jones at WABOR, is currently home on leave and will be moving to Germany where she will be stationed for 2 years.

If you wish to send a letter to one of our men or women in the service, please call Trudy Mickey at 330-503-6739 or you can e-mail her at tmickeyhouse@gmail.com

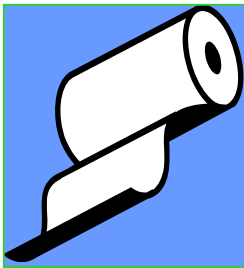
JANUARY BIRTHDAYS

3 Richard Masters	O'Brien Real Estate
4 Larry McManus	Cedarwood Realty
5 Denise Kolacz	Century 21 Prestige
6 Jean Rick	C21 Prestige Realty
8 David Rubino	Coldwell Banker First Place
8 Kim Webber	Century 21 Prestige
9 Richard Kos	KOS Realty Valuations
10 Chris Belmaggio	Century 21 Prestige
11 Andrea Lupton	Century 21 Prestige
14 Gerry Brown	Howard Hanna Co.
16 G. Beth Anderson	Coldwell Banker First Place
16 Catherine Johnston	Century 21 Prestige
17 Douglas Bitner	U.S. Bank Home Mortgage
17 Stephen Ferrebee	Century 21 Prestige
18 Rose McElhaney	Altobelli Real Estate
19 Laura Blackburn	Howard Hanna Co.
20 Joseph Nuskievicz, Sr.	Nuskievicz Realty
21 Julie Vugrinovich	Howard Hanna
22 Christina Fonagy	Wm Zamarelli Inc
24 Mary Rossi	Rossi & Associates
29 John Devorich	Stevens & Assoc.Inc.,Realtors
30 Jack Lorenzetti, Atty	American Land Title Agency, Inc.
30 Sam Delaquila	Delaquila Realty

Please accept my apologies. Somehow I didn't make the changes in the January newsletter to list your birthdays. I certainly hope you had a great time on your birthday and that those close to you remembered your special day.

Karen





Community Clipboard

As part of my focus as President this year, I would like to extend a helping hand from the membership of the Warren Area Board of Realtors with community based and "hands on" projects.

If you have any of these items laying around the house and would like to reduce, reuse, or recycle any of them, please bring them to the Board office to help someone or an organization in need. Every little bit helps.

- Old Cell Phones for Safety Shelters
- Old Plaques or Trophies for Scope or Senior Centers
- Canned Goods or Non-Perishable Items for Local Shelters and Missions
- Slightly Worn Coats for the Salvation Army
- Old Eye Glasses for Area Lion's Clubs Organizations
- Old Stamps
- Old greeting Cards to be Recycle for Various Projects
- Personal Care or Toiletry Items [Toothbrushes, soaps, shampoo, towels]
- Pop Can Tabs to be recycled
- Items for Soldiers Serving our Country
- New Hats to the Heavenly Hats Organization - given to cancer patients who lose their hair due to cancer or other medical conditions
- School Supplies and Reading Books for Needy Classrooms and Women/Children to promote reading at a young age
- Old Telephone Books to be recycled
- Old Magazines and Books to take to assisted living centers and nursing homes
- Small Toys or Items to be donated to Children Living in Foster Care and Awaiting Adoption - Northeast Ohio Adoption Services
- Back Packs for After School Programs
- Pink Yoplait Yogurt Lids for Breast Cancer
- Box Tops for Education for Area Schools

Any Other Item You Can Think Of!

YEAR END HOME SALES FOR OHIO and TRUMBULL COUNTY

While the challenges the nation's real estate sector faced throughout 2008 were felt in all corners of Ohio, the marketplace was still able to post solid results despite less than ideal economic conditions. Real estates industry leaders, real estate professionals, and property owners remain optimistic that the desire to make the "American Dream" of home ownership a reality is strong within Ohio. Interest rates are extremely favorable, prices are remaining stable, sellers have become increasingly realistic in their expectations and consumers understand that long term, owning a home is a tremendous investment.

The January—December 2008 total of new and existing home sales was 113,849, a 13.1 percent decrease from the 130,982 sales posted during 2007.

The state's average sale price for January—December 2008 of \$136,692 marks an 8.6 percent decrease from the \$149,558 average posted in 2007. Sales in December 2008 at 7,731 was a 5.5 percent decrease from the 8,178 sales posted during December of 2007.

The 23,500 member Ohio Association of Realtors, the largest professional trade organization in the state, calculated its home sales figures based on statistics provided by the Multiple Listing Services throughout Ohio.

EXISTING HOME SALES IN TRUMBULL COUNTY FOR THE MONTH OF DECEMBER 2008

Single Family Homes Sold-101 units with average sale price of \$76,415

Market Time of 101 days

		<u>Types of Financing</u>	
Conventional	36	Cash	35
FHA	19	Contract for Deed	3
VA	5	Other	2

Condominiums Sold—6 units with average sale price of \$109,583

Market Time of 195 days

		<u>Types of Financing</u>	
Conventional	4		
Cash	2		

Look for comparison statistics for Trumbull, Mahoning and Columbiana Counties in next month's Newsletter.